

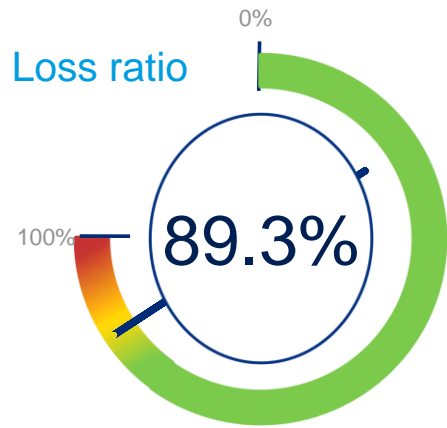
experience

January 2023–December 2023

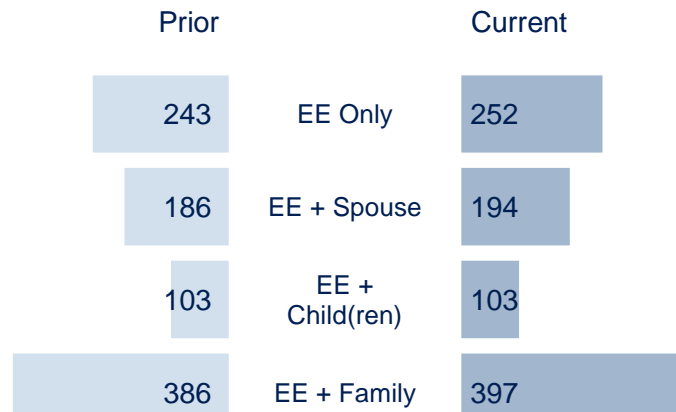
Clackamas County – General County



Total medical & pharmacy



Average enrollment



Gross plan cost PEPM

+2.3%
 \$1,590
 prior YTD
 \$1,554

Gross paid claims

-1.5%
 \$17.7m
 prior YTD
 \$18.0m

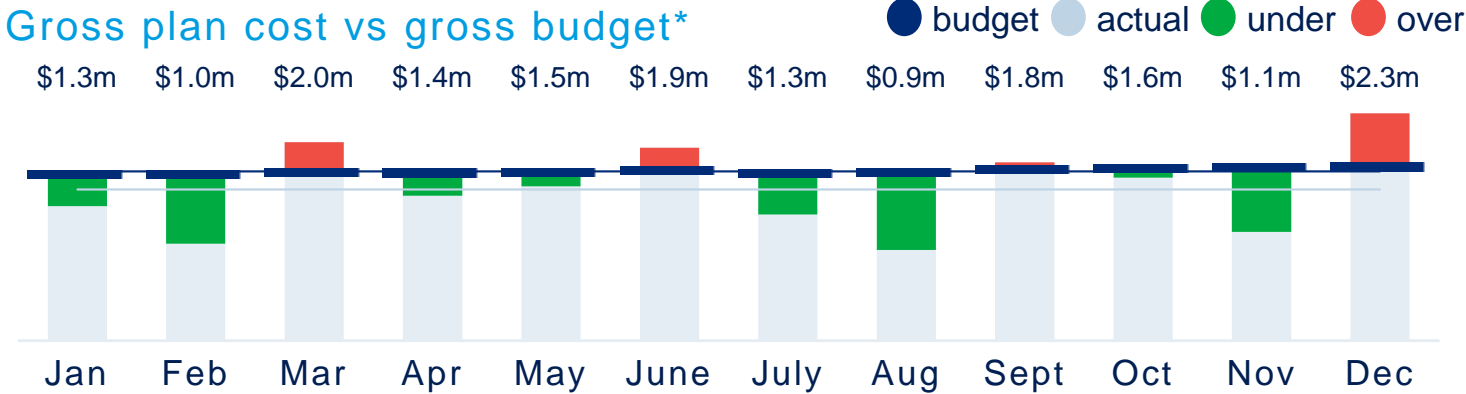
Gross budget PEPM

+1.5%
 \$1,780
 prior YTD
 \$1,754

Adjusted paid claims

+5.1%
 \$15.8m
 prior YTD
 \$15.0m

Gross plan cost vs gross budget*



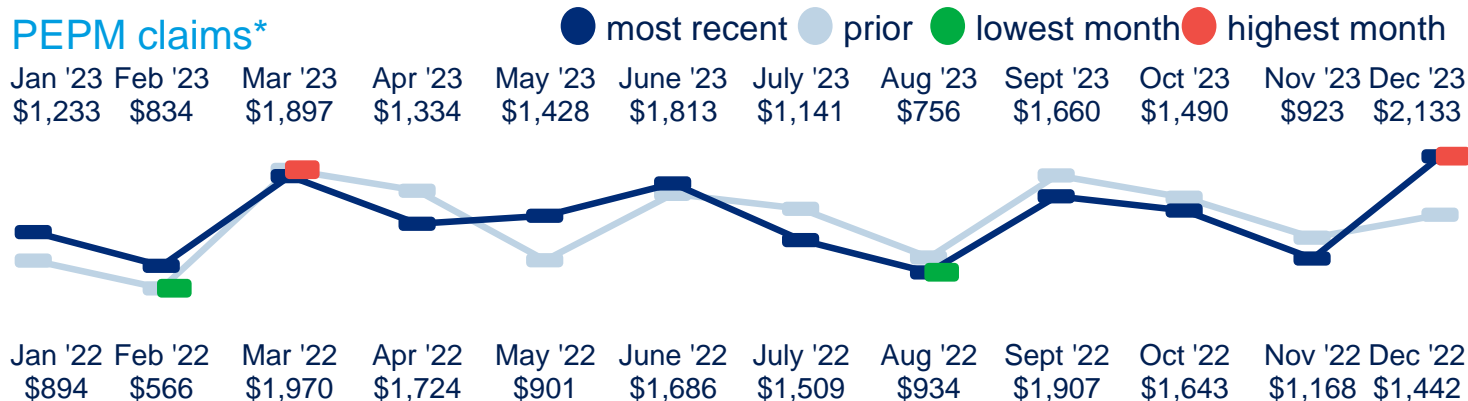
Employees

+3.0%
 946
 prior YTD
 919

Fixed costs

+7.1%
 \$2.3m
 prior YTD
 \$2.1m

PEPM claims*



Gross plan cost

+5.4%
 \$18.1m
 prior YTD
 \$17.1m

Gross budget

+4.5%
 \$20.2m
 prior YTD
 \$19.3m

* Includes claims adjustments with the exception of Other Adjustments

Total medical & pharmacy — YTD Dec 2023 — summary (cost vs budget)

Period	Enrollment	Claims				Fixed Costs	Total		Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs		Rx Rebates	Adjusted Paid Claims	Gross Plan Cost	Gross Budget		Plan Cost / Budget
Prior Period												
Jan	2022	930	\$831,673	\$0	\$0	\$831,673	\$179,258	\$1,010,931	\$1,644,120	61.5%	61.5%	\$1,087.02
Feb	2022	937	\$763,762	\$0	(\$233,625)	\$530,137	\$180,607	\$710,744	\$1,648,672	43.1%	52.3%	\$758.53
Mar	2022	933	\$1,838,431	\$0	\$0	\$1,838,431	\$179,836	\$2,018,267	\$1,636,719	123.3%	75.9%	\$2,163.20
Apr	2022	923	\$1,646,511	(\$55,040)	\$0	\$1,591,471	\$177,908	\$1,769,379	\$1,619,530	109.3%	84.1%	\$1,916.99
May	2022	917	\$2,294,766	(\$1,239,558)	(\$229,432)	\$825,777	\$176,752	\$1,002,528	\$1,607,637	62.4%	79.8%	\$1,093.27
Jun	2022	920	\$1,562,052	(\$11,320)	\$0	\$1,550,732	\$177,330	\$1,728,062	\$1,609,004	107.4%	84.4%	\$1,878.33
Jul	2022	914	\$1,702,174	(\$322,581)	\$0	\$1,379,593	\$176,174	\$1,555,767	\$1,598,635	97.3%	86.2%	\$1,702.15
Aug	2022	909	\$1,097,191	(\$14,303)	(\$234,325)	\$848,563	\$175,210	\$1,023,772	\$1,587,179	64.5%	83.5%	\$1,126.26
Sep	2022	909	\$1,862,328	(\$129,112)	\$0	\$1,733,216	\$175,210	\$1,908,426	\$1,592,046	119.9%	87.5%	\$2,099.48
Oct	2022	911	\$1,581,457	(\$84,624)	\$0	\$1,496,833	\$175,595	\$1,672,428	\$1,598,929	104.6%	89.2%	\$1,835.82
Nov	2022	908	\$1,334,274	(\$22,520)	(\$250,805)	\$1,060,949	\$175,017	\$1,235,966	\$1,592,020	77.6%	88.2%	\$1,361.20
Dec	2022	913	\$1,446,876	(\$130,772)	\$0	\$1,316,105	\$175,981	\$1,492,085	\$1,604,652	93.0%	88.6%	\$1,634.27
Total		11,024	\$17,961,494	(\$2,009,828)	(\$948,188)	\$15,003,478	\$2,124,876	\$17,128,354	\$19,339,143	88.6%	88.6%	\$1,553.73
Average / PEPM		919	\$1,629.31	(\$182.31)	(\$86.01)	\$1,360.98	\$192.75	\$1,553.73	\$1,754.28			
Total Thru Dec		11,024	\$17,961,494	(\$2,009,828)	(\$948,188)	\$15,003,478	\$2,124,876	\$17,128,354	\$19,339,143	88.6%	88.6%	\$1,553.73
Current Period												
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
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
Average / PEPM		946	\$1,557.80	(\$80.34)	(\$88.12)	\$1,389.34	\$200.43	\$1,589.77	\$1,779.85			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments												
Prior Rolling 12		11,024	\$17,961,494	(\$2,009,828)	(\$948,188)	\$15,003,478	\$2,124,876	\$17,128,354	\$19,339,143	88.6%	88.6%	\$1,553.73
Current 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
Change		330	(\$274,260)	\$1,097,604	(\$52,306)	\$771,038	\$150,806	\$921,844	\$869,307			\$36.03
% Change		3.0%	-1.5%	-54.6%	5.5%	5.1%	7.1%	5.4%	4.5%	0.8 pts	0.8 pts	2.3%

Budget Summary

Total medical & pharmacy — YTD Dec 2023 — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	930	\$55,577	\$123,681	\$179,258
	Feb 2022	937	\$55,995	\$124,612	\$180,607
	Mar 2022	933	\$55,756	\$124,080	\$179,836
	Apr 2022	923	\$55,158	\$122,750	\$177,908
	May 2022	917	\$54,800	\$121,952	\$176,752
	Jun 2022	920	\$54,979	\$122,351	\$177,330
	Jul 2022	914	\$54,621	\$121,553	\$176,174
	Aug 2022	909	\$54,322	\$120,888	\$175,210
	Sep 2022	909	\$54,322	\$120,888	\$175,210
	Oct 2022	911	\$54,441	\$121,154	\$175,595
	Nov 2022	908	\$54,262	\$120,755	\$175,017
	Dec 2022	913	\$54,561	\$121,420	\$175,981
	Total	11,024	\$658,794	\$1,466,082	\$2,124,876
	Average / PEPM	919	\$59.76	\$132.99	\$192.75
	Total Thru Dec	11,024	\$658,794	\$1,466,082	\$2,124,876
	Current Period				
	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	
Total Thru Dec	11,354	\$678,515	\$1,597,167	\$2,275,682	
Average / PEPM	946	\$59.76	\$140.67	\$200.43	



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	Cumulative
Prior Period											
Jan 2022	478	478	\$376,358	\$0	\$376,358	\$92,135	\$468,493	\$795,804	58.9%	58.9%	\$980.11
Feb 2022	486	486	\$359,958	\$0	\$359,958	\$93,677	\$453,635	\$804,434	56.4%	57.6%	\$933.40
Mar 2022	488	488	\$687,247	\$0	\$687,247	\$94,062	\$781,309	\$804,591	97.1%	70.8%	\$1,601.04
Apr 2022	484	484	\$785,994	(\$55,040)	\$730,954	\$93,291	\$824,245	\$795,804	103.6%	79.0%	\$1,702.99
May 2022	481	481	\$422,341	(\$4,510)	\$417,831	\$92,713	\$510,544	\$789,528	64.7%	76.1%	\$1,061.42
Jun 2022	482	482	\$692,539	\$0	\$692,539	\$92,906	\$785,445	\$786,234	99.9%	80.1%	\$1,629.55
Jul 2022	477	477	\$637,010	\$0	\$637,010	\$91,942	\$728,952	\$779,487	93.5%	81.9%	\$1,528.20
Aug 2022	474	474	\$413,791	(\$602)	\$413,189	\$91,364	\$504,552	\$772,897	65.3%	79.9%	\$1,064.46
Sep 2022	474	474	\$980,783	(\$120,511)	\$860,272	\$91,364	\$951,635	\$776,035	122.6%	84.6%	\$2,007.67
Oct 2022	473	473	\$805,818	\$0	\$805,818	\$91,171	\$896,989	\$769,602	116.6%	87.7%	\$1,896.38
Nov 2022	471	471	\$661,977	\$0	\$661,977	\$90,785	\$752,762	\$764,424	98.5%	88.7%	\$1,598.22
Dec 2022	470	470	\$653,796	(\$71,139)	\$582,657	\$90,593	\$673,250	\$765,051	88.0%	88.6%	\$1,432.45
Total	5,738	5,738	\$7,477,612	(\$251,802)	\$7,225,810	\$1,106,000	\$8,331,809	\$9,403,891	88.6%	88.6%	\$1,452.04
Average / PEPM	478	478	\$1,303.17	(\$43.88)	\$1,259.29	\$192.75	\$1,452.04	\$1,638.88			
Total Thru Dec	5,738	5,738	\$7,477,612	(\$251,802)	\$7,225,810	\$1,106,000	\$8,331,809	\$9,403,891	88.6%	88.6%	\$1,452.04
Current Period											
Jan 2023	433	433	\$343,369	\$0	\$343,369	\$86,786	\$430,155	\$706,830	60.9%	60.9%	\$993.43
Feb 2023	426	426	\$407,491	\$0	\$407,491	\$85,383	\$492,874	\$695,435	70.9%	65.8%	\$1,156.98
Mar 2023	422	422	\$649,016	\$0	\$649,016	\$84,581	\$733,598	\$689,104	106.5%	79.2%	\$1,738.38
Apr 2023	419	419	\$427,846	\$0	\$427,846	\$83,980	\$511,826	\$686,254	74.6%	78.1%	\$1,221.54
May 2023	418	418	\$441,934	\$0	\$441,934	\$83,780	\$525,714	\$682,140	77.1%	77.9%	\$1,257.69
Jun 2023	417	417	\$1,033,236	(\$444,688)	\$588,548	\$83,579	\$672,127	\$678,818	99.0%	81.3%	\$1,611.82
Jul 2023	404	404	\$273,336	(\$65,590)	\$207,746	\$80,974	\$288,719	\$661,563	43.6%	76.1%	\$714.65
Aug 2023	406	406	\$499,466	(\$13,418)	\$486,048	\$81,375	\$567,423	\$663,147	85.6%	77.3%	\$1,397.59
Sep 2023	408	408	\$553,648	(\$7,808)	\$545,840	\$81,775	\$627,615	\$662,200	94.8%	79.2%	\$1,538.27
Oct 2023	406	406	\$556,195	(\$9,384)	\$546,811	\$81,375	\$628,185	\$658,402	95.4%	80.8%	\$1,547.25
Nov 2023	409	409	\$393,573	(\$6,355)	\$387,218	\$81,976	\$469,194	\$663,941	70.7%	79.9%	\$1,147.17
Dec 2023	408	408	\$825,771	(\$30,934)	\$794,837	\$81,775	\$876,613	\$659,195	133.0%	84.2%	\$2,148.56
Total Thru Dec	4,976	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
Average / PEPM	415	415	\$1,287.15	(\$116.19)	\$1,170.96	\$200.43	\$1,371.39	\$1,629.23			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	5,738	5,738	\$7,477,612	(\$251,802)	\$7,225,810	\$1,106,000	\$8,331,809	\$9,403,891	88.6%	88.6%	\$1,452.04
Current Rolling 12	4,976	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
Change	(762)	(762)	(\$1,072,730)	(\$326,376)	(\$1,399,106)	(\$108,660)	(\$1,507,766)	(\$1,296,863)			(\$80.65)
% Change	-13.3%	-13.3%	-14.3%	129.6%	-19.4%	-9.8%	-18.1%	-13.8%	-4.4 pts	-4.4 pts	-5.6%

GC – Active Personal Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	478	\$28,565	\$63,569	\$92,135
	Feb 2022	486	\$29,043	\$64,633	\$93,677
	Mar 2022	488	\$29,163	\$64,899	\$94,062
	Apr 2022	484	\$28,924	\$64,367	\$93,291
	May 2022	481	\$28,745	\$63,968	\$92,713
	Jun 2022	482	\$28,804	\$64,101	\$92,906
	Jul 2022	477	\$28,506	\$63,436	\$91,942
	Aug 2022	474	\$28,326	\$63,037	\$91,364
	Sep 2022	474	\$28,326	\$63,037	\$91,364
	Oct 2022	473	\$28,266	\$62,904	\$91,171
	Nov 2022	471	\$28,147	\$62,638	\$90,785
	Dec 2022	470	\$28,087	\$62,505	\$90,593
	Total	5,738	\$342,903	\$763,097	\$1,106,000
	Average / PEPM	478	\$59.76	\$132.99	\$192.75
	Total Thru Dec	5,738	\$342,903	\$763,097	\$1,106,000
	Current Period				
	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	
Total Thru Dec	4,976	\$297,366	\$699,974	\$997,340	
Average / PEPM	415	\$59.76	\$140.67	\$200.43	

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
Prior Period										
Jan 2022	377	\$406,770	\$0	\$406,770	\$72,667	\$479,437	\$758,586	63.2%	63.2%	\$1,271.72
Feb 2022	378	\$333,984	\$0	\$333,984	\$72,860	\$406,844	\$756,862	53.8%	58.5%	\$1,076.31
Mar 2022	372	\$1,024,499	\$0	\$1,024,499	\$71,703	\$1,096,202	\$744,752	147.2%	87.7%	\$2,946.78
Apr 2022	367	\$701,763	\$0	\$701,763	\$70,739	\$772,502	\$736,962	104.8%	91.9%	\$2,104.91
May 2022	367	\$1,792,162	(\$1,235,048)	\$557,114	\$70,739	\$627,854	\$734,027	85.5%	90.7%	\$1,710.77
Jun 2022	371	\$772,447	(\$11,320)	\$761,127	\$71,510	\$832,637	\$740,258	112.5%	94.3%	\$2,244.31
Jul 2022	368	\$930,597	(\$322,581)	\$608,016	\$70,932	\$678,948	\$732,643	92.7%	94.0%	\$1,844.97
Aug 2022	367	\$589,555	(\$13,700)	\$575,855	\$70,739	\$646,594	\$730,913	88.5%	93.4%	\$1,761.84
Sep 2022	370	\$717,493	(\$8,601)	\$708,892	\$71,318	\$780,210	\$736,106	106.0%	94.8%	\$2,108.67
Oct 2022	375	\$575,021	(\$33,516)	\$541,505	\$72,281	\$613,786	\$751,155	81.7%	93.4%	\$1,636.76
Nov 2022	375	\$588,457	(\$22,520)	\$565,937	\$72,281	\$638,218	\$750,290	85.1%	92.7%	\$1,701.92
Dec 2022	384	\$661,885	(\$21,000)	\$640,885	\$74,016	\$714,901	\$766,386	93.3%	92.7%	\$1,861.72
Total	4,471	\$9,094,633	(\$1,668,284)	\$7,426,349	\$861,785	\$8,288,134	\$8,938,939	92.7%	92.7%	\$1,853.75
Average / PEPM	373	\$2,034.14	(\$373.13)	\$1,661.00	\$192.75	\$1,853.75	\$1,999.32			
Total Thru Dec	4,471	\$9,094,633	(\$1,668,284)	\$7,426,349	\$861,785	\$8,288,134	\$8,938,939	92.7%	92.7%	\$1,853.75
Current Period										
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
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
Average / PEPM	473	\$1,750.82	(\$20.25)	\$1,730.58	\$200.43	\$1,931.01	\$1,978.70			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	4,471	\$9,094,633	(\$1,668,284)	\$7,426,349	\$861,785	\$8,288,134	\$8,938,939	92.7%	92.7%	\$1,853.75
Current 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
Change	1,206	\$844,794	\$1,553,346	\$2,398,140	\$276,056	\$2,674,196	\$2,294,154			\$77.25
% Change	27.0%	9.3%	-93.1%	32.3%	32.0%	32.3%	25.7%	4.9 pts	4.9 pts	4.2%

Budget Summary

GC – Active Open Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	377	\$22,530	\$50,137	\$72,667
	Feb 2022	378	\$22,589	\$50,270	\$72,860
	Mar 2022	372	\$22,231	\$49,472	\$71,703
	Apr 2022	367	\$21,932	\$48,807	\$70,739
	May 2022	367	\$21,932	\$48,807	\$70,739
	Jun 2022	371	\$22,171	\$49,339	\$71,510
	Jul 2022	368	\$21,992	\$48,940	\$70,932
	Aug 2022	367	\$21,932	\$48,807	\$70,739
	Sep 2022	370	\$22,111	\$49,206	\$71,318
	Oct 2022	375	\$22,410	\$49,871	\$72,281
	Nov 2022	375	\$22,410	\$49,871	\$72,281
	Dec 2022	384	\$22,948	\$51,068	\$74,016
	Total	4,471	\$267,187	\$594,598	\$861,785
	Average / PEPM	373	\$59.76	\$132.99	\$192.75
	Total Thru Dec	4,471	\$267,187	\$594,598	\$861,785
	Current Period				
	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	
Total Thru Dec	5,677	\$339,258	\$798,584	\$1,137,841	
Average / PEPM	473	\$59.76	\$140.67	\$200.43	

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
Prior Period										
Jan 2022	35	\$17,148	\$0	\$17,148	\$6,746	\$23,894	\$39,854	60.0%	60.0%	\$682.69
Feb 2022	33	\$12,206	\$0	\$12,206	\$6,361	\$18,567	\$37,500	49.5%	54.9%	\$562.63
Mar 2022	33	\$40,671	\$0	\$40,671	\$6,361	\$47,032	\$37,500	125.4%	77.9%	\$1,425.20
Apr 2022	32	\$42,047	\$0	\$42,047	\$6,168	\$48,215	\$36,716	131.3%	90.9%	\$1,506.72
May 2022	33	\$20,648	\$0	\$20,648	\$6,361	\$27,009	\$37,500	72.0%	87.1%	\$818.45
Jun 2022	31	\$26,157	\$0	\$26,157	\$5,975	\$32,132	\$35,931	89.4%	87.5%	\$1,036.52
Jul 2022	32	\$34,215	\$0	\$34,215	\$6,168	\$40,383	\$37,501	107.7%	90.4%	\$1,261.95
Aug 2022	30	\$14,749	\$0	\$14,749	\$5,783	\$20,531	\$34,362	59.7%	86.8%	\$684.37
Sep 2022	30	\$49,799	\$0	\$49,799	\$5,783	\$55,582	\$34,362	161.8%	94.6%	\$1,852.72
Oct 2022	30	\$36,894	\$0	\$36,894	\$5,783	\$42,676	\$34,362	124.2%	97.4%	\$1,422.54
Nov 2022	30	\$26,046	\$0	\$26,046	\$5,783	\$31,829	\$34,362	92.6%	97.0%	\$1,060.95
Dec 2022	30	\$31,485	\$0	\$31,485	\$5,783	\$37,268	\$33,735	110.5%	98.0%	\$1,242.26
Total	379	\$352,064	\$0	\$352,064	\$73,052	\$425,116	\$433,688	98.0%	98.0%	\$1,121.68
Average / PEPM	32	\$928.93	\$0.00	\$928.93	\$192.75	\$1,121.68	\$1,144.30			
Total Thru Dec	379	\$352,064	\$0	\$352,064	\$73,052	\$425,116	\$433,688	98.0%	98.0%	\$1,121.68
Current Period										
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
Total Thru Dec	339	\$269,881	\$0	\$269,881	\$67,946	\$337,826	\$375,989	89.9%	89.9%	\$996.54
Average / PEPM	28	\$796.11	\$0.00	\$796.11	\$200.43	\$996.54	\$1,109.11			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	379	\$352,064	\$0	\$352,064	\$73,052	\$425,116	\$433,688	98.0%	98.0%	\$1,121.68
Current Rolling 12	339	\$269,881	\$0	\$269,881	\$67,946	\$337,826	\$375,989	89.9%	89.9%	\$996.54
Change	(40)	(\$82,184)	\$0	(\$82,184)	(\$5,106)	(\$87,290)	(\$57,699)			(\$125.14)
% Change	-10.6%	-23.3%	0.0%	-23.3%	-7.0%	-20.5%	-13.3%	-8.2 pts	-8.2 pts	-11.2%

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	Prior Period				
	Jan 2022	35	\$2,092	\$4,655	\$6,746
	Feb 2022	33	\$1,972	\$4,389	\$6,361
	Mar 2022	33	\$1,972	\$4,389	\$6,361
	Apr 2022	32	\$1,912	\$4,256	\$6,168
	May 2022	33	\$1,972	\$4,389	\$6,361
	Jun 2022	31	\$1,853	\$4,123	\$5,975
	Jul 2022	32	\$1,912	\$4,256	\$6,168
	Aug 2022	30	\$1,793	\$3,990	\$5,783
	Sep 2022	30	\$1,793	\$3,990	\$5,783
	Oct 2022	30	\$1,793	\$3,990	\$5,783
	Nov 2022	30	\$1,793	\$3,990	\$5,783
	Dec 2022	30	\$1,793	\$3,990	\$5,783
	Total	379	\$22,649	\$50,403	\$73,052
	Average / PEPM	32	\$59.76	\$132.99	\$192.75
	Total Thru Dec	379	\$22,649	\$50,403	\$73,052
	Current Period				
	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	
Total Thru Dec	339	\$20,259	\$47,687	\$67,946	
Average / PEPM	28	\$59.76	\$140.67	\$200.43	

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
Prior Period											
Jan 2022	40		\$31,397	\$0	\$31,397	\$7,710	\$39,107	\$49,876	78.4%	78.4%	\$977.68
Feb 2022	40		\$57,614	\$0	\$57,614	\$7,710	\$65,324	\$49,876	131.0%	104.7%	\$1,633.10
Mar 2022	40		\$86,014	\$0	\$86,014	\$7,710	\$93,724	\$49,876	187.9%	132.4%	\$2,343.10
Apr 2022	40		\$116,707	\$0	\$116,707	\$7,710	\$124,417	\$50,048	248.6%	161.5%	\$3,110.43
May 2022	36		\$59,615	\$0	\$59,615	\$6,939	\$66,554	\$46,582	142.9%	158.0%	\$1,848.72
Jun 2022	36		\$70,909	\$0	\$70,909	\$6,939	\$77,848	\$46,582	167.1%	159.5%	\$2,162.44
Jul 2022	37		\$100,352	\$0	\$100,352	\$7,132	\$107,484	\$49,005	219.3%	168.0%	\$2,904.97
Aug 2022	38		\$79,096	\$0	\$79,096	\$7,325	\$86,421	\$49,007	176.3%	169.1%	\$2,274.22
Sep 2022	35		\$114,253	\$0	\$114,253	\$6,746	\$120,999	\$45,543	265.7%	179.2%	\$3,457.12
Oct 2022	33		\$163,724	(\$51,108)	\$112,616	\$6,361	\$118,977	\$43,810	271.6%	187.6%	\$3,605.36
Nov 2022	32		\$57,794	\$0	\$57,794	\$6,168	\$63,962	\$42,943	148.9%	184.4%	\$1,998.81
Dec 2022	29		\$99,710	(\$38,634)	\$61,076	\$5,590	\$66,666	\$39,479	168.9%	183.3%	\$2,298.83
Total	436		\$1,037,185	(\$89,742)	\$947,443	\$84,039	\$1,031,482	\$562,625	183.3%	183.3%	\$2,365.79
Average / PEPM	36		\$2,378.86	(\$205.83)	\$2,173.04	\$192.75	\$2,365.79	\$1,290.43			
Total Thru Dec	436		\$1,037,185	(\$89,742)	\$947,443	\$84,039	\$1,031,482	\$562,625	183.3%	183.3%	\$2,365.79
Current Period											
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
Total Thru Dec	362		\$1,073,045	(\$219,108)	\$853,937	\$72,556	\$926,493	\$492,341	188.2%	188.2%	\$2,559.37
Average / PEPM	30		\$2,964.21	(\$605.27)	\$2,358.94	\$200.43	\$2,559.37	\$1,360.06			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	436		\$1,037,185	(\$89,742)	\$947,443	\$84,039	\$1,031,482	\$562,625	183.3%	183.3%	\$2,365.79
Current Rolling 12	362		\$1,073,045	(\$219,108)	\$853,937	\$72,556	\$926,493	\$492,341	188.2%	188.2%	\$2,559.37
Change	(74)		\$35,860	(\$129,366)	(\$93,506)	(\$11,483)	(\$104,990)	(\$70,285)			\$193.59
% Change	-17.0%		3.5%	144.2%	-9.9%	-13.7%	-10.2%	-12.5%	4.8 pts	4.8 pts	8.2%

Budget Summary

GC - Retiree Open Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	40	\$2,390	\$5,320	\$7,710
	Feb 2022	40	\$2,390	\$5,320	\$7,710
	Mar 2022	40	\$2,390	\$5,320	\$7,710
	Apr 2022	40	\$2,390	\$5,320	\$7,710
	May 2022	36	\$2,151	\$4,788	\$6,939
	Jun 2022	36	\$2,151	\$4,788	\$6,939
	Jul 2022	37	\$2,211	\$4,921	\$7,132
	Aug 2022	38	\$2,271	\$5,054	\$7,325
	Sep 2022	35	\$2,092	\$4,655	\$6,746
	Oct 2022	33	\$1,972	\$4,389	\$6,361
	Nov 2022	32	\$1,912	\$4,256	\$6,168
	Dec 2022	29	\$1,733	\$3,857	\$5,590
	Total	436	\$26,055	\$57,984	\$84,039
	Average / PEPM	36	\$59.76	\$132.99	\$192.75
	Total Thru Dec	436	\$26,055	\$57,984	\$84,039
	Current Period				
	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	
Total Thru Dec	362	\$21,633	\$50,923	\$72,556	
Average / PEPM	30	\$59.76	\$140.67	\$200.43	



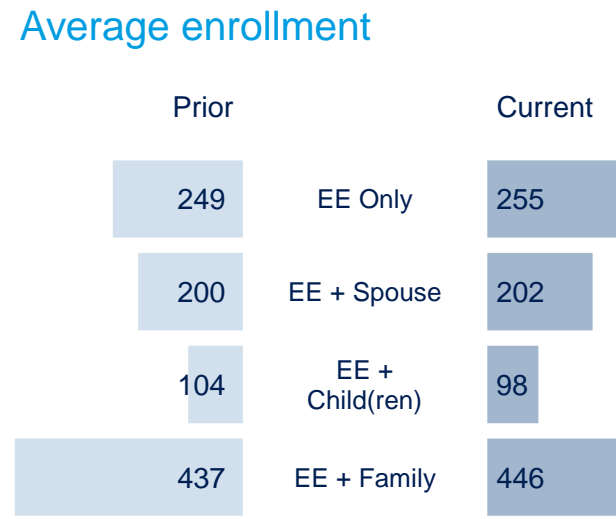
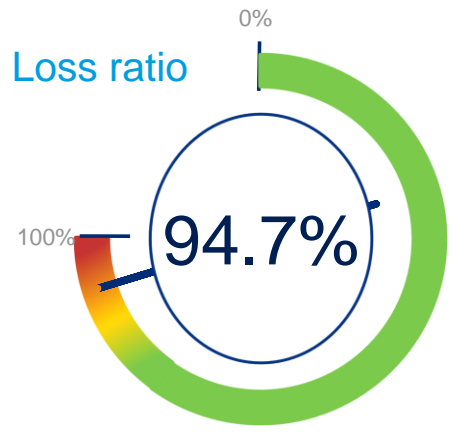
Medical large claims

Medical large claims

Large Claims Detail through December 2023				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Stiff-man syndrome (neurological disorder)	Spouse	Active - Personal Option	\$828,178	\$578,178
Rx - Qinlock	Employee	Retiree - Open Option	\$469,108	\$219,108
Nonrheumatic aortic (valve) stenosis	Spouse	Active - Open Option	\$339,965	\$89,965
Malignant neoplasm of central portion of left female breast	Employee	Active - Open Option	\$274,974	\$24,974
Organ-limited amyloidosis	Employee	Active - Personal Option	\$220,283	
Type 2 diabetes mellitus with diabetic peripheral angiopathy with gangrene	Spouse	Active - Personal Option	\$191,804	
Rx - Otezla, rheumatoid arthritis	Spouse	Active - Open Option	\$189,287	
Unspecified bacterial pneumonia	Child	Active - Personal Option	\$187,937	
Sepsis	Employee	Active - Open Option	\$180,231	
Rx - Humira (CF) pen	Employee	Active - Open Option	\$166,208	
Multiple sclerosis	Employee	Active - Open Option	\$138,765	
Rx - Vumerity	Spouse	Active - Open Option	\$128,307	
Other viral pneumonia	Child	Active - Open Option	\$118,979	
Rx - Epidiolex	Child	Active - Personal Option	\$110,276	
Rx - Tremfya	Spouse	Active - Open Option	\$102,834	
Rx - Humira (CF) pen	Employee	Active - Open Option	\$99,764	
Rx - Humira (CF) pen	Child	Active - Open Option	\$99,589	
Rx - Tivicay	Spouse	Active - Personal Option	\$99,409	
Rx - Stelara	Child	Active - Open Option	\$98,156	
Other spondylosis with radiculopathy, lumbosacral region	Spouse	Active - Open Option	\$97,919	
Spinal stenosis, lumbar region with neurogenic claudication	Employee	Active - Personal Option	\$97,911	
Rx - Stelara	Employee	Active - Personal Option	\$97,684	
Rheumatoid arthritis with rheumatoid factor of multiple sites without organ or systems involvement	Spouse	Active - Open Option	\$90,276	
Incomplete uterovaginal prolapse		Active - Personal Option	\$85,299	
Calculus of gallbladder with acute cholecystitis without obstruction	Spouse	Active - Open Option	\$83,659	
Radiculopathy, cervical region	Spouse	Active - Open Option	\$83,015	
Common variable immunodeficiency, unspecified	Employee	Retiree - Open Option	\$79,873	
Malignant neoplasm of sigmoid colon	Spouse	Active - Open Option	\$77,542	
Malignant neoplasm of overlapping sites of colon	Employee	Active - Open Option	\$76,289	
Rx - Tremfya	Employee	Active - Open Option	\$75,691	
Spinal stenosis, lumbar region without neurogenic claudication	Employee	Active - Open Option	\$75,568	
Stop Loss Reimbursement Earned			Total	\$912,225



Total dental



Gross plan cost PEPM

+4.6%
 \$151
 prior YTD
 \$144

Gross paid claims

+6.0%
 \$1.7m
 prior YTD
 \$1.6m

Gross budget PEPM

-3.7%
 \$159
 prior YTD
 \$165

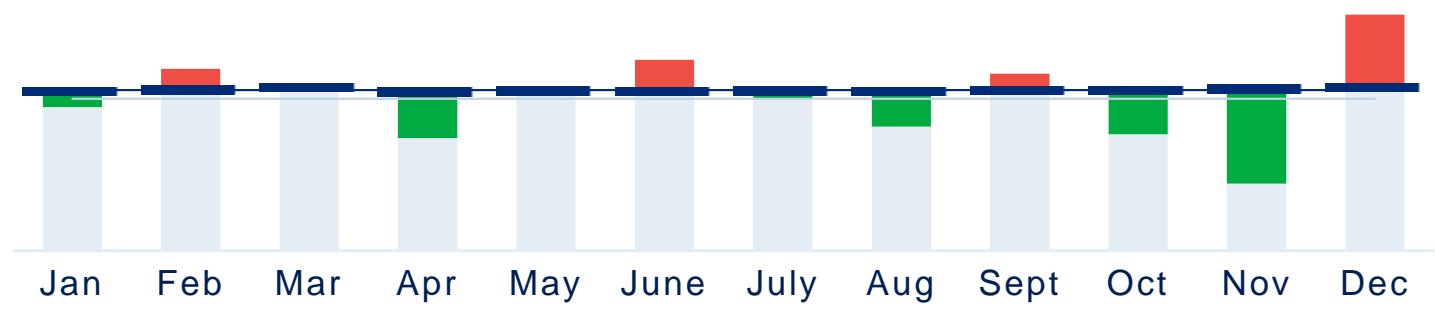
Fixed costs

+1.1%
 \$0.1m
 prior YTD
 \$0.1m

Gross plan cost vs gross budget

● budget ● actual ● under ● over

\$142.5k \$180.7k \$161.4k \$111.8k \$160.5k \$189.5k \$150.5k \$123.2k \$175.7k \$115.8k \$66.7k \$234.7k



Employees

+1.1%
 1,002
 prior YTD
 991

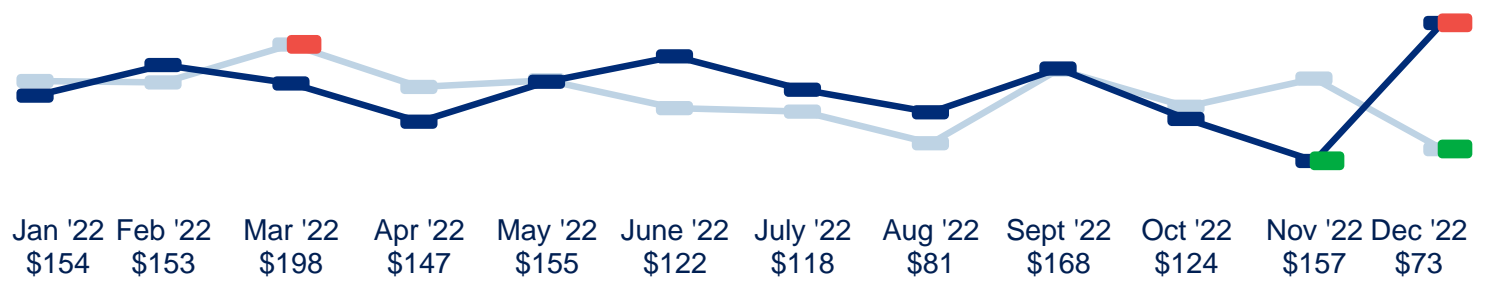
Gross plan cost

+5.8%
 \$1.8m
 prior YTD
 \$1.7m

PEPM claims

● most recent ● prior ● lowest month ● highest month

Jan '23 \$137 Feb '23 \$173 Mar '23 \$151 Apr '23 \$106 May '23 \$154 June '23 \$184 July '23 \$144 Aug '23 \$117 Sept '23 \$169 Oct '23 \$109 Nov '23 \$60 Dec '23 \$223



Gross budget

-2.6%
 \$1.9m
 prior YTD
 \$2.0m

Total dental — YTD Dec 2023 — summary (cost vs budget)

Period	Month	Enrollment EEs	Claims		Total		Loss Ratio		Plan Cost PEPM
			Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative	
Prior Period									
Jan	2022	1,001	\$154,313	\$6,697	\$161,010	\$166,335	96.8%	96.8%	\$160.85
Feb	2022	1,006	\$153,504	\$6,730	\$160,234	\$166,819	96.1%	96.4%	\$159.28
Mar	2022	994	\$196,497	\$6,650	\$203,147	\$164,820	123.3%	105.3%	\$204.37
Apr	2022	980	\$144,276	\$6,556	\$150,832	\$162,805	92.6%	102.2%	\$153.91
May	2022	980	\$152,202	\$6,556	\$158,759	\$162,625	97.6%	101.3%	\$162.00
Jun	2022	988	\$120,522	\$6,610	\$127,132	\$163,495	77.8%	97.4%	\$128.68
Jul	2022	994	\$117,155	\$6,650	\$123,805	\$163,877	75.5%	94.3%	\$124.55
Aug	2022	999	\$80,494	\$6,683	\$87,177	\$164,262	53.1%	89.1%	\$87.26
Sep	2022	1,005	\$168,924	\$6,723	\$175,647	\$165,513	106.1%	91.0%	\$174.77
Oct	2022	970	\$119,995	\$6,489	\$126,485	\$160,190	79.0%	89.9%	\$130.40
Nov	2022	979	\$153,864	\$6,550	\$160,413	\$161,594	99.3%	90.7%	\$163.85
Dec	2022	991	\$72,744	\$6,630	\$79,373	\$163,549	48.5%	87.2%	\$80.09
Total		11,887	\$1,634,489	\$79,524	\$1,714,013	\$1,965,884	87.2%	87.2%	\$144.19
Average / PEPM		991	\$137.50	\$6.69	\$144.19	\$165.38			
Total Thru Dec		11,887	\$1,634,489	\$79,524	\$1,714,013	\$1,965,884	87.2%	87.2%	\$144.19
Current Period									
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
Total Thru Dec		12,020	\$1,732,471	\$80,414	\$1,812,884	\$1,915,086	94.7%	94.7%	\$150.82
Average / PEPM		1,002	\$144.13	\$6.69	\$150.82	\$159.32			
Prior Rolling 12		11,887	\$1,634,489	\$79,524	\$1,714,013	\$1,965,884	87.2%	87.2%	\$144.19
Current Rolling 12		12,020	\$1,732,471	\$80,414	\$1,812,884	\$1,915,086	94.7%	94.7%	\$150.82
Change		133	\$97,982	\$890	\$98,872	(\$50,798)			\$6.63
% Change		1.1%	6.0%	1.1%	5.8%	-2.6%	7.5 pts	7.5 pts	4.6%

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
Prior Period									
Jan	2022	449	\$73,376	\$3,004	\$76,380	\$81,647	93.5%	93.5%	\$170.11
Feb	2022	449	\$81,061	\$3,004	\$84,065	\$81,824	102.7%	98.1%	\$187.23
Mar	2022	444	\$88,149	\$2,970	\$91,120	\$80,746	112.8%	103.0%	\$205.22
Apr	2022	439	\$72,406	\$2,937	\$75,343	\$80,083	94.1%	100.8%	\$171.62
May	2022	439	\$67,677	\$2,937	\$70,614	\$79,712	88.6%	98.4%	\$160.85
Jun	2022	437	\$56,267	\$2,924	\$59,190	\$79,479	74.5%	94.5%	\$135.45
Jul	2022	437	\$46,667	\$2,924	\$49,591	\$79,242	62.6%	90.0%	\$113.48
Aug	2022	441	\$33,474	\$2,950	\$36,424	\$79,630	45.7%	84.5%	\$82.59
Sep	2022	446	\$75,989	\$2,984	\$78,973	\$80,550	98.0%	86.0%	\$177.07
Oct	2022	436	\$58,514	\$2,917	\$61,431	\$78,751	78.0%	85.2%	\$140.90
Nov	2022	441	\$70,675	\$2,950	\$73,625	\$79,533	92.6%	85.9%	\$166.95
Dec	2022	446	\$36,171	\$2,984	\$39,154	\$80,374	48.7%	82.8%	\$87.79
Total		5,304	\$760,427	\$35,484	\$795,910	\$961,571	82.8%	82.8%	\$150.06
Average / PEPM		442	\$143.37	\$6.69	\$150.06	\$181.29			
Total Thru Dec		5,304	\$760,427	\$35,484	\$795,910	\$961,571	82.8%	82.8%	\$150.06
Current Period									
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
Total Thru Dec		5,283	\$820,732	\$35,343	\$856,076	\$923,868	92.7%	92.7%	\$162.04
Average / PEPM		440	\$155.35	\$6.69	\$162.04	\$174.88			
Prior Rolling 12		5,304	\$760,427	\$35,484	\$795,910	\$961,571	82.8%	82.8%	\$150.06
Current Rolling 12		5,283	\$820,732	\$35,343	\$856,076	\$923,868	92.7%	92.7%	\$162.04
Change		(21)	\$60,306	(\$140)	\$60,165	(\$37,703)			\$11.98
% Change		-0.4%	7.9%	-0.4%	7.6%	-3.9%	9.9 pts	9.9 pts	8.0%

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
Prior Period									
Jan	2022	498	\$79,499	\$3,332	\$82,831	\$81,460	101.7%	101.7%	\$166.33
Feb	2022	504	\$68,766	\$3,372	\$72,138	\$81,846	88.1%	94.9%	\$143.13
Mar	2022	499	\$105,277	\$3,338	\$108,615	\$81,003	134.1%	107.9%	\$217.67
Apr	2022	489	\$70,973	\$3,271	\$74,245	\$79,572	93.3%	104.3%	\$151.83
May	2022	491	\$79,341	\$3,285	\$82,626	\$79,875	103.4%	104.1%	\$168.28
Jun	2022	498	\$63,129	\$3,332	\$66,460	\$80,879	82.2%	100.5%	\$133.45
Jul	2022	503	\$67,073	\$3,365	\$70,438	\$81,465	86.5%	98.5%	\$140.04
Aug	2022	504	\$46,839	\$3,372	\$50,211	\$81,462	61.6%	93.8%	\$99.62
Sep	2022	505	\$91,438	\$3,378	\$94,817	\$81,747	116.0%	96.3%	\$187.76
Oct	2022	482	\$60,173	\$3,225	\$63,398	\$78,322	80.9%	94.8%	\$131.53
Nov	2022	487	\$80,858	\$3,258	\$84,116	\$79,043	106.4%	95.9%	\$172.72
Dec	2022	493	\$36,087	\$3,298	\$39,385	\$80,124	49.2%	92.0%	\$79.89
Total		5,953	\$849,453	\$39,826	\$889,278	\$966,798	92.0%	92.0%	\$149.38
Average / PEPM		496	\$142.69	\$6.69	\$149.38	\$162.41			
Total Thru Dec		5,953	\$849,453	\$39,826	\$889,278	\$966,798	92.0%	92.0%	\$149.38
Current Period									
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
Total Thru Dec		6,147	\$883,127	\$41,123	\$924,250	\$956,633	96.6%	96.6%	\$150.36
Average / PEPM		512	\$143.67	\$6.69	\$150.36	\$155.63			
Prior Rolling 12		5,953	\$849,453	\$39,826	\$889,278	\$966,798	92.0%	92.0%	\$149.38
Current Rolling 12		6,147	\$883,127	\$41,123	\$924,250	\$956,633	96.6%	96.6%	\$150.36
Change		194	\$33,674	\$1,298	\$34,972	(\$10,165)			\$0.97
% Change		3.3%	4.0%	3.3%	3.9%	-1.1%	4.6 pts	4.6 pts	0.7%

Budget Summary

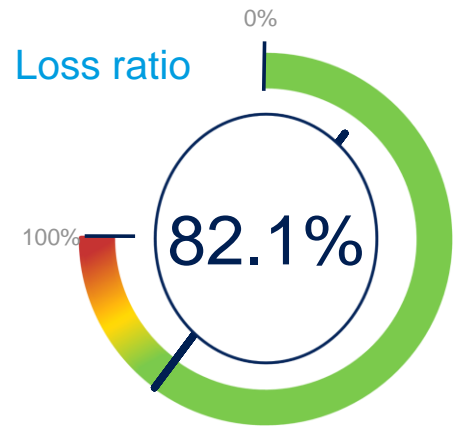
GC - Constant Plan — summary (cost vs budget)

Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
			Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost		Gross Budget
Prior Period									
Jan 2022	54	\$1,438	\$361	\$1,799	\$3,228	55.7%	55.7%	\$33.31	
Feb 2022	53	\$3,676	\$355	\$4,030	\$3,149	128.0%	91.4%	\$76.05	
Mar 2022	51	\$3,071	\$341	\$3,412	\$3,071	111.1%	97.8%	\$66.90	
Apr 2022	52	\$897	\$348	\$1,245	\$3,150	39.5%	83.2%	\$23.94	
May 2022	50	\$5,185	\$335	\$5,519	\$3,038	181.7%	102.4%	\$110.38	
Jun 2022	53	\$1,127	\$355	\$1,482	\$3,137	47.2%	93.1%	\$27.95	
Jul 2022	54	\$3,415	\$361	\$3,776	\$3,170	119.1%	96.9%	\$69.93	
Aug 2022	54	\$181	\$361	\$542	\$3,170	17.1%	86.8%	\$10.03	
Sep 2022	54	\$1,496	\$361	\$1,857	\$3,216	57.8%	83.5%	\$34.40	
Oct 2022	52	\$1,308	\$348	\$1,656	\$3,117	53.1%	80.5%	\$31.84	
Nov 2022	51	\$2,331	\$341	\$2,672	\$3,018	88.5%	81.2%	\$52.40	
Dec 2022	52	\$486	\$348	\$834	\$3,051	27.3%	76.8%	\$16.04	
Total	630	\$24,609	\$4,215	\$28,824	\$37,515	76.8%	76.8%	\$45.75	
Average / PEPM	53	\$39.06	\$6.69	\$45.75	\$59.55				
Total Thru Dec	630	\$24,609	\$4,215	\$28,824	\$37,515	76.8%	76.8%	\$45.75	
Current Period									
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	
Total Thru Dec	590	\$28,612	\$3,947	\$32,559	\$34,585	94.1%	94.1%	\$55.18	
Average / PEPM	49	\$48.49	\$6.69	\$55.18	\$58.62				
Prior Rolling 12	630	\$24,609	\$4,215	\$28,824	\$37,515	76.8%	76.8%	\$45.75	
Current Rolling 12	590	\$28,612	\$3,947	\$32,559	\$34,585	94.1%	94.1%	\$55.18	
Change	(40)	\$4,002	(\$268)	\$3,735	(\$2,930)			\$9.43	
% Change	-6.3%	16.3%	-6.3%	13.0%	-7.8%	17.3 pts	17.3 pts	20.6%	

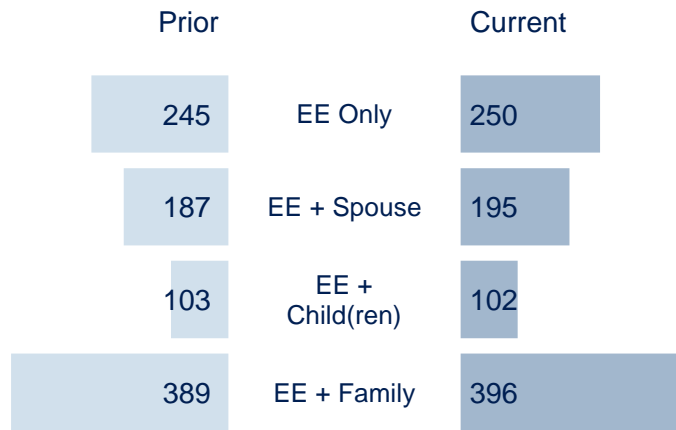
Budget Summary



Total vision



Average enrollment



Paid claims PEPM

+2.7%
 \$14 prior YTD
 \$13

Paid claims

+5.0%
 \$156.1k prior YTD
 \$148.7k

Paid premium PEPM

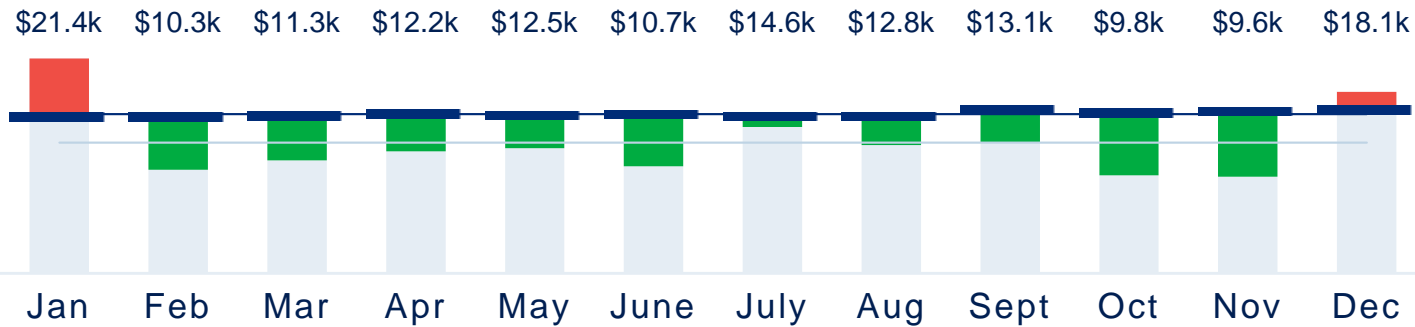
-3.3%
 \$17 prior YTD
 \$17

Paid premium

-1.2%
 \$190.1k prior YTD
 \$192.4k

Paid claims vs paid premium

● premium ● claims ● under ● over

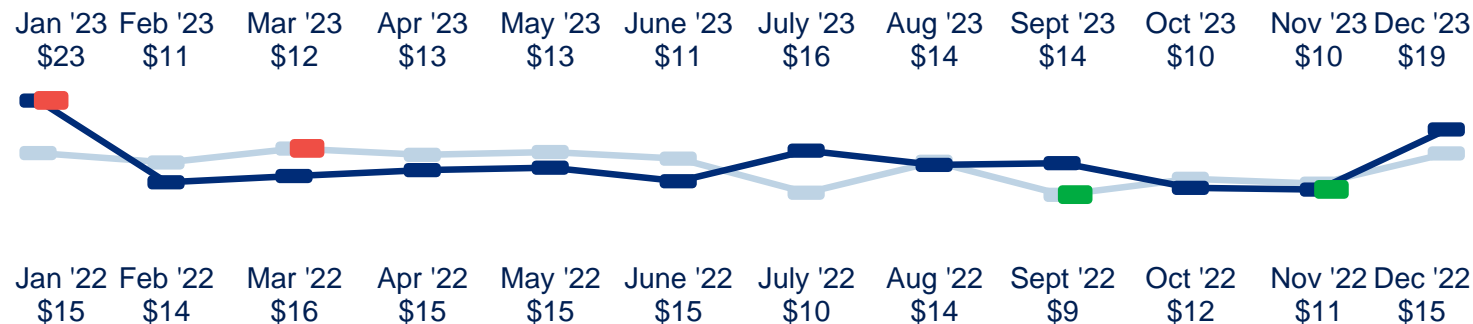


Employees

+2.2%
 943 prior YTD
 923

PEPM claims

● most recent ● prior ● lowest month ● highest month



Total vision — YTD Dec 2023 — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
Prior Period						
Jan 2022	934	\$14,313	\$16,303	87.8%	87.8%	\$15.32
Feb 2022	940	\$13,129	\$16,330	80.4%	84.1%	\$13.97
Mar 2022	925	\$14,768	\$16,205	91.1%	86.4%	\$15.97
Apr 2022	919	\$13,835	\$16,039	86.3%	86.4%	\$15.05
May 2022	927	\$14,349	\$15,942	90.0%	87.1%	\$15.48
Jun 2022	927	\$13,453	\$15,944	84.4%	86.7%	\$14.51
Jul 2022	923	\$8,839	\$15,845	55.8%	82.3%	\$9.58
Aug 2022	923	\$12,974	\$15,871	81.7%	82.2%	\$14.06
Sep 2022	923	\$8,566	\$16,226	52.8%	78.9%	\$9.28
Oct 2022	912	\$10,603	\$15,880	66.8%	77.7%	\$11.63
Nov 2022	919	\$10,039	\$15,789	63.6%	76.5%	\$10.92
Dec 2022	905	\$13,836	\$16,075	86.1%	77.3%	\$15.29
Total	11,077	\$148,704	\$192,449	77.3%	77.3%	\$13.42
Average / PEPM	923	\$13.42	\$17.37			
Total Thru Dec	11,077	\$148,704	\$192,449	77.3%	77.3%	\$13.42
Current Period						
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
Total Thru Dec	11,319	\$156,081	\$190,140	82.1%	82.1%	\$13.79
Average / PEPM	943	\$13.79	\$16.80			
Thru Dec Change	242	\$7,377	(\$2,309)			\$0.36
Thru Dec % Change	2.2%	5.0%	-1.2%	4.8 pts	4.8 pts	2.7%
Prior Rolling 12	11,077	\$148,704	\$192,449	77.3%	77.3%	\$13.42
Current Rolling 12	11,319	\$156,081	\$190,140	82.1%	82.1%	\$13.79
Change	242	\$7,377	(\$2,309)			\$0.36
% Change	2.2%	5.0%	-1.2%	4.8 pts	4.8 pts	2.7%

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
Prior Period						
Jan 2022	864	\$12,893	\$15,574	82.8%	82.8%	\$14.92
Feb 2022	871	\$12,505	\$15,623	80.0%	81.4%	\$14.36
Mar 2022	858	\$13,542	\$15,490	87.4%	83.4%	\$15.78
Apr 2022	852	\$11,743	\$15,334	76.6%	81.7%	\$13.78
May 2022	860	\$13,697	\$15,259	89.8%	83.3%	\$15.93
Jun 2022	860	\$12,452	\$15,276	81.5%	83.0%	\$14.48
Jul 2022	860	\$8,565	\$15,138	56.6%	79.3%	\$9.96
Aug 2022	862	\$12,430	\$15,198	81.8%	79.6%	\$14.42
Sep 2022	862	\$7,612	\$15,560	48.9%	76.2%	\$8.83
Oct 2022	851	\$10,043	\$15,228	66.0%	75.1%	\$11.80
Nov 2022	858	\$9,007	\$15,145	59.5%	73.7%	\$10.50
Dec 2022	847	\$13,007	\$15,431	84.3%	74.6%	\$15.36
Total	10,305	\$137,496	\$184,256	74.6%	74.6%	\$13.34
Average / PEPM	859	\$13.34	\$17.88			
Total Thru Dec	10,305	\$137,496	\$184,256	74.6%	74.6%	\$13.34
Current Period						
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
Total Thru Dec	10,656	\$147,877	\$183,353	80.7%	80.7%	\$13.88
Average / PEPM	888	\$13.88	\$17.21			
Thru Dec Change	351	\$10,381	(\$903)			\$0.53
Thru Dec % Change	3.4%	7.6%	-0.5%	6.0 pts	6.0 pts	4.0%
Prior Rolling 12	10,305	\$137,496	\$184,256	74.6%	74.6%	\$13.34
Current Rolling 12	10,656	\$147,877	\$183,353	80.7%	80.7%	\$13.88
Change	351	\$10,381	(\$903)			\$0.53
% Change	3.4%	7.6%	-0.5%	6.0 pts	6.0 pts	4.0%

Experience Summary

Retiree — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
Prior Period						
Jan 2022	70	\$1,420	\$729	194.8%	194.8%	\$20.29
Feb 2022	69	\$624	\$707	88.3%	142.3%	\$9.04
Mar 2022	67	\$1,226	\$715	171.5%	152.0%	\$18.30
Apr 2022	67	\$2,092	\$705	296.7%	187.7%	\$31.22
May 2022	67	\$652	\$683	95.5%	169.9%	\$9.73
Jun 2022	67	\$1,001	\$668	149.9%	166.7%	\$14.94
Jul 2022	63	\$274	\$707	38.8%	148.3%	\$4.35
Aug 2022	61	\$544	\$673	80.8%	140.2%	\$8.92
Sep 2022	61	\$954	\$666	143.2%	140.5%	\$15.64
Oct 2022	61	\$560	\$652	85.9%	135.4%	\$9.18
Nov 2022	61	\$1,032	\$644	160.2%	137.5%	\$16.92
Dec 2022	58	\$829	\$644	128.7%	136.8%	\$14.29
Total	772	\$11,208	\$8,193	136.8%	136.8%	\$14.52
Average / PEPM	64	\$14.52	\$10.61			
Total Thru Dec	772	\$11,208	\$8,193	136.8%	136.8%	\$14.52
Current Period						
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
Total Thru Dec	663	\$8,204	\$6,787	120.9%	120.9%	\$12.37
Average / PEPM	55	\$12.37	\$10.24			
Thru Dec Change	(109)	(\$3,004)	(\$1,406)			(\$2.14)
Thru Dec % Change	-14.1%	-26.8%	-17.2%	-15.9 pts	-15.9 pts	-14.8%
Prior Rolling 12	772	\$11,208	\$8,193	136.8%	136.8%	\$14.52
Current Rolling 12	663	\$8,204	\$6,787	120.9%	120.9%	\$12.37
Change	(109)	(\$3,004)	(\$1,406)			(\$2.14)
% Change	-14.1%	-26.8%	-17.2%	-15.9 pts	-15.9 pts	-14.8%

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.

