
PUBLIC NOTICE

Bloss Memorial Healthcare District, A Public Entity • 3605 Hospital Road, • Atwater, California 95301 •
(209) 381-2000 x 7002 • fax: (209) 722-9020

Date: December 28, 2016

Phone: (209) 724-4102

Fax: (209) 722-9020

The Bloss Memorial Healthcare District December 2016 Finance Committee meeting will be held on Thursday, January 5, 2017 at 1:30 pm in the Board Room at 3605 Hospital Road, Atwater, CA 95301.

The Bloss Memorial Healthcare District **Board of Directors** December 2016 meeting will be held on Thursday, January 5, 2017 at 2:00 pm in the Board Room at 3605 Hospital Road, Atwater, Ca 95301.

I, Fily Cale, posted a copy of the agenda of the Board of Directors of Bloss Memorial Healthcare District, said time being at least 72 hours in advance of the meeting of the Board of Directors.

**BLOSS MEMORIAL HEALTHCARE DISTRICT, A Public Entity (BMHD)
BOARD OF DIRECTORS MEETING
BOARD ROOM
Thursday, January 5, 2017 (December 2016)
2:00 pm**

AGENDA FOR PUBLIC SESSION

I. CALL TO ORDER

II. ROLL CALL

ACTION

EXHIBIT

III. APPROVAL OF AGENDA

*

IV. PUBLIC COMMENTS

Comments can be made concerning any matter within the Board's jurisdiction; but if the matter is not on the agenda, there will be no Board discussion of the issue.

V. APPROVAL OF MINUTES

A. November 29, 2016 CCDSC Advisory Committee Meeting – **Informational**

B. November 29, 2016 CDSC Advisory Committee Meeting – **Informational**

C. November 30, 2016 Board of Directors Meeting * 1

VI. FINANCIAL REPORT

A. November 30, 2016 Finance Committee Minutes * 2

B. Chief Financial Officer Report 3

C. November Payroll, Electronic Payments & Check Register * 4

VII. CHIEF EXECUTIVE OFFICER REPORT

VIII. OLD BUSINESS / REPORTS

A. Castle Family Health Centers, Inc Report 5

B. Bloss Board Member Report

IX. NEW BUSINESS

A. Provider Credentialing / Privileging *

B. Approval of CCDSC / CDSC Policies & Procedures *

C. Approval of Third Supplement to CEO Employment Agreement *

D. Renewal of 2017 Health, Dental, Vision and Life Insurance * 6

E. Nomination of 2017 Slate of Board of Directors *

X. AGENDA FOR CLOSED SESSION

Closed Session Items Pursuant the Brown Act will be:
Section 54954.5(h) Report Involving Trade Secrets – Regarding New Services.
Estimated date of public disclosure will be in 2017.
Section 54954.5 (c); 54956.9 Conference with Legal Counsel for Initiation of Litigation.

XI. NEXT MEETING DATE

XII. ADJOURNMENT

Assistance for those with disabilities: If you have a disability and need accommodation to participate in the meeting, please call Fily Cale at (209) 724-4102 or (209) 381-2000 extension 7000 for assistance so that any necessary arrangements may be made.

Any written materials relating to an agenda item to be discussed in open session of a regular meeting that is distributed within the 72 hours prior to the meeting is available for public inspection at the time the record is distributed to all, or a majority of all, members of the Board. These documents are available from the Executive Assistant in administration at 3605 Hospital Road, Suite F, Atwater, California 95301.

**BLOSS MEMORIAL HEALTHCARE DISTRICT, A Public Entity (BMHD)
CENTRAL CALIFORNIA DENTAL SURGERY CENTER (CCDSC)**

Advisory Committee Meeting

Executive Conference Room

Tuesday, November 29, 2016

10:00 am

CALL TO ORDER

Edward Lujano called the meeting to order at 10:00 a.m.

ROLL CALL

Present: Edward Lujano, Bloss CEO; Fily Cale, Executive Assistant; Kory Billings, Committee Member; Lloyd Weaver, Committee Member

Others Present: David Thompson, CCDSC Administrator and Dawnita Castle, Senior Accountant

Absent: Bill Able, Bloss CFO

APPROVAL OF AGENDA

A motion was made / seconded, (Kory Billings / Lloyd Weaver) to approve the November 29, 2016 agenda as presented. Motion carried.

APPROVAL OF MINUTES

A. October 25, 2016 Meeting Minutes, Exhibit 1

A motion was made /seconded, (Lloyd Weaver / Kory Billings) to approve the October 25, 2016 meeting minutes as presented, Exhibit 1. Motion carried.

FINANCIAL REPORT

A. October 2016 Financials, Exhibit 2

Dawnita Castle reported that for the month of October 2016, CCDSC treated 168 patients and recorded a net profit in the amount of \$29,281 before overhead and a profit of \$23,770 including overhead. YTD income was \$112,858 for the four months ending in October 2016.

The allowance on the Balance Sheet is at \$199,178 and this is with having a write off of 100% with HPSJ and Delta Dental. The allowance conservatively should be at 36%, but she has it a little higher at 37% for a small buffer.

A motion was made /seconded, (Kory Billings / Lloyd Weaver) to approve and accept the October 2016 Financials report, Exhibit 2. Motion carried.

ADMINISTRATOR REPORT

David Thompson reported that CCDSC had a shortage of a dental provider, we have one dental provider on Tuesdays and Wednesdays working two rooms between anesthesiologists. We have received a commitment from Karen Drosdik, DDS, she has been working Thursdays and Fridays and is committed to working the whole week for us.

Dr. Haung' credentialing process has been completed and her Denti-Cal enrollment is now completed. This is increasing our provider pool.

We have had security issues in Stockton and we had someone come out to look at cameras, this same person has an office down here. BMHD is looking at cameras for this facility, but she did stop here to look at the camera system within CCDSC as it has been turned off.

REPORTS

This item will be removed from the agenda.

OLD BUSINESS

None

NEW BUSINESS

A. Policies & Procedures Recommendation, Exhibit 4

None.

B. Credentialing Privileging Recommendation

None.

AGENDA FOR CLOSED SESSION

Edward Lujano, stated that there will be discussion under Section 1461 Quality Management.

NEXT MEETING DATE

The next Governance meeting will be held Tuesday, December 20, 2016 at 10:00 am.

ADJOURNMENT

As there was no further business, the meeting adjourned into closed session at 10:03 am.

The meeting reconvened into public session at 10:08 am. No action taken.

Respectfully Submitted,

Fily Cale
Executive Assistant

Kory Billings
Committee Member

**BLOSS MEMORIAL HEALTHCARE DISTRICT, A Public Entity (BMHD)
U.S. DENTAL SURGERY
d/b/a CHILDREN'S DENTAL SURGERY CENTER (CDSC)
Advisory Committee Meeting
Executive Conference Room
Tuesday, November 29, 2016
11:00 a.m.**

PUBLIC COMMENTS

None.

CALL TO ORDER

Edward Lujano, Bloss CEO, called the meeting to order.

ROLL CALL

Present: Edward Lujano, Bloss CEO; Rosalie Heppner, Committee Member; Alfonse Peterson, Committee Member

Others Present: David Thompson, CDSC Administrator and Dawnita Castle, Senior Accountant

Absent: Bill Able, CFO

APPROVAL OF AGENDA

A motion was made / seconded, (Rosalie Heppner / Alfonse Peterson) to approve the November 29, 2016 agenda as presented. Motion carried.

APPROVAL OF MINUTES

A. October 25, 2016 Meeting Minutes, Exhibit 1

A typo was corrected.

A motion was made / seconded, (Alfonse Peterson / Rosalie Heppner) to approve and accept the October 25, 2016 Meeting minutes with correction. Exhibit 1. Motion carried.

FINANCIAL REPORT

A. October 2016 Financials, Exhibit 2

Dawnita Castle reported that for October 2016, CDSC had treated 235 patients and recorded a net profit in the amount of \$1,353 and the ten month YTD net revenue is a loss of \$39,843. She has allowances adjusted at 68% and you will see that at \$817,803 for allowances and that has 100% of the write off for Delta Dental and the HPSJ in the 90-day category.

Net revenue per case was \$1,382 while the expenses per case were \$1,378 for the month of October 2016.

A motion was made / seconded, (Rosalie Heppner / Alfonse Peterson) to approve and accept the October 2016 Financial Report, Exhibit 2. Motion carried.

ADMINISTRATOR REPORT, EXHIBIT 3

David Thompson reported that CDSC has been working on improving the cancellation rate by adding a different provider for anesthesia. They continue to recruit to change the provider mix and in addition they have added Fridays as a one OR day, which will increase the total volume of patients even with the cancellation rates. The referrals are there to do that and the staffing model will need to be adjusted slightly, as we will move from a four day week to a five day week. This may run into more overtime than usual.

They have looked at the ongoing security issues and they had another attempted break in into the med gas room and although the door has been secured, they keep trying to break in. The police were given a tour of what is going on and they are aware of the situation. They actually know a few of the homeless people there by sight and name. It was recommended that we have a Community Service Officer attend our next safety meeting to describe the type of crime in the area and the type homeless who are out there to our staff.

David Thompson spoke to the other tenants, Davita Dialysis, a staffing agency and two governmental agencies and they are all interested in sharing the cost of having a security guard. Someone also came out to give a quote on exterior cameras.

There has been no further communication with HPSJ and no one has heard from them.

David Thompson stated that October had a 35% cancellation rate with 26% due to provider cancellation.

REPORTS

This item will be removed from the agenda.

OLD BUSINESS

None.

NEW BUSINESS

A. Policies & Procedures Recommendation, Exhibit 4

None.

B. Credentialing / Privileging Recommendation

None.

AGENDA FOR CLOSED SESSION

Edward Lujano stated that there will be discussion under Section 1461 Quality Management.

NEXT MEETING DATE

The next Governance Meeting will be held Tuesday, December 20, 2016 at 11:00 a.m.

ADJOURNMENT

As there was no further business, the meeting adjourned into closed session at 11:10 am.

Respectfully Submitted,

Alfonse Peterson
Committee Member

Edward Lujano
Chief Executive Officer

**BLOSS MEMORIAL HEALTHCARE DISTRICT (BMHD)
BOARD OF DIRECTORS MEETING
BOARD ROOM
Wednesday, November 30, 2016
2:00 pm**

CALL TO ORDER

Rosalie Heppner, Chair, called the meeting to order at 2:00 pm.

ROLL CALL

Board Members Present: Rosalie Heppner, Chair; Kory Billings, Vice Chair; Al Peterson, Secretary / Treasurer and Glenn Arnold, Board Member

Others Present: Edward Lujano, CEO; Fily Cale, Executive Assistant; Ralph Temple, Jr., Legal Counsel; Dorothy Bizzini, CFHC Board Chair; Dawnita Castle, Senior Accountant; Bob Salles, LCK; Kim Solis, LCK; Sabrina Cooksey, HR Director; Sonny Vasquez, CCDSC/CDSC Marketing; Brad Miller, Protection 1 Security Solutions; Josh Griffith, Protection 1 Security Solutions; Larry Gordon, General Manager, Protection 1 Security Solutions; Blanche Jorge, Hoffman Electronics; Conrad Fastenau, Hoffman Electronics and Peter Mojarras CFHC COO @ 2:05 PM

Absent: Bill Able, CFO

APPROVAL OF AGENDA

Rosalie Heppner announced that item C under Old Business / Reports will be moved as the first item on the agenda.

A motion was made/seconded, (Lloyd Weaver / Kory Billings) to approve the November 30, 2016 agenda as presented. Motion carried.

Sabrina Cooksey reported that Hoffman Security, Protection 1 and Tripp Security had been invited to attend the meeting today, Tripp Security was not in attendance.

Ralph Temple, Legal Counsel, stated that the board is unaware of what the contract for follow up after the installation is complete.

Kory Billings stepped down from the dais due to a conflict of interest as his mother works for Hoffman Electronics.

Brad Miller, of Protection 1 Security Solutions, introduced Josh Griffith, area Sales Manager and Larry Gordon, General Manager. He stated that comprehensive walk had been done at both facilities. Josh Griffith provided an overview of the company and Larry Gordon provided an overview of

the sales team.

Sabrina Cooksey will have remote access via a PC or phone, this visibility may be given to any amount of people. It will record up to 7 days and can be tweaked. Total bid on equipment is \$60,000. The service contract is optional after 90-days and they typically do a minimum 3 three contract, Bloss site would be \$160 per month and Castle site would be \$240 per month. These service contracts will auto renew unless notified in advance. Should a camera go out an alert is sent and service will be addressed on the same day or the following day.

Blanch Jorge and Conrad Fastenau of Hoffman Electronics provided a presentation on their services. Hoffman Electronics has been in business for over 37 years and have 49 employees. They have provided our facility in the past with assistance when things needed to be preserved.

Edward Lujano asked how we would know if a camera goes out. Blanche Jorge replied that an email will automatically notify them. Conrad Fastenau stated that he will remotely log in to the recording device and if it does not come back on he will contact someone on site to remedy the problem. The cameras have a UPS or uninterrupted power supply, which lasts up toward an hour and will have to be manually turned back on. It will record for a minimum of one week, possibly two and additional recording space may be added.

Blanche Jorge stated that post installation, there is a 36 month agreement after that it is month to month. Ralph Temple asked if there must be a manufacturer's warranty on the equipment. Blanche Jorge stated that it is possibly a 3-month warranty that does not cover everything, and their warranty covers completely everything, such as normal wear and tear replacement, monthly check in, email reports, annual camera cleaning, parts and labor. They also provide staff training and will assist with evidence pull down.

PUBLIC COMMENTS

None.

APPROVAL OF MINUTES

- A. October 25, 2016 CDSC Advisory Committee Meeting – Informational
- B. October 25, 2016 CCDSC Advisory Committee Meeting – Informational
- C. October 25, 2016 Board of Directors Meeting, Exhibit 1

Several typo and grammatical corrections were made.

A motion was made / seconded, (Kory Billings / Alfonse Peterson) to approve and accept the October 25, 2016 Board of Directors Meeting with corrections, Exhibit 1. Motion carried.

FINANCIAL REPORT

- A. October 25, 2016 Finance Committee Meeting Minutes, Exhibit 2

A motion was made / seconded, (Alfonse Peterson / Glenn Arnold) to accept the October 25, 2016 Finance Committee Meeting Minutes as presented. Exhibit 2. Motion carried.

B. Chief Financial Officer Report, Exhibit 3

Dawnita Castle reported that for October 2016, BMHD's net gain before depreciation was \$17,806 and a net loss after depreciation in the amount of \$41,635. In the net gain, it includes a profit from CCDSC in the amount of \$29,281 and their share from CDSC in the amount of \$879. Bloss Trust revenue for October 2016 was \$16,941.

Kory Billings stated that BMHD still has not received anything regarding the large distribution from Wells Fargo Bank on the Bloss Trust. Edward Lujano also stated that we have not heard on the Ung Goodwin Trust either.

C. October 2016 Payroll, Electronic Payments and Check Register, Exhibit 4

A motion was made / seconded, (Alfonse Peterson / Kory Billings) to accept the October 2016 Payroll in the amount \$122,861.32 and Accounts Payable in the amount of \$419,524.30 for a total Disbursement of \$542,385.62, Exhibit 4. Motion carried.

CHIEF EXECUTIVE OFFICER'S REPORT

Sonny Vasquez, CCDSC/CDSC Marketing, distributed information regarding the annual Christmas Party and 2017 Calendar. He also distributed the Google analytics information from the BMHD website, which was reviewed and discussed. This item will be reviewed on a quarterly basis along with the dental centers data.

Sonny Vasquez stated that there has been a major new patient increase from October 2016 through January 2017. Referrals have increased for both sites. CDSC is booked through December 20th and CCDSC continues to increase. He will continue to meet and visit with dentists throughout the holiday season.

Sonny Vasquez is doing a lot of traveling, has joined the Stockton Pediatric Association and attends their quarterly meetings and received regular emails announcing community events.

Edward Lujano reported that Bob Salles of Leap/Carpenter/Kemps had provided information for the annual health plan renewal. This year there is a 9.7% increase for health insurance and we are seeking other options. BMHD has 5 employees who are on the health insurance.

CDSC had 364 patients scheduled for October 2016 and completed 235 as of yesterday they were at 251 and will see another 14 today. They received 379 referrals and Sonny Vasquez visited 178 offices.

CCDSC had 232 patients scheduled for October 2016 and completed 168 cases and they are currently at 168 cases with 2 OR's running today. They received 286 referrals and Sonny Vasquez visited 198 offices. He also had 80 dental screenings, which resulted in 24 that were positive and we have seen 2 of those patients so far.

OLD BUSINESS / REPORTS

A. Castle Family Health Centers, Inc Report, Exhibit 5

Peter Mojarras, CFHC, COO, reported that CFHC has submitted a request from the Ung Goodwin Trust to BMHD, which is on the agenda today. This would be to assist with flu shots.

CFHC continue their challenge with provider shortage and aggressive recruitment. CFHC continues to look at new lines of service and at expanding OB with the CPSP prenatal program.

Peter Mojarras extended his invitation to the board regarding their attendance at CFHC's annual Christmas party on Saturday. He also thanked them for their contributions toward raffles prizes for staff.

He along with Edward Lujano attended a leadership conference in Boston and it was a great opportunity to interact and communicate with other health care executives from throughout the country. This allowed for new concepts and leadership for health care organizations. The unsure future of health care is nationwide.

CFHC should hear by early January 2017 that they received their 330 Grant, which will open new doors and new opportunities.

B. Bloss Board Member Report

Lloyd Weaver would like for BMHD to look at and explore using the old wards/rooms at the Bloss facility for a shelter for the homeless.

Kory Billings reported that the Investment Committee had met today. They met with Conrad Fournier of ThiesenDueker Financial Group to discuss the two separate funds BMHD has with them. This will be discussed in Closed Session as to some recommendations and some strategic planning that was discussed today.

C. Proposals and Selection of Security Cameras / Installation at Bloss and Castle Sites. Exhibit 6

Sabrina Cooksey stated that she has had many positive experiences with Hoffman Electronic Systems, they have been able to assist her many times in the past years. Edward Lujano recommends Hoffman Electronic Systems for the purchase of security cameras for the Bloss and Castle sites and to also have Hoffman Electronic Systems install the security cameras at the Bloss and Castle sites.

Lloyd Weaver stated that he would like to hear what Tripp Security has to say.

Edward Lujano stated that it is going to cost approximately \$56,000. There is \$157,000 in the current facility improvement account, which \$55,000 could be used and there is also over \$1M in current cash accounts, which could also be used. This will be funded back once we receive the \$300,000 to \$500,000 we are expecting from the Bloss Trust.

A motion was made / seconded, (Alfonse Peterson / Glenn Arnold) to accept the bid from Hoffman Electronic Systems for the purchase, installation and maintenance of security

cameras for the Bloss and Castle sites per their bid, Exhibit 6. Kory Billings abstained. Lloyd Weaver opposed. Motion carried.

NEW BUSINESS

A. Provider Credentialing / Privileging

None

B. Approval of CCDSC / CDSC Policies & Procedure

None.

C. CFHC Request of Ung Goodwin Trust Funds, Exhibit 7

Ralph Temple, Legal Counsel, stated that there is a request from CFHC that they be awarded the distributed income from the Godwin Trust. This is a distribution that the trust must make in accordance with IRS rules. Kory Billings suggested setting an amount of \$7,000 and put in any of the difference. Edward Lujano stated that BMHD has \$77,000 in their Grand Fund account.

A motion was made / seconded, (Alfonse Peterson / Kory Billings) to take \$7,000 from the Goodwin Trust and use it for the purposes of Ung Goodwin Trust, the money to be obtained from the mandatory distribution from Wells Fargo Bank and the surplus if any from the BMHD scholarship fund, Exhibit 7. Motion carried.

AGENDA FOR CLOSED SESSION

Edward Lujano stated that there will be a Performance Improvement report under Section 1461 of the Health and Safety Code – Quality Management.

Ralph Temple, Legal Counsel, reported that he will have one personnel matter under Section 54957, the board to consider Mr. Lujano’s contract and there is a significant discussion regarding attorney’s advice with respect to Children’s Dental Surgery Center and negotiations with our minority partner.

Kory Billings stated that there will be discussion under Section 54954.5 regarding distributions from the trusts and investment accounts.

NEXT MEETING DATE

The December 2016 Board of Directors Meeting will be held on Thursday, January 5, 2017 at 2:00 p.m. in the Board Room.

The December 2016 Finance Committee will also meet on Thursday, January 5, 2017 at 1:30 p.m. in the Board Room.

ADJOURNMENT

As there was no further business, the meeting adjourned into closed session at 3:48 pm.

The meeting reconvened into public session at 4:50 pm and adjourned. No action taken.

Respectfully Submitted,

Fily Cale
Executive Assistant

Alfonse Peterson
Board Secretary

**BLOSS MEMORIAL HEALTHCARE DISTRICT, A Public Entity (BMHD)
FINANCE COMMITTEE MEETING
BOARD ROOM
Wednesday, November 30, 2016
1:30 p.m.**

Committee: Edward Lujano, CEO; Fily Cale, Executive Assistant; Alfonse Peterson, Committee Chair and Glenn Arnold, Committee Member

Others Present: Dawnita Castle, Senior Accountant; Dorothy Bizzini, Castle Board Chair; Kory Billings, Board Member; Ralph Temple, Legal Counsel @ 1:36 pm and Rosalie Heppner, Board Chair @ 1:37 pm

Absent: Bill Able, CFO

CALL TO ORDER

Al Peterson, Committee Chair, called the meeting to order at 1:35 p.m. in the Board Room.

APPROVAL OF AGENDA

A motion was made/seconded, (Edward Lujano / Glenn Arnold) to approve the November 30, 2016 agenda as presented. Motion carried.

PUBLIC COMMENTS

None.

APPROVAL OF FINANCE COMMITTEE MINUTES

A. October 25, 2016 Finance Committee Minutes, Exhibit 1

A motion was made / seconded, (Glenn Arnold / Edward Lujano) to approve and accept the October 25, 2016 Finance Committee Minutes as presented, Exhibit 1. Motion carried.

REVIEW OF DISTRICT FINANCIAL STATEMENTS, EXHIBIT 2

Dawnita Castle reported that for the month of October 2016, BMHD had a net gain before depreciation in the amount of \$17,806. The net gain includes CCDSC's net profit of \$29, 281 and BMHDs share of CDSC's profit in the amount of \$879. Net loss was \$41,635 after depreciation.

Bloss Trust revenue was \$16,941 for the month of October 2016.

A motion was made / seconded, (Edward Lujano / Glenn Arnold) to approve and accept the Review of District Financial Statements, Exhibit 2, as presented. Motion carried.

CCDSC FINANCIAL REPORT, EXHIBIT 3

Dawnita Castle reported that CCDSC had treated 168 patients and recorded a net profit in the amount of \$29,281 before overhead and \$23,770, which included overhead. YTD net income was \$112,858 for the 4-month ending in October 2016.

SKDSC FINANCIAL REPORT, EXHIBIT 4

Dawnita Castel reported that SKDSC total expenses for October 2016 were \$21,201.

CDSC FINANCIAL REPORT, EXHIBIT 5

Dawnita Castle reported that for the month of October 2016, CDSC treated 235 patients and recorded a net profit in the amount of \$1,353. The 10-month YTD net revenue per case was \$1,297 and expenses were \$1,314 for the month ending in October 2016.

DENTAL CENTERS' COMPARISON, EXHIBIT 6

Dawnita Castle reported that the 12-month comparison ending in October 2016 indicates that CDSC's cases were up by 797 visits compared to CCDSC.

Edward Lujano stated that currently CDSC is booked out through January 2017.

A motion was made / seconded, (Glenn Arnold / Edward Lujano) to approve and accept the CCDSC Financial Report, Exhibit 3; SKDSC Financial Report, Exhibit 4; CDSC Financial Report, Exhibit 5 and Dental Centers' Comparison, Exhibit 6 as presented. Motion carried.

WARRANTS AND PAYROLL

A. October Payroll, Electronic Payments & Check Register, Exhibit 7

A motion was made/seconded, (Glenn Arnold / Edward Lujano) to approve and accept the October 2016 Total Payroll in the amount \$122,861.32 and Total Accounts Payable in the amount of \$419,524.30 for a total Grand Total Disbursement of \$542,385.62, Exhibit 7. Motion carried.

DISCUSSION

None

AGENDA FOR CLOSED SESSION

There was no Closed Session item(s) for discussion.

NEXT MEETING DATE/ADJOURNMENT

The December 2016 Finance Committee meeting will be held on Thursday, January 5, 2017 at 1:30 pm.

As there was no further business, the meeting adjourned at 1:45 p.m.

Respectfully Submitted,

Fily Cale
Executive Assistant

Alfonse Peterson
Committee Chair

CHIEF FINANCIAL OFFICER REPORT

Bloss Memorial HealthCare District
 Operations Summary Report
 Five Months Ending November 30, 2016

BMHD had a total net gain before depreciation of \$40,823 for the month compared to a net loss of \$50,632 last year. Expenses include \$21,231 of SKDSC costs.

The November 30, Operating Cash Balance was \$1,093,354 and Days Cash On Hand was 99 Days*. In October the DCH was 104 Days.

* Days Cash on Hand (DCH) = Operating Cash / Average Daily Expense (excluding depreciation). DCH indicates Bloss's ability to cover operating expenses. The Benchmark for Health Centers is a minimum of 90 Days.

Dental Surgery Center Summary :

	CCDSC	SKDSC	CDSC	COMBINED
Net Operating Revenue and Non-Operating Operating Expenses	\$222,008	\$0	\$360,047	\$582,055
Net Income (Loss)	194,790	21,231	349,949	565,970
BMHCD % Share	27,218	(21,231)	10,098	16,085
Bloss Share of Net Income (Loss)	100.00%	100.00%	65.00%	N/A
	\$27,218	(\$21,231)	\$6,564	\$12,551

A summary comparison of operations for the month and the prior year is as follows :

	Nov-16	Nov-15	VARIANCE *	%	Y-T-D Nov-16	Y-T-D Nov-15	Y-T-D VARIANCE *	Y-T-D %
Net Patient Revenue	221,175	122,116	99,059	81.12%	1,227,099	1,294,528	(67,429)	-5.21%
Other Operating Revenue	3,945	5,250	(1,305)	-24.86%	8,954	25,600	(16,646)	-65.02%
Total Net Operating Revenue	225,120	127,366	97,754	76.75%	1,236,053	1,320,128	(84,075)	-6.37%
Operating Expenses Excluding Depreciation	330,315	303,210	(27,105)	-8.94%	1,830,035	1,965,327	135,292	6.88%
Net Operating Income (Loss) Before Depreciation	(105,195)	(175,844)	70,649	40.18%	(593,982)	(645,199)	51,217	7.94%
Net Non Operating-Gains/Losses	1,752	91	1,661	N/A	5,570	(976)	6,546	-670.70%
Gain/Loss on Investments	6,564	(6,016)	(12,580)	209.11%	(41,646)	98,474	(140,120)	142.29%
CDSC Gain/Losses	137,702	131,137	(6,565)	-5.01%	721,285	698,546	22,739	3.26%
All Other Non-Operating Gains/Losses	146,018	125,212	(20,806)	-16.62%	685,209	796,044	(110,835)	-13.92%
Total Net Non-Operating Income: Losses/Gains	40,823	(50,632)	91,455	-180.63%	91,227	150,845	(59,618)	-39.52%
Total Net Income (Loss) Before Depreciation	59,344	60,071	(727)	-1.21%	305,485	295,161	10,324	3.50%
Depreciation Expense	(18,521)	(110,703)	92,182	-83.27%	(214,256)	(144,316)	(69,942)	48.46%
Net Income (Loss) After Depreciation								

* Note: unfavorable variances are indicated by parenthesis (-).

Bloss Memorial HealthCare District
 Operations Summary Report
 Five Months Ending November 30, 2016

Total CFHC Inc. encounters for the month are 10,388 compared to 8,934 last year, a 16.27% increase.
 CCDSC cases for the month are 82.83% more than last year.
 CDSC cases for the month are 6.02% more than last year.

Department	Nov-16	Nov-15	VARIANCE	%	Nov-16	Nov-15	VARIANCE *	%
Castle Clinic	3,506	3,076	430	13.98%	17,145	14,154	2,991	21.13%
Specialty Clinic	804	860	(56)	-6.51%	4,565	4,726	(161)	-3.41%
Bloss Clinic	1,109	929	180	19.38%	5,154	5,596	(442)	-7.90%
Winton Clinic	784	551	233	42.29%	3,621	2,888	733	25.38%
Urgent Care	481	400	81	20.25%	2,708	2,257	451	19.98%
Lab	1,573	1,486	87	5.85%	8,357	8,424	(67)	-0.80%
Radiology	564	478	86	17.99%	2,711	2,338	373	15.95%
Behavioral Health	223	199	24	12.06%	1,107	1,153	(46)	-3.99%
Adult Day Health Care	513	422	91	21.56%	2,539	2,452	87	3.55%
Optometry	504	280	224	80.00%	2,663	1,819	844	46.40%
Ophthalmology	327	253	74	29.25%	1,575	1,417	158	11.15%
TOTAL ENCOUNTERS	10,388	8,934	1,454	16.27%	52,145	47,224	4,921	10.42%

Bloss Memorial Health Care District

	Nov-16	Nov-15	VARIANCE	%	Nov-16	Nov-15	VARIANCE *	%
Central California Dental Surgery Center	181	99	82	82.83%	950	1,011	(61)	-6.03%
Childrens Surgery Center	264	249	15	6.02%	1,146	1,436	(290)	-20.19%
Total Surgery Center Visits	445	348	97	27.87%	2,096	2,447	(351)	-14.34%

November-16 Working Days 20 and 2 holidays
 November-15 Working Days 19 and 2 holidays

Bloss Memorial HealthCare District
 Operations Summary Report
 Five Months Ending November 30, 2016

BMHD FULL TIME EQUIVALENTS SUMMARY :

(See FTE report included in Financial Reports for detail)

	Nov-16	Nov-15	VARIANCE	%	Y-T-D Nov-16	Y-T-D Nov-15	Y-T-D VARIANCE *	Y-T-D %
EMPLOYEE FTE'S	12.32	10.78	(1.54)	-14.29%	12.73	12.43	(0.30)	-2.41%
CONTRACT FTE'S	5.20	5.82	0.62	10.65%	5.43	5.54	0.11	1.99%
TOTAL FTE'S	17.52	16.60	(0.92)	-5.54%	18.16	17.97	(0.19)	-1.06%

* Note: unfavorable variances above are indicated by parenthesis ().

Full Time Equivalent - Employees for the month are 15.68% more than the prior year with 1.77 more FTE'S

The major (>1 fte) Total Employee FTE increases for the month are comprised primarily of the following :

Department	Cur. Mo. Increase (DECREASE)	YTD Increase (DECREASE)	Reason
CCDSC	1.54	0.14	Addtl Clerical
All other departments < 1 fte var	0.00	0.15	Various departments less than 1 fte variance.

1.54 0.29 Brackets () indicate a decrease (favorable) variance

**NOVEMBER PAROLL, ELECTRONIC PAYMENTS
& CHECK REGISTER**

Bloss Memorial Healthcare District
 Payroll, Accounts Payable and Funds Disbursements - Summary
 Month of November-16

Payroll	<u>\$150,641.49</u>
Total Payroll	<u><u>\$150,641.49</u></u>

Accounts Payable:

A/P Checks	Bloss	<u>\$140,286.82</u>	<u>\$140,286.82</u>
Auto Debits		\$167.66	
Electronic Payments to Castle on Payable		<u>\$0.00</u>	
Total Auto Debits and Electronic Transfers		<u><u>\$167.66</u></u>	<u>\$167.66</u>
Profeses paid through Payroll system			
Total ACH Pro Fees 1099'S		<u>\$45,992.82</u>	<u>\$45,992.82</u>
Electronic Payments - ACH		<u>\$216,390.35</u>	<u>\$216,390.35</u>

Total Accounts Payable	<u><u>\$402,837.65</u></u>
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Grand Total Disbursements	<u><u>\$553,479.14</u></u>
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BLOSS	Payroll Disbursements for		November-16
	Payroll dated		
Earnings	11/05/16	11/20/16	Total
Regular			-
Overtime			-
Vacation	4,038.00		4,038.00
Sick			-
Holiday			-
Salary	3,500.00	3,500.00	7,000.00
Double Time			-
Call In			-
On Call			-
Other			-
			-
CCDSC Surgery Center	25,044.60	23,498.46	48,543.06
CDSC Surgery Center	34,806.24	35,313.62	70,119.86
			-
Total	67,388.84	62,312.08	129,700.92
			-
Deductions			-
FICA (+)	5,084.85	4,696.47	9,781.32
Insurance (-)	(1,546.93)	(1,553.57)	(3,100.50)
Emp Deduction(-)/Reimb(+)	3,281.19	250.94	3,532.13
Christmas Fund (-)		10,095.00	10,095.00
Process Fee (+)	440.94	191.68	632.62
			-
Total	7,260.05	13,680.52	20,940.57
			-
			-
Net Payroll	\$ 74,648.89	\$ 75,992.60	150,641.49

RUN DATE: 12/01/16
 RUN TIME: 0924
 RUN USER: COOKS

Castle Family Health Centers AP **LIVE**
 CHECK REGISTER BY DATE

C
 FROM 11/01/16 TO END

DATE	CHECK NUM	VENDOR NUM	VENDOR NAME	STATUS	STATUS DATE	AMOUNT	
						ISSUED/ CLEARED	VOIDED/ UNCLAIMED
11/01/16	036758	B0217	ANDERSON FLOORING	ISSUED	11/01/16	2435.00	
11/01/16	036759	B0060	GLENN ARNOLD	ISSUED	11/01/16	200.00	
			REMITTED TO: ARNOLD, GLENN				
11/01/16	036760	B0109	KORY BILLINGS	ISSUED	11/01/16	200.00	
11/01/16	036761	B0100	FEDEX	ISSUED	11/01/16	9.60	
11/01/16	036762	B0032	GRAINGER INDUSTRIAL SUPPLY	ISSUED	11/01/16	609.91	
11/01/16	036763	B0030	HD SUPPLY FACILITIES MAINTENANCE	ISSUED	11/01/16	525.63	
11/01/16	036764	B0059	LLOYD WEAVER	ISSUED	11/01/16	100.00	
11/01/16	036765	B0218	JOHN P. NIEMOTKA	ISSUED	11/01/16	8655.00	
			REMITTED TO: OCTANE ADVERTISING & DESIGN				
11/01/16	036766	B0064	PETERSON, ALFONSE	ISSUED	11/01/16	300.00	
11/01/16	036767	B0018	PG&E (0665563335-9)	ISSUED	11/01/16	8.63	
11/01/16	036768	B0019	PG&E (1832229927-4)	ISSUED	11/01/16	7.84	
11/01/16	036769	K0044	PG&E (8300477674-2)	ISSUED	11/01/16	167.73	
11/01/16	036770	B0061	ROSALIE HEPNER	ISSUED	11/01/16	200.00	
11/01/16	036771	B0102	THE HARTFORD	ISSUED	11/01/16	227.15	
11/01/16	036772	B0039	VALERO MARKETING AND SUPPLY CO.	ISSUED	11/01/16	292.20	
11/08/16	036773	B0114	ALRENA JANACEK	ISSUED	11/08/16	377.42	
11/08/16	036774	B0084	AMERICHEK	ISSUED	11/08/16	134.00	
11/08/16	036775	B0189	BERLINER COHEN	ISSUED	11/08/16	436.31	
11/08/16	036776	B0072	BETA HEALTHCARE GROUP	ISSUED	11/08/16	2655.21	
11/08/16	036777	K0035	CITY OF PARLIER	ISSUED	11/08/16	191.43	
11/08/16	036778	B0116	DOROTHY BIZZINI	ISSUED	11/08/16	1320.97	
11/08/16	036779	B0120	ED ROSSI	ISSUED	11/08/16	188.71	
11/08/16	036780	B0058	ENERGY SYSTEMS	ISSUED	11/08/16	9895.83	
11/08/16	036781	B0153	GEIL ENTERPRISES INC.	ISSUED	11/08/16	2808.00	
11/08/16	036782	B0112	GREGORY FLOYD	ISSUED	11/08/16	377.42	
11/08/16	036783	B0016	GUARDCO SECURITY SERVICES	ISSUED	11/08/16	1848.00	
11/08/16	036784	B0030	HD SUPPLY FACILITIES MAINTENANCE	ISSUED	11/08/16	44.26	
11/08/16	036785	K0034	JOE S RODRIGUEZ	ISSUED	11/08/16	375.00	
11/08/16	036786	B0115	KAREN BIZZINI	ISSUED	11/08/16	377.42	
11/08/16	036787	K0003	M-D VENTURES	ISSUED	11/08/16	18912.55	
11/08/16	036788	B0017	MERCED COUNTY - CASTLE AIRPORT	ISSUED	11/08/16	7754.10	
11/08/16	036789	B0133	MERCED/MODESTO COMMERCIAL SWEEPERS	ISSUED	11/08/16	240.00	
11/08/16	036790	B0004	MIT PLUMBING	ISSUED	11/08/16	75.00	
11/08/16	036791	B0014	PG&E (4705482162-5)	ISSUED	11/08/16	4665.53	
11/08/16	036792	B0042	RALPH TEMPLE	ISSUED	11/08/16	1620.00	
11/08/16	036793	B0003	SIMPLEXGRINNELL	ISSUED	11/08/16	777.00	
11/08/16	036794	K0057	THE GAS COMPANY	ISSUED	11/08/16	14.30	
11/08/16	036795	B0044	TRIPP SECURITY SYSTEMS	ISSUED	11/08/16	20.00	
11/08/16	036796	B0113	UNITED METHODIST CHURCH OF ATWATER	ISSUED	11/08/16	188.71	
11/08/16	036797	B0013	WEST COAST GAS CO, INC.	ISSUED	11/08/16	2624.24	
11/08/16	036798	B0056	CARDMEMBER SERVICE (9140)	ISSUED	11/08/16	128.39	
11/08/16	036799	B0015	WINTON, WATER & SANITARY DISTRICT	ISSUED	11/08/16	72.80	
11/11/16	036800	B0107	BAKER MANOCK & JENSEN	ISSUED	11/11/16	168.16	
11/11/16	036801	B0082	CHANG RUTHENBERG & LONG PC	ISSUED	11/11/16	107.00	
11/11/16	036802	B0132	CLARK PEST CONTROL	ISSUED	11/11/16	535.00	

RUN DATE: 12/01/16
 RUN TIME: 0924
 RUN USER: COOKS

Castle Family Health Centers AP **LIVE**
 CHECK REGISTER BY DATE

C
 FROM 11/01/16 TO END

DATE	CHECK NUM	VENDOR NUM	VENDOR NAME	STATUS	STATUS DATE	AMOUNT	
						ISSUED/ CLEARED	VOIDED/ UNCLAIMED
11/11/16	036803	B0099	EMPLOYMENT DEVELOPMENT DEPT	ISSUED	11/11/16	1026.00	
11/11/16	036804	B0043	INSIGHT EMPLOYEE ASSISTANCE PRGRM	ISSUED	11/11/16	65.40	
11/11/16	036805	B0091	OFFICE DEPOT	ISSUED	11/11/16	534.38	
11/22/16	036806	B0026	MERCED IRRIGATION DISTRICT	ISSUED	11/22/16	25554.47	
11/22/16	036807	B0129	CALIFORNIA BOILER, INC.	ISSUED	11/22/16	2500.00	
11/22/16	036808	B0037	CARDMEMBER SERVICE (1793)	ISSUED	11/22/16	3754.25	
11/22/16	036809	B0027	CITY OF ATWATER (010448-000)	ISSUED	11/22/16	742.28	
11/22/16	036810	B0134	CITY OF ATWATER (020161-000)	ISSUED	11/22/16	617.30	
11/22/16	036811	B0132	CLARK PEST CONTROL	ISSUED	11/22/16	824.00	
11/22/16	036812	B0016	GUARDCO SECURITY SERVICES	ISSUED	11/22/16	1932.00	
11/22/16	036813	B0030	HD SUPPLY FACILITIES MAINTENANCE	ISSUED	11/22/16	45.34	
11/22/16	036814	B0038	KINGS VIEW WEC	ISSUED	11/22/16	2110.00	
11/22/16	036815	K0003	M-D VENTURES	ISSUED	11/22/16	7150.56	
11/22/16	036816	B0025	MERCED IRRIGATION DISTRICT	ISSUED	11/22/16	337.28	
11/22/16	036817	B0004	MIT PLUMBING	ISSUED	11/22/16	75.00	
11/22/16	036818	B0142	MURPHY AUSTIN ADAMS SCHOENFELD LLP	ISSUED	11/22/16	20.00	
11/22/16	036819	B0091	OFFICE DEPOT	ISSUED	11/22/16	534.38	
11/22/16	036820	B0200	UPS	ISSUED	11/22/16	36.46	
11/22/16	036821	B0199	ANTHEM BLUE CROSS	ISSUED	11/22/16	10817.23	
11/30/16	036822	B0052	BLUE SHIELD OF CALIFORNIA	ISSUED	11/30/16	86.38	
11/30/16	036823	B0032	GRAINGER INDUSTRIAL SUPPLY	ISSUED	11/30/16	205.05	
11/30/16	036824	B0030	HD SUPPLY FACILITIES MAINTENANCE	ISSUED	11/30/16	1441.60	
11/30/16	036825	B0212	JAVIER MENDOZA	ISSUED	11/30/16	210.00	
			REMITTED TO: NATURAL GARDENS				
11/30/16	036826	B0018	PG&E (0665563335-9)	ISSUED	11/30/16	25.13	
11/30/16	036827	B0021	PG&E (1384254881-3)	ISSUED	11/30/16	378.24	
11/30/16	036828	B0019	PG&E (1832229927-4)	ISSUED	11/30/16	14.08	
11/30/16	036829	B0020	PG&E (1873896591-4)	ISSUED	11/30/16	331.37	
11/30/16	036830	K0044	PG&E (8300477674-2)	ISSUED	11/30/16	172.19	
11/30/16	036831	B0150	TREMCO INCORPORATED	ISSUED	11/30/16	5875.00	
TOTAL \$						140286.82	

Bloss Memorial Healthcare District
Bloss Electronic Transfers

Bloss Auto Debits

Bank Fees	167.66
Total	<u>167.66</u>

Electronic Payments to Castle on Payable	0.00
Total	<u>0.00</u>

Grand Total	<u>167.66</u>
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ACH DENTAL PRO FEES 1099'S

Nov-16

DESCRIPTION	ACCOUNT	AMOUNT
PRO FEES :	SERVICE	PYMT METHOD
		AMOUNT
DROSDIK, KAREN ANN	Dentist	Check
		\$ -
KIM, JOSEPH	Dentist	Check
		\$ 25,992.82
SOLOMON, PERRY	Director Fees	Check
		\$ 5,000.00
HCBINTEL-DAVID THOMPSON	Administrator	Check
		\$ 15,000.00
ADMINISTRATOR		\$ 15,000.00
DIRECTOR FEES	6022	\$ 5,000.00
ANESTHESIOLOGISTS	6027	\$ -
DENTISTS	6028	\$ 25,992.82
TOTAL		<u>\$ 45,992.82</u>

RUN DATE: 11/30/16
 RUN TIME: 1524
 RUN USER: COOKS

Castle Family Health Centers AP **LIVE**
 ELECTRONIC PAYMENT NUMBER LIST

C
 FROM D105159 TO D105630

PMT NUM	DATE	VENDOR NUM	VENDOR NAME	STATUS	STATUS DATE	AMOUNT	
						ISSUED	VOIDED
D105246	11/03/16	B0079	ALEJANDRO R. MARQUEZ, DDS INC.	DIRECTD	11/03/16	5670.00	
D105247	11/03/16	B0149	SUNG Y. CHO DDS, INC.	DIRECTD	11/03/16	25182.55	
D105248	11/03/16	B0152	SO YOUNG PARK, DDS INC.	DIRECTD	11/03/16	12143.00	
D105249	11/03/16	B0178	CHRISTOPHER CHIU, D.D.S., INC.	DIRECTD	11/03/16	15200.00	
D105250	11/03/16	B0213	WONIL EDWARD JUNG DDS, INC.	DIRECTD	11/03/16	16300.00	
D105251	11/03/16	B0215	JANICE JAI-YING HUANG, DDS, INC.	DIRECTD	11/03/16	4400.00	
D105252	11/03/16	B0219	KAREN ANN DROSDIK	DIRECTD	11/03/16	4004.40	
D105473	11/18/16	B0079	ALEJANDRO R. MARQUEZ, DDS INC.	DIRECTD	11/18/16	15960.00	
D105474	11/18/16	B0149	SUNG Y. CHO DDS, INC.	DIRECTD	11/18/16	21169.75	
D105475	11/18/16	B0152	SO YOUNG PARK, DDS INC.	DIRECTD	11/18/16	16739.75	
D105476	11/18/16	B0178	CHRISTOPHER CHIU, D.D.S., INC.	DIRECTD	11/18/16	13800.00	
D105477	11/18/16	B0213	WONIL EDWARD JUNG DDS, INC.	VOIDED	11/18/16		26100.00
			COMMENT: INCORRECT VENDOR. MC.				
D105478	11/18/16	B0219	KAREN ANN DROSDIK	DIRECTD	11/18/16	5650.00	
D105479	11/18/16	B0215	JANICE JAI-YING HUANG, DDS, INC.	DIRECTD	11/18/16	7600.00	
D105480	11/18/16	B0213	WONIL EDWARD JUNG DDS, INC.	DIRECTD	11/18/16	18500.00	
D105630	11/30/16	C0001	OMNI MEDICAL PROPERTIES	DIRECTD	11/30/16	34070.90	
TOTAL \$						216390.35	26100.00

CASTLE FAMILY HEALTH CENTERS, INC REPORT

Castle Family Health Centers Inc
 Operations Summary Report
 Five Months Ending November 30, 2016

Total encounters for the month are 10,388 compared to 8,934 last year, a 16.27% increase.

Department	Nov-16	Nov-15	VARIANCE	%	Y-T-D Nov-16	Y-T-D Nov-15	Y-T-D VARIANCE *	Y-T-D %
Castle Clinic	3,506	3,076	430	13.98%	17,145	14,154	2,991	21.13%
Specialty Clinic	804	860	(56)	-6.51%	4,565	4,726	(161)	-3.41%
Bloss Clinic	1,109	929	180	19.38%	5,154	5,596	(442)	-7.90%
Winton Clinic	784	551	233	42.29%	3,621	2,888	733	25.38%
Urgent Care	481	400	81	20.25%	2,708	2,257	451	19.98%
Lab	1,573	1,486	87	5.85%	8,357	8,424	(67)	-0.80%
Radiology	564	478	86	17.99%	2,711	2,338	373	15.95%
Behavioral Health	223	199	24	12.06%	1,107	1,153	(46)	-3.99%
Adult Day Health Care	513	422	91	21.56%	2,539	2,452	87	3.55%
Optometry	504	280	224	80.00%	2,663	1,819	844	46.40%
Ophthalmology	327	253	74	29.25%	1,575	1,417	158	11.15%
TOTAL ENCOUNTERS	10,388	8,934	1,454	16.27%	52,145	47,224	4,921	10.42%

November-16 Working Days 20 and 2 holidays
 November-15 Working Days 19 and 2 holidays

RENEWAL OF 2017 HEALTH, DENTAL, VISION
AND LIFE INSURANCE



Castle Family Health Center

Final Savings Analysis

November 28th, 2016

Final Rates: Nonstop Wellness Rate and Benefit Comparison

		2016 Current Plans						Option 1 : Renewal		Option 2: Nonstop Wellness	
		Anthem Classic Select		Anthem Classic Multi Choice		Anthem Classic Select		Anthem Classic Multi Choice		Anthem+ Nonstop Wellness	
MEDICAL	Type	HMO	PPO	HMO	PPO	HMO	PPO	Enrollment	Premium	Enrollment	Premium
		Deductible	\$0	\$2,500	\$0	\$2,500	\$0	\$2,500			
	Out of Pocekt Max	\$2,000	\$3,500	\$2,000	\$3,500	\$2,000	\$3,500				\$6,550
	Office Visit Co-Pay	\$20	\$20	\$20	\$20	\$20	\$20				\$0
	Inpatient Hospital	\$250	10%	\$250	10%	\$250	10%				\$0
	Outpatient Surgery	\$125	10%	\$125	10%	\$125	10%				\$0
	Lab/X-Ray	\$0	10%	\$0	10%	\$0	10%				\$0
	Imaging	\$100	10%	\$100	10%	\$100	10%				\$0
	Emergency Room	\$100	\$150 Co-Pay then 10%	\$100	\$150 Co-Pay then 10%	\$100	\$150 Co-Pay then 10%				\$100
	Acupuncture	\$20	\$20	\$20	\$20	\$20	\$20				\$0
	Chiropractic	\$20	\$20	\$20	\$20	\$20	\$20				\$0
	Prescription	\$10/\$30/\$50/\$250	\$10/\$30/\$50/\$250	\$10/\$30/\$50/\$250	\$10/\$30/\$50/\$250	\$10/\$30/\$50/\$250	\$10/\$30/\$50/\$250				\$0
	ANNUAL TOTAL	Enrollment 58 Premium \$772.06	Enrollment 18 Premium \$865.84	Enrollment 58 Premium \$846.10	Enrollment 18 Premium \$981.00	Enrollment 69 Premium \$903,949	Enrollment 21 Premium \$306,072	Enrollment 58 Premium \$846.10	Enrollment 18 Premium \$981.00	Enrollment 76 Premium \$740.00	Enrollment 90 Premium \$997,920
	Employee + Spouse	2	0	2	0	1	1	2	\$1863.28	0	\$2158.20
	Employee + Child(ren)	1	1	1	1	8	2	1	\$1524.50	1	\$1765.79
	Employee + Family	8	2	8	2	8	2	8	\$2,625.53	2	\$3,041.10
	ANNUAL TOTAL	69	21	69	21	69	21	69	\$903,949	21	\$306,072
	TOTAL ANNUAL PREMIUM	\$1,094,700		\$1,210,021		\$1,210,021		\$1,210,021		\$997,920	
	VARIANCE							11%		-9%	

Estimated Combined Savings

PREMIUM SAVINGS/ELIMINATED OUT-OF-POCKETS/RETURN-
OF-RESERVES

\$283,041

22.87%

OVERALL REDUCTION

**Based on medium usage scenario*

Premium Comparison

Annual Premium:

RENEWAL RATE	NONSTOP WELLNESS RATE
\$1,210,021	\$997,920

Total Annual Savings:

\$212,101/17.53%

Out-of-Pocket Savings

ZERO out-of-pocket expenses for employees

\$0	\$0	\$0	\$0	\$0
Deductible	Copay for Office Visits	Hospital Inpatient/Outpatient	Lab/X-Ray	Copayments on Prescriptions Chiropractic/ Acupuncture

Total Annual Savings: \$27,666

**Based on medium usage scenario*

Castle Family Health Centers, Inc.

Presented by: **Leap, Carpenter, Kemp's Insurance Agency**

CA License # 0646081

	Current/Renewal	Option #1	Option #2	Option #3	Option #4
Effective Date	2/1/2017				
HMO Plans	Select Classic HMO 20/40/250/125OP	Select Value HMO 20/40/250/3days	Select Value HMO 20/40/250/3days 20%	Select Value HMO 30/40/500/3days	Select Value HMO 30/40/500/3days 20%
Deductible	\$0	\$0	\$0	\$0	\$0
Out of Pocket Single	\$2,000	\$2,500	\$3,000	\$2,500	\$3,000
Out of Pocket Family	\$4,000	\$5,000	\$6,000	\$5,000	\$6,000
Office Visit	\$20 Copay/\$40 Specialist	\$20 Copay/\$40 Specialist	\$20 Copay/\$40 Specialist	\$30 Copay/\$40 Specialist	\$50 Copay/\$40 Specialist
Inpatient Hospital	\$250 per admit	\$250 per day; 3 day max	\$250 per day; 3 day max	\$500 per day; 3 day max	\$500 per day; 3 day max
Outpatient Surgery	\$125 per admit	\$125 per admit	20%	\$250 per admit	20%
Chiropractic	\$10 per visit; limit 30 visits/yr	\$10 per visit; limit 30 visits/yr	\$10 per visit; limit 30 visits/yr	\$10 per visit; limit 30 visits/yr	\$10 per visit; limit 30 visits/yr
RX	\$10/\$30/\$50	\$5 / \$20 / \$30 / \$50 / 30%	\$5 / \$20 / \$40 / \$60 / 30%	\$5 / \$20 / \$30 / \$50 / 30%	\$5 / \$20 / \$40 / \$60 / 30%
Renewal Rx:	\$5 / \$15 / \$30 / \$50 / 30%				
Employee Only	\$772.06	\$914.60	\$784.53	\$782.67	\$759.46
Employee & Spouse	\$1,666.52	\$1,792.10	\$1,725.96	\$1,721.86	\$1,670.80
Employee & Child(ren)	\$1,389.70	\$1,466.26	\$1,412.14	\$1,408.79	\$1,367.02
Employee & Family	\$2,393.37	\$2,525.23	\$2,432.03	\$2,426.25	\$2,354.31
	\$68,713.18	\$72,499.10	\$69,823.04	\$69,657.37	\$67,591.78
Total Monthly Premium	\$68,713	\$72,499	\$69,823	\$69,657	\$67,592
Total Annual Premium	\$824,558	\$869,989	\$837,876	\$835,888	\$811,101
Estimated Annual Change	\$79,983	\$45,431	\$15,318	\$11,330	-\$13,457
% Difference from Current	9.7%	5.5%	1.6%	1.4%	-1.6%

For rates and conditions of coverage, please refer to the actual policy. This is an estimate only. Estimated savings is based on the level of utilization. Final savings may vary based on actual utilization and other underwriting approval.

Castle Family Health Centers

Group Dental Proposal for February 1, 2017

Current Plan

	ANTHEM BLUE CROSS	Premier Access	Lincoln	Sun Life	MET Life
DENTAL	PPO	PCN/PPO 8-224	PPO	PPO	PPO
DEDUCTIBLE - Individual - Family - Applies To	\$50 x3 Basic & Major	\$25 / \$50 / \$50 x3 Basic & Major	\$50 x3 Basic & Major	\$50 x3 Basic & Major	\$50 x3 Basic & Major
PREVENTIVE - In-ntwk / Out-ntwk	100% / 100%	100% / 100% / 100%	100% / 100%	100% / 100%	100% / 100%
BASIC - In-ntwk / Out-ntwk	90% / 80%	100% / 90% / 80%	90% / 80%	90% / 80%	90% / 80%
MAJOR - In-ntwk / Out-ntwk	60% / 50%	70% / 60% / 50%	60% / 50%	60% / 50%	60% / 50%
ENDODONTICS	under Basic	under Basic	under Basic	under Basic	under Basic
PERIODONTICS	under Basic	under Basic	under Basic	under Basic	under Basic
ANNUAL MAXIMUM	\$2,500 / \$2,000	\$2,500 / \$2,500 / \$2,000	\$2,500 / \$2,000	\$2,500 / \$2,000	\$2,500 / \$2,000
ORTHODONTICS	Child Ortho @ 50% \$1000 life max	Child Ortho @ 50% \$1000 life Max	Child Ortho @ 50% \$1000 life max	Child Ortho @ 50% \$1000 life Max	Child Ortho @ 50% \$1000 life max
Waiting Period for Major/Ortho	None	None	None	None	None
Out of Network Reimbursement:	90th Percentile	90th %	90th %	90th %	90th %
True Open Enrollment?	Yes	Yes	Yes	Yes	Yes
PREMIUM	Current Renewal				
Employee:	\$43.88 \$45.64	\$42.17	\$43.29	\$43.52	\$49.31
Employee + Spouse:	\$82.86 \$86.17	\$79.62	\$82.64	\$84.50	\$100.52
Employee + Children:	\$98.49 \$102.43	\$94.64	\$97.22	\$100.41	\$109.03
Employee + Family:	\$137.49 \$142.99	\$132.12	\$136.65	\$141.39	\$177.06

Adult & Child Ortho Rates:

EE: 49.60; ES 93.71

EE: 43.94; ES 82.98

EE: 46.04; ES 86.94

did not quote

EC: 105.89; EF 146.76

EC: 98.63; EF 137.68

EC: 93.13; EF 145.99

EC: 100.73; EF 142.04

Castle Family Health Centers

Group Vision Proposal for February 1, 2017

VISION	BLUE SHIELD				MET Life
	Current Plan	Premier	Lincoln	Sun Life	
	MES Includes Open Enrollment	MES Includes Open Enrollment	VisionConnect includes Open Enrollment	VSP includes Open Enrollment	VSP includes Open Enrollment
EXAM	- Deductible - Every \$0 12 Months	\$10 12 months	\$0 12 months	\$10 12 months	\$0 12 months
LENSES	- Deductible - Every \$0 24 Months	\$0 24 months	\$0 12 months	\$10 12 months	\$0 12 months
FRAMES	- Deductible - Every \$0 24 Months	\$0 24 months	\$0 24 months	Combnd w/Lenses 24 months	\$0 24 months
CONTACTS: exam & fitting - Deductible - Exam & fitting - Every - In Lieu / Glasse	\$0 see allowance below 24 Months Yes	\$0 see allowance below 24 months Yes	\$0 see allowance below 12 months Yes	\$0 see allowance below 12 months Yes	\$0 Max \$60 Copay 12 months Yes
Frame/Contact Allowance:	\$100 / \$120	\$125 / \$125	\$130 / \$125	\$130 / \$130	\$100 / \$100
PREMIUM:	Current / Renewal				
Employee:	\$9.99 / \$10.59	\$8.18	\$9.73	\$9.77	\$9.03
Employee + spouse:	\$17.84 / \$18.91	\$14.27	\$18.45	\$19.54	\$18.11
Employee + Children:	\$18.26 / \$19.36	\$14.04	\$21.65	\$21.49	\$15.33
Employee + Family:	\$29.43 / \$31.20	\$20.26	\$30.46	\$31.25	\$25.28
			2 year rates		2 year rates

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Final rates and benefits will be determined by the Carrier.

Castle Family, Health Centers

Group Term Life Proposal for February 1, 2017

<i>LIFE / AD&D</i>	Hartford	Lincoln	MET
LIFE INSURANCE	Current Plan		
Volume Per Employees	\$50,000	\$50,000	\$50,000
AD&D			
Volume Per Employees	\$50,000	\$50,000	\$50,000
Dependent			
Spouse and Children			
Basic Life	\$5,000	\$5,000	\$5,000
Rate Guarantee	rates hold to 7-1-17	2 Year	2 Year
PREMIUM	Current Rate		
- per \$1,000 EE	\$0.095	\$0.08	\$0.095
-per Family Unit	\$2.00	\$2.00	\$2.00

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Final rates and benefits will be determined by the carrier.