

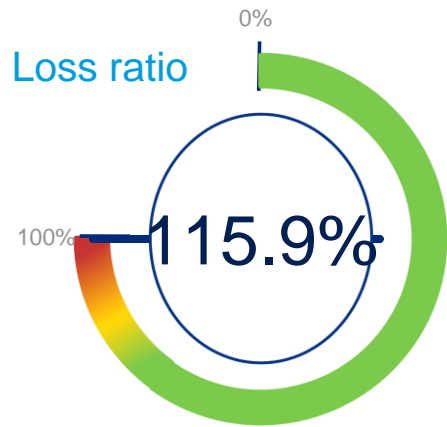
experience

January 2023–December 2023

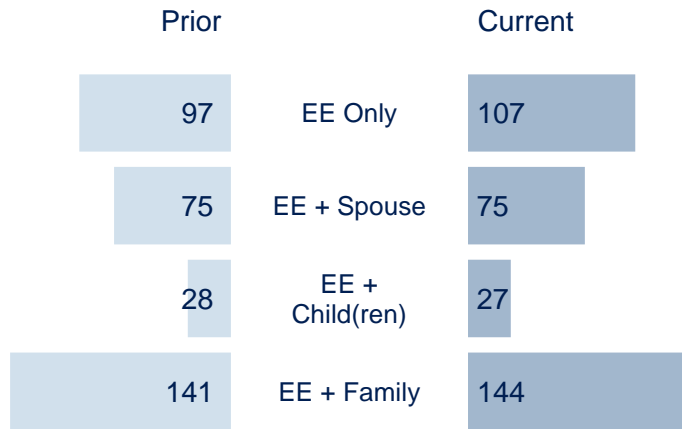
Clackamas County – Peace Officers Association



Total medical & pharmacy

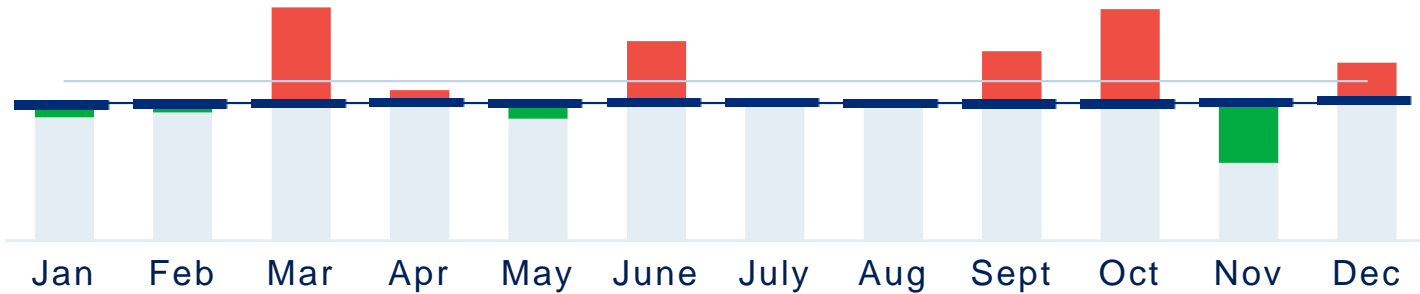


Average enrollment



Gross plan cost vs gross budget*

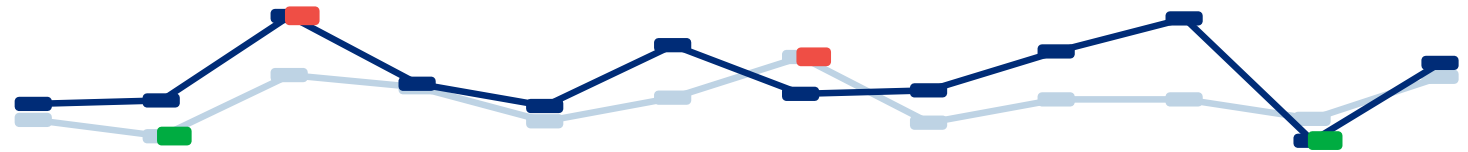
\$490.7k \$510.2k \$927.9k \$597.8k \$485.0k \$792.7k \$547.6k \$559.9k \$753.3k \$920.9k \$309.3k \$707.7k



PEPM claims*

● most recent ● prior ● lowest month ● highest month

Jan '23 \$1,198 Feb '23 \$1,249 Mar '23 \$2,451 Apr '23 \$1,484 May '23 \$1,170 June '23 \$2,033 July '23 \$1,342 Aug '23 \$1,390 Sept '23 \$1,946 Oct '23 \$2,416 Nov '23 \$673 Dec '23 \$1,782



Jan '22 \$972 Feb '22 \$739 Mar '22 \$1,609 Apr '22 \$1,439 May '22 \$953 June '22 \$1,286 July '22 \$1,866 Aug '22 \$929 Sept '22 \$1,265 Oct '22 \$1,263 Nov '22 \$984 Dec '22 \$1,585

Gross plan cost PEPM

+25.1%
 \$1,794
 prior YTD
 \$1,434

Gross budget PEPM

-1.4%
 \$1,548
 prior YTD
 \$1,570

Employees

+3.9%
 353
 prior YTD
 340

Gross paid claims

+34.1%
 \$7.6m
 prior YTD
 \$5.7m

Adjusted paid claims

+33.4%
 \$6.8m
 prior YTD
 \$5.1m

Fixed costs

+8.0%
 \$0.8m
 prior YTD
 \$0.8m

Gross plan cost

+30.0%
 \$7.6m
 prior YTD
 \$5.8m

Gross budget

+2.4%
 \$6.6m
 prior YTD
 \$6.4m

* Includes claims adjustments with the exception of Other Adjustments

Total medical & pharmacy — YTD Dec 2023 — summary (cost vs budget)

Period	Enrollment	Claims				Fixed Costs	Total		Loss Ratio		Plan Cost
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs		Rx Rebates	Adjusted Paid Claims	Gross Plan Cost	Gross Budget	
Prior Period											
Jan 2022	342	\$332,569	\$0	\$0	\$332,569	\$65,921	\$398,490	\$540,212	73.8%	73.8%	\$1,165.17
Feb 2022	343	\$316,968	\$0	(\$63,636)	\$253,332	\$66,113	\$319,445	\$540,364	59.1%	66.4%	\$931.33
Mar 2022	344	\$553,521	\$0	\$0	\$553,521	\$66,306	\$619,827	\$540,215	114.7%	82.5%	\$1,801.82
Apr 2022	342	\$492,040	\$0	\$0	\$492,040	\$65,921	\$557,961	\$537,445	103.8%	87.8%	\$1,631.46
May 2022	340	\$375,344	\$0	(\$51,364)	\$323,980	\$65,535	\$389,515	\$535,080	72.8%	84.8%	\$1,145.63
Jun 2022	341	\$442,701	(\$4,305)	\$0	\$438,396	\$65,728	\$504,124	\$534,691	94.3%	86.4%	\$1,478.37
Jul 2022	340	\$634,416	\$0	\$0	\$634,416	\$65,535	\$699,951	\$533,233	131.3%	92.8%	\$2,058.68
Aug 2022	340	\$459,875	(\$101,669)	(\$42,245)	\$315,961	\$65,535	\$381,496	\$535,494	71.2%	90.1%	\$1,122.05
Sep 2022	338	\$496,815	(\$69,234)	\$0	\$427,581	\$65,150	\$492,730	\$531,114	92.8%	90.4%	\$1,457.78
Oct 2022	336	\$526,694	(\$102,325)	\$0	\$424,369	\$64,764	\$489,133	\$525,833	93.0%	90.6%	\$1,455.75
Nov 2022	336	\$481,401	(\$102,325)	(\$48,532)	\$330,544	\$64,764	\$395,308	\$524,673	75.3%	89.3%	\$1,176.51
Dec 2022	338	\$571,337	(\$35,465)	\$0	\$535,872	\$65,150	\$601,021	\$525,430	114.4%	91.3%	\$1,778.17
Total	4,080	\$5,683,681	(\$415,322)	(\$205,779)	\$5,062,580	\$786,420	\$5,849,000	\$6,403,783	91.3%	91.3%	\$1,433.58
Average / PEPM	340	\$1,393.06	(\$101.79)	(\$50.44)	\$1,240.83	\$192.75	\$1,433.58	\$1,569.55			
Total Thru Dec	4,080	\$5,683,681	(\$415,322)	(\$205,779)	\$5,062,580	\$786,420	\$5,849,000	\$6,403,783	91.3%	91.3%	\$1,433.58
Current Period											
Jan 2023	351	\$420,378	\$0	\$0	\$420,378	\$70,351	\$490,729	\$540,738	90.8%	90.8%	\$1,398.09
Feb 2023	352	\$490,121	\$0	(\$50,502)	\$439,620	\$70,551	\$510,171	\$543,364	93.9%	92.3%	\$1,449.35
Mar 2023	350	\$953,891	(\$96,182)	\$0	\$857,709	\$70,151	\$927,860	\$544,064	170.5%	118.5%	\$2,651.03
Apr 2023	355	\$561,685	(\$35,038)	\$0	\$526,647	\$71,153	\$597,799	\$549,241	108.8%	116.0%	\$1,683.94
May 2023	354	\$517,994	(\$12,229)	(\$91,759)	\$414,007	\$70,952	\$484,959	\$546,231	88.8%	110.6%	\$1,369.94
Jun 2023	355	\$715,700	\$5,885	\$0	\$721,585	\$71,153	\$792,738	\$548,956	144.4%	116.2%	\$2,233.06
Jul 2023	355	\$476,426	\$0	\$0	\$476,426	\$71,153	\$547,578	\$550,313	99.5%	113.8%	\$1,542.47
Aug 2023	352	\$691,171	(\$115,482)	(\$86,378)	\$489,311	\$70,551	\$559,862	\$546,200	102.5%	112.4%	\$1,590.52
Sep 2023	351	\$695,676	(\$12,740)	\$0	\$682,936	\$70,351	\$753,287	\$543,089	138.7%	115.3%	\$2,146.12
Oct 2023	352	\$743,524	\$106,858	\$0	\$850,382	\$70,551	\$920,934	\$543,232	169.5%	120.7%	\$2,616.29
Nov 2023	354	\$342,303	(\$15,914)	(\$88,053)	\$238,336	\$70,952	\$309,288	\$548,847	56.4%	114.8%	\$873.69
Dec 2023	357	\$1,013,985	(\$377,791)	\$0	\$636,194	\$71,554	\$707,748	\$556,175	127.3%	115.9%	\$1,982.49
Total Thru Dec	4,238	\$7,622,854	(\$552,632)	(\$316,692)	\$6,753,529	\$849,422	\$7,602,952	\$6,560,449	115.9%	115.9%	\$1,794.00
Average / PEPM	353	\$1,798.69	(\$130.40)	(\$74.73)	\$1,593.57	\$200.43	\$1,794.00	\$1,548.01			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	4,080	\$5,683,681	(\$415,322)	(\$205,779)	\$5,062,580	\$786,420	\$5,849,000	\$6,403,783	91.3%	91.3%	\$1,433.58
Current Rolling 12	4,238	\$7,622,854	(\$552,632)	(\$316,692)	\$6,753,529	\$849,422	\$7,602,952	\$6,560,449	115.9%	115.9%	\$1,794.00
Change	158	\$1,939,173	(\$137,310)	(\$110,914)	\$1,690,949	\$63,002	\$1,753,952	\$156,666			\$360.42
% Change	3.9%	34.1%	33.1%	53.9%	33.4%	8.0%	30.0%	2.4%	24.6 pts	24.6 pts	25.1%

Budget Summary

Total medical & pharmacy — YTD Dec 2023 — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	342	\$20,438	\$45,483	\$65,921
	Feb 2022	343	\$20,498	\$45,616	\$66,113
	Mar 2022	344	\$20,557	\$45,749	\$66,306
	Apr 2022	342	\$20,438	\$45,483	\$65,921
	May 2022	340	\$20,318	\$45,217	\$65,535
	Jun 2022	341	\$20,378	\$45,350	\$65,728
	Jul 2022	340	\$20,318	\$45,217	\$65,535
	Aug 2022	340	\$20,318	\$45,217	\$65,535
	Sep 2022	338	\$20,199	\$44,951	\$65,150
	Oct 2022	336	\$20,079	\$44,685	\$64,764
	Nov 2022	336	\$20,079	\$44,685	\$64,764
	Dec 2022	338	\$20,199	\$44,951	\$65,150
	Total	4,080	\$243,821	\$542,599	\$786,420
	Average / PEPM	340	\$59.76	\$132.99	\$192.75
	Total Thru Dec	4,080	\$243,821	\$542,599	\$786,420
	Current Period				
	Jan 2023	351	\$20,976	\$49,375	\$70,351
	Feb 2023	352	\$21,036	\$49,516	\$70,551
	Mar 2023	350	\$20,916	\$49,235	\$70,151
	Apr 2023	355	\$21,215	\$49,938	\$71,153
	May 2023	354	\$21,155	\$49,797	\$70,952
	Jun 2023	355	\$21,215	\$49,938	\$71,153
	Jul 2023	355	\$21,215	\$49,938	\$71,153
	Aug 2023	352	\$21,036	\$49,516	\$70,551
Sep 2023	351	\$20,976	\$49,375	\$70,351	
Oct 2023	352	\$21,036	\$49,516	\$70,551	
Nov 2023	354	\$21,155	\$49,797	\$70,952	
Dec 2023	357	\$21,334	\$50,219	\$71,554	
Total Thru Dec	4,238	\$253,263	\$596,159	\$849,422	
Average / PEPM	353	\$59.76	\$140.67	\$200.43	



Medical & pharmacy by plan

POA – Active Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget
Prior Period										
Jan 2022	65	\$59,412	\$0	\$59,412	\$12,529	\$71,941	\$109,513	65.7%	65.7%	\$1,106.78
Feb 2022	65	\$24,566	\$0	\$24,566	\$12,529	\$37,095	\$109,513	33.9%	49.8%	\$570.69
Mar 2022	65	\$36,237	\$0	\$36,237	\$12,529	\$48,766	\$109,513	44.5%	48.0%	\$750.24
Apr 2022	64	\$81,012	\$0	\$81,012	\$12,336	\$93,348	\$108,103	86.4%	57.5%	\$1,458.56
May 2022	64	\$73,386	\$0	\$73,386	\$12,336	\$85,722	\$107,398	79.8%	61.9%	\$1,339.41
Jun 2022	65	\$62,200	\$0	\$62,200	\$12,529	\$74,729	\$108,668	68.8%	63.1%	\$1,149.67
Jul 2022	65	\$200,386	\$0	\$200,386	\$12,529	\$212,915	\$108,668	195.9%	82.0%	\$3,275.61
Aug 2022	65	\$52,001	\$0	\$52,001	\$12,529	\$64,530	\$108,668	59.4%	79.2%	\$992.77
Sep 2022	64	\$40,983	\$0	\$40,983	\$12,336	\$53,319	\$106,550	50.0%	76.0%	\$833.11
Oct 2022	64	\$132,795	\$0	\$132,795	\$12,336	\$145,131	\$106,550	136.2%	81.9%	\$2,267.68
Nov 2022	64	\$66,150	\$0	\$66,150	\$12,336	\$78,486	\$105,844	74.2%	81.2%	\$1,226.34
Dec 2022	67	\$76,206	\$0	\$76,206	\$12,914	\$89,120	\$107,959	82.5%	81.4%	\$1,330.15
Total	777	\$905,334	\$0	\$905,334	\$149,767	\$1,055,101	\$1,296,946	81.4%	81.4%	\$1,357.92
Average / PEPM	65	\$1,165.17	\$0.00	\$1,165.17	\$192.75	\$1,357.92	\$1,669.17			
Total Thru Dec	777	\$905,334	\$0	\$905,334	\$149,767	\$1,055,101	\$1,296,946	81.4%	81.4%	\$1,357.92
Current Period										
Jan 2023	69	\$62,337	\$0	\$62,337	\$13,830	\$76,167	\$106,983	71.2%	71.2%	\$1,103.86
Feb 2023	69	\$89,471	\$0	\$89,471	\$13,830	\$103,300	\$108,953	94.8%	83.1%	\$1,497.11
Mar 2023	70	\$98,765	\$0	\$98,765	\$14,030	\$112,795	\$110,361	102.2%	89.6%	\$1,611.36
Apr 2023	73	\$79,436	\$0	\$79,436	\$14,631	\$94,067	\$113,880	82.6%	87.8%	\$1,288.59
May 2023	73	\$76,113	\$0	\$76,113	\$14,631	\$90,745	\$113,880	79.7%	86.1%	\$1,243.08
Jun 2023	73	\$132,348	\$0	\$132,348	\$14,631	\$146,979	\$115,147	127.6%	93.3%	\$2,013.41
Jul 2023	74	\$69,033	\$0	\$69,033	\$14,832	\$83,865	\$117,259	71.5%	90.0%	\$1,133.31
Aug 2023	73	\$89,626	\$0	\$89,626	\$14,631	\$104,257	\$117,259	88.9%	89.9%	\$1,428.18
Sep 2023	74	\$110,052	\$0	\$110,052	\$14,832	\$124,884	\$117,963	105.9%	91.7%	\$1,687.63
Oct 2023	74	\$47,414	\$0	\$47,414	\$14,832	\$62,246	\$118,104	52.7%	87.7%	\$841.16
Nov 2023	74	\$46,947	\$0	\$46,947	\$14,832	\$61,779	\$117,400	52.6%	84.4%	\$834.85
Dec 2023	76	\$81,418	\$0	\$81,418	\$15,233	\$96,651	\$120,215	80.4%	84.1%	\$1,271.72
Total Thru Dec	872	\$982,960	\$0	\$982,960	\$174,775	\$1,157,735	\$1,377,403	84.1%	84.1%	\$1,327.68
Average / PEPM	73	\$1,127.25	\$0.00	\$1,127.25	\$200.43	\$1,327.68	\$1,579.59			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	777	\$905,334	\$0	\$905,334	\$149,767	\$1,055,101	\$1,296,946	81.4%	81.4%	\$1,357.92
Current Rolling 12	872	\$982,960	\$0	\$982,960	\$174,775	\$1,157,735	\$1,377,403	84.1%	84.1%	\$1,327.68
Change	95	\$77,626	\$0	\$77,626	\$25,008	\$102,634	\$80,457			(\$30.24)
% Change	12.2%	8.6%	0.0%	8.6%	16.7%	9.7%	6.2%	2.7 pts	2.7 pts	-2.2%

POA – Active Personal Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	65	\$3,884	\$8,644	\$12,529
	Feb 2022	65	\$3,884	\$8,644	\$12,529
	Mar 2022	65	\$3,884	\$8,644	\$12,529
	Apr 2022	64	\$3,825	\$8,511	\$12,336
	May 2022	64	\$3,825	\$8,511	\$12,336
	Jun 2022	65	\$3,884	\$8,644	\$12,529
	Jul 2022	65	\$3,884	\$8,644	\$12,529
	Aug 2022	65	\$3,884	\$8,644	\$12,529
	Sep 2022	64	\$3,825	\$8,511	\$12,336
	Oct 2022	64	\$3,825	\$8,511	\$12,336
	Nov 2022	64	\$3,825	\$8,511	\$12,336
	Dec 2022	67	\$4,004	\$8,910	\$12,914
	Total	777	\$46,434	\$103,333	\$149,767
	Average / PEPM	65	\$59.76	\$132.99	\$192.75
Total Thru Dec	777	\$46,434	\$103,333	\$149,767	
	Current Period				
Jan 2023	69	\$4,123	\$9,706	\$13,830	
Feb 2023	69	\$4,123	\$9,706	\$13,830	
Mar 2023	70	\$4,183	\$9,847	\$14,030	
Apr 2023	73	\$4,362	\$10,269	\$14,631	
May 2023	73	\$4,362	\$10,269	\$14,631	
Jun 2023	73	\$4,362	\$10,269	\$14,631	
Jul 2023	74	\$4,422	\$10,410	\$14,832	
Aug 2023	73	\$4,362	\$10,269	\$14,631	
Sep 2023	74	\$4,422	\$10,410	\$14,832	
Oct 2023	74	\$4,422	\$10,410	\$14,832	
Nov 2023	74	\$4,422	\$10,410	\$14,832	
Dec 2023	76	\$4,542	\$10,691	\$15,233	
Total Thru Dec	872	\$52,111	\$122,664	\$174,775	
Average / PEPM	73	\$59.76	\$140.67	\$200.43	

POA – Active Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget
Prior Period										
Jan 2022	185	\$186,870	\$0	\$186,870	\$35,659	\$222,529	\$332,111	67.0%	67.0%	\$1,202.86
Feb 2022	186	\$155,246	\$0	\$155,246	\$35,852	\$191,098	\$333,619	57.3%	62.1%	\$1,027.41
Mar 2022	188	\$367,714	\$0	\$367,714	\$36,237	\$403,951	\$334,225	120.9%	81.8%	\$2,148.68
Apr 2022	187	\$284,547	\$0	\$284,547	\$36,044	\$320,591	\$333,470	96.1%	85.4%	\$1,714.39
May 2022	186	\$212,674	\$0	\$212,674	\$35,852	\$248,526	\$332,565	74.7%	83.2%	\$1,336.16
Jun 2022	186	\$229,675	\$0	\$229,675	\$35,852	\$265,527	\$330,907	80.2%	82.7%	\$1,427.56
Jul 2022	187	\$329,236	\$0	\$329,236	\$36,044	\$365,281	\$331,662	110.1%	86.6%	\$1,953.37
Aug 2022	187	\$269,907	(\$32,644)	\$237,263	\$36,044	\$273,307	\$333,170	82.0%	86.1%	\$1,461.53
Sep 2022	186	\$340,051	(\$45,357)	\$294,694	\$35,852	\$330,546	\$330,907	99.9%	87.6%	\$1,777.13
Oct 2022	183	\$281,668	(\$72,802)	\$208,866	\$35,273	\$244,139	\$324,870	75.1%	86.4%	\$1,334.09
Nov 2022	183	\$276,737	(\$72,802)	\$203,935	\$35,273	\$239,208	\$324,416	73.7%	85.2%	\$1,307.15
Dec 2022	180	\$336,361	(\$33,383)	\$302,978	\$34,695	\$337,673	\$320,039	105.5%	86.9%	\$1,875.96
Total	2,224	\$3,270,686	(\$256,988)	\$3,013,698	\$428,676	\$3,442,374	\$3,961,960	86.9%	86.9%	\$1,547.83
Average / PEPM	185	\$1,470.63	(\$115.55)	\$1,355.08	\$192.75	\$1,547.83	\$1,781.46			
Total Thru Dec	2,224	\$3,270,686	(\$256,988)	\$3,013,698	\$428,676	\$3,442,374	\$3,961,960	86.9%	86.9%	\$1,547.83
Current Period										
Jan 2023	189	\$254,233	\$0	\$254,233	\$37,881	\$292,115	\$332,852	87.8%	87.8%	\$1,545.58
Feb 2023	191	\$328,874	\$0	\$328,874	\$38,282	\$367,156	\$334,360	109.8%	98.8%	\$1,922.28
Mar 2023	188	\$740,421	(\$96,182)	\$644,239	\$37,681	\$681,920	\$332,850	204.9%	134.1%	\$3,627.23
Apr 2023	189	\$385,053	(\$35,038)	\$350,015	\$37,881	\$387,896	\$333,002	116.5%	129.7%	\$2,052.36
May 2023	187	\$336,220	(\$12,229)	\$323,992	\$37,480	\$361,472	\$329,239	109.8%	125.8%	\$1,933.01
Jun 2023	188	\$404,224	\$5,885	\$410,109	\$37,681	\$447,790	\$329,993	135.7%	127.4%	\$2,381.86
Jul 2023	188	\$289,513	\$0	\$289,513	\$37,681	\$327,194	\$329,993	99.2%	123.4%	\$1,740.39
Aug 2023	185	\$362,859	\$0	\$362,859	\$37,080	\$399,938	\$325,175	123.0%	123.3%	\$2,161.83
Sep 2023	184	\$421,616	\$0	\$421,616	\$36,879	\$458,495	\$323,520	141.7%	125.3%	\$2,491.82
Oct 2023	185	\$214,478	\$0	\$214,478	\$37,080	\$251,558	\$323,522	77.8%	120.7%	\$1,359.77
Nov 2023	186	\$201,686	\$0	\$201,686	\$37,280	\$238,966	\$328,335	72.8%	116.3%	\$1,284.76
Dec 2023	187	\$513,314	(\$23,578)	\$489,736	\$37,480	\$527,217	\$332,848	158.4%	119.9%	\$2,819.34
Total Thru Dec	2,247	\$4,452,491	(\$161,141)	\$4,291,349	\$450,366	\$4,741,716	\$3,955,688	119.9%	119.9%	\$2,110.24
Average / PEPM	187	\$1,981.53	(\$71.71)	\$1,909.81	\$200.43	\$2,110.24	\$1,760.43			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	2,224	\$3,270,686	(\$256,988)	\$3,013,698	\$428,676	\$3,442,374	\$3,961,960	86.9%	86.9%	\$1,547.83
Current Rolling 12	2,247	\$4,452,491	(\$161,141)	\$4,291,349	\$450,366	\$4,741,716	\$3,955,688	119.9%	119.9%	\$2,110.24
Change	23	\$1,181,805	\$95,847	\$1,277,652	\$21,690	\$1,299,342	(\$6,272)			\$562.41
% Change	1.0%	36.1%	-37.3%	42.4%	5.1%	37.7%	-0.2%	33.0 pts	33.0 pts	36.3%

Budget Summary

POA – Active Open Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	185	\$11,056	\$24,603	\$35,659
	Feb 2022	186	\$11,115	\$24,736	\$35,852
	Mar 2022	188	\$11,235	\$25,002	\$36,237
	Apr 2022	187	\$11,175	\$24,869	\$36,044
	May 2022	186	\$11,115	\$24,736	\$35,852
	Jun 2022	186	\$11,115	\$24,736	\$35,852
	Jul 2022	187	\$11,175	\$24,869	\$36,044
	Aug 2022	187	\$11,175	\$24,869	\$36,044
	Sep 2022	186	\$11,115	\$24,736	\$35,852
	Oct 2022	183	\$10,936	\$24,337	\$35,273
	Nov 2022	183	\$10,936	\$24,337	\$35,273
	Dec 2022	180	\$10,757	\$23,938	\$34,695
	Total	2,224	\$132,906	\$295,770	\$428,676
	Average / PEPM	185	\$59.76	\$132.99	\$192.75
	Total Thru Dec	2,224	\$132,906	\$295,770	\$428,676
	Current Period				
	Jan 2023	189	\$11,295	\$26,587	\$37,881
	Feb 2023	191	\$11,414	\$26,868	\$38,282
	Mar 2023	188	\$11,235	\$26,446	\$37,681
	Apr 2023	189	\$11,295	\$26,587	\$37,881
	May 2023	187	\$11,175	\$26,305	\$37,480
	Jun 2023	188	\$11,235	\$26,446	\$37,681
	Jul 2023	188	\$11,235	\$26,446	\$37,681
	Aug 2023	185	\$11,056	\$26,024	\$37,080
Sep 2023	184	\$10,996	\$25,883	\$36,879	
Oct 2023	185	\$11,056	\$26,024	\$37,080	
Nov 2023	186	\$11,115	\$26,165	\$37,280	
Dec 2023	187	\$11,175	\$26,305	\$37,480	
Total Thru Dec	2,247	\$134,281	\$316,085	\$450,366	
Average / PEPM	187	\$59.76	\$140.67	\$200.43	

POA - Retiree Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget
Prior Period										
Jan 2022	75	\$83,137	\$0	\$83,137	\$14,456	\$97,593	\$81,661	119.5%	119.5%	\$1,301.24
Feb 2022	75	\$134,981	\$0	\$134,981	\$14,456	\$149,437	\$80,304	186.1%	152.5%	\$1,992.50
Mar 2022	74	\$138,833	\$0	\$138,833	\$14,264	\$153,097	\$79,549	192.5%	165.7%	\$2,068.87
Apr 2022	74	\$113,039	\$0	\$113,039	\$14,264	\$127,303	\$78,945	161.3%	164.6%	\$1,720.30
May 2022	73	\$87,068	\$0	\$87,068	\$14,071	\$101,139	\$78,190	129.4%	157.7%	\$1,385.46
Jun 2022	73	\$146,774	(\$4,305)	\$142,469	\$14,071	\$156,540	\$78,190	200.2%	164.6%	\$2,144.38
Jul 2022	72	\$94,902	\$0	\$94,902	\$13,878	\$108,780	\$76,681	141.9%	161.5%	\$1,510.83
Aug 2022	72	\$131,380	(\$69,025)	\$62,355	\$13,878	\$76,233	\$77,434	98.4%	153.8%	\$1,058.79
Sep 2022	72	\$86,685	(\$23,877)	\$62,808	\$13,878	\$76,686	\$77,434	99.0%	147.8%	\$1,065.08
Oct 2022	73	\$95,940	(\$29,523)	\$66,418	\$14,071	\$80,488	\$78,190	102.9%	143.3%	\$1,102.58
Nov 2022	73	\$128,190	(\$29,523)	\$98,668	\$14,071	\$112,738	\$78,191	144.2%	143.4%	\$1,544.36
Dec 2022	75	\$149,042	(\$2,082)	\$146,960	\$14,456	\$161,417	\$81,209	198.8%	148.1%	\$2,152.22
Total	881	\$1,389,971	(\$158,334)	\$1,231,637	\$169,813	\$1,401,450	\$945,978	148.1%	148.1%	\$1,590.75
Average / PEPM	73	\$1,577.72	(\$179.72)	\$1,398.00	\$192.75	\$1,590.75	\$1,073.75			
Total Thru Dec	881	\$1,389,971	(\$158,334)	\$1,231,637	\$169,813	\$1,401,450	\$945,978	148.1%	148.1%	\$1,590.75
Current Period										
Jan 2023	76	\$95,735	\$0	\$95,735	\$15,233	\$110,968	\$83,306	133.2%	133.2%	\$1,460.10
Feb 2023	74	\$67,019	\$0	\$67,019	\$14,832	\$81,851	\$81,047	101.0%	117.3%	\$1,106.09
Mar 2023	75	\$105,137	\$0	\$105,137	\$15,032	\$120,169	\$82,553	145.6%	126.8%	\$1,602.26
Apr 2023	76	\$88,066	\$0	\$88,066	\$15,233	\$103,299	\$84,058	122.9%	125.8%	\$1,359.19
May 2023	77	\$75,212	\$0	\$75,212	\$15,433	\$90,645	\$84,812	106.9%	121.9%	\$1,177.21
Jun 2023	77	\$155,971	\$0	\$155,971	\$15,433	\$171,404	\$84,812	202.1%	135.5%	\$2,226.03
Jul 2023	76	\$94,220	\$0	\$94,220	\$15,233	\$109,453	\$84,058	130.2%	134.7%	\$1,440.17
Aug 2023	76	\$201,222	(\$115,482)	\$85,740	\$15,233	\$100,972	\$84,058	120.1%	132.9%	\$1,328.58
Sep 2023	76	\$148,572	(\$12,740)	\$135,832	\$15,233	\$151,065	\$83,306	181.3%	138.3%	\$1,987.70
Oct 2023	76	\$111,391	\$253,309	\$364,700	\$15,233	\$379,932	\$83,306	456.1%	170.0%	\$4,999.11
Nov 2023	77	\$74,666	(\$15,914)	\$58,752	\$15,433	\$74,185	\$84,812	87.5%	162.4%	\$963.44
Dec 2023	77	\$373,021	(\$331,785)	\$41,236	\$15,433	\$56,669	\$84,812	66.8%	154.3%	\$735.96
Total Thru Dec	913	\$1,590,232	(\$222,612)	\$1,367,620	\$182,993	\$1,550,612	\$1,004,943	154.3%	154.3%	\$1,698.37
Average / PEPM	76	\$1,741.77	(\$243.83)	\$1,497.94	\$200.43	\$1,698.37	\$1,100.70			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	881	\$1,389,971	(\$158,334)	\$1,231,637	\$169,813	\$1,401,450	\$945,978	148.1%	148.1%	\$1,590.75
Current Rolling 12	913	\$1,590,232	(\$222,612)	\$1,367,620	\$182,993	\$1,550,612	\$1,004,943	154.3%	154.3%	\$1,698.37
Change	32	\$200,261	(\$64,278)	\$135,983	\$13,180	\$149,163	\$58,965			\$107.62
% Change	3.6%	14.4%	40.6%	11.0%	7.8%	10.6%	6.2%	6.2 pts	6.2 pts	6.8%

POA - Retiree Open Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	75	\$4,482	\$9,974	\$14,456
	Feb 2022	75	\$4,482	\$9,974	\$14,456
	Mar 2022	74	\$4,422	\$9,841	\$14,264
	Apr 2022	74	\$4,422	\$9,841	\$14,264
	May 2022	73	\$4,362	\$9,708	\$14,071
	Jun 2022	73	\$4,362	\$9,708	\$14,071
	Jul 2022	72	\$4,303	\$9,575	\$13,878
	Aug 2022	72	\$4,303	\$9,575	\$13,878
	Sep 2022	72	\$4,303	\$9,575	\$13,878
	Oct 2022	73	\$4,362	\$9,708	\$14,071
	Nov 2022	73	\$4,362	\$9,708	\$14,071
	Dec 2022	75	\$4,482	\$9,974	\$14,456
	Total	881	\$52,649	\$117,164	\$169,813
	Average / PEPM	73	\$59.76	\$132.99	\$192.75
	Total Thru Dec	881	\$52,649	\$117,164	\$169,813
	Current Period				
	Jan 2023	76	\$4,542	\$10,691	\$15,233
	Feb 2023	74	\$4,422	\$10,410	\$14,832
	Mar 2023	75	\$4,482	\$10,550	\$15,032
Apr 2023	76	\$4,542	\$10,691	\$15,233	
May 2023	77	\$4,602	\$10,832	\$15,433	
Jun 2023	77	\$4,602	\$10,832	\$15,433	
Jul 2023	76	\$4,542	\$10,691	\$15,233	
Aug 2023	76	\$4,542	\$10,691	\$15,233	
Sep 2023	76	\$4,542	\$10,691	\$15,233	
Oct 2023	76	\$4,542	\$10,691	\$15,233	
Nov 2023	77	\$4,602	\$10,832	\$15,433	
Dec 2023	77	\$4,602	\$10,832	\$15,433	
Total Thru Dec	913	\$54,561	\$128,432	\$182,993	
Average / PEPM	76	\$59.76	\$140.67	\$200.43	

POA - Retiree Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
Prior Period											
Jan 2022	17		\$3,150	\$0	\$3,150	\$3,277	\$6,427	\$16,928	38.0%	38.0%	\$378.04
Feb 2022	17		\$2,175	\$0	\$2,175	\$3,277	\$5,452	\$16,928	32.2%	35.1%	\$320.69
Mar 2022	17		\$10,737	\$0	\$10,737	\$3,277	\$14,014	\$16,928	82.8%	51.0%	\$824.34
Apr 2022	17		\$13,442	\$0	\$13,442	\$3,277	\$16,719	\$16,928	98.8%	62.9%	\$983.46
May 2022	17		\$2,216	\$0	\$2,216	\$3,277	\$5,493	\$16,928	32.4%	56.8%	\$323.10
Jun 2022	17		\$4,052	\$0	\$4,052	\$3,277	\$7,329	\$16,928	43.3%	54.6%	\$431.10
Jul 2022	16		\$9,892	\$0	\$9,892	\$3,084	\$12,976	\$16,222	80.0%	58.1%	\$811.00
Aug 2022	16		\$6,587	\$0	\$6,587	\$3,084	\$9,671	\$16,222	59.6%	58.3%	\$604.44
Sep 2022	16		\$29,096	\$0	\$29,096	\$3,084	\$32,180	\$16,222	198.4%	73.4%	\$2,011.25
Oct 2022	16		\$16,291	\$0	\$16,291	\$3,084	\$19,375	\$16,222	119.4%	77.9%	\$1,210.93
Nov 2022	16		\$10,325	\$0	\$10,325	\$3,084	\$13,409	\$16,222	82.7%	78.3%	\$838.04
Dec 2022	16		\$9,727	\$0	\$9,727	\$3,084	\$12,811	\$16,222	79.0%	78.4%	\$800.71
Total	198		\$117,690	\$0	\$117,690	\$38,165	\$155,854	\$198,899	78.4%	78.4%	\$787.14
Average / PEPM	17		\$594.39	\$0.00	\$594.39	\$192.75	\$787.14	\$1,004.54			
Total Thru Dec	198		\$117,690	\$0	\$117,690	\$38,165	\$155,854	\$198,899	78.4%	78.4%	\$787.14
Current Period											
Jan 2023	17		\$8,072	\$0	\$8,072	\$3,407	\$11,479	\$17,596	65.2%	65.2%	\$675.26
Feb 2023	18		\$4,758	\$0	\$4,758	\$3,608	\$8,365	\$19,004	44.0%	54.2%	\$464.74
Mar 2023	17		\$9,569	\$0	\$9,569	\$3,407	\$12,976	\$18,300	70.9%	59.8%	\$763.30
Apr 2023	17		\$9,130	\$0	\$9,130	\$3,407	\$12,538	\$18,300	68.5%	62.0%	\$737.51
May 2023	17		\$30,449	\$0	\$30,449	\$3,407	\$33,856	\$18,300	185.0%	86.6%	\$1,991.53
Jun 2023	17		\$23,157	\$0	\$23,157	\$3,407	\$26,564	\$19,004	139.8%	95.7%	\$1,562.61
Jul 2023	17		\$23,660	\$0	\$23,660	\$3,407	\$27,067	\$19,004	142.4%	102.6%	\$1,592.19
Aug 2023	18		\$37,465	\$0	\$37,465	\$3,608	\$41,073	\$19,708	208.4%	116.6%	\$2,281.82
Sep 2023	17		\$15,435	\$0	\$15,435	\$3,407	\$18,842	\$18,300	103.0%	115.1%	\$1,108.37
Oct 2023	17		\$370,241	(\$146,451)	\$223,790	\$3,407	\$227,198	\$18,300	1241.5%	226.0%	\$13,364.57
Nov 2023	17		\$19,004	\$0	\$19,004	\$3,407	\$22,411	\$18,300	122.5%	216.7%	\$1,318.31
Dec 2023	17		\$46,232	(\$22,428)	\$23,804	\$3,407	\$27,211	\$18,300	148.7%	211.1%	\$1,600.67
Total Thru Dec	206		\$597,172	(\$168,879)	\$428,293	\$41,289	\$469,582	\$222,415	211.1%	211.1%	\$2,279.52
Average / PEPM	17		\$2,898.89	(\$819.80)	\$2,079.09	\$200.43	\$2,279.52	\$1,079.68			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	198		\$117,690	\$0	\$117,690	\$38,165	\$155,854	\$198,899	78.4%	78.4%	\$787.14
Current Rolling 12	206		\$597,172	(\$168,879)	\$428,293	\$41,289	\$469,582	\$222,415	211.1%	211.1%	\$2,279.52
Change	8		\$479,482	(\$168,879)	\$310,603	\$3,124	\$313,727	\$23,516			\$1,492.38
% Change	4.0%		407.4%	0.0%	263.9%	8.2%	201.3%	11.8%	132.8 pts	132.8 pts	189.6%

POA - Retiree Personal Option — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior Period				
	Jan 2022	17	\$1,016	\$2,261	\$3,277
	Feb 2022	17	\$1,016	\$2,261	\$3,277
	Mar 2022	17	\$1,016	\$2,261	\$3,277
	Apr 2022	17	\$1,016	\$2,261	\$3,277
	May 2022	17	\$1,016	\$2,261	\$3,277
	Jun 2022	17	\$1,016	\$2,261	\$3,277
	Jul 2022	16	\$956	\$2,128	\$3,084
	Aug 2022	16	\$956	\$2,128	\$3,084
	Sep 2022	16	\$956	\$2,128	\$3,084
	Oct 2022	16	\$956	\$2,128	\$3,084
	Nov 2022	16	\$956	\$2,128	\$3,084
	Dec 2022	16	\$956	\$2,128	\$3,084
	Total	198	\$11,832	\$26,332	\$38,165
	Average / PEPM	17	\$59.76	\$132.99	\$192.75
	Total Thru Dec	198	\$11,832	\$26,332	\$38,165
	Current Period				
	Jan 2023	17	\$1,016	\$2,391	\$3,407
	Feb 2023	18	\$1,076	\$2,532	\$3,608
	Mar 2023	17	\$1,016	\$2,391	\$3,407
	Apr 2023	17	\$1,016	\$2,391	\$3,407
	May 2023	17	\$1,016	\$2,391	\$3,407
	Jun 2023	17	\$1,016	\$2,391	\$3,407
	Jul 2023	17	\$1,016	\$2,391	\$3,407
	Aug 2023	18	\$1,076	\$2,532	\$3,608
	Sep 2023	17	\$1,016	\$2,391	\$3,407
Oct 2023	17	\$1,016	\$2,391	\$3,407	
Nov 2023	17	\$1,016	\$2,391	\$3,407	
Dec 2023	17	\$1,016	\$2,391	\$3,407	
Total Thru Dec	206	\$12,311	\$28,978	\$41,289	
Average / PEPM	17	\$59.76	\$140.67	\$200.43	



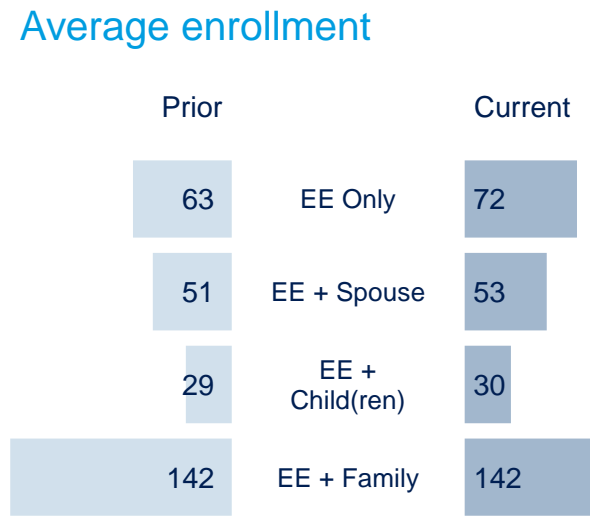
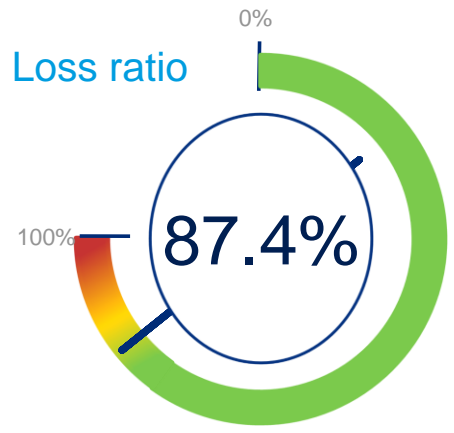
Medical large claims

Medical large claims

Large Claims Detail through December 2023				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Encounter for antineoplastic chemotherapy, Rx - Revlimid	Employee	Active/Retiree - Open Option	\$610,176	\$360,176
Acute and subacute infective endocarditis	Employee	Retiree - Personal Option	\$418,879	\$168,879
Rx - Trikafta	Spouse	Active - Open Option	\$273,578	\$23,578
Malignant neoplasm of rectum	Spouse	Active	\$228,736	
Malignant neoplasm of unspecified site of right female breast	Employee	Active	\$225,218	
Single liveborn infant, delivered by cesarean	Child	Active	\$133,004	
Bucket-handle tear of lateral meniscus, current injury, right knee	Employee	Active	\$113,251	
Left sided colitis without complications	Spouse	Active	\$112,749	
Rx - Skyrizi	Spouse	Active	\$109,919	
Multiple sclerosis	Employee	Active	\$105,701	
Intracranial and intraspinal phlebitis and thrombophlebitis	Spouse	Active	\$100,997	
Malignant neoplasm of upper-outer quadrant of right female breast	Employee	Retiree	\$94,028	
Cervical disc disorder at C4-C5 level with myelopathy	Employee	Retiree	\$92,071	
Rx - Humira (CF) pen	Employee	Active	\$87,331	
Hemiplegia and hemiparesis following cerebral infarction affecting left non-dominant side	Employee	Retiree	\$84,200	
Rx - Tremfya	Employee	Active	\$75,347	
Stop Loss Reimbursement Earned			Total	\$552,632



Total dental



Gross plan cost PEPM

+6.2%
 \$132
 prior YTD
 \$124

Gross paid claims

+10.8%
 \$444.8k
 prior YTD
 \$401.4k

Gross budget PEPM

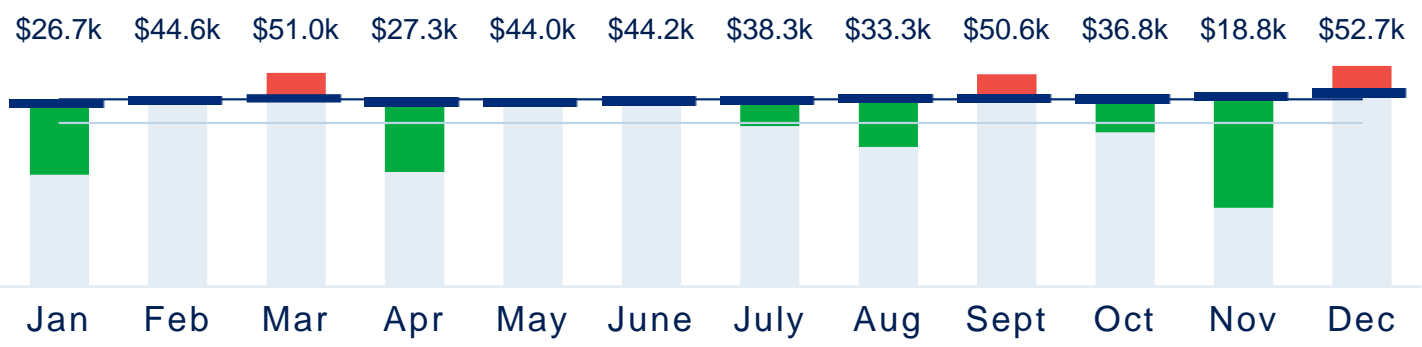
+0.9%
 \$151
 prior YTD
 \$150

Fixed costs

+4.0%
 \$23.7k
 prior YTD
 \$22.8k

Gross plan cost vs gross budget

● budget ● actual ● under ● over



Employees

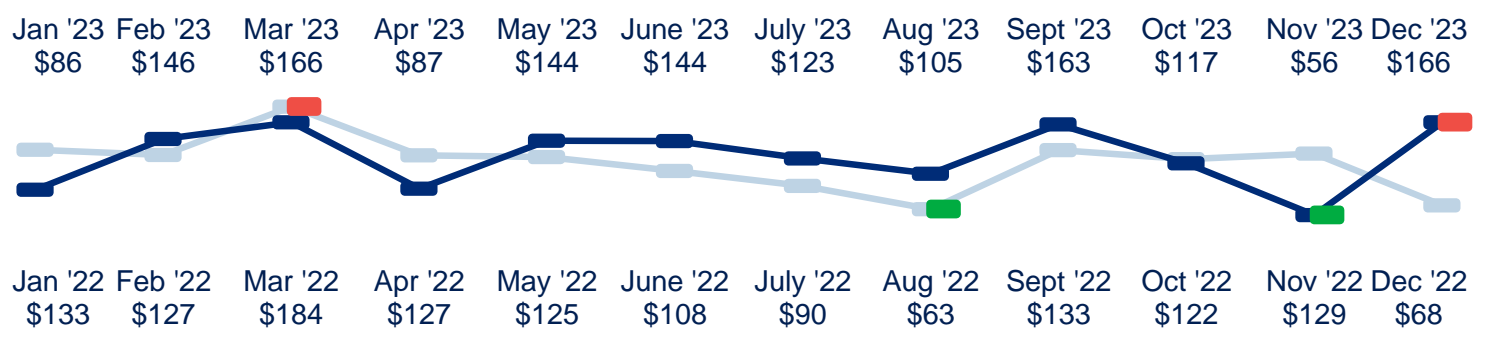
+4.0%
 296
 prior YTD
 284

Gross plan cost

+10.4%
 \$468.5k
 prior YTD
 \$424.2k

PEPM claims

● most recent ● prior ● lowest month ● highest month



Gross budget

+4.9%
 \$536.1k
 prior YTD
 \$511.2k

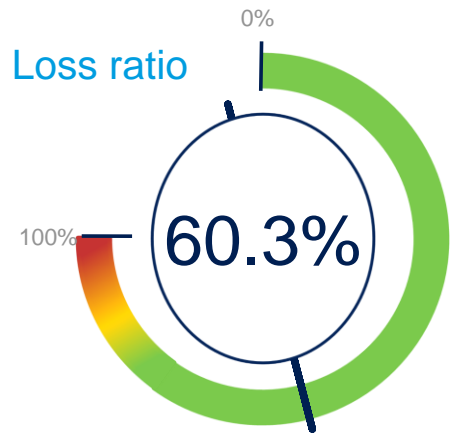
Total dental — YTD Dec 2023 — summary (cost vs budget)

Period	Enrollment	Claims		Total		Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
Prior Period									
Jan	2022	293	\$39,050	\$1,960	\$41,010	\$44,249	92.7%	92.7%	\$139.97
Feb	2022	291	\$37,017	\$1,947	\$38,964	\$43,763	89.0%	90.9%	\$133.90
Mar	2022	289	\$53,318	\$1,933	\$55,251	\$43,310	127.6%	103.0%	\$191.18
Apr	2022	282	\$35,703	\$1,887	\$37,589	\$42,170	89.1%	99.6%	\$133.30
May	2022	283	\$35,330	\$1,893	\$37,223	\$42,237	88.1%	97.4%	\$131.53
Jun	2022	283	\$30,560	\$1,893	\$32,453	\$42,270	76.8%	94.0%	\$114.67
Jul	2022	282	\$25,491	\$1,887	\$27,377	\$42,225	64.8%	89.9%	\$97.08
Aug	2022	283	\$17,830	\$1,893	\$19,723	\$42,490	46.4%	84.5%	\$69.69
Sep	2022	282	\$37,496	\$1,887	\$39,382	\$42,269	93.2%	85.5%	\$139.65
Oct	2022	280	\$34,199	\$1,873	\$36,072	\$41,937	86.0%	85.5%	\$128.83
Nov	2022	282	\$36,342	\$1,887	\$38,229	\$42,214	90.6%	86.0%	\$135.56
Dec	2022	282	\$19,042	\$1,887	\$20,928	\$42,027	49.8%	83.0%	\$74.21
Total		3,412	\$401,376	\$22,826	\$424,203	\$511,161	83.0%	83.0%	\$124.33
Average / PEPM		284	\$117.64	\$6.69	\$124.33	\$149.81			
Total Thru Dec		3,412	\$401,376	\$22,826	\$424,203	\$511,161	83.0%	83.0%	\$124.33
Current Period									
Jan	2023	288	\$24,761	\$1,927	\$26,688	\$43,747	61.0%	61.0%	\$92.67
Feb	2023	292	\$42,695	\$1,953	\$44,648	\$44,403	100.6%	80.9%	\$152.90
Mar	2023	295	\$48,984	\$1,974	\$50,957	\$44,900	113.5%	91.9%	\$172.74
Apr	2023	291	\$25,379	\$1,947	\$27,326	\$44,132	61.9%	84.4%	\$93.90
May	2023	292	\$42,075	\$1,953	\$44,029	\$44,067	99.9%	87.5%	\$150.78
Jun	2023	294	\$42,278	\$1,967	\$44,245	\$44,261	100.0%	89.6%	\$150.49
Jul	2023	295	\$36,328	\$1,974	\$38,302	\$44,409	86.2%	89.1%	\$129.84
Aug	2023	299	\$31,310	\$2,000	\$33,310	\$44,953	74.1%	87.2%	\$111.41
Sep	2023	298	\$48,640	\$1,994	\$50,634	\$44,907	112.8%	90.1%	\$169.91
Oct	2023	297	\$34,860	\$1,987	\$36,847	\$44,781	82.3%	89.3%	\$124.07
Nov	2023	301	\$16,799	\$2,014	\$18,813	\$45,336	41.5%	84.9%	\$62.50
Dec	2023	305	\$50,646	\$2,040	\$52,686	\$46,216	114.0%	87.4%	\$172.74
Total Thru Dec		3,547	\$444,755	\$23,729	\$468,485	\$536,112	87.4%	87.4%	\$132.08
Average / PEPM		296	\$125.39	\$6.69	\$132.08	\$151.15			
Prior Rolling 12		3,412	\$401,376	\$22,826	\$424,203	\$511,161	83.0%	83.0%	\$124.33
Current Rolling 12		3,547	\$444,755	\$23,729	\$468,485	\$536,112	87.4%	87.4%	\$132.08
Change		135	\$43,379	\$903	\$44,282	\$24,951			\$7.75
% Change		4.0%	10.8%	4.0%	10.4%	4.9%	4.4 pts	4.4 pts	6.2%

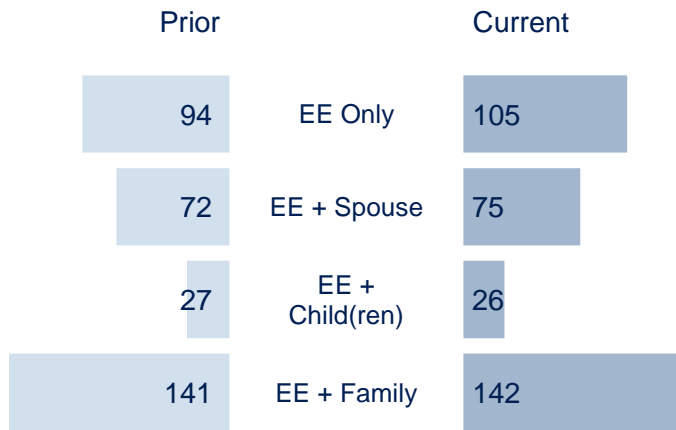
Budget Summary



Total vision

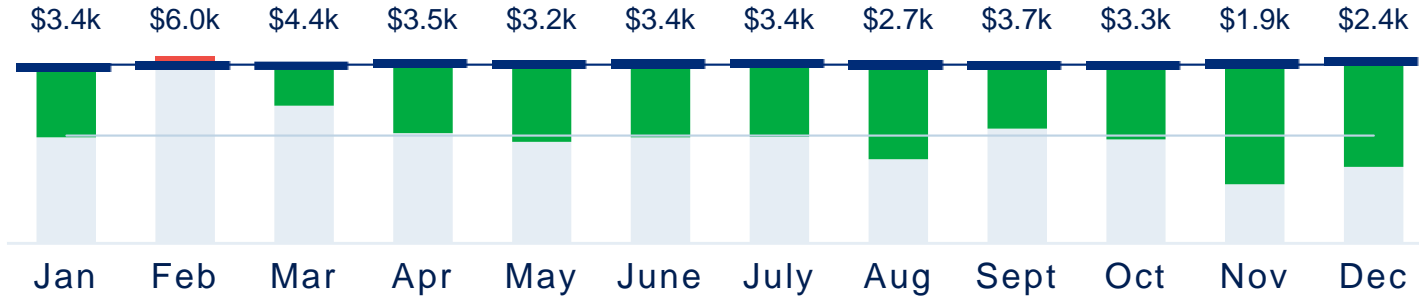


Average enrollment



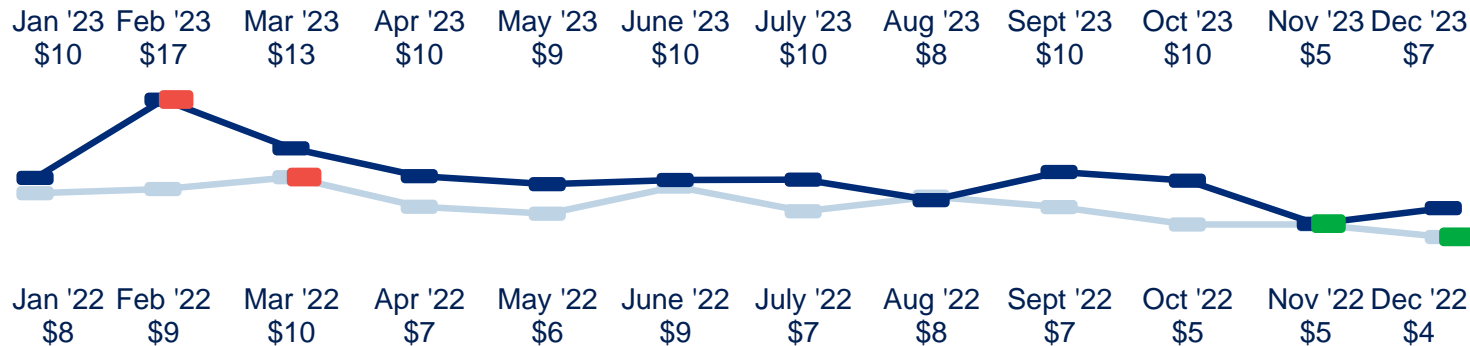
● premium ● claims ● under ● over

Paid claims vs paid premium



PEPM claims

● most recent ● prior ● lowest month ● highest month



Paid claims PEPM

+37.3%
 \$10 prior YTD
 \$7

Paid claims

+42.9%
 \$41.2k prior YTD
 \$28.9k

Paid premium PEPM

+87.2%
 \$16 prior YTD
 \$9

Paid premium

+94.7%
 \$68.3k prior YTD
 \$35.1k

Employees

+4.0%
 348 prior YTD
 335

Total vision — YTD Dec 2023 — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims	
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative
Prior Period							
Jan 2022	341	\$2,853	\$2,954	96.6%	96.6%	\$8.37	
Feb 2022	336	\$2,948	\$2,949	100.0%	98.3%	\$8.77	
Mar 2022	336	\$3,334	\$2,947	113.1%	103.2%	\$9.92	
Apr 2022	334	\$2,365	\$2,949	80.2%	97.5%	\$7.08	
May 2022	335	\$2,140	\$2,930	73.0%	92.6%	\$6.39	
Jun 2022	335	\$3,022	\$3,109	97.2%	93.4%	\$9.02	
Jul 2022	336	\$2,226	\$2,912	76.4%	91.0%	\$6.63	
Aug 2022	334	\$2,687	\$2,925	91.9%	91.1%	\$8.04	
Sep 2022	334	\$2,354	\$2,900	81.2%	90.0%	\$7.05	
Oct 2022	331	\$1,778	\$2,867	62.0%	87.3%	\$5.37	
Nov 2022	333	\$1,782	\$2,867	62.2%	85.1%	\$5.35	
Dec 2022	330	\$1,367	\$2,791	49.0%	82.2%	\$4.14	
Total	4,015	\$28,856	\$35,100	82.2%	82.2%	\$7.19	
Average / PEPM	335	\$7.19	\$8.74				
Total Thru Dec	4,015	\$28,856	\$35,100	82.2%	82.2%	\$7.19	
Current Period							
Jan 2023	343	\$3,376	\$5,611	60.2%	60.2%	\$9.84	
Feb 2023	344	\$5,973	\$5,660	105.5%	82.9%	\$17.36	
Mar 2023	346	\$4,387	\$5,663	77.5%	81.1%	\$12.68	
Apr 2023	351	\$3,512	\$5,735	61.2%	76.1%	\$10.01	
May 2023	350	\$3,233	\$5,702	56.7%	72.2%	\$9.24	
Jun 2023	351	\$3,380	\$5,714	59.2%	70.0%	\$9.63	
Jul 2023	350	\$3,391	\$5,723	59.3%	68.5%	\$9.69	
Aug 2023	348	\$2,686	\$5,681	47.3%	65.8%	\$7.72	
Sep 2023	351	\$3,659	\$5,668	64.6%	65.7%	\$10.42	
Oct 2023	346	\$3,313	\$5,664	58.5%	65.0%	\$9.58	
Nov 2023	346	\$1,880	\$5,715	32.9%	62.0%	\$5.43	
Dec 2023	351	\$2,436	\$5,806	42.0%	60.3%	\$6.94	
Total Thru Dec	4,177	\$41,226	\$68,342	60.3%	60.3%	\$9.87	
Average / PEPM	348	\$9.87	\$16.36				
Thru Dec Change	162	\$12,370	\$33,242			\$2.68	
Thru Dec % Change	4.0%	42.9%	94.7%	-21.9 pts	-21.9 pts	37.3%	
Prior Rolling 12	4,015	\$28,856	\$35,100	82.2%	82.2%	\$7.19	
Current Rolling 12	4,177	\$41,226	\$68,342	60.3%	60.3%	\$9.87	
Change	162	\$12,370	\$33,242			\$2.68	
% Change	4.0%	42.9%	94.7%	-21.9 pts	-21.9 pts	37.3%	

Experience Summary



Vision by classes

Active/COBRA — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims	
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative
Prior Period							
Jan 2022	258	\$2,523	\$2,489	101.4%	101.4%	\$9.78	
Feb 2022	252	\$2,358	\$2,492	94.6%	98.0%	\$9.36	
Mar 2022	252	\$2,949	\$2,494	118.2%	104.7%	\$11.70	
Apr 2022	251	\$1,802	\$2,500	72.1%	96.6%	\$7.18	
May 2022	252	\$1,807	\$2,485	72.7%	91.8%	\$7.17	
Jun 2022	252	\$2,716	\$2,664	102.0%	93.6%	\$10.78	
Jul 2022	253	\$1,558	\$2,478	62.9%	89.3%	\$6.16	
Aug 2022	251	\$2,378	\$2,487	95.6%	90.1%	\$9.47	
Sep 2022	251	\$1,938	\$2,462	78.7%	88.8%	\$7.72	
Oct 2022	250	\$1,654	\$2,426	68.2%	86.8%	\$6.62	
Nov 2022	252	\$1,558	\$2,417	64.5%	84.8%	\$6.18	
Dec 2022	248	\$941	\$2,341	40.2%	81.3%	\$3.79	
Total	3,022	\$24,182	\$29,735	81.3%	81.3%	\$8.00	
Average / PEPM	252	\$8.00	\$9.84				
Total Thru Dec	3,022	\$24,182	\$29,735	81.3%	81.3%	\$8.00	
Current Period							
Jan 2023	259	\$2,476	\$4,707	52.6%	52.6%	\$9.56	
Feb 2023	258	\$4,435	\$4,763	93.1%	73.0%	\$17.19	
Mar 2023	260	\$3,661	\$4,745	77.2%	74.4%	\$14.08	
Apr 2023	263	\$3,057	\$4,793	63.8%	71.7%	\$11.62	
May 2023	261	\$2,930	\$4,755	61.6%	69.7%	\$11.23	
Jun 2023	260	\$2,852	\$4,760	59.9%	68.1%	\$10.97	
Jul 2023	260	\$3,064	\$4,776	64.2%	67.5%	\$11.78	
Aug 2023	257	\$1,986	\$4,734	42.0%	64.3%	\$7.73	
Sep 2023	261	\$2,313	\$4,733	48.9%	62.6%	\$8.86	
Oct 2023	258	\$2,432	\$4,729	51.4%	61.5%	\$9.43	
Nov 2023	258	\$1,456	\$4,765	30.6%	58.7%	\$5.64	
Dec 2023	262	\$2,126	\$4,856	43.8%	57.4%	\$8.11	
Total Thru Dec	3,117	\$32,788	\$57,116	57.4%	57.4%	\$10.52	
Average / PEPM	260	\$10.52	\$18.32				
Thru Dec Change	95	\$8,606	\$27,381			\$2.52	
Thru Dec % Change	3.1%	35.6%	92.1%	-23.9 pts	-23.9 pts	31.5%	
Prior Rolling 12	3,022	\$24,182	\$29,735	81.3%	81.3%	\$8.00	
Current Rolling 12	3,117	\$32,788	\$57,116	57.4%	57.4%	\$10.52	
Change	95	\$8,606	\$27,381			\$2.52	
% Change	3.1%	35.6%	92.1%	-23.9 pts	-23.9 pts	31.5%	

Experience Summary

Retiree — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
Prior Period						
Jan 2022	83	\$330	\$465	71.0%	71.0%	\$3.98
Feb 2022	84	\$590	\$457	129.1%	99.8%	\$7.02
Mar 2022	84	\$385	\$453	85.0%	94.9%	\$4.58
Apr 2022	83	\$563	\$449	125.4%	102.4%	\$6.78
May 2022	83	\$333	\$445	74.8%	97.0%	\$4.01
Jun 2022	83	\$306	\$445	68.8%	92.4%	\$3.69
Jul 2022	83	\$668	\$434	153.9%	100.9%	\$8.05
Aug 2022	83	\$309	\$438	70.5%	97.2%	\$3.72
Sep 2022	83	\$416	\$438	95.0%	96.9%	\$5.01
Oct 2022	81	\$124	\$441	28.1%	90.1%	\$1.53
Nov 2022	81	\$224	\$450	49.8%	86.4%	\$2.77
Dec 2022	82	\$426	\$450	94.7%	87.1%	\$5.20
Total	993	\$4,674	\$5,365	87.1%	87.1%	\$4.71
Average / PEPM	83	\$4.71	\$5.40			
Total Thru Dec	993	\$4,674	\$5,365	87.1%	87.1%	\$4.71
Current Period						
Jan 2023	84	\$900	\$904	99.6%	99.6%	\$10.71
Feb 2023	86	\$1,538	\$897	171.5%	135.4%	\$17.88
Mar 2023	86	\$726	\$918	79.1%	116.4%	\$8.44
Apr 2023	88	\$455	\$942	48.3%	98.9%	\$5.17
May 2023	89	\$303	\$947	32.0%	85.1%	\$3.40
Jun 2023	91	\$528	\$954	55.3%	80.0%	\$5.80
Jul 2023	90	\$327	\$947	34.5%	73.4%	\$3.63
Aug 2023	91	\$700	\$947	73.9%	73.5%	\$7.69
Sep 2023	90	\$1,346	\$935	144.0%	81.3%	\$14.96
Oct 2023	88	\$881	\$935	94.2%	82.6%	\$10.01
Nov 2023	88	\$424	\$950	44.6%	79.1%	\$4.82
Dec 2023	89	\$310	\$950	32.6%	75.2%	\$3.48
Total Thru Dec	1,060	\$8,438	\$11,226	75.2%	75.2%	\$7.96
Average / PEPM	88	\$7.96	\$10.59			
Thru Dec Change	67	\$3,764	\$5,861			\$3.25
Thru Dec % Change	6.7%	80.5%	109.2%	-12.0 pts	-12.0 pts	69.1%
Prior Rolling 12	993	\$4,674	\$5,365	87.1%	87.1%	\$4.71
Current Rolling 12	1,060	\$8,438	\$11,226	75.2%	75.2%	\$7.96
Change	67	\$3,764	\$5,861			\$3.25
% Change	6.7%	80.5%	109.2%	-12.0 pts	-12.0 pts	69.1%

Experience Summary



Assumptions and caveats

Assumptions and caveats

Medical

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Medical claim and large claim data provided by Providence.
- Pharmacy claims and rebate data provided by Providence.
- Medical enrollment data provided by Providence.
- Pharmacy enrollment data provided by Providence.
- Specific stop loss reimbursement information estimated based off large claims reporting provided by Providence.
- Specific stop loss reimbursements do not necessarily correspond to actual reimbursement by the stop loss vendor.

Dental

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Claim data provided by Delta Dental.
- Enrollment data provided by Delta Dental.

Vision

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Vision plan premium, claims, and enrollment data provided by VSP

General

- All charts and graphs depict past performance and should not be interpreted as a prediction of future performance.
- Refer to additional assumptions listed on the rates and factors page.

Assumptions and caveats

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

Terminology definitions:

- Adjusted Paid Claims = Paid claims totals that have been adjusted for stop loss reimbursements, Rx rebates, or any other adjustments that impact the plan sponsor's claim liability.
- Fixed Costs = any plan costs that are based on a fixed "rate" per covered Employee or Member, such as administrative fees and stop loss coverage.
- Gross Plan Cost = Adjusted Paid Claims + Fixed Costs.
- Gross Budget = sum of monthly budget rates (expected total plan cost per Employee prior to Employee premium contributions) multiplied by monthly enrollment for a given time period.
- Loss Ratio = Gross Plan Cost divided by Gross Budget.
- PEPM = per Employee per month.
- Surplus/Deficit = difference between Gross Plan Cost and Gross Budget (surplus occurs when Loss Ratio is less than 100%, and deficit occurs when Loss Ratio is greater than 100%).

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.

