

# POA meeting Preliminary Renewal

Clackamas County

July 10, 2024

A business of Marsh McLennan



# Experience Report



**Total medical & pharmacy**

# Total medical & pharmacy — YTD May 2024 — summary (cost vs budget)

Period	Enrollment	Claims				Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>												
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
<b>Total</b>	<b>4,238</b>		<b>\$7,622,854</b>	<b>(\$552,632)</b>	<b>(\$316,692)</b>	<b>\$6,753,529</b>	<b>\$849,422</b>	<b>\$7,602,952</b>	<b>\$6,560,449</b>	<b>115.9%</b>	<b>115.9%</b>	<b>\$1,794.00</b>
Average / PEPM	353		\$1,798.69	(\$130.40)	(\$74.73)	\$1,593.57	\$200.43	\$1,794.00	\$1,548.01			
Total Thru May	1,762		\$2,944,069	(\$143,449)	(\$142,260)	\$2,658,360	\$353,158	\$3,011,518	\$2,723,637	110.6%	110.6%	\$1,709.15
<b>Current Period</b>												
Jan 2024	368		\$421,377	\$0	\$0	\$421,377	\$77,902	\$499,279	\$656,218	76.1%	76.1%	\$1,356.74
Feb 2024	372		\$642,644	\$0	(\$77,715)	\$564,929	\$78,749	\$643,678	\$666,317	96.6%	86.4%	\$1,730.32
Mar 2024	372		\$802,997	\$0	\$0	\$802,997	\$78,749	\$881,746	\$667,233	132.1%	101.8%	\$2,370.28
Apr 2024	379		\$511,523	\$0	\$0	\$511,523	\$80,231	\$591,754	\$678,546	87.2%	98.1%	\$1,561.35
May 2024	380		\$727,142	\$0	(\$106,508)	\$620,634	\$80,442	\$701,076	\$682,440	102.7%	99.0%	\$1,844.94
Jun 2024												
Jul 2024												
Aug 2024												
Sep 2024												
Oct 2024												
Nov 2024												
Dec 2024												
<b>Total Thru May</b>	<b>1,871</b>		<b>\$3,105,683</b>	<b>\$0</b>	<b>(\$184,223)</b>	<b>\$2,921,460</b>	<b>\$396,072</b>	<b>\$3,317,532</b>	<b>\$3,350,753</b>	<b>99.0%</b>	<b>99.0%</b>	<b>\$1,773.13</b>
Average / PEPM	374		\$1,659.91	\$0.00	(\$98.46)	\$1,561.44	\$211.69	\$1,773.13	\$1,790.89			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>												
Prior Rolling 12	4,131		\$6,557,308	(\$558,771)	(\$233,038)	\$5,765,499	\$809,782	\$6,575,281	\$6,434,104	102.2%	102.2%	\$1,591.69
Current Rolling 12	4,347		\$7,784,468	(\$409,184)	(\$358,655)	\$7,016,629	\$892,337	\$7,908,966	\$7,187,564	110.0%	110.0%	\$1,819.41
Change	216		\$1,227,160	\$149,587	(\$125,617)	\$1,251,131	\$82,554	\$1,333,685	\$753,461			\$227.72
% Change	5.2%		18.7%	-26.8%	53.9%	21.7%	10.2%	20.3%	11.7%	7.8 pts	7.8 pts	14.3%



## 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
<b>Prior Period</b>											
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
<b>Total</b>	<b>872</b>		<b>\$982,960</b>	<b>\$0</b>	<b>\$982,960</b>	<b>\$174,775</b>	<b>\$1,157,735</b>	<b>\$1,377,403</b>	<b>84.1%</b>	<b>84.1%</b>	<b>\$1,327.68</b>
Average / PEPM	73		\$1,127.25	\$0.00	\$1,127.25	\$200.43	\$1,327.68	\$1,579.59			
Total Thru May	354		\$406,121	\$0	\$406,121	\$70,952	\$477,074	\$554,058	86.1%	86.1%	\$1,347.67
<b>Current Period</b>											
Jan 2024	78		\$26,973	\$0	\$26,973	\$16,512	\$43,485	\$140,628	30.9%	30.9%	\$557.50
Feb 2024	79		\$56,258	\$0	\$56,258	\$16,724	\$72,982	\$143,846	50.7%	40.9%	\$923.82
Mar 2024	79		\$134,959	\$0	\$134,959	\$16,724	\$151,683	\$143,846	105.4%	62.6%	\$1,920.03
Apr 2024	82		\$105,628	\$0	\$105,628	\$17,359	\$122,987	\$149,477	82.3%	67.7%	\$1,499.84
May 2024	82		\$118,753	\$0	\$118,753	\$17,359	\$136,112	\$148,672	91.6%	72.6%	\$1,659.90
Jun 2024											
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
<b>Total Thru May</b>	<b>400</b>		<b>\$442,571</b>	<b>\$0</b>	<b>\$442,571</b>	<b>\$84,676</b>	<b>\$527,247</b>	<b>\$726,469</b>	<b>72.6%</b>	<b>72.6%</b>	<b>\$1,318.12</b>
Average / PEPM	80		\$1,106.43	\$0.00	\$1,106.43	\$211.69	\$1,318.12	\$1,816.17			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	808		\$1,036,842	\$0	\$1,036,842	\$158,461	\$1,195,303	\$1,306,964	91.5%	91.5%	\$1,479.34
Current Rolling 12	918		\$1,019,409	\$0	\$1,019,409	\$188,499	\$1,207,908	\$1,549,814	77.9%	77.9%	\$1,315.80
Change	110		(\$17,433)	\$0	(\$17,433)	\$30,038	\$12,605	\$242,850			(\$163.53)
% Change	13.6%		-1.7%	0.0%	-1.7%	19.0%	1.1%	18.6%	-13.5 pts	-13.5 pts	-11.1%

Budget Summary

# 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	Cumulative
<b>Prior Period</b>											
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
<b>Total</b>	<b>2,247</b>		<b>\$4,452,491</b>	<b>(\$161,141)</b>	<b>\$4,291,349</b>	<b>\$450,366</b>	<b>\$4,741,716</b>	<b>\$3,955,688</b>	<b>119.9%</b>	<b>119.9%</b>	<b>\$2,110.24</b>
Average / PEPM	187		\$1,981.53	(\$71.71)	\$1,909.81	\$200.43	\$2,110.24	\$1,760.43			
Total Thru May	944		\$2,044,801	(\$143,449)	\$1,901,352	\$189,206	\$2,090,558	\$1,662,303	125.8%	125.8%	\$2,214.57
<b>Current Period</b>											
Jan 2024	193		\$281,707	\$0	\$281,707	\$40,856	\$322,563	\$392,678	82.1%	82.1%	\$1,671.31
Feb 2024	197		\$392,512	\$0	\$392,512	\$41,703	\$434,215	\$401,280	108.2%	95.3%	\$2,204.14
Mar 2024	198		\$449,169	\$0	\$449,169	\$41,915	\$491,084	\$403,861	121.6%	104.2%	\$2,480.22
Apr 2024	202		\$241,117	\$0	\$241,117	\$42,761	\$283,878	\$409,543	69.3%	95.3%	\$1,405.34
May 2024	204		\$488,210	\$0	\$488,210	\$43,185	\$531,395	\$415,047	128.0%	102.0%	\$2,604.88
Jun 2024											
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
<b>Total Thru May</b>	<b>994</b>		<b>\$1,852,715</b>	<b>\$0</b>	<b>\$1,852,715</b>	<b>\$210,420</b>	<b>\$2,063,135</b>	<b>\$2,022,409</b>	<b>102.0%</b>	<b>102.0%</b>	<b>\$2,075.59</b>
Average / PEPM	199		\$1,863.90	\$0.00	\$1,863.90	\$211.69	\$2,075.59	\$2,034.62			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	2,236		\$4,108,436	(\$400,437)	\$3,707,999	\$438,239	\$4,146,238	\$3,958,273	104.7%	104.7%	\$1,854.31
Current Rolling 12	2,297		\$4,260,405	(\$17,693)	\$4,242,712	\$471,580	\$4,714,292	\$4,315,794	109.2%	109.2%	\$2,052.37
Change	61		\$151,969	\$382,744	\$534,713	\$33,341	\$568,054	\$357,522			\$198.06
% Change	2.7%		3.7%	-95.6%	14.4%	7.6%	13.7%	9.0%	4.5 pts	4.5 pts	10.7%

# 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
<b>Prior Period</b>											
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
<b>Total</b>	<b>206</b>		<b>\$597,172</b>	<b>(\$168,879)</b>	<b>\$428,293</b>	<b>\$41,289</b>	<b>\$469,582</b>	<b>\$222,415</b>	<b>211.1%</b>	<b>211.1%</b>	<b>\$2,279.52</b>
Average / PEPM	17		\$2,898.89	(\$819.80)	\$2,079.09	\$200.43	\$2,279.52	\$1,079.68			
Total Thru May	86		\$61,978	\$0	\$61,978	\$17,237	\$79,215	\$91,500	86.6%	86.6%	\$921.10
<b>Current Period</b>											
Jan 2024	19		\$7,653	\$0	\$7,653	\$4,022	\$11,675	\$22,529	51.8%	51.8%	\$614.48
Feb 2024	19		\$26,400	\$0	\$26,400	\$4,022	\$30,422	\$22,529	135.0%	93.4%	\$1,601.16
Mar 2024	18		\$79,107	\$0	\$79,107	\$3,810	\$82,917	\$21,724	381.7%	187.2%	\$4,606.52
Apr 2024	18		\$17,613	\$0	\$17,613	\$3,810	\$21,423	\$21,724	98.6%	165.5%	\$1,190.19
May 2024	17		\$28,280	\$0	\$28,280	\$3,599	\$31,879	\$20,919	152.4%	163.0%	\$1,875.22
Jun 2024											
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
<b>Total Thru May</b>	<b>91</b>		<b>\$159,053</b>	<b>\$0</b>	<b>\$159,053</b>	<b>\$19,264</b>	<b>\$178,317</b>	<b>\$109,424</b>	<b>163.0%</b>	<b>163.0%</b>	<b>\$1,959.53</b>
Average / PEPM	18		\$1,747.84	\$0.00	\$1,747.84	\$211.69	\$1,959.53	\$1,202.46			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	199		\$147,947	\$0	\$147,947	\$39,018	\$186,965	\$205,761	90.9%	90.9%	\$939.52
Current Rolling 12	211		\$694,247	(\$168,879)	\$525,368	\$43,315	\$568,684	\$240,338	236.6%	236.6%	\$2,695.18
Change	12		\$546,300	(\$168,879)	\$377,421	\$4,298	\$381,719	\$34,578			\$1,755.66
% Change	6.0%		369.3%	0.0%	255.1%	11.0%	204.2%	16.8%	145.8 pts	145.8 pts	186.9%



# 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	Cumulative
<b>Prior Period</b>											
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	
<b>Total</b>	<b>913</b>	<b>\$1,590,232</b>	<b>(\$222,612)</b>	<b>\$1,367,620</b>	<b>\$182,993</b>	<b>\$1,550,612</b>	<b>\$1,004,943</b>	<b>154.3%</b>	<b>154.3%</b>	<b>\$1,698.37</b>	
Average / PEPM	76	\$1,741.77	(\$243.83)	\$1,497.94	\$200.43	\$1,698.37	\$1,100.70				
Total Thru May	378	\$431,169	\$0	\$431,169	\$75,763	\$506,932	\$415,776	121.9%	121.9%	\$1,341.09	
<b>Current Period</b>											
Jan 2024	78	\$105,044	\$0	\$105,044	\$16,512	\$121,556	\$100,383	121.1%	121.1%	\$1,558.41	
Feb 2024	77	\$167,474	\$0	\$167,474	\$16,300	\$183,774	\$98,662	186.3%	153.4%	\$2,386.68	
Mar 2024	77	\$139,762	\$0	\$139,762	\$16,300	\$156,062	\$97,802	159.6%	155.4%	\$2,026.78	
Apr 2024	77	\$147,165	\$0	\$147,165	\$16,300	\$163,465	\$97,802	167.1%	158.3%	\$2,122.92	
May 2024	77	\$91,899	\$0	\$91,899	\$16,300	\$108,199	\$97,802	110.6%	148.9%	\$1,405.18	
Jun 2024											
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
<b>Total Thru May</b>	<b>386</b>	<b>\$651,344</b>	<b>\$0</b>	<b>\$651,344</b>	<b>\$81,712</b>	<b>\$733,056</b>	<b>\$492,451</b>	<b>148.9%</b>	<b>148.9%</b>	<b>\$1,899.11</b>	
Average / PEPM	77	\$1,687.42	\$0.00	\$1,687.42	\$211.69	\$1,899.11	\$1,275.78				
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	888	\$1,264,082	(\$158,334)	\$1,105,748	\$174,065	\$1,279,813	\$963,106	132.9%	132.9%	\$1,441.23	
Current Rolling 12	921	\$1,810,407	(\$222,612)	\$1,587,795	\$188,942	\$1,776,737	\$1,081,617	164.3%	164.3%	\$1,929.14	
Change	33	\$546,325	(\$64,278)	\$482,047	\$14,877	\$496,924	\$118,511			\$487.91	
% Change	3.7%	43.2%	40.6%	43.6%	8.5%	38.8%	12.3%	31.4 pts	31.4 pts	33.9%	

Budget Summary

## Medical large claims

# Medical large claims

## Large Claims Detail through May 2024

Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Multiple myeloma in remission, Rx - Revlimid	Employee	Retiree - Open Option	\$128,904	
Spinal stenosis	Spouse	Active	\$118,610	
Malignant neoplasm of rectum	Spouse	Active	\$102,105	
Cystic fibrosis, Rx - Trikafta	Spouse	Active	\$93,348	
<b>Stop Loss Reimbursement Earned</b>			<b>Total</b>	<b>\$0</b>



**Total dental**

# Total dental — YTD May 2024 — summary (cost vs budget)

Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
			Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost		Gross Budget
<b>Prior Period</b>									
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	
<b>Total</b>	<b>3,547</b>	<b>\$444,755</b>	<b>\$23,729</b>	<b>\$468,485</b>	<b>\$536,112</b>	<b>87.4%</b>	<b>87.4%</b>	<b>\$132.08</b>	
Average / PEPM	296	\$125.39	\$6.69	\$132.08	\$151.15				
Total Thru May	1,458	\$183,894	\$9,754	\$193,648	\$221,249	87.5%	87.5%	\$132.82	
<b>Current Period</b>									
Jan 2024	307	\$19,504	\$2,085	\$21,588	\$42,815	50.4%	50.4%	\$70.32	
Feb 2024	306	\$46,213	\$2,078	\$48,291	\$42,668	113.2%	81.7%	\$157.81	
Mar 2024	306	\$33,712	\$2,078	\$35,789	\$42,698	83.8%	82.4%	\$116.96	
Apr 2024	311	\$37,118	\$2,112	\$39,230	\$43,306	90.6%	84.5%	\$126.14	
May 2024	317	\$42,361	\$2,152	\$44,514	\$44,028	101.1%	87.9%	\$140.42	
Jun 2024									
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
<b>Total Thru May</b>	<b>1,547</b>	<b>\$178,908</b>	<b>\$10,504</b>	<b>\$189,412</b>	<b>\$215,515</b>	<b>87.9%</b>	<b>87.9%</b>	<b>\$122.44</b>	
Average / PEPM	309	\$115.65	\$6.79	\$122.44	\$139.31				
Prior Rolling 12	3,432	\$384,853	\$22,960	\$407,813	\$516,681	78.9%	78.9%	\$118.83	
Current Rolling 12	3,636	\$439,770	\$24,480	\$464,249	\$530,378	87.5%	87.5%	\$127.68	
Change	204	\$54,917	\$1,519	\$56,437	\$13,697			\$8.85	
% Change	5.9%	14.3%	6.6%	13.8%	2.7%	8.6 pts	8.6 pts	7.5%	

Budget Summary



**Total vision**

# Total vision — YTD May 2024 — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative
<b>Prior Period</b>						
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
<b>Total</b>	<b>4,177</b>	<b>\$41,226</b>	<b>\$68,342</b>	<b>60.3%</b>	<b>60.3%</b>	<b>\$9.87</b>
Average / PEPM	348	\$9.87	\$16.36			
Total Thru May	1,734	\$20,481	\$28,371	72.2%	72.2%	\$11.81
<b>Current Period</b>						
Jan 2024	361	\$3,718	\$5,959	62.4%	62.4%	\$10.30
Feb 2024	366	\$5,666	\$6,068	93.4%	78.0%	\$15.48
Mar 2024	367	\$2,318	\$6,092	38.0%	64.6%	\$6.32
Apr 2024	374	\$5,583	\$6,207	89.9%	71.1%	\$14.93
May 2024	379	\$3,640	\$6,279	58.0%	68.4%	\$9.60
Jun 2024						
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
<b>Total Thru May</b>	<b>1,847</b>	<b>\$20,925</b>	<b>\$30,605</b>	<b>68.4%</b>	<b>68.4%</b>	<b>\$11.33</b>
Average / PEPM	369	\$11.33	\$16.57			
Thru May Change	113	\$444	\$2,234			(\$0.48)
Thru May % Change	6.5%	2.2%	7.9%	-3.8 pts	-3.8 pts	-4.1%
Prior Rolling 12	4,067	\$35,697	\$48,742	73.2%	73.2%	\$8.78
Current Rolling 12	4,290	\$41,670	\$70,576	59.0%	59.0%	\$9.71
Change	223	\$5,973	\$21,834			\$0.94
% Change	5.5%	16.7%	44.8%	-14.2 pts	-14.2 pts	10.7%

Experience Summary



## Vision by classes



# Active/COBRA — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative
<b>Prior Period</b>						
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
<b>Total</b>	<b>3,117</b>	<b>\$32,788</b>	<b>\$57,116</b>	<b>57.4%</b>	<b>57.4%</b>	<b>\$10.52</b>
Average / PEPM	260	\$10.52	\$18.32			
Total Thru May	1,301	\$16,559	\$23,763	69.7%	69.7%	\$12.73
<b>Current Period</b>						
Jan 2024	271	\$2,553	\$5,002	51.0%	51.0%	\$9.42
Feb 2024	275	\$4,932	\$5,097	96.8%	74.1%	\$17.93
Mar 2024	275	\$1,999	\$5,121	39.0%	62.3%	\$7.27
Apr 2024	282	\$4,469	\$5,236	85.4%	68.2%	\$15.85
May 2024	287	\$2,699	\$5,308	50.8%	64.6%	\$9.40
Jun 2024						
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
<b>Total Thru May</b>	<b>1,390</b>	<b>\$16,652</b>	<b>\$25,764</b>	<b>64.6%</b>	<b>64.6%</b>	<b>\$11.98</b>
Average / PEPM	278	\$11.98	\$18.54			
Thru May Change	89	\$93	\$2,001			(\$0.75)
Thru May % Change	6.8%	0.6%	8.4%	-5.1 pts	-5.1 pts	-5.9%
Prior Rolling 12	3,058	\$29,302	\$41,038	71.4%	71.4%	\$9.58
Current Rolling 12	3,206	\$32,881	\$59,117	55.6%	55.6%	\$10.26
Change	148	\$3,579	\$18,079			\$0.67
% Change	4.8%	12.2%	44.1%	-15.8 pts	-15.8 pts	7.0%

Experience Summary

# Retiree — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative
<b>Prior Period</b>						
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
<b>Total</b>	<b>1,060</b>	<b>\$8,438</b>	<b>\$11,226</b>	<b>75.2%</b>	<b>75.2%</b>	<b>\$7.96</b>
Average / PEPM	88	\$7.96	\$10.59			
Total Thru May	433	\$3,922	\$4,608	85.1%	85.1%	\$9.06
<b>Current Period</b>						
Jan 2024	90	\$1,165	\$957	121.7%	121.7%	\$12.94
Feb 2024	91	\$734	\$971	75.6%	98.5%	\$8.07
Mar 2024	92	\$319	\$971	32.9%	76.5%	\$3.47
Apr 2024	92	\$1,114	\$971	114.7%	86.1%	\$12.11
May 2024	92	\$941	\$971	96.9%	88.3%	\$10.23
Jun 2024						
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
<b>Total Thru May</b>	<b>457</b>	<b>\$4,273</b>	<b>\$4,841</b>	<b>88.3%</b>	<b>88.3%</b>	<b>\$9.35</b>
Average / PEPM	91	\$9.35	\$10.59			
Thru May Change	24	\$351	\$233			\$0.29
Thru May % Change	5.5%	8.9%	5.1%	3.2 pts	3.2 pts	3.2%
Prior Rolling 12	1,009	\$6,395	\$7,704	83.0%	83.0%	\$6.34
Current Rolling 12	1,084	\$8,789	\$11,459	76.7%	76.7%	\$8.11
Change	75	\$2,394	\$3,755			\$1.77
% Change	7.4%	37.4%	48.7%	-6.3 pts	-6.3 pts	27.9%

Experience Summary

# Preliminary Renewal Projections

2

# Preliminary Medical/Rx Projection: 0% margin

	Open Option		Personal Option		Combined
Most Recent 12 Months Ending	May 31, 2024	May 31, 2023	May 31, 2024	May 31, 2023	
Mature Months	12	12	12	12	
Paid Claims for Entire Experience Period	\$6,070,812	\$5,372,518	\$1,713,656	\$1,184,790	
Stop Loss Credit	(240,305)	(558,771)	(168,879)	0	
Historical Benefit Changes Adjustment	1.000	1.001	1.000	1.001	
Adjusted Net Paid Claims during This Period	\$5,830,507	\$4,816,669	\$1,544,778	\$1,185,577	
Average Enrollment Setback (1 month)	267	260	93	83	
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,819.76	\$1,543.80	\$1,384.21	\$1,190.34	
Annual Trend (5.0% Med, 9% Rx)	6.0%	6.1%	5.3%	5.3%	
Number of Months of Trend	20	32	20	32	
Extended Trend Factor	1.102	1.172	1.090	1.149	
<b>Projected Claims PEPM</b>	<b>\$2,006.25</b>	<b>\$1,809.71</b>	<b>\$1,509.37</b>	<b>\$1,367.47</b>	
<b>Blended Projected Claims PEPM (70%/30%)</b>		<b>\$1,947.29</b>		<b>\$1,466.80</b>	<b>\$1,823.16</b>
Claims Margin (%)		0.0%		0.0%	0.0%
<b>Projected Claims PEPM+Margin</b>		<b>\$1,947.29</b>		<b>\$1,466.80</b>	<b>\$1,823.16</b>
<b>Fixed Expenses</b>					
Providence Administration (4.0% increase)		\$62.14		\$62.14	\$62.14
Rx Rebates		(82.51)		(82.51)	(82.51)
Specific Stop Loss Premium (estimated 20% increase)		182.32		182.32	182.32
<b>Total Fixed Expenses PEPM</b>		<b>\$161.95</b>		<b>\$161.95</b>	<b>\$161.95</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>		<b>\$2,109.24</b>		<b>\$1,628.75</b>	<b>\$1,985.12</b>
<b>Current Budget, Based on Current Rates</b>		<b>\$1,802.61</b>		<b>\$1,703.71</b>	<b>\$1,776.98</b>
<b>Needed Increase</b>		<b>17.0%</b>		<b>-4.4%</b>	<b>11.7%</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.

# Preliminary Dental Projection: 0% margin

	Dental
<b>Most Recent 12 Months Ending</b>	<b>May 31, 2024</b>
Mature Months	12
Paid Claims for Entire Experience Period	\$439,770
Stop Loss Credit	0
Historical Benefit Changes Adjustment	<u>1.000</u>
Adjusted Net Paid Claims during This Period	\$439,770
Average Enrollment Setback (1 month)	301
Adjusted Paid Claims per Employee per Month (PEPM)	\$121.75
Annual Trend (4%)	4.0%
Number of Months of Trend	20
Extended Trend Factor	1.068
<b>Projected Claims PEPM</b>	<b>\$129.98</b>
Claims Margin (%)	0.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$129.98</b>
<b>Fixed Expenses</b>	
Administration Fees (1.5% increase)	\$6.89
<b>Total Fixed Expenses PEPM</b>	<b>\$6.89</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$136.87</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$139.21</b>
<b>Needed Increase</b>	<b>-1.7%</b>

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