

January 2021–December 2021

experience report



February 3, 2022

Clackamas County – General County

Executive summary

Year-to-date (YTD) December 2021

Medical

- For the time period January 2021 to December 2021, medical costs are running at 89.5% of budget, which has yielded a surplus of \$1,997,354 to date. See paragraph below for more detail.
- Medical costs for the current plan YTD are at \$1,550.08 PEPM compared to \$1,485.32 PEPM for the prior plan YTD, a 4.4% differential, and \$1,485.32 PEPM for the full prior plan period.
- See the Assumptions & Caveats section for full listing of included/excluded costs.

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.

Executive summary

Year-to-date (YTD) December 2021

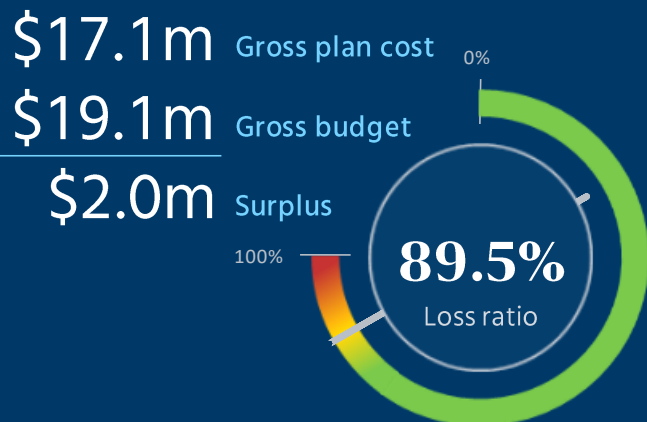
Dental

- For the time period January 2021 to December 2021, dental costs are running at 86.9% of budget, which has yielded a surplus of \$252,062 to date.
- Dental costs for the current plan YTD are at \$143.34 PEPM compared to \$123.03 PEPM for the prior plan YTD, a 16.5% differential, and \$123.03 PEPM for the full prior plan period.

Vision

- For the time period January 2021 to December 2021, vision claims are running at 79.9% of paid premium.
- Vision claims for the current plan YTD are at \$12.68 PEPM compared to \$10.72 PEPM for the prior plan YTD, an 18.2% differential, and \$10.72 PEPM for the full prior plan period.

Total medical & pharmacy Year-to-date (YTD) December 2021



Employees

920

Decrease of 0.4% from prior YTD of 924



Gross plan cost
PEPM YTD

\$1,550.08 ↑

4.4% increase over prior
\$1,485.32

Gross budget
PEPM YTD

\$1,731.00 ↑

4.9% increase over prior
\$1,649.44

Rolling 12 months

\$1,550.08 ↑

4.4% increase over prior
\$1,485.32

Rolling 12 months

\$1,731.00 ↑

4.9% increase over prior
\$1,649.44

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.

Year-to-date periods:

Current: January 2021–December 2021

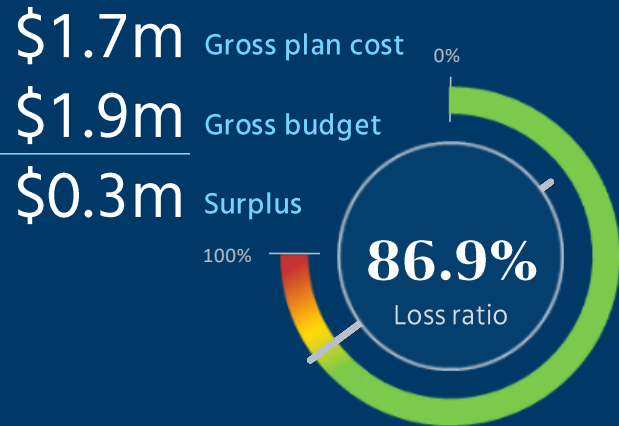
Prior: January 2020–December 2020

Rolling 12 month periods:

Current: January 2021–December 2021

Prior: January 2020–December 2020

Total dental Year-to-date (YTD) December 2021



Employees

976

Increase of 0.9% from prior YTD of 967



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.



Gross plan cost
PEPM YTD

\$143.34



16.5% increase over prior \$123.03

Gross budget
PEPM YTD

\$164.86



5.7% increase over prior \$156.03

Rolling 12 months

\$143.34



16.5% increase over prior \$123.03

Rolling 12 months

\$164.86



5.7% increase over prior \$156.03

Year-to-date periods:

Current: January 2021–December 2021

Prior: January 2020–December 2020

Rolling 12 month periods:

Current: January 2021–December 2021

Prior: January 2020–December 2020

Total vision Year-to-date (YTD) December 2021

\$139.2k Paid claims

\$174.3k Paid premium

\$35.0k Surplus



Employees

915

Decrease of 0.4% from prior YTD of 919



Paid claims
PEPM YTD

\$12.68



18.2% increase over prior \$10.72

Paid premium
PEPM YTD

\$15.87



3.3% decrease over prior \$16.41

Rolling 12 months

\$12.68



18.2% increase over prior \$10.72

Rolling 12 months

\$15.87



3.3% decrease over prior \$16.41

The loss ratios illustrated throughout this report compare actual cost to budget. The budget calculations are based off the monthly premium rates (or a similar equivalent) for the timeframe and corresponding monthly enrollment. These premium 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.

Year-to-date periods:

Current: January 2021–December 2021

Prior: January 2020–December 2020

Rolling 12 month periods:

Current: January 2021–December 2021

Prior: January 2020–December 2020

Total medical & pharmacy

Total medical & pharmacy Summary (cost vs budget)

Budget Summary											
Period	Enrollment	Claims					Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	All Other Adjustments	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period											
Jan 2020	934	\$1,539,999	(\$185,352)	(\$229)	\$0	\$1,354,418	\$190,303	\$1,544,721	\$1,534,821	100.6%	\$1,653.88
Feb 2020	932	\$1,471,798	(\$123,050)	(\$126,282)	\$0	\$1,222,466	\$189,895	\$1,412,361	\$1,532,169	92.2%	\$1,515.41
Mar 2020	931	\$1,403,068	(\$14,342)	\$0	\$0	\$1,388,726	\$189,691	\$1,578,418	\$1,530,617	103.1%	\$1,695.40
Apr 2020	931	\$885,728	(\$25,577)	(\$243)	\$0	\$859,907	\$189,691	\$1,049,598	\$1,527,218	68.7%	\$1,127.39
May 2020	927	\$1,648,213	(\$344,983)	(\$152,564)	\$0	\$1,150,666	\$188,876	\$1,339,542	\$1,525,661	87.8%	\$1,445.03
Jun 2020	921	\$1,081,829	(\$70,451)	\$0	\$0	\$1,011,378	\$187,654	\$1,199,032	\$1,516,478	79.1%	\$1,301.88
Jul 2020	920	\$1,460,326	(\$93,585)	(\$4,580)	\$0	\$1,362,161	\$187,450	\$1,549,611	\$1,514,569	102.3%	\$1,684.36
Aug 2020	914	\$1,351,687	(\$67,352)	(\$162,109)	\$0	\$1,122,226	\$186,228	\$1,308,454	\$1,510,962	86.6%	\$1,431.57
Sep 2020	913	\$1,347,876	(\$228,004)	\$0	\$0	\$1,119,872	\$186,024	\$1,305,896	\$1,513,769	86.3%	\$1,430.33
Oct 2020	920	\$1,091,798	(\$67,555)	\$0	\$0	\$1,024,242	\$187,450	\$1,211,692	\$1,525,625	79.4%	\$1,317.06
Nov 2020	921	\$1,957,952	(\$329,392)	(\$154,477)	\$0	\$1,474,083	\$187,654	\$1,661,737	\$1,526,598	108.9%	\$1,804.27
Dec 2020	918	\$1,299,534	(\$187,293)	\$0	\$0	\$1,112,242	\$187,043	\$1,299,284	\$1,520,588	85.4%	\$1,415.34
Total	11,082	\$16,539,808	(\$1,736,935)	(\$600,485)	\$0	\$14,202,388	\$2,257,958	\$16,460,346	\$18,279,075	90.1%	\$1,485.32
Average / PEPM	924	\$1,492.49	(\$156.73)	(\$54.19)	\$0.00	\$1,281.57	\$203.75	\$1,485.32	\$1,649.44		
Total Thru Dec	11,082	\$16,539,808	(\$1,736,935)	(\$600,485)	\$0	\$14,202,388	\$2,257,958	\$16,460,346	\$18,279,075	90.1%	\$1,485.32
Current Period											
Jan 2021	923	\$1,248,848	\$0	\$0	\$0	\$1,248,848	\$179,976	\$1,428,823	\$1,600,101	89.3%	\$1,548.02
Feb 2021	923	\$1,213,487	\$0	(\$108,449)	\$0	\$1,105,038	\$179,976	\$1,285,013	\$1,601,107	80.3%	\$1,392.21
Mar 2021	924	\$1,436,236	\$0	\$0	\$0	\$1,436,236	\$180,171	\$1,616,407	\$1,600,248	101.0%	\$1,749.36
Apr 2021	928	\$1,650,089	\$0	\$0	\$0	\$1,650,089	\$180,951	\$1,831,040	\$1,601,172	114.4%	\$1,973.10
May 2021	927	\$1,038,832	(\$104,718)	(\$159,157)	\$0	\$774,957	\$180,756	\$955,713	\$1,600,325	59.7%	\$1,030.97
Jun 2021	919	\$1,352,589	\$10,234	\$0	\$0	\$1,362,823	\$179,196	\$1,542,019	\$1,593,413	96.8%	\$1,677.93
Jul 2021	911	\$1,152,462	\$91,130	\$0	\$0	\$1,243,592	\$177,636	\$1,421,228	\$1,582,517	89.8%	\$1,560.07
Aug 2021	912	\$1,347,737	(\$79,426)	(\$163,562)	\$0	\$1,104,749	\$177,831	\$1,282,579	\$1,584,377	81.0%	\$1,406.34
Sep 2021	915	\$2,092,900	(\$679,906)	\$0	\$0	\$1,412,994	\$178,416	\$1,591,410	\$1,588,843	100.2%	\$1,739.25
Oct 2021	914	\$1,121,457	(\$42,079)	\$0	\$0	\$1,079,378	\$178,221	\$1,257,599	\$1,579,296	79.6%	\$1,375.93
Nov 2021	919	\$1,150,263	(\$82,923)	(\$185,692)	\$0	\$881,648	\$179,196	\$1,060,844	\$1,586,222	66.9%	\$1,154.35
Dec 2021	925	\$2,369,313	(\$709,449)	\$0	\$0	\$1,659,864	\$180,366	\$1,840,230	\$1,592,640	115.5%	\$1,989.44
Total Thru Dec	11,040	\$17,174,212	(\$1,597,137)	(\$616,860)	\$0	\$14,960,215	\$2,152,690	\$17,112,905	\$19,110,258	89.5%	\$1,550.08
Average / PEPM	920	\$1,555.64	(\$144.67)	(\$55.87)	\$0.00	\$1,355.09	\$194.99	\$1,550.08	\$1,731.00		
Prior Rolling 12	11,082	\$16,539,808	(\$1,736,935)	(\$600,485)	\$0	\$14,202,388	\$2,257,958	\$16,460,346	\$18,279,075	90.1%	\$1,485.32
Current Rolling 12	11,040	\$17,174,212	(\$1,597,137)	(\$616,860)	\$0	\$14,960,215	\$2,152,690	\$17,112,905	\$19,110,258	89.5%	\$1,550.08
Change	(42)	\$634,404	\$139,797	(\$16,375)	\$0	\$757,827	(\$105,268)	\$652,559	\$831,183		\$64.76
% Change	-0.4%	3.8%	-8.0%	2.7%	0.0%	5.3%	-4.7%	4.0%	4.5%	-0.5 pts	4.4%

Total medical & pharmacy

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2020	934	\$55,582	\$134,720	\$190,303
Feb 2020	932	\$55,463	\$134,432	\$189,895
Mar 2020	931	\$55,404	\$134,287	\$189,691
Apr 2020	931	\$55,404	\$134,287	\$189,691
May 2020	927	\$55,166	\$133,710	\$188,876
Jun 2020	921	\$54,809	\$132,845	\$187,654
Jul 2020	920	\$54,749	\$132,701	\$187,450
Aug 2020	914	\$54,392	\$131,835	\$186,228
Sep 2020	913	\$54,333	\$131,691	\$186,024
Oct 2020	920	\$54,749	\$132,701	\$187,450
Nov 2020	921	\$54,809	\$132,845	\$187,654
Dec 2020	918	\$54,630	\$132,412	\$187,043
Total	11,082	\$659,490	\$1,598,468	\$2,257,958
Average / PEPM	924	\$59.51	\$144.24	\$203.75
Total Thru Dec	11,082	\$659,490	\$1,598,468	\$2,257,958
Current Period				
Jan 2021	923	\$55,158	\$124,817	\$179,976
Feb 2021	923	\$55,158	\$124,817	\$179,976
Mar 2021	924	\$55,218	\$124,953	\$180,171
Apr 2021	928	\$55,457	\$125,493	\$180,951
May 2021	927	\$55,398	\$125,358	\$180,756
Jun 2021	919	\$54,919	\$124,276	\$179,196
Jul 2021	911	\$54,441	\$123,195	\$177,636
Aug 2021	912	\$54,501	\$123,330	\$177,831
Sep 2021	915	\$54,680	\$123,735	\$178,416
Oct 2021	914	\$54,621	\$123,600	\$178,221
Nov 2021	919	\$54,919	\$124,276	\$179,196
Dec 2021	925	\$55,278	\$125,088	\$180,366
Total Thru Dec	11,040	\$659,750	\$1,492,939	\$2,152,690
Average / PEPM	920	\$59.76	\$135.23	\$194.99

Medical & pharmacy by plan

GC – Active Personal Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2020	513	\$475,869	\$0	\$475,869	\$104,524	\$580,393	\$804,642	72.1%	\$1,131.37
Feb 2020	513	\$629,017	\$0	\$629,017	\$104,524	\$733,541	\$804,199	91.2%	\$1,429.90
Mar 2020	512	\$564,672	\$0	\$564,672	\$104,320	\$668,992	\$801,834	83.4%	\$1,306.63
Apr 2020	509	\$358,820	\$0	\$358,820	\$103,709	\$462,529	\$796,217	58.1%	\$908.70
May 2020	508	\$466,853	\$0	\$466,853	\$103,505	\$570,358	\$796,956	71.6%	\$1,122.75
Jun 2020	506	\$454,995	(\$6,631)	\$448,363	\$103,098	\$551,461	\$797,400	69.2%	\$1,089.84
Jul 2020	506	\$716,816	(\$5,172)	\$711,644	\$103,098	\$814,742	\$796,957	102.2%	\$1,610.16
Aug 2020	503	\$685,741	(\$63)	\$685,678	\$102,486	\$788,164	\$793,853	99.3%	\$1,566.93
Sep 2020	503	\$415,282	(\$1,169)	\$414,113	\$102,486	\$516,599	\$795,183	65.0%	\$1,027.04
Oct 2020	502	\$420,314	(\$3,335)	\$416,979	\$102,283	\$519,261	\$796,513	65.2%	\$1,034.38
Nov 2020	501	\$990,674	(\$81,390)	\$909,285	\$102,079	\$1,011,363	\$794,887	127.2%	\$2,018.69
Dec 2020	500	\$582,334	(\$63,428)	\$518,906	\$101,875	\$620,781	\$794,592	78.1%	\$1,241.56
Total	6,076	\$6,761,387	(\$161,187)	\$6,600,200	\$1,237,985	\$7,838,185	\$9,573,231	81.9%	\$1,290.02
Average / PEPM	506	\$1,112.80	(\$26.53)	\$1,086.27	\$203.75	\$1,290.02	\$1,575.58		
Total Thru Dec	6,076	\$6,761,387	(\$161,187)	\$6,600,200	\$1,237,985	\$7,838,185	\$9,573,231	81.9%	\$1,290.02
Current Period									
Jan 2021	501	\$625,255	\$0	\$625,255	\$97,690	\$722,945	\$833,669	86.7%	\$1,443.00
Feb 2021	501	\$432,785	\$0	\$432,785	\$97,690	\$530,475	\$832,128	63.7%	\$1,058.83
Mar 2021	501	\$456,849	\$0	\$456,849	\$97,690	\$554,539	\$831,357	66.7%	\$1,106.86
Apr 2021	507	\$637,044	\$0	\$637,044	\$98,860	\$735,904	\$838,906	87.7%	\$1,451.49
May 2021	507	\$396,328	\$0	\$396,328	\$98,860	\$495,188	\$837,211	59.1%	\$976.70
Jun 2021	499	\$558,551	\$0	\$558,551	\$97,300	\$655,851	\$831,512	78.9%	\$1,314.33
Jul 2021	495	\$563,278	\$0	\$563,278	\$96,520	\$659,798	\$826,119	79.9%	\$1,332.93
Aug 2021	494	\$727,610	(\$78,433)	\$649,177	\$96,325	\$745,502	\$822,884	90.6%	\$1,509.11
Sep 2021	498	\$721,790	(\$15,633)	\$706,157	\$97,105	\$803,262	\$827,352	97.1%	\$1,612.98
Oct 2021	492	\$560,479	(\$21,448)	\$539,031	\$95,935	\$634,967	\$810,404	78.4%	\$1,290.58
Nov 2021	494	\$555,940	(\$3,037)	\$552,903	\$96,325	\$649,228	\$813,485	79.8%	\$1,314.23
Dec 2021	497	\$956,825	(\$109,437)	\$847,388	\$96,910	\$944,298	\$815,180	115.8%	\$1,900.00
Total Thru Dec	5,986	\$7,192,735	(\$227,988)	\$6,964,747	\$1,167,210	\$8,131,957	\$9,920,206	82.0%	\$1,358.50
Average / PEPM	499	\$1,201.59	(\$38.09)	\$1,163.51	\$194.99	\$1,358.50	\$1,657.23		
Prior Rolling 12	6,076	\$6,761,387	(\$161,187)	\$6,600,200	\$1,237,985	\$7,838,185	\$9,573,231	81.9%	\$1,290.02
Current Rolling 12	5,986	\$7,192,735	(\$227,988)	\$6,964,747	\$1,167,210	\$8,131,957	\$9,920,206	82.0%	\$1,358.50
Change	(90)	\$431,348	(\$66,801)	\$364,548	(\$70,775)	\$293,773	\$346,975		\$68.47
% Change	-1.5%	6.4%	41.4%	5.5%	-5.7%	3.7%	3.6%	0.1 pts	5.3%

GC – Active Personal Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2020	513	\$30,529	\$73,995	\$104,524
Feb 2020	513	\$30,529	\$73,995	\$104,524
Mar 2020	512	\$30,469	\$73,851	\$104,320
Apr 2020	509	\$30,291	\$73,418	\$103,709
May 2020	508	\$30,231	\$73,274	\$103,505
Jun 2020	506	\$30,112	\$72,985	\$103,098
Jul 2020	506	\$30,112	\$72,985	\$103,098
Aug 2020	503	\$29,934	\$72,553	\$102,486
Sep 2020	503	\$29,934	\$72,553	\$102,486
Oct 2020	502	\$29,874	\$72,408	\$102,283
Nov 2020	501	\$29,815	\$72,264	\$102,079
Dec 2020	500	\$29,755	\$72,120	\$101,875
Total	6,076	\$361,583	\$876,402	\$1,237,985
Average / PEPM	506	\$59.51	\$144.24	\$203.75
Total Thru Dec	6,076	\$361,583	\$876,402	\$1,237,985
Current Period				
Jan 2021	501	\$29,940	\$67,750	\$97,690
Feb 2021	501	\$29,940	\$67,750	\$97,690
Mar 2021	501	\$29,940	\$67,750	\$97,690
Apr 2021	507	\$30,298	\$68,562	\$98,860
May 2021	507	\$30,298	\$68,562	\$98,860
Jun 2021	499	\$29,820	\$67,480	\$97,300
Jul 2021	495	\$29,581	\$66,939	\$96,520
Aug 2021	494	\$29,521	\$66,804	\$96,325
Sep 2021	498	\$29,760	\$67,345	\$97,105
Oct 2021	492	\$29,402	\$66,533	\$95,935
Nov 2021	494	\$29,521	\$66,804	\$96,325
Dec 2021	497	\$29,701	\$67,209	\$96,910
Total Thru Dec	5,986	\$357,723	\$809,487	\$1,167,210
Average / PEPM	499	\$59.76	\$135.23	\$194.99

GC – Active Open Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2020	338	\$990,511	(\$185,352)	\$805,159	\$68,868	\$874,027	\$644,199	135.7%	\$2,585.88
Feb 2020	336	\$754,756	(\$123,050)	\$631,706	\$68,460	\$700,166	\$642,729	108.9%	\$2,083.83
Mar 2020	336	\$761,392	(\$14,342)	\$747,050	\$68,460	\$815,510	\$643,544	126.7%	\$2,427.11
Apr 2020	338	\$490,025	(\$25,577)	\$464,447	\$68,868	\$533,315	\$645,176	82.7%	\$1,577.85
May 2020	339	\$1,089,563	(\$344,983)	\$744,580	\$69,071	\$813,651	\$646,806	125.8%	\$2,400.15
Jun 2020	336	\$579,579	(\$63,820)	\$515,759	\$68,460	\$584,219	\$637,025	91.7%	\$1,738.75
Jul 2020	334	\$654,704	(\$88,413)	\$566,291	\$68,053	\$634,344	\$633,927	100.1%	\$1,899.23
Aug 2020	336	\$563,386	(\$67,289)	\$496,097	\$68,460	\$564,557	\$636,536	88.7%	\$1,680.23
Sep 2020	333	\$879,705	(\$226,835)	\$652,870	\$67,849	\$720,719	\$634,903	113.5%	\$2,164.32
Oct 2020	340	\$569,376	(\$64,220)	\$505,156	\$69,275	\$574,431	\$644,689	89.1%	\$1,689.50
Nov 2020	342	\$862,851	(\$248,002)	\$614,848	\$69,683	\$684,531	\$647,951	105.6%	\$2,001.55
Dec 2020	341	\$570,504	(\$123,865)	\$446,639	\$69,479	\$516,118	\$645,342	80.0%	\$1,513.54
Total	4,049	\$8,766,351	(\$1,575,747)	\$7,190,604	\$824,984	\$8,015,588	\$7,702,827	104.1%	\$1,979.65
Average / PEPM	337	\$2,165.07	(\$389.17)	\$1,775.90	\$203.75	\$1,979.65	\$1,902.40		
Total Thru Dec	4,049	\$8,766,351	(\$1,575,747)	\$7,190,604	\$824,984	\$8,015,588	\$7,702,827	104.1%	\$1,979.65
Current Period									
Jan 2021	342	\$566,398	\$0	\$566,398	\$66,687	\$633,085	\$677,115	93.5%	\$1,851.12
Feb 2021	341	\$710,025	\$0	\$710,025	\$66,492	\$776,517	\$677,962	114.5%	\$2,277.17
Mar 2021	342	\$897,079	\$0	\$897,079	\$66,687	\$963,766	\$678,644	142.0%	\$2,818.03
Apr 2021	340	\$943,724	\$0	\$943,724	\$66,297	\$1,010,021	\$671,170	150.5%	\$2,970.65
May 2021	341	\$599,187	(\$104,718)	\$494,469	\$66,492	\$560,961	\$674,567	83.2%	\$1,645.05
Jun 2021	343	\$724,670	\$10,234	\$734,904	\$66,882	\$801,785	\$674,738	118.8%	\$2,337.57
Jul 2021	340	\$497,560	\$91,130	\$588,690	\$66,297	\$654,986	\$667,775	98.1%	\$1,926.43
Aug 2021	343	\$461,290	(\$993)	\$460,297	\$66,882	\$527,179	\$674,570	78.2%	\$1,536.96
Sep 2021	341	\$1,260,444	(\$664,273)	\$596,171	\$66,492	\$662,662	\$673,718	98.4%	\$1,943.29
Oct 2021	345	\$474,211	(\$20,631)	\$453,580	\$67,272	\$520,851	\$677,800	76.8%	\$1,509.71
Nov 2021	347	\$524,978	(\$79,886)	\$445,092	\$67,662	\$512,754	\$679,334	75.5%	\$1,477.68
Dec 2021	353	\$1,326,358	(\$600,012)	\$726,346	\$68,831	\$795,178	\$689,530	115.3%	\$2,252.63
Total Thru Dec	4,118	\$8,985,924	(\$1,369,150)	\$7,616,774	\$802,969	\$8,419,743	\$8,116,923	103.7%	\$2,044.62
Average / PEPM	343	\$2,182.11	(\$332.48)	\$1,849.63	\$194.99	\$2,044.62	\$1,971.08		
Prior Rolling 12	4,049	\$8,766,351	(\$1,575,747)	\$7,190,604	\$824,984	\$8,015,588	\$7,702,827	104.1%	\$1,979.65
Current Rolling 12	4,118	\$8,985,924	(\$1,369,150)	\$7,616,774	\$802,969	\$8,419,743	\$8,116,923	103.7%	\$2,044.62
Change	69	\$219,573	\$206,598	\$426,171	(\$22,015)	\$404,156	\$414,095		\$64.97
% Change	1.7%	2.5%	-13.1%	5.9%	-2.7%	5.0%	5.4%	-0.3 pts	3.3%

GC – Active Open Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2020	338	\$20,114	\$48,753	\$68,868
Feb 2020	336	\$19,995	\$48,465	\$68,460
Mar 2020	336	\$19,995	\$48,465	\$68,460
Apr 2020	338	\$20,114	\$48,753	\$68,868
May 2020	339	\$20,174	\$48,897	\$69,071
Jun 2020	336	\$19,995	\$48,465	\$68,460
Jul 2020	334	\$19,876	\$48,176	\$68,053
Aug 2020	336	\$19,995	\$48,465	\$68,460
Sep 2020	333	\$19,817	\$48,032	\$67,849
Oct 2020	340	\$20,233	\$49,042	\$69,275
Nov 2020	342	\$20,352	\$49,330	\$69,683
Dec 2020	341	\$20,293	\$49,186	\$69,479
Total	4,049	\$240,956	\$584,028	\$824,984
Average / PEPM	337	\$59.51	\$144.24	\$203.75
Total Thru Dec	4,049	\$240,956	\$584,028	\$824,984
Current Period				
Jan 2021	342	\$20,438	\$46,249	\$66,687
Feb 2021	341	\$20,378	\$46,113	\$66,492
Mar 2021	342	\$20,438	\$46,249	\$66,687
Apr 2021	340	\$20,318	\$45,978	\$66,297
May 2021	341	\$20,378	\$46,113	\$66,492
Jun 2021	343	\$20,498	\$46,384	\$66,882
Jul 2021	340	\$20,318	\$45,978	\$66,297
Aug 2021	343	\$20,498	\$46,384	\$66,882
Sep 2021	341	\$20,378	\$46,113	\$66,492
Oct 2021	345	\$20,617	\$46,654	\$67,272
Nov 2021	347	\$20,737	\$46,925	\$67,662
Dec 2021	353	\$21,095	\$47,736	\$68,831
Total Thru Dec	4,118	\$246,092	\$556,877	\$802,969
Average / PEPM	343	\$59.76	\$135.23	\$194.99

GC - Retiree Personal Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2020	46	\$53,400	\$0	\$53,400	\$9,373	\$62,772	\$47,149	133.1%	\$1,364.62
Feb 2020	46	\$53,328	\$0	\$53,328	\$9,373	\$62,701	\$46,410	135.1%	\$1,363.06
Mar 2020	46	\$22,986	\$0	\$22,986	\$9,373	\$32,358	\$46,410	69.7%	\$703.44
Apr 2020	48	\$8,354	\$0	\$8,354	\$9,780	\$18,134	\$48,627	37.3%	\$377.78
May 2020	47	\$52,540	\$0	\$52,540	\$9,576	\$62,116	\$47,149	131.7%	\$1,321.62
Jun 2020	45	\$25,052	\$0	\$25,052	\$9,169	\$34,221	\$45,671	74.9%	\$760.46
Jul 2020	44	\$42,195	\$0	\$42,195	\$8,965	\$51,160	\$45,671	112.0%	\$1,162.72
Aug 2020	42	\$64,158	\$0	\$64,158	\$8,558	\$72,716	\$44,193	164.5%	\$1,731.33
Sep 2020	42	\$16,007	\$0	\$16,007	\$8,558	\$24,565	\$45,671	53.8%	\$584.87
Oct 2020	43	\$35,761	\$0	\$35,761	\$8,761	\$44,522	\$46,410	95.9%	\$1,035.40
Nov 2020	42	\$39,668	\$0	\$39,668	\$8,558	\$48,226	\$44,932	107.3%	\$1,148.23
Dec 2020	41	\$61,732	\$0	\$61,732	\$8,354	\$70,086	\$43,454	161.3%	\$1,709.40
Total	532	\$475,181	\$0	\$475,181	\$108,395	\$583,576	\$551,744	105.8%	\$1,096.95
Average / PEPM	44	\$893.20	\$0.00	\$893.20	\$203.75	\$1,096.95	\$1,037.11		
Total Thru Dec	532	\$475,181	\$0	\$475,181	\$108,395	\$583,576	\$551,744	105.8%	\$1,096.95
Current Period									
Jan 2021	39	\$17,999	\$0	\$17,999	\$7,605	\$25,604	\$43,753	58.5%	\$656.50
Feb 2021	39	\$16,112	\$0	\$16,112	\$7,605	\$23,716	\$43,753	54.2%	\$608.11
Mar 2021	39	\$34,622	\$0	\$34,622	\$7,605	\$42,227	\$42,983	98.2%	\$1,082.73
Apr 2021	39	\$38,164	\$0	\$38,164	\$7,605	\$45,769	\$42,983	106.5%	\$1,173.55
May 2021	39	\$11,098	\$0	\$11,098	\$7,605	\$18,703	\$42,983	43.5%	\$479.55
Jun 2021	37	\$18,851	\$0	\$18,851	\$7,215	\$26,066	\$39,902	65.3%	\$704.48
Jul 2021	38	\$31,339	\$0	\$31,339	\$7,410	\$38,749	\$42,213	91.8%	\$1,019.70
Aug 2021	38	\$60,794	\$0	\$60,794	\$7,410	\$68,204	\$42,213	161.6%	\$1,794.83
Sep 2021	38	\$12,218	\$0	\$12,218	\$7,410	\$19,628	\$42,213	46.5%	\$516.52
Oct 2021	38	\$41,498	\$0	\$41,498	\$7,410	\$48,908	\$42,983	113.8%	\$1,287.04
Nov 2021	39	\$26,288	\$0	\$26,288	\$7,605	\$33,893	\$45,294	74.8%	\$869.04
Dec 2021	37	\$30,966	\$0	\$30,966	\$7,215	\$38,181	\$40,672	93.9%	\$1,031.91
Total Thru Dec	460	\$339,949	\$0	\$339,949	\$89,695	\$429,644	\$511,945	83.9%	\$934.01
Average / PEPM	38	\$739.02	\$0.00	\$739.02	\$194.99	\$934.01	\$1,112.92		
Prior Rolling 12	532	\$475,181	\$0	\$475,181	\$108,395	\$583,576	\$551,744	105.8%	\$1,096.95
Current Rolling 12	460	\$339,949	\$0	\$339,949	\$89,695	\$429,644	\$511,945	83.9%	\$934.01
Change	(72)	(\$135,232)	\$0	(\$135,232)	(\$18,700)	(\$153,931)	(\$39,799)		(\$162.94)
% Change	-13.5%	-28.5%	0.0%	-28.5%	-17.3%	-26.4%	-7.2%	-21.8 pts	-14.9%

GC - Retiree Personal Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2020	46	\$2,737	\$6,635	\$9,373
Feb 2020	46	\$2,737	\$6,635	\$9,373
Mar 2020	46	\$2,737	\$6,635	\$9,373
Apr 2020	48	\$2,856	\$6,924	\$9,780
May 2020	47	\$2,797	\$6,779	\$9,576
Jun 2020	45	\$2,678	\$6,491	\$9,169
Jul 2020	44	\$2,618	\$6,347	\$8,965
Aug 2020	42	\$2,499	\$6,058	\$8,558
Sep 2020	42	\$2,499	\$6,058	\$8,558
Oct 2020	43	\$2,559	\$6,202	\$8,761
Nov 2020	42	\$2,499	\$6,058	\$8,558
Dec 2020	41	\$2,440	\$5,914	\$8,354
Total	532	\$31,659	\$76,736	\$108,395
Average / PEPM	44	\$59.51	\$144.24	\$203.75
Total Thru Dec	532	\$31,659	\$76,736	\$108,395
Current Period				
Jan 2021	39	\$2,331	\$5,274	\$7,605
Feb 2021	39	\$2,331	\$5,274	\$7,605
Mar 2021	39	\$2,331	\$5,274	\$7,605
Apr 2021	39	\$2,331	\$5,274	\$7,605
May 2021	39	\$2,331	\$5,274	\$7,605
Jun 2021	37	\$2,211	\$5,004	\$7,215
Jul 2021	38	\$2,271	\$5,139	\$7,410
Aug 2021	38	\$2,271	\$5,139	\$7,410
Sep 2021	38	\$2,271	\$5,139	\$7,410
Oct 2021	38	\$2,271	\$5,139	\$7,410
Nov 2021	39	\$2,331	\$5,274	\$7,605
Dec 2021	37	\$2,211	\$5,004	\$7,215
Total Thru Dec	460	\$27,490	\$62,206	\$89,695
Average / PEPM	38	\$59.76	\$135.23	\$194.99

GC - Retiree Open Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2020	37	\$20,220	\$0	\$20,220	\$7,539	\$27,758	\$38,830	71.5%	\$750.22
Feb 2020	37	\$34,697	\$0	\$34,697	\$7,539	\$42,235	\$38,830	108.8%	\$1,141.50
Mar 2020	37	\$54,019	\$0	\$54,019	\$7,539	\$61,557	\$38,830	158.5%	\$1,663.71
Apr 2020	36	\$28,529	\$0	\$28,529	\$7,335	\$35,864	\$37,199	96.4%	\$996.22
May 2020	33	\$39,257	\$0	\$39,257	\$6,724	\$45,980	\$34,751	132.3%	\$1,393.34
Jun 2020	34	\$22,203	\$0	\$22,203	\$6,928	\$29,131	\$36,382	80.1%	\$856.79
Jul 2020	36	\$46,611	\$0	\$46,611	\$7,335	\$53,946	\$38,014	141.9%	\$1,498.50
Aug 2020	33	\$38,402	\$0	\$38,402	\$6,724	\$45,126	\$36,381	124.0%	\$1,367.45
Sep 2020	35	\$36,882	\$0	\$36,882	\$7,131	\$44,013	\$38,013	115.8%	\$1,257.51
Oct 2020	35	\$66,347	\$0	\$66,347	\$7,131	\$73,479	\$38,013	193.3%	\$2,099.39
Nov 2020	36	\$64,759	\$0	\$64,759	\$7,335	\$72,094	\$38,829	185.7%	\$2,002.61
Dec 2020	36	\$84,965	\$0	\$84,965	\$7,335	\$92,300	\$37,199	248.1%	\$2,563.88
Total	425	\$536,889	\$0	\$536,889	\$86,594	\$623,483	\$451,273	138.2%	\$1,467.02
Average / PEPM	35	\$1,263.27	\$0.00	\$1,263.27	\$203.75	\$1,467.02	\$1,061.82		
Total Thru Dec	425	\$536,889	\$0	\$536,889	\$86,594	\$623,483	\$451,273	138.2%	\$1,467.02
Current Period									
Jan 2021	41	\$39,195	\$0	\$39,195	\$7,995	\$47,190	\$45,564	103.6%	\$1,150.97
Feb 2021	42	\$54,564	\$0	\$54,564	\$8,190	\$62,754	\$47,264	132.8%	\$1,494.14
Mar 2021	42	\$47,686	\$0	\$47,686	\$8,190	\$55,876	\$47,264	118.2%	\$1,330.37
Apr 2021	42	\$31,157	\$0	\$31,157	\$8,190	\$39,347	\$48,113	81.8%	\$936.82
May 2021	40	\$32,219	\$0	\$32,219	\$7,800	\$40,019	\$45,563	87.8%	\$1,000.47
Jun 2021	40	\$50,517	\$0	\$50,517	\$7,800	\$58,317	\$47,261	123.4%	\$1,457.92
Jul 2021	38	\$60,285	\$0	\$60,285	\$7,410	\$67,695	\$46,410	145.9%	\$1,781.44
Aug 2021	37	\$98,043	\$0	\$98,043	\$7,215	\$105,258	\$44,710	235.4%	\$2,844.80
Sep 2021	38	\$98,448	\$0	\$98,448	\$7,410	\$105,858	\$45,560	232.3%	\$2,785.73
Oct 2021	39	\$45,269	\$0	\$45,269	\$7,605	\$52,874	\$48,109	109.9%	\$1,355.73
Nov 2021	39	\$43,057	\$0	\$43,057	\$7,605	\$50,662	\$48,109	105.3%	\$1,299.02
Dec 2021	38	\$55,164	\$0	\$55,164	\$7,410	\$62,574	\$47,258	132.4%	\$1,646.67
Total Thru Dec	476	\$655,604	\$0	\$655,604	\$92,815	\$748,420	\$561,185	133.4%	\$1,572.31
Average / PEPM	40	\$1,377.32	\$0.00	\$1,377.32	\$194.99	\$1,572.31	\$1,178.96		
Prior Rolling 12	425	\$536,889	\$0	\$536,889	\$86,594	\$623,483	\$451,273	138.2%	\$1,467.02
Current Rolling 12	476	\$655,604	\$0	\$655,604	\$92,815	\$748,420	\$561,185	133.4%	\$1,572.31
Change	51	\$118,715	\$0	\$118,715	\$6,221	\$124,937	\$109,912		\$105.29
% Change	12.0%	22.1%	0.0%	22.1%	7.2%	20.0%	24.4%	-4.8 pts	7.2%

GC - Retiree Open Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2020	37	\$2,202	\$5,337	\$7,539
Feb 2020	37	\$2,202	\$5,337	\$7,539
Mar 2020	37	\$2,202	\$5,337	\$7,539
Apr 2020	36	\$2,142	\$5,193	\$7,335
May 2020	33	\$1,964	\$4,760	\$6,724
Jun 2020	34	\$2,023	\$4,904	\$6,928
Jul 2020	36	\$2,142	\$5,193	\$7,335
Aug 2020	33	\$1,964	\$4,760	\$6,724
Sep 2020	35	\$2,083	\$5,048	\$7,131
Oct 2020	35	\$2,083	\$5,048	\$7,131
Nov 2020	36	\$2,142	\$5,193	\$7,335
Dec 2020	36	\$2,142	\$5,193	\$7,335
Total	425	\$25,292	\$61,302	\$86,594
Average / PEPM	35	\$59.51	\$144.24	\$203.75
Total Thru Dec	425	\$25,292	\$61,302	\$86,594
Current Period				
Jan 2021	41	\$2,450	\$5,544	\$7,995
Feb 2021	42	\$2,510	\$5,680	\$8,190
Mar 2021	42	\$2,510	\$5,680	\$8,190
Apr 2021	42	\$2,510	\$5,680	\$8,190
May 2021	40	\$2,390	\$5,409	\$7,800
Jun 2021	40	\$2,390	\$5,409	\$7,800
Jul 2021	38	\$2,271	\$5,139	\$7,410
Aug 2021	37	\$2,211	\$5,004	\$7,215
Sep 2021	38	\$2,271	\$5,139	\$7,410
Oct 2021	39	\$2,331	\$5,274	\$7,605
Nov 2021	39	\$2,331	\$5,274	\$7,605
Dec 2021	38	\$2,271	\$5,139	\$7,410
Total Thru Dec	476	\$28,446	\$64,369	\$92,815
Average / PEPM	40	\$59.76	\$135.23	\$194.99

Medical large claims

Medical large claims

Large Claims Detail through December 2021				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Other congenital malformations of cardiac chambers and connections	Child	Active - Open Option	\$1,428,237	\$1,228,237
Neuromuscular scoliosis, thoracic region	Child	Active - Personal Option	\$324,776	\$124,776
Malignant neoplasm of sigmoid colon	Spouse	Active - Personal Option	\$290,591	\$90,591
Multiple myeloma	Spouse	Active - Open Option	\$283,705	\$83,705
Other fracture of shaft of right femur	Employee	Active - Open Option	\$227,407	\$27,407
Malignant neoplasm of nasal cavity	Spouse	Active - Open Option	\$224,561	\$24,561
Breast cancer	Employee	Active - Personal Option	\$212,621	\$12,621
Liver transplant rejection	Child	Active - Open Option	\$205,241	\$5,241
Rheumatoid arthritis	Employee	Active - Open Option	\$168,304	
COVID-19	Employee	Active - Open Option	\$163,093	
Unspecified displaced fracture of fifth cervical vertebra	Employee	Active - Personal Option	\$156,075	
Spinal stenosis, lumbar region without neurogenic claudication	Employee	Retiree	\$148,106	
Crohn's disease	Child	Active - Open Option	\$147,115	
Psoriatic arthritis	Spouse	Active - Open Option	\$118,008	
Spinal stenosis	Spouse	Active - Personal Option	\$116,448	
Benign neoplasm of meninges	Spouse	Active - Open Option	\$113,384	
Atherosclerotic heart disease of native coronary artery without angina pectoris	Employee	Active - Personal Option	\$113,039	
Neoplasm of uncertain behavior of connective and other soft tissue	Child	Active - Open Option	\$112,413	
HIV	Spouse	Active - Personal Option	\$108,284	
Chronic pain syndrome	Employee	Active - Open Option	\$106,069	
Psoriasis	Employee	Active - Personal Option	\$102,513	
Rheumatoid arthritis	Spouse	Active - Personal Option	\$102,341	
Multiple sclerosis	Employee	Active - Open Option	\$100,866	
Chronic obstructive pulmonary disease with (acute) exacerbation	Employee	Active - Open Option	\$99,752	
Psoriasis	Spouse	Active - Open Option	\$98,271	
Cerebral infarction	Employee	Active - Open Option	\$93,722	
Common variable immunodeficiency	Employee	Retiree	\$91,085	
Unspecified psychosis not due to a substance or known physiological condition	Child	Active - Open Option	\$91,050	
Psoriatic arthritis	Employee	Active - Personal Option	\$90,819	
Type 2 diabetes mellitus with hyperglycemia	Spouse	Active - Open Option	\$86,759	
ST elevation (STEMI) myocardial infarction involving right coronary artery	Spouse	Active - Personal Option	\$79,654	
Psoriasis	Employee	Active - Open Option	\$78,910	
Other specified disorders of bone, lower leg	Spouse	Active - Open Option	\$76,217	
Spinal stenosis, cervical region	Employee	Active - Open Option	\$75,280	
Stop Loss Reimbursement Earned			Total	\$1,597,137

Total dental

Total dental Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2020	974	\$161,671	\$6,380	\$168,051	\$152,732	110.0%	\$172.54
Feb 2020	971	\$168,526	\$6,360	\$174,886	\$151,836	115.2%	\$180.11
Mar 2020	969	\$132,945	\$6,347	\$139,292	\$151,434	92.0%	\$143.75
Apr 2020	975	\$19,516	\$6,386	\$25,902	\$151,778	17.1%	\$26.57
May 2020	974	\$76,613	\$6,380	\$82,992	\$152,198	54.5%	\$85.21
Jun 2020	952	\$67,395	\$6,236	\$73,630	\$148,526	49.6%	\$77.34
Jul 2020	954	\$168,493	\$6,249	\$174,741	\$148,630	117.6%	\$183.17
Aug 2020	952	\$160,397	\$6,236	\$166,632	\$148,617	112.1%	\$175.03
Sep 2020	961	\$71,384	\$6,295	\$77,679	\$149,807	51.9%	\$80.83
Oct 2020	968	\$134,776	\$6,340	\$141,117	\$150,767	93.6%	\$145.78
Nov 2020	975	\$87,620	\$6,386	\$94,006	\$151,878	61.9%	\$96.42
Dec 2020	980	\$102,448	\$6,419	\$108,867	\$152,489	71.4%	\$111.09
Total	11,605	\$1,351,782	\$76,013	\$1,427,795	\$1,810,692	78.9%	\$123.03
Average / PEPM	967	\$116.48	\$6.55	\$123.03	\$156.03		
Total Thru Dec	11,605	\$1,351,782	\$76,013	\$1,427,795	\$1,810,692	78.9%	\$123.03
Current Period							
Jan 2021	998	\$199,130	\$6,607	\$205,737	\$165,347	124.4%	\$206.15
Feb 2021	970	\$133,577	\$6,421	\$139,998	\$160,727	87.1%	\$144.33
Mar 2021	976	\$161,253	\$6,461	\$167,715	\$161,672	103.7%	\$171.84
Apr 2021	974	\$142,378	\$6,448	\$148,826	\$161,221	92.3%	\$152.80
May 2021	970	\$109,349	\$6,421	\$115,770	\$160,302	72.2%	\$119.35
Jun 2021	967	\$136,143	\$6,402	\$142,545	\$159,491	89.4%	\$147.41
Jul 2021	972	\$115,521	\$6,435	\$121,955	\$160,011	76.2%	\$125.47
Aug 2021	976	\$149,757	\$6,461	\$156,218	\$160,748	97.2%	\$160.06
Sep 2021	973	\$55,507	\$6,441	\$61,948	\$160,199	38.7%	\$63.67
Oct 2021	975	\$172,320	\$6,455	\$178,774	\$159,890	111.8%	\$183.36
Nov 2021	975	\$78,473	\$6,455	\$84,928	\$159,704	53.2%	\$87.11
Dec 2021	989	\$148,323	\$6,547	\$154,870	\$162,034	95.6%	\$156.59
Total Thru Dec	11,715	\$1,601,731	\$77,553	\$1,679,284	\$1,931,346	86.9%	\$143.34
Average / PEPM	976	\$136.72	\$6.62	\$143.34	\$164.86		
Prior Rolling 12	11,605	\$1,351,782	\$76,013	\$1,427,795	\$1,810,692	78.9%	\$123.03
Current Rolling 12	11,715	\$1,601,731	\$77,553	\$1,679,284	\$1,931,346	86.9%	\$143.34
Change	110	\$249,949	\$1,541	\$251,490	\$120,654		\$20.31
% Change	0.9%	18.5%	2.0%	17.6%	6.7%	8.1 pts	16.5%

Dental by plan

GC - Incentive Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2020	481	\$102,749	\$3,151	\$105,899	\$81,667	129.7%	\$220.16
Feb 2020	476	\$80,855	\$3,118	\$83,973	\$80,549	104.3%	\$176.41
Mar 2020	474	\$66,686	\$3,105	\$69,790	\$80,201	87.0%	\$147.24
Apr 2020	476	\$6,103	\$3,118	\$9,221	\$80,291	11.5%	\$19.37
May 2020	474	\$34,763	\$3,105	\$37,868	\$80,201	47.2%	\$79.89
Jun 2020	459	\$41,901	\$3,006	\$44,908	\$77,546	57.9%	\$97.84
Jul 2020	458	\$79,893	\$3,000	\$82,892	\$77,455	107.0%	\$180.99
Aug 2020	455	\$77,100	\$2,980	\$80,080	\$77,145	103.8%	\$176.00
Sep 2020	455	\$34,596	\$2,980	\$37,576	\$77,237	48.7%	\$82.59
Oct 2020	455	\$72,379	\$2,980	\$75,359	\$77,145	97.7%	\$165.62
Nov 2020	460	\$43,054	\$3,013	\$46,067	\$78,134	59.0%	\$100.14
Dec 2020	462	\$46,297	\$3,026	\$49,324	\$78,445	62.9%	\$106.76
Total	5,585	\$686,376	\$36,582	\$722,957	\$946,016	76.4%	\$129.45
Average / PEPM	465	\$122.90	\$6.55	\$129.45	\$169.39		
Total Thru Dec	5,585	\$686,376	\$36,582	\$722,957	\$946,016	76.4%	\$129.45
Current Period							
Jan 2021	472	\$98,922	\$3,125	\$102,046	\$85,460	119.4%	\$216.20
Feb 2021	455	\$64,664	\$3,012	\$67,676	\$82,201	82.3%	\$148.74
Mar 2021	457	\$69,242	\$3,025	\$72,267	\$82,530	87.6%	\$158.13
Apr 2021	453	\$71,460	\$2,999	\$74,458	\$81,578	91.3%	\$164.37
May 2021	449	\$51,049	\$2,972	\$54,021	\$80,784	66.9%	\$120.31
Jun 2021	444	\$62,772	\$2,939	\$65,711	\$79,736	82.4%	\$148.00
Jul 2021	443	\$55,108	\$2,933	\$58,041	\$79,640	72.9%	\$131.02
Aug 2021	440	\$76,500	\$2,913	\$79,412	\$79,293	100.2%	\$180.48
Sep 2021	435	\$26,364	\$2,880	\$29,243	\$78,518	37.2%	\$67.23
Oct 2021	434	\$78,206	\$2,873	\$81,079	\$78,208	103.7%	\$186.82
Nov 2021	436	\$35,950	\$2,886	\$38,837	\$78,442	49.5%	\$89.07
Dec 2021	443	\$70,478	\$2,933	\$73,410	\$79,447	92.4%	\$165.71
Total Thru Dec	5,361	\$760,713	\$35,490	\$796,203	\$965,837	82.4%	\$148.52
Average / PEPM	447	\$141.90	\$6.62	\$148.52	\$180.16		
Prior Rolling 12	5,585	\$686,376	\$36,582	\$722,957	\$946,016	76.4%	\$129.45
Current Rolling 12	5,361	\$760,713	\$35,490	\$796,203	\$965,837	82.4%	\$148.52
Change	(224)	\$74,337	(\$1,092)	\$73,245	\$19,821		\$19.07
% Change	-4.0%	10.8%	-3.0%	10.1%	2.1%	6.0 pts	14.7%

GC - Preventive Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2020	432	\$56,438	\$2,830	\$59,268	\$67,797	87.4%	\$137.19
Feb 2020	433	\$84,152	\$2,836	\$86,988	\$67,949	128.0%	\$200.90
Mar 2020	433	\$64,795	\$2,836	\$67,631	\$67,895	99.6%	\$156.19
Apr 2020	436	\$12,038	\$2,856	\$14,894	\$68,090	21.9%	\$34.16
May 2020	437	\$39,946	\$2,862	\$42,808	\$68,589	62.4%	\$97.96
Jun 2020	431	\$24,026	\$2,823	\$26,849	\$67,602	39.7%	\$62.29
Jul 2020	434	\$83,213	\$2,843	\$86,055	\$67,797	126.9%	\$198.28
Aug 2020	436	\$78,108	\$2,856	\$80,963	\$68,153	118.8%	\$185.70
Sep 2020	443	\$35,060	\$2,902	\$37,961	\$69,140	54.9%	\$85.69
Oct 2020	450	\$58,910	\$2,948	\$61,857	\$70,163	88.2%	\$137.46
Nov 2020	452	\$40,895	\$2,961	\$43,856	\$70,314	62.4%	\$97.03
Dec 2020	453	\$51,828	\$2,967	\$54,795	\$70,474	77.8%	\$120.96
Total	5,270	\$629,407	\$34,519	\$663,926	\$823,963	80.6%	\$125.98
Average / PEPM	439	\$119.43	\$6.55	\$125.98	\$156.35		
Total Thru Dec	5,270	\$629,407	\$34,519	\$663,926	\$823,963	80.6%	\$125.98
Current Period							
Jan 2021	465	\$96,467	\$3,078	\$99,546	\$76,246	130.6%	\$214.08
Feb 2021	457	\$65,413	\$3,025	\$68,438	\$75,029	91.2%	\$149.75
Mar 2021	460	\$88,387	\$3,045	\$91,433	\$75,612	120.9%	\$198.77
Apr 2021	465	\$66,677	\$3,078	\$69,755	\$76,289	91.4%	\$150.01
May 2021	465	\$53,226	\$3,078	\$56,304	\$76,164	73.9%	\$121.08
Jun 2021	466	\$67,345	\$3,085	\$70,430	\$76,323	92.3%	\$151.14
Jul 2021	470	\$57,274	\$3,111	\$60,385	\$76,829	78.6%	\$128.48
Aug 2021	477	\$72,427	\$3,158	\$75,585	\$77,945	97.0%	\$158.46
Sep 2021	481	\$28,249	\$3,184	\$31,434	\$78,281	40.2%	\$65.35
Oct 2021	482	\$91,352	\$3,191	\$94,543	\$78,204	120.9%	\$196.15
Nov 2021	482	\$41,841	\$3,191	\$45,032	\$77,882	57.8%	\$93.43
Dec 2021	489	\$75,709	\$3,237	\$78,946	\$79,207	99.7%	\$161.44
Total Thru Dec	5,659	\$804,368	\$37,463	\$841,830	\$924,011	91.1%	\$148.76
Average / PEPM	472	\$142.14	\$6.62	\$148.76	\$163.28		
Prior Rolling 12	5,270	\$629,407	\$34,519	\$663,926	\$823,963	80.6%	\$125.98
Current Rolling 12	5,659	\$804,368	\$37,463	\$841,830	\$924,011	91.1%	\$148.76
Change	389	\$174,960	\$2,944	\$177,904	\$100,048		\$22.78
% Change	7.4%	27.8%	8.5%	26.8%	12.1%	10.5 pts	18.1%

GC - Constant Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2020	61	\$2,485	\$400	\$2,884	\$3,268	88.3%	\$47.28
Feb 2020	62	\$3,519	\$406	\$3,925	\$3,338	117.6%	\$63.30
Mar 2020	62	\$1,464	\$406	\$1,870	\$3,338	56.0%	\$30.16
Apr 2020	63	\$1,374	\$413	\$1,787	\$3,397	52.6%	\$28.36
May 2020	63	\$1,904	\$413	\$2,316	\$3,408	68.0%	\$36.76
Jun 2020	62	\$1,468	\$406	\$1,874	\$3,378	55.5%	\$30.23
Jul 2020	62	\$5,388	\$406	\$5,794	\$3,378	171.5%	\$93.45
Aug 2020	61	\$5,189	\$400	\$5,589	\$3,319	168.4%	\$91.62
Sep 2020	63	\$1,729	\$413	\$2,141	\$3,430	62.4%	\$33.99
Oct 2020	63	\$3,488	\$413	\$3,900	\$3,459	112.8%	\$61.91
Nov 2020	63	\$3,671	\$413	\$4,084	\$3,430	119.1%	\$64.82
Dec 2020	65	\$4,323	\$426	\$4,749	\$3,570	133.0%	\$73.06
Total	750	\$35,999	\$4,913	\$40,912	\$40,713	100.5%	\$54.55
Average / PEPM	63	\$48.00	\$6.55	\$54.55	\$54.28		
Total Thru Dec	750	\$35,999	\$4,913	\$40,912	\$40,713	100.5%	\$54.55
Current Period							
Jan 2021	61	\$3,741	\$404	\$4,145	\$3,641	113.8%	\$67.95
Feb 2021	58	\$3,500	\$384	\$3,884	\$3,497	111.1%	\$66.96
Mar 2021	59	\$3,624	\$391	\$4,014	\$3,530	113.7%	\$68.04
Apr 2021	56	\$4,242	\$371	\$4,613	\$3,354	137.5%	\$82.37
May 2021	56	\$5,074	\$371	\$5,445	\$3,354	162.3%	\$97.23
Jun 2021	57	\$6,026	\$377	\$6,403	\$3,432	186.6%	\$112.34
Jul 2021	59	\$3,139	\$391	\$3,530	\$3,542	99.7%	\$59.83
Aug 2021	59	\$830	\$391	\$1,221	\$3,510	34.8%	\$20.69
Sep 2021	57	\$894	\$377	\$1,271	\$3,400	37.4%	\$22.30
Oct 2021	59	\$2,762	\$391	\$3,152	\$3,478	90.6%	\$53.43
Nov 2021	57	\$682	\$377	\$1,059	\$3,380	31.3%	\$18.58
Dec 2021	57	\$2,137	\$377	\$2,514	\$3,380	74.4%	\$44.10
Total Thru Dec	695	\$36,650	\$4,601	\$41,251	\$41,498	99.4%	\$59.35
Average / PEPM	58	\$52.73	\$6.62	\$59.35	\$59.71		
Prior Rolling 12	750	\$35,999	\$4,913	\$40,912	\$40,713	100.5%	\$54.55
Current Rolling 12	695	\$36,650	\$4,601	\$41,251	\$41,498	99.4%	\$59.35
Change	(55)	\$651	(\$312)	\$340	\$785		\$4.81
% Change	-7.3%	1.8%	-6.3%	0.8%	1.9%	-1.1 pts	8.8%

Total vision

Total vision

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment			Loss Ratio	PEPM
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2020	931	\$15,310	\$15,210	100.7%	\$16.44
Feb 2020	930	\$14,581	\$15,151	96.2%	\$15.68
Mar 2020	926	\$10,076	\$15,149	66.5%	\$10.88
Apr 2020	928	\$2,877	\$15,125	19.0%	\$3.10
May 2020	925	\$2,914	\$15,086	19.3%	\$3.15
Jun 2020	920	\$7,656	\$15,001	51.0%	\$8.32
Jul 2020	917	\$9,217	\$14,969	61.6%	\$10.05
Aug 2020	908	\$10,395	\$14,940	69.6%	\$11.45
Sep 2020	907	\$10,998	\$15,023	73.2%	\$12.13
Oct 2020	909	\$8,860	\$15,076	58.8%	\$9.75
Nov 2020	913	\$11,240	\$15,098	74.4%	\$12.31
Dec 2020	912	\$14,105	\$15,071	93.6%	\$15.47
Total	11,026	\$118,229	\$180,899	65.4%	\$10.72
Average / PEPM	919	\$10.72	\$16.41		
Total Thru Dec	11,026	\$118,229	\$180,899	65.4%	\$10.72
Current Period					
Jan 2021	910	\$17,341	\$14,552	119.2%	\$19.06
Feb 2021	919	\$12,436	\$14,574	85.3%	\$13.53
Mar 2021	920	\$12,338	\$14,555	84.8%	\$13.41
Apr 2021	921	\$13,169	\$14,586	90.3%	\$14.30
May 2021	923	\$11,361	\$14,718	77.2%	\$12.31
Jun 2021	922	\$8,806	\$14,545	60.5%	\$9.55
Jul 2021	910	\$10,719	\$14,409	74.4%	\$11.78
Aug 2021	905	\$8,374	\$14,431	58.0%	\$9.25
Sep 2021	910	\$9,330	\$14,481	64.4%	\$10.25
Oct 2021	917	\$10,682	\$14,356	74.4%	\$11.65
Nov 2021	908	\$9,877	\$14,423	68.5%	\$10.88
Dec 2021	917	\$14,805	\$14,630	101.2%	\$16.15
Total Thru Dec	10,982	\$139,238	\$174,260	79.9%	\$12.68
Average / PEPM	915	\$12.68	\$15.87		
Thru Dec Change	(44)	\$21,009	(\$6,639)		\$1.96
Thru Dec % Change	-0.4%	17.8%	-3.7%		18.2%
Prior Rolling 12	11,026	\$118,229	\$180,899	65.4%	\$10.72
Current Rolling 12	10,982	\$139,238	\$174,260	79.9%	\$12.68
Change	(44)	\$21,009	(\$6,639)		\$1.96
% Change	-0.4%	17.8%	-3.7%		18.2%

Vision by classes

Active/COBRA

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment			Loss Ratio	PEPM
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2020	854	\$14,936	\$14,494	103.0%	\$17.49
Feb 2020	853	\$12,871	\$14,442	89.1%	\$15.09
Mar 2020	848	\$9,215	\$14,440	63.8%	\$10.87
Apr 2020	849	\$2,722	\$14,409	18.9%	\$3.21
May 2020	847	\$2,914	\$14,398	20.2%	\$3.44
Jun 2020	844	\$7,376	\$14,313	51.5%	\$8.74
Jul 2020	842	\$8,276	\$14,274	58.0%	\$9.83
Aug 2020	836	\$9,354	\$14,287	65.5%	\$11.19
Sep 2020	836	\$10,482	\$14,332	73.1%	\$12.54
Oct 2020	838	\$8,755	\$14,385	60.9%	\$10.45
Nov 2020	842	\$10,770	\$14,414	74.7%	\$12.79
Dec 2020	841	\$13,246	\$14,401	92.0%	\$15.75
Total	10,130	\$110,917	\$172,589	64.3%	\$10.95
Average / PEPM	844	\$10.95	\$17.04		
Total Thru Dec	10,130	\$110,917	\$172,589	64.3%	\$10.95
Current Period					
Jan 2021	837	\$16,943	\$13,859	122.3%	\$20.24
Feb 2021	845	\$11,456	\$13,868	82.6%	\$13.56
Mar 2021	846	\$11,714	\$13,856	84.5%	\$13.85
Apr 2021	846	\$12,314	\$13,880	88.7%	\$14.56
May 2021	849	\$10,809	\$14,032	77.0%	\$12.73
Jun 2021	852	\$7,952	\$13,892	57.2%	\$9.33
Jul 2021	841	\$10,369	\$13,741	75.5%	\$12.33
Aug 2021	837	\$7,676	\$13,776	55.7%	\$9.17
Sep 2021	842	\$9,046	\$13,819	65.5%	\$10.74
Oct 2021	849	\$9,693	\$13,684	70.8%	\$11.42
Nov 2021	839	\$9,187	\$13,729	66.9%	\$10.95
Dec 2021	849	\$14,031	\$13,936	100.7%	\$16.53
Total Thru Dec	10,132	\$131,190	\$166,072	79.0%	\$12.95
Average / PEPM	844	\$12.95	\$16.39		
Thru Dec Change	2	\$20,273	(\$6,517)		\$2.00
Thru Dec % Change	0.0%	18.3%	-3.8%		18.3%
Prior Rolling 12	10,130	\$110,917	\$172,589	64.3%	\$10.95
Current Rolling 12	10,132	\$131,190	\$166,072	79.0%	\$12.95
Change	2	\$20,273	(\$6,517)		\$2.00
% Change	0.0%	18.3%	-3.8%		18.3%

Retiree

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment			Loss Ratio	PEPM
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2020	77	\$374	\$716	52.2%	\$4.86
Feb 2020	77	\$1,710	\$709	241.2%	\$22.21
Mar 2020	78	\$861	\$709	121.4%	\$11.04
Apr 2020	79	\$155	\$716	21.6%	\$1.96
May 2020	78	\$0	\$688	0.0%	\$0.00
Jun 2020	76	\$280	\$688	40.7%	\$3.68
Jul 2020	75	\$941	\$695	135.4%	\$12.55
Aug 2020	72	\$1,041	\$653	159.4%	\$14.46
Sep 2020	71	\$516	\$691	74.7%	\$7.27
Oct 2020	71	\$105	\$691	15.2%	\$1.48
Nov 2020	71	\$470	\$684	68.7%	\$6.62
Dec 2020	71	\$859	\$670	128.2%	\$12.10
Total	896	\$7,312	\$8,310	88.0%	\$8.16
Average / PEPM	75	\$8.16	\$9.27		
Total Thru Dec	896	\$7,312	\$8,310	88.0%	\$8.16
Current Period					
Jan 2021	73	\$398	\$693	57.4%	\$5.45
Feb 2021	74	\$980	\$706	138.8%	\$13.24
Mar 2021	74	\$624	\$699	89.3%	\$8.43
Apr 2021	75	\$855	\$706	121.1%	\$11.40
May 2021	74	\$552	\$686	80.5%	\$7.46
Jun 2021	70	\$854	\$653	130.8%	\$12.20
Jul 2021	69	\$350	\$668	52.4%	\$5.07
Aug 2021	68	\$698	\$655	106.6%	\$10.26
Sep 2021	68	\$284	\$662	42.9%	\$4.18
Oct 2021	68	\$989	\$672	147.2%	\$14.54
Nov 2021	69	\$690	\$694	99.4%	\$10.00
Dec 2021	68	\$774	\$694	111.5%	\$11.38
Total Thru Dec	850	\$8,048	\$8,188	98.3%	\$9.47
Average / PEPM	71	\$9.47	\$9.63		
Thru Dec Change	(46)	\$736	(\$122)		\$1.31
Thru Dec % Change	-5.1%	10.1%	-1.5%		16.0%
Prior Rolling 12	896	\$7,312	\$8,310	88.0%	\$8.16
Current Rolling 12	850	\$8,048	\$8,188	98.3%	\$9.47
Change	(46)	\$736	(\$122)		\$1.31
% Change	-5.1%	10.1%	-1.5%		16.0%

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%).



Services provided by Mercer Health & Benefits LLC.



Clackamas County – 2022 BRC Work Plan

Due	Activity	Responsibility
February		
2/17	BRC Meeting – 2022 Planning Discussion, BRC member reports, Q4 experience, Benefits and Wellness reports, draft renewal priorities	County and Mercer
March		
3/17	BRC Meeting – Strategy & Goals, prep for April vendor presentations, follow-up BRC member and Benefits and Wellness team reports, establish renewal priorities	County and Mercer
April		
4/21	BRC Meeting - Vendor Presentations with Q&A - PHP, Kaiser	Team
May		
5/19	BRC Meeting – Vendor Presentations with Q&A - Delta Dental, VSP. Q1 experience	Team
June		
6/2	BRC Meeting – Clarify priorities, targeted plan inquiries	Team
6/16	BRC Meeting - Forecasting renewals and plan changes, clarify priorities, targeted plan inquiries	Team
July		
7/7	BRC Meeting – Clarify priorities, targeted plan inquiries	Team
7/21	BRC Meeting – Present preliminary renewals, clarify priorities, targeted plan inquiries	Team
August		
8/4	BRC Meeting – Final renewals; contract changes; benefit options, contribution calculations	Team
8/11	BRC Meeting – Final renewals; contract changes; benefit options, contribution calculations; vote if ready	Team
8/18	BRC Meeting – Final rates, benefit and contract changes, contribution calculations, Q2 experience; vote if ready	Team
8/25	BRC Meeting – Final rates, benefit and contract changes, contribution calculations; vote if ready	Team
September		
ASAP	BCC approval	County
October-November		
10/31	Open Enrollment begins (October 31, 2022 to November 16, 2022)	County