

# BRC meeting

Clackamas County

June 20, 2024

A business of Marsh McLennan



# Experience Report





**Total medical & pharmacy**

# Total medical & pharmacy — YTD Apr 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	933	\$1,150,685	\$0	\$0	\$1,150,685	\$187,001	\$1,337,687	\$1,655,647	80.8%	80.8%	\$1,433.75	
Feb 2023	931	\$1,010,871	\$0	(\$234,161)	\$776,709	\$186,600	\$963,310	\$1,653,301	58.3%	69.5%	\$1,034.70	
Mar 2023	941	\$1,785,356	\$0	\$0	\$1,785,356	\$188,605	\$1,973,961	\$1,671,310	118.1%	85.8%	\$2,097.73	
Apr 2023	938	\$1,250,958	\$0	\$0	\$1,250,958	\$188,003	\$1,438,961	\$1,669,408	86.2%	85.9%	\$1,534.07	
May 2023	942	\$1,579,876	\$0	(\$234,917)	\$1,344,959	\$188,805	\$1,533,764	\$1,673,918	91.6%	87.1%	\$1,628.20	
Jun 2023	952	\$2,170,790	(\$444,688)	\$0	\$1,726,101	\$190,809	\$1,916,911	\$1,687,660	113.6%	91.5%	\$2,013.56	
Jul 2023	935	\$1,166,504	(\$99,715)	\$0	\$1,066,789	\$187,402	\$1,254,191	\$1,665,273	75.3%	89.2%	\$1,341.38	
Aug 2023	940	\$1,048,260	(\$96,152)	(\$241,291)	\$710,817	\$188,404	\$899,221	\$1,671,210	53.8%	84.8%	\$956.62	
Sep 2023	953	\$1,590,534	(\$9,029)	\$0	\$1,581,505	\$191,010	\$1,772,515	\$1,699,744	104.3%	87.0%	\$1,859.93	
Oct 2023	958	\$1,438,102	(\$10,730)	\$0	\$1,427,372	\$192,012	\$1,619,384	\$1,710,911	94.7%	87.8%	\$1,690.38	
Nov 2023	963	\$1,248,845	(\$70,248)	(\$290,124)	\$888,473	\$193,014	\$1,081,487	\$1,723,140	62.8%	85.4%	\$1,123.04	
Dec 2023	968	\$2,246,454	(\$181,663)	\$0	\$2,064,791	\$194,016	\$2,258,807	\$1,726,928	130.8%	89.3%	\$2,333.48	
<b>Total</b>	<b>11,354</b>	<b>\$17,687,235</b>	<b>(\$912,225)</b>	<b>(\$1,000,493)</b>	<b>\$15,774,517</b>	<b>\$2,275,682</b>	<b>\$18,050,199</b>	<b>\$20,208,450</b>	<b>89.3%</b>	<b>89.3%</b>	<b>\$1,589.77</b>	
Average / PEPM	946	\$1,557.80	(\$80.34)	(\$88.12)	\$1,389.34	\$200.43	\$1,589.77	\$1,779.85				
Total Thru Apr	3,743	\$5,197,870	\$0	(\$234,161)	\$4,963,709	\$750,209	\$5,713,918	\$6,649,666	85.9%	85.9%	\$1,526.56	
<b>Current Period</b>												
Jan 2024	987	\$1,077,808	\$0	\$0	\$1,077,808	\$208,938	\$1,286,746	\$1,838,226	70.0%	70.0%	\$1,303.69	
Feb 2024	983	\$1,702,952	\$0	(\$313,495)	\$1,389,457	\$208,091	\$1,597,548	\$1,828,105	87.4%	78.7%	\$1,625.18	
Mar 2024	988	\$1,770,930	\$0	\$0	\$1,770,930	\$209,150	\$1,980,080	\$1,839,012	107.7%	88.4%	\$2,004.13	
Apr 2024	996	\$1,854,829	\$0	\$0	\$1,854,829	\$210,843	\$2,065,672	\$1,856,559	111.3%	94.1%	\$2,073.97	
May 2024												
Jun 2024												
Jul 2024												
Aug 2024												
Sep 2024												
Oct 2024												
Nov 2024												
Dec 2024												
<b>Total Thru Apr</b>	<b>3,954</b>	<b>\$6,406,519</b>	<b>\$0</b>	<b>(\$313,495)</b>	<b>\$6,093,024</b>	<b>\$837,022</b>	<b>\$6,930,046</b>	<b>\$7,361,902</b>	<b>94.1%</b>	<b>94.1%</b>	<b>\$1,752.67</b>	
Average / PEPM	989	\$1,620.26	\$0.00	(\$79.29)	\$1,540.98	\$211.69	\$1,752.67	\$1,861.89				
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments												
Prior Rolling 12	11,044	\$18,078,987	(\$1,954,788)	(\$948,724)	\$15,175,475	\$2,157,477	\$17,332,952	\$19,439,768	89.2%	89.2%	\$1,569.45	
Current Rolling 12	11,565	\$18,895,884	(\$912,225)	(\$1,079,827)	\$16,903,832	\$2,362,495	\$19,266,327	\$20,920,686	92.1%	92.1%	\$1,665.92	
Change	521	\$816,897	\$1,042,564	(\$131,103)	\$1,728,357	\$205,018	\$1,933,375	\$1,480,918			\$96.47	
% Change	4.7%	4.5%	-53.3%	13.8%	11.4%	9.5%	11.2%	7.6%	2.9 pts	2.9 pts	6.1%	



## Medical & pharmacy by plan

# GC - 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	433		\$343,369	\$0	\$343,369	\$86,786	\$430,155	\$706,830	60.9%	60.9%	\$993.43
Feb 2023	426		\$407,491	\$0	\$407,491	\$85,383	\$492,874	\$695,435	70.9%	65.8%	\$1,156.98
Mar 2023	422		\$649,016	\$0	\$649,016	\$84,581	\$733,598	\$689,104	106.5%	79.2%	\$1,738.38
Apr 2023	419		\$427,846	\$0	\$427,846	\$83,980	\$511,826	\$686,254	74.6%	78.1%	\$1,221.54
May 2023	418		\$441,934	\$0	\$441,934	\$83,780	\$525,714	\$682,140	77.1%	77.9%	\$1,257.69
Jun 2023	417		\$1,033,236	(\$444,688)	\$588,548	\$83,579	\$672,127	\$678,818	99.0%	81.3%	\$1,611.82
Jul 2023	404		\$273,336	(\$65,590)	\$207,746	\$80,974	\$288,719	\$661,563	43.6%	76.1%	\$714.65
Aug 2023	406		\$499,466	(\$13,418)	\$486,048	\$81,375	\$567,423	\$663,147	85.6%	77.3%	\$1,397.59
Sep 2023	408		\$553,648	(\$7,808)	\$545,840	\$81,775	\$627,615	\$662,200	94.8%	79.2%	\$1,538.27
Oct 2023	406		\$556,195	(\$9,384)	\$546,811	\$81,375	\$628,185	\$658,402	95.4%	80.8%	\$1,547.25
Nov 2023	409		\$393,573	(\$6,355)	\$387,218	\$81,976	\$469,194	\$663,941	70.7%	79.9%	\$1,147.17
Dec 2023	408		\$825,771	(\$30,934)	\$794,837	\$81,775	\$876,613	\$659,195	133.0%	84.2%	\$2,148.56
<b>Total</b>	<b>4,976</b>		<b>\$6,404,882</b>	<b>(\$578,178)</b>	<b>\$5,826,704</b>	<b>\$997,340</b>	<b>\$6,824,043</b>	<b>\$8,107,028</b>	<b>84.2%</b>	<b>84.2%</b>	<b>\$1,371.39</b>
Average / PEPM	415		\$1,287.15	(\$116.19)	\$1,170.96	\$200.43	\$1,371.39	\$1,629.23			
Total Thru Apr	1,700		\$1,827,723	\$0	\$1,827,723	\$340,731	\$2,168,454	\$2,777,623	78.1%	78.1%	\$1,275.56
<b>Current Period</b>											
Jan 2024	391		\$382,736	\$0	\$382,736	\$82,771	\$465,507	\$652,380	71.4%	71.4%	\$1,190.55
Feb 2024	389		\$582,318	\$0	\$582,318	\$82,347	\$664,665	\$645,973	102.9%	87.0%	\$1,708.65
Mar 2024	390		\$716,425	\$0	\$716,425	\$82,559	\$798,984	\$646,960	123.5%	99.2%	\$2,048.68
Apr 2024	391		\$583,046	\$0	\$583,046	\$82,771	\$665,817	\$650,410	102.4%	100.0%	\$1,702.86
May 2024											
Jun 2024											
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
<b>Total Thru Apr</b>	<b>1,561</b>		<b>\$2,264,525</b>	<b>\$0</b>	<b>\$2,264,525</b>	<b>\$330,448</b>	<b>\$2,594,973</b>	<b>\$2,595,724</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,662.38</b>
Average / PEPM	390		\$1,450.69	\$0.00	\$1,450.69	\$211.69	\$1,662.38	\$1,662.86			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	5,502		\$7,095,778	(\$196,762)	\$6,899,015	\$1,073,567	\$7,972,582	\$8,980,880	88.8%	88.8%	\$1,449.03
Current Rolling 12	4,837		\$6,841,684	(\$578,178)	\$6,263,506	\$987,057	\$7,250,563	\$7,925,129	91.5%	91.5%	\$1,498.98
Change	(665)		(\$254,093)	(\$381,416)	(\$635,509)	(\$86,510)	(\$722,019)	(\$1,055,751)			\$49.95
% Change	-12.1%		-3.6%	193.8%	-9.2%	-8.1%	-9.1%	-11.8%	2.7 pts	2.7 pts	3.4%

# GC - 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	441		\$695,018	\$0	\$695,018	\$88,390	\$783,408	\$875,072	89.5%	89.5%	\$1,776.43
Feb 2023	446		\$553,799	\$0	\$553,799	\$89,392	\$643,191	\$884,818	72.7%	81.1%	\$1,442.13
Mar 2023	461		\$970,561	\$0	\$970,561	\$92,398	\$1,062,959	\$910,582	116.7%	93.2%	\$2,305.77
Apr 2023	463		\$738,508	\$0	\$738,508	\$92,799	\$831,307	\$914,064	90.9%	92.6%	\$1,795.48
May 2023	467		\$1,027,982	\$0	\$1,027,982	\$93,601	\$1,121,583	\$921,895	121.7%	98.6%	\$2,401.68
Jun 2023	478		\$1,014,858	\$0	\$1,014,858	\$95,806	\$1,110,664	\$938,959	118.3%	102.0%	\$2,323.56
Jul 2023	472		\$783,780	\$0	\$783,780	\$94,603	\$878,383	\$932,164	94.2%	100.8%	\$1,860.98
Aug 2023	474		\$475,677	(\$3,907)	\$471,770	\$95,004	\$566,773	\$933,907	60.7%	95.7%	\$1,195.72
Sep 2023	486		\$901,763	(\$226)	\$901,537	\$97,409	\$998,946	\$964,180	103.6%	96.6%	\$2,055.44
Oct 2023	493		\$823,554	\$530	\$824,084	\$98,812	\$922,896	\$979,145	94.3%	96.4%	\$1,872.00
Nov 2023	495		\$713,575	(\$959)	\$712,616	\$99,213	\$811,829	\$984,887	82.4%	95.0%	\$1,640.06
Dec 2023	501		\$1,240,352	(\$110,376)	\$1,129,976	\$100,415	\$1,230,391	\$993,420	123.9%	97.6%	\$2,455.87
<b>Total</b>	<b>5,677</b>		<b>\$9,939,427</b>	<b>(\$114,939)</b>	<b>\$9,824,488</b>	<b>\$1,137,841</b>	<b>\$10,962,329</b>	<b>\$11,233,093</b>	<b>97.6%</b>	<b>97.6%</b>	<b>\$1,931.01</b>
Average / PEPM	473		\$1,750.82	(\$20.25)	\$1,730.58	\$200.43	\$1,931.01	\$1,978.70			
Total Thru Apr	1,811		\$2,957,886	\$0	\$2,957,886	\$362,979	\$3,320,865	\$3,584,536	92.6%	92.6%	\$1,833.72
<b>Current Period</b>											
Jan 2024	535		\$623,620	\$0	\$623,620	\$113,254	\$736,874	\$1,104,221	66.7%	66.7%	\$1,377.33
Feb 2024	533		\$1,044,514	\$0	\$1,044,514	\$112,831	\$1,157,345	\$1,101,328	105.1%	85.9%	\$2,171.38
Mar 2024	538		\$986,687	\$0	\$986,687	\$113,889	\$1,100,576	\$1,112,892	98.9%	90.2%	\$2,045.68
Apr 2024	545		\$1,034,673	\$0	\$1,034,673	\$115,371	\$1,150,044	\$1,126,989	102.0%	93.2%	\$2,110.17
May 2024											
Jun 2024											
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
<b>Total Thru Apr</b>	<b>2,151</b>		<b>\$3,689,494</b>	<b>\$0</b>	<b>\$3,689,494</b>	<b>\$455,345</b>	<b>\$4,144,839</b>	<b>\$4,445,430</b>	<b>93.2%</b>	<b>93.2%</b>	<b>\$1,926.94</b>
Average / PEPM	538		\$1,715.25	\$0.00	\$1,715.25	\$211.69	\$1,926.94	\$2,066.68			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	4,788		\$9,585,503	(\$1,668,284)	\$7,917,218	\$936,795	\$8,854,014	\$9,526,313	92.9%	92.9%	\$1,849.21
Current Rolling 12	6,017		\$10,671,035	(\$114,939)	\$10,556,096	\$1,230,208	\$11,786,304	\$12,093,987	97.5%	97.5%	\$1,958.83
Change	1,229		\$1,085,532	\$1,553,346	\$2,638,878	\$293,412	\$2,932,290	\$2,567,674			\$109.62
% Change	25.7%		11.3%	-93.1%	33.3%	31.3%	33.1%	27.0%	4.5 pts	4.5 pts	5.9%

Budget Summary

# GC - 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	30	\$41,569	\$0	\$41,569	\$6,013	\$47,582	\$34,036	139.8%	139.8%	\$1,586.07
Feb	2023	30	\$15,698	\$0	\$15,698	\$6,013	\$21,711	\$34,036	63.8%	101.8%	\$723.70
Mar	2023	28	\$60,340	\$0	\$60,340	\$5,612	\$65,952	\$30,871	213.6%	136.7%	\$2,355.41
Apr	2023	27	\$17,678	\$0	\$17,678	\$5,412	\$23,089	\$30,079	76.8%	122.7%	\$855.15
May	2023	28	\$25,264	\$0	\$25,264	\$5,612	\$30,876	\$30,871	100.0%	118.3%	\$1,102.70
Jun	2023	28	\$19,745	\$0	\$19,745	\$5,612	\$25,357	\$30,871	82.1%	112.5%	\$905.59
Jul	2023	29	\$11,186	\$0	\$11,186	\$5,812	\$16,998	\$31,663	53.7%	104.1%	\$586.15
Aug	2023	29	\$17,568	\$0	\$17,568	\$5,812	\$23,380	\$31,663	73.8%	100.3%	\$806.22
Sep	2023	28	\$19,294	\$0	\$19,294	\$5,612	\$24,906	\$30,871	80.7%	98.2%	\$889.50
Oct	2023	28	(\$5,936)	\$0	(\$5,936)	\$5,612	(\$324)	\$30,871	-1.0%	88.5%	(\$11.57)
Nov	2023	27	\$14,824	\$0	\$14,824	\$5,412	\$20,236	\$30,079	67.3%	86.7%	\$749.47
Dec	2023	27	\$32,652	\$0	\$32,652	\$5,412	\$38,064	\$30,079	126.5%	89.9%	\$1,409.76
<b>Total</b>		<b>339</b>	<b>\$269,881</b>	<b>\$0</b>	<b>\$269,881</b>	<b>\$67,946</b>	<b>\$337,826</b>	<b>\$375,989</b>	<b>89.9%</b>	<b>89.9%</b>	<b>\$996.54</b>
Average / PEPM		28	\$796.11	\$0.00	\$796.11	\$200.43	\$996.54	\$1,109.11			
Total Thru Apr		115	\$135,284	\$0	\$135,284	\$23,049	\$158,334	\$129,022	122.7%	122.7%	\$1,376.82
<b>Current Period</b>											
Jan	2024	27	\$14,606	\$0	\$14,606	\$5,716	\$20,322	\$32,067	63.4%	63.4%	\$752.65
Feb	2024	27	\$24,250	\$0	\$24,250	\$5,716	\$29,966	\$31,246	95.9%	79.4%	\$1,109.84
Mar	2024	26	\$9,250	\$0	\$9,250	\$5,504	\$14,754	\$29,602	49.8%	70.0%	\$567.46
Apr	2024	26	\$15,401	\$0	\$15,401	\$5,504	\$20,905	\$29,602	70.6%	70.2%	\$804.04
May	2024										
Jun	2024										
Jul	2024										
Aug	2024										
Sep	2024										
Oct	2024										
Nov	2024										
Dec	2024										
<b>Total Thru Apr</b>		<b>106</b>	<b>\$63,507</b>	<b>\$0</b>	<b>\$63,507</b>	<b>\$22,439</b>	<b>\$85,946</b>	<b>\$122,517</b>	<b>70.2%</b>	<b>70.2%</b>	<b>\$810.81</b>
Average / PEPM		27	\$599.12	\$0.00	\$599.12	\$211.69	\$810.81	\$1,155.82			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12		361	\$375,277	\$0	\$375,277	\$70,466	\$445,743	\$411,139	108.4%	108.4%	\$1,234.74
Current Rolling 12		330	\$198,103	\$0	\$198,103	\$67,335	\$265,439	\$369,484	71.8%	71.8%	\$804.36
Change		(31)	(\$177,173)	\$0	(\$177,173)	(\$3,130)	(\$180,304)	(\$41,656)			(\$430.38)
% Change		-8.6%	-47.2%	0.0%	-47.2%	-4.4%	-40.5%	-10.1%	-36.6 pts	-36.6 pts	-34.9%



# GC - 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	29	\$70,729	\$0	\$70,729	\$5,812	\$76,541	\$39,708	192.8%	192.8%	\$2,639.36
Feb	2023	29	\$33,883	\$0	\$33,883	\$5,812	\$39,695	\$39,012	101.8%	147.7%	\$1,368.81
Mar	2023	30	\$105,439	\$0	\$105,439	\$6,013	\$111,452	\$40,753	273.5%	190.6%	\$3,715.06
Apr	2023	29	\$66,926	\$0	\$66,926	\$5,812	\$72,738	\$39,012	186.5%	189.6%	\$2,508.22
May	2023	29	\$84,696	\$0	\$84,696	\$5,812	\$90,508	\$39,012	232.0%	197.9%	\$3,120.98
Jun	2023	29	\$102,951	\$0	\$102,951	\$5,812	\$108,763	\$39,012	278.8%	211.3%	\$3,750.46
Jul	2023	30	\$98,202	(\$34,124)	\$64,078	\$6,013	\$70,091	\$39,884	175.7%	206.2%	\$2,336.36
Aug	2023	31	\$55,549	(\$78,827)	(\$23,278)	\$6,213	(\$17,064)	\$42,493	-40.2%	173.3%	(\$550.46)
Sep	2023	31	\$115,829	(\$994)	\$114,835	\$6,213	\$121,048	\$42,493	284.9%	186.4%	\$3,904.78
Oct	2023	31	\$64,289	(\$1,876)	\$62,413	\$6,213	\$68,626	\$42,493	161.5%	183.8%	\$2,213.76
Nov	2023	32	\$126,873	(\$62,934)	\$63,939	\$6,414	\$70,353	\$44,234	159.0%	181.4%	\$2,198.52
Dec	2023	32	\$147,679	(\$40,353)	\$107,326	\$6,414	\$113,740	\$44,234	257.1%	188.2%	\$3,554.38
<b>Total</b>		<b>362</b>	<b>\$1,073,045</b>	<b>(\$219,108)</b>	<b>\$853,937</b>	<b>\$72,556</b>	<b>\$926,493</b>	<b>\$492,341</b>	<b>188.2%</b>	<b>188.2%</b>	<b>\$2,559.37</b>
Average / PEPM		30	\$2,964.21	(\$605.27)	\$2,358.94	\$200.43	\$2,559.37	\$1,360.06			
Total Thru Apr		117	\$276,977	\$0	\$276,977	\$23,450	\$300,427	\$158,485	189.6%	189.6%	\$2,567.75
<b>Current Period</b>											
Jan	2024	34	\$56,846	\$0	\$56,846	\$7,197	\$64,043	\$49,558	129.2%	129.2%	\$1,883.63
Feb	2024	34	\$51,870	\$0	\$51,870	\$7,197	\$59,067	\$49,558	119.2%	124.2%	\$1,737.28
Mar	2024	34	\$58,568	\$0	\$58,568	\$7,197	\$65,765	\$49,558	132.7%	127.0%	\$1,934.28
Apr	2024	34	\$221,709	\$0	\$221,709	\$7,197	\$228,906	\$49,558	461.9%	210.8%	\$6,732.54
May	2024										
Jun	2024										
Jul	2024										
Aug	2024										
Sep	2024										
Oct	2024										
Nov	2024										
Dec	2024										
<b>Total Thru Apr</b>		<b>136</b>	<b>\$388,993</b>	<b>\$0</b>	<b>\$388,993</b>	<b>\$28,790</b>	<b>\$417,783</b>	<b>\$198,230</b>	<b>210.8%</b>	<b>210.8%</b>	<b>\$3,071.93</b>
Average / PEPM		34	\$2,860.24	\$0.00	\$2,860.24	\$211.69	\$3,071.93	\$1,457.58			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12		393	\$1,022,430	(\$89,742)	\$932,688	\$76,649	\$1,009,338	\$521,436	193.6%	193.6%	\$2,568.29
Current Rolling 12		381	\$1,185,061	(\$219,108)	\$965,953	\$77,895	\$1,043,848	\$532,087	196.2%	196.2%	\$2,739.76
Change		(12)	\$162,631	(\$129,366)	\$33,265	\$1,246	\$34,511	\$10,651			\$171.47
% Change		-3.1%	15.9%	144.2%	3.6%	1.6%	3.4%	2.0%	2.6 pts	2.6 pts	6.7%

## Medical large claims

# Medical large claims

## Large Claims Detail through April 2024

Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Acute lymphoblastic leukemia not having achieved remission	Child	Active - Personal Option	\$249,685	
Other specified disorders of the skin and subcutaneous tissue related to radiation	Employee	Active - Open Option	\$101,086	
Unilateral primary osteoarthritis, right knee	Spouse	Active - Open Option	\$100,432	
Stiff-man syndrome (neurological disorder)	Spouse	Active - Personal Option	\$87,121	
Rx - Qinlock	Employee	Retiree - Open Option	\$82,925	
Secondary malignant neoplasm of retroperitoneum and peritoneum	Employee	Active - Personal Option	\$82,452	
Malignant neoplasm of prostate	Employee	Retiree - Open Option	\$75,722	
<b>Stop Loss Reimbursement Earned</b>			<b>Total</b>	<b>\$0</b>



**Total dental**

# Total dental — YTD Apr 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	992	\$135,866	\$6,636	\$142,503	\$158,398	90.0%	90.0%	\$143.65	
Feb 2023	1,004	\$174,023	\$6,717	\$180,740	\$160,066	112.9%	101.5%	\$180.02	
Mar 2023	1,021	\$154,542	\$6,830	\$161,372	\$162,276	99.4%	100.8%	\$158.05	
Apr 2023	992	\$105,165	\$6,636	\$111,802	\$157,992	70.8%	93.4%	\$112.70	
May 2023	1,001	\$153,827	\$6,697	\$160,524	\$159,021	100.9%	94.9%	\$160.36	
Jun 2023	995	\$182,849	\$6,657	\$189,506	\$158,217	119.8%	99.0%	\$190.46	
Jul 2023	998	\$143,774	\$6,677	\$150,451	\$158,832	94.7%	98.4%	\$150.75	
Aug 2023	993	\$116,543	\$6,643	\$123,187	\$158,304	77.8%	95.8%	\$124.05	
Sep 2023	1,000	\$169,048	\$6,690	\$175,738	\$159,533	110.2%	97.4%	\$175.74	
Oct 2023	998	\$109,081	\$6,677	\$115,758	\$159,345	72.6%	94.9%	\$115.99	
Nov 2023	1,006	\$59,925	\$6,730	\$66,655	\$160,610	41.5%	90.1%	\$66.26	
Dec 2023	1,020	\$227,827	\$6,824	\$234,651	\$162,492	144.4%	94.7%	\$230.05	
<b>Total</b>	<b>12,020</b>	<b>\$1,732,471</b>	<b>\$80,414</b>	<b>\$1,812,884</b>	<b>\$1,915,086</b>	<b>94.7%</b>	<b>94.7%</b>	<b>\$150.82</b>	
Average / PEPM	1,002	\$144.13	\$6.69	\$150.82	\$159.32				
Total Thru Apr	4,009	\$569,597	\$26,820	\$596,417	\$638,732	93.4%	93.4%	\$148.77	
<b>Current Period</b>									
Jan 2024	1,022	\$88,277	\$6,939	\$95,216	\$157,598	60.4%	60.4%	\$93.17	
Feb 2024	1,028	\$173,728	\$6,980	\$180,708	\$157,675	114.6%	87.5%	\$175.79	
Mar 2024	1,025	\$128,670	\$6,960	\$135,630	\$157,538	86.1%	87.0%	\$132.32	
Apr 2024	1,028	\$141,691	\$6,980	\$148,671	\$158,500	93.8%	88.7%	\$144.62	
May 2024									
Jun 2024									
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
<b>Total Thru Apr</b>	<b>4,103</b>	<b>\$532,365</b>	<b>\$27,859</b>	<b>\$560,225</b>	<b>\$631,311</b>	<b>88.7%</b>	<b>88.7%</b>	<b>\$136.54</b>	
Average / PEPM	1,026	\$129.75	\$6.79	\$136.54	\$153.87				
Prior Rolling 12	11,915	\$1,555,496	\$79,711	\$1,635,207	\$1,943,837	84.1%	84.1%	\$137.24	
Current Rolling 12	12,114	\$1,695,239	\$81,453	\$1,776,692	\$1,907,665	93.1%	93.1%	\$146.66	
Change	199	\$139,743	\$1,742	\$141,485	(\$36,172)			\$9.42	
% Change	1.7%	9.0%	2.2%	8.7%	-1.9%	9.0 pts	9.0 pts	6.9%	

Budget Summary



## Dental by plan

# GC - Incentive Plan — 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
<b>Prior Period</b>									
Jan	2023	441	\$66,404	\$2,950	\$69,354	\$77,147	89.9%	89.9%	\$157.26
Feb	2023	447	\$79,531	\$2,990	\$82,521	\$78,237	105.5%	97.7%	\$184.61
Mar	2023	451	\$71,256	\$3,017	\$74,273	\$78,915	94.1%	96.5%	\$164.68
Apr	2023	441	\$56,268	\$2,950	\$59,218	\$77,300	76.6%	91.6%	\$134.28
May	2023	444	\$72,087	\$2,970	\$75,057	\$77,730	96.6%	92.6%	\$169.05
Jun	2023	438	\$80,176	\$2,930	\$83,106	\$76,565	108.5%	95.2%	\$189.74
Jul	2023	437	\$71,552	\$2,924	\$74,476	\$76,567	97.3%	95.5%	\$170.43
Aug	2023	433	\$56,224	\$2,897	\$59,121	\$75,643	78.2%	93.4%	\$136.54
Sep	2023	436	\$88,426	\$2,917	\$91,343	\$76,244	119.8%	96.3%	\$209.50
Oct	2023	434	\$51,009	\$2,903	\$53,913	\$76,096	70.8%	93.8%	\$124.22
Nov	2023	438	\$21,732	\$2,930	\$24,663	\$76,413	32.3%	88.2%	\$56.31
Dec	2023	443	\$106,068	\$2,964	\$109,032	\$77,011	141.6%	92.7%	\$246.12
<b>Total</b>		<b>5,283</b>	<b>\$820,732</b>	<b>\$35,343</b>	<b>\$856,076</b>	<b>\$923,868</b>	<b>92.7%</b>	<b>92.7%</b>	<b>\$162.04</b>
Average / PEPM		440	\$155.35	\$6.69	\$162.04	\$174.88			
Total Thru Apr		1,780	\$273,458	\$11,908	\$285,366	\$311,599	91.6%	91.6%	\$160.32
<b>Current Period</b>									
Jan	2024	447	\$41,634	\$3,035	\$44,669	\$74,765	59.7%	59.7%	\$99.93
Feb	2024	450	\$89,005	\$3,056	\$92,060	\$74,684	123.3%	91.5%	\$204.58
Mar	2024	445	\$67,282	\$3,022	\$70,304	\$74,275	94.7%	92.5%	\$157.99
Apr	2024	446	\$70,436	\$3,028	\$73,464	\$74,658	98.4%	94.0%	\$164.72
May	2024								
Jun	2024								
Jul	2024								
Aug	2024								
Sep	2024								
Oct	2024								
Nov	2024								
Dec	2024								
<b>Total Thru Apr</b>		<b>1,788</b>	<b>\$268,357</b>	<b>\$12,141</b>	<b>\$280,497</b>	<b>\$298,382</b>	<b>94.0%</b>	<b>94.0%</b>	<b>\$156.88</b>
Average / PEPM		447	\$150.09	\$6.79	\$156.88	\$166.88			
Prior Rolling 12		5,303	\$718,892	\$35,477	\$754,369	\$948,870	79.5%	79.5%	\$142.25
Current Rolling 12		5,291	\$815,631	\$35,576	\$851,207	\$910,651	93.5%	93.5%	\$160.88
Change		(12)	\$96,739	\$99	\$96,837	(\$38,219)			\$18.62
% Change		-0.2%	13.5%	0.3%	12.8%	-4.0%	14.0 pts	14.0 pts	13.1%

Budget Summary

# GC - Preventive Plan — 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
<b>Prior Period</b>									
Jan	2023	501	\$67,197	\$3,352	\$70,549	\$78,383	90.0%	90.0%	\$140.82
Feb	2023	507	\$92,511	\$3,392	\$95,903	\$78,961	121.5%	105.8%	\$189.16
Mar	2023	519	\$79,020	\$3,472	\$82,492	\$80,417	102.6%	104.7%	\$158.94
Apr	2023	502	\$47,187	\$3,358	\$50,545	\$77,781	65.0%	94.9%	\$100.69
May	2023	508	\$80,396	\$3,399	\$83,794	\$78,380	106.9%	97.3%	\$164.95
Jun	2023	508	\$98,092	\$3,399	\$101,490	\$78,772	128.8%	102.6%	\$199.78
Jul	2023	512	\$69,033	\$3,425	\$72,458	\$79,385	91.3%	100.9%	\$141.52
Aug	2023	511	\$58,031	\$3,419	\$61,449	\$79,781	77.0%	97.9%	\$120.25
Sep	2023	516	\$79,097	\$3,452	\$82,549	\$80,472	102.6%	98.4%	\$159.98
Oct	2023	516	\$56,268	\$3,452	\$59,720	\$80,445	74.2%	96.0%	\$115.74
Nov	2023	519	\$37,813	\$3,472	\$41,285	\$81,286	50.8%	91.8%	\$79.55
Dec	2023	528	\$118,482	\$3,532	\$122,014	\$82,570	147.8%	96.6%	\$231.09
<b>Total</b>		<b>6,147</b>	<b>\$883,127</b>	<b>\$41,123</b>	<b>\$924,250</b>	<b>\$956,633</b>	<b>96.6%</b>	<b>96.6%</b>	<b>\$150.36</b>
Average / PEPM		512	\$143.67	\$6.69	\$150.36	\$155.63			
Total Thru Apr		2,029	\$285,916	\$13,574	\$299,490	\$315,542	94.9%	94.9%	\$147.60
<b>Current Period</b>									
Jan	2024	527	\$44,691	\$3,578	\$48,269	\$80,069	60.3%	60.3%	\$91.59
Feb	2024	530	\$81,947	\$3,599	\$85,546	\$80,227	106.6%	83.5%	\$161.41
Mar	2024	532	\$60,243	\$3,612	\$63,855	\$80,499	79.3%	82.1%	\$120.03
Apr	2024	534	\$69,808	\$3,626	\$73,433	\$81,078	90.6%	84.2%	\$137.52
May	2024								
Jun	2024								
Jul	2024								
Aug	2024								
Sep	2024								
Oct	2024								
Nov	2024								
Dec	2024								
<b>Total Thru Apr</b>		<b>2,123</b>	<b>\$256,688</b>	<b>\$14,415</b>	<b>\$271,103</b>	<b>\$321,873</b>	<b>84.2%</b>	<b>84.2%</b>	<b>\$127.70</b>
Average / PEPM		531	\$120.91	\$6.79	\$127.70	\$151.61			
Prior Rolling 12		5,992	\$810,853	\$40,086	\$850,939	\$958,459	88.8%	88.8%	\$142.01
Current Rolling 12		6,241	\$853,899	\$41,965	\$895,864	\$962,964	93.0%	93.0%	\$143.54
Change		249	\$43,047	\$1,878	\$44,925	\$4,505			\$1.53
% Change		4.2%	5.3%	4.7%	5.3%	0.5%	4.2 pts	4.2 pts	1.1%

Budget Summary



# GC - Constant Plan — 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	50	\$2,266	\$335	\$2,600	\$2,868	90.7%	90.7%	\$52.01	
Feb 2023	50	\$1,981	\$335	\$2,316	\$2,868	80.7%	85.7%	\$46.31	
Mar 2023	51	\$4,266	\$341	\$4,607	\$2,944	156.5%	109.7%	\$90.34	
Apr 2023	49	\$1,710	\$328	\$2,038	\$2,911	70.0%	99.7%	\$41.59	
May 2023	49	\$1,345	\$328	\$1,673	\$2,911	57.5%	91.3%	\$34.13	
Jun 2023	49	\$4,582	\$328	\$4,910	\$2,880	170.5%	104.4%	\$100.20	
Jul 2023	49	\$3,189	\$328	\$3,516	\$2,880	122.1%	106.9%	\$71.76	
Aug 2023	49	\$2,289	\$328	\$2,617	\$2,880	90.9%	104.9%	\$53.40	
Sep 2023	48	\$1,526	\$321	\$1,847	\$2,817	65.6%	100.6%	\$38.47	
Oct 2023	48	\$1,804	\$321	\$2,125	\$2,804	75.8%	98.2%	\$44.26	
Nov 2023	49	\$379	\$328	\$707	\$2,911	24.3%	91.4%	\$14.42	
Dec 2023	49	\$3,277	\$328	\$3,605	\$2,911	123.8%	94.1%	\$73.56	
<b>Total</b>	<b>590</b>	<b>\$28,612</b>	<b>\$3,947</b>	<b>\$32,559</b>	<b>\$34,585</b>	<b>94.1%</b>	<b>94.1%</b>	<b>\$55.18</b>	
Average / PEPM	49	\$48.49	\$6.69	\$55.18	\$58.62				
Total Thru Apr	200	\$10,223	\$1,338	\$11,561	\$11,591	99.7%	99.7%	\$57.80	
<b>Current Period</b>									
Jan 2024	48	\$1,952	\$326	\$2,278	\$2,764	82.4%	82.4%	\$47.46	
Feb 2024	48	\$2,776	\$326	\$3,102	\$2,764	112.2%	97.3%	\$64.62	
Mar 2024	48	\$1,145	\$326	\$1,471	\$2,764	53.2%	82.6%	\$30.64	
Apr 2024	48	\$1,447	\$326	\$1,773	\$2,764	64.2%	78.0%	\$36.94	
May 2024									
Jun 2024									
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
<b>Total Thru Apr</b>	<b>192</b>	<b>\$7,320</b>	<b>\$1,304</b>	<b>\$8,624</b>	<b>\$11,056</b>	<b>78.0%</b>	<b>78.0%</b>	<b>\$44.92</b>	
Average / PEPM	48	\$38.13	\$6.79	\$44.92	\$57.58				
Prior Rolling 12	620	\$25,751	\$4,148	\$29,899	\$36,508	81.9%	81.9%	\$48.22	
Current Rolling 12	582	\$25,709	\$3,913	\$29,622	\$34,050	87.0%	87.0%	\$50.90	
Change	(38)	(\$42)	(\$235)	(\$277)	(\$2,458)			\$2.67	
% Change	-6.1%	-0.2%	-5.7%	-0.9%	-6.7%	5.1 pts	5.1 pts	5.5%	

Budget Summary



**Total vision**

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

Period	Enrollment	Total		Loss Ratio		Claims	
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative
<b>Prior Period</b>							
Jan 2023	935	\$21,387	\$15,587	137.2%	137.2%	\$22.87	
Feb 2023	929	\$10,310	\$15,570	66.2%	101.7%	\$11.10	
Mar 2023	938	\$11,258	\$15,691	71.7%	91.7%	\$12.00	
Apr 2023	947	\$12,159	\$15,880	76.6%	87.9%	\$12.84	
May 2023	942	\$12,452	\$15,716	79.2%	86.1%	\$13.22	
Jun 2023	948	\$10,654	\$15,806	67.4%	83.0%	\$11.24	
Jul 2023	931	\$14,588	\$15,640	93.3%	84.5%	\$15.67	
Aug 2023	936	\$12,762	\$15,632	81.6%	84.1%	\$13.63	
Sep 2023	944	\$13,063	\$16,277	80.3%	83.7%	\$13.84	
Oct 2023	951	\$9,780	\$15,988	61.2%	81.4%	\$10.28	
Nov 2023	955	\$9,617	\$16,087	59.8%	79.4%	\$10.07	
Dec 2023	963	\$18,051	\$16,266	111.0%	82.1%	\$18.74	
<b>Total</b>	<b>11,319</b>	<b>\$156,081</b>	<b>\$190,140</b>	<b>82.1%</b>	<b>82.1%</b>	<b>\$13.79</b>	
Average / PEPM	943	\$13.79	\$16.80				
Total Thru Apr	3,749	\$55,114	\$62,728	87.9%	87.9%	\$14.70	
<b>Current Period</b>							
Jan 2024	981	\$19,371	\$16,624	116.5%	116.5%	\$19.75	
Feb 2024	984	\$15,989	\$16,432	97.3%	107.0%	\$16.25	
Mar 2024	988	\$13,774	\$16,512	83.4%	99.1%	\$13.94	
Apr 2024	992	\$17,642	\$16,703	105.6%	100.8%	\$17.78	
May 2024							
Jun 2024							
Jul 2024							
Aug 2024							
Sep 2024							
Oct 2024							
Nov 2024							
Dec 2024							
<b>Total Thru Apr</b>	<b>3,945</b>	<b>\$66,776</b>	<b>\$66,271</b>	<b>100.8%</b>	<b>100.8%</b>	<b>\$16.93</b>	
Average / PEPM	986	\$16.93	\$16.80				
Thru Apr Change	196	\$11,662	\$3,543			\$2.23	
Thru Apr % Change	5.2%	21.2%	5.6%	12.9 pts	12.9 pts	15.1%	
Prior Rolling 12	11,108	\$147,773	\$190,300	77.7%	77.7%	\$13.30	
Current Rolling 12	11,515	\$167,743	\$193,683	86.6%	86.6%	\$14.57	
Change	407	\$19,970	\$3,383			\$1.26	
% Change	3.7%	13.5%	1.8%	9.0 pts	9.0 pts	9.5%	

Experience Summary



## Vision by classes

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

Period	Enrollment	Total		Loss Ratio		Claims
		Paid Claims	Paid Premium	Claims / Premium	Cumulative	
Month	EEs					PEPM
<b>Prior Period</b>						
Jan 2023	877	\$19,196	\$15,006	127.9%	127.9%	\$21.89
Feb 2023	873	\$9,650	\$14,997	64.3%	96.1%	\$11.05
Mar 2023	883	\$11,012	\$15,133	72.8%	88.3%	\$12.47
Apr 2023	893	\$11,470	\$15,344	74.8%	84.9%	\$12.84
May 2023	890	\$12,192	\$15,172	80.4%	84.0%	\$13.70
Jun 2023	895	\$9,849	\$15,262	64.5%	80.7%	\$11.00
Jul 2023	876	\$14,241	\$15,082	94.4%	82.7%	\$16.26
Aug 2023	878	\$12,098	\$15,052	80.4%	82.4%	\$13.78
Sep 2023	888	\$12,584	\$15,697	80.2%	82.1%	\$14.17
Oct 2023	895	\$9,742	\$15,415	63.2%	80.2%	\$10.88
Nov 2023	900	\$9,121	\$15,507	58.8%	78.2%	\$10.13
Dec 2023	908	\$16,722	\$15,686	106.6%	80.7%	\$18.42
<b>Total</b>	<b>10,656</b>	<b>\$147,877</b>	<b>\$183,353</b>	<b>80.7%</b>	<b>80.7%</b>	<b>\$13.88</b>
Average / PEPM	888	\$13.88	\$17.21			
Total Thru Apr	3,526	\$51,328	\$60,480	84.9%	84.9%	\$14.56
<b>Current Period</b>						
Jan 2024	923	\$18,196	\$16,009	113.7%	113.7%	\$19.71
Feb 2024	926	\$15,076	\$15,817	95.3%	104.5%	\$16.28
Mar 2024	930	\$13,228	\$15,897	83.2%	97.4%	\$14.22
Apr 2024	934	\$16,776	\$16,088	104.3%	99.2%	\$17.96
May 2024						
Jun 2024						
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
<b>Total Thru Apr</b>	<b>3,713</b>	<b>\$63,276</b>	<b>\$63,811</b>	<b>99.2%</b>	<b>99.2%</b>	<b>\$17.04</b>
Average / PEPM	928	\$17.04	\$17.19			
Thru Apr Change	187	\$11,948	\$3,331			\$2.48
Thru Apr % Change	5.3%	23.3%	5.5%	14.3 pts	14.3 pts	17.1%
Prior Rolling 12	10,386	\$138,141	\$182,715	75.6%	75.6%	\$13.30
Current Rolling 12	10,843	\$159,825	\$186,684	85.6%	85.6%	\$14.74
Change	457	\$21,684	\$3,969			\$1.44
% Change	4.4%	15.7%	2.2%	10.0 pts	10.0 pts	10.8%

Experience Summary

# Retiree — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims	
		Month	EEs	Paid Claims	Paid Premium		Claims / Premium
<b>Prior Period</b>							
Jan 2023	58	\$2,191	\$581	377.1%	377.1%	\$37.78	
Feb 2023	56	\$660	\$573	115.2%	247.1%	\$11.79	
Mar 2023	55	\$246	\$558	44.1%	180.9%	\$4.47	
Apr 2023	54	\$689	\$536	128.5%	168.4%	\$12.76	
May 2023	52	\$260	\$544	47.8%	144.9%	\$5.00	
Jun 2023	53	\$805	\$544	148.0%	145.4%	\$15.19	
Jul 2023	55	\$347	\$558	62.2%	133.5%	\$6.31	
Aug 2023	58	\$664	\$580	114.5%	131.0%	\$11.45	
Sep 2023	56	\$479	\$580	82.6%	125.5%	\$8.55	
Oct 2023	56	\$38	\$573	6.6%	113.4%	\$0.68	
Nov 2023	55	\$496	\$580	85.5%	110.8%	\$9.02	
Dec 2023	55	\$1,329	\$580	229.1%	120.9%	\$24.16	
<b>Total</b>	<b>663</b>	<b>\$8,204</b>	<b>\$6,787</b>	<b>120.9%</b>	<b>120.9%</b>	<b>\$12.37</b>	
Average / PEPM	55	\$12.37	\$10.24				
Total Thru Apr	223	\$3,786	\$2,248	168.4%	168.4%	\$16.98	
<b>Current Period</b>							
Jan 2024	58	\$1,175	\$615	191.1%	191.1%	\$20.26	
Feb 2024	58	\$913	\$615	148.5%	169.8%	\$15.74	
Mar 2024	58	\$546	\$615	88.8%	142.8%	\$9.41	
Apr 2024	58	\$866	\$615	140.8%	142.3%	\$14.93	
May 2024							
Jun 2024							
Jul 2024							
Aug 2024							
Sep 2024							
Oct 2024							
Nov 2024							
Dec 2024							
<b>Total Thru Apr</b>	<b>232</b>	<b>\$3,500</b>	<b>\$2,460</b>	<b>142.3%</b>	<b>142.3%</b>	<b>\$15.09</b>	
Average / PEPM	58	\$15.09	\$10.60				
Thru Apr Change	9	(\$286)	\$212			(\$1.89)	
Thru Apr % Change	4.0%	-7.6%	9.4%	-26.1 pts	-26.1 pts	-11.1%	
Prior Rolling 12	722	\$9,632	\$7,585	127.0%	127.0%	\$13.34	
Current Rolling 12	672	\$7,918	\$6,999	113.1%	113.1%	\$11.78	
Change	(50)	(\$1,714)	(\$586)			(\$1.56)	
% Change	-6.9%	-17.8%	-7.7%	-13.9 pts	-13.9 pts	-11.7%	

Experience Summary

# Preliminary Renewal Projections

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# Preliminary Medical/Rx Projection: 0% margin

	Open Option	Personal Option	Combined
Most Recent 12 Months Ending	April 30, 2024	April 30, 2024	April 30, 2024
Mature Months	12	12	12
Paid Claims for Entire Experience Period	\$11,856,096	\$7,039,787	\$18,895,884
Stop Loss Credit	(334,047)	(578,178)	(912,225)
Historical Benefit Changes Adjustment	1.000	1.000	1.000
Adjusted Net Paid Claims during This Period	\$11,522,050	\$6,461,609	\$17,983,659
Average Enrollment Setback (1 month)	526	433	959
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,825.42	\$1,243.57	\$1,562.71
Annual Trend (5% Medical, 9% Rx)	5.9%	5.5%	5.8%
Number of Months of Trend	21	21	21
Extended Trend Factor	1.106	1.098	1.103
<b>Projected Claims PEPM</b>	<b>\$2,018.80</b>	<b>\$1,366.06</b>	<b>\$1,724.08</b>
Claims Margin (%)	0.0%	0.0%	0.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$2,018.80</b>	<b>\$1,366.06</b>	<b>\$1,724.08</b>
<b>Fixed Expenses</b>			
Providence Administration (estimated 3.0% increase)	\$61.55	\$61.55	\$61.55
Rx Rebates	(93.37)	(93.37)	(93.37)
Specific Stop Loss (estimated 20% increase)	182.32	182.32	182.32
<b>Total Fixed Expenses PEPM</b>	<b>\$150.50</b>	<b>\$150.50</b>	<b>\$150.50</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$2,169.30</b>	<b>\$1,516.56</b>	<b>\$1,874.58</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$2,019.63</b>	<b>\$1,650.01</b>	<b>\$1,852.73</b>
<b>Needed Increase</b>	<b>7.4%</b>	<b>-8.1%</b>	<b>1.2%</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

	Incentive	Constant	Preventive	Combined
Most Recent 12 Months Ending	April 30, 2024	April 30, 2024	April 30, 2024	April 30, 2024
Mature Months	12	12	12	12
Paid Claims for Entire Experience Period	\$815,631	\$25,709	\$853,899	\$1,695,239
Stop Loss Credit	0	0	0	0
Historical Benefit Changes Adjustment	<u>1,000</u>	<u>1,000</u>	<u>1,000</u>	<u>1,000</u>
Adjusted Net Paid Claims during This Period	\$815,631	\$25,709	\$853,899	\$1,695,239
Average Enrollment Setback (1 month)	441	49	517	1,007
Adjusted Paid Claims per Employee per Month (PEPM)	\$154.13	\$43.72	\$137.64	\$140.29
Annual Trend (4%)	4.0%	4.0%	4.0%	4.0%
Number of Months of Trend	21	21	21	21
Extended Trend Factor	1.071	1.071	1.071	1.071
<b>Projected Claims PEPM</b>	<b>\$165.08</b>	<b>\$46.83</b>	<b>\$147.42</b>	<b>\$150.25</b>
Claims Margin (%)	0.0%	0.0%	0.0%	0.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$165.08</b>	<b>\$46.83</b>	<b>\$147.42</b>	<b>\$150.25</b>
<b>Fixed Expenses</b>				
Administration Fees (1.5% increase)	\$6.89	\$6.89	\$6.89	\$6.89
<b>Total Fixed Expenses PEPM</b>	<b>\$6.89</b>	<b>\$6.89</b>	<b>\$6.89</b>	<b>\$6.89</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$171.97</b>	<b>\$53.72</b>	<b>\$154.31</b>	<b>\$157.15</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$167.73</b>	<b>\$56.90</b>	<b>\$149.82</b>	<b>\$153.16</b>
<b>Needed Increase</b>	<b>2.5%</b>	<b>-5.6%</b>	<b>3.0%</b>	<b>2.6%</b>

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