

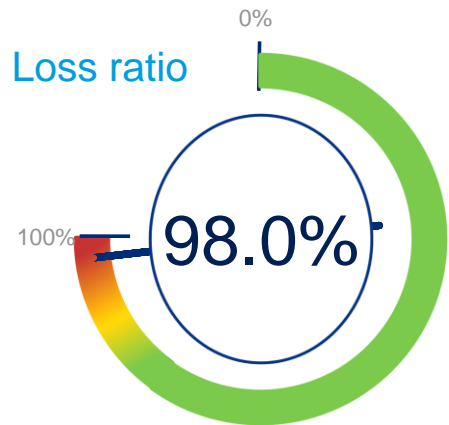
# experience

January 2024–December 2024

Clackamas County – General County



**Total medical & pharmacy**



### Average enrollment

	Prior		Current
	252	EE Only	268
	194	EE + Spouse	217
	103	EE + Child(ren)	106
	397	EE + Family	416

### Gross plan cost PEPM

**+14.3%**  
 \$1,817  
 prior YTD  
 \$1,590

### Gross paid claims

**+18.6%**  
 \$21.0m  
 prior YTD  
 \$17.7m

### Gross budget PEPM

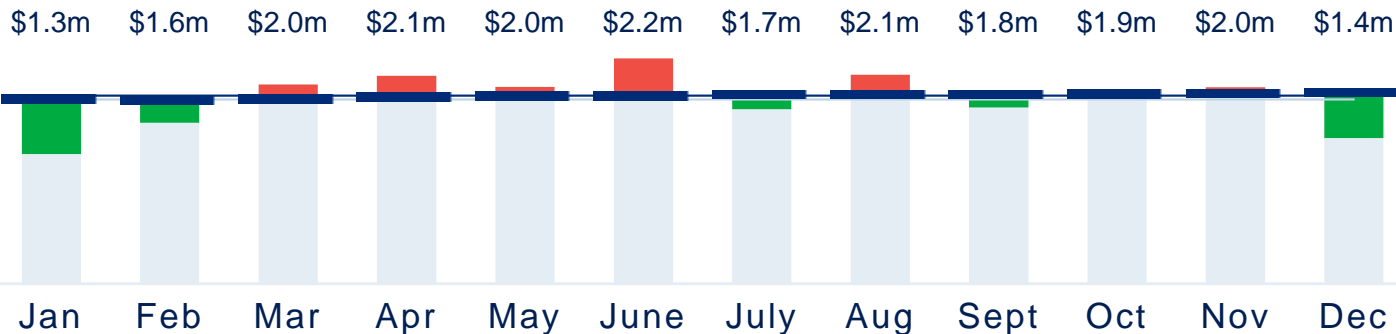
**+4.2%**  
 \$1,854  
 prior YTD  
 \$1,780

### Adjusted paid claims

**+23.0%**  
 \$19.4m  
 prior YTD  
 \$15.8m

### Gross plan cost vs gross budget\*

● budget ● actual ● under ● over



### Employees

**+6.4%**  
 1,007  
 prior YTD  
 946

### Fixed costs

**+12.4%**  
 \$2.6m  
 prior YTD  
 \$2.3m

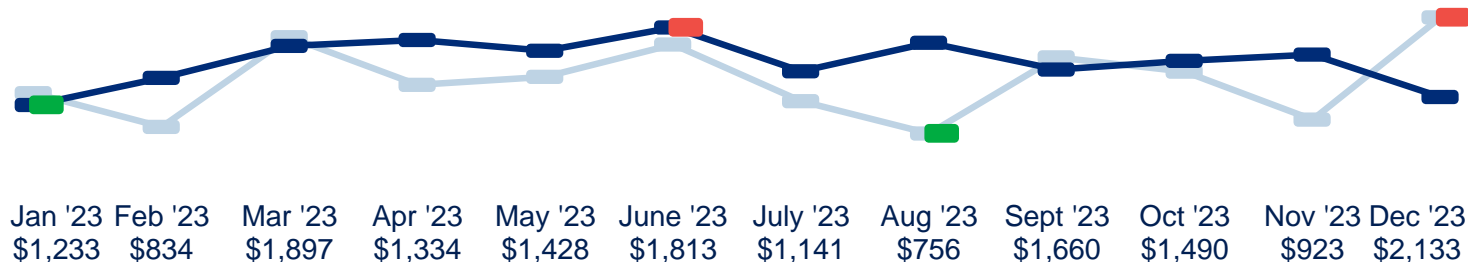
### PEPM claims\*

● most recent ● prior ● lowest month ● highest month

Month	Jan '24	Feb '24	Mar '24	Apr '24	May '24	June '24	July '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24
Value	\$1,094	\$1,416	\$1,795	\$1,865	\$1,738	\$2,014	\$1,494	\$1,833	\$1,513	\$1,617	\$1,693	\$1,188

### Gross plan cost

**+21.6%**  
 \$22.0m  
 prior YTD  
 \$18.1m



### Gross budget

**+10.9%**  
 \$22.4m  
 prior YTD  
 \$20.2m

\* Includes claims adjustments with the exception of Other Adjustments

# Total medical & pharmacy — YTD Dec 2024 — summary (cost vs budget)

Period	Enrollment	Claims				Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>												
Jan	2023	933	\$1,150,685	\$0	\$0	\$1,150,685	\$187,001	\$1,337,687	\$1,655,647	80.8%	80.8%	\$1,433.75
Feb	2023	931	\$1,010,871	\$0	(\$234,161)	\$776,709	\$186,600	\$963,310	\$1,653,301	58.3%	69.5%	\$1,034.70
Mar	2023	941	\$1,785,356	\$0	\$0	\$1,785,356	\$188,605	\$1,973,961	\$1,671,310	118.1%	85.8%	\$2,097.73
Apr	2023	938	\$1,250,958	\$0	\$0	\$1,250,958	\$188,003	\$1,438,961	\$1,669,408	86.2%	85.9%	\$1,534.07
May	2023	942	\$1,579,876	\$0	(\$234,917)	\$1,344,959	\$188,805	\$1,533,764	\$1,673,918	91.6%	87.1%	\$1,628.20
Jun	2023	952	\$2,170,790	(\$444,688)	\$0	\$1,726,101	\$190,809	\$1,916,911	\$1,687,660	113.6%	91.5%	\$2,013.56
Jul	2023	935	\$1,166,504	(\$99,715)	\$0	\$1,066,789	\$187,402	\$1,254,191	\$1,665,273	75.3%	89.2%	\$1,341.38
Aug	2023	940	\$1,048,260	(\$96,152)	(\$241,291)	\$710,817	\$188,404	\$899,221	\$1,671,210	53.8%	84.8%	\$956.62
Sep	2023	953	\$1,590,534	(\$9,029)	\$0	\$1,581,505	\$191,010	\$1,772,515	\$1,699,744	104.3%	87.0%	\$1,859.93
Oct	2023	958	\$1,438,102	(\$10,730)	\$0	\$1,427,372	\$192,012	\$1,619,384	\$1,710,911	94.7%	87.8%	\$1,690.38
Nov	2023	963	\$1,248,845	(\$70,248)	(\$290,124)	\$888,473	\$193,014	\$1,081,487	\$1,723,140	62.8%	85.4%	\$1,123.04
Dec	2023	968	\$2,246,454	(\$181,663)	\$0	\$2,064,791	\$194,016	\$2,258,807	\$1,726,928	130.8%	89.3%	\$2,333.48
<b>Total</b>		<b>11,354</b>	<b>\$17,687,235</b>	<b>(\$912,225)</b>	<b>(\$1,000,493)</b>	<b>\$15,774,517</b>	<b>\$2,275,682</b>	<b>\$18,050,199</b>	<b>\$20,208,450</b>	<b>89.3%</b>	<b>89.3%</b>	<b>\$1,589.77</b>
Average / PEPM		946	\$1,557.80	(\$80.34)	(\$88.12)	\$1,389.34	\$200.43	\$1,589.77	\$1,779.85			
Total Thru Dec		11,354	\$17,687,235	(\$912,225)	(\$1,000,493)	\$15,774,517	\$2,275,682	\$18,050,199	\$20,208,450	89.3%	89.3%	\$1,589.77
<b>Current Period</b>												
Jan	2024	986	\$1,078,835	\$0	\$0	\$1,078,835	\$208,726	\$1,287,561	\$1,836,321	70.1%	70.1%	\$1,305.84
Feb	2024	982	\$1,704,141	\$0	(\$313,495)	\$1,390,646	\$207,880	\$1,598,525	\$1,826,200	87.5%	78.8%	\$1,627.83
Mar	2024	987	\$1,771,980	\$0	\$0	\$1,771,980	\$208,938	\$1,980,918	\$1,837,107	107.8%	88.5%	\$2,007.01
Apr	2024	995	\$1,855,324	\$0	\$0	\$1,855,324	\$210,632	\$2,065,956	\$1,854,654	111.4%	94.3%	\$2,076.34
May	2024	1,003	\$2,047,297	(\$571)	(\$303,220)	\$1,743,506	\$212,325	\$1,955,831	\$1,864,755	104.9%	96.4%	\$1,949.98
Jun	2024	1,006	\$2,029,434	(\$2,861)	\$0	\$2,026,573	\$212,960	\$2,239,534	\$1,865,063	120.1%	100.4%	\$2,226.18
Jul	2024	1,016	\$1,517,568	\$0	\$0	\$1,517,568	\$215,077	\$1,732,645	\$1,880,417	92.1%	99.2%	\$1,705.36
Aug	2024	1,015	\$2,225,836	(\$23,885)	(\$341,038)	\$1,860,912	\$214,865	\$2,075,778	\$1,879,691	110.4%	100.6%	\$2,045.10
Sep	2024	1,016	\$1,599,950	(\$63,171)	\$0	\$1,536,779	\$215,077	\$1,751,856	\$1,880,190	93.2%	99.8%	\$1,724.27
Oct	2024	1,022	\$1,727,819	(\$75,501)	\$0	\$1,652,318	\$216,347	\$1,868,665	\$1,886,672	99.0%	99.7%	\$1,828.44
Nov	2024	1,025	\$2,119,211	(\$81,246)	(\$302,704)	\$1,735,261	\$216,982	\$1,952,243	\$1,892,656	103.1%	100.0%	\$1,904.63
Dec	2024	1,033	\$1,308,164	(\$81,246)	\$0	\$1,226,918	\$218,676	\$1,445,594	\$1,904,332	75.9%	98.0%	\$1,399.41
<b>Total Thru Dec</b>		<b>12,086</b>	<b>\$20,985,559</b>	<b>(\$328,479)</b>	<b>(\$1,260,458)</b>	<b>\$19,396,621</b>	<b>\$2,558,485</b>	<b>\$21,955,106</b>	<b>\$22,408,059</b>	<b>98.0%</b>	<b>98.0%</b>	<b>\$1,816.57</b>
Average / PEPM		1,007	\$1,736.35	(\$27.18)	(\$104.29)	\$1,604.88	\$211.69	\$1,816.57	\$1,854.05			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>												
Prior Rolling 12		11,354	\$17,687,235	(\$912,225)	(\$1,000,493)	\$15,774,517	\$2,275,682	\$18,050,199	\$20,208,450	89.3%	89.3%	\$1,589.77
Current Rolling 12		12,086	\$20,985,559	(\$328,479)	(\$1,260,458)	\$19,396,621	\$2,558,485	\$21,955,106	\$22,408,059	98.0%	98.0%	\$1,816.57
Change		732	\$3,298,324	\$583,745	(\$259,965)	\$3,622,104	\$282,803	\$3,904,907	\$2,199,609			\$226.81
% Change		6.4%	18.6%	-64.0%	26.0%	23.0%	12.4%	21.6%	10.9%	8.7 pts	8.7 pts	14.3%

Budget Summary

## Total medical & pharmacy — YTD Dec 2024 — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total	
	Month	EEs	Medical ASO	Specific	Fixed Costs	
Fixed Costs Detail	<b>Prior Period</b>					
	Jan 2023	933	\$55,756	\$131,245	\$187,001	
	Feb 2023	931	\$55,637	\$130,964	\$186,600	
	Mar 2023	941	\$56,234	\$132,370	\$188,605	
	Apr 2023	938	\$56,055	\$131,948	\$188,003	
	May 2023	942	\$56,294	\$132,511	\$188,805	
	Jun 2023	952	\$56,892	\$133,918	\$190,809	
	Jul 2023	935	\$55,876	\$131,526	\$187,402	
	Aug 2023	940	\$56,174	\$132,230	\$188,404	
	Sep 2023	953	\$56,951	\$134,059	\$191,010	
	Oct 2023	958	\$57,250	\$134,762	\$192,012	
	Nov 2023	963	\$57,549	\$135,465	\$193,014	
	Dec 2023	968	\$57,848	\$136,169	\$194,016	
	<b>Total</b>	<b>11,354</b>	<b>\$678,515</b>	<b>\$1,597,167</b>	<b>\$2,275,682</b>	
	Average / PEPM	946	\$59.76	\$140.67	\$200.43	
	Total Thru Dec	11,354	\$678,515	\$1,597,167	\$2,275,682	
		<b>Current Period</b>				
	Jan 2024	986	\$58,923	\$149,803	\$208,726	
	Feb 2024	982	\$58,684	\$149,195	\$207,880	
	Mar 2024	987	\$58,983	\$149,955	\$208,938	
	Apr 2024	995	\$59,461	\$151,170	\$210,632	
	May 2024	1,003	\$59,939	\$152,386	\$212,325	
	Jun 2024	1,006	\$60,119	\$152,842	\$212,960	
	Jul 2024	1,016	\$60,716	\$154,361	\$215,077	
	Aug 2024	1,015	\$60,656	\$154,209	\$214,865	
Sep 2024	1,016	\$60,716	\$154,361	\$215,077		
Oct 2024	1,022	\$61,075	\$155,272	\$216,347		
Nov 2024	1,025	\$61,254	\$155,728	\$216,982		
Dec 2024	1,033	\$61,732	\$156,944	\$218,676		
<b>Total Thru Dec</b>	<b>12,086</b>	<b>\$722,259</b>	<b>\$1,836,226</b>	<b>\$2,558,485</b>		
Average / PEPM	1,007	\$59.76	\$151.93	\$211.69		



**Medical & pharmacy by plan**

## GC – Active Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget
<b>Prior Period</b>										
Jan 2023	433	\$343,369	\$0	\$343,369	\$86,786	\$430,155	\$706,830	60.9%	60.9%	\$993.43
Feb 2023	426	\$407,491	\$0	\$407,491	\$85,383	\$492,874	\$695,435	70.9%	65.8%	\$1,156.98
Mar 2023	422	\$649,016	\$0	\$649,016	\$84,581	\$733,598	\$689,104	106.5%	79.2%	\$1,738.38
Apr 2023	419	\$427,846	\$0	\$427,846	\$83,980	\$511,826	\$686,254	74.6%	78.1%	\$1,221.54
May 2023	418	\$441,934	\$0	\$441,934	\$83,780	\$525,714	\$682,140	77.1%	77.9%	\$1,257.69
Jun 2023	417	\$1,033,236	(\$444,688)	\$588,548	\$83,579	\$672,127	\$678,818	99.0%	81.3%	\$1,611.82
Jul 2023	404	\$273,336	(\$65,590)	\$207,746	\$80,974	\$288,719	\$661,563	43.6%	76.1%	\$714.65
Aug 2023	406	\$499,466	(\$13,418)	\$486,048	\$81,375	\$567,423	\$663,147	85.6%	77.3%	\$1,397.59
Sep 2023	408	\$553,648	(\$7,808)	\$545,840	\$81,775	\$627,615	\$662,200	94.8%	79.2%	\$1,538.27
Oct 2023	406	\$556,195	(\$9,384)	\$546,811	\$81,375	\$628,185	\$658,402	95.4%	80.8%	\$1,547.25
Nov 2023	409	\$393,573	(\$6,355)	\$387,218	\$81,976	\$469,194	\$663,941	70.7%	79.9%	\$1,147.17
Dec 2023	408	\$825,771	(\$30,934)	\$794,837	\$81,775	\$876,613	\$659,195	133.0%	84.2%	\$2,148.56
<b>Total</b>	<b>4,976</b>	<b>\$6,404,882</b>	<b>(\$578,178)</b>	<b>\$5,826,704</b>	<b>\$997,340</b>	<b>\$6,824,043</b>	<b>\$8,107,028</b>	<b>84.2%</b>	<b>84.2%</b>	<b>\$1,371.39</b>
Average / PEPM	415	\$1,287.15	(\$116.19)	\$1,170.96	\$200.43	\$1,371.39	\$1,629.23			
Total Thru Dec	4,976	\$6,404,882	(\$578,178)	\$5,826,704	\$997,340	\$6,824,043	\$8,107,028	84.2%	84.2%	\$1,371.39
<b>Current Period</b>										
Jan 2024	390	\$382,655	\$0	\$382,655	\$82,559	\$465,214	\$651,558	71.4%	71.4%	\$1,192.86
Feb 2024	388	\$582,036	\$0	\$582,036	\$82,136	\$664,172	\$645,151	102.9%	87.1%	\$1,711.78
Mar 2024	389	\$716,382	\$0	\$716,382	\$82,347	\$798,729	\$646,137	123.6%	99.2%	\$2,053.29
Apr 2024	390	\$583,003	\$0	\$583,003	\$82,559	\$665,562	\$649,587	102.5%	100.0%	\$1,706.57
May 2024	392	\$582,756	(\$571)	\$582,185	\$82,982	\$665,168	\$653,531	101.8%	100.4%	\$1,696.86
Jun 2024	391	\$525,153	(\$2,861)	\$522,292	\$82,771	\$605,063	\$650,410	93.0%	99.2%	\$1,547.48
Jul 2024	391	\$502,326	\$0	\$502,326	\$82,771	\$585,097	\$648,768	90.2%	97.9%	\$1,496.41
Aug 2024	391	\$687,544	(\$20,625)	\$666,920	\$82,771	\$749,690	\$648,768	115.6%	100.1%	\$1,917.37
Sep 2024	392	\$500,488	(\$18,166)	\$482,322	\$82,982	\$565,305	\$652,875	86.6%	98.6%	\$1,442.10
Oct 2024	394	\$557,988	(\$31,855)	\$526,133	\$83,406	\$609,539	\$654,520	93.1%	98.0%	\$1,547.05
Nov 2024	391	\$705,276	(\$36,299)	\$668,977	\$82,771	\$751,748	\$652,216	115.3%	99.6%	\$1,922.63
Dec 2024	394	\$407,137	(\$36,299)	\$370,838	\$83,406	\$454,244	\$658,461	69.0%	97.0%	\$1,152.90
<b>Total Thru Dec</b>	<b>4,693</b>	<b>\$6,732,744</b>	<b>(\$146,673)</b>	<b>\$6,586,071</b>	<b>\$993,461</b>	<b>\$7,579,532</b>	<b>\$7,811,981</b>	<b>97.0%</b>	<b>97.0%</b>	<b>\$1,615.07</b>
Average / PEPM	391	\$1,434.64	(\$31.25)	\$1,403.38	\$211.69	\$1,615.07	\$1,664.60			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	4,976	\$6,404,882	(\$578,178)	\$5,826,704	\$997,340	\$6,824,043	\$8,107,028	84.2%	84.2%	\$1,371.39
Current Rolling 12	4,693	\$6,732,744	(\$146,673)	\$6,586,071	\$993,461	\$7,579,532	\$7,811,981	97.0%	97.0%	\$1,615.07
Change	(283)	\$327,862	\$431,505	\$759,367	(\$3,879)	\$755,489	(\$295,047)			\$243.68
% Change	-5.7%	5.1%	-74.6%	13.0%	-0.4%	11.1%	-3.6%	12.9 pts	12.9 pts	17.8%

## GC – Active Personal Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	<b>Prior Period</b>				
	Jan 2023	433	\$25,876	\$60,910	\$86,786
	Feb 2023	426	\$25,458	\$59,925	\$85,383
	Mar 2023	422	\$25,219	\$59,363	\$84,581
	Apr 2023	419	\$25,039	\$58,941	\$83,980
	May 2023	418	\$24,980	\$58,800	\$83,780
	Jun 2023	417	\$24,920	\$58,659	\$83,579
	Jul 2023	404	\$24,143	\$56,831	\$80,974
	Aug 2023	406	\$24,263	\$57,112	\$81,375
	Sep 2023	408	\$24,382	\$57,393	\$81,775
	Oct 2023	406	\$24,263	\$57,112	\$81,375
	Nov 2023	409	\$24,442	\$57,534	\$81,976
	Dec 2023	408	\$24,382	\$57,393	\$81,775
	<b>Total</b>	<b>4,976</b>	<b>\$297,366</b>	<b>\$699,974</b>	<b>\$997,340</b>
	Average / PEPM	415	\$59.76	\$140.67	\$200.43
	Total Thru Dec	4,976	\$297,366	\$699,974	\$997,340
	<b>Current Period</b>				
	Jan 2024	390	\$23,306	\$59,253	\$82,559
	Feb 2024	388	\$23,187	\$58,949	\$82,136
	Mar 2024	389	\$23,247	\$59,101	\$82,347
	Apr 2024	390	\$23,306	\$59,253	\$82,559
	May 2024	392	\$23,426	\$59,557	\$82,982
	Jun 2024	391	\$23,366	\$59,405	\$82,771
	Jul 2024	391	\$23,366	\$59,405	\$82,771
Aug 2024	391	\$23,366	\$59,405	\$82,771	
Sep 2024	392	\$23,426	\$59,557	\$82,982	
Oct 2024	394	\$23,545	\$59,860	\$83,406	
Nov 2024	391	\$23,366	\$59,405	\$82,771	
Dec 2024	394	\$23,545	\$59,860	\$83,406	
<b>Total Thru Dec</b>	<b>4,693</b>	<b>\$280,454</b>	<b>\$713,007</b>	<b>\$993,461</b>	
Average / PEPM	391	\$59.76	\$151.93	\$211.69	



## GC – Active Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget
<b>Prior Period</b>										
Jan 2023	441	\$695,018	\$0	\$695,018	\$88,390	\$783,408	\$875,072	89.5%	89.5%	\$1,776.43
Feb 2023	446	\$553,799	\$0	\$553,799	\$89,392	\$643,191	\$884,818	72.7%	81.1%	\$1,442.13
Mar 2023	461	\$970,561	\$0	\$970,561	\$92,398	\$1,062,959	\$910,582	116.7%	93.2%	\$2,305.77
Apr 2023	463	\$738,508	\$0	\$738,508	\$92,799	\$831,307	\$914,064	90.9%	92.6%	\$1,795.48
May 2023	467	\$1,027,982	\$0	\$1,027,982	\$93,601	\$1,121,583	\$921,895	121.7%	98.6%	\$2,401.68
Jun 2023	478	\$1,014,858	\$0	\$1,014,858	\$95,806	\$1,110,664	\$938,959	118.3%	102.0%	\$2,323.56
Jul 2023	472	\$783,780	\$0	\$783,780	\$94,603	\$878,383	\$932,164	94.2%	100.8%	\$1,860.98
Aug 2023	474	\$475,677	(\$3,907)	\$471,770	\$95,004	\$566,773	\$933,907	60.7%	95.7%	\$1,195.72
Sep 2023	486	\$901,763	(\$226)	\$901,537	\$97,409	\$998,946	\$964,180	103.6%	96.6%	\$2,055.44
Oct 2023	493	\$823,554	\$530	\$824,084	\$98,812	\$922,896	\$979,145	94.3%	96.4%	\$1,872.00
Nov 2023	495	\$713,575	(\$959)	\$712,616	\$99,213	\$811,829	\$984,887	82.4%	95.0%	\$1,640.06
Dec 2023	501	\$1,240,352	(\$110,376)	\$1,129,976	\$100,415	\$1,230,391	\$993,420	123.9%	97.6%	\$2,455.87
<b>Total</b>	<b>5,677</b>	<b>\$9,939,427</b>	<b>(\$114,939)</b>	<b>\$9,824,488</b>	<b>\$1,137,841</b>	<b>\$10,962,329</b>	<b>\$11,233,093</b>	<b>97.6%</b>	<b>97.6%</b>	<b>\$1,931.01</b>
Average / PEPM	473	\$1,750.82	(\$20.25)	\$1,730.58	\$200.43	\$1,931.01	\$1,978.70			
Total Thru Dec	5,677	\$9,939,427	(\$114,939)	\$9,824,488	\$1,137,841	\$10,962,329	\$11,233,093	97.6%	97.6%	\$1,931.01
<b>Current Period</b>										
Jan 2024	534	\$623,620	\$0	\$623,620	\$113,042	\$736,662	\$1,102,233	66.8%	66.8%	\$1,379.52
Feb 2024	532	\$1,044,376	\$0	\$1,044,376	\$112,619	\$1,156,995	\$1,099,340	105.2%	86.0%	\$2,174.80
Mar 2024	537	\$986,687	\$0	\$986,687	\$113,678	\$1,100,365	\$1,110,904	99.1%	90.4%	\$2,049.10
Apr 2024	544	\$1,034,673	\$0	\$1,034,673	\$115,159	\$1,149,832	\$1,125,002	102.2%	93.4%	\$2,113.66
May 2024	550	\$1,357,680	\$0	\$1,357,680	\$116,430	\$1,474,110	\$1,131,159	130.3%	100.9%	\$2,680.20
Jun 2024	555	\$1,313,285	\$0	\$1,313,285	\$117,488	\$1,430,773	\$1,135,328	126.0%	105.1%	\$2,577.97
Jul 2024	564	\$912,340	\$0	\$912,340	\$119,393	\$1,031,733	\$1,150,695	89.7%	102.9%	\$1,829.31
Aug 2024	563	\$1,380,653	\$0	\$1,380,653	\$119,181	\$1,499,834	\$1,149,969	130.4%	106.4%	\$2,664.00
Sep 2024	563	\$992,046	\$0	\$992,046	\$119,181	\$1,111,227	\$1,146,362	96.9%	105.3%	\$1,973.76
Oct 2024	566	\$1,034,383	\$0	\$1,034,383	\$119,817	\$1,154,200	\$1,147,998	100.5%	104.8%	\$2,039.22
Nov 2024	572	\$1,288,589	\$0	\$1,288,589	\$121,087	\$1,409,676	\$1,155,958	121.9%	106.4%	\$2,464.47
Dec 2024	576	\$712,362	\$0	\$712,362	\$121,933	\$834,295	\$1,159,581	71.9%	103.5%	\$1,448.43
<b>Total Thru Dec</b>	<b>6,656</b>	<b>\$12,680,694</b>	<b>\$0</b>	<b>\$12,680,694</b>	<b>\$1,409,009</b>	<b>\$14,089,703</b>	<b>\$13,614,529</b>	<b>103.5%</b>	<b>103.5%</b>	<b>\$2,116.84</b>
Average / PEPM	555	\$1,905.15	\$0.00	\$1,905.15	\$211.69	\$2,116.84	\$2,045.45			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	5,677	\$9,939,427	(\$114,939)	\$9,824,488	\$1,137,841	\$10,962,329	\$11,233,093	97.6%	97.6%	\$1,931.01
Current Rolling 12	6,656	\$12,680,694	\$0	\$12,680,694	\$1,409,009	\$14,089,703	\$13,614,529	103.5%	103.5%	\$2,116.84
Change	979	\$2,741,267	\$114,939	\$2,856,206	\$271,168	\$3,127,373	\$2,381,436			\$185.83
% Change	17.2%	27.6%	-100.0%	29.1%	23.8%	28.5%	21.2%	5.9 pts	5.9 pts	9.6%

## GC – Active Open Option — fixed cost detail

Period	Enrollment	Fixed Costs	Stop Loss	Total
<b>Prior Period</b>				
Jan 2023	441	\$26,354	\$62,035	\$88,390
Feb 2023	446	\$26,653	\$62,739	\$89,392
Mar 2023	461	\$27,549	\$64,849	\$92,398
Apr 2023	463	\$27,669	\$65,130	\$92,799
May 2023	467	\$27,908	\$65,693	\$93,601
Jun 2023	478	\$28,565	\$67,240	\$95,806
Jul 2023	472	\$28,207	\$66,396	\$94,603
Aug 2023	474	\$28,326	\$66,678	\$95,004
Sep 2023	486	\$29,043	\$68,366	\$97,409
Oct 2023	493	\$29,462	\$69,350	\$98,812
Nov 2023	495	\$29,581	\$69,632	\$99,213
Dec 2023	501	\$29,940	\$70,476	\$100,415
<b>Total</b>	<b>5,677</b>	<b>\$339,258</b>	<b>\$798,584</b>	<b>\$1,137,841</b>
Average / PEPM	473	\$59.76	\$140.67	\$200.43
Total Thru Dec	5,677	\$339,258	\$798,584	\$1,137,841
<b>Current Period</b>				
Jan 2024	534	\$31,912	\$81,131	\$113,042
Feb 2024	532	\$31,792	\$80,827	\$112,619
Mar 2024	537	\$32,091	\$81,586	\$113,678
Apr 2024	544	\$32,509	\$82,650	\$115,159
May 2024	550	\$32,868	\$83,562	\$116,430
Jun 2024	555	\$33,167	\$84,321	\$117,488
Jul 2024	564	\$33,705	\$85,689	\$119,393
Aug 2024	563	\$33,645	\$85,537	\$119,181
Sep 2024	563	\$33,645	\$85,537	\$119,181
Oct 2024	566	\$33,824	\$85,992	\$119,817
Nov 2024	572	\$34,183	\$86,904	\$121,087
Dec 2024	576	\$34,422	\$87,512	\$121,933
<b>Total Thru Dec</b>	<b>6,656</b>	<b>\$397,763</b>	<b>\$1,011,246</b>	<b>\$1,409,009</b>
Average / PEPM	555	\$59.76	\$151.93	\$211.69

Fixed Costs Detail

## GC - Retiree Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan 2023	30		\$41,569	\$0	\$41,569	\$6,013	\$47,582	\$34,036	139.8%	139.8%	\$1,586.07
Feb 2023	30		\$15,698	\$0	\$15,698	\$6,013	\$21,711	\$34,036	63.8%	101.8%	\$723.70
Mar 2023	28		\$60,340	\$0	\$60,340	\$5,612	\$65,952	\$30,871	213.6%	136.7%	\$2,355.41
Apr 2023	27		\$17,678	\$0	\$17,678	\$5,412	\$23,089	\$30,079	76.8%	122.7%	\$855.15
May 2023	28		\$25,264	\$0	\$25,264	\$5,612	\$30,876	\$30,871	100.0%	118.3%	\$1,102.70
Jun 2023	28		\$19,745	\$0	\$19,745	\$5,612	\$25,357	\$30,871	82.1%	112.5%	\$905.59
Jul 2023	29		\$11,186	\$0	\$11,186	\$5,812	\$16,998	\$31,663	53.7%	104.1%	\$586.15
Aug 2023	29		\$17,568	\$0	\$17,568	\$5,812	\$23,380	\$31,663	73.8%	100.3%	\$806.22
Sep 2023	28		\$19,294	\$0	\$19,294	\$5,612	\$24,906	\$30,871	80.7%	98.2%	\$889.50
Oct 2023	28		(\$5,936)	\$0	(\$5,936)	\$5,612	(\$324)	\$30,871	-1.0%	88.5%	(\$11.57)
Nov 2023	27		\$14,824	\$0	\$14,824	\$5,412	\$20,236	\$30,079	67.3%	86.7%	\$749.47
Dec 2023	27		\$32,652	\$0	\$32,652	\$5,412	\$38,064	\$30,079	126.5%	89.9%	\$1,409.76
<b>Total</b>	<b>339</b>		<b>\$269,881</b>	<b>\$0</b>	<b>\$269,881</b>	<b>\$67,946</b>	<b>\$337,826</b>	<b>\$375,989</b>	<b>89.9%</b>	<b>89.9%</b>	<b>\$996.54</b>
Average / PEPM	28		\$796.11	\$0.00	\$796.11	\$200.43	\$996.54	\$1,109.11			
Total Thru Dec	339		\$269,881	\$0	\$269,881	\$67,946	\$337,826	\$375,989	89.9%	89.9%	\$996.54
<b>Current Period</b>											
Jan 2024	27		\$14,606	\$0	\$14,606	\$5,716	\$20,322	\$32,067	63.4%	63.4%	\$752.65
Feb 2024	27		\$24,250	\$0	\$24,250	\$5,716	\$29,966	\$31,246	95.9%	79.4%	\$1,109.84
Mar 2024	26		\$9,250	\$0	\$9,250	\$5,504	\$14,754	\$29,602	49.8%	70.0%	\$567.46
Apr 2024	26		\$15,401	\$0	\$15,401	\$5,504	\$20,905	\$29,602	70.6%	70.2%	\$804.04
May 2024	26		\$11,676	\$0	\$11,676	\$5,504	\$17,180	\$29,602	58.0%	67.8%	\$660.77
Jun 2024	24		\$7,541	\$0	\$7,541	\$5,081	\$12,622	\$27,957	45.1%	64.3%	\$525.90
Jul 2024	24		\$7,321	\$0	\$7,321	\$5,081	\$12,402	\$27,957	44.4%	61.6%	\$516.73
Aug 2024	24		\$12,276	\$0	\$12,276	\$5,081	\$17,357	\$27,957	62.1%	61.7%	\$723.19
Sep 2024	24		\$14,784	\$0	\$14,784	\$5,081	\$19,864	\$27,957	71.1%	62.7%	\$827.67
Oct 2024	26		\$9,159	\$0	\$9,159	\$5,504	\$14,663	\$30,259	48.5%	61.2%	\$563.96
Nov 2024	25		\$14,618	\$0	\$14,618	\$5,292	\$19,910	\$28,779	69.2%	61.9%	\$796.41
Dec 2024	25		\$19,082	\$0	\$19,082	\$5,292	\$24,374	\$28,779	84.7%	63.8%	\$974.97
<b>Total Thru Dec</b>	<b>304</b>		<b>\$159,964</b>	<b>\$0</b>	<b>\$159,964</b>	<b>\$64,354</b>	<b>\$224,317</b>	<b>\$351,764</b>	<b>63.8%</b>	<b>63.8%</b>	<b>\$737.89</b>
Average / PEPM	25		\$526.20	\$0.00	\$526.20	\$211.69	\$737.89	\$1,157.12			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	339		\$269,881	\$0	\$269,881	\$67,946	\$337,826	\$375,989	89.9%	89.9%	\$996.54
Current Rolling 12	304		\$159,964	\$0	\$159,964	\$64,354	\$224,317	\$351,764	63.8%	63.8%	\$737.89
Change	(35)		(\$109,917)	\$0	(\$109,917)	(\$3,592)	(\$113,509)	(\$24,225)			(\$258.65)
% Change	-10.3%		-40.7%	0.0%	-40.7%	-5.3%	-33.6%	-6.4%	-26.1 pts	-26.1 pts	-26.0%

Budget Summary

## GC - Retiree Personal Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	<b>Prior Period</b>				
	Jan 2023	30	\$1,793	\$4,220	\$6,013
	Feb 2023	30	\$1,793	\$4,220	\$6,013
	Mar 2023	28	\$1,673	\$3,939	\$5,612
	Apr 2023	27	\$1,614	\$3,798	\$5,412
	May 2023	28	\$1,673	\$3,939	\$5,612
	Jun 2023	28	\$1,673	\$3,939	\$5,612
	Jul 2023	29	\$1,733	\$4,079	\$5,812
	Aug 2023	29	\$1,733	\$4,079	\$5,812
	Sep 2023	28	\$1,673	\$3,939	\$5,612
	Oct 2023	28	\$1,673	\$3,939	\$5,612
	Nov 2023	27	\$1,614	\$3,798	\$5,412
	Dec 2023	27	\$1,614	\$3,798	\$5,412
	<b>Total</b>	<b>339</b>	<b>\$20,259</b>	<b>\$47,687</b>	<b>\$67,946</b>
	Average / PEPM	28	\$59.76	\$140.67	\$200.43
	Total Thru Dec	339	\$20,259	\$47,687	\$67,946
	<b>Current Period</b>				
	Jan 2024	27	\$1,614	\$4,102	\$5,716
	Feb 2024	27	\$1,614	\$4,102	\$5,716
	Mar 2024	26	\$1,554	\$3,950	\$5,504
Apr 2024	26	\$1,554	\$3,950	\$5,504	
May 2024	26	\$1,554	\$3,950	\$5,504	
Jun 2024	24	\$1,434	\$3,646	\$5,081	
Jul 2024	24	\$1,434	\$3,646	\$5,081	
Aug 2024	24	\$1,434	\$3,646	\$5,081	
Sep 2024	24	\$1,434	\$3,646	\$5,081	
Oct 2024	26	\$1,554	\$3,950	\$5,504	
Nov 2024	25	\$1,494	\$3,798	\$5,292	
Dec 2024	25	\$1,494	\$3,798	\$5,292	
<b>Total Thru Dec</b>	<b>304</b>	<b>\$18,167</b>	<b>\$46,187</b>	<b>\$64,354</b>	
Average / PEPM	25	\$59.76	\$151.93	\$211.69	

## GC - Retiree Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan 2023	29		\$70,729	\$0	\$70,729	\$5,812	\$76,541	\$39,708	192.8%	192.8%	\$2,639.36
Feb 2023	29		\$33,883	\$0	\$33,883	\$5,812	\$39,695	\$39,012	101.8%	147.7%	\$1,368.81
Mar 2023	30		\$105,439	\$0	\$105,439	\$6,013	\$111,452	\$40,753	273.5%	190.6%	\$3,715.06
Apr 2023	29		\$66,926	\$0	\$66,926	\$5,812	\$72,738	\$39,012	186.5%	189.6%	\$2,508.22
May 2023	29		\$84,696	\$0	\$84,696	\$5,812	\$90,508	\$39,012	232.0%	197.9%	\$3,120.98
Jun 2023	29		\$102,951	\$0	\$102,951	\$5,812	\$108,763	\$39,012	278.8%	211.3%	\$3,750.46
Jul 2023	30		\$98,202	(\$34,124)	\$64,078	\$6,013	\$70,091	\$39,884	175.7%	206.2%	\$2,336.36
Aug 2023	31		\$55,549	(\$78,827)	(\$23,278)	\$6,213	(\$17,064)	\$42,493	-40.2%	173.3%	(\$550.46)
Sep 2023	31		\$115,829	(\$994)	\$114,835	\$6,213	\$121,048	\$42,493	284.9%	186.4%	\$3,904.78
Oct 2023	31		\$64,289	(\$1,876)	\$62,413	\$6,213	\$68,626	\$42,493	161.5%	183.8%	\$2,213.76
Nov 2023	32		\$126,873	(\$62,934)	\$63,939	\$6,414	\$70,353	\$44,234	159.0%	181.4%	\$2,198.52
Dec 2023	32		\$147,679	(\$40,353)	\$107,326	\$6,414	\$113,740	\$44,234	257.1%	188.2%	\$3,554.38
<b>Total</b>	<b>362</b>		<b>\$1,073,045</b>	<b>(\$219,108)</b>	<b>\$853,937</b>	<b>\$72,556</b>	<b>\$926,493</b>	<b>\$492,341</b>	<b>188.2%</b>	<b>188.2%</b>	<b>\$2,559.37</b>
Average / PEPM	30		\$2,964.21	(\$605.27)	\$2,358.94	\$200.43	\$2,559.37	\$1,360.06			
Total Thru Dec	362		\$1,073,045	(\$219,108)	\$853,937	\$72,556	\$926,493	\$492,341	188.2%	188.2%	\$2,559.37
<b>Current Period</b>											
Jan 2024	35		\$57,954	\$0	\$57,954	\$7,409	\$65,363	\$50,463	129.5%	129.5%	\$1,867.52
Feb 2024	35		\$53,479	\$0	\$53,479	\$7,409	\$60,888	\$50,463	120.7%	125.1%	\$1,739.66
Mar 2024	35		\$59,661	\$0	\$59,661	\$7,409	\$67,070	\$50,463	132.9%	127.7%	\$1,916.29
Apr 2024	35		\$222,247	\$0	\$222,247	\$7,409	\$229,656	\$50,463	455.1%	209.5%	\$6,561.60
May 2024	35		\$95,185	\$0	\$95,185	\$7,409	\$102,594	\$50,463	203.3%	208.3%	\$2,931.26
Jun 2024	36		\$183,455	\$0	\$183,455	\$7,621	\$191,076	\$51,369	372.0%	236.0%	\$5,307.66
Jul 2024	37		\$95,581	\$0	\$95,581	\$7,833	\$103,414	\$52,997	195.1%	229.9%	\$2,794.96
Aug 2024	37		\$145,363	(\$3,261)	\$142,102	\$7,833	\$149,935	\$52,997	282.9%	236.8%	\$4,052.29
Sep 2024	37		\$92,632	(\$45,005)	\$47,627	\$7,833	\$55,460	\$52,997	104.6%	221.6%	\$1,498.91
Oct 2024	36		\$126,289	(\$43,646)	\$82,643	\$7,621	\$90,264	\$53,895	167.5%	216.0%	\$2,507.33
Nov 2024	37		\$110,728	(\$44,947)	\$65,781	\$7,833	\$73,613	\$55,703	132.2%	207.8%	\$1,989.55
Dec 2024	38		\$169,583	(\$44,947)	\$124,636	\$8,044	\$132,680	\$57,510	230.7%	209.9%	\$3,491.58
<b>Total Thru Dec</b>	<b>433</b>		<b>\$1,412,157</b>	<b>(\$181,806)</b>	<b>\$1,230,351</b>	<b>\$91,662</b>	<b>\$1,322,013</b>	<b>\$629,785</b>	<b>209.9%</b>	<b>209.9%</b>	<b>\$3,053.15</b>
Average / PEPM	36		\$3,261.33	(\$419.88)	\$2,841.46	\$211.69	\$3,053.15	\$1,454.47			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	362		\$1,073,045	(\$219,108)	\$853,937	\$72,556	\$926,493	\$492,341	188.2%	188.2%	\$2,559.37
Current Rolling 12	433		\$1,412,157	(\$181,806)	\$1,230,351	\$91,662	\$1,322,013	\$629,785	209.9%	209.9%	\$3,053.15
Change	71		\$339,112	\$37,302	\$376,414	\$19,106	\$395,520	\$137,444			\$493.77
% Change	19.6%		31.6%	-17.0%	44.1%	26.3%	42.7%	27.9%	21.7 pts	21.7 pts	19.3%

Budget Summary

## GC - Retiree Open Option — fixed cost detail

Period	Enrollment	Fixed Costs	Stop Loss	Total
<b>Prior Period</b>				
Jan 2023	29	\$1,733	\$4,079	\$5,812
Feb 2023	29	\$1,733	\$4,079	\$5,812
Mar 2023	30	\$1,793	\$4,220	\$6,013
Apr 2023	29	\$1,733	\$4,079	\$5,812
May 2023	29	\$1,733	\$4,079	\$5,812
Jun 2023	29	\$1,733	\$4,079	\$5,812
Jul 2023	30	\$1,793	\$4,220	\$6,013
Aug 2023	31	\$1,853	\$4,361	\$6,213
Sep 2023	31	\$1,853	\$4,361	\$6,213
Oct 2023	31	\$1,853	\$4,361	\$6,213
Nov 2023	32	\$1,912	\$4,501	\$6,414
Dec 2023	32	\$1,912	\$4,501	\$6,414
<b>Total</b>	<b>362</b>	<b>\$21,633</b>	<b>\$50,923</b>	<b>\$72,556</b>
Average / PEPM	30	\$59.76	\$140.67	\$200.43
Total Thru Dec	362	\$21,633	\$50,923	\$72,556
<b>Current Period</b>				
Jan 2024	35	\$2,092	\$5,318	\$7,409
Feb 2024	35	\$2,092	\$5,318	\$7,409
Mar 2024	35	\$2,092	\$5,318	\$7,409
Apr 2024	35	\$2,092	\$5,318	\$7,409
May 2024	35	\$2,092	\$5,318	\$7,409
Jun 2024	36	\$2,151	\$5,469	\$7,621
Jul 2024	37	\$2,211	\$5,621	\$7,833
Aug 2024	37	\$2,211	\$5,621	\$7,833
Sep 2024	37	\$2,211	\$5,621	\$7,833
Oct 2024	36	\$2,151	\$5,469	\$7,621
Nov 2024	37	\$2,211	\$5,621	\$7,833
Dec 2024	38	\$2,271	\$5,773	\$8,044
<b>Total Thru Dec</b>	<b>433</b>	<b>\$25,876</b>	<b>\$65,786</b>	<b>\$91,662</b>
Average / PEPM	36	\$59.76	\$151.93	\$211.69

Fixed Costs Detail



## Medical large claims

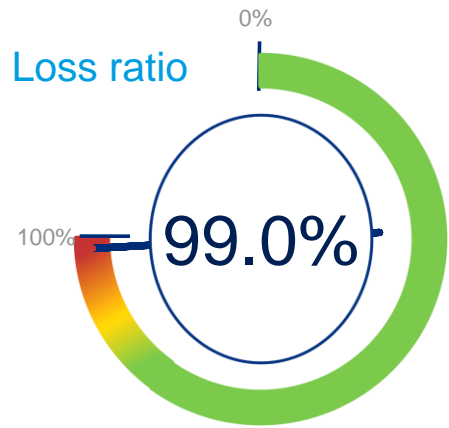
## Medical large claims

Large Claims Detail through December 2024				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Rx - Qinlock		Retiree - Open Option	\$431,806	\$181,806
Acute lymphoblastic leukemia not having achieved remission		Active - Personal Option	\$330,420	\$80,420
Post-traumatic stress disorder		Active - Personal Option	\$274,018	\$24,018
Type 2 diabetes mellitus with foot ulcer		Active - Personal Option	\$273,318	\$23,318
Other pancytopenia		Active - Personal Option	\$268,917	\$18,917
Parastomal hernia with obstruction, without gangrene		Active - Open Option	\$215,252	
Spinal stenosis, lumbar region without neurogenic claudication		Retiree - Open Option	\$210,091	
Malignant neoplasm of breast		Active - Open Option	\$206,284	
Spinal stenosis		Active - Open Option	\$193,741	
Single liveborn infant, delivered by cesarean		Active - Open Option	\$191,110	
Rheumatic disorders of both mitral and aortic valves		Active - Open Option	\$179,552	
Malignant neoplasm of breast		Active - Open Option	\$174,870	
Rx - Humira (CF) pen		Active - Open Option	\$161,453	
Myocardial infarction		Active - Open Option	\$160,325	
Rx - Stelara		Active - Open Option	\$158,675	
Other specified disorders of the skin and subcutaneous tissue related to radiation		Active - Open Option	\$157,905	
Hypoplastic left heart syndrome		Active - Personal Option	\$157,430	
Unilateral primary osteoarthritis, right knee		Active - Open Option	\$156,888	
Alcoholic cirrhosis of liver with ascites		Active - Personal Option	\$146,861	
Rx - Skyrizi pen		Active - Open Option	\$139,693	
Spondylolisthesis, lumbar region		Active - Open Option	\$135,819	
Splenomegaly		Active - Open Option	\$135,715	
Rx - Stelara		Active - Open Option	\$128,449	
Type 2 diabetes mellitus with other skin ulcer		Active - Open Option	\$120,475	
Common variable immunodeficiency		Retiree - Open Option	\$120,013	
RX - OTEZLA		Active - Open Option	\$118,946	
Traumatic subarachnoid hemorrhage with loss of consciousness of 30 minutes or less, initial encounter		Active - Personal Option	\$116,711	
RX - VUMERITY		Active - Open Option	\$109,675	
Spinal stenosis, cervical region		Active - Open Option	\$103,774	
Rx - Stelara		Active - Personal Option	\$103,639	
<b>Stop Loss Reimbursement Earned</b>			<b>Total</b>	<b>\$328,479</b>

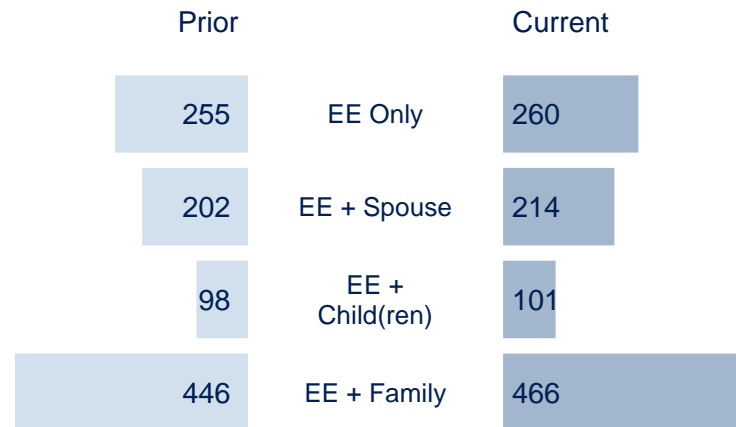




**Total dental**



### Average enrollment



### Gross plan cost PEPM

**+0.9%**

\$152  
prior YTD  
\$151

### Gross paid claims

**+4.7%**

\$1.8m  
prior YTD  
\$1.7m

### Gross budget PEPM

**-3.6%**

\$154  
prior YTD  
\$159

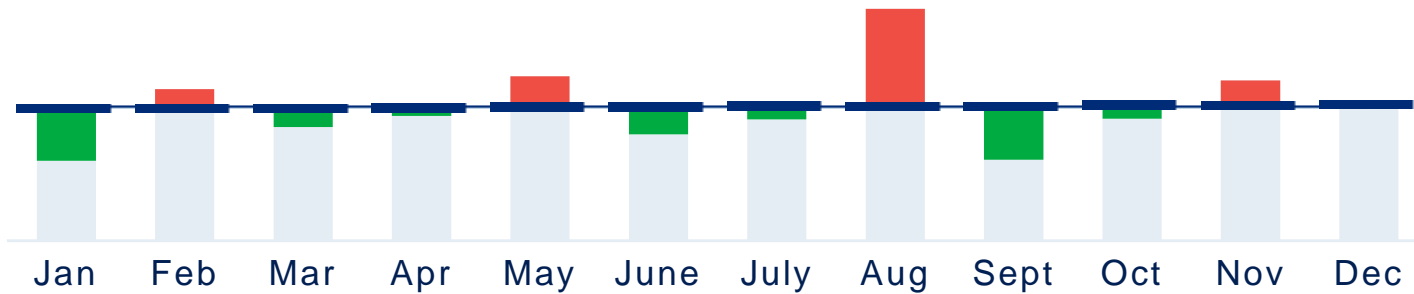
### Fixed costs

**+5.4%**

\$0.1m  
prior YTD  
\$0.1m

### Gross plan cost vs gross budget

\$95.2k \$180.7k \$135.6k \$148.7k \$196.1k \$126.7k \$144.6k \$276.7k \$96.6k \$145.5k \$191.3k \$161.2k



### Employees

**+3.9%**

1,040  
prior YTD  
1,002

### Gross plan cost

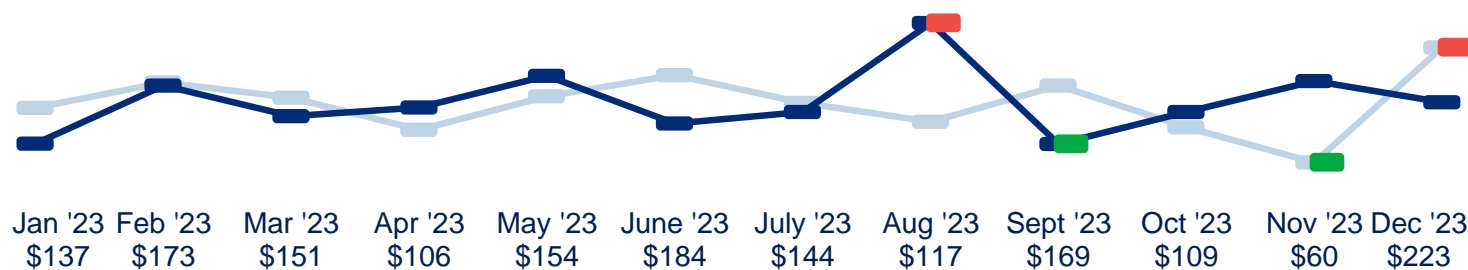
**+4.8%**

\$1.9m  
prior YTD  
\$1.8m

### PEPM claims

● most recent ● prior ● lowest month ● highest month

Jan '24 \$86 Feb '24 \$169 Mar '24 \$126 Apr '24 \$138 May '24 \$182 June '24 \$115 July '24 \$131 Aug '24 \$258 Sept '24 \$86 Oct '24 \$131 Nov '24 \$175 Dec '24 \$145



### Gross budget

**+0.2%**

\$1.9m  
prior YTD  
\$1.9m

## Total dental — YTD Dec 2024 — summary (cost vs budget)

Period	Enrollment	Claims		Total		Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>									
Jan	2023	992	\$135,866	\$6,636	\$142,503	\$158,398	90.0%	90.0%	\$143.65
Feb	2023	1,004	\$174,023	\$6,717	\$180,740	\$160,066	112.9%	101.5%	\$180.02
Mar	2023	1,021	\$154,542	\$6,830	\$161,372	\$162,276	99.4%	100.8%	\$158.05
Apr	2023	992	\$105,165	\$6,636	\$111,802	\$157,992	70.8%	93.4%	\$112.70
May	2023	1,001	\$153,827	\$6,697	\$160,524	\$159,021	100.9%	94.9%	\$160.36
Jun	2023	995	\$182,849	\$6,657	\$189,506	\$158,217	119.8%	99.0%	\$190.46
Jul	2023	998	\$143,774	\$6,677	\$150,451	\$158,832	94.7%	98.4%	\$150.75
Aug	2023	993	\$116,543	\$6,643	\$123,187	\$158,304	77.8%	95.8%	\$124.05
Sep	2023	1,000	\$169,048	\$6,690	\$175,738	\$159,533	110.2%	97.4%	\$175.74
Oct	2023	998	\$109,081	\$6,677	\$115,758	\$159,345	72.6%	94.9%	\$115.99
Nov	2023	1,006	\$59,925	\$6,730	\$66,655	\$160,610	41.5%	90.1%	\$66.26
Dec	2023	1,020	\$227,827	\$6,824	\$234,651	\$162,492	144.4%	94.7%	\$230.05
<b>Total</b>		<b>12,020</b>	<b>\$1,732,471</b>	<b>\$80,414</b>	<b>\$1,812,884</b>	<b>\$1,915,086</b>	<b>94.7%</b>	<b>94.7%</b>	<b>\$150.82</b>
Average / PEPM		1,002	\$144.13	\$6.69	\$150.82	\$159.32			
Total Thru Dec		12,020	\$1,732,471	\$80,414	\$1,812,884	\$1,915,086	94.7%	94.7%	\$150.82
<b>Current Period</b>									
Jan	2024	1,022	\$88,277	\$6,939	\$95,216	\$157,598	60.4%	60.4%	\$93.17
Feb	2024	1,028	\$173,728	\$6,980	\$180,708	\$157,675	114.6%	87.5%	\$175.79
Mar	2024	1,025	\$128,670	\$6,960	\$135,630	\$157,538	86.1%	87.0%	\$132.32
Apr	2024	1,028	\$141,691	\$6,980	\$148,671	\$158,500	93.8%	88.7%	\$144.62
May	2024	1,036	\$189,050	\$7,034	\$196,084	\$159,457	123.0%	95.6%	\$189.27
Jun	2024	1,042	\$119,647	\$7,075	\$126,722	\$159,763	79.3%	92.9%	\$121.61
Jul	2024	1,046	\$137,529	\$7,102	\$144,631	\$160,601	90.1%	92.5%	\$138.27
Aug	2024	1,045	\$269,590	\$7,096	\$276,685	\$160,417	172.5%	102.6%	\$264.77
Sep	2024	1,044	\$89,533	\$7,089	\$96,622	\$160,490	60.2%	97.8%	\$92.55
Oct	2024	1,054	\$138,365	\$7,157	\$145,522	\$161,919	89.9%	97.0%	\$138.07
Nov	2024	1,052	\$184,155	\$7,143	\$191,298	\$161,507	118.4%	99.0%	\$181.84
Dec	2024	1,062	\$154,001	\$7,211	\$161,212	\$162,769	99.0%	99.0%	\$151.80
<b>Total Thru Dec</b>		<b>12,484</b>	<b>\$1,814,236</b>	<b>\$84,766</b>	<b>\$1,899,002</b>	<b>\$1,918,234</b>	<b>99.0%</b>	<b>99.0%</b>	<b>\$152.11</b>
Average / PEPM		1,040	\$145.32	\$6.79	\$152.11	\$153.66			
Prior Rolling 12		12,020	\$1,732,471	\$80,414	\$1,812,884	\$1,915,086	94.7%	94.7%	\$150.82
Current Rolling 12		12,484	\$1,814,236	\$84,766	\$1,899,002	\$1,918,234	99.0%	99.0%	\$152.11
Change		464	\$81,765	\$4,353	\$86,118	\$3,148			\$1.29
% Change		3.9%	4.7%	5.4%	4.8%	0.2%	4.3 pts	4.3 pts	0.9%

Budget Summary



## Dental by plan

## GC - Incentive Plan — summary (cost vs budget)

Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
			Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost		Gross Budget
<b>Prior Period</b>									
Jan	2023	441	\$66,404	\$2,950	\$69,354	\$77,147	89.9%	89.9%	\$157.26
Feb	2023	447	\$79,531	\$2,990	\$82,521	\$78,237	105.5%	97.7%	\$184.61
Mar	2023	451	\$71,256	\$3,017	\$74,273	\$78,915	94.1%	96.5%	\$164.68
Apr	2023	441	\$56,268	\$2,950	\$59,218	\$77,300	76.6%	91.6%	\$134.28
May	2023	444	\$72,087	\$2,970	\$75,057	\$77,730	96.6%	92.6%	\$169.05
Jun	2023	438	\$80,176	\$2,930	\$83,106	\$76,565	108.5%	95.2%	\$189.74
Jul	2023	437	\$71,552	\$2,924	\$74,476	\$76,567	97.3%	95.5%	\$170.43
Aug	2023	433	\$56,224	\$2,897	\$59,121	\$75,643	78.2%	93.4%	\$136.54
Sep	2023	436	\$88,426	\$2,917	\$91,343	\$76,244	119.8%	96.3%	\$209.50
Oct	2023	434	\$51,009	\$2,903	\$53,913	\$76,096	70.8%	93.8%	\$124.22
Nov	2023	438	\$21,732	\$2,930	\$24,663	\$76,413	32.3%	88.2%	\$56.31
Dec	2023	443	\$106,068	\$2,964	\$109,032	\$77,011	141.6%	92.7%	\$246.12
<b>Total</b>		<b>5,283</b>	<b>\$820,732</b>	<b>\$35,343</b>	<b>\$856,076</b>	<b>\$923,868</b>	<b>92.7%</b>	<b>92.7%</b>	<b>\$162.04</b>
Average / PEPM		440	\$155.35	\$6.69	\$162.04	\$174.88			
Total Thru Dec		5,283	\$820,732	\$35,343	\$856,076	\$923,868	92.7%	92.7%	\$162.04
<b>Current Period</b>									
Jan	2024	447	\$41,634	\$3,035	\$44,669	\$74,765	59.7%	59.7%	\$99.93
Feb	2024	450	\$89,005	\$3,056	\$92,060	\$74,684	123.3%	91.5%	\$204.58
Mar	2024	445	\$67,282	\$3,022	\$70,304	\$74,275	94.7%	92.5%	\$157.99
Apr	2024	446	\$70,436	\$3,028	\$73,464	\$74,658	98.4%	94.0%	\$164.72
May	2024	448	\$85,775	\$3,042	\$88,817	\$74,836	118.7%	99.0%	\$198.25
Jun	2024	451	\$52,661	\$3,062	\$55,723	\$75,031	74.3%	94.8%	\$123.55
Jul	2024	457	\$62,502	\$3,103	\$65,605	\$76,045	86.3%	93.6%	\$143.56
Aug	2024	457	\$111,272	\$3,103	\$114,375	\$75,917	150.7%	100.8%	\$250.27
Sep	2024	458	\$37,047	\$3,110	\$40,157	\$76,264	52.7%	95.4%	\$87.68
Oct	2024	460	\$58,987	\$3,123	\$62,111	\$76,938	80.7%	93.9%	\$135.02
Nov	2024	461	\$81,967	\$3,130	\$85,097	\$77,155	110.3%	95.4%	\$184.59
Dec	2024	466	\$68,102	\$3,164	\$71,266	\$78,022	91.3%	95.1%	\$152.93
<b>Total Thru Dec</b>		<b>5,446</b>	<b>\$826,669</b>	<b>\$36,978</b>	<b>\$863,647</b>	<b>\$908,590</b>	<b>95.1%</b>	<b>95.1%</b>	<b>\$158.58</b>
Average / PEPM		454	\$151.79	\$6.79	\$158.58	\$166.84			
Prior Rolling 12		5,283	\$820,732	\$35,343	\$856,076	\$923,868	92.7%	92.7%	\$162.04
Current Rolling 12		5,446	\$826,669	\$36,978	\$863,647	\$908,590	95.1%	95.1%	\$158.58
Change		163	\$5,936	\$1,635	\$7,571	(\$15,278)			(\$3.46)
% Change		3.1%	0.7%	4.6%	0.9%	-1.7%	2.4 pts	2.4 pts	-2.1%

Budget Summary

## GC - Preventive Plan — summary (cost vs budget)

Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
			Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost		Gross Budget
<b>Prior Period</b>									
Jan	2023	501	\$67,197	\$3,352	\$70,549	\$78,383	90.0%	90.0%	\$140.82
Feb	2023	507	\$92,511	\$3,392	\$95,903	\$78,961	121.5%	105.8%	\$189.16
Mar	2023	519	\$79,020	\$3,472	\$82,492	\$80,417	102.6%	104.7%	\$158.94
Apr	2023	502	\$47,187	\$3,358	\$50,545	\$77,781	65.0%	94.9%	\$100.69
May	2023	508	\$80,396	\$3,399	\$83,794	\$78,380	106.9%	97.3%	\$164.95
Jun	2023	508	\$98,092	\$3,399	\$101,490	\$78,772	128.8%	102.6%	\$199.78
Jul	2023	512	\$69,033	\$3,425	\$72,458	\$79,385	91.3%	100.9%	\$141.52
Aug	2023	511	\$58,031	\$3,419	\$61,449	\$79,781	77.0%	97.9%	\$120.25
Sep	2023	516	\$79,097	\$3,452	\$82,549	\$80,472	102.6%	98.4%	\$159.98
Oct	2023	516	\$56,268	\$3,452	\$59,720	\$80,445	74.2%	96.0%	\$115.74
Nov	2023	519	\$37,813	\$3,472	\$41,285	\$81,286	50.8%	91.8%	\$79.55
Dec	2023	528	\$118,482	\$3,532	\$122,014	\$82,570	147.8%	96.6%	\$231.09
<b>Total</b>		<b>6,147</b>	<b>\$883,127</b>	<b>\$41,123</b>	<b>\$924,250</b>	<b>\$956,633</b>	<b>96.6%</b>	<b>96.6%</b>	<b>\$150.36</b>
Average / PEPM		512	\$143.67	\$6.69	\$150.36	\$155.63			
Total Thru Dec		6,147	\$883,127	\$41,123	\$924,250	\$956,633	96.6%	96.6%	\$150.36
<b>Current Period</b>									
Jan	2024	527	\$44,691	\$3,578	\$48,269	\$80,069	60.3%	60.3%	\$91.59
Feb	2024	530	\$81,947	\$3,599	\$85,546	\$80,227	106.6%	83.5%	\$161.41
Mar	2024	532	\$60,243	\$3,612	\$63,855	\$80,499	79.3%	82.1%	\$120.03
Apr	2024	534	\$69,808	\$3,626	\$73,433	\$81,078	90.6%	84.2%	\$137.52
May	2024	540	\$101,260	\$3,667	\$104,927	\$81,857	128.2%	93.1%	\$194.31
Jun	2024	543	\$64,932	\$3,687	\$68,619	\$81,980	83.7%	91.5%	\$126.37
Jul	2024	543	\$72,939	\$3,687	\$76,626	\$81,866	93.6%	91.8%	\$141.12
Aug	2024	542	\$154,827	\$3,680	\$158,507	\$81,798	193.8%	104.7%	\$292.45
Sep	2024	540	\$50,098	\$3,667	\$53,765	\$81,524	65.9%	100.4%	\$99.56
Oct	2024	548	\$78,150	\$3,721	\$81,871	\$82,279	99.5%	100.3%	\$149.40
Nov	2024	544	\$98,646	\$3,694	\$102,339	\$81,619	125.4%	102.6%	\$188.12
Dec	2024	549	\$82,510	\$3,728	\$86,238	\$82,014	105.2%	102.8%	\$157.08
<b>Total Thru Dec</b>		<b>6,472</b>	<b>\$960,051</b>	<b>\$43,945</b>	<b>\$1,003,996</b>	<b>\$976,810</b>	<b>102.8%</b>	<b>102.8%</b>	<b>\$155.13</b>
Average / PEPM		539	\$148.34	\$6.79	\$155.13	\$150.93			
Prior Rolling 12		6,147	\$883,127	\$41,123	\$924,250	\$956,633	96.6%	96.6%	\$150.36
Current Rolling 12		6,472	\$960,051	\$43,945	\$1,003,996	\$976,810	102.8%	102.8%	\$155.13
Change		325	\$76,924	\$2,821	\$79,746	\$20,177			\$4.77
% Change		5.3%	8.7%	6.9%	8.6%	2.1%	6.2 pts	6.2 pts	3.2%

Budget Summary

## GC - Constant Plan — summary (cost vs budget)

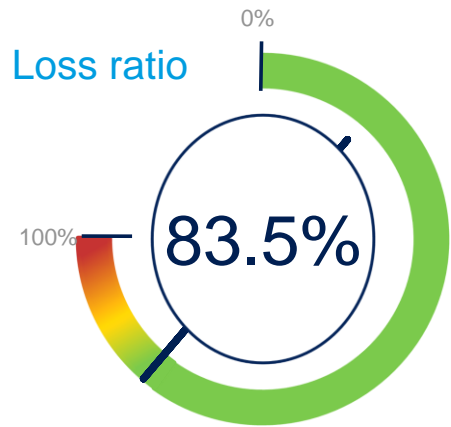
Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
			Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost		Gross Budget
<b>Prior Period</b>									
Jan	2023	50	\$2,266	\$335	\$2,600	\$2,868	90.7%	90.7%	\$52.01
Feb	2023	50	\$1,981	\$335	\$2,316	\$2,868	80.7%	85.7%	\$46.31
Mar	2023	51	\$4,266	\$341	\$4,607	\$2,944	156.5%	109.7%	\$90.34
Apr	2023	49	\$1,710	\$328	\$2,038	\$2,911	70.0%	99.7%	\$41.59
May	2023	49	\$1,345	\$328	\$1,673	\$2,911	57.5%	91.3%	\$34.13
Jun	2023	49	\$4,582	\$328	\$4,910	\$2,880	170.5%	104.4%	\$100.20
Jul	2023	49	\$3,189	\$328	\$3,516	\$2,880	122.1%	106.9%	\$71.76
Aug	2023	49	\$2,289	\$328	\$2,617	\$2,880	90.9%	104.9%	\$53.40
Sep	2023	48	\$1,526	\$321	\$1,847	\$2,817	65.6%	100.6%	\$38.47
Oct	2023	48	\$1,804	\$321	\$2,125	\$2,804	75.8%	98.2%	\$44.26
Nov	2023	49	\$379	\$328	\$707	\$2,911	24.3%	91.4%	\$14.42
Dec	2023	49	\$3,277	\$328	\$3,605	\$2,911	123.8%	94.1%	\$73.56
<b>Total</b>		<b>590</b>	<b>\$28,612</b>	<b>\$3,947</b>	<b>\$32,559</b>	<b>\$34,585</b>	<b>94.1%</b>	<b>94.1%</b>	<b>\$55.18</b>
Average / PEPM		49	\$48.49	\$6.69	\$55.18	\$58.62			
Total Thru Dec		590	\$28,612	\$3,947	\$32,559	\$34,585	94.1%	94.1%	\$55.18
<b>Current Period</b>									
Jan	2024	48	\$1,952	\$326	\$2,278	\$2,764	82.4%	82.4%	\$47.46
Feb	2024	48	\$2,776	\$326	\$3,102	\$2,764	112.2%	97.3%	\$64.62
Mar	2024	48	\$1,145	\$326	\$1,471	\$2,764	53.2%	82.6%	\$30.64
Apr	2024	48	\$1,447	\$326	\$1,773	\$2,764	64.2%	78.0%	\$36.94
May	2024	48	\$2,015	\$326	\$2,341	\$2,764	84.7%	79.3%	\$48.77
Jun	2024	48	\$2,055	\$326	\$2,381	\$2,752	86.5%	80.5%	\$49.60
Jul	2024	46	\$2,088	\$312	\$2,400	\$2,690	89.2%	81.7%	\$52.17
Aug	2024	46	\$3,491	\$312	\$3,803	\$2,702	140.7%	89.0%	\$82.67
Sep	2024	46	\$2,388	\$312	\$2,700	\$2,702	99.9%	90.2%	\$58.71
Oct	2024	46	\$1,229	\$312	\$1,541	\$2,702	57.0%	86.9%	\$33.50
Nov	2024	47	\$3,543	\$319	\$3,862	\$2,733	141.3%	91.9%	\$82.17
Dec	2024	47	\$3,389	\$319	\$3,708	\$2,733	135.7%	95.5%	\$78.89
<b>Total Thru Dec</b>		<b>566</b>	<b>\$27,516</b>	<b>\$3,843</b>	<b>\$31,359</b>	<b>\$32,834</b>	<b>95.5%</b>	<b>95.5%</b>	<b>\$55.40</b>
Average / PEPM		47	\$48.61	\$6.79	\$55.40	\$58.01			
Prior Rolling 12		590	\$28,612	\$3,947	\$32,559	\$34,585	94.1%	94.1%	\$55.18
Current Rolling 12		566	\$27,516	\$3,843	\$31,359	\$32,834	95.5%	95.5%	\$55.40
Change		(24)	(\$1,096)	(\$104)	(\$1,199)	(\$1,751)			\$0.22
% Change		-4.1%	-3.8%	-2.6%	-3.7%	-5.1%	1.4 pts	1.4 pts	0.4%

Budget Summary



**Total vision**





### Average enrollment

	Prior		Current
	250	EE Only	268
	195	EE + Spouse	216
	102	EE + Child(ren)	106
	396	EE + Family	418

### Paid claims PEPM

**+1.1%**  
 \$14  
 prior YTD  
 \$14

### Paid claims

**+8.0%**  
 \$168.5k  
 prior YTD  
 \$156.1k

### Paid premium PEPM

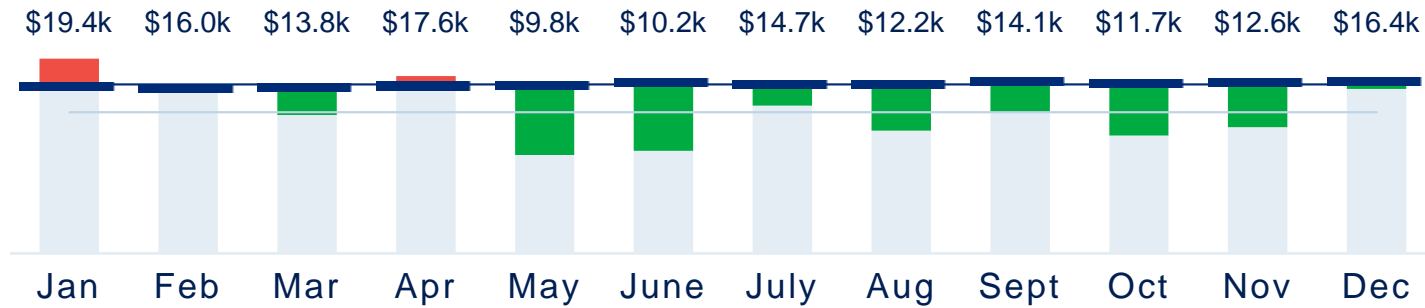
**-0.6%**  
 \$17  
 prior YTD  
 \$17

### Paid premium

**+6.2%**  
 \$201.9k  
 prior YTD  
 \$190.1k

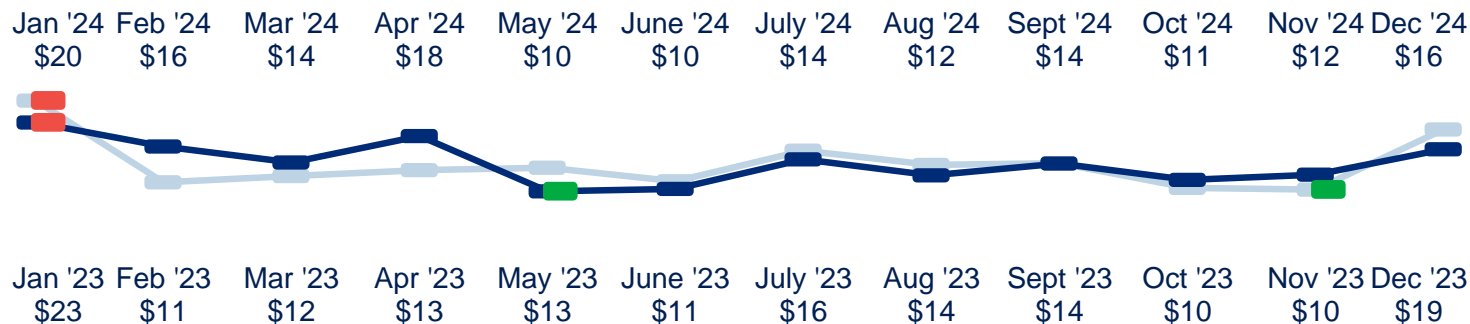
### Paid claims vs paid premium

● premium ● claims ● under ● over



### PEPM claims

● most recent ● prior ● lowest month ● highest month



### Employees

**+6.8%**  
 1,008  
 prior YTD  
 943

## Total vision — YTD Dec 2024 — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
<b>Prior Period</b>						
Jan 2023	935	\$21,387	\$15,587	137.2%	137.2%	\$22.87
Feb 2023	929	\$10,310	\$15,570	66.2%	101.7%	\$11.10
Mar 2023	938	\$11,258	\$15,691	71.7%	91.7%	\$12.00
Apr 2023	947	\$12,159	\$15,880	76.6%	87.9%	\$12.84
May 2023	942	\$12,452	\$15,716	79.2%	86.1%	\$13.22
Jun 2023	948	\$10,654	\$15,806	67.4%	83.0%	\$11.24
Jul 2023	931	\$14,588	\$15,640	93.3%	84.5%	\$15.67
Aug 2023	936	\$12,762	\$15,632	81.6%	84.1%	\$13.63
Sep 2023	944	\$13,063	\$16,277	80.3%	83.7%	\$13.84
Oct 2023	951	\$9,780	\$15,988	61.2%	81.4%	\$10.28
Nov 2023	955	\$9,617	\$16,087	59.8%	79.4%	\$10.07
Dec 2023	963	\$18,051	\$16,266	111.0%	82.1%	\$18.74
<b>Total</b>	<b>11,319</b>	<b>\$156,081</b>	<b>\$190,140</b>	<b>82.1%</b>	<b>82.1%</b>	<b>\$13.79</b>
Average / PEPM	943	\$13.79	\$16.80			
Total Thru Dec	11,319	\$156,081	\$190,140	82.1%	82.1%	\$13.79
<b>Current Period</b>						
Jan 2024	981	\$19,371	\$16,624	116.5%	116.5%	\$19.75
Feb 2024	984	\$15,989	\$16,432	97.3%	107.0%	\$16.25
Mar 2024	988	\$13,774	\$16,519	83.4%	99.1%	\$13.94
Apr 2024	992	\$17,642	\$16,681	105.8%	100.8%	\$17.78
May 2024	1,002	\$9,796	\$16,764	58.4%	92.2%	\$9.78
Jun 2024	1,008	\$10,207	\$17,034	59.9%	86.7%	\$10.13
Jul 2024	1,021	\$14,723	\$16,835	87.5%	86.8%	\$14.42
Aug 2024	1,012	\$12,236	\$16,806	72.8%	85.1%	\$12.09
Sep 2024	1,020	\$14,093	\$17,144	82.2%	84.7%	\$13.82
Oct 2024	1,024	\$11,720	\$16,907	69.3%	83.2%	\$11.45
Nov 2024	1,028	\$12,560	\$16,987	73.9%	82.3%	\$12.22
Dec 2024	1,032	\$16,386	\$17,141	95.6%	83.5%	\$15.88
<b>Total Thru Dec</b>	<b>12,092</b>	<b>\$168,497</b>	<b>\$201,874</b>	<b>83.5%</b>	<b>83.5%</b>	<b>\$13.93</b>
Average / PEPM	1,008	\$13.93	\$16.69			
Thru Dec Change	773	\$12,416	\$11,734			\$0.15
Thru Dec % Change	6.8%	8.0%	6.2%	1.4 pts	1.4 pts	1.1%
Prior Rolling 12	11,319	\$156,081	\$190,140	82.1%	82.1%	\$13.79
Current Rolling 12	12,092	\$168,497	\$201,874	83.5%	83.5%	\$13.93
Change	773	\$12,416	\$11,734			\$0.15
% Change	6.8%	8.0%	6.2%	1.4 pts	1.4 pts	1.1%

Experience Summary



## **Vision by classes**

## Active/COBRA — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
<b>Prior Period</b>						
Jan 2023	877	\$19,196	\$15,006	127.9%	127.9%	\$21.89
Feb 2023	873	\$9,650	\$14,997	64.3%	96.1%	\$11.05
Mar 2023	883	\$11,012	\$15,133	72.8%	88.3%	\$12.47
Apr 2023	893	\$11,470	\$15,344	74.8%	84.9%	\$12.84
May 2023	890	\$12,192	\$15,172	80.4%	84.0%	\$13.70
Jun 2023	895	\$9,849	\$15,262	64.5%	80.7%	\$11.00
Jul 2023	876	\$14,241	\$15,082	94.4%	82.7%	\$16.26
Aug 2023	878	\$12,098	\$15,052	80.4%	82.4%	\$13.78
Sep 2023	888	\$12,584	\$15,697	80.2%	82.1%	\$14.17
Oct 2023	895	\$9,742	\$15,415	63.2%	80.2%	\$10.88
Nov 2023	900	\$9,121	\$15,507	58.8%	78.2%	\$10.13
Dec 2023	908	\$16,722	\$15,686	106.6%	80.7%	\$18.42
<b>Total</b>	<b>10,656</b>	<b>\$147,877</b>	<b>\$183,353</b>	<b>80.7%</b>	<b>80.7%</b>	<b>\$13.88</b>
Average / PEPM	888	\$13.88	\$17.21			
Total Thru Dec	10,656	\$147,877	\$183,353	80.7%	80.7%	\$13.88
<b>Current Period</b>						
Jan 2024	923	\$18,196	\$16,009	113.7%	113.7%	\$19.71
Feb 2024	926	\$15,076	\$15,817	95.3%	104.5%	\$16.28
Mar 2024	930	\$13,228	\$15,904	83.2%	97.4%	\$14.22
Apr 2024	934	\$16,776	\$16,066	104.4%	99.2%	\$17.96
May 2024	944	\$9,160	\$16,149	56.7%	90.6%	\$9.70
Jun 2024	949	\$9,719	\$16,412	59.2%	85.3%	\$10.24
Jul 2024	961	\$14,000	\$16,219	86.3%	85.4%	\$14.57
Aug 2024	954	\$11,535	\$16,205	71.2%	83.6%	\$12.09
Sep 2024	962	\$13,201	\$16,510	80.0%	83.2%	\$13.72
Oct 2024	967	\$11,531	\$16,270	70.9%	82.0%	\$11.92
Nov 2024	969	\$12,014	\$16,322	73.6%	81.2%	\$12.40
Dec 2024	972	\$15,451	\$16,476	93.8%	82.3%	\$15.90
<b>Total Thru Dec</b>	<b>11,391</b>	<b>\$159,887</b>	<b>\$194,359</b>	<b>82.3%</b>	<b>82.3%</b>	<b>\$14.04</b>
Average / PEPM	949	\$14.04	\$17.06			
Thru Dec Change	735	\$12,010	\$11,006			\$0.16
Thru Dec % Change	6.9%	8.1%	6.0%	1.6 pts	1.6 pts	1.1%
Prior Rolling 12	10,656	\$147,877	\$183,353	80.7%	80.7%	\$13.88
Current Rolling 12	11,391	\$159,887	\$194,359	82.3%	82.3%	\$14.04
Change	735	\$12,010	\$11,006			\$0.16
% Change	6.9%	8.1%	6.0%	1.6 pts	1.6 pts	1.1%

Experience Summary

## Retiree — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
<b>Prior Period</b>						
Jan 2023	58	\$2,191	\$581	377.1%	377.1%	\$37.78
Feb 2023	56	\$660	\$573	115.2%	247.1%	\$11.79
Mar 2023	55	\$246	\$558	44.1%	180.9%	\$4.47
Apr 2023	54	\$689	\$536	128.5%	168.4%	\$12.76
May 2023	52	\$260	\$544	47.8%	144.9%	\$5.00
Jun 2023	53	\$805	\$544	148.0%	145.4%	\$15.19
Jul 2023	55	\$347	\$558	62.2%	133.5%	\$6.31
Aug 2023	58	\$664	\$580	114.5%	131.0%	\$11.45
Sep 2023	56	\$479	\$580	82.6%	125.5%	\$8.55
Oct 2023	56	\$38	\$573	6.6%	113.4%	\$0.68
Nov 2023	55	\$496	\$580	85.5%	110.8%	\$9.02
Dec 2023	55	\$1,329	\$580	229.1%	120.9%	\$24.16
<b>Total</b>	<b>663</b>	<b>\$8,204</b>	<b>\$6,787</b>	<b>120.9%</b>	<b>120.9%</b>	<b>\$12.37</b>
Average / PEPM	55	\$12.37	\$10.24			
Total Thru Dec	663	\$8,204	\$6,787	120.9%	120.9%	\$12.37
<b>Current Period</b>						
Jan 2024	58	\$1,175	\$615	191.1%	191.1%	\$20.26
Feb 2024	58	\$913	\$615	148.5%	169.8%	\$15.74
Mar 2024	58	\$546	\$615	88.8%	142.8%	\$9.41
Apr 2024	58	\$866	\$615	140.8%	142.3%	\$14.93
May 2024	58	\$636	\$615	103.4%	134.5%	\$10.97
Jun 2024	59	\$488	\$622	78.5%	125.1%	\$8.27
Jul 2024	60	\$723	\$616	117.4%	124.0%	\$12.05
Aug 2024	58	\$701	\$601	116.6%	123.1%	\$12.09
Sep 2024	58	\$892	\$634	140.7%	125.1%	\$15.38
Oct 2024	57	\$189	\$637	29.7%	115.3%	\$3.32
Nov 2024	59	\$546	\$665	82.1%	112.0%	\$9.25
Dec 2024	60	\$935	\$665	140.6%	114.6%	\$15.58
<b>Total Thru Dec</b>	<b>701</b>	<b>\$8,610</b>	<b>\$7,515</b>	<b>114.6%</b>	<b>114.6%</b>	<b>\$12.28</b>
Average / PEPM	58	\$12.28	\$10.72			
Thru Dec Change	38	\$406	\$728			(\$0.09)
Thru Dec % Change	5.7%	4.9%	10.7%	-6.3 pts	-6.3 pts	-0.7%
Prior Rolling 12	663	\$8,204	\$6,787	120.9%	120.9%	\$12.37
Current Rolling 12	701	\$8,610	\$7,515	114.6%	114.6%	\$12.28
Change	38	\$406	\$728			(\$0.09)
% Change	5.7%	4.9%	10.7%	-6.3 pts	-6.3 pts	-0.7%

Experience Summary



## Assumptions and caveats

## Assumptions and caveats

### Medical

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Medical claim and large claim data provided by Providence.
- Pharmacy claims and rebate data provided by Providence.
- Medical enrollment data provided by Providence.
- Pharmacy enrollment data provided by Providence.
- Specific stop loss reimbursement information estimated based off large claims reporting provided by Providence.
- Specific stop loss reimbursements do not necessarily correspond to actual reimbursement by the stop loss vendor.

### Dental

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Claim data provided by Delta Dental.
- Enrollment data provided by Delta Dental.

### Vision

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Vision plan premium, claims, and enrollment data provided by VSP.

### General

- All charts and graphs depict past performance and should not be interpreted as a prediction of future performance.
- Refer to additional assumptions listed on the rates and factors page.

## Assumptions and caveats

All estimates based upon the information available at a point in time, and are subject to unforeseen and random events. Therefore, any projection must be interpreted as having a likely range of variability from the estimate. Any estimate or projection may not be used or relied upon by any other party or for any other purpose than for which it was issued by Mercer. Mercer is not responsible for the consequences of any unauthorized use.

### Terminology definitions:

- Adjusted Paid Claims = Paid claims totals that have been adjusted for stop loss reimbursements, Rx rebates, or any other adjustments that impact the plan sponsor's claim liability.
- Fixed Costs = any plan costs that are based on a fixed "rate" per covered Employee or Member, such as administrative fees and stop loss coverage.
- Gross Plan Cost = Adjusted Paid Claims + Fixed Costs.
- Gross Budget = sum of monthly budget rates (expected total plan cost per Employee prior to Employee premium contributions) multiplied by monthly enrollment for a given time period.
- Loss Ratio = Gross Plan Cost divided by Gross Budget.
- PEPM = per Employee per month.
- Surplus/Deficit = difference between Gross Plan Cost and Gross Budget (surplus occurs when Loss Ratio is less than 100%, and deficit occurs when Loss Ratio is greater than 100%).

### Please note:

The loss ratios illustrated throughout this report compare actual cost to budget. The budget calculations are based off the monthly budget rates (or a similar equivalent) for the timeframe and corresponding monthly enrollment. These budget rates are typically the same for each month. Please be aware that most plans exhibit seasonality, where claims vary across the year due to the cyclical nature of utilization patterns and the effects of the plan design itself. It is critical to note that plans with higher deductibles generally tend to exhibit the effects of seasonality in a more exaggerated manner: lower claim payment patterns earlier in the year when members are in the deductible phase of the design and higher claims levels towards the end of the year when the plan is paying a higher portion of the cost. Given this, any assumptions related to the loss ratio to date should be viewed within the appropriate context.



