

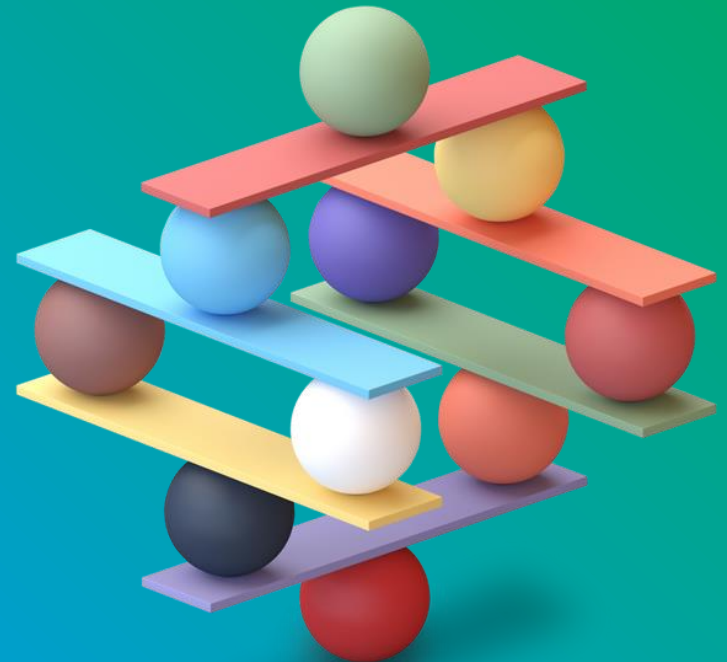


POA Renewal Meeting

August 22, 2023

Clackamas County

Mercer – Portland, OR Office



welcome to brighter

Experience report

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 2022	342	\$332,569	\$0	\$0	\$0	\$332,569	\$65,921	\$398,490	\$540,212	73.8%	\$1,165.17	
Feb 2022	343	\$316,968	\$0	(\$63,636)	\$0	\$253,332	\$66,113	\$319,445	\$540,364	59.1%	\$931.33	
Mar 2022	344	\$553,521	\$0	\$0	\$0	\$553,521	\$66,306	\$619,827	\$540,215	114.7%	\$1,801.82	
Apr 2022	342	\$492,040	\$0	\$0	\$0	\$492,040	\$65,921	\$557,961	\$537,445	103.8%	\$1,631.46	
May 2022	340	\$375,344	\$0	(\$51,364)	\$0	\$323,980	\$65,535	\$389,515	\$535,080	72.8%	\$1,145.63	
Jun 2022	341	\$442,701	(\$4,305)	\$0	\$0	\$438,396	\$65,728	\$504,124	\$534,691	94.3%	\$1,478.37	
Jul 2022	340	\$634,416	\$0	\$0	\$0	\$634,416	\$65,535	\$699,951	\$533,233	131.3%	\$2,058.68	
Aug 2022	340	\$459,875	(\$101,669)	(\$42,245)	\$0	\$315,961	\$65,535	\$381,496	\$535,494	71.2%	\$1,122.05	
Sep 2022	338	\$496,815	(\$69,234)	\$0	\$0	\$427,581	\$65,150	\$492,730	\$531,114	92.8%	\$1,457.78	
Oct 2022	336	\$526,694	(\$102,325)	\$0	\$0	\$424,369	\$64,764	\$489,133	\$525,833	93.0%	\$1,455.75	
Nov 2022	336	\$481,401	(\$102,325)	(\$48,532)	\$0	\$330,544	\$64,764	\$395,308	\$524,673	75.3%	\$1,176.51	
Dec 2022	338	\$571,337	(\$35,465)	\$0	\$0	\$535,872	\$65,150	\$601,021	\$525,430	114.4%	\$1,778.17	
Total	4,080	\$5,683,681	(\$415,322)	(\$205,779)	\$0	\$5,062,580	\$786,420	\$5,849,000	\$6,403,783	91.3%	\$1,433.58	
Average / PEPM	340	\$1,393.06	(\$101.79)	(\$50.44)	\$0.00	\$1,240.83	\$192.75	\$1,433.58	\$1,569.55			
Total Thru Jun	2,052	\$2,513,143	(\$4,305)	(\$115,001)	\$0	\$2,393,837	\$395,523	\$2,789,360	\$3,228,007	86.4%	\$1,359.34	
Current Period												
Jan 2023	350	\$420,378	\$0	\$0	\$0	\$420,378	\$70,151	\$490,528	\$539,984	90.8%	\$1,401.51	
Feb 2023	351	\$490,121	\$0	(\$50,502)	\$0	\$439,620	\$70,351	\$509,971	\$542,610	94.0%	\$1,452.91	
Mar 2023	350	\$953,891	(\$96,182)	\$0	\$0	\$857,709	\$70,151	\$927,860	\$544,064	170.5%	\$2,651.03	
Apr 2023	355	\$561,685	(\$35,038)	\$0	\$0	\$526,647	\$71,153	\$597,799	\$549,241	108.8%	\$1,683.94	
May 2023	354	\$517,994	(\$12,229)	(\$91,759)	\$0	\$414,007	\$70,952	\$484,959	\$546,231	88.8%	\$1,369.94	
Jun 2023	355	\$715,700	\$5,885	\$0	\$0	\$721,585	\$71,153	\$792,738	\$548,393	144.6%	\$2,233.06	
Jul 2023												
Aug 2023												
Sep 2023												
Oct 2023												
Nov 2023												
Dec 2023												
Total Thru Jun	2,115	\$3,659,769	(\$137,564)	(\$142,260)	\$0	\$3,379,945	\$423,909	\$3,803,854	\$3,270,522	116.3%	\$1,798.51	
Average / PEPM	353	\$1,730.39	(\$65.04)	(\$67.26)	\$0.00	\$1,598.08	\$200.43	\$1,798.51	\$1,546.35			
Rolling 12 Months												
Prior Rolling 12	4,096	\$5,548,355	(\$624,266)	(\$264,681)	\$0	\$4,659,407	\$794,083	\$5,453,490	\$6,915,767	78.9%	\$1,331.42	
Current Rolling 12	4,143	\$6,830,307	(\$548,581)	(\$233,038)	\$0	\$6,048,687	\$814,806	\$6,863,494	\$6,446,298	106.5%	\$1,656.65	
Change	47	\$1,281,951	\$75,686	\$31,643	\$0	\$1,389,280	\$20,724	\$1,410,004	(\$469,469)		\$325.23	
% Change	1.1%	23.1%	-12.1%	-12.0%	0.0%	29.8%	2.6%	25.9%	-6.8%	27.6 pts	24.4%	

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 2022	342	\$20,438	\$45,483	\$65,921
Feb 2022	343	\$20,498	\$45,616	\$66,113
Mar 2022	344	\$20,557	\$45,749	\$66,306
Apr 2022	342	\$20,438	\$45,483	\$65,921
May 2022	340	\$20,318	\$45,217	\$65,535
Jun 2022	341	\$20,378	\$45,350	\$65,728
Jul 2022	340	\$20,318	\$45,217	\$65,535
Aug 2022	340	\$20,318	\$45,217	\$65,535
Sep 2022	338	\$20,199	\$44,951	\$65,150
Oct 2022	336	\$20,079	\$44,685	\$64,764
Nov 2022	336	\$20,079	\$44,685	\$64,764
Dec 2022	338	\$20,199	\$44,951	\$65,150
Total	4,080	\$243,821	\$542,599	\$786,420
Average / PEPM	340	\$59.76	\$132.99	\$192.75
Total Thru Jun	2,052	\$122,628	\$272,895	\$395,523
Current Period				
Jan 2023	350	\$20,916	\$49,235	\$70,151
Feb 2023	351	\$20,976	\$49,375	\$70,351
Mar 2023	350	\$20,916	\$49,235	\$70,151
Apr 2023	355	\$21,215	\$49,938	\$71,153
May 2023	354	\$21,155	\$49,797	\$70,952
Jun 2023	355	\$21,215	\$49,938	\$71,153
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
Total Thru Jun	2,115	\$126,392	\$297,517	\$423,909
Average / PEPM	353	\$59.76	\$140.67	\$200.43

Medical & pharmacy by plan

POA – 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 2022	65	\$59,412	\$0	\$59,412	\$12,529	\$71,941	\$109,513	65.7%	\$1,106.78
Feb 2022	65	\$24,566	\$0	\$24,566	\$12,529	\$37,095	\$109,513	33.9%	\$570.69
Mar 2022	65	\$36,237	\$0	\$36,237	\$12,529	\$48,766	\$109,513	44.5%	\$750.24
Apr 2022	64	\$81,012	\$0	\$81,012	\$12,336	\$93,348	\$108,103	86.4%	\$1,458.56
May 2022	64	\$73,386	\$0	\$73,386	\$12,336	\$85,722	\$107,398	79.8%	\$1,339.41
Jun 2022	65	\$62,200	\$0	\$62,200	\$12,529	\$74,729	\$108,668	68.8%	\$1,149.67
Jul 2022	65	\$200,386	\$0	\$200,386	\$12,529	\$212,915	\$108,668	195.9%	\$3,275.61
Aug 2022	65	\$52,001	\$0	\$52,001	\$12,529	\$64,530	\$108,668	59.4%	\$992.77
Sep 2022	64	\$40,983	\$0	\$40,983	\$12,336	\$53,319	\$106,550	50.0%	\$833.11
Oct 2022	64	\$132,795	\$0	\$132,795	\$12,336	\$145,131	\$106,550	136.2%	\$2,267.68
Nov 2022	64	\$66,150	\$0	\$66,150	\$12,336	\$78,486	\$105,844	74.2%	\$1,226.34
Dec 2022	67	\$76,206	\$0	\$76,206	\$12,914	\$89,120	\$107,959	82.5%	\$1,330.15
Total	777	\$905,334	\$0	\$905,334	\$149,767	\$1,055,101	\$1,296,946	81.4%	\$1,357.92
Average / PEPM	65	\$1,165.17	\$0.00	\$1,165.17	\$192.75	\$1,357.92	\$1,669.17		
Total Thru Jun	388	\$336,813	\$0	\$336,813	\$74,787	\$411,600	\$652,708	63.1%	\$1,060.82
Current Period									
Jan 2023	69	\$62,337	\$0	\$62,337	\$13,830	\$76,167	\$106,983	71.2%	\$1,103.86
Feb 2023	69	\$89,471	\$0	\$89,471	\$13,830	\$103,300	\$108,953	94.8%	\$1,497.11
Mar 2023	70	\$98,765	\$0	\$98,765	\$14,030	\$112,795	\$110,361	102.2%	\$1,611.36
Apr 2023	73	\$79,436	\$0	\$79,436	\$14,631	\$94,067	\$113,880	82.6%	\$1,288.59
May 2023	73	\$76,113	\$0	\$76,113	\$14,631	\$90,745	\$113,880	79.7%	\$1,243.08
Jun 2023	73	\$132,348	\$0	\$132,348	\$14,631	\$146,979	\$114,584	128.3%	\$2,013.41
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru Jun	427	\$538,469	\$0	\$538,469	\$85,584	\$624,053	\$668,642	93.3%	\$1,461.48
Average / PEPM	71	\$1,261.05	\$0.00	\$1,261.05	\$200.43	\$1,461.48	\$1,565.91		
Prior Rolling 12	805	\$710,493	\$0	\$710,493	\$156,098	\$866,591	\$1,449,500	59.8%	\$1,076.51
Current Rolling 12	816	\$1,106,990	\$0	\$1,106,990	\$160,563	\$1,267,554	\$1,312,881	96.5%	\$1,553.37
Change	11	\$396,497	\$0	\$396,497	\$4,466	\$400,963	(\$136,619)		\$476.86
% Change	1.4%	55.8%	0.0%	55.8%	2.9%	46.3%	-9.4%	36.8 pts	44.3%

POA – 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 2022	65	\$3,884	\$8,644	\$12,529
Feb 2022	65	\$3,884	\$8,644	\$12,529
Mar 2022	65	\$3,884	\$8,644	\$12,529
Apr 2022	64	\$3,825	\$8,511	\$12,336
May 2022	64	\$3,825	\$8,511	\$12,336
Jun 2022	65	\$3,884	\$8,644	\$12,529
Jul 2022	65	\$3,884	\$8,644	\$12,529
Aug 2022	65	\$3,884	\$8,644	\$12,529
Sep 2022	64	\$3,825	\$8,511	\$12,336
Oct 2022	64	\$3,825	\$8,511	\$12,336
Nov 2022	64	\$3,825	\$8,511	\$12,336
Dec 2022	67	\$4,004	\$8,910	\$12,914
Total	777	\$46,434	\$103,333	\$149,767
Average / PEPM	65	\$59.76	\$132.99	\$192.75
Total Thru Jun	388	\$23,187	\$51,600	\$74,787
Current Period				
Jan 2023	69	\$4,123	\$9,706	\$13,830
Feb 2023	69	\$4,123	\$9,706	\$13,830
Mar 2023	70	\$4,183	\$9,847	\$14,030
Apr 2023	73	\$4,362	\$10,269	\$14,631
May 2023	73	\$4,362	\$10,269	\$14,631
Jun 2023	73	\$4,362	\$10,269	\$14,631
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
Total Thru Jun	427	\$25,518	\$60,066	\$85,584
Average / PEPM	71	\$59.76	\$140.67	\$200.43

POA – 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 2022	185	\$186,870	\$0	\$186,870	\$35,659	\$222,529	\$332,111	67.0%	\$1,202.86
Feb 2022	186	\$155,246	\$0	\$155,246	\$35,852	\$191,098	\$333,619	57.3%	\$1,027.41
Mar 2022	188	\$367,714	\$0	\$367,714	\$36,237	\$403,951	\$334,225	120.9%	\$2,148.68
Apr 2022	187	\$284,547	\$0	\$284,547	\$36,044	\$320,591	\$333,470	96.1%	\$1,714.39
May 2022	186	\$212,674	\$0	\$212,674	\$35,852	\$248,526	\$332,565	74.7%	\$1,336.16
Jun 2022	186	\$229,675	\$0	\$229,675	\$35,852	\$265,527	\$330,907	80.2%	\$1,427.56
Jul 2022	187	\$329,236	\$0	\$329,236	\$36,044	\$365,281	\$331,662	110.1%	\$1,953.37
Aug 2022	187	\$269,907	(\$32,644)	\$237,263	\$36,044	\$273,307	\$333,170	82.0%	\$1,461.53
Sep 2022	186	\$340,051	(\$45,357)	\$294,694	\$35,852	\$330,546	\$330,907	99.9%	\$1,777.13
Oct 2022	183	\$281,668	(\$72,802)	\$208,866	\$35,273	\$244,139	\$324,870	75.1%	\$1,334.09
Nov 2022	183	\$276,737	(\$72,802)	\$203,935	\$35,273	\$239,208	\$324,416	73.7%	\$1,307.15
Dec 2022	180	\$336,361	(\$33,383)	\$302,978	\$34,695	\$337,673	\$320,039	105.5%	\$1,875.96
Total	2,224	\$3,270,686	(\$256,988)	\$3,013,698	\$428,676	\$3,442,374	\$3,961,960	86.9%	\$1,547.83
Average / PEPM	185	\$1,470.63	(\$115.55)	\$1,355.08	\$192.75	\$1,547.83	\$1,781.46		
Total Thru Jun	1,118	\$1,436,726	\$0	\$1,436,726	\$215,495	\$1,652,221	\$1,996,897	82.7%	\$1,477.84
Current Period									
Jan 2023	188	\$254,233	\$0	\$254,233	\$37,681	\$291,914	\$332,098	87.9%	\$1,552.74
Feb 2023	190	\$328,874	\$0	\$328,874	\$38,082	\$366,956	\$333,606	110.0%	\$1,931.35
Mar 2023	187	\$740,421	(\$96,182)	\$644,239	\$37,480	\$681,719	\$332,096	205.3%	\$3,645.56
Apr 2023	188	\$385,053	(\$35,038)	\$350,015	\$37,681	\$387,695	\$332,248	116.7%	\$2,062.21
May 2023	186	\$336,220	(\$12,229)	\$323,992	\$37,280	\$361,272	\$328,485	110.0%	\$1,942.32
Jun 2023	187	\$404,224	\$5,885	\$410,109	\$37,480	\$447,589	\$329,239	135.9%	\$2,393.53
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru Jun	1,126	\$2,449,025	(\$137,564)	\$2,311,462	\$225,684	\$2,537,146	\$1,987,773	127.6%	\$2,253.24
Average / PEPM	188	\$2,174.98	(\$122.17)	\$2,052.81	\$200.43	\$2,253.24	\$1,765.34		
Prior Rolling 12	2,210	\$3,412,768	(\$360,820)	\$3,051,948	\$428,424	\$3,480,372	\$4,253,141	81.8%	\$1,574.83
Current Rolling 12	2,232	\$4,282,985	(\$394,552)	\$3,888,433	\$438,866	\$4,327,299	\$3,952,836	109.5%	\$1,938.75
Change	22	\$870,217	(\$33,732)	\$836,485	\$10,442	\$846,927	(\$300,305)		\$363.92
% Change	1.0%	25.5%	9.3%	27.4%	2.4%	24.3%	-7.1%	27.6 pts	23.1%

POA – 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 2022	185	\$11,056	\$24,603	\$35,659
Feb 2022	186	\$11,115	\$24,736	\$35,852
Mar 2022	188	\$11,235	\$25,002	\$36,237
Apr 2022	187	\$11,175	\$24,869	\$36,044
May 2022	186	\$11,115	\$24,736	\$35,852
Jun 2022	186	\$11,115	\$24,736	\$35,852
Jul 2022	187	\$11,175	\$24,869	\$36,044
Aug 2022	187	\$11,175	\$24,869	\$36,044
Sep 2022	186	\$11,115	\$24,736	\$35,852
Oct 2022	183	\$10,936	\$24,337	\$35,273
Nov 2022	183	\$10,936	\$24,337	\$35,273
Dec 2022	180	\$10,757	\$23,938	\$34,695
Total	2,224	\$132,906	\$295,770	\$428,676
Average / PEPM	185	\$59.76	\$132.99	\$192.75
Total Thru Jun	1,118	\$66,812	\$148,683	\$215,495
Current Period				
Jan 2023	188	\$11,235	\$26,446	\$37,681
Feb 2023	190	\$11,354	\$26,727	\$38,082
Mar 2023	187	\$11,175	\$26,305	\$37,480
Apr 2023	188	\$11,235	\$26,446	\$37,681
May 2023	186	\$11,115	\$26,165	\$37,280
Jun 2023	187	\$11,175	\$26,305	\$37,480
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
Total Thru Jun	1,126	\$67,290	\$158,394	\$225,684
Average / PEPM	188	\$59.76	\$140.67	\$200.43

POA - 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 2022	75	\$83,137	\$0	\$83,137	\$14,456	\$97,593	\$81,661	119.5%	\$1,301.24
Feb 2022	75	\$134,981	\$0	\$134,981	\$14,456	\$149,437	\$80,304	186.1%	\$1,992.50
Mar 2022	74	\$138,833	\$0	\$138,833	\$14,264	\$153,097	\$79,549	192.5%	\$2,068.87
Apr 2022	74	\$113,039	\$0	\$113,039	\$14,264	\$127,303	\$78,945	161.3%	\$1,720.30
May 2022	73	\$87,068	\$0	\$87,068	\$14,071	\$101,139	\$78,190	129.4%	\$1,385.46
Jun 2022	73	\$146,774	(\$4,305)	\$142,469	\$14,071	\$156,540	\$78,190	200.2%	\$2,144.38
Jul 2022	72	\$94,902	\$0	\$94,902	\$13,878	\$108,780	\$76,681	141.9%	\$1,510.83
Aug 2022	72	\$131,380	(\$69,025)	\$62,355	\$13,878	\$76,233	\$77,434	98.4%	\$1,058.79
Sep 2022	72	\$86,685	(\$23,877)	\$62,808	\$13,878	\$76,686	\$77,434	99.0%	\$1,065.08
Oct 2022	73	\$95,940	(\$29,523)	\$66,418	\$14,071	\$80,488	\$78,190	102.9%	\$1,102.58
Nov 2022	73	\$128,190	(\$29,523)	\$98,668	\$14,071	\$112,738	\$78,191	144.2%	\$1,544.36
Dec 2022	75	\$149,042	(\$2,082)	\$146,960	\$14,456	\$161,417	\$81,209	198.8%	\$2,152.22
Total	881	\$1,389,971	(\$158,334)	\$1,231,637	\$169,813	\$1,401,450	\$945,978	148.1%	\$1,590.75
Average / PEPM	73	\$1,577.72	(\$179.72)	\$1,398.00	\$192.75	\$1,590.75	\$1,073.75		
Total Thru Jun	444	\$703,832	(\$4,305)	\$699,527	\$85,581	\$785,108	\$476,838	164.6%	\$1,768.26
Current Period									
Jan 2023	76	\$95,735	\$0	\$95,735	\$15,233	\$110,968	\$83,306	133.2%	\$1,460.10
Feb 2023	74	\$67,019	\$0	\$67,019	\$14,832	\$81,851	\$81,047	101.0%	\$1,106.09
Mar 2023	76	\$105,137	\$0	\$105,137	\$15,233	\$120,370	\$83,306	144.5%	\$1,583.81
Apr 2023	77	\$88,066	\$0	\$88,066	\$15,433	\$103,499	\$84,812	122.0%	\$1,344.14
May 2023	78	\$75,212	\$0	\$75,212	\$15,634	\$90,846	\$85,566	106.2%	\$1,164.69
Jun 2023	78	\$155,971	\$0	\$155,971	\$15,634	\$171,605	\$85,566	200.6%	\$2,200.06
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru Jun	459	\$587,140	\$0	\$587,140	\$91,997	\$679,137	\$503,604	134.9%	\$1,479.60
Average / PEPM	77	\$1,279.17	\$0.00	\$1,279.17	\$200.43	\$1,479.60	\$1,097.18		
Prior Rolling 12	867	\$1,333,983	(\$263,447)	\$1,070,537	\$168,062	\$1,238,598	\$988,995	125.2%	\$1,428.60
Current Rolling 12	896	\$1,273,279	(\$154,029)	\$1,119,250	\$176,229	\$1,295,479	\$972,744	133.2%	\$1,445.85
Change	29	(\$60,704)	\$109,418	\$48,713	\$8,167	\$56,881	(\$16,251)		\$17.24
% Change	3.3%	-4.6%	-41.5%	4.6%	4.9%	4.6%	-1.6%	7.9 pts	1.2%

POA - 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 2022	75	\$4,482	\$9,974	\$14,456
Feb 2022	75	\$4,482	\$9,974	\$14,456
Mar 2022	74	\$4,422	\$9,841	\$14,264
Apr 2022	74	\$4,422	\$9,841	\$14,264
May 2022	73	\$4,362	\$9,708	\$14,071
Jun 2022	73	\$4,362	\$9,708	\$14,071
Jul 2022	72	\$4,303	\$9,575	\$13,878
Aug 2022	72	\$4,303	\$9,575	\$13,878
Sep 2022	72	\$4,303	\$9,575	\$13,878
Oct 2022	73	\$4,362	\$9,708	\$14,071
Nov 2022	73	\$4,362	\$9,708	\$14,071
Dec 2022	75	\$4,482	\$9,974	\$14,456
Total	881	\$52,649	\$117,164	\$169,813
Average / PEPM	73	\$59.76	\$132.99	\$192.75
Total Thru Jun	444	\$26,533	\$59,048	\$85,581
Current Period				
Jan 2023	76	\$4,542	\$10,691	\$15,233
Feb 2023	74	\$4,422	\$10,410	\$14,832
Mar 2023	76	\$4,542	\$10,691	\$15,233
Apr 2023	77	\$4,602	\$10,832	\$15,433
May 2023	78	\$4,661	\$10,972	\$15,634
Jun 2023	78	\$4,661	\$10,972	\$15,634
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
Total Thru Jun	459	\$27,430	\$64,568	\$91,997
Average / PEPM	77	\$59.76	\$140.67	\$200.43

POA - 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 2022	17	\$3,150	\$0	\$3,150	\$3,277	\$6,427	\$16,928	38.0%	\$378.04
Feb 2022	17	\$2,175	\$0	\$2,175	\$3,277	\$5,452	\$16,928	32.2%	\$320.69
Mar 2022	17	\$10,737	\$0	\$10,737	\$3,277	\$14,014	\$16,928	82.8%	\$824.34
Apr 2022	17	\$13,442	\$0	\$13,442	\$3,277	\$16,719	\$16,928	98.8%	\$983.46
May 2022	17	\$2,216	\$0	\$2,216	\$3,277	\$5,493	\$16,928	32.4%	\$323.10
Jun 2022	17	\$4,052	\$0	\$4,052	\$3,277	\$7,329	\$16,928	43.3%	\$431.10
Jul 2022	16	\$9,892	\$0	\$9,892	\$3,084	\$12,976	\$16,222	80.0%	\$811.00
Aug 2022	16	\$6,587	\$0	\$6,587	\$3,084	\$9,671	\$16,222	59.6%	\$604.44
Sep 2022	16	\$29,096	\$0	\$29,096	\$3,084	\$32,180	\$16,222	198.4%	\$2,011.25
Oct 2022	16	\$16,291	\$0	\$16,291	\$3,084	\$19,375	\$16,222	119.4%	\$1,210.93
Nov 2022	16	\$10,325	\$0	\$10,325	\$3,084	\$13,409	\$16,222	82.7%	\$838.04
Dec 2022	16	\$9,727	\$0	\$9,727	\$3,084	\$12,811	\$16,222	79.0%	\$800.71
Total	198	\$117,690	\$0	\$117,690	\$38,165	\$155,854	\$198,899	78.4%	\$787.14
Average / PEPM	17	\$594.39	\$0.00	\$594.39	\$192.75	\$787.14	\$1,004.54		
Total Thru Jun	102	\$35,772	\$0	\$35,772	\$19,661	\$55,433	\$101,565	54.6%	\$543.46
Current Period									
Jan 2023	17	\$8,072	\$0	\$8,072	\$3,407	\$11,479	\$17,596	65.2%	\$675.26
Feb 2023	18	\$4,758	\$0	\$4,758	\$3,608	\$8,365	\$19,004	44.0%	\$464.74
Mar 2023	17	\$9,569	\$0	\$9,569	\$3,407	\$12,976	\$18,300	70.9%	\$763.30
Apr 2023	17	\$9,130	\$0	\$9,130	\$3,407	\$12,538	\$18,300	68.5%	\$737.51
May 2023	17	\$30,449	\$0	\$30,449	\$3,407	\$33,856	\$18,300	185.0%	\$1,991.53
Jun 2023	17	\$23,157	\$0	\$23,157	\$3,407	\$26,564	\$19,004	139.8%	\$1,562.61
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru Jun	103	\$85,135	\$0	\$85,135	\$20,644	\$105,779	\$110,503	95.7%	\$1,026.98
Average / PEPM	17	\$826.55	\$0.00	\$826.55	\$200.43	\$1,026.98	\$1,072.85		
Prior Rolling 12	214	\$91,110	\$0	\$91,110	\$41,499	\$132,610	\$224,131	59.2%	\$619.67
Current Rolling 12	199	\$167,052	\$0	\$167,052	\$39,148	\$206,201	\$207,837	99.2%	\$1,036.18
Change	(15)	\$75,942	\$0	\$75,942	(\$2,351)	\$73,591	(\$16,294)		\$416.51
% Change	-7.0%	83.4%	0.0%	83.4%	-5.7%	55.5%	-7.3%	40.0 pts	67.2%

POA - 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 2022	17	\$1,016	\$2,261	\$3,277
Feb 2022	17	\$1,016	\$2,261	\$3,277
Mar 2022	17	\$1,016	\$2,261	\$3,277
Apr 2022	17	\$1,016	\$2,261	\$3,277
May 2022	17	\$1,016	\$2,261	\$3,277
Jun 2022	17	\$1,016	\$2,261	\$3,277
Jul 2022	16	\$956	\$2,128	\$3,084
Aug 2022	16	\$956	\$2,128	\$3,084
Sep 2022	16	\$956	\$2,128	\$3,084
Oct 2022	16	\$956	\$2,128	\$3,084
Nov 2022	16	\$956	\$2,128	\$3,084
Dec 2022	16	\$956	\$2,128	\$3,084
Total	198	\$11,832	\$26,332	\$38,165
Average / PEPM	17	\$59.76	\$132.99	\$192.75
Total Thru Jun	102	\$6,096	\$13,565	\$19,661
Current Period				
Jan 2023	17	\$1,016	\$2,391	\$3,407
Feb 2023	18	\$1,076	\$2,532	\$3,608
Mar 2023	17	\$1,016	\$2,391	\$3,407
Apr 2023	17	\$1,016	\$2,391	\$3,407
May 2023	17	\$1,016	\$2,391	\$3,407
Jun 2023	17	\$1,016	\$2,391	\$3,407
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
Total Thru Jun	103	\$6,155	\$14,489	\$20,644
Average / PEPM	17	\$59.76	\$140.67	\$200.43

Medical large claims

Medical large claims

Large Claims Detail through June 2023				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Encounter for antineoplastic chemotherapy	Employee	Active - Open Option	\$387,564	\$137,564
Breast cancer	Employee	Active - Personal Option	\$190,484	
Rx - Trikafta	Spouse	Active - Open Option	\$123,630	
Malignant neoplasm of rectum	Spouse	Active - Open Option	\$109,632	
Stop Loss Reimbursement Earned			Total	\$137,564

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 2022	293	\$39,050	\$1,960	\$41,010	\$44,249	92.7%	\$139.97
Feb 2022	291	\$37,017	\$1,947	\$38,964	\$43,763	89.0%	\$133.90
Mar 2022	289	\$53,318	\$1,933	\$55,251	\$43,310	127.6%	\$191.18
Apr 2022	282	\$35,703	\$1,887	\$37,589	\$42,170	89.1%	\$133.30
May 2022	283	\$35,330	\$1,893	\$37,223	\$42,237	88.1%	\$131.53
Jun 2022	283	\$30,560	\$1,893	\$32,453	\$42,270	76.8%	\$114.67
Jul 2022	282	\$25,491	\$1,887	\$27,377	\$42,225	64.8%	\$97.08
Aug 2022	283	\$17,830	\$1,893	\$19,723	\$42,490	46.4%	\$69.69
Sep 2022	282	\$37,496	\$1,887	\$39,382	\$42,269	93.2%	\$139.65
Oct 2022	280	\$34,199	\$1,873	\$36,072	\$41,937	86.0%	\$128.83
Nov 2022	282	\$36,342	\$1,887	\$38,229	\$42,214	90.6%	\$135.56
Dec 2022	282	\$19,042	\$1,887	\$20,928	\$42,027	49.8%	\$74.21
Total	3,412	\$401,376	\$22,826	\$424,203	\$511,161	83.0%	\$124.33
Average / PEPM	284	\$117.64	\$6.69	\$124.33	\$149.81		
Total Thru Jun	1,721	\$230,977	\$11,513	\$242,490	\$257,999	94.0%	\$140.90
Current Period							
Jan 2023	288	\$24,761	\$1,927	\$26,688	\$43,747	61.0%	\$92.67
Feb 2023	292	\$42,695	\$1,953	\$44,648	\$44,403	100.6%	\$152.90
Mar 2023	295	\$48,984	\$1,974	\$50,957	\$44,900	113.5%	\$172.74
Apr 2023	291	\$25,379	\$1,947	\$27,326	\$44,132	61.9%	\$93.90
May 2023	292	\$42,075	\$1,953	\$44,029	\$44,067	99.9%	\$150.78
Jun 2023	294	\$42,278	\$1,967	\$44,245	\$44,261	100.0%	\$150.49
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
Total Thru Jun	1,752	\$226,172	\$11,721	\$237,893	\$265,510	89.6%	\$135.78
Average / PEPM	292	\$129.09	\$6.69	\$135.78	\$151.55		
Prior Rolling 12	3,462	\$400,641	\$23,039	\$423,680	\$506,966	83.6%	\$122.38
Current Rolling 12	3,443	\$396,571	\$23,034	\$419,605	\$518,672	80.9%	\$121.87
Change	(19)	(\$4,070)	(\$5)	(\$4,075)	\$11,706		(\$0.51)
% Change	-0.5%	-1.0%	-0.0%	-1.0%	2.3%	-2.7 pts	-0.4%

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 2022	341	\$2,853	\$2,954	96.6%	\$8.37
Feb 2022	336	\$2,948	\$2,949	100.0%	\$8.77
Mar 2022	336	\$3,334	\$2,947	113.1%	\$9.92
Apr 2022	334	\$2,365	\$2,949	80.2%	\$7.08
May 2022	335	\$2,140	\$2,930	73.0%	\$6.39
Jun 2022	335	\$3,022	\$3,109	97.2%	\$9.02
Jul 2022	336	\$2,226	\$2,912	76.4%	\$6.63
Aug 2022	334	\$2,687	\$2,925	91.9%	\$8.04
Sep 2022	334	\$2,354	\$2,900	81.2%	\$7.05
Oct 2022	331	\$1,778	\$2,867	62.0%	\$5.37
Nov 2022	333	\$1,782	\$2,867	62.2%	\$5.35
Dec 2022	330	\$1,367	\$2,791	49.0%	\$4.14
Total	4,015	\$28,856	\$35,100	82.2%	\$7.19
Average / PEPM	335	\$7.19	\$8.74		
Total Thru Jun	2,017	\$16,662	\$17,838	93.4%	\$8.26
Current Period					
Jan 2023	343	\$3,376	\$5,611	60.2%	\$9.84
Feb 2023	344	\$5,973	\$5,660	105.5%	\$17.36
Mar 2023	346	\$4,387	\$5,663	77.5%	\$12.68
Apr 2023	351	\$3,512	\$5,735	61.2%	\$10.01
May 2023	350	\$3,233	\$5,702	56.7%	\$9.24
Jun 2023	351	\$3,380	\$5,721	59.1%	\$9.63
Jul 2023					
Aug 2023					
Sep 2023					
Oct 2023					
Nov 2023					
Dec 2023					
Total Thru Jun	2,085	\$23,861	\$34,092	70.0%	\$11.44
Average / PEPM	348	\$11.44	\$16.35		
Thru Jun Change	68	\$7,199	\$16,254		\$3.18
Thru Jun % Change	3.4%	43.2%	91.1%		38.5%
Prior Rolling 12	4,018	\$30,181	\$35,565	84.9%	\$7.51
Current Rolling 12	4,083	\$36,055	\$51,354	70.2%	\$8.83
Change	65	\$5,874	\$15,789		\$1.32
% Change	1.6%	19.5%	44.4%		17.6%

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 2022	258	\$2,523	\$2,489	101.4%	\$9.78
Feb 2022	252	\$2,358	\$2,492	94.6%	\$9.36
Mar 2022	252	\$2,949	\$2,494	118.2%	\$11.70
Apr 2022	251	\$1,802	\$2,500	72.1%	\$7.18
May 2022	252	\$1,807	\$2,485	72.7%	\$7.17
Jun 2022	252	\$2,716	\$2,664	102.0%	\$10.78
Jul 2022	253	\$1,558	\$2,478	62.9%	\$6.16
Aug 2022	251	\$2,378	\$2,487	95.6%	\$9.47
Sep 2022	251	\$1,938	\$2,462	78.7%	\$7.72
Oct 2022	250	\$1,654	\$2,426	68.2%	\$6.62
Nov 2022	252	\$1,558	\$2,417	64.5%	\$6.18
Dec 2022	248	\$941	\$2,341	40.2%	\$3.79
Total	3,022	\$24,182	\$29,735	81.3%	\$8.00
Average / PEPM	252	\$8.00	\$9.84		
Total Thru Jun	1,517	\$14,155	\$15,124	93.6%	\$9.33
Current Period					
Jan 2023	259	\$2,476	\$4,707	52.6%	\$9.56
Feb 2023	258	\$4,435	\$4,763	93.1%	\$17.19
Mar 2023	260	\$3,661	\$4,745	77.2%	\$14.08
Apr 2023	263	\$3,057	\$4,793	63.8%	\$11.62
May 2023	261	\$2,930	\$4,755	61.6%	\$11.23
Jun 2023	260	\$2,852	\$4,774	59.7%	\$10.97
Jul 2023					
Aug 2023					
Sep 2023					
Oct 2023					
Nov 2023					
Dec 2023					
Total Thru Jun	1,561	\$19,411	\$28,537	68.0%	\$12.43
Average / PEPM	260	\$12.43	\$18.28		
Thru Jun Change	44	\$5,256	\$13,413		\$3.10
Thru Jun % Change	2.9%	37.1%	88.7%		33.3%
Prior Rolling 12	3,037	\$23,216	\$30,301	76.6%	\$7.64
Current Rolling 12	3,066	\$29,438	\$43,148	68.2%	\$9.60
Change	29	\$6,222	\$12,847		\$1.96
% Change	1.0%	26.8%	42.4%		25.6%

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 2022	83	\$330	\$465	71.0%	\$3.98	
Feb 2022	84	\$590	\$457	129.1%	\$7.02	
Mar 2022	84	\$385	\$453	85.0%	\$4.58	
Apr 2022	83	\$563	\$449	125.4%	\$6.78	
May 2022	83	\$333	\$445	74.8%	\$4.01	
Jun 2022	83	\$306	\$445	68.8%	\$3.69	
Jul 2022	83	\$668	\$434	153.9%	\$8.05	
Aug 2022	83	\$309	\$438	70.5%	\$3.72	
Sep 2022	83	\$416	\$438	95.0%	\$5.01	
Oct 2022	81	\$124	\$441	28.1%	\$1.53	
Nov 2022	81	\$224	\$450	49.8%	\$2.77	
Dec 2022	82	\$426	\$450	94.7%	\$5.20	
Total	993	\$4,674	\$5,365	87.1%	\$4.71	
Average / PEPM	83	\$4.71	\$5.40			
Total Thru Jun	500	\$2,507	\$2,714	92.4%	\$5.01	
Current Period						
Jan 2023	84	\$900	\$904	99.6%	\$10.71	
Feb 2023	86	\$1,538	\$897	171.5%	\$17.88	
Mar 2023	86	\$726	\$918	79.1%	\$8.44	
Apr 2023	88	\$455	\$942	48.3%	\$5.17	
May 2023	89	\$303	\$947	32.0%	\$3.40	
Jun 2023	91	\$528	\$947	55.8%	\$5.80	
Jul 2023						
Aug 2023						
Sep 2023						
Oct 2023						
Nov 2023						
Dec 2023						
Total Thru Jun	524	\$4,450	\$5,555	80.1%	\$8.49	
Average / PEPM	87	\$8.49	\$10.60			
Thru Jun Change	24	\$1,943	\$2,841		\$3.48	
Thru Jun % Change	4.8%	77.5%	104.7%		69.4%	
Prior Rolling 12	981	\$6,965	\$5,264	132.3%	\$7.10	
Current Rolling 12	1,017	\$6,617	\$8,206	80.6%	\$6.51	
Change	36	(\$348)	\$2,942		(\$0.59)	
% Change	3.7%	-5.0%	55.9%		-8.4%	

Renewal projections

Medical/Rx projection

Effective: January 1, 2024

	Open Option		Personal Option		Combined
Most Recent 12 Months Ending	June 30, 2023	June 30, 2022	June 30, 2023	June 30, 2022	
Mature Months	12	12	12	12	
Paid Claims for Entire Experience Period	\$5,556,264	\$4,746,751	\$1,274,043	\$801,604	
Stop Loss Credit	(548,581)	(624,266)	0	0	
Historical Benefit Changes Adjustment	1.001	1.001	1.001	1.001	
Adjusted Net Paid Claims during This Period	\$5,010,282	\$4,126,607	\$1,274,764	\$802,405	
Average Enrollment Setback (1 month)	260	256	84	86	
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,605.86	\$1,343.30	\$1,264.65	\$777.52	
Annual Trend (5.0% Med, 9% Rx)	6.2%	6.2%	5.3%	5.4%	
Number of Months of Trend	19	31	19	31	
Extended Trend Factor	1.100	1.169	1.086	1.146	
Projected Claims PEPM	\$1,765.65	\$1,570.61	\$1,373.36	\$891.02	
Blended Projected Claims PEPM (70%/30%)	\$1,707.14		\$1,228.66		\$1,590.30
Claims Margin (%)	1.0%		1.0%		1.0%
Projected Claims PEPM+Margin	\$1,724.21		\$1,240.95		\$1,606.20
Fixed Expenses					
Providence Administration (0% increase)	\$59.76		\$59.76		\$59.76
Rx Rebates	(56.25)		(56.25)		(56.25)
Specific Stop Loss Premium (estimated 20% increase)	168.80		168.80		168.80
Total Fixed Expenses PEPM	\$172.32		\$172.32		\$172.32
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$1,896.52		\$1,413.26		\$1,778.52
Current Budget, Based on Current Rates	\$1,573.83		\$1,500.07		\$1,555.84
Needed Increase	20.5%		-5.8%		14.3%

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.

Dental projection

Effective: January 1, 2024

	Incentive
Most Recent 12 Months Ending	June 30, 2023
Mature Months	12
Paid Claims for Entire Experience Period	\$396,571
Stop Loss Credit	0
Historical Benefit Changes Adjustment	1.078
Adjusted Net Paid Claims during This Period	\$427,602
Average Enrollment Setback (1 month)	286
Adjusted Paid Claims per Employee per Month (PEPM)	\$124.59
Annual Trend (4%)	4.0%
Number of Months of Trend	19
Extended Trend Factor	1.064
Projected Claims PEPM	\$132.57
Claims Margin (%)	1.0%
Projected Claims PEPM+Margin	\$133.90
Fixed Expenses	
Administration Fees (1.5% increase)	\$6.79
Total Fixed Expenses PEPM	\$6.79
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$140.69
Current Budget, Based on Current Rates	\$152.53
Needed Increase	-7.8%

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.

Contributions

Rates and contributions

Effective: January 1, 2024

	Fully Insured	Self-Funded (PHP)	
	Kaiser	Personal	Open
Current Contribution			
Composite	\$1,586.56	\$1,687.00	\$1,794.00
Employer	\$1,586.56	\$1,602.64	\$1,704.30
Employee	\$0.00	\$84.36	\$89.70
Renewal Contribution			
Composite	\$1,697.00	\$1,810.00	\$2,029.00
Employer	\$1,697.00	\$1,719.50	\$1,902.54
Employee	\$0.00	\$90.50	\$126.46

PLAN	2024 Renewal				Employee			Employer		
	JUNE 2023	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
POA										
Kaiser HMO Option										
EE	46	\$786.16	\$786.16	\$0.00	\$0.00	0.0%	0.0%	\$60.16	8.3%	100.0%
EE, SP	21	1,572.34	1,572.34	0.00	0.00	0.0%	0.0%	120.34	8.3%	100.0%
EE, CH	4	1,415.10	1,415.10	0.00	0.00	0.0%	0.0%	108.30	8.3%	100.0%
EE, FAM	<u>69</u>	2,358.50	2,358.50	0.00	0.00	0.0%	0.0%	180.50	8.3%	100.0%
COMPOSITE	140	\$1,697.00	\$1,697.00	\$0.00	\$0.00	0.0%	0.0%	\$110.44	7.0%	100.0%
PHP Personal Option 15/0/1000 (Includes VSP Vision)										
EE	18	\$812.00	\$721.50	\$90.50	\$6.14	7.3%	11.1%	\$94.86	15.1%	88.9%
EE, SP	7	1,623.00	1,532.50	90.50	6.14	7.3%	5.6%	194.86	14.6%	94.4%
EE, CH	11	1,463.00	1,372.50	90.50	6.14	7.3%	6.2%	174.86	14.6%	93.8%
EE, FAM	<u>37</u>	2,438.00	2,347.50	90.50	6.14	7.3%	3.7%	295.86	14.4%	96.3%
COMPOSITE	73	\$1,810.00	\$1,719.50	\$90.50	\$6.14	7.3%	5.0%	\$116.86	7.3%	95.0%
PHP Open Option 10/0/20/2000 \$50 Common Deductible (Includes VSP Vision)										
EE	34	\$869.00	\$742.54	\$126.46	\$36.76	41.0%	14.6%	\$71.24	10.6%	85.4%
EE, SP	40	1,735.00	1,608.54	126.46	36.76	41.0%	7.3%	178.24	12.5%	92.7%
EE, CH	13	1,565.00	1,438.54	126.46	36.76	41.0%	8.1%	157.24	12.3%	91.9%
EE, FAM	<u>100</u>	2,605.00	2,478.54	126.46	36.76	41.0%	4.9%	286.24	13.1%	95.1%
COMPOSITE	187	\$2,029.00	\$1,902.54	\$126.46	\$36.76	41.0%	6.2%	\$198.24	11.6%	93.8%

Deductible & Out-of-Pocket Maximum

of members satisfying

Kaiser	CY 2022	YTD 2023 (6/21/2023)
Per Person Deductible	N/A	N/A
Per Person OOP Max	2	1
Per Family Deductible	N/A	N/A
Per Family OOP Max	0	0

Providence	Benefit	CY 2022	YTD 2023 (6/21/2023)
Open Option	Per Person Deductible	291	184
	Per Person OOP Max	4	2
	Per Family Deductible	31	3
	Per Family OOP Max	0	0
Personal Option	Per Person Deductible	N/A	N/A
	Per Person OOP Max	1	1
	Per Family Deductible	N/A	N/A
	Per Family OOP Max	0	0

