

BRC meeting

Clackamas County

July 18, 2024

A business of Marsh McLennan



Experience Report



Total medical & pharmacy

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

Period	Enrollment	Claims				Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
Prior 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	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				
Total Thru Jun	5,637	\$8,948,536	(\$444,688)	(\$469,078)	\$8,034,769	\$1,129,824	\$9,164,593	\$10,011,244	91.5%	91.5%	\$1,625.79	
Current Period												
Jan 2024	985	\$1,077,727	\$0	\$0	\$1,077,727	\$208,515	\$1,286,242	\$1,836,497	70.0%	70.0%	\$1,305.83	
Feb 2024	981	\$1,702,532	\$0	(\$313,495)	\$1,389,037	\$207,668	\$1,596,704	\$1,826,376	87.4%	78.7%	\$1,627.63	
Mar 2024	986	\$1,770,887	\$0	\$0	\$1,770,887	\$208,726	\$1,979,613	\$1,837,283	107.7%	88.4%	\$2,007.72	
Apr 2024	994	\$1,854,786	\$0	\$0	\$1,854,786	\$210,420	\$2,065,206	\$1,854,830	111.3%	94.2%	\$2,077.67	
May 2024	1,002	\$2,046,497	(\$571)	(\$303,220)	\$1,742,706	\$212,113	\$1,954,820	\$1,864,931	104.8%	96.3%	\$1,950.92	
Jun 2024	1,005	\$2,028,612	(\$2,861)	\$0	\$2,025,751	\$212,748	\$2,238,500	\$1,865,239	120.0%	100.3%	\$2,227.36	
Jul 2024												
Aug 2024												
Sep 2024												
Oct 2024												
Nov 2024												
Dec 2024												
Total Thru Jun	5,953	\$10,481,041	(\$3,431)	(\$616,716)	\$9,860,894	\$1,260,191	\$11,121,085	\$11,085,158	100.3%	100.3%	\$1,868.15	
Average / PEPM	992	\$1,760.63	(\$0.58)	(\$103.60)	\$1,656.46	\$211.69	\$1,868.15	\$1,862.11				
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments												
Prior Rolling 12	11,101	\$17,972,835	(\$1,148,599)	(\$954,209)	\$15,870,027	\$2,183,010	\$18,053,036	\$19,584,704	92.2%	92.2%	\$1,626.25	
Current Rolling 12	11,670	\$19,219,740	(\$470,968)	(\$1,148,131)	\$17,600,642	\$2,406,049	\$20,006,691	\$21,282,364	94.0%	94.0%	\$1,714.37	
Change	569	\$1,246,905	\$677,632	(\$193,922)	\$1,730,615	\$223,039	\$1,953,654	\$1,697,660			\$88.12	
% Change	5.1%	6.9%	-59.0%	20.3%	10.9%	10.2%	10.8%	8.7%	1.8 pts	1.8 pts	5.4%	

Budget Summary



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 2023	433	\$343,369	\$0	\$343,369	\$86,786	\$430,155	\$706,830	60.9%	60.9%	\$993.43	
Feb 2023	426	\$407,491	\$0	\$407,491	\$85,383	\$492,874	\$695,435	70.9%	65.8%	\$1,156.98	
Mar 2023	422	\$649,016	\$0	\$649,016	\$84,581	\$733,598	\$689,104	106.5%	79.2%	\$1,738.38	
Apr 2023	419	\$427,846	\$0	\$427,846	\$83,980	\$511,826	\$686,254	74.6%	78.1%	\$1,221.54	
May 2023	418	\$441,934	\$0	\$441,934	\$83,780	\$525,714	\$682,140	77.1%	77.9%	\$1,257.69	
Jun 2023	417	\$1,033,236	(\$444,688)	\$588,548	\$83,579	\$672,127	\$678,818	99.0%	81.3%	\$1,611.82	
Jul 2023	404	\$273,336	(\$65,590)	\$207,746	\$80,974	\$288,719	\$661,563	43.6%	76.1%	\$714.65	
Aug 2023	406	\$499,466	(\$13,418)	\$486,048	\$81,375	\$567,423	\$663,147	85.6%	77.3%	\$1,397.59	
Sep 2023	408	\$553,648	(\$7,808)	\$545,840	\$81,775	\$627,615	\$662,200	94.8%	79.2%	\$1,538.27	
Oct 2023	406	\$556,195	(\$9,384)	\$546,811	\$81,375	\$628,185	\$658,402	95.4%	80.8%	\$1,547.25	
Nov 2023	409	\$393,573	(\$6,355)	\$387,218	\$81,976	\$469,194	\$663,941	70.7%	79.9%	\$1,147.17	
Dec 2023	408	\$825,771	(\$30,934)	\$794,837	\$81,775	\$876,613	\$659,195	133.0%	84.2%	\$2,148.56	
Total	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	\$1,287.15	(\$116.19)	\$1,170.96	\$200.43	\$1,371.39	\$1,629.23				
Total Thru Jun	2,535	\$3,302,893	(\$444,688)	\$2,858,204	\$508,090	\$3,366,294	\$4,138,580	81.3%	81.3%	\$1,327.93	
Current Period											
Jan 2024	390	\$382,655	\$0	\$382,655	\$82,559	\$465,214	\$651,558	71.4%	71.4%	\$1,192.86	
Feb 2024	388	\$582,036	\$0	\$582,036	\$82,136	\$664,172	\$645,151	102.9%	87.1%	\$1,711.78	
Mar 2024	389	\$716,382	\$0	\$716,382	\$82,347	\$798,729	\$646,137	123.6%	99.2%	\$2,053.29	
Apr 2024	390	\$583,003	\$0	\$583,003	\$82,559	\$665,562	\$649,587	102.5%	100.0%	\$1,706.57	
May 2024	392	\$582,756	(\$571)	\$582,185	\$82,982	\$665,168	\$653,531	101.8%	100.4%	\$1,696.86	
Jun 2024	390	\$525,153	(\$2,861)	\$522,292	\$82,559	\$604,852	\$649,587	93.1%	99.2%	\$1,550.90	
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
Total Thru Jun	2,339	\$3,371,985	(\$3,431)	\$3,368,554	\$495,143	\$3,863,697	\$3,895,551	99.2%	99.2%	\$1,651.86	
Average / PEPM	390	\$1,441.64	(\$1.47)	\$1,440.17	\$211.69	\$1,651.86	\$1,665.48				
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	5,374	\$7,456,068	(\$636,941)	\$6,819,127	\$1,055,307	\$7,874,434	\$8,766,076	89.8%	89.8%	\$1,465.28	
Current Rolling 12	4,780	\$6,473,974	(\$136,921)	\$6,337,053	\$984,393	\$7,321,446	\$7,863,998	93.1%	93.1%	\$1,531.68	
Change	(594)	(\$982,094)	\$500,020	(\$482,074)	(\$70,915)	(\$552,989)	(\$902,078)			\$66.40	
% Change	-11.1%	-13.2%	-78.5%	-7.1%	-6.7%	-7.0%	-10.3%	3.3 pts	3.3 pts	4.5%	

Budget Summary

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	Cumulative
Prior 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	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				
Total Thru Jun	2,756	\$5,000,726	\$0	\$5,000,726	\$552,385	\$5,553,111	\$5,445,391	102.0%	102.0%	\$2,014.92	
Current Period											
Jan 2024	534	\$623,620	\$0	\$623,620	\$113,042	\$736,662	\$1,103,315	66.8%	66.8%	\$1,379.52	
Feb 2024	532	\$1,044,376	\$0	\$1,044,376	\$112,619	\$1,156,995	\$1,100,422	105.1%	85.9%	\$2,174.80	
Mar 2024	537	\$986,687	\$0	\$986,687	\$113,678	\$1,100,365	\$1,111,986	99.0%	90.3%	\$2,049.10	
Apr 2024	544	\$1,034,673	\$0	\$1,034,673	\$115,159	\$1,149,832	\$1,126,084	102.1%	93.3%	\$2,113.66	
May 2024	550	\$1,357,680	\$0	\$1,357,680	\$116,430	\$1,474,110	\$1,132,240	130.2%	100.8%	\$2,680.20	
Jun 2024	555	\$1,313,285	\$0	\$1,313,285	\$117,488	\$1,430,773	\$1,136,410	125.9%	105.0%	\$2,577.97	
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
Total Thru Jun	3,252	\$6,360,321	\$0	\$6,360,321	\$688,416	\$7,048,737	\$6,710,457	105.0%	105.0%	\$2,167.51	
Average / PEPM	542	\$1,955.82	\$0.00	\$1,955.82	\$211.69	\$2,167.51	\$2,063.49				
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	4,995	\$9,063,734	(\$421,917)	\$8,641,817	\$983,952	\$9,625,769	\$9,912,883	97.1%	97.1%	\$1,927.08	
Current Rolling 12	6,173	\$11,299,022	(\$114,939)	\$11,184,083	\$1,273,872	\$12,457,955	\$12,498,159	99.7%	99.7%	\$2,018.14	
Change	1,178	\$2,235,288	\$306,978	\$2,542,266	\$289,920	\$2,832,186	\$2,585,276			\$91.06	
% Change	23.6%	24.7%	-72.8%	29.4%	29.5%	29.4%	26.1%	2.6 pts	2.6 pts	4.7%	

Budget Summary

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 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	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			
Total Thru Jun	171		\$180,293	\$0	\$180,293	\$34,274	\$214,566	\$190,764	112.5%	112.5%	\$1,254.77
Current Period											
Jan 2024	27		\$14,606	\$0	\$14,606	\$5,716	\$20,322	\$32,067	63.4%	63.4%	\$752.65
Feb 2024	27		\$24,250	\$0	\$24,250	\$5,716	\$29,966	\$31,246	95.9%	79.4%	\$1,109.84
Mar 2024	26		\$9,250	\$0	\$9,250	\$5,504	\$14,754	\$29,602	49.8%	70.0%	\$567.46
Apr 2024	26		\$15,401	\$0	\$15,401	\$5,504	\$20,905	\$29,602	70.6%	70.2%	\$804.04
May 2024	26		\$11,676	\$0	\$11,676	\$5,504	\$17,180	\$29,602	58.0%	67.8%	\$660.77
Jun 2024	25		\$7,541	\$0	\$7,541	\$5,292	\$12,833	\$28,779	44.6%	64.1%	\$513.33
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
Total Thru Jun	157		\$82,724	\$0	\$82,724	\$33,235	\$115,959	\$180,899	64.1%	64.1%	\$738.59
Average / PEPM	26		\$526.90	\$0.00	\$526.90	\$211.69	\$738.59	\$1,152.22			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	353		\$373,480	\$0	\$373,480	\$69,354	\$442,834	\$399,449	110.9%	110.9%	\$1,254.49
Current Rolling 12	325		\$172,312	\$0	\$172,312	\$66,908	\$239,220	\$366,124	65.3%	65.3%	\$736.06
Change	(28)		(\$201,168)	\$0	(\$201,168)	(\$2,446)	(\$203,614)	(\$33,325)			(\$518.43)
% Change	-7.9%		-53.9%	0.0%	-53.9%	-3.5%	-46.0%	-8.3%	-45.5 pts	-45.5 pts	-41.3%

Budget Summary

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 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	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			
Total Thru Jun	175		\$464,624	\$0	\$464,624	\$35,075	\$499,699	\$236,508	211.3%	211.3%	\$2,855.42
Current Period											
Jan 2024	34		\$56,846	\$0	\$56,846	\$7,197	\$64,043	\$49,558	129.2%	129.2%	\$1,883.63
Feb 2024	34		\$51,870	\$0	\$51,870	\$7,197	\$59,067	\$49,558	119.2%	124.2%	\$1,737.28
Mar 2024	34		\$58,568	\$0	\$58,568	\$7,197	\$65,765	\$49,558	132.7%	127.0%	\$1,934.28
Apr 2024	34		\$221,709	\$0	\$221,709	\$7,197	\$228,906	\$49,558	461.9%	210.8%	\$6,732.54
May 2024	34		\$94,385	\$0	\$94,385	\$7,197	\$101,582	\$49,558	205.0%	209.6%	\$2,987.72
Jun 2024	35		\$182,633	\$0	\$182,633	\$7,409	\$190,042	\$50,463	376.6%	237.9%	\$5,429.78
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
Total Thru Jun	205		\$666,011	\$0	\$666,011	\$43,396	\$709,407	\$298,251	237.9%	237.9%	\$3,460.52
Average / PEPM	34		\$3,248.83	\$0.00	\$3,248.83	\$211.69	\$3,460.52	\$1,454.88			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	379		\$1,079,553	(\$89,742)	\$989,811	\$74,396	\$1,064,208	\$506,296	210.2%	210.2%	\$2,807.94
Current Rolling 12	392		\$1,274,432	(\$219,108)	\$1,055,324	\$80,877	\$1,136,201	\$554,084	205.1%	205.1%	\$2,898.47
Change	13		\$194,879	(\$129,366)	\$65,513	\$6,481	\$71,993	\$47,787			\$90.54
% Change	3.4%		18.1%	144.2%	6.6%	8.7%	6.8%	9.4%	-5.1 pts	-5.1 pts	3.2%

Budget Summary

Medical large claims

Medical large claims

Large Claims Detail through June 2024

Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Acute lymphoblastic leukemia not having achieved remission		Active - Personal Option	\$253,431	\$3,431
Parastomal hernia with obstruction, without gangrene		Active - Open Option	\$205,927	
Single liveborn infant, delivered by cesarean		Active - Open Option	\$181,043	
Spinal stenosis		Active - Open Option	\$171,622	
Rx - Qinlock		Retiree - Open Option	\$167,109	
Hypoplastic left heart syndrome		Active - Personal Option	\$149,259	
Other specified disorders of the skin and subcutaneous tissue related to radiation		Active - Open Option	\$131,816	
Type 2 diabetes mellitus with foot ulcer		Active - Personal Option	\$122,451	
Spondylolisthesis, lumbar region		Active - Open Option	\$109,020	
Unilateral primary osteoarthritis, right knee		Active - Open Option	\$106,286	
Other toxic encephalopathy		Active - Personal Option	\$101,807	
Malignant neoplasm of upper-inner quadrant of left female breast		Active - Open Option	\$93,899	
Stiff-man syndrome (neurological disorder)		Active - Personal Option	\$90,686	
Splenomegaly		Active - Open Option	\$87,264	
Rx - Stelara		Active - Open Option	\$84,536	
Rx - Skyrizi pen		Active - Open Option	\$84,219	
Secondary malignant neoplasm of retroperitoneum and peritoneum		Active - Personal Option	\$83,548	
Rx - Stelara		Active - Open Option	\$80,314	
Rx - Humira (CF) pen		Active - Open Option	\$78,594	
Alcoholic cirrhosis of liver with ascites		Active - Personal Option	\$78,173	
Malignant neoplasm of upper lobe, left bronchus or lung		Active - Personal Option	\$76,109	
Spinal stenosis, lumbar region without neurogenic claudication		Active - Personal Option	\$75,804	
Malignant neoplasm of prostate		Retiree - Open Option	\$75,722	
Stop Loss Reimbursement Earned			Total	\$3,431



Total dental

Total dental — YTD Jun 2024 — summary (cost vs budget)

Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
			Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget
Prior 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	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				
Total Thru Jun	6,005	\$906,273	\$40,173	\$946,446	\$955,970	99.0%	99.0%	\$157.61	
Current Period									
Jan 2024	1,022	\$88,277	\$6,939	\$95,216	\$157,598	60.4%	60.4%	\$93.17	
Feb 2024	1,028	\$173,728	\$6,980	\$180,708	\$157,675	114.6%	87.5%	\$175.79	
Mar 2024	1,025	\$128,670	\$6,960	\$135,630	\$157,538	86.1%	87.0%	\$132.32	
Apr 2024	1,028	\$141,691	\$6,980	\$148,671	\$158,500	93.8%	88.7%	\$144.62	
May 2024	1,036	\$189,050	\$7,034	\$196,084	\$159,457	123.0%	95.6%	\$189.27	
Jun 2024	1,042	\$119,647	\$7,075	\$126,722	\$159,763	79.3%	92.9%	\$121.61	
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
Total Thru Jun	6,181	\$841,062	\$41,969	\$883,031	\$950,531	92.9%	92.9%	\$142.86	
Average / PEPM	1,030	\$136.07	\$6.79	\$142.86	\$153.78				
Prior Rolling 12	11,943	\$1,619,448	\$79,899	\$1,699,346	\$1,934,955	87.8%	87.8%	\$142.29	
Current Rolling 12	12,196	\$1,667,260	\$82,209	\$1,749,469	\$1,909,647	91.6%	91.6%	\$143.45	
Change	253	\$47,812	\$2,311	\$50,123	(\$25,308)			\$1.16	
% Change	2.1%	3.0%	2.9%	2.9%	-1.3%	3.8 pts	3.8 pts	0.8%	

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	Plan Cost / Budget
Prior 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	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				
Total Thru Jun	2,662	\$425,721	\$17,809	\$443,530	\$465,894	95.2%	95.2%	\$166.62	
Current Period									
Jan 2024	447	\$41,634	\$3,035	\$44,669	\$74,765	59.7%	59.7%	\$99.93	
Feb 2024	450	\$89,005	\$3,056	\$92,060	\$74,684	123.3%	91.5%	\$204.58	
Mar 2024	445	\$67,282	\$3,022	\$70,304	\$74,275	94.7%	92.5%	\$157.99	
Apr 2024	446	\$70,436	\$3,028	\$73,464	\$74,658	98.4%	94.0%	\$164.72	
May 2024	448	\$85,775	\$3,042	\$88,817	\$74,836	118.7%	99.0%	\$198.25	
Jun 2024	451	\$52,661	\$3,062	\$55,723	\$75,031	74.3%	94.8%	\$123.55	
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
Total Thru Jun	2,687	\$406,792	\$18,245	\$425,037	\$448,249	94.8%	94.8%	\$158.18	
Average / PEPM	448	\$151.39	\$6.79	\$158.18	\$166.82				
Prior Rolling 12	5,309	\$747,211	\$35,517	\$782,728	\$943,974	82.9%	82.9%	\$147.43	
Current Rolling 12	5,308	\$801,804	\$35,779	\$837,583	\$906,223	92.4%	92.4%	\$157.80	
Change	(1)	\$54,593	\$262	\$54,855	(\$37,751)			\$10.36	
% Change	-0.0%	7.3%	0.7%	7.0%	-4.0%	9.5 pts	9.5 pts	7.0%	

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 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	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				
Total Thru Jun	3,045	\$464,403	\$20,371	\$484,774	\$472,694	102.6%	102.6%	\$159.20	
Current Period									
Jan 2024	527	\$44,691	\$3,578	\$48,269	\$80,069	60.3%	60.3%	\$91.59	
Feb 2024	530	\$81,947	\$3,599	\$85,546	\$80,227	106.6%	83.5%	\$161.41	
Mar 2024	532	\$60,243	\$3,612	\$63,855	\$80,499	79.3%	82.1%	\$120.03	
Apr 2024	534	\$69,808	\$3,626	\$73,433	\$81,078	90.6%	84.2%	\$137.52	
May 2024	540	\$101,260	\$3,667	\$104,927	\$81,857	128.2%	93.1%	\$194.31	
Jun 2024	543	\$64,932	\$3,687	\$68,619	\$81,980	83.7%	91.5%	\$126.37	
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
Total Thru Jun	3,206	\$422,881	\$21,769	\$444,649	\$485,710	91.5%	91.5%	\$138.69	
Average / PEPM	534	\$131.90	\$6.79	\$138.69	\$151.50				
Prior Rolling 12	6,019	\$846,870	\$40,267	\$887,137	\$954,857	92.9%	92.9%	\$147.39	
Current Rolling 12	6,308	\$841,605	\$42,521	\$884,126	\$969,649	91.2%	91.2%	\$140.16	
Change	289	(\$5,266)	\$2,254	(\$3,012)	\$14,792			(\$7.23)	
% Change	4.8%	-0.6%	5.6%	-0.3%	1.5%	-1.7 pts	-1.7 pts	-4.9%	

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	Plan Cost / Budget
Prior 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	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				
Total Thru Jun	298	\$16,150	\$1,994	\$18,143	\$17,382	104.4%	104.4%	\$60.88	
Current Period									
Jan 2024	48	\$1,952	\$326	\$2,278	\$2,764	82.4%	82.4%	\$47.46	
Feb 2024	48	\$2,776	\$326	\$3,102	\$2,764	112.2%	97.3%	\$64.62	
Mar 2024	48	\$1,145	\$326	\$1,471	\$2,764	53.2%	82.6%	\$30.64	
Apr 2024	48	\$1,447	\$326	\$1,773	\$2,764	64.2%	78.0%	\$36.94	
May 2024	48	\$2,015	\$326	\$2,341	\$2,764	84.7%	79.3%	\$48.77	
Jun 2024	48	\$2,055	\$326	\$2,381	\$2,752	86.5%	80.5%	\$49.60	
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
Total Thru Jun	288	\$11,390	\$1,956	\$13,345	\$16,572	80.5%	80.5%	\$46.34	
Average / PEPM	48	\$39.55	\$6.79	\$46.34	\$57.54				
Prior Rolling 12	615	\$25,366	\$4,114	\$29,481	\$36,124	81.6%	81.6%	\$47.94	
Current Rolling 12	580	\$23,852	\$3,909	\$27,761	\$33,775	82.2%	82.2%	\$47.86	
Change	(35)	(\$1,514)	(\$205)	(\$1,720)	(\$2,349)			(\$0.07)	
% Change	-5.7%	-6.0%	-5.0%	-5.8%	-6.5%	0.6 pts	0.6 pts	-0.2%	

Budget Summary



Total vision

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

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
Prior 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	11,319	\$156,081	\$190,140	82.1%	82.1%	\$13.79
Average / PEPM	943	\$13.79	\$16.80			
Total Thru Jun	5,639	\$78,220	\$94,250	83.0%	83.0%	\$13.87
Current Period						
Jan 2024	981	\$19,371	\$16,624	116.5%	116.5%	\$19.75
Feb 2024	984	\$15,989	\$16,432	97.3%	107.0%	\$16.25
Mar 2024	988	\$13,774	\$16,519	83.4%	99.1%	\$13.94
Apr 2024	992	\$17,642	\$16,681	105.8%	100.8%	\$17.78
May 2024	1,002	\$9,796	\$16,842	58.2%	92.1%	\$9.78
Jun 2024	1,008	\$10,207	\$16,945	60.2%	86.7%	\$10.13
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
Total Thru Jun	5,955	\$86,779	\$100,043	86.7%	86.7%	\$14.57
Average / PEPM	993	\$14.57	\$16.80			
Thru Jun Change	316	\$8,559	\$5,793			\$0.70
Thru Jun % Change	5.6%	10.9%	6.1%	3.7 pts	3.7 pts	5.1%
Prior Rolling 12	11,144	\$143,077	\$189,936	75.3%	75.3%	\$12.84
Current Rolling 12	11,635	\$164,640	\$195,933	84.0%	84.0%	\$14.15
Change	491	\$21,563	\$5,997			\$1.31
% Change	4.4%	15.1%	3.2%	8.7 pts	8.7 pts	10.2%

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 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	10,656	\$147,877	\$183,353	80.7%	80.7%	\$13.88
Average / PEPM	888	\$13.88	\$17.21			
Total Thru Jun	5,311	\$73,369	\$90,914	80.7%	80.7%	\$13.81
Current Period						
Jan 2024	923	\$18,196	\$16,009	113.7%	113.7%	\$19.71
Feb 2024	926	\$15,076	\$15,817	95.3%	104.5%	\$16.28
Mar 2024	930	\$13,228	\$15,904	83.2%	97.4%	\$14.22
Apr 2024	934	\$16,776	\$16,066	104.4%	99.2%	\$17.96
May 2024	944	\$9,160	\$16,227	56.4%	90.5%	\$9.70
Jun 2024	949	\$9,719	\$16,323	59.5%	85.3%	\$10.24
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
Total Thru Jun	5,606	\$82,155	\$96,346	85.3%	85.3%	\$14.65
Average / PEPM	934	\$14.65	\$17.19			
Thru Jun Change	295	\$8,786	\$5,432			\$0.84
Thru Jun % Change	5.6%	12.0%	6.0%	4.6 pts	4.6 pts	6.1%
Prior Rolling 12	10,451	\$134,033	\$182,614	73.4%	73.4%	\$12.82
Current Rolling 12	10,951	\$156,663	\$188,785	83.0%	83.0%	\$14.31
Change	500	\$22,630	\$6,171			\$1.48
% Change	4.8%	16.9%	3.4%	9.6 pts	9.6 pts	11.5%

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 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	663	\$8,204	\$6,787	120.9%	120.9%	\$12.37
Average / PEPM	55	\$12.37	\$10.24			
Total Thru Jun	328	\$4,851	\$3,336	145.4%	145.4%	\$14.79
Current Period						
Jan 2024	58	\$1,175	\$615	191.1%	191.1%	\$20.26
Feb 2024	58	\$913	\$615	148.5%	169.8%	\$15.74
Mar 2024	58	\$546	\$615	88.8%	142.8%	\$9.41
Apr 2024	58	\$866	\$615	140.8%	142.3%	\$14.93
May 2024	58	\$636	\$615	103.4%	134.5%	\$10.97
Jun 2024	59	\$488	\$622	78.5%	125.1%	\$8.27
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
Total Thru Jun	349	\$4,624	\$3,697	125.1%	125.1%	\$13.25
Average / PEPM	58	\$13.25	\$10.59			
Thru Jun Change	21	(\$227)	\$361			(\$1.54)
Thru Jun % Change	6.4%	-4.7%	10.8%	-20.3 pts	-20.3 pts	-10.4%
Prior Rolling 12	693	\$9,044	\$7,322	123.5%	123.5%	\$13.05
Current Rolling 12	684	\$7,977	\$7,148	111.6%	111.6%	\$11.66
Change	(9)	(\$1,067)	(\$174)			(\$1.39)
% Change	-1.3%	-11.8%	-2.4%	-11.9 pts	-11.9 pts	-10.6%

Experience Summary

Renewal Exhibits

2

Medical/Rx Projection: 0% margin

Effective: January 1, 2025

	Open Option	Personal Option	Combined
Most Recent 12 Months Ending	June 30, 2024	June 30, 2024	June 30, 2024
Mature Months	12	12	12
Paid Claims for Entire Experience Period	\$12,573,454	\$6,646,286	\$19,219,740
Stop Loss Credit	(334,047)	(136,921)	(470,968)
Historical Benefit Changes Adjustment	1.000	1.000	1.000
Adjusted Net Paid Claims during This Period	\$12,239,407	\$6,509,365	\$18,748,772
Average Enrollment Setback (1 month)	540	428	968
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,888.80	\$1,267.40	\$1,614.05
Annual Trend (5% Medical, 9% Rx)	5.9%	5.5%	5.7%
Number of Months of Trend	19	19	19
Extended Trend Factor	1.095	1.088	1.092
Projected Claims PEPM	\$2,067.59	\$1,379.26	\$1,763.25
Claims Margin (%)	0.0%	0.0%	0.0%
Projected Claims PEPM+Margin	\$2,067.59	\$1,379.26	\$1,763.25
Fixed Expenses			
Providence Administration (2.9% increase)	\$61.50	\$61.50	\$61.50
Rx Rebates	(98.38)	(98.38)	(98.38)
Specific Stop Loss (estimated 15% increase)	174.72	174.72	174.72
Total Fixed Expenses PEPM	\$137.84	\$137.84	\$137.84
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$2,205.43	\$1,517.09	\$1,901.08
Current Budget, Based on Current Rates	\$2,023.00	\$1,645.35	\$1,856.07
Needed Increase	9.0%	-7.8%	2.4%

All estimates are 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 for any other purpose than for which it was issued by Mercer. Mercer is not responsible for the consequences of any unauthorized use.

Dental Projection: 0% margin

Effective: January 1, 2025

	Incentive	Constant	Preventive	Combined
Most Recent 12 Months Ending	June 30, 2024	June 30, 2024	June 30, 2024	June 30, 2024
Mature Months	12	12	12	12
Paid Claims for Entire Experience Period	\$801,804	\$23,852	\$841,605	\$1,667,260
Stop Loss Credit	0	0	0	0
Historical Benefit Changes Adjustment	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>
Adjusted Net Paid Claims during This Period	\$801,804	\$23,852	\$841,605	\$1,667,260
Average Enrollment Setback (1 month)	441	48	523	1,012
Adjusted Paid Claims per Employee per Month (PEPM)	\$151.51	\$41.41	\$134.10	\$137.29
Annual Trend (4%)	4.0%	4.0%	4.0%	4.0%
Number of Months of Trend	19	19	19	19
Extended Trend Factor	1.064	1.064	1.064	1.064
Projected Claims PEPM	\$161.22	\$44.06	\$142.69	\$146.09
Claims Margin (%)	0.0%	0.0%	0.0%	0.0%
Projected Claims PEPM+Margin	\$161.22	\$44.06	\$142.69	\$146.09
Fixed Expenses				
Administration Fees (1.5% increase)	\$6.89	\$6.89	\$6.89	\$6.89
Total Fixed Expenses PEPM	\$6.89	\$6.89	\$6.89	\$6.89
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$168.11	\$50.95	\$149.58	\$152.98
Current Budget, Based on Current Rates	\$167.45	\$57.12	\$150.55	\$153.45
Needed Increase	0.4%	-10.8%	-0.6%	-0.3%

All estimates are 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 for any other purpose than for which it was issued by Mercer. Mercer is not responsible for the consequences of any unauthorized use.

Rates & Contributions

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical ¹										
General County										
VALUE: Kaiser HMO Option 10/10/1000 \$250 Deductible; Vision \$250/12 months										
EE	233	\$880.36	\$836.34	\$44.02	\$5.32	13.7%	5.0%	\$100.98	13.7%	95.0%
EE, SP	163	1,760.72	1,672.68	88.04	10.64	13.7%	5.0%	201.96	13.7%	95.0%
EE, CH	86	1,584.64	1,505.40	79.24	9.58	13.8%	5.0%	181.76	13.7%	95.0%
EE, FAM	<u>303</u>	<u>2,640.98</u>	<u>2,508.94</u>	132.04	15.94	13.7%	5.0%	302.94	13.7%	95.0%
COMPOSITE	785	\$1,819.90	\$1,704.56							
AFSME/EA				\$115.34	\$35.08	43.7%	6.3%	\$179.80	11.8%	93.7%
FOPPO				\$115.34	\$35.08	43.7%	6.3%	\$179.80	11.8%	93.7%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,602.30							
AFSME/EA				\$120.70	\$35.34	41.4%	7.0%	(\$19.34)	-1.2%	93.0%
FOPPO				\$120.70	\$35.34	41.4%	7.0%	(\$19.34)	-1.2%	93.0%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,975.00							
AFSME/EA				\$139.00	\$36.20	35.2%	6.6%	\$21.80	1.1%	93.4%
FOPPO				\$139.00	\$36.20	35.2%	6.6%	\$21.80	1.1%	93.4%

¹Rates include the standard 2025 contract changes.

Rates & Contributions – alternative method

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option 10/10/1000 \$250 Deductible; Vision \$250/12 months										
EE	233	\$880.36	\$836.34	\$44.02	\$5.32	13.7%	5.0%	\$100.98	13.7%	95.0%
EE, SP	163	1,760.72	1,672.68	88.04	10.64	13.7%	5.0%	201.96	13.7%	95.0%
EE, CH	86	1,584.64	1,505.40	79.24	9.58	13.8%	5.0%	181.76	13.7%	95.0%
EE, FAM	<u>303</u>	<u>2,640.98</u>	<u>2,508.94</u>	132.04	15.94	13.7%	5.0%	302.94	13.7%	95.0%
COMPOSITE	785	\$1,819.90	\$1,663.84							
AFSME/EA				\$156.06	\$75.80	94.4%	8.6%	\$139.08	9.1%	91.4%
FOPPO				\$156.06	\$75.80	94.4%	8.6%	\$139.08	9.1%	91.4%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,636.84							
AFSME/EA				\$86.16	\$0.80	0.9%	5.0%	\$15.20	0.9%	95.0%
FOPPO				\$86.16	\$0.80	0.9%	5.0%	\$15.20	0.9%	95.0%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$2,008.30							
AFSME/EA				\$105.70	\$2.90	2.8%	5.0%	\$55.10	2.8%	95.0%
FOPPO				\$105.70	\$2.90	2.8%	5.0%	\$55.10	2.8%	95.0%

¹Rates include the standard 2025 contract changes.

Kaiser plan options - rate impact

Effective: January 1, 2025

	2025 Renewal			Employee			Employer			
	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE	
1	General County Kaiser Option - Medical/Rx									
Enrollment	Increase Deductible to \$350/\$700 & OOP Maximum to \$1,500/\$3,000									
EE	233	\$858.75	\$815.81	\$42.94	\$4.24	11.0%	5.0%	\$80.45	10.9%	95.0%
EE, SP	163	1,717.48	1,631.60	85.88	8.48	11.0%	5.0%	160.88	10.9%	95.0%
EE, CH	86	1,545.75	1,468.47	77.28	7.62	10.9%	5.0%	144.83	10.9%	95.0%
EE, FAM	<u>303</u>	<u>2,576.15</u>	<u>2,447.35</u>	<u>128.80</u>	12.70	10.9%	5.0%	241.35	10.9%	95.0%
COMPOSITE	785	\$1,775.22	\$1,680.14							
AFSME/EA				\$95.08	\$14.82	18.5%	5.4%	\$155.38	10.2%	94.6%
FOPPO				\$95.08	\$14.82	18.5%	5.4%	\$155.38	10.2%	94.6%

Rates & Contributions – Kaiser plan option

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option 10/10/1500 \$350 Deductible; Vision \$250/12 months										
EE	233	\$858.74	\$815.80	\$42.94	\$4.24	11.0%	5.0%	\$80.44	10.9%	95.0%
EE, SP	163	1,717.50	1,631.62	85.88	8.48	11.0%	5.0%	160.90	10.9%	95.0%
EE, CH	86	1,545.74	1,468.46	77.28	7.62	10.9%	5.0%	144.82	10.9%	95.0%
EE, FAM	<u>303</u>	<u>2,576.16</u>	<u>2,447.36</u>	128.80	12.70	10.9%	5.0%	241.36	10.9%	95.0%
COMPOSITE	785	\$1,775.22	\$1,680.14							
AFSME/EA				\$95.08	\$14.82	18.5%	5.4%	\$155.38	10.2%	94.6%
FOPPO				\$95.08	\$14.82	18.5%	5.4%	\$155.38	10.2%	94.6%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,622.56							
AFSME/EA				\$100.44	\$15.08	17.7%	5.8%	\$0.92	0.1%	94.2%
FOPPO				\$100.44	\$15.08	17.7%	5.8%	\$0.92	0.1%	94.2%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,995.26							
AFSME/EA				\$118.74	\$15.94	15.5%	5.6%	\$42.06	2.2%	94.4%
FOPPO				\$118.74	\$15.94	15.5%	5.6%	\$42.06	2.2%	94.4%

¹Rates include the standard 2025 contract changes.

Deductible & Out-of-Pocket Maximum

of members satisfying

Kaiser	CY 2023	YTD 2024 (6/18/2024)
Per Person Deductible	78	27
Per Person OOP Max	63	20
Per Family Deductible	18	7
Per Family OOP Max	7	2

Providence	Benefit	CY 2023	YTD 2024 (5/13/2024)
Open Option	Per Person Deductible	250	126
	Per Person OOP Max	94	33
	Per Family Deductible	47	11
	Per Family OOP Max	10	2
Personal Option	Per Person Deductible	124	48
	Per Person OOP Max	62	30
	Per Family Deductible	14	3
	Per Family OOP Max	6	3

