

BRC meeting

Clackamas County

June 22, 2023

A business of Marsh McLennan



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	930	\$831,673	\$0	\$0	\$0	\$831,673	\$179,258	\$1,010,931	\$1,644,120	61.5%	\$1,087.02
Feb 2022	937	\$763,762	\$0	(\$233,625)	\$0	\$530,137	\$180,607	\$710,744	\$1,648,672	43.1%	\$758.53
Mar 2022	933	\$1,838,431	\$0	\$0	\$0	\$1,838,431	\$179,836	\$2,018,267	\$1,636,719	123.3%	\$2,163.20
Apr 2022	923	\$1,646,511	(\$55,040)	\$0	\$0	\$1,591,471	\$177,908	\$1,769,379	\$1,619,530	109.3%	\$1,916.99
May 2022	917	\$2,294,766	(\$1,239,558)	(\$229,432)	\$0	\$825,777	\$176,752	\$1,002,528	\$1,607,637	62.4%	\$1,093.27
Jun 2022	920	\$1,562,052	(\$11,320)	\$0	\$0	\$1,550,732	\$177,330	\$1,728,062	\$1,609,004	107.4%	\$1,878.33
Jul 2022	914	\$1,702,174	(\$322,581)	\$0	\$0	\$1,379,593	\$176,174	\$1,555,767	\$1,598,635	97.3%	\$1,702.15
Aug 2022	909	\$1,097,191	(\$14,303)	(\$234,325)	\$0	\$848,563	\$175,210	\$1,023,772	\$1,587,179	64.5%	\$1,126.26
Sep 2022	909	\$1,862,328	(\$129,112)	\$0	\$0	\$1,733,216	\$175,210	\$1,908,426	\$1,592,046	119.9%	\$2,099.48
Oct 2022	911	\$1,581,457	(\$84,624)	\$0	\$0	\$1,496,833	\$175,595	\$1,672,428	\$1,598,929	104.6%	\$1,835.82
Nov 2022	908	\$1,334,274	(\$22,520)	(\$250,805)	\$0	\$1,060,949	\$175,017	\$1,235,966	\$1,592,020	77.6%	\$1,361.20
Dec 2022	913	\$1,446,876	(\$130,772)	\$0	\$0	\$1,316,105	\$175,981	\$1,492,085	\$1,604,652	93.0%	\$1,634.27
Total	11,024	\$17,961,494	(\$2,009,828)	(\$948,188)	\$0	\$15,003,478	\$2,124,876	\$17,128,354	\$19,339,143	88.6%	\$1,553.73
Average / PEPM	919	\$1,629.31	(\$182.31)	(\$86.01)	\$0.00	\$1,360.98	\$192.75	\$1,553.73	\$1,754.28		\$1,403.42
Total Thru May	4,640	\$7,375,143	(\$1,294,597)	(\$463,057)	\$0	\$5,617,489	\$894,360	\$6,511,849	\$8,156,678	79.8%	\$1,403.42
Current Period											
Jan 2023	932	\$1,150,685	\$0	\$0	\$0	\$1,150,685	\$186,801	\$1,337,486	\$1,655,013	80.8%	\$1,435.07
Feb 2023	931	\$1,010,871	\$0	(\$234,161)	\$0	\$776,709	\$186,600	\$963,310	\$1,654,250	58.2%	\$1,034.70
Mar 2023	941	\$1,785,356	\$0	\$0	\$0	\$1,785,356	\$188,605	\$1,973,961	\$1,672,259	118.0%	\$2,097.73
Apr 2023	938	\$1,250,958	\$0	\$0	\$0	\$1,250,958	\$188,003	\$1,438,961	\$1,670,357	86.1%	\$1,534.07
May 2023	941	\$1,579,876	\$0	(\$234,917)	\$0	\$1,344,959	\$188,605	\$1,533,564	\$1,674,075	91.6%	\$1,629.72
Jun 2023											
Jul 2023											
Aug 2023											
Sep 2023											
Oct 2023											
Nov 2023											
Dec 2023											
Total Thru May	4,683	\$6,777,746	\$0	(\$469,078)	\$0	\$6,308,668	\$938,614	\$7,247,281	\$8,325,954	87.0%	\$1,547.57
Average / PEPM	937	\$1,447.31	\$0.00	(\$100.17)	\$0.00	\$1,347.14	\$200.43	\$1,547.57	\$1,777.91		
Prior Rolling 12											
Prior Rolling 12	11,055	\$17,961,864	(\$2,787,017)	(\$812,311)	\$0	\$14,362,536	\$2,145,221	\$16,507,757	\$19,263,984	85.7%	\$1,493.24
Current Rolling 12	11,067	\$17,364,097	(\$715,231)	(\$954,209)	\$0	\$15,694,657	\$2,169,130	\$17,863,787	\$19,508,418	91.6%	\$1,614.15
Change	12	(\$597,767)	\$2,071,786	(\$141,897)	\$0	\$1,332,121	\$23,909	\$1,356,030	\$244,434		\$120.91
% Change	0.1%	-3.3%	-74.3%	17.5%	0.0%	9.3%	1.1%	8.2%	1.3%	5.9 pts	8.1%

Total 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 2022	478	\$376,358	\$0	\$376,358	\$92,135	\$468,493	\$795,804	58.9%	\$980.11
Feb 2022	486	\$359,958	\$0	\$359,958	\$93,677	\$453,635	\$804,434	56.4%	\$933.40
Mar 2022	488	\$687,247	\$0	\$687,247	\$94,062	\$781,309	\$804,591	97.1%	\$1,601.04
Apr 2022	484	\$785,994	(\$55,040)	\$730,954	\$93,291	\$824,245	\$795,804	103.6%	\$1,702.99
May 2022	481	\$422,341	(\$4,510)	\$417,831	\$92,713	\$510,544	\$789,528	64.7%	\$1,061.42
Jun 2022	482	\$692,539	\$0	\$692,539	\$92,906	\$785,445	\$786,234	99.9%	\$1,629.55
Jul 2022	477	\$637,010	\$0	\$637,010	\$91,942	\$728,952	\$779,487	93.5%	\$1,528.20
Aug 2022	474	\$413,791	(\$602)	\$413,189	\$91,364	\$504,552	\$772,897	65.3%	\$1,064.46
Sep 2022	474	\$980,783	(\$120,511)	\$860,272	\$91,364	\$951,635	\$776,035	122.6%	\$2,007.67
Oct 2022	473	\$805,818	\$0	\$805,818	\$91,171	\$896,989	\$769,602	116.6%	\$1,896.38
Nov 2022	471	\$661,977	\$0	\$661,977	\$90,785	\$752,762	\$764,424	98.5%	\$1,598.22
Dec 2022	470	\$653,796	(\$71,139)	\$582,657	\$90,593	\$673,250	\$765,051	88.0%	\$1,432.45
Total	5,738	\$7,477,612	(\$251,802)	\$7,225,810	\$1,106,000	\$8,331,809	\$9,403,891	88.6%	\$1,452.04
Average / PEPM	478	\$1,303.17	(\$43.88)	\$1,259.29	\$192.75	\$1,452.04	\$1,638.88		
Total Thru May	2,417	\$2,631,898	(\$59,550)	\$2,572,348	\$465,877	\$3,038,225	\$3,990,162	76.1%	\$1,257.02
Current Period									
Jan 2023	432	\$343,369	\$0	\$343,369	\$86,586	\$429,955	\$706,197	60.9%	\$995.27
Feb 2023	426	\$407,491	\$0	\$407,491	\$85,383	\$492,874	\$696,384	70.8%	\$1,156.98
Mar 2023	422	\$649,016	\$0	\$649,016	\$84,581	\$733,598	\$690,053	106.3%	\$1,738.38
Apr 2023	419	\$427,846	\$0	\$427,846	\$83,980	\$511,826	\$687,202	74.5%	\$1,221.54
May 2023	417	\$441,934	\$0	\$441,934	\$83,579	\$525,514	\$682,297	77.0%	\$1,260.22
Jun 2023									
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru May	2,116	\$2,269,657	\$0	\$2,269,657	\$424,110	\$2,693,767	\$3,462,132	77.8%	\$1,273.05
Average / PEPM	423	\$1,072.62	\$0.00	\$1,072.62	\$200.43	\$1,273.05	\$1,636.17		
Prior Rolling 12	5,886	\$7,276,371	(\$287,538)	\$6,988,833	\$1,142,297	\$8,131,131	\$9,737,098	83.5%	\$1,381.44
Current Rolling 12	5,437	\$7,115,371	(\$192,252)	\$6,923,118	\$1,064,233	\$7,987,351	\$8,875,861	90.0%	\$1,469.07
Change	(449)	(\$161,000)	\$95,285	(\$65,715)	(\$78,064)	(\$143,780)	(\$861,236)		\$87.64
% Change	-7.6%	-2.2%	-33.1%	-0.9%	-6.8%	-1.8%	-8.8%	6.5 pts	6.3%

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 2022	377	\$406,770	\$0	\$406,770	\$72,667	\$479,437	\$758,586	63.2%	\$1,271.72
Feb 2022	378	\$333,984	\$0	\$333,984	\$72,860	\$406,844	\$756,862	53.8%	\$1,076.31
Mar 2022	372	\$1,024,499	\$0	\$1,024,499	\$71,703	\$1,096,202	\$744,752	147.2%	\$2,946.78
Apr 2022	367	\$701,763	\$0	\$701,763	\$70,739	\$772,502	\$736,962	104.8%	\$2,104.91
May 2022	367	\$1,792,162	(\$1,235,048)	\$557,114	\$70,739	\$627,854	\$734,027	85.5%	\$1,710.77
Jun 2022	371	\$772,447	(\$11,320)	\$761,127	\$71,510	\$832,637	\$740,258	112.5%	\$2,244.31
Jul 2022	368	\$930,597	(\$322,581)	\$608,016	\$70,932	\$678,948	\$732,643	92.7%	\$1,844.97
Aug 2022	367	\$589,555	(\$13,700)	\$575,855	\$70,739	\$646,594	\$730,913	88.5%	\$1,761.84
Sep 2022	370	\$717,493	(\$8,601)	\$708,892	\$71,318	\$780,210	\$736,106	106.0%	\$2,108.67
Oct 2022	375	\$575,021	(\$33,516)	\$541,505	\$72,281	\$613,786	\$751,155	81.7%	\$1,636.76
Nov 2022	375	\$588,457	(\$22,520)	\$565,937	\$72,281	\$638,218	\$750,290	85.1%	\$1,701.92
Dec 2022	384	\$661,885	(\$21,000)	\$640,885	\$74,016	\$714,901	\$766,386	93.3%	\$1,861.72
Total	4,471	\$9,094,633	(\$1,668,284)	\$7,426,349	\$861,785	\$8,288,134	\$8,938,939	92.7%	\$1,853.75
Average / PEPM	373	\$2,034.14	(\$373.13)	\$1,661.00	\$192.75	\$1,853.75	\$1,999.32		
Total Thru May	1,861	\$4,259,178	(\$1,235,048)	\$3,024,130	\$358,708	\$3,382,838	\$3,731,189	90.7%	\$1,817.75
Current Period									
Jan 2023	441	\$695,018	\$0	\$695,018	\$88,390	\$783,408	\$875,072	89.5%	\$1,776.43
Feb 2023	446	\$553,799	\$0	\$553,799	\$89,392	\$643,191	\$884,818	72.7%	\$1,442.13
Mar 2023	461	\$970,561	\$0	\$970,561	\$92,398	\$1,062,959	\$910,582	116.7%	\$2,305.77
Apr 2023	463	\$738,508	\$0	\$738,508	\$92,799	\$831,307	\$914,064	90.9%	\$1,795.48
May 2023	467	\$1,027,982	\$0	\$1,027,982	\$93,601	\$1,121,583	\$921,895	121.7%	\$2,401.68
Jun 2023									
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru May	2,278	\$3,985,868	\$0	\$3,985,868	\$456,580	\$4,442,447	\$4,506,432	98.6%	\$1,950.15
Average / PEPM	456	\$1,749.72	\$0.00	\$1,749.72	\$200.43	\$1,950.15	\$1,978.24		
Prior Rolling 12	4,273	\$9,528,689	(\$2,499,479)	\$7,029,210	\$829,024	\$7,858,234	\$8,468,653	92.8%	\$1,839.04
Current Rolling 12	4,888	\$8,821,323	(\$433,237)	\$8,388,086	\$959,657	\$9,347,743	\$9,714,181	96.2%	\$1,912.39
Change	615	(\$707,366)	\$2,066,242	\$1,358,876	\$130,633	\$1,489,509	\$1,245,528		\$73.34
% Change	14.4%	-7.4%	-82.7%	19.3%	15.8%	19.0%	14.7%	3.4 pts	4.0%

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 2022	35	\$17,148	\$0	\$17,148	\$6,746	\$23,894	\$39,854	60.0%	\$682.69
Feb 2022	33	\$12,206	\$0	\$12,206	\$6,361	\$18,567	\$37,500	49.5%	\$562.63
Mar 2022	33	\$40,671	\$0	\$40,671	\$6,361	\$47,032	\$37,500	125.4%	\$1,425.20
Apr 2022	32	\$42,047	\$0	\$42,047	\$6,168	\$48,215	\$36,716	131.3%	\$1,506.72
May 2022	33	\$20,648	\$0	\$20,648	\$6,361	\$27,009	\$37,500	72.0%	\$818.45
Jun 2022	31	\$26,157	\$0	\$26,157	\$5,975	\$32,132	\$35,931	89.4%	\$1,036.52
Jul 2022	32	\$34,215	\$0	\$34,215	\$6,168	\$40,383	\$37,501	107.7%	\$1,261.95
Aug 2022	30	\$14,749	\$0	\$14,749	\$5,783	\$20,531	\$34,362	59.7%	\$684.37
Sep 2022	30	\$49,799	\$0	\$49,799	\$5,783	\$55,582	\$34,362	161.8%	\$1,852.72
Oct 2022	30	\$36,894	\$0	\$36,894	\$5,783	\$42,676	\$34,362	124.2%	\$1,422.54
Nov 2022	30	\$26,046	\$0	\$26,046	\$5,783	\$31,829	\$34,362	92.6%	\$1,060.95
Dec 2022	30	\$31,485	\$0	\$31,485	\$5,783	\$37,268	\$33,735	110.5%	\$1,242.26
Total	379	\$352,064	\$0	\$352,064	\$73,052	\$425,116	\$433,688	98.0%	\$1,121.68
Average / PEPM	32	\$928.93	\$0.00	\$928.93	\$192.75	\$1,121.68	\$1,144.30		
Total Thru May	166	\$132,720	\$0	\$132,720	\$31,997	\$164,717	\$189,071	87.1%	\$992.27
Current Period									
Jan 2023	30	\$41,569	\$0	\$41,569	\$6,013	\$47,582	\$34,036	139.8%	\$1,586.07
Feb 2023	30	\$15,698	\$0	\$15,698	\$6,013	\$21,711	\$34,036	63.8%	\$723.70
Mar 2023	28	\$60,340	\$0	\$60,340	\$5,612	\$65,952	\$30,871	213.6%	\$2,355.41
Apr 2023	27	\$17,678	\$0	\$17,678	\$5,412	\$23,089	\$30,079	76.8%	\$855.15
May 2023	28	\$25,264	\$0	\$25,264	\$5,612	\$30,876	\$30,871	100.0%	\$1,102.70
Jun 2023									
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru May	143	\$160,548	\$0	\$160,548	\$28,661	\$189,210	\$159,893	118.3%	\$1,323.14
Average / PEPM	29	\$1,122.71	\$0.00	\$1,122.71	\$200.43	\$1,323.14	\$1,118.13		
Prior Rolling 12	431	\$354,674	\$0	\$354,674	\$83,669	\$438,343	\$484,561	90.5%	\$1,017.04
Current Rolling 12	356	\$379,892	\$0	\$379,892	\$69,717	\$449,610	\$404,510	111.1%	\$1,262.95
Change	(75)	\$25,218	\$0	\$25,218	(\$13,952)	\$11,267	(\$80,051)		\$245.91
% Change	-17.4%	7.1%	0.0%	7.1%	-16.7%	2.6%	-16.5%	20.7 pts	24.2%

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 2022	40	\$31,397	\$0	\$31,397	\$7,710	\$39,107	\$49,876	78.4%	\$977.68
Feb 2022	40	\$57,614	\$0	\$57,614	\$7,710	\$65,324	\$49,876	131.0%	\$1,633.10
Mar 2022	40	\$86,014	\$0	\$86,014	\$7,710	\$93,724	\$49,876	187.9%	\$2,343.10
Apr 2022	40	\$116,707	\$0	\$116,707	\$7,710	\$124,417	\$50,048	248.6%	\$3,110.43
May 2022	36	\$59,615	\$0	\$59,615	\$6,939	\$66,554	\$46,582	142.9%	\$1,848.72
Jun 2022	36	\$70,909	\$0	\$70,909	\$6,939	\$77,848	\$46,582	167.1%	\$2,162.44
Jul 2022	37	\$100,352	\$0	\$100,352	\$7,132	\$107,484	\$49,005	219.3%	\$2,904.97
Aug 2022	38	\$79,096	\$0	\$79,096	\$7,325	\$86,421	\$49,007	176.3%	\$2,274.22
Sep 2022	35	\$114,253	\$0	\$114,253	\$6,746	\$120,999	\$45,543	265.7%	\$3,457.12
Oct 2022	33	\$163,724	(\$51,108)	\$112,616	\$6,361	\$118,977	\$43,810	271.6%	\$3,605.36
Nov 2022	32	\$57,794	\$0	\$57,794	\$6,168	\$63,962	\$42,943	148.9%	\$1,998.81
Dec 2022	29	\$99,710	(\$38,634)	\$61,076	\$5,590	\$66,666	\$39,479	168.9%	\$2,298.83
Total	436	\$1,037,185	(\$89,742)	\$947,443	\$84,039	\$1,031,482	\$562,625	183.3%	\$2,365.79
Average / PEPM	36	\$2,378.86	(\$205.83)	\$2,173.04	\$192.75	\$2,365.79	\$1,290.43		
Total Thru May	196	\$351,347	\$0	\$351,347	\$37,779	\$389,126	\$246,256	158.0%	\$1,985.34
Current Period									
Jan 2023	29	\$70,729	\$0	\$70,729	\$5,812	\$76,541	\$39,708	192.8%	\$2,639.36
Feb 2023	29	\$33,883	\$0	\$33,883	\$5,812	\$39,695	\$39,012	101.8%	\$1,368.81
Mar 2023	30	\$105,439	\$0	\$105,439	\$6,013	\$111,452	\$40,753	273.5%	\$3,715.06
Apr 2023	29	\$66,926	\$0	\$66,926	\$5,812	\$72,738	\$39,012	186.5%	\$2,508.22
May 2023	29	\$84,696	\$0	\$84,696	\$5,812	\$90,508	\$39,012	232.0%	\$3,120.98
Jun 2023									
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
Total Thru May	146	\$361,673	\$0	\$361,673	\$29,263	\$390,936	\$197,497	197.9%	\$2,677.64
Average / PEPM	29	\$2,477.21	\$0.00	\$2,477.21	\$200.43	\$2,677.64	\$1,352.72		
Prior Rolling 12	465	\$802,130	\$0	\$802,130	\$90,231	\$892,361	\$573,673	155.6%	\$1,919.06
Current Rolling 12	386	\$1,047,511	(\$89,742)	\$957,769	\$75,523	\$1,033,292	\$513,866	201.1%	\$2,676.92
Change	(79)	\$245,381	(\$89,742)	\$155,639	(\$14,709)	\$140,931	(\$59,807)		\$757.87
% Change	-17.0%	30.6%	0.0%	19.4%	-16.3%	15.8%	-10.4%	45.5 pts	39.5%

Medical large claims

Medical Large Claims

Large Claims Detail through May 2023				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Nonrheumatic aortic (valve) stenosis	Spouse	Active - Open Option	\$246,291	
Rx - Qinlock	Employee	Retiree - Open Option	\$154,555	
Other viral pneumonia	Child	Active - Open Option	\$96,365	
Sepsis	Employee	Active - Open Option	\$88,959	
Stop Loss Reimbursement Earned			Total	\$0

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	1,001	\$154,313	\$6,697	\$161,010	\$166,335	96.8%	\$160.85
Feb 2022	1,006	\$153,504	\$6,730	\$160,234	\$166,819	96.1%	\$159.28
Mar 2022	994	\$196,497	\$6,650	\$203,147	\$164,820	123.3%	\$204.37
Apr 2022	980	\$144,276	\$6,556	\$150,832	\$162,805	92.6%	\$153.91
May 2022	980	\$152,202	\$6,556	\$158,759	\$162,625	97.6%	\$162.00
Jun 2022	988	\$120,522	\$6,610	\$127,132	\$163,495	77.8%	\$128.68
Jul 2022	994	\$117,155	\$6,650	\$123,805	\$163,877	75.5%	\$124.55
Aug 2022	999	\$80,494	\$6,683	\$87,177	\$164,262	53.1%	\$87.26
Sep 2022	1,005	\$168,924	\$6,723	\$175,647	\$165,513	106.1%	\$174.77
Oct 2022	970	\$119,995	\$6,489	\$126,485	\$160,190	79.0%	\$130.40
Nov 2022	979	\$153,864	\$6,550	\$160,413	\$161,594	99.3%	\$163.85
Dec 2022	991	\$72,744	\$6,630	\$79,373	\$163,549	48.5%	\$80.09
Total	11,887	\$1,634,489	\$79,524	\$1,714,013	\$1,965,884	87.2%	\$144.19
Average / PEPM	991	\$137.50	\$6.69	\$144.19	\$165.38		
Total Thru May	4,961	\$800,792	\$33,189	\$833,981	\$823,404	101.3%	\$168.11
Current Period							
Jan 2023	992	\$135,866	\$6,636	\$142,503	\$158,398	90.0%	\$143.65
Feb 2023	1,004	\$174,023	\$6,717	\$180,740	\$160,066	112.9%	\$180.02
Mar 2023	1,021	\$154,542	\$6,830	\$161,372	\$162,276	99.4%	\$158.05
Apr 2023	992	\$105,165	\$6,636	\$111,802	\$157,992	70.8%	\$112.70
May 2023	1,001	\$153,827	\$6,697	\$160,524	\$159,021	100.9%	\$160.36
Jun 2023							
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
Total Thru May	5,010	\$723,424	\$33,517	\$756,941	\$797,753	94.9%	\$151.09
Average / PEPM	1,002	\$144.40	\$6.69	\$151.09	\$159.23		
Prior Rolling 12	11,788	\$1,656,835	\$78,384	\$1,735,219	\$1,945,481	89.2%	\$147.20
Current Rolling 12	11,936	\$1,557,121	\$79,852	\$1,636,973	\$1,940,233	84.4%	\$137.15
Change	148	(\$99,715)	\$1,468	(\$98,247)	(\$5,248)		(\$10.06)
% Change	1.3%	-6.0%	1.9%	-5.7%	-0.3%	-4.8 pts	-6.8%

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 2022	449	\$73,376	\$3,004	\$76,380	\$81,647	93.5%	\$170.11
Feb 2022	449	\$81,061	\$3,004	\$84,065	\$81,824	102.7%	\$187.23
Mar 2022	444	\$88,149	\$2,970	\$91,120	\$80,746	112.8%	\$205.22
Apr 2022	439	\$72,406	\$2,937	\$75,343	\$80,083	94.1%	\$171.62
May 2022	439	\$67,677	\$2,937	\$70,614	\$79,712	88.6%	\$160.85
Jun 2022	437	\$56,267	\$2,924	\$59,190	\$79,479	74.5%	\$135.45
Jul 2022	437	\$46,667	\$2,924	\$49,591	\$79,242	62.6%	\$113.48
Aug 2022	441	\$33,474	\$2,950	\$36,424	\$79,630	45.7%	\$82.59
Sep 2022	446	\$75,989	\$2,984	\$78,973	\$80,550	98.0%	\$177.07
Oct 2022	436	\$58,514	\$2,917	\$61,431	\$78,751	78.0%	\$140.90
Nov 2022	441	\$70,675	\$2,950	\$73,625	\$79,533	92.6%	\$166.95
Dec 2022	446	\$36,171	\$2,984	\$39,154	\$80,374	48.7%	\$87.79
Total	5,304	\$760,427	\$35,484	\$795,910	\$961,571	82.8%	\$150.06
Average / PEPM	442	\$143.37	\$6.69	\$150.06	\$181.29		
Total Thru May	2,220	\$382,670	\$14,852	\$397,521	\$404,012	98.4%	\$179.06
Current Period							
Jan 2023	441	\$66,404	\$2,950	\$69,354	\$77,147	89.9%	\$157.26
Feb 2023	447	\$79,531	\$2,990	\$82,521	\$78,237	105.5%	\$184.61
Mar 2023	451	\$71,256	\$3,017	\$74,273	\$78,915	94.1%	\$164.68
Apr 2023	441	\$56,268	\$2,950	\$59,218	\$77,300	76.6%	\$134.28
May 2023	444	\$72,087	\$2,970	\$75,057	\$77,730	96.6%	\$169.05
Jun 2023							
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
Total Thru May	2,224	\$345,545	\$14,879	\$360,424	\$389,329	92.6%	\$162.06
Average / PEPM	445	\$155.37	\$6.69	\$162.06	\$175.06		
Prior Rolling 12	5,295	\$788,047	\$35,208	\$823,255	\$957,296	86.0%	\$155.48
Current Rolling 12	5,308	\$723,302	\$35,511	\$758,813	\$946,888	80.1%	\$142.96
Change	13	(\$64,744)	\$302	(\$64,442)	(\$10,408)		(\$12.52)
% Change	0.2%	-8.2%	0.9%	-7.8%	-1.1%	-5.9 pts	-8.1%

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 2022	498	\$79,499	\$3,332	\$82,831	\$81,460	101.7%	\$166.33
Feb 2022	504	\$68,766	\$3,372	\$72,138	\$81,846	88.1%	\$143.13
Mar 2022	499	\$105,277	\$3,338	\$108,615	\$81,003	134.1%	\$217.67
Apr 2022	489	\$70,973	\$3,271	\$74,245	\$79,572	93.3%	\$151.83
May 2022	491	\$79,341	\$3,285	\$82,626	\$79,875	103.4%	\$168.28
Jun 2022	498	\$63,129	\$3,332	\$66,460	\$80,879	82.2%	\$133.45
Jul 2022	503	\$67,073	\$3,365	\$70,438	\$81,465	86.5%	\$140.04
Aug 2022	504	\$46,839	\$3,372	\$50,211	\$81,462	61.6%	\$99.62
Sep 2022	505	\$91,438	\$3,378	\$94,817	\$81,747	116.0%	\$187.76
Oct 2022	482	\$60,173	\$3,225	\$63,398	\$78,322	80.9%	\$131.53
Nov 2022	487	\$80,858	\$3,258	\$84,116	\$79,043	106.4%	\$172.72
Dec 2022	493	\$36,087	\$3,298	\$39,385	\$80,124	49.2%	\$79.89
Total	5,953	\$849,453	\$39,826	\$889,278	\$966,798	92.0%	\$149.38
Average / PEPM	496	\$142.69	\$6.69	\$149.38	\$162.41		
Total Thru May	2,481	\$403,856	\$16,598	\$420,454	\$403,756	104.1%	\$169.47
Current Period							
Jan 2023	501	\$67,197	\$3,352	\$70,549	\$78,383	90.0%	\$140.82
Feb 2023	507	\$92,511	\$3,392	\$95,903	\$78,961	121.5%	\$189.16
Mar 2023	519	\$79,020	\$3,472	\$82,492	\$80,417	102.6%	\$158.94
Apr 2023	502	\$47,187	\$3,358	\$50,545	\$77,781	65.0%	\$100.69
May 2023	508	\$80,396	\$3,399	\$83,794	\$78,380	106.9%	\$164.95
Jun 2023							
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
Total Thru May	2,537	\$366,311	\$16,973	\$383,284	\$393,922	97.3%	\$151.08
Average / PEPM	507	\$144.39	\$6.69	\$151.08	\$155.27		
Prior Rolling 12	5,828	\$838,054	\$38,755	\$876,809	\$948,427	92.4%	\$150.45
Current Rolling 12	6,009	\$811,907	\$40,200	\$852,108	\$956,964	89.0%	\$141.81
Change	181	(\$26,146)	\$1,445	(\$24,701)	\$8,537		(\$8.64)
% Change	3.1%	-3.1%	3.7%	-2.8%	0.9%	-3.4 pts	-5.7%

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 2022	54	\$1,438	\$361	\$1,799	\$3,228	55.7%	\$33.31
Feb 2022	53	\$3,676	\$355	\$4,030	\$3,149	128.0%	\$76.05
Mar 2022	51	\$3,071	\$341	\$3,412	\$3,071	111.1%	\$66.90
Apr 2022	52	\$897	\$348	\$1,245	\$3,150	39.5%	\$23.94
May 2022	50	\$5,185	\$335	\$5,519	\$3,038	181.7%	\$110.38
Jun 2022	53	\$1,127	\$355	\$1,482	\$3,137	47.2%	\$27.95
Jul 2022	54	\$3,415	\$361	\$3,776	\$3,170	119.1%	\$69.93
Aug 2022	54	\$181	\$361	\$542	\$3,170	17.1%	\$10.03
Sep 2022	54	\$1,496	\$361	\$1,857	\$3,216	57.8%	\$34.40
Oct 2022	52	\$1,308	\$348	\$1,656	\$3,117	53.1%	\$31.84
Nov 2022	51	\$2,331	\$341	\$2,672	\$3,018	88.5%	\$52.40
Dec 2022	52	\$486	\$348	\$834	\$3,051	27.3%	\$16.04
Total	630	\$24,609	\$4,215	\$28,824	\$37,515	76.8%	\$45.75
Average / PEPM	53	\$39.06	\$6.69	\$45.75	\$59.55		
Total Thru May	260	\$14,266	\$1,739	\$16,005	\$15,636	102.4%	\$61.56
Current Period							
Jan 2023	50	\$2,266	\$335	\$2,600	\$2,868	90.7%	\$52.01
Feb 2023	50	\$1,981	\$335	\$2,316	\$2,868	80.7%	\$46.31
Mar 2023	51	\$4,266	\$341	\$4,607	\$2,944	156.5%	\$90.34
Apr 2023	49	\$1,710	\$328	\$2,038	\$2,911	70.0%	\$41.59
May 2023	49	\$1,345	\$328	\$1,673	\$2,911	57.5%	\$34.13
Jun 2023							
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
Total Thru May	249	\$11,568	\$1,666	\$13,234	\$14,502	91.3%	\$53.15
Average / PEPM	50	\$46.46	\$6.69	\$53.15	\$58.24		
Prior Rolling 12	665	\$30,735	\$4,421	\$35,156	\$39,758	88.4%	\$52.87
Current Rolling 12	619	\$21,911	\$4,141	\$26,053	\$36,381	71.6%	\$42.09
Change	(46)	(\$8,824)	(\$279)	(\$9,103)	(\$3,377)		(\$10.78)
% Change	-6.9%	-28.7%	-6.3%	-25.9%	-8.5%	-16.8 pts	-20.4%

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	934	\$14,313	\$16,303	87.8%	\$15.32	
Feb 2022	940	\$13,129	\$16,330	80.4%	\$13.97	
Mar 2022	925	\$14,768	\$16,205	91.1%	\$15.97	
Apr 2022	919	\$13,835	\$16,039	86.3%	\$15.05	
May 2022	927	\$14,349	\$15,942	90.0%	\$15.48	
Jun 2022	927	\$13,453	\$15,944	84.4%	\$14.51	
Jul 2022	923	\$8,839	\$15,845	55.8%	\$9.58	
Aug 2022	923	\$12,974	\$15,871	81.7%	\$14.06	
Sep 2022	923	\$8,566	\$16,226	52.8%	\$9.28	
Oct 2022	912	\$10,603	\$15,880	66.8%	\$11.63	
Nov 2022	919	\$10,039	\$15,789	63.6%	\$10.92	
Dec 2022	905	\$13,836	\$16,075	86.1%	\$15.29	
Total	11,077	\$148,704	\$192,449	77.3%	\$13.42	
Average / PEPM	923	\$13.42	\$17.37			
Total Thru May	4,645	\$70,394	\$80,819	87.1%	\$15.15	
Current Period						
Jan 2023	935	\$21,387	\$15,587	137.2%	\$22.87	
Feb 2023	929	\$10,310	\$15,570	66.2%	\$11.10	
Mar 2023	938	\$11,258	\$15,691	71.7%	\$12.00	
Apr 2023	947	\$12,159	\$15,880	76.6%	\$12.84	
May 2023	942	\$12,452	\$15,795	78.8%	\$13.22	
Jun 2023						
Jul 2023						
Aug 2023						
Sep 2023						
Oct 2023						
Nov 2023						
Dec 2023						
Total Thru May	4,691	\$67,566	\$78,523	86.0%	\$14.40	
Average / PEPM	938	\$14.40	\$16.74			
Thru May Change	46	(\$2,828)	(\$2,296)		(\$0.75)	
Thru May % Change	1.0%	-4.0%	-2.8%		-5.0%	
Prior Rolling 12	11,034	\$142,987	\$182,094	78.5%	\$12.96	
Current Rolling 12	11,123	\$145,876	\$190,153	76.7%	\$13.11	
Change	89	\$2,889	\$8,059		\$0.16	
% Change	0.8%	2.0%	4.4%		1.2%	

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 2022	864	\$12,893	\$15,574	82.8%	\$14.92	
Feb 2022	871	\$12,505	\$15,623	80.0%	\$14.36	
Mar 2022	858	\$13,542	\$15,490	87.4%	\$15.78	
Apr 2022	852	\$11,743	\$15,334	76.6%	\$13.78	
May 2022	860	\$13,697	\$15,259	89.8%	\$15.93	
Jun 2022	860	\$12,452	\$15,276	81.5%	\$14.48	
Jul 2022	860	\$8,565	\$15,138	56.6%	\$9.96	
Aug 2022	862	\$12,430	\$15,198	81.8%	\$14.42	
Sep 2022	862	\$7,612	\$15,560	48.9%	\$8.83	
Oct 2022	851	\$10,043	\$15,228	66.0%	\$11.80	
Nov 2022	858	\$9,007	\$15,145	59.5%	\$10.50	
Dec 2022	847	\$13,007	\$15,431	84.3%	\$15.36	
Total	10,305	\$137,496	\$184,256	74.6%	\$13.34	
Average / PEPM	859	\$13.34	\$17.88			
Total Thru May	4,305	\$64,380	\$77,280	83.3%	\$14.95	
Current Period						
Jan 2023	877	\$19,196	\$15,006	127.9%	\$21.89	
Feb 2023	873	\$9,650	\$14,997	64.3%	\$11.05	
Mar 2023	883	\$11,012	\$15,133	72.8%	\$12.47	
Apr 2023	893	\$11,470	\$15,344	74.8%	\$12.84	
May 2023	890	\$12,192	\$15,259	79.9%	\$13.70	
Jun 2023						
Jul 2023						
Aug 2023						
Sep 2023						
Oct 2023						
Nov 2023						
Dec 2023						
Total Thru May	4,416	\$63,520	\$75,739	83.9%	\$14.38	
Average / PEPM	883	\$14.38	\$17.15			
Thru May Change	111	(\$860)	(\$1,541)		(\$0.57)	
Thru May % Change	2.6%	-1.3%	-2.0%		-3.8%	
Prior Rolling 12	10,214	\$132,334	\$173,857	76.1%	\$12.96	
Current Rolling 12	10,416	\$136,636	\$182,715	74.8%	\$13.12	
Change	202	\$4,302	\$8,858		\$0.16	
% Change	2.0%	3.3%	5.1%		1.2%	

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	70	\$1,420	\$729	194.8%	\$20.29	
Feb 2022	69	\$624	\$707	88.3%	\$9.04	
Mar 2022	67	\$1,226	\$715	171.5%	\$18.30	
Apr 2022	67	\$2,092	\$705	296.7%	\$31.22	
May 2022	67	\$652	\$683	95.5%	\$9.73	
Jun 2022	67	\$1,001	\$668	149.9%	\$14.94	
Jul 2022	63	\$274	\$707	38.8%	\$4.35	
Aug 2022	61	\$544	\$673	80.8%	\$8.92	
Sep 2022	61	\$954	\$666	143.2%	\$15.64	
Oct 2022	61	\$560	\$652	85.9%	\$9.18	
Nov 2022	61	\$1,032	\$644	160.2%	\$16.92	
Dec 2022	58	\$829	\$644	128.7%	\$14.29	
Total	772	\$11,208	\$8,193	136.8%	\$14.52	
Average / PEPM	64	\$14.52	\$10.61			
Total Thru May	340	\$6,014	\$3,539	169.9%	\$17.69	
Current Period						
Jan 2023	58	\$2,191	\$581	377.1%	\$37.78	
Feb 2023	56	\$660	\$573	115.2%	\$11.79	
Mar 2023	55	\$246	\$558	44.1%	\$4.47	
Apr 2023	54	\$689	\$536	128.5%	\$12.76	
May 2023	52	\$260	\$536	48.5%	\$5.00	
Jun 2023						
Jul 2023						
Aug 2023						
Sep 2023						
Oct 2023						
Nov 2023						
Dec 2023						
Total Thru May	275	\$4,046	\$2,784	145.3%	\$14.71	
Average / PEPM	55	\$14.71	\$10.12			
Thru May Change	(65)	(\$1,968)	(\$755)		(\$2.98)	
Thru May % Change	-19.1%	-32.7%	-21.3%		-16.8%	
Prior Rolling 12	820	\$10,653	\$8,237	129.3%	\$12.99	
Current Rolling 12	707	\$9,240	\$7,438	124.2%	\$13.07	
Change	(113)	(\$1,413)	(\$799)		\$0.08	
% Change	-13.8%	-13.3%	-9.7%		0.6%	

Preliminary Renewal Projections

2

Preliminary Medical/Rx Projection: 3% margin

	Open Option	Personal Option	Combined
Most Recent 12 Months Ending	May 31, 2023	May 31, 2023	May 31, 2023
Mature Months	12	12	12
Paid Claims for Entire Experience Period	\$9,868,834	\$7,495,263	\$17,364,097
Stop Loss Credit	(522,979)	(192,252)	(715,231)
Historical Benefit Changes Adjustment	1.010	1.013	1.010
Adjusted Net Paid Claims during This Period	\$9,438,244	\$7,401,234	\$16,813,448
Average Enrollment Setback (1 month)	432	489	921
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,820.65	\$1,261.29	\$1,521.30
Annual Trend (5% Medical, 9% Rx)	6.0%	5.6%	5.9%
Number of Months of Trend	20	20	20
Extended Trend Factor	1.103	1.094	1.101
Projected Claims PEPM	\$2,007.58	\$1,380.44	\$1,674.60
Claims Margin (%)	3.0%	3.0%	3.0%
Projected Claims PEPM+Margin	\$2,067.81	\$1,421.85	\$1,724.84
Fixed Expenses			
Providence Administration (0% increase)	\$59.76	\$59.76	\$59.76
Rx Rebates	(86.22)	(86.22)	(86.22)
Specific Stop Loss (estimated 20% increase)	168.80	168.80	168.80
Total Fixed Expenses PEPM	\$142.34	\$142.34	\$142.34
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$2,210.15	\$1,564.19	\$1,867.18
Current Budget, Based on Current Rates	\$1,946.37	\$1,612.21	\$1,768.99
Needed Increase	13.6%	-3.0%	5.6%

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.

Preliminary Medical/Rx Projection: 1% margin

	Open Option	Personal Option	Combined
Most Recent 12 Months Ending	May 31, 2023	May 31, 2023	May 31, 2023
Mature Months	12	12	12
Paid Claims for Entire Experience Period	\$9,868,834	\$7,495,263	\$17,364,097
Stop Loss Credit	(522,979)	(192,252)	(715,231)
Historical Benefit Changes Adjustment	1.010	1.013	1.010
Adjusted Net Paid Claims during This Period	\$9,438,244	\$7,401,234	\$16,813,448
Average Enrollment Setback (1 month)	432	489	921
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,820.65	\$1,261.29	\$1,521.30
Annual Trend (5% Medical, 9% Rx)	6.0%	5.6%	5.9%
Number of Months of Trend	20	20	20
Extended Trend Factor	1.103	1.094	1.101
Projected Claims PEPM	\$2,007.58	\$1,380.44	\$1,674.60
Claims Margin (%)	1.0%	1.0%	1.0%
Projected Claims PEPM+Margin	\$2,027.66	\$1,394.24	\$1,691.35
Fixed Expenses			
Providence Administration (0% increase)	\$59.76	\$59.76	\$59.76
Rx Rebates	(86.22)	(86.22)	(86.22)
Specific Stop Loss (estimated 20% increase)	168.80	168.80	168.80
Total Fixed Expenses PEPM	\$142.34	\$142.34	\$142.34
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$2,170.00	\$1,536.59	\$1,833.69
Current Budget, Based on Current Rates	\$1,946.37	\$1,612.21	\$1,768.99
Needed Increase	11.5%	-4.7%	3.7%

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.

Preliminary Dental Projection: 3% margin

	Incentive	Constant	Preventive	Combined
Most Recent 12 Months Ending	May 31, 2023	May 31, 2023	May 31, 2023	May 31, 2023
Mature Months	12	12	12	12
Paid Claims for Entire Experience Period	\$723,302	\$21,911	\$811,907	\$1,557,121
Stop Loss Credit	0	0	0	0
Historical Benefit Changes Adjustment	1.000	1.000	1.000	1.000
Adjusted Net Paid Claims during This Period	\$723,302	\$21,911	\$811,907	\$1,557,121
Average Enrollment Setback (1 month)	442	52	499	993
Adjusted Paid Claims per Employee per Month (PEPM)	\$136.37	\$35.11	\$135.59	\$130.67
Annual Trend (4%)	4.0%	4.0%	4.0%	4.0%
Number of Months of Trend	20	20	20	20
Extended Trend Factor	1.068	1.068	1.068	1.068
Projected Claims PEPM	\$145.58	\$37.49	\$144.75	\$139.50
Claims Margin (%)	3.0%	3.0%	3.0%	3.0%
Projected Claims PEPM+Margin	\$149.95	\$38.61	\$149.09	\$143.69
Fixed Expenses				
Administration Fees (1.5% increase)	\$6.79	\$6.79	\$6.79	\$6.79
Total Fixed Expenses PEPM	\$6.79	\$6.79	\$6.79	\$6.79
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$156.74	\$45.40	\$155.88	\$150.48
Current Budget, Based on Current Rates	\$174.21	\$57.30	\$155.81	\$158.88
Needed Increase	-10.0%	-20.8%	0.0%	-5.3%

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Preliminary Dental Projection: 1% margin

	Incentive	Constant	Preventive	Combined
Most Recent 12 Months Ending	May 31, 2023	May 31, 2023	May 31, 2023	May 31, 2023
Mature Months	12	12	12	12
Paid Claims for Entire Experience Period	\$723,302	\$21,911	\$811,907	\$1,557,121
Stop Loss Credit	0	0	0	0
Historical Benefit Changes Adjustment	1.000	1.000	1.000	1.000
Adjusted Net Paid Claims during This Period	\$723,302	\$21,911	\$811,907	\$1,557,121
Average Enrollment Setback (1 month)	442	52	499	993
Adjusted Paid Claims per Employee per Month (PEPM)	\$136.37	\$35.11	\$135.59	\$130.67
Annual Trend (4%)	4.0%	4.0%	4.0%	4.0%
Number of Months of Trend	20	20	20	20
Extended Trend Factor	1.068	1.068	1.068	1.068
Projected Claims PEPM	\$145.58	\$37.49	\$144.75	\$139.50
Claims Margin (%)	1.0%	1.0%	1.0%	1.0%
Projected Claims PEPM+Margin	\$147.04	\$37.86	\$146.20	\$140.90
Fixed Expenses				
Administration Fees (1.5% increase)	\$6.79	\$6.79	\$6.79	\$6.79
Total Fixed Expenses PEPM	\$6.79	\$6.79	\$6.79	\$6.79
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$153.83	\$44.65	\$152.99	\$147.69
Current Budget, Based on Current Rates	\$174.21	\$57.30	\$155.81	\$158.88
Needed Increase	-11.7%	-22.1%	-1.8%	-7.0%

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