



# POA Renewal Meeting

July 21, 2022

**Clackamas County**

Mercer – Portland, OR Office

welcome to brighter



# Experience report

# Executive summary

Year-to-date (YTD) June 2022

## Medical

- For the time period January 2022 to June 2022, medical costs are running at 86.5% of budget, which has yielded a surplus of \$435,993 to date. Final plan year results could differ. See paragraph below for more detail.
- Medical costs for the current plan YTD are at \$1,360.48 PEPM compared to \$1,418.55 PEPM for the prior plan YTD, a -4.1% differential, and \$1,360.86 PEPM for the full prior plan period.
- Medical costs for the most recent 12 months are at \$1,331.95 PEPM compared to \$1,305.57 PEPM for the prior 12 months, a 2.0% differential.
- See the Assumptions & Caveats section for full listing of included/excluded costs.

## Please Note:

The loss ratios illustrated throughout this report compare actual cost to budget. The budget calculations are based off the monthly budget rates (or a similar equivalent) for the timeframe and corresponding monthly enrollment. These budget rates are typically the same for each month. Please be aware that most plans exhibit seasonality, where claims vary across the year due to the cyclical nature of utilization patterns and the effects of the plan design itself. It is critical to note that plans with higher deductibles generally tend to exhibit the effects of seasonality in a more exaggerated manner: lower claim payment patterns earlier in the year when members are in the deductible phase of the design and higher claims levels towards the end of the year when the plan is paying a higher portion of the cost. Given this, any assumptions related to the loss ratio to date should be viewed within the appropriate context.

# Executive summary

Year-to-date (YTD) June 2022

## Dental

- For the time period January 2022 to June 2022, dental costs are running at 94.0% of budget, which has yielded a surplus of \$15,509 to date.
- Dental costs for the current plan YTD are at \$140.90 PEPM compared to \$155.61 PEPM for the prior plan YTD, a -9.5% differential, and \$129.77 PEPM for the full prior plan period.
- Dental costs for the most recent 12 months are at \$122.38 PEPM compared to \$137.55 PEPM for the prior 12 months, a -11.0% differential.

## Vision

- For the time period January 2022 to June 2022, vision claims are running at 94.4% of paid premium.
- Vision claims for the current plan YTD are at \$8.26 PEPM compared to \$8.51 PEPM for the prior plan YTD, a -2.9% differential, and \$7.63 PEPM for the full prior plan period.
- Vision claims for the most recent 12 months are at \$7.51 PEPM compared to \$8.21 PEPM for the prior 12 months, a -8.5% differential.

# 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 2021	339	\$374,468	\$0	\$0	\$0	\$374,468	\$66,102	\$440,570	\$627,650	70.2%	\$1,299.62
Feb 2021	338	\$433,665	\$0	(\$46,478)	\$0	\$387,187	\$65,907	\$453,094	\$622,569	72.8%	\$1,340.51
Mar 2021	339	\$390,356	\$0	\$0	\$0	\$390,356	\$66,102	\$456,458	\$622,233	73.4%	\$1,346.48
Apr 2021	339	\$507,013	\$0	\$0	\$0	\$507,013	\$66,102	\$573,115	\$618,862	92.6%	\$1,690.60
May 2021	340	\$375,257	(\$12,292)	(\$68,210)	\$0	\$294,755	\$66,297	\$361,052	\$619,884	58.2%	\$1,061.92
Jun 2021	341	\$597,804	(\$60,422)	\$0	\$0	\$537,382	\$66,492	\$603,874	\$621,484	97.2%	\$1,770.89
Jul 2021	338	\$639,500	(\$259,360)	\$0	\$0	\$380,140	\$65,907	\$446,046	\$611,479	72.9%	\$1,319.66
Aug 2021	340	\$437,398	(\$58,892)	(\$70,098)	\$0	\$308,408	\$66,297	\$374,704	\$614,960	60.9%	\$1,102.07
Sep 2021	340	\$319,839	(\$68,594)	\$0	\$0	\$251,245	\$66,297	\$317,542	\$611,818	51.9%	\$933.95
Oct 2021	344	\$554,782	(\$89,034)	\$0	\$0	\$465,748	\$67,077	\$532,825	\$620,383	85.9%	\$1,548.91
Nov 2021	343	\$490,444	(\$54,780)	(\$79,582)	\$0	\$356,081	\$66,882	\$422,963	\$618,676	68.4%	\$1,233.13
Dec 2021	339	\$593,249	(\$89,301)	\$0	\$0	\$503,948	\$66,102	\$570,050	\$610,444	93.4%	\$1,681.56
<b>Total</b>	<b>4,080</b>	<b>\$5,713,775</b>	<b>(\$692,675)</b>	<b>(\$264,368)</b>	<b>\$0</b>	<b>\$4,756,732</b>	<b>\$795,559</b>	<b>\$5,552,291</b>	<b>\$7,420,441</b>	<b>74.8%</b>	<b>\$1,360.86</b>
Average / PEPM	340	\$1,400.44	(\$169.77)	(\$64.80)	\$0.00	\$1,165.87	\$194.99	\$1,360.86	\$1,818.74		
Total Thru Jun	2,036	\$2,678,563	(\$72,714)	(\$114,688)	\$0	\$2,491,162	\$397,000	\$2,888,161	\$3,732,682	77.4%	\$1,418.55
Current Period											
Jan 2022	341	\$332,501	\$0	\$0	\$0	\$332,501	\$65,728	\$398,229	\$538,802	73.9%	\$1,167.83
Feb 2022	342	\$316,861	\$0	(\$63,636)	\$0	\$253,225	\$65,921	\$319,145	\$538,953	59.2%	\$933.17
Mar 2022	343	\$552,625	\$0	\$0	\$0	\$552,625	\$66,113	\$618,738	\$538,804	114.8%	\$1,803.90
Apr 2022	341	\$489,323	\$0	\$0	\$0	\$489,323	\$65,728	\$555,051	\$536,035	103.5%	\$1,627.71
May 2022	339	\$375,344	\$0	(\$51,364)	\$0	\$323,980	\$65,342	\$389,322	\$533,670	73.0%	\$1,148.44
Jun 2022	340	\$441,837	(\$4,305)	\$0	\$0	\$437,532	\$65,535	\$503,067	\$533,281	94.3%	\$1,479.61
Jul 2022											
Aug 2022											
Sep 2022											
Oct 2022											
Nov 2022											
Dec 2022											
<b>Total Thru Jun</b>	<b>2,046</b>	<b>\$2,508,491</b>	<b>(\$4,305)</b>	<b>(\$115,001)</b>	<b>\$0</b>	<b>\$2,389,185</b>	<b>\$394,367</b>	<b>\$2,783,552</b>	<b>\$3,219,544</b>	<b>86.5%</b>	<b>\$1,360.48</b>
Average / PEPM	341	\$1,226.05	(\$2.10)	(\$56.21)	\$0.00	\$1,167.73	\$192.75	\$1,360.48	\$1,573.58		
Prior Rolling 12											
Prior Rolling 12	4,057	\$5,030,241	(\$331,720)	(\$210,622)	\$0	\$4,487,900	\$808,778	\$5,296,678	\$7,312,079	72.4%	\$1,305.57
Current Rolling 12	4,090	\$5,543,703	(\$624,266)	(\$264,681)	\$0	\$4,654,755	\$792,926	\$5,447,681	\$6,907,304	78.9%	\$1,331.95
Change	33	\$513,462	(\$292,546)	(\$54,060)	\$0	\$166,856	(\$15,852)	\$151,003	(\$404,775)		\$26.39
% Change	0.8%	10.2%	88.2%	25.7%	0.0%	3.7%	-2.0%	2.9%	-5.5%	6.4 pts	2.0%

# 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 2021	339	\$20,259	\$45,843	\$66,102
Feb 2021	338	\$20,199	\$45,708	\$65,907
Mar 2021	339	\$20,259	\$45,843	\$66,102
Apr 2021	339	\$20,259	\$45,843	\$66,102
May 2021	340	\$20,318	\$45,978	\$66,297
Jun 2021	341	\$20,378	\$46,113	\$66,492
Jul 2021	338	\$20,199	\$45,708	\$65,907
Aug 2021	340	\$20,318	\$45,978	\$66,297
Sep 2021	340	\$20,318	\$45,978	\$66,297
Oct 2021	344	\$20,557	\$46,519	\$67,077
Nov 2021	343	\$20,498	\$46,384	\$66,882
Dec 2021	339	\$20,259	\$45,843	\$66,102
<b>Total</b>	<b>4,080</b>	<b>\$243,821</b>	<b>\$551,738</b>	<b>\$795,559</b>
Average / PEPM	340	\$59.76	\$135.23	\$194.99
Total Thru Jun	2,036	\$121,671	\$275,328	\$397,000
Current Period				
Jan 2022	341	\$20,378	\$45,350	\$65,728
Feb 2022	342	\$20,438	\$45,483	\$65,921
Mar 2022	343	\$20,498	\$45,616	\$66,113
Apr 2022	341	\$20,378	\$45,350	\$65,728
May 2022	339	\$20,259	\$45,084	\$65,342
Jun 2022	340	\$20,318	\$45,217	\$65,535
Jul 2022				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
<b>Total Thru Jun</b>	<b>2,046</b>	<b>\$122,269</b>	<b>\$272,098</b>	<b>\$394,367</b>
Average / PEPM	341	\$59.76	\$132.99	\$192.75

# 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 2021	70	\$45,508	\$0	\$45,508	\$13,649	\$59,157	\$136,379	43.4%	\$845.10
Feb 2021	69	\$41,154	\$0	\$41,154	\$13,454	\$54,609	\$134,777	40.5%	\$791.43
Mar 2021	71	\$60,711	\$0	\$60,711	\$13,844	\$74,555	\$137,180	54.3%	\$1,050.07
Apr 2021	71	\$75,773	\$0	\$75,773	\$13,844	\$89,617	\$136,377	65.7%	\$1,262.22
May 2021	70	\$57,979	\$0	\$57,979	\$13,649	\$71,628	\$133,973	53.5%	\$1,023.26
Jun 2021	71	\$96,173	\$0	\$96,173	\$13,844	\$110,017	\$135,575	81.1%	\$1,549.54
Jul 2021	70	\$42,064	\$0	\$42,064	\$13,649	\$55,713	\$134,133	41.5%	\$795.90
Aug 2021	70	\$40,193	\$0	\$40,193	\$13,649	\$53,842	\$133,332	40.4%	\$769.18
Sep 2021	69	\$27,761	\$0	\$27,761	\$13,454	\$41,215	\$131,731	31.3%	\$597.32
Oct 2021	69	\$59,853	\$0	\$59,853	\$13,454	\$73,308	\$131,731	55.6%	\$1,062.43
Nov 2021	70	\$91,054	\$0	\$91,054	\$13,649	\$104,703	\$134,135	78.1%	\$1,495.76
Dec 2021	69	\$112,755	\$0	\$112,755	\$13,454	\$126,209	\$131,731	95.8%	\$1,829.12
<b>Total</b>	<b>839</b>	<b>\$750,979</b>	<b>\$0</b>	<b>\$750,979</b>	<b>\$163,597</b>	<b>\$914,575</b>	<b>\$1,611,053</b>	<b>56.8%</b>	<b>\$1,090.08</b>
Average / PEPM	70	\$895.09	\$0.00	\$895.09	\$194.99	\$1,090.08	\$1,920.21		
Total Thru Jun	422	\$377,298	\$0	\$377,298	\$82,286	\$459,584	\$814,261	56.4%	\$1,089.06
Current 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									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
<b>Total Thru Jun</b>	<b>388</b>	<b>\$336,813</b>	<b>\$0</b>	<b>\$336,813</b>	<b>\$74,787</b>	<b>\$411,600</b>	<b>\$652,708</b>	<b>63.1%</b>	<b>\$1,060.82</b>
Average / PEPM	65	\$868.07	\$0.00	\$868.07	\$192.75	\$1,060.82	\$1,682.24		
Prior Rolling 12	842	\$793,242	\$0	\$793,242	\$167,861	\$961,102	\$1,598,312	60.1%	\$1,141.45
Current Rolling 12	805	\$710,493	\$0	\$710,493	\$156,098	\$866,591	\$1,449,500	59.8%	\$1,076.51
Change	(37)	(\$82,748)	\$0	(\$82,748)	(\$11,763)	(\$94,511)	(\$148,812)		(\$64.94)
% Change	-4.4%	-10.4%	0.0%	-10.4%	-7.0%	-9.8%	-9.3%	-0.3 pts	-5.7%

# 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 2021	70	\$4,183	\$9,466	\$13,649
Feb 2021	69	\$4,123	\$9,331	\$13,454
Mar 2021	71	\$4,243	\$9,601	\$13,844
Apr 2021	71	\$4,243	\$9,601	\$13,844
May 2021	70	\$4,183	\$9,466	\$13,649
Jun 2021	71	\$4,243	\$9,601	\$13,844
Jul 2021	70	\$4,183	\$9,466	\$13,649
Aug 2021	70	\$4,183	\$9,466	\$13,649
Sep 2021	69	\$4,123	\$9,331	\$13,454
Oct 2021	69	\$4,123	\$9,331	\$13,454
Nov 2021	70	\$4,183	\$9,466	\$13,649
Dec 2021	69	\$4,123	\$9,331	\$13,454
<b>Total</b>	<b>839</b>	<b>\$50,139</b>	<b>\$113,458</b>	<b>\$163,597</b>
Average / PEPM	70	\$59.76	\$135.23	\$194.99
Total Thru Jun	422	\$25,219	\$57,067	\$82,286
Current 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				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
<b>Total Thru Jun</b>	<b>388</b>	<b>\$23,187</b>	<b>\$51,600</b>	<b>\$74,787</b>
Average / PEPM	65	\$59.76	\$132.99	\$192.75

# 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 2021	187	\$243,792	\$0	\$243,792	\$36,463	\$280,255	\$392,255	71.4%	\$1,498.69
Feb 2021	184	\$237,021	\$0	\$237,021	\$35,878	\$272,899	\$385,404	70.8%	\$1,483.15
Mar 2021	183	\$209,421	\$0	\$209,421	\$35,683	\$245,104	\$382,665	64.1%	\$1,339.37
Apr 2021	182	\$266,924	\$0	\$266,924	\$35,488	\$302,412	\$379,240	79.7%	\$1,661.61
May 2021	183	\$229,918	\$0	\$229,918	\$35,683	\$265,601	\$381,809	69.6%	\$1,451.37
Jun 2021	183	\$284,042	\$0	\$284,042	\$35,683	\$319,725	\$380,952	83.9%	\$1,747.13
Jul 2021	179	\$486,075	(\$201,023)	\$285,052	\$34,903	\$319,956	\$371,529	86.1%	\$1,787.46
Aug 2021	181	\$294,658	(\$25,050)	\$269,608	\$35,293	\$304,901	\$375,811	81.1%	\$1,684.54
Sep 2021	182	\$220,369	(\$36,502)	\$183,867	\$35,488	\$219,355	\$374,956	58.5%	\$1,205.25
Oct 2021	186	\$385,276	(\$35,866)	\$349,410	\$36,268	\$385,679	\$383,521	100.6%	\$2,073.54
Nov 2021	183	\$289,066	(\$37,513)	\$251,553	\$35,683	\$287,236	\$377,698	76.0%	\$1,569.60
Dec 2021	181	\$300,598	(\$24,867)	\$275,731	\$35,293	\$311,024	\$372,729	83.4%	\$1,718.37
<b>Total</b>	<b>2,194</b>	<b>\$3,447,160</b>	<b>(\$360,820)</b>	<b>\$3,086,340</b>	<b>\$427,808</b>	<b>\$3,514,148</b>	<b>\$4,558,568</b>	<b>77.1%</b>	<b>\$1,601.71</b>
Average / PEPM	183	\$1,571.18	(\$164.46)	\$1,406.72	\$194.99	\$1,601.71	\$2,077.74		
Total Thru Jun	1,102	\$1,471,118	\$0	\$1,471,118	\$214,879	\$1,685,997	\$2,302,324	73.2%	\$1,529.94
Current 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									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
<b>Total Thru Jun</b>	<b>1,118</b>	<b>\$1,436,726</b>	<b>\$0</b>	<b>\$1,436,726</b>	<b>\$215,495</b>	<b>\$1,652,221</b>	<b>\$1,996,897</b>	<b>82.7%</b>	<b>\$1,477.84</b>
Average / PEPM	186	\$1,285.09	\$0.00	\$1,285.09	\$192.75	\$1,477.84	\$1,786.13		
Prior Rolling 12	2,232	\$3,057,255	(\$259,007)	\$2,798,248	\$445,116	\$3,243,365	\$4,558,100	71.2%	\$1,453.12
Current 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
Change	(22)	\$355,513	(\$101,813)	\$253,700	(\$16,693)	\$237,007	(\$304,959)		\$121.71
% Change	-1.0%	11.6%	39.3%	9.1%	-3.8%	7.3%	-6.7%	10.7 pts	8.4%

# 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 2021	187	\$11,175	\$25,288	\$36,463
Feb 2021	184	\$10,996	\$24,882	\$35,878
Mar 2021	183	\$10,936	\$24,747	\$35,683
Apr 2021	182	\$10,876	\$24,612	\$35,488
May 2021	183	\$10,936	\$24,747	\$35,683
Jun 2021	183	\$10,936	\$24,747	\$35,683
Jul 2021	179	\$10,697	\$24,206	\$34,903
Aug 2021	181	\$10,817	\$24,477	\$35,293
Sep 2021	182	\$10,876	\$24,612	\$35,488
Oct 2021	186	\$11,115	\$25,153	\$36,268
Nov 2021	183	\$10,936	\$24,747	\$35,683
Dec 2021	181	\$10,817	\$24,477	\$35,293
<b>Total</b>	<b>2,194</b>	<b>\$131,113</b>	<b>\$296,695</b>	<b>\$427,808</b>
Average / PEPM	183	\$59.76	\$135.23	\$194.99
Total Thru Jun	1,102	\$65,856	\$149,023	\$214,879
Current 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				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
<b>Total Thru Jun</b>	<b>1,118</b>	<b>\$66,812</b>	<b>\$148,683</b>	<b>\$215,495</b>
Average / PEPM	186	\$59.76	\$132.99	\$192.75

# 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 2021	18	\$6,043	\$0	\$6,043	\$3,510	\$9,553	\$20,027	47.7%	\$530.74
Feb 2021	19	\$4,695	\$0	\$4,695	\$3,705	\$8,400	\$20,828	40.3%	\$442.10
Mar 2021	19	\$3,732	\$0	\$3,732	\$3,705	\$7,437	\$20,828	35.7%	\$391.41
Apr 2021	19	\$8,774	\$0	\$8,774	\$3,705	\$12,479	\$20,828	59.9%	\$656.78
May 2021	19	\$4,714	\$0	\$4,714	\$3,705	\$8,419	\$20,828	40.4%	\$443.10
Jun 2021	19	\$4,174	\$0	\$4,174	\$3,705	\$7,879	\$20,828	37.8%	\$414.67
Jul 2021	19	\$4,847	\$0	\$4,847	\$3,705	\$8,552	\$20,828	41.1%	\$450.10
Aug 2021	19	\$5,185	\$0	\$5,185	\$3,705	\$8,890	\$20,828	42.7%	\$467.88
Sep 2021	19	\$5,008	\$0	\$5,008	\$3,705	\$8,713	\$20,828	41.8%	\$458.57
Oct 2021	19	\$6,951	\$0	\$6,951	\$3,705	\$10,656	\$20,828	51.2%	\$560.83
Nov 2021	19	\$21,483	\$0	\$21,483	\$3,705	\$25,188	\$20,828	120.9%	\$1,325.70
Dec 2021	17	\$11,864	\$0	\$11,864	\$3,315	\$15,179	\$18,425	82.4%	\$892.88
<b>Total</b>	<b>225</b>	<b>\$87,471</b>	<b>\$0</b>	<b>\$87,471</b>	<b>\$43,873</b>	<b>\$131,344</b>	<b>\$246,732</b>	<b>53.2%</b>	<b>\$583.75</b>
Average / PEPM	19	\$388.76	\$0.00	\$388.76	\$194.99	\$583.75	\$1,096.59		
Total Thru Jun	113	\$32,133	\$0	\$32,133	\$22,034	\$54,166	\$124,167	43.6%	\$479.35
Current Period									
Jan 2022	16	\$3,082	\$0	\$3,082	\$3,084	\$6,166	\$15,517	39.7%	\$385.38
Feb 2022	16	\$2,068	\$0	\$2,068	\$3,084	\$5,152	\$15,517	33.2%	\$322.00
Mar 2022	16	\$9,841	\$0	\$9,841	\$3,084	\$12,925	\$15,517	83.3%	\$807.81
Apr 2022	16	\$10,725	\$0	\$10,725	\$3,084	\$13,809	\$15,517	89.0%	\$863.06
May 2022	16	\$2,216	\$0	\$2,216	\$3,084	\$5,300	\$15,517	34.2%	\$331.25
Jun 2022	16	\$3,188	\$0	\$3,188	\$3,084	\$6,272	\$15,517	40.4%	\$392.00
Jul 2022									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
<b>Total Thru Jun</b>	<b>96</b>	<b>\$31,120</b>	<b>\$0</b>	<b>\$31,120</b>	<b>\$18,504</b>	<b>\$49,624</b>	<b>\$93,102</b>	<b>53.3%</b>	<b>\$516.92</b>
Average / PEPM	16	\$324.17	\$0.00	\$324.17	\$192.75	\$516.92	\$969.81		
Prior Rolling 12	197	\$65,261	\$0	\$65,261	\$39,149	\$104,410	\$204,716	51.0%	\$530.00
Current Rolling 12	208	\$86,458	\$0	\$86,458	\$40,343	\$126,801	\$215,668	58.8%	\$609.62
Change	11	\$21,197	\$0	\$21,197	\$1,194	\$22,391	\$10,951		\$79.62
% Change	5.6%	32.5%	0.0%	32.5%	3.0%	21.4%	5.3%	7.8 pts	15.0%

# 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 2021	18	\$1,076	\$2,434	\$3,510
Feb 2021	19	\$1,135	\$2,569	\$3,705
Mar 2021	19	\$1,135	\$2,569	\$3,705
Apr 2021	19	\$1,135	\$2,569	\$3,705
May 2021	19	\$1,135	\$2,569	\$3,705
Jun 2021	19	\$1,135	\$2,569	\$3,705
Jul 2021	19	\$1,135	\$2,569	\$3,705
Aug 2021	19	\$1,135	\$2,569	\$3,705
Sep 2021	19	\$1,135	\$2,569	\$3,705
Oct 2021	19	\$1,135	\$2,569	\$3,705
Nov 2021	19	\$1,135	\$2,569	\$3,705
Dec 2021	17	\$1,016	\$2,299	\$3,315
<b>Total</b>	<b>225</b>	<b>\$13,446</b>	<b>\$30,427</b>	<b>\$43,873</b>
Average / PEPM	19	\$59.76	\$135.23	\$194.99
Total Thru Jun	113	\$6,753	\$15,281	\$22,034
Current Period				
Jan 2022	16	\$956	\$2,128	\$3,084
Feb 2022	16	\$956	\$2,128	\$3,084
Mar 2022	16	\$956	\$2,128	\$3,084
Apr 2022	16	\$956	\$2,128	\$3,084
May 2022	16	\$956	\$2,128	\$3,084
Jun 2022	16	\$956	\$2,128	\$3,084
Jul 2022				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
<b>Total Thru Jun</b>	<b>96</b>	<b>\$5,737</b>	<b>\$12,767</b>	<b>\$18,504</b>
Average / PEPM	16	\$59.76	\$132.99	\$192.75

# 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 2021	64	\$79,125	\$0	\$79,125	\$12,479	\$91,604	\$78,990	116.0%	\$1,431.32
Feb 2021	66	\$150,794	\$0	\$150,794	\$12,869	\$163,664	\$81,560	200.7%	\$2,479.75
Mar 2021	66	\$116,492	\$0	\$116,492	\$12,869	\$129,361	\$81,560	158.6%	\$1,960.02
Apr 2021	67	\$155,542	\$0	\$155,542	\$13,064	\$168,606	\$82,417	204.6%	\$2,516.51
May 2021	68	\$82,646	(\$12,292)	\$70,354	\$13,259	\$83,613	\$83,274	100.4%	\$1,229.61
Jun 2021	68	\$213,415	(\$60,422)	\$152,993	\$13,259	\$166,253	\$84,129	197.6%	\$2,444.89
Jul 2021	70	\$106,514	(\$58,338)	\$48,176	\$13,649	\$61,825	\$84,989	72.7%	\$883.22
Aug 2021	70	\$97,362	(\$33,843)	\$63,519	\$13,649	\$77,169	\$84,989	90.8%	\$1,102.41
Sep 2021	70	\$66,701	(\$32,092)	\$34,609	\$13,649	\$48,259	\$84,303	57.2%	\$689.41
Oct 2021	70	\$102,701	(\$53,168)	\$49,533	\$13,649	\$63,183	\$84,303	74.9%	\$902.61
Nov 2021	71	\$88,841	(\$17,267)	\$71,573	\$13,844	\$85,418	\$86,016	99.3%	\$1,203.07
Dec 2021	72	\$168,032	(\$64,434)	\$103,598	\$14,039	\$117,637	\$87,559	134.4%	\$1,633.85
<b>Total</b>	<b>822</b>	<b>\$1,428,166</b>	<b>(\$331,855)</b>	<b>\$1,096,310</b>	<b>\$160,282</b>	<b>\$1,256,592</b>	<b>\$1,004,088</b>	<b>125.1%</b>	<b>\$1,528.70</b>
Average / PEPM	69	\$1,737.43	(\$403.72)	\$1,333.71	\$194.99	\$1,528.70	\$1,221.52		
Total Thru Jun	399	\$798,014	(\$72,714)	\$725,301	\$77,801	\$803,102	\$491,930	163.3%	\$2,012.79
Current 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									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
<b>Total Thru Jun</b>	<b>444</b>	<b>\$703,832</b>	<b>(\$4,305)</b>	<b>\$699,527</b>	<b>\$85,581</b>	<b>\$785,108</b>	<b>\$476,838</b>	<b>164.6%</b>	<b>\$1,768.26</b>
Average / PEPM	74	\$1,585.21	(\$9.70)	\$1,575.51	\$192.75	\$1,768.26	\$1,073.96		
Prior Rolling 12	786	\$1,114,484	(\$72,714)	\$1,041,770	\$156,652	\$1,198,423	\$950,951	126.0%	\$1,524.71
Current Rolling 12	867	\$1,333,983	(\$263,447)	\$1,070,537	\$168,062	\$1,238,598	\$988,995	125.2%	\$1,428.60
Change	81	\$219,499	(\$190,733)	\$28,766	\$11,410	\$40,176	\$38,044		(\$96.11)
% Change	10.3%	19.7%	262.3%	2.8%	7.3%	3.4%	4.0%	-0.8 pts	-6.3%

# 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 2021	64	\$3,825	\$8,655	\$12,479
Feb 2021	66	\$3,944	\$8,925	\$12,869
Mar 2021	66	\$3,944	\$8,925	\$12,869
Apr 2021	67	\$4,004	\$9,060	\$13,064
May 2021	68	\$4,064	\$9,196	\$13,259
Jun 2021	68	\$4,064	\$9,196	\$13,259
Jul 2021	70	\$4,183	\$9,466	\$13,649
Aug 2021	70	\$4,183	\$9,466	\$13,649
Sep 2021	70	\$4,183	\$9,466	\$13,649
Oct 2021	70	\$4,183	\$9,466	\$13,649
Nov 2021	71	\$4,243	\$9,601	\$13,844
Dec 2021	72	\$4,303	\$9,737	\$14,039
<b>Total</b>	<b>822</b>	<b>\$49,123</b>	<b>\$111,159</b>	<b>\$160,282</b>
Average / PEPM	69	\$59.76	\$135.23	\$194.99
Total Thru Jun	399	\$23,844	\$53,957	\$77,801
Current 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				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
<b>Total Thru Jun</b>	<b>444</b>	<b>\$26,533</b>	<b>\$59,048</b>	<b>\$85,581</b>
Average / PEPM	74	\$59.76	\$132.99	\$192.75



# Medical large claims

# Medical large claims

Large Claims Detail through June 2022				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Encounter for antineoplastic immunotherapy	Employee	Retiree - Open Option	\$204,305	\$4,305
Rx - Trikafta	Spouse	Active - Open Option	\$181,775	
Stop Loss Reimbursement Earned			Total	\$4,305

# 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 2021	300	\$69,368	\$1,986	\$71,354	\$43,714	163.2%	\$237.85
Feb 2021	286	\$44,748	\$1,893	\$46,641	\$41,566	112.2%	\$163.08
Mar 2021	287	\$32,269	\$1,900	\$34,169	\$41,640	82.1%	\$119.05
Apr 2021	286	\$40,041	\$1,893	\$41,935	\$41,329	101.5%	\$146.62
May 2021	285	\$32,019	\$1,887	\$33,906	\$41,080	82.5%	\$118.97
Jun 2021	287	\$39,461	\$1,900	\$41,361	\$41,300	100.1%	\$144.12
Jul 2021	289	\$22,473	\$1,913	\$24,386	\$41,386	58.9%	\$84.38
Aug 2021	289	\$39,837	\$1,913	\$41,750	\$41,355	101.0%	\$144.46
Sep 2021	289	\$18,460	\$1,913	\$20,373	\$41,355	49.3%	\$70.50
Oct 2021	291	\$35,007	\$1,926	\$36,933	\$41,678	88.6%	\$126.92
Nov 2021	292	\$20,226	\$1,933	\$22,160	\$41,721	53.1%	\$75.89
Dec 2021	291	\$33,661	\$1,926	\$35,588	\$41,472	85.8%	\$122.29
<b>Total</b>	<b>3,472</b>	<b>\$427,570</b>	<b>\$22,985</b>	<b>\$450,555</b>	<b>\$499,596</b>	<b>90.2%</b>	<b>\$129.77</b>
Average / PEPM	289	\$123.15	\$6.62	\$129.77	\$143.89		
Total Thru Jun	1,731	\$257,906	\$11,459	\$269,365	\$250,629	107.5%	\$155.61
Current 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							
Aug 2022							
Sep 2022							
Oct 2022							
Nov 2022							
Dec 2022							
<b>Total Thru Jun</b>	<b>1,721</b>	<b>\$230,977</b>	<b>\$11,513</b>	<b>\$242,490</b>	<b>\$257,999</b>	<b>94.0%</b>	<b>\$140.90</b>
Average / PEPM	287	\$134.21	\$6.69	\$140.90	\$149.91		
Prior Rolling 12	3,505	\$459,027	\$23,079	\$482,106	\$503,780	95.7%	\$137.55
Current Rolling 12	3,462	\$400,641	\$23,039	\$423,680	\$506,966	83.6%	\$122.38
Change	(43)	(\$58,386)	(\$40)	(\$58,426)	\$3,186		(\$15.17)
% Change	-1.2%	-12.7%	-0.2%	-12.1%	0.6%	-12.1 pts	-11.0%

# 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 2021	333	\$3,499	\$3,098	112.9%	\$10.51	
Feb 2021	334	\$2,408	\$3,000	80.3%	\$7.21	
Mar 2021	332	\$3,760	\$2,999	125.4%	\$11.33	
Apr 2021	331	\$3,210	\$2,980	107.7%	\$9.70	
May 2021	331	\$1,906	\$2,984	63.9%	\$5.76	
Jun 2021	333	\$2,179	\$2,989	72.9%	\$6.54	
Jul 2021	330	\$2,374	\$2,931	81.0%	\$7.19	
Aug 2021	332	\$2,448	\$2,948	83.0%	\$7.37	
Sep 2021	335	\$1,920	\$2,931	65.5%	\$5.73	
Oct 2021	334	\$2,432	\$2,973	81.8%	\$7.28	
Nov 2021	336	\$1,465	\$2,970	49.3%	\$4.36	
Dec 2021	334	\$2,880	\$2,974	96.8%	\$8.62	
<b>Total</b>	<b>3,995</b>	<b>\$30,481</b>	<b>\$35,777</b>	<b>85.2%</b>	<b>\$7.63</b>	
Average / PEPM	333	\$7.63	\$8.96			
Total Thru Jun	1,994	\$16,962	\$18,050	94.0%	\$8.51	
Current 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	\$2,936	80.6%	\$7.08	
May 2022	335	\$2,140	\$2,925	73.2%	\$6.39	
Jun 2022	335	\$3,022	\$2,936	102.9%	\$9.02	
Jul 2022						
Aug 2022						
Sep 2022						
Oct 2022						
Nov 2022						
Dec 2022						
<b>Total Thru Jun</b>	<b>2,017</b>	<b>\$16,662</b>	<b>\$17,647</b>	<b>94.4%</b>	<b>\$8.26</b>	
Average / PEPM	336	\$8.26	\$8.75			
Thru Jun Change	23	(\$300)	(\$403)		(\$0.25)	
Thru Jun % Change	1.2%	-1.8%	-2.2%		-2.9%	
Prior Rolling 12	3,986	\$32,733	\$36,404	89.9%	\$8.21	
Current Rolling 12	4,018	\$30,181	\$35,374	85.3%	\$7.51	
Change	32	(\$2,552)	(\$1,030)		(\$0.70)	
% Change	0.8%	-7.8%	-2.8%		-8.5%	

# 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 2021	259	\$2,792	\$2,696	103.6%	\$10.78	
Feb 2021	258	\$2,174	\$2,587	84.0%	\$8.43	
Mar 2021	255	\$3,118	\$2,586	120.6%	\$12.23	
Apr 2021	253	\$3,018	\$2,563	117.8%	\$11.93	
May 2021	253	\$1,577	\$2,563	61.5%	\$6.23	
Jun 2021	254	\$1,789	\$2,565	69.7%	\$7.04	
Jul 2021	250	\$1,220	\$2,507	48.7%	\$4.88	
Aug 2021	252	\$1,918	\$2,524	76.0%	\$7.61	
Sep 2021	255	\$1,197	\$2,511	47.7%	\$4.69	
Oct 2021	256	\$1,982	\$2,553	77.6%	\$7.74	
Nov 2021	254	\$1,237	\$2,539	48.7%	\$4.87	
Dec 2021	253	\$1,507	\$2,543	59.3%	\$5.96	
<b>Total</b>	<b>3,052</b>	<b>\$23,529</b>	<b>\$30,737</b>	<b>76.5%</b>	<b>\$7.71</b>	
Average / PEPM	254	\$7.71	\$10.07			
Total Thru Jun	1,532	\$14,468	\$15,560	93.0%	\$9.44	
Current 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	\$2,487	72.5%	\$7.18	
May 2022	252	\$1,807	\$2,480	72.9%	\$7.17	
Jun 2022	252	\$2,716	\$2,491	109.0%	\$10.78	
Jul 2022						
Aug 2022						
Sep 2022						
Oct 2022						
Nov 2022						
Dec 2022						
<b>Total Thru Jun</b>	<b>1,517</b>	<b>\$14,155</b>	<b>\$14,933</b>	<b>94.8%</b>	<b>\$9.33</b>	
Average / PEPM	253	\$9.33	\$9.84			
Thru Jun Change	(15)	(\$313)	(\$627)		(\$0.11)	
Thru Jun % Change	-1.0%	-2.2%	-4.0%		-1.2%	
Prior Rolling 12	3,092	\$28,150	\$31,555	89.2%	\$9.10	
Current Rolling 12	3,037	\$23,216	\$30,110	77.1%	\$7.64	
Change	(55)	(\$4,934)	(\$1,445)		(\$1.46)	
% Change	-1.8%	-17.5%	-4.6%		-16.0%	



# 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 2021	74	\$707	\$402	175.9%	\$9.55	
Feb 2021	76	\$234	\$413	56.7%	\$3.08	
Mar 2021	77	\$642	\$413	155.4%	\$8.34	
Apr 2021	78	\$192	\$417	46.0%	\$2.46	
May 2021	78	\$329	\$421	78.1%	\$4.22	
Jun 2021	79	\$390	\$424	92.0%	\$4.94	
Jul 2021	80	\$1,154	\$424	272.2%	\$14.43	
Aug 2021	80	\$530	\$424	125.0%	\$6.63	
Sep 2021	80	\$723	\$420	172.1%	\$9.04	
Oct 2021	78	\$450	\$420	107.1%	\$5.77	
Nov 2021	82	\$228	\$431	52.9%	\$2.78	
Dec 2021	81	\$1,373	\$431	318.6%	\$16.95	
<b>Total</b>	<b>943</b>	<b>\$6,952</b>	<b>\$5,040</b>	<b>137.9%</b>	<b>\$7.37</b>	
Average / PEPM	79	\$7.37	\$5.34			
Total Thru Jun	462	\$2,494	\$2,490	100.2%	\$5.40	
Current 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						
Aug 2022						
Sep 2022						
Oct 2022						
Nov 2022						
Dec 2022						
<b>Total Thru Jun</b>	<b>500</b>	<b>\$2,507</b>	<b>\$2,714</b>	<b>92.4%</b>	<b>\$5.01</b>	
Average / PEPM	83	\$5.01	\$5.43			
Thru Jun Change	38	\$13	\$224		(\$0.38)	
Thru Jun % Change	8.2%	0.5%	9.0%		-7.1%	
Prior Rolling 12	894	\$4,583	\$4,849	94.5%	\$5.13	
Current Rolling 12	981	\$6,965	\$5,264	132.3%	\$7.10	
Change	87	\$2,382	\$415		\$1.97	
% Change	9.7%	52.0%	8.6%		38.5%	

# Renewal projections

# Medical/Rx projection

## Effective: January 1, 2023

Most Recent 12 Months Ending	Open Option		Personal Option		Combined
	June 30, 2022	June 30, 2021	June 30, 2022	June 30, 2021	
Mature Months	12	12	12	12	
Paid Claims for Entire Experience Period	\$4,746,751	\$4,171,739	\$796,952	\$858,503	
Stop Loss Credit	(624,266)	(331,720)	0	0	
Historical Benefit Changes Adjustment	1.000	1.000	1.000	1.000	
COVID Adjustment	0	193,549	0	43,271	
Adjusted Net Paid Claims during This Period	\$4,122,485	\$4,033,567	\$796,952	\$901,774	
Average Enrollment Setback (1 month)	256	252	85	86	
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,341.95	\$1,333.85	\$781.33	\$873.81	
Annual Trend (5.0% Med, 9% Rx)	6.3%	6.3%	5.4%	5.4%	
Number of Months of Trend	19	31	19	31	
Extended Trend Factor	1.101	1.170	1.088	1.146	
<b>Projected Claims PEPM</b>	<b>\$1,477.63</b>	<b>\$1,560.96</b>	<b>\$849.76</b>	<b>\$1,001.62</b>	
<b>Blended Projected Claims PEPM (70%/30%)</b>	<b>\$1,502.63</b>		<b>\$895.32</b>		<b>\$1,351.25</b>
Claims Margin (%)	3.0%		3.0%		3.0%
Future COVID Adjustment	0.0%		0.0%		0.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$1,547.71</b>		<b>\$922.18</b>		<b>\$1,391.78</b>
<b>Fixed Expenses</b>					
Providence Administration (0% increase)	\$59.76		\$59.76		\$59.76
Rx Rebates	(64.71)		(64.71)		(64.71)
Specific Stop Loss Premium (estimated 45.0% increase)	192.84		192.84		192.84
<b>Total Fixed Expenses PEPM</b>	<b>\$187.88</b>		<b>\$187.88</b>		<b>\$187.88</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$1,735.59</b>		<b>\$1,110.06</b>		<b>\$1,579.66</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$1,600.85</b>		<b>\$1,535.16</b>		<b>\$1,584.44</b>
<b>Needed Increase</b>	<b>8.4%</b>		<b>-27.7%</b>		<b>-0.3%</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

## Effective: January 1, 2023

	Incentive
<b>Most Recent 12 Months Ending</b>	<b>June 30, 2022</b>
Mature Months	12
Paid Claims for Entire Experience Period	\$400,641
Stop Loss Credit	0
Historical Benefit Changes Adjustment	1.000
COVID Adjustment	0
Adjusted Net Paid Claims during This Period	\$400,641
Average Enrollment Setback (1 month)	289
Adjusted Paid Claims per Employee per Month (PEPM)	\$115.53
Annual Trend (4%)	4.0%
Number of Months of Trend	19
Extended Trend Factor	1.064
<b>Projected Claims PEPM</b>	<b>\$122.93</b>
Claims Margin (%)	3.0%
Future COVID Adjustment	0.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$126.61</b>
<b>Fixed Expenses</b>	
Administration Fees (0.0% increase)	\$6.69
<b>Total Fixed Expenses PEPM</b>	<b>\$6.69</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$133.30</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$151.08</b>
<b>Needed Increase</b>	<b>-11.8%</b>

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# Contributions

# Rates and contributions

## Effective: January 1, 2023

	Fully Insured	Self-Funded (PHP)	
	Kaiser	Personal	Open
<b>Current Contribution</b>			
Composite	\$1,672.98	\$1,695.00	\$1,844.00
Employer	\$1,672.98	\$1,610.26	\$1,751.82
Employee	\$0.00	\$84.74	\$92.18
<b>Renewal Contribution</b>			
Composite	\$1,586.56	\$1,675.00	\$1,782.00
Employer	\$1,586.56	\$1,591.24	\$1,692.90
Employee	\$0.00	\$83.76	\$89.10

PLAN	2023 Renewal				Employee			Employer		
	JUNE 2022	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
<b>Active Medical<sup>1</sup></b>										
<b>POA</b>										
<b>Kaiser HMO Option</b>										
EE	45	\$726.00	\$726.00	\$0.00	\$0.00	0.0%	0.0%	(\$7.50)	-1.0%	100.0%
EE, SP	25	1,452.00	1,452.00	0.00	0.00	0.0%	0.0%	(15.00)	-1.0%	100.0%
EE, CH	6	1,306.80	1,306.80	0.00	0.00	0.0%	0.0%	(13.50)	-1.0%	100.0%
EE, FAM	<u>74</u>	2,178.00	2,178.00	0.00	0.00	0.0%	0.0%	(22.50)	-1.0%	100.0%
COMPOSITE	150	\$1,586.56	\$1,586.56	<b>\$0.00</b>	\$0.00	0.0%	0.0%	(\$86.42)	-5.2%	100.0%
<b>PHP Personal Option 15/0/1000 (Includes VSP Vision)</b>										
EE	12	\$707.00	\$623.24	\$83.76	(\$0.98)	-1.2%	11.8%	(\$1.02)	-0.2%	88.2%
EE, SP	5	1,413.00	1,329.24	83.76	(0.98)	-1.2%	5.9%	(4.02)	-0.3%	94.1%
EE, CH	10	1,274.00	1,190.24	83.76	(0.98)	-1.2%	6.6%	(3.02)	-0.3%	93.4%
EE, FAM	<u>38</u>	2,123.00	2,039.24	83.76	(0.98)	-1.2%	3.9%	(6.02)	-0.3%	96.1%
COMPOSITE	65	\$1,675.00	\$1,591.24	<b>\$83.76</b>	(\$0.98)	-1.2%	5.0%	(\$19.02)	-1.2%	95.0%
<b>PHP Open Option 10/0/20/2000 \$50 Common Deductible (Includes VSP Vision)</b>										
EE	29	\$757.00	\$667.90	\$89.10	(\$3.08)	-3.3%	11.8%	\$1.08	0.2%	88.2%
EE, SP	41	1,511.00	1,421.90	89.10	(3.08)	-3.3%	5.9%	(1.92)	-0.1%	94.1%
EE, CH	17	1,363.00	1,273.90	89.10	(3.08)	-3.3%	6.5%	(0.92)	-0.1%	93.5%
EE, FAM	<u>99</u>	2,269.00	2,179.90	89.10	(3.08)	-3.3%	3.9%	(3.92)	-0.2%	96.1%
COMPOSITE	186	\$1,782.00	\$1,692.90	<b>\$89.10</b>	(\$3.08)	-3.3%	5.0%	(\$58.92)	-3.4%	95.0%

<sup>1</sup>Rates include the standard 2023 contract changes.

# Vision and dental plan options

# 2023 Plan options

		2023 Monthly Rates POA		
		Estimated	County	Represented
		Total Composite	Contribution	Employee
		(PEPM)		Contribution
% Change				
from Renewal				
<b>POA Personal Option - Medical/Rx (Includes VSP Vision)</b>				
<b>1 Change Vision frequency to 12/12/24 and increase hardware allowance to \$175</b>				
a)	2022 (Current) Composite	\$1,695.00		\$84.74
b)	2023 (Renewal) Composite	1,675.00	1,591.24	83.76
c)	2023 Option Composite	1,679.00	1,595.04	83.96
d)	\$ Difference from Current Cost	(16.00)		(0.78)
e)	% Difference from Current Cost	-0.94%		-0.92%
f)	\$ Difference from Renewal Cost	4.00		0.20
g)	% Difference from Renewal Cost	0.24%		0.24%
<b>POA Open Option - Medical/Rx (Includes VSP Vision)</b>				
<b>2 Change Vision frequency to 12/12/24 and increase hardware allowance to \$175</b>				
a)	2022 (Current) Composite	\$1,844.00		\$92.18
b)	2023 (Renewal) Composite	1,782.00	1,692.90	89.10
c)	2023 Option Composite	1,786.00	1,696.70	89.30
d)	\$ Difference from Current Cost	(58.00)		(2.88)
e)	% Difference from Current Cost	-3.15%		-3.12%
f)	\$ Difference from Renewal Cost	4.00		0.20
g)	% Difference from Renewal Cost	0.22%		0.22%
<b>POA Dental Plan</b>				
<b>3 Increase annual benefit maximum to \$2,000 and add Preventive First</b>				
a)	2022 (Current) Composite	\$153.00		\$0.00
b)	2023 (Renewal) Composite	132.00	132.00	0.00
c)	2023 Option Composite	153.00	153.00	0.00
d)	\$ Difference from Current Cost	0.00		0.00
e)	% Difference from Current Cost	0.00%		0.00%
f)	\$ Difference from Renewal Cost	21.00		0.00
g)	% Difference from Renewal Cost	15.91%		0.00%



