

# BRC meeting

Clackamas County

June 27, 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	
<b>Total</b>	<b>11,024</b>	<b>\$17,961,494</b>	<b>(\$2,009,828)</b>	<b>(\$948,188)</b>	<b>\$0</b>	<b>\$15,003,478</b>	<b>\$2,124,876</b>	<b>\$17,128,354</b>	<b>\$19,339,143</b>	<b>88.6%</b>	<b>\$1,553.73</b>	
Average / PEPM	919	\$1,629.31	(\$182.31)	(\$86.01)	\$0.00	\$1,360.98	\$192.75	\$1,553.73	\$1,754.28			
Total Thru Jun	5,560	\$8,937,195	(\$1,305,917)	(\$463,057)	\$0	\$7,168,221	\$1,071,690	\$8,239,911	\$9,765,682	84.4%	\$1,482.00	
Current Period												
Jan 2023	933	\$1,150,685	\$0	\$0	\$0	\$1,150,685	\$187,001	\$1,337,687	\$1,655,647	80.8%	\$1,433.75	
Feb 2023	931	\$1,010,871	\$0	(\$234,161)	\$0	\$776,709	\$186,600	\$963,310	\$1,653,301	58.3%	\$1,034.70	
Mar 2023	941	\$1,785,356	\$0	\$0	\$0	\$1,785,356	\$188,605	\$1,973,961	\$1,671,310	118.1%	\$2,097.73	
Apr 2023	938	\$1,250,958	\$0	\$0	\$0	\$1,250,958	\$188,003	\$1,438,961	\$1,669,408	86.2%	\$1,534.07	
May 2023	942	\$1,579,876	\$0	(\$234,917)	\$0	\$1,344,959	\$188,805	\$1,533,764	\$1,673,918	91.6%	\$1,628.20	
Jun 2023	952	\$2,170,790	(\$444,688)	\$0	\$0	\$1,726,101	\$190,809	\$1,916,911	\$1,687,660	113.6%	\$2,013.56	
Jul 2023												
Aug 2023												
Sep 2023												
Oct 2023												
Nov 2023												
Dec 2023												
<b>Total Thru Jun</b>	<b>5,637</b>	<b>\$8,948,536</b>	<b>(\$444,688)</b>	<b>(\$469,078)</b>	<b>\$0</b>	<b>\$8,034,769</b>	<b>\$1,129,824</b>	<b>\$9,164,593</b>	<b>\$10,011,244</b>	<b>91.5%</b>	<b>\$1,625.79</b>	
Average / PEPM	940	\$1,587.46	(\$78.89)	(\$83.21)	\$0.00	\$1,425.36	\$200.43	\$1,625.79	\$1,775.99			
Prior Rolling 12	11,056	\$18,171,327	(\$2,808,570)	(\$812,311)	\$0	\$14,550,446	\$2,143,355	\$16,693,801	\$19,279,576	86.6%	\$1,509.93	
Current Rolling 12	11,101	\$17,972,835	(\$1,148,599)	(\$954,209)	\$0	\$15,870,027	\$2,183,010	\$18,053,036	\$19,584,704	92.2%	\$1,626.25	
Change	45	(\$198,492)	\$1,659,971	(\$141,897)	\$0	\$1,319,581	\$39,655	\$1,359,236	\$305,128		\$116.32	
% Change	0.4%	-1.1%	-59.1%	17.5%	0.0%	9.1%	1.9%	8.1%	1.6%	5.6 pts	7.7%	

# 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	930	\$55,577	\$123,681	\$179,258
Feb 2022	937	\$55,995	\$124,612	\$180,607
Mar 2022	933	\$55,756	\$124,080	\$179,836
Apr 2022	923	\$55,158	\$122,750	\$177,908
May 2022	917	\$54,800	\$121,952	\$176,752
Jun 2022	920	\$54,979	\$122,351	\$177,330
Jul 2022	914	\$54,621	\$121,553	\$176,174
Aug 2022	909	\$54,322	\$120,888	\$175,210
Sep 2022	909	\$54,322	\$120,888	\$175,210
Oct 2022	911	\$54,441	\$121,154	\$175,595
Nov 2022	908	\$54,262	\$120,755	\$175,017
Dec 2022	913	\$54,561	\$121,420	\$175,981
<b>Total</b>	<b>11,024</b>	<b>\$658,794</b>	<b>\$1,466,082</b>	<b>\$2,124,876</b>
Average / PEPM	919	\$59.76	\$132.99	\$192.75
Total Thru Jun	5,560	\$332,266	\$739,424	\$1,071,690
Current Period				
Jan 2023	933	\$55,756	\$131,245	\$187,001
Feb 2023	931	\$55,637	\$130,964	\$186,600
Mar 2023	941	\$56,234	\$132,370	\$188,605
Apr 2023	938	\$56,055	\$131,948	\$188,003
May 2023	942	\$56,294	\$132,511	\$188,805
Jun 2023	952	\$56,892	\$133,918	\$190,809
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
<b>Total Thru Jun</b>	<b>5,637</b>	<b>\$336,867</b>	<b>\$792,957</b>	<b>\$1,129,824</b>
Average / PEPM	940	\$59.76	\$140.67	\$200.43

# 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
<b>Total</b>	<b>5,738</b>	<b>\$7,477,612</b>	<b>(\$251,802)</b>	<b>\$7,225,810</b>	<b>\$1,106,000</b>	<b>\$8,331,809</b>	<b>\$9,403,891</b>	<b>88.6%</b>	<b>\$1,452.04</b>
Average / PEPM	478	\$1,303.17	(\$43.88)	\$1,259.29	\$192.75	\$1,452.04	\$1,638.88		
Total Thru Jun	2,899	\$3,324,437	(\$59,550)	\$3,264,887	\$558,782	\$3,823,669	\$4,776,396	80.1%	\$1,318.96
Current Period									
Jan 2023	433	\$343,369	\$0	\$343,369	\$86,786	\$430,155	\$706,830	60.9%	\$993.43
Feb 2023	426	\$407,491	\$0	\$407,491	\$85,383	\$492,874	\$695,435	70.9%	\$1,156.98
Mar 2023	422	\$649,016	\$0	\$649,016	\$84,581	\$733,598	\$689,104	106.5%	\$1,738.38
Apr 2023	419	\$427,846	\$0	\$427,846	\$83,980	\$511,826	\$686,254	74.6%	\$1,221.54
May 2023	418	\$441,934	\$0	\$441,934	\$83,780	\$525,714	\$682,140	77.1%	\$1,257.69
Jun 2023	417	\$1,033,236	(\$444,688)	\$588,548	\$83,579	\$672,127	\$678,818	99.0%	\$1,611.82
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
<b>Total Thru Jun</b>	<b>2,535</b>	<b>\$3,302,893</b>	<b>(\$444,688)</b>	<b>\$2,858,204</b>	<b>\$508,090</b>	<b>\$3,366,294</b>	<b>\$4,138,580</b>	<b>81.3%</b>	<b>\$1,327.93</b>
Average / PEPM	423	\$1,302.92	(\$175.42)	\$1,127.50	\$200.43	\$1,327.93	\$1,632.58		
Prior Rolling 12	5,869	\$7,410,359	(\$287,538)	\$7,122,821	\$1,137,903	\$8,260,724	\$9,691,819	85.2%	\$1,407.52
Current Rolling 12	5,374	\$7,456,068	(\$636,941)	\$6,819,127	\$1,055,307	\$7,874,434	\$8,766,076	89.8%	\$1,465.28
Change	(495)	\$45,709	(\$349,403)	(\$303,694)	(\$82,595)	(\$386,290)	(\$925,744)		\$57.77
% Change	-8.4%	0.6%	121.5%	-4.3%	-7.3%	-4.7%	-9.6%	4.6 pts	4.1%

# GC – Active Personal Option

## Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2022	478	\$28,565	\$63,569	\$92,135
Feb 2022	486	\$29,043	\$64,633	\$93,677
Mar 2022	488	\$29,163	\$64,899	\$94,062
Apr 2022	484	\$28,924	\$64,367	\$93,291
May 2022	481	\$28,745	\$63,968	\$92,713
Jun 2022	482	\$28,804	\$64,101	\$92,906
Jul 2022	477	\$28,506	\$63,436	\$91,942
Aug 2022	474	\$28,326	\$63,037	\$91,364
Sep 2022	474	\$28,326	\$63,037	\$91,364
Oct 2022	473	\$28,266	\$62,904	\$91,171
Nov 2022	471	\$28,147	\$62,638	\$90,785
Dec 2022	470	\$28,087	\$62,505	\$90,593
<b>Total</b>	<b>5,738</b>	<b>\$342,903</b>	<b>\$763,097</b>	<b>\$1,106,000</b>
Average / PEPM	478	\$59.76	\$132.99	\$192.75
Total Thru Jun	2,899	\$173,244	\$385,538	\$558,782
Current Period				
Jan 2023	433	\$25,876	\$60,910	\$86,786
Feb 2023	426	\$25,458	\$59,925	\$85,383
Mar 2023	422	\$25,219	\$59,363	\$84,581
Apr 2023	419	\$25,039	\$58,941	\$83,980
May 2023	418	\$24,980	\$58,800	\$83,780
Jun 2023	417	\$24,920	\$58,659	\$83,579
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
<b>Total Thru Jun</b>	<b>2,535</b>	<b>\$151,492</b>	<b>\$356,598</b>	<b>\$508,090</b>
Average / PEPM	423	\$59.76	\$140.67	\$200.43



# 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
<b>Total</b>	<b>4,471</b>	<b>\$9,094,633</b>	<b>(\$1,668,284)</b>	<b>\$7,426,349</b>	<b>\$861,785</b>	<b>\$8,288,134</b>	<b>\$8,938,939</b>	<b>92.7%</b>	<b>\$1,853.75</b>
Average / PEPM	373	\$2,034.14	(\$373.13)	\$1,661.00	\$192.75	\$1,853.75	\$1,999.32		
Total Thru Jun	2,232	\$5,031,625	(\$1,246,367)	\$3,785,258	\$430,218	\$4,215,476	\$4,471,447	94.3%	\$1,888.65
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	478	\$1,014,858	\$0	\$1,014,858	\$95,806	\$1,110,664	\$938,959	118.3%	\$2,323.56
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
<b>Total Thru Jun</b>	<b>2,756</b>	<b>\$5,000,726</b>	<b>\$0</b>	<b>\$5,000,726</b>	<b>\$552,385</b>	<b>\$5,553,111</b>	<b>\$5,445,391</b>	<b>102.0%</b>	<b>\$2,014.92</b>
Average / PEPM	459	\$1,814.49	\$0.00	\$1,814.49	\$200.43	\$2,014.92	\$1,975.83		
Prior Rolling 12	4,301	\$9,576,466	(\$2,521,033)	\$7,055,434	\$833,652	\$7,889,086	\$8,534,173	92.4%	\$1,834.24
Current Rolling 12	4,995	\$9,063,734	(\$421,917)	\$8,641,817	\$983,952	\$9,625,769	\$9,912,883	97.1%	\$1,927.08
Change	694	(\$512,732)	\$2,099,115	\$1,586,383	\$150,300	\$1,736,683	\$1,378,710		\$92.84
% Change	16.1%	-5.4%	-83.3%	22.5%	18.0%	22.0%	16.2%	4.7 pts	5.1%

# GC – Active Open Option

## Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2022	377	\$22,530	\$50,137	\$72,667
Feb 2022	378	\$22,589	\$50,270	\$72,860
Mar 2022	372	\$22,231	\$49,472	\$71,703
Apr 2022	367	\$21,932	\$48,807	\$70,739
May 2022	367	\$21,932	\$48,807	\$70,739
Jun 2022	371	\$22,171	\$49,339	\$71,510
Jul 2022	368	\$21,992	\$48,940	\$70,932
Aug 2022	367	\$21,932	\$48,807	\$70,739
Sep 2022	370	\$22,111	\$49,206	\$71,318
Oct 2022	375	\$22,410	\$49,871	\$72,281
Nov 2022	375	\$22,410	\$49,871	\$72,281
Dec 2022	384	\$22,948	\$51,068	\$74,016
<b>Total</b>	<b>4,471</b>	<b>\$267,187</b>	<b>\$594,598</b>	<b>\$861,785</b>
Average / PEPM	373	\$59.76	\$132.99	\$192.75
Total Thru Jun	2,232	\$133,384	\$296,834	\$430,218
Current Period				
Jan 2023	441	\$26,354	\$62,035	\$88,390
Feb 2023	446	\$26,653	\$62,739	\$89,392
Mar 2023	461	\$27,549	\$64,849	\$92,398
Apr 2023	463	\$27,669	\$65,130	\$92,799
May 2023	467	\$27,908	\$65,693	\$93,601
Jun 2023	478	\$28,565	\$67,240	\$95,806
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
<b>Total Thru Jun</b>	<b>2,756</b>	<b>\$164,699</b>	<b>\$387,687</b>	<b>\$552,385</b>
Average / PEPM	459	\$59.76	\$140.67	\$200.43

# 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
<b>Total</b>	<b>379</b>	<b>\$352,064</b>	<b>\$0</b>	<b>\$352,064</b>	<b>\$73,052</b>	<b>\$425,116</b>	<b>\$433,688</b>	<b>98.0%</b>	<b>\$1,121.68</b>
Average / PEPM	32	\$928.93	\$0.00	\$928.93	\$192.75	\$1,121.68	\$1,144.30		\$999.23
Total Thru Jun	197	\$158,877	\$0	\$158,877	\$37,972	\$196,849	\$225,003	87.5%	\$999.23
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	28	\$19,745	\$0	\$19,745	\$5,612	\$25,357	\$30,871	82.1%	\$905.59
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
<b>Total Thru Jun</b>	<b>171</b>	<b>\$180,293</b>	<b>\$0</b>	<b>\$180,293</b>	<b>\$34,274</b>	<b>\$214,566</b>	<b>\$190,764</b>	<b>112.5%</b>	<b>\$1,254.77</b>
Average / PEPM	29	\$1,054.34	\$0.00	\$1,054.34	\$200.43	\$1,254.77	\$1,115.58		
Prior Rolling 12	425	\$361,980	\$0	\$361,980	\$82,429	\$444,409	\$480,591	92.5%	\$1,045.67
Current Rolling 12	353	\$373,480	\$0	\$373,480	\$69,354	\$442,834	\$399,449	110.9%	\$1,254.49
Change	(72)	\$11,500	\$0	\$11,500	(\$13,075)	(\$1,576)	(\$81,141)		\$208.82
% Change	-16.9%	3.2%	0.0%	3.2%	-15.9%	-0.4%	-16.9%	18.4 pts	20.0%

# GC - Retiree Personal Option

## Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2022	35	\$2,092	\$4,655	\$6,746
Feb 2022	33	\$1,972	\$4,389	\$6,361
Mar 2022	33	\$1,972	\$4,389	\$6,361
Apr 2022	32	\$1,912	\$4,256	\$6,168
May 2022	33	\$1,972	\$4,389	\$6,361
Jun 2022	31	\$1,853	\$4,123	\$5,975
Jul 2022	32	\$1,912	\$4,256	\$6,168
Aug 2022	30	\$1,793	\$3,990	\$5,783
Sep 2022	30	\$1,793	\$3,990	\$5,783
Oct 2022	30	\$1,793	\$3,990	\$5,783
Nov 2022	30	\$1,793	\$3,990	\$5,783
Dec 2022	30	\$1,793	\$3,990	\$5,783
<b>Total</b>	<b>379</b>	<b>\$22,649</b>	<b>\$50,403</b>	<b>\$73,052</b>
Average / PEPM	32	\$59.76	\$132.99	\$192.75
Total Thru Jun	197	\$11,773	\$26,199	\$37,972
Current Period				
Jan 2023	30	\$1,793	\$4,220	\$6,013
Feb 2023	30	\$1,793	\$4,220	\$6,013
Mar 2023	28	\$1,673	\$3,939	\$5,612
Apr 2023	27	\$1,614	\$3,798	\$5,412
May 2023	28	\$1,673	\$3,939	\$5,612
Jun 2023	28	\$1,673	\$3,939	\$5,612
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
<b>Total Thru Jun</b>	<b>171</b>	<b>\$10,219</b>	<b>\$24,055</b>	<b>\$34,274</b>
Average / PEPM	29	\$59.76	\$140.67	\$200.43

# 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
<b>Total</b>	<b>436</b>	<b>\$1,037,185</b>	<b>(\$89,742)</b>	<b>\$947,443</b>	<b>\$84,039</b>	<b>\$1,031,482</b>	<b>\$562,625</b>	<b>183.3%</b>	<b>\$2,365.79</b>
Average / PEPM	36	\$2,378.86	(\$205.83)	\$2,173.04	\$192.75	\$2,365.79	\$1,290.43		
Total Thru Jun	232	\$422,256	\$0	\$422,256	\$44,718	\$466,974	\$292,838	159.5%	\$2,012.82
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	29	\$102,951	\$0	\$102,951	\$5,812	\$108,763	\$39,012	278.8%	\$3,750.46
Jul 2023									
Aug 2023									
Sep 2023									
Oct 2023									
Nov 2023									
Dec 2023									
<b>Total Thru Jun</b>	<b>175</b>	<b>\$464,624</b>	<b>\$0</b>	<b>\$464,624</b>	<b>\$35,075</b>	<b>\$499,699</b>	<b>\$236,508</b>	<b>211.3%</b>	<b>\$2,855.42</b>
Average / PEPM	29	\$2,654.99	\$0.00	\$2,654.99	\$200.43	\$2,855.42	\$1,351.48		
Prior Rolling 12	461	\$822,522	\$0	\$822,522	\$89,371	\$911,893	\$572,993	159.1%	\$1,978.08
Current Rolling 12	379	\$1,079,553	(\$89,742)	\$989,811	\$74,396	\$1,064,208	\$506,296	210.2%	\$2,807.94
Change	(82)	\$257,031	(\$89,742)	\$167,289	(\$14,974)	\$152,315	(\$66,697)		\$829.86
% Change	-17.8%	31.2%	0.0%	20.3%	-16.8%	16.7%	-11.6%	51.0 pts	42.0%

# GC - Retiree Open Option

## Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2022	40	\$2,390	\$5,320	\$7,710
Feb 2022	40	\$2,390	\$5,320	\$7,710
Mar 2022	40	\$2,390	\$5,320	\$7,710
Apr 2022	40	\$2,390	\$5,320	\$7,710
May 2022	36	\$2,151	\$4,788	\$6,939
Jun 2022	36	\$2,151	\$4,788	\$6,939
Jul 2022	37	\$2,211	\$4,921	\$7,132
Aug 2022	38	\$2,271	\$5,054	\$7,325
Sep 2022	35	\$2,092	\$4,655	\$6,746
Oct 2022	33	\$1,972	\$4,389	\$6,361
Nov 2022	32	\$1,912	\$4,256	\$6,168
Dec 2022	29	\$1,733	\$3,857	\$5,590
<b>Total</b>	<b>436</b>	<b>\$26,055</b>	<b>\$57,984</b>	<b>\$84,039</b>
Average / PEPM	36	\$59.76	\$132.99	\$192.75
Total Thru Jun	232	\$13,864	\$30,854	\$44,718
Current Period				
Jan 2023	29	\$1,733	\$4,079	\$5,812
Feb 2023	29	\$1,733	\$4,079	\$5,812
Mar 2023	30	\$1,793	\$4,220	\$6,013
Apr 2023	29	\$1,733	\$4,079	\$5,812
May 2023	29	\$1,733	\$4,079	\$5,812
Jun 2023	29	\$1,733	\$4,079	\$5,812
Jul 2023				
Aug 2023				
Sep 2023				
Oct 2023				
Nov 2023				
Dec 2023				
<b>Total Thru Jun</b>	<b>175</b>	<b>\$10,458</b>	<b>\$24,617</b>	<b>\$35,075</b>
Average / PEPM	29	\$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
Stiff-man syndrome (neurological disorder)	Spouse	Active - Personal Option	\$694,688	\$444,688
Nonrheumatic aortic (valve) stenosis	Spouse	Active - Open Option	\$249,481	
Rx - Qinlock	Employee	Retiree - Open Option	\$222,370	
Breast cancer	Employee	Active - Open Option	\$117,875	
Other viral pneumonia, cerebral palsy	Child	Active - Open Option	\$100,833	
Sepsis	Employee	Active - Open Option	\$94,469	
Rx - Otezla, rheumatoid arthritis	Spouse	Active - Open Option	\$90,029	
Rx - Humira (CF) Pen	Employee	Active - Open Option	\$80,429	
Calculus of gallbladder with acute cholecystitis without obstruction	Spouse	Active - Open Option	\$78,291	
Incomplete uterovaginal prolapse	Employee	Active - Personal Option	\$77,821	
<b>Stop Loss Reimbursement Earned</b>			<b>Total</b>	<b>\$444,688</b>



# 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
<b>Total</b>	<b>11,887</b>	<b>\$1,634,489</b>	<b>\$79,524</b>	<b>\$1,714,013</b>	<b>\$1,965,884</b>	<b>87.2%</b>	<b>\$144.19</b>
Average / PEPM	991	\$137.50	\$6.69	\$144.19	\$165.38		
Total Thru Jun	5,949	\$921,314	\$39,799	\$961,113	\$986,899	97.4%	\$161.56
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	995	\$182,849	\$6,657	\$189,506	\$158,217	119.8%	\$190.46
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
<b>Total Thru Jun</b>	<b>6,005</b>	<b>\$906,273</b>	<b>\$40,173</b>	<b>\$946,446</b>	<b>\$955,970</b>	<b>99.0%</b>	<b>\$157.61</b>
Average / PEPM	1,001	\$150.92	\$6.69	\$157.61	\$159.20		
Prior Rolling 12	11,809	\$1,641,215	\$78,592	\$1,719,807	\$1,949,485	88.2%	\$145.64
Current Rolling 12	11,943	\$1,619,448	\$79,899	\$1,699,346	\$1,934,955	87.8%	\$142.29
Change	134	(\$21,767)	\$1,307	(\$20,460)	(\$14,530)		(\$3.35)
% Change	1.1%	-1.3%	1.7%	-1.2%	-0.7%	-0.4 pts	-2.3%

# 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
<b>Total</b>	<b>5,304</b>	<b>\$760,427</b>	<b>\$35,484</b>	<b>\$795,910</b>	<b>\$961,571</b>	<b>82.8%</b>	<b>\$150.06</b>
Average / PEPM	442	\$143.37	\$6.69	\$150.06	\$181.29		
Total Thru Jun	2,657	\$438,936	\$17,775	\$456,712	\$483,491	94.5%	\$171.89
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	438	\$80,176	\$2,930	\$83,106	\$76,565	108.5%	\$189.74
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
<b>Total Thru Jun</b>	<b>2,662</b>	<b>\$425,721</b>	<b>\$17,809</b>	<b>\$443,530</b>	<b>\$465,894</b>	<b>95.2%</b>	<b>\$166.62</b>
Average / PEPM	444	\$159.93	\$6.69	\$166.62	\$175.02		
Prior Rolling 12	5,288	\$781,541	\$35,193	\$816,734	\$957,039	85.3%	\$154.45
Current Rolling 12	5,309	\$747,211	\$35,517	\$782,728	\$943,974	82.9%	\$147.43
Change	21	(\$34,330)	\$325	(\$34,005)	(\$13,065)		(\$7.02)
% Change	0.4%	-4.4%	0.9%	-4.2%	-1.4%	-2.4 pts	-4.5%

# 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
<b>Total</b>	<b>5,953</b>	<b>\$849,453</b>	<b>\$39,826</b>	<b>\$889,278</b>	<b>\$966,798</b>	<b>92.0%</b>	<b>\$149.38</b>
Average / PEPM	496	\$142.69	\$6.69	\$149.38	\$162.41		
Total Thru Jun	2,979	\$466,985	\$19,930	\$486,915	\$484,635	100.5%	\$163.45
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	508	\$98,092	\$3,399	\$101,490	\$78,772	128.8%	\$199.78
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
<b>Total Thru Jun</b>	<b>3,045</b>	<b>\$464,403</b>	<b>\$20,371</b>	<b>\$484,774</b>	<b>\$472,694</b>	<b>102.6%</b>	<b>\$159.20</b>
Average / PEPM	508	\$152.51	\$6.69	\$159.20	\$155.24		
Prior Rolling 12	5,860	\$833,837	\$39,002	\$872,839	\$952,983	91.6%	\$148.95
Current Rolling 12	6,019	\$846,870	\$40,267	\$887,137	\$954,857	92.9%	\$147.39
Change	159	\$13,033	\$1,265	\$14,298	\$1,874		(\$1.56)
% Change	2.7%	1.6%	3.2%	1.6%	0.2%	1.3 pts	-1.0%

# 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
<b>Total</b>	<b>630</b>	<b>\$24,609</b>	<b>\$4,215</b>	<b>\$28,824</b>	<b>\$37,515</b>	<b>76.8%</b>	<b>\$45.75</b>
Average / PEPM	53	\$39.06	\$6.69	\$45.75	\$59.55		
Total Thru Jun	313	\$15,393	\$2,094	\$17,487	\$18,773	93.1%	\$55.87
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	49	\$4,582	\$328	\$4,910	\$2,880	170.5%	\$100.20
Jul 2023							
Aug 2023							
Sep 2023							
Oct 2023							
Nov 2023							
Dec 2023							
<b>Total Thru Jun</b>	<b>298</b>	<b>\$16,150</b>	<b>\$1,994</b>	<b>\$18,143</b>	<b>\$17,382</b>	<b>104.4%</b>	<b>\$60.88</b>
Average / PEPM	50	\$54.19	\$6.69	\$60.88	\$58.33		
Prior Rolling 12	661	\$25,836	\$4,398	\$30,234	\$39,463	76.6%	\$45.74
Current Rolling 12	615	\$25,366	\$4,114	\$29,481	\$36,124	81.6%	\$47.94
Change	(46)	(\$470)	(\$283)	(\$753)	(\$3,339)		\$2.20
% Change	-7.0%	-1.8%	-6.4%	-2.5%	-8.5%	5.0 pts	4.8%

# Total vision

# Total vision

## Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment			Loss Ratio	PEPM
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 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
<b>Total</b>	<b>11,077</b>	<b>\$148,704</b>	<b>\$192,449</b>	<b>77.3%</b>	<b>\$13.42</b>
Average / PEPM	923	\$13.42	\$17.37		
Total Thru Jun	5,572	\$83,847	\$96,763	86.7%	\$15.05
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	\$15,726	79.2%	\$13.22
Jun 2023	948	\$10,654	\$15,915	66.9%	\$11.24
Jul 2023					
Aug 2023					
Sep 2023					
Oct 2023					
Nov 2023					
Dec 2023					
<b>Total Thru Jun</b>	<b>5,639</b>	<b>\$78,220</b>	<b>\$94,369</b>	<b>82.9%</b>	<b>\$13.87</b>
Average / PEPM	940	\$13.87	\$16.74		
Thru Jun Change	67	(\$5,627)	(\$2,394)		(\$1.18)
Thru Jun % Change	1.2%	-6.7%	-2.5%		-7.8%
Prior Rolling 12	11,039	\$147,634	\$183,493	80.5%	\$13.37
Current Rolling 12	11,144	\$143,077	\$190,055	75.3%	\$12.84
Change	105	(\$4,557)	\$6,562		(\$0.53)
% Change	1.0%	-3.1%	3.6%		-4.0%



# 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
<b>Total</b>	<b>10,305</b>	<b>\$137,496</b>	<b>\$184,256</b>	<b>74.6%</b>	<b>\$13.34</b>
Average / PEPM	859	\$13.34	\$17.88		
Total Thru Jun	5,165	\$76,832	\$92,556	83.0%	\$14.88
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	\$15,182	80.3%	\$13.70
Jun 2023	895	\$9,849	\$15,371	64.1%	\$11.00
Jul 2023					
Aug 2023					
Sep 2023					
Oct 2023					
Nov 2023					
Dec 2023					
<b>Total Thru Jun</b>	<b>5,311</b>	<b>\$73,369</b>	<b>\$91,033</b>	<b>80.6%</b>	<b>\$13.81</b>
Average / PEPM	885	\$13.81	\$17.14		
Thru Jun Change	146	(\$3,463)	(\$1,523)		(\$1.06)
Thru Jun % Change	2.8%	-4.5%	-1.6%		-7.1%
Prior Rolling 12	10,222	\$136,834	\$175,241	78.1%	\$13.39
Current Rolling 12	10,451	\$134,033	\$182,733	73.3%	\$12.82
Change	229	(\$2,801)	\$7,492		(\$0.56)
% Change	2.2%	-2.0%	4.3%		-4.2%

# 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
<b>Total</b>	<b>772</b>	<b>\$11,208</b>	<b>\$8,193</b>	<b>136.8%</b>	<b>\$14.52</b>
Average / PEPM	64	\$14.52	\$10.61		
Total Thru Jun	407	\$7,015	\$4,207	166.7%	\$17.24
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	\$544	47.8%	\$5.00
Jun 2023	53	\$805	\$544	148.0%	\$15.19
Jul 2023					
Aug 2023					
Sep 2023					
Oct 2023					
Nov 2023					
Dec 2023					
<b>Total Thru Jun</b>	<b>328</b>	<b>\$4,851</b>	<b>\$3,336</b>	<b>145.4%</b>	<b>\$14.79</b>
Average / PEPM	55	\$14.79	\$10.17		
Thru Jun Change	(79)	(\$2,164)	(\$871)		(\$2.45)
Thru Jun % Change	-19.4%	-30.8%	-20.7%		-14.2%
Prior Rolling 12	817	\$10,800	\$8,252	130.9%	\$13.22
Current Rolling 12	693	\$9,044	\$7,322	123.5%	\$13.05
Change	(124)	(\$1,756)	(\$930)		(\$0.17)
% Change	-15.2%	-16.3%	-11.3%		-1.3%

# Renewal Projections

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# Medical/Rx Projection: 1% margin

Effective: January 1, 2024

	Open Option	Personal Option	Combined
Most Recent 12 Months Ending	June 30, 2023	June 30, 2023	June 30, 2023
Mature Months	12	12	12
Paid Claims for Entire Experience Period	\$10,143,287	\$7,829,548	\$17,972,835
Stop Loss Credit	(511,659)	(636,941)	(1,148,599)
Historical Benefit Changes Adjustment	<u>1.008</u>	<u>1.011</u>	<u>1.008</u>
Adjusted Net Paid Claims during This Period	\$9,711,852	\$7,273,053	\$16,964,367
Average Enrollment Setback (1 month)	440	483	923
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,839.37	\$1,254.84	\$1,531.63
Annual Trend (5% Medical, 9% Rx)	6.0%	5.6%	5.9%
Number of Months of Trend	19	19	19
Extended Trend Factor	1.097	1.090	1.095
<b>Projected Claims PEPM</b>	<b>\$2,018.20</b>	<b>\$1,367.31</b>	<b>\$1,677.59</b>
Claims Margin (%)	1.0%	1.0%	1.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$2,038.38</b>	<b>\$1,380.99</b>	<b>\$1,694.37</b>
<b>Fixed Expenses</b>			
Providence Administration (0% increase)	\$59.76	\$59.76	\$59.76
Rx Rebates	(85.96)	(85.96)	(85.96)
Specific Stop Loss (estimated 20% increase)	168.80	168.80	168.80
<b>Total Fixed Expenses PEPM</b>	<b>\$142.61</b>	<b>\$142.61</b>	<b>\$142.61</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$2,180.99</b>	<b>\$1,523.60</b>	<b>\$1,836.98</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$1,945.38</b>	<b>\$1,609.55</b>	<b>\$1,769.56</b>
<b>Needed Increase</b>	<b>12.1%</b>	<b>-5.3%</b>	<b>3.8%</b>

*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: 1% margin

Effective: January 1, 2024

	Incentive	Constant	Preventive	Combined
Most Recent 12 Months Ending	June 30, 2023	June 30, 2023	June 30, 2023	June 30, 2023
Mature Months	12	12	12	12
Paid Claims for Entire Experience Period	\$747,211	\$25,366	\$846,870	\$1,619,448
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	\$747,211	\$25,366	\$846,870	\$1,619,448
Average Enrollment Setback (1 month)	442	52	501	995
Adjusted Paid Claims per Employee per Month (PEPM)	\$140.88	\$40.65	\$140.86	\$135.63
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
<b>Projected Claims PEPM</b>	<b>\$149.90</b>	<b>\$43.26</b>	<b>\$149.89</b>	<b>\$144.32</b>
Claims Margin (%)	1.0%	1.0%	1.0%	1.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$151.40</b>	<b>\$43.69</b>	<b>\$151.39</b>	<b>\$145.77</b>
<b>Fixed Expenses</b>				
Administration Fees (1.5% increase)	\$6.79	\$6.79	\$6.79	\$6.79
<b>Total Fixed Expenses PEPM</b>	<b>\$6.79</b>	<b>\$6.79</b>	<b>\$6.79</b>	<b>\$6.79</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$158.19</b>	<b>\$50.48</b>	<b>\$158.18</b>	<b>\$152.56</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$174.26</b>	<b>\$57.38</b>	<b>\$155.64</b>	<b>\$158.82</b>
<b>Needed Increase</b>	<b>-9.2%</b>	<b>-12.0%</b>	<b>1.6%</b>	<b>-3.9%</b>

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# Contributions

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# Rates & Contributions

## Effective: January 1, 2024

	Fully Insured	Self-Funded (PHP)	
	Kaiser (Value)	Personal (Base)	Open (Buy-Up)
<b>Current Contribution</b>			
Composite	\$1,469.78	\$1,664.00	\$2,024.00
Employer	\$1,396.28	\$1,580.80	\$1,922.80
Employee	\$73.50	\$83.20	\$101.20
<b>Renewal Contribution</b>			
CBA Max Cap	\$1,466.10	\$1,659.84	\$2,018.94
Employer	\$1,466.10	\$1,621.64	\$1,953.20

PLAN	2024 Renewal				Employee			Employer		
	JUNE 2023	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
<b>Active Medical<sup>1</sup></b>										
<b>General County</b>										
<b>VALUE: Kaiser HMO Option 10/10/1000 \$250 Deductible; Vision \$250/12 months</b>										
EE	226	\$793.32	\$753.66	\$39.66	\$3.92	11.0%	5.0%	\$74.58	11.0%	95.0%
EE, SP	150	1,586.62	1,507.28	79.34	7.86	11.0%	5.0%	149.14	11.0%	95.0%
EE, CH	82	1,427.96	1,356.56	71.40	7.06	11.0%	5.0%	134.24	11.0%	95.0%
EE, FAM	<u>298</u>	<u>2,379.86</u>	<u>2,260.86</u>	119.00	11.78	11.0%	5.0%	223.66	11.0%	95.0%
COMPOSITE	756	\$1,644.94	\$1,466.10							
AFSME/EA				\$178.84	\$105.34	143.3%	10.9%	\$69.82	5.0%	89.1%
FOPPO				\$178.84	\$105.34	143.3%	10.9%	\$69.82	5.0%	89.1%
<b>BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)</b>										
EE	125	\$830.00	\$788.50	\$41.50	\$1.54	3.9%	5.0%	\$29.46	3.9%	95.0%
EE, SP	70	1,658.00	1,575.10	82.90	3.06	3.8%	5.0%	57.94	3.8%	95.0%
EE, CH	61	1,495.00	1,420.24	74.76	2.76	3.8%	5.0%	52.24	3.8%	95.0%
EE, FAM	<u>161</u>	<u>2,489.00</u>	<u>2,364.54</u>	124.46	4.56	3.8%	5.0%	86.44	3.8%	95.0%
COMPOSITE	417	\$1,707.00	\$1,621.64							
AFSME/EA				\$85.36	\$2.16	2.6%	5.0%	\$40.84	2.6%	95.0%
FOPPO				\$85.36	\$2.16	2.6%	5.0%	\$40.84	2.6%	95.0%
<b>BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)</b>										
EE	98	\$913.00	\$867.34	\$45.66	\$1.70	3.9%	5.0%	\$32.30	3.9%	95.0%
EE, SP	105	\$1,822.00	1,730.90	91.10	3.34	3.8%	5.0%	63.66	3.8%	95.0%
EE, CH	45	\$1,643.00	1,560.84	82.16	3.00	3.8%	5.0%	57.00	3.8%	95.0%
EE, FAM	<u>230</u>	<u>\$2,734.00</u>	<u>\$2,597.30</u>	136.70	5.00	3.8%	5.0%	95.00	3.8%	95.0%
COMPOSITE	478	\$2,056.00	\$1,953.20							
AFSME/EA				\$102.80	\$1.60	1.6%	5.0%	\$30.40	1.6%	95.0%
FOPPO				\$102.80	\$1.60	1.6%	5.0%	\$30.40	1.6%	95.0%

<sup>1</sup>Rates include the standard 2024 contract changes.



# Kaiser Rating Detail

We understand that the pandemic and current economic situation has impacted every employer and employee. It has also impacted the health care sector.

At Kaiser Permanente, higher costs of goods due to inflation, supply chain issues, increased labor costs due to nationwide clinical staffing shortages, and increased COVID-19 care and testing all contribute to higher operating expenses. Because KP is both the insurer *and provider of services*, we feel the effects of inflationary pressure on cost structure faster than our competitors.

Additionally, care volume increased significantly throughout 2022, particularly in outpatient services. We continue to experience this increased demand for services that members put off during the pandemic.

It is important that Kaiser Permanente continues to invest in technology, staff, and facilities that allow us to deliver the high-quality care that our customers and members expect of us.

KP's philosophy to rate setting into 2024 has not changed. Groups are priced with the revenue needed to cover the risk of the group. However, with continued inflation along with increased care and labor demands within health care delivery, you should expect rates higher than our historical average including an adjustment to our rate cap for those groups with the highest utilization.

- The average KPNW 2024 average increase is 11%
- Rate caps for 2024 will range from 0% to 25% and reflects the expected higher average rate increases

Kaiser Permanente continues to work to mitigate costs while maintaining standards for quality and service. Across KP's enterprise, \$2B+ in savings are projected over the next four years, with an emphasis on strategic contracting, redesigning nurse hiring to reduce the need for more costly travel nurses, continuing effective cost-reducing pharmacy strategies, reducing administrative office space and investing in automation to reduce costs over time.

# Deductible & Out-of-Pocket Maximum

## # of members satisfying

Kaiser	CY 2022	YTD 2023 (6/21/2023)
Per Person Deductible	69	25
Per Person OOP Max	36	13
Per Family Deductible	14	4
Per Family OOP Max	3	2

Providence	Benefit	CY 2022	YTD 2023 (6/21/2023)
Open Option	Per Person Deductible	196	136
	Per Person OOP Max	76	49
	Per Family Deductible	38	21
	Per Family OOP Max	11	4
Personal Option	Per Person Deductible	157	71
	Per Person OOP Max	91	34
	Per Family Deductible	17	5
	Per Family OOP Max	12	1

