

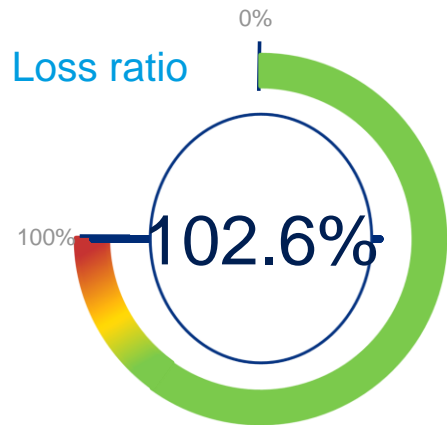
experience

January 2024–March 2024

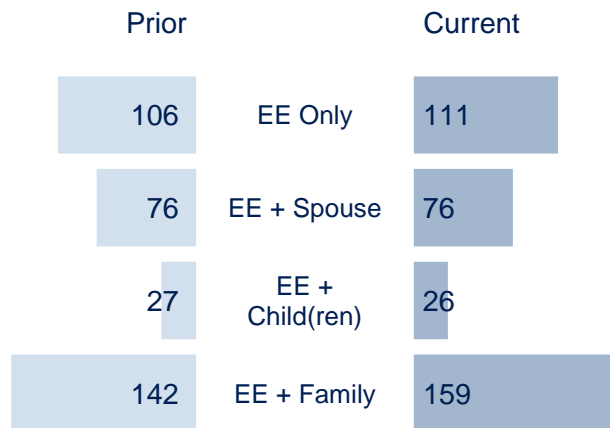
Clackamas County – Peace Officers Association



Total medical & pharmacy



Average enrollment



Gross plan cost PEPM

+0.2%
 \$1,836
 prior YTD
 \$1,832

Gross paid claims

+1.3%
 \$1.9m
 prior YTD
 \$1.9m

Gross budget PEPM

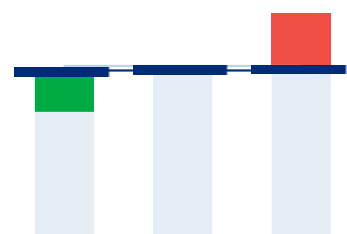
+15.8%
 \$1,790
 prior YTD
 \$1,546

Adjusted paid claims

+5.4%
 \$1.8m
 prior YTD
 \$1.7m

Gross plan cost vs gross budget*

\$499.4k \$652.9k \$894.6k



● budget ● actual ● under ● over

Employees

+5.9%
 372
 prior YTD
 351

Fixed costs

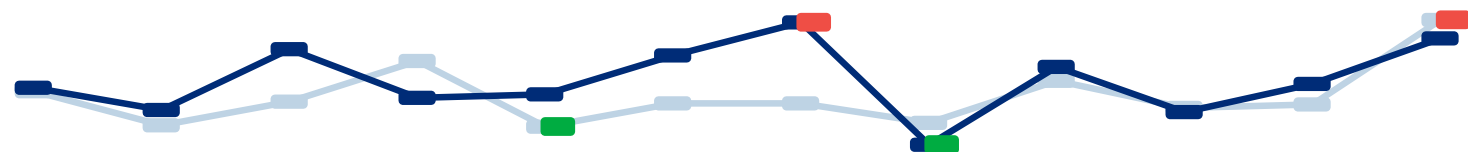
+11.8%
 \$0.2m
 prior YTD
 \$0.2m

Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec

PEPM claims*

● most recent ● prior ● lowest month ● highest month

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 '24 \$1,142 Feb '24 \$1,539 Mar '24 \$2,187



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 Jan '23 \$1,198 Feb '23 \$1,249 Mar '23 \$2,451

Gross plan cost

+6.1%
 \$2.0m
 prior YTD
 \$1.9m

Gross budget

+22.6%
 \$2.0m
 prior YTD
 \$1.6m

* Includes claims adjustments with the exception of Other Adjustments

Total medical & pharmacy — YTD Mar 2024 — 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		Plan Cost / Budget
Prior 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		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			
Total Thru Mar		1,053	\$1,864,390	(\$96,182)	(\$50,502)	\$1,717,707	\$211,053	\$1,928,760	\$1,628,165	118.5%	118.5%	\$1,831.68
Current Period												
Jan	2024	369	\$421,296	\$0	\$0	\$421,296	\$78,114	\$499,410	\$658,742	75.8%	75.8%	\$1,353.41
Feb	2024	373	\$651,695	\$0	(\$77,715)	\$573,980	\$78,960	\$652,941	\$667,983	97.7%	86.9%	\$1,750.51
Mar	2024	373	\$815,628	\$0	\$0	\$815,628	\$78,960	\$894,588	\$668,898	133.7%	102.6%	\$2,398.36
Apr	2024											
May	2024											
Jun	2024											
Jul	2024											
Aug	2024											
Sep	2024											
Oct	2024											
Nov	2024											
Dec	2024											
Total Thru Mar		1,115	\$1,888,619	\$0	(\$77,715)	\$1,810,904	\$236,034	\$2,046,939	\$1,995,623	102.6%	102.6%	\$1,835.82
Average / PEPM		372	\$1,693.83	\$0.00	(\$69.70)	\$1,624.13	\$211.69	\$1,835.82	\$1,789.80			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments												
Prior Rolling 12		4,104	\$6,345,013	(\$511,504)	(\$192,644)	\$5,640,865	\$799,133	\$6,439,998	\$6,411,157	100.4%	100.4%	\$1,569.20
Current Rolling 12		4,300	\$7,647,083	(\$456,450)	(\$343,906)	\$6,846,727	\$874,404	\$7,721,131	\$6,927,907	111.4%	111.4%	\$1,795.61
Change		196	\$1,302,070	\$55,053	(\$151,262)	\$1,205,862	\$75,271	\$1,281,133	\$516,749			\$226.41
% Change		4.8%	20.5%	-10.8%	78.5%	21.4%	9.4%	19.9%	8.1%	11.0 pts	11.0 pts	14.4%

Budget Summary

Total medical & pharmacy — YTD Mar 2024 — fixed cost detail

	Period	Enrollment	Fixed Costs	Stop Loss	Total
	Month	EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	Prior 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	4,238	\$253,263	\$596,159	\$849,422
	Average / PEPM	353	\$59.76	\$140.67	\$200.43
	Total Thru Mar	1,053	\$62,927	\$148,126	\$211,053
	Current Period				
	Jan 2024	369	\$22,051	\$56,062	\$78,114
	Feb 2024	373	\$22,290	\$56,670	\$78,960
	Mar 2024	373	\$22,290	\$56,670	\$78,960
	Apr 2024				
	May 2024				
	Jun 2024				
	Jul 2024				
Aug 2024					
Sep 2024					
Oct 2024					
Nov 2024					
Dec 2024					
Total Thru Mar	1,115	\$66,632	\$169,402	\$236,034	
Average / PEPM	372	\$59.76	\$151.93	\$211.69	



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 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	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			
Total Thru Mar	208	\$250,573	\$0	\$250,573	\$41,689	\$292,262	\$326,297	89.6%	89.6%	\$1,405.11
Current Period										
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										
May 2024										
Jun 2024										
Jul 2024										
Aug 2024										
Sep 2024										
Oct 2024										
Nov 2024										
Dec 2024										
Total Thru Mar	236	\$218,190	\$0	\$218,190	\$49,959	\$268,149	\$428,320	62.6%	62.6%	\$1,136.22
Average / PEPM	79	\$924.53	\$0.00	\$924.53	\$211.69	\$1,136.22	\$1,814.92			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	790	\$1,035,692	\$0	\$1,035,692	\$153,870	\$1,189,562	\$1,294,704	91.9%	91.9%	\$1,505.77
Current Rolling 12	900	\$950,577	\$0	\$950,577	\$183,044	\$1,133,621	\$1,479,426	76.6%	76.6%	\$1,259.58
Change	110	(\$85,115)	\$0	(\$85,115)	\$29,174	(\$55,940)	\$184,722			(\$246.19)
% Change	13.9%	-8.2%	0.0%	-8.2%	19.0%	-4.7%	14.3%	-15.3 pts	-15.3 pts	-16.4%

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 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	872	\$52,111	\$122,664	\$174,775
	Average / PEPM	73	\$59.76	\$140.67	\$200.43
	Total Thru Mar	208	\$12,430	\$29,259	\$41,689
	Current Period				
	Jan 2024	78	\$4,661	\$11,851	\$16,512
	Feb 2024	79	\$4,721	\$12,002	\$16,724
	Mar 2024	79	\$4,721	\$12,002	\$16,724
Apr 2024					
May 2024					
Jun 2024					
Jul 2024					
Aug 2024					
Sep 2024					
Oct 2024					
Nov 2024					
Dec 2024					
Total Thru Mar	236	\$14,103	\$35,855	\$49,959	
Average / PEPM	79	\$59.76	\$151.93	\$211.69	

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 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	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			
Total Thru Mar	568	\$1,323,528	(\$96,182)	\$1,227,346	\$113,844	\$1,341,190	\$1,000,062	134.1%	134.1%	\$2,361.25
Current Period										
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	\$400,422	108.4%	95.4%	\$2,204.14
Mar 2024	198	\$449,169	\$0	\$449,169	\$41,915	\$491,084	\$403,002	121.9%	104.3%	\$2,480.22
Apr 2024										
May 2024										
Jun 2024										
Jul 2024										
Aug 2024										
Sep 2024										
Oct 2024										
Nov 2024										
Dec 2024										
Total Thru Mar	588	\$1,123,388	\$0	\$1,123,388	\$124,474	\$1,247,862	\$1,196,101	104.3%	104.3%	\$2,122.21
Average / PEPM	196	\$1,910.52	\$0.00	\$1,910.52	\$211.69	\$2,122.21	\$2,034.19			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	2,233	\$3,884,384	(\$353,170)	\$3,531,214	\$434,773	\$3,965,987	\$3,962,067	100.1%	100.1%	\$1,776.08
Current Rolling 12	2,267	\$4,252,351	(\$64,960)	\$4,187,391	\$460,996	\$4,648,387	\$4,151,727	112.0%	112.0%	\$2,050.46
Change	34	\$367,967	\$288,210	\$656,177	\$26,223	\$682,400	\$189,660			\$274.38
% Change	1.5%	9.5%	-81.6%	18.6%	6.0%	17.2%	4.8%	11.9 pts	11.9 pts	15.4%

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 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	2,247	\$134,281	\$316,085	\$450,366
	Average / PEPM	187	\$59.76	\$140.67	\$200.43
Total Thru Mar	568	\$33,944	\$79,901	\$113,844	
Current Period					
Jan 2024	193	\$11,534	\$29,322	\$40,856	
Feb 2024	197	\$11,773	\$29,930	\$41,703	
Mar 2024	198	\$11,832	\$30,082	\$41,915	
Apr 2024					
May 2024					
Jun 2024					
Jul 2024					
Aug 2024					
Sep 2024					
Oct 2024					
Nov 2024					
Dec 2024					
Total Thru Mar	588	\$35,139	\$89,335	\$124,474	
Average / PEPM	196	\$59.76	\$151.93	\$211.69	

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 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	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			
Total Thru Mar	225	\$267,891	\$0	\$267,891	\$45,097	\$312,988	\$246,906	126.8%	126.8%	\$1,391.06
Current Period										
Jan 2024	79	\$105,012	\$0	\$105,012	\$16,724	\$121,736	\$102,103	119.2%	119.2%	\$1,540.96
Feb 2024	78	\$176,503	\$0	\$176,503	\$16,512	\$193,015	\$100,383	192.3%	155.4%	\$2,474.55
Mar 2024	78	\$151,755	\$0	\$151,755	\$16,512	\$168,267	\$99,523	169.1%	159.9%	\$2,157.27
Apr 2024										
May 2024										
Jun 2024										
Jul 2024										
Aug 2024										
Sep 2024										
Oct 2024										
Nov 2024										
Dec 2024										
Total Thru Mar	235	\$433,270	\$0	\$433,270	\$49,747	\$483,017	\$302,009	159.9%	159.9%	\$2,055.39
Average / PEPM	78	\$1,843.70	\$0.00	\$1,843.70	\$211.69	\$2,055.39	\$1,285.14			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments										
Prior Rolling 12	882	\$1,300,911	(\$158,334)	\$1,142,577	\$171,734	\$1,314,310	\$951,370	138.1%	138.1%	\$1,490.15
Current Rolling 12	923	\$1,755,611	(\$222,612)	\$1,532,999	\$187,643	\$1,720,642	\$1,060,046	162.3%	162.3%	\$1,864.18
Change	41	\$454,700	(\$64,278)	\$390,422	\$15,909	\$406,331	\$108,676			\$374.04
% Change	4.6%	35.0%	40.6%	34.2%	9.3%	30.9%	11.4%	24.2 pts	24.2 pts	25.1%

Budget Summary

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 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	913	\$54,561	\$128,432	\$182,993
	Average / PEPM	76	\$59.76	\$140.67	\$200.43
Total Thru Mar	225	\$13,446	\$31,651	\$45,097	
Current Period					
Jan 2024	79	\$4,721	\$12,002	\$16,724	
Feb 2024	78	\$4,661	\$11,851	\$16,512	
Mar 2024	78	\$4,661	\$11,851	\$16,512	
Apr 2024					
May 2024					
Jun 2024					
Jul 2024					
Aug 2024					
Sep 2024					
Oct 2024					
Nov 2024					
Dec 2024					
Total Thru Mar	235	\$14,044	\$35,704	\$49,747	
Average / PEPM	78	\$59.76	\$151.93	\$211.69	

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	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		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			
Total Thru Mar		52	\$22,398	\$0	\$22,398	\$10,422	\$32,821	\$54,900	59.8%	59.8%	\$631.17
Current Period											
Jan	2024	19	\$7,604	\$0	\$7,604	\$4,022	\$11,626	\$23,332	49.8%	49.8%	\$611.90
Feb	2024	19	\$26,422	\$0	\$26,422	\$4,022	\$30,444	\$23,332	130.5%	90.2%	\$1,602.32
Mar	2024	18	\$79,745	\$0	\$79,745	\$3,810	\$83,555	\$22,528	370.9%	181.6%	\$4,641.97
Apr	2024										
May	2024										
Jun	2024										
Jul	2024										
Aug	2024										
Sep	2024										
Oct	2024										
Nov	2024										
Dec	2024										
Total Thru Mar		56	\$113,771	\$0	\$113,771	\$11,855	\$125,626	\$69,193	181.6%	181.6%	\$2,243.32
Average / PEPM		19	\$2,031.63	\$0.00	\$2,031.63	\$211.69	\$2,243.32	\$1,235.58			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12		199	\$124,026	\$0	\$124,026	\$38,757	\$162,783	\$203,016	80.2%	80.2%	\$818.00
Current Rolling 12		210	\$688,544	(\$168,879)	\$519,666	\$42,721	\$562,386	\$236,707	237.6%	237.6%	\$2,678.03
Change		11	\$564,518	(\$168,879)	\$395,639	\$3,964	\$399,604	\$33,692			\$1,860.03
% Change		5.5%	455.2%	0.0%	319.0%	10.2%	245.5%	16.6%	157.4 pts	157.4 pts	227.4%

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 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	206	\$12,311	\$28,978	\$41,289
	Average / PEPM	17	\$59.76	\$140.67	\$200.43
	Total Thru Mar	52	\$3,108	\$7,315	\$10,422
	Current Period				
	Jan 2024	19	\$1,135	\$2,887	\$4,022
	Feb 2024	19	\$1,135	\$2,887	\$4,022
	Mar 2024	18	\$1,076	\$2,735	\$3,810
Apr 2024					
May 2024					
Jun 2024					
Jul 2024					
Aug 2024					
Sep 2024					
Oct 2024					
Nov 2024					
Dec 2024					
Total Thru Mar	56	\$3,347	\$8,508	\$11,855	
Average / PEPM	19	\$59.76	\$151.93	\$211.69	



Medical large claims

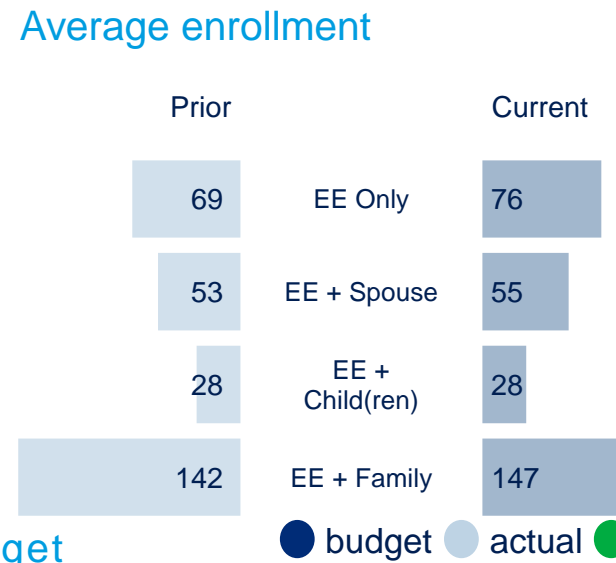
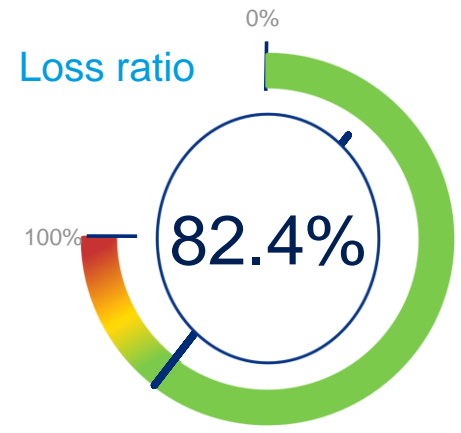
Medical large claims

Large Claims Detail through March 2024

Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Multiple myeloma in remission, Rx - Revlimid	Employee	Retiree - Open Option	\$81,684	
Stop Loss Reimbursement Earned			Total	\$0



Total dental



Gross plan cost PEPM

-17.7%
 \$115
 prior YTD
 \$140

Gross paid claims

-14.6%
 \$99.4k
 prior YTD
 \$116.4k

Gross budget PEPM

-8.3%
 \$139
 prior YTD
 \$152

Fixed costs

+6.6%
 \$6.2k
 prior YTD
 \$5.9k

Gross plan cost vs gross budget



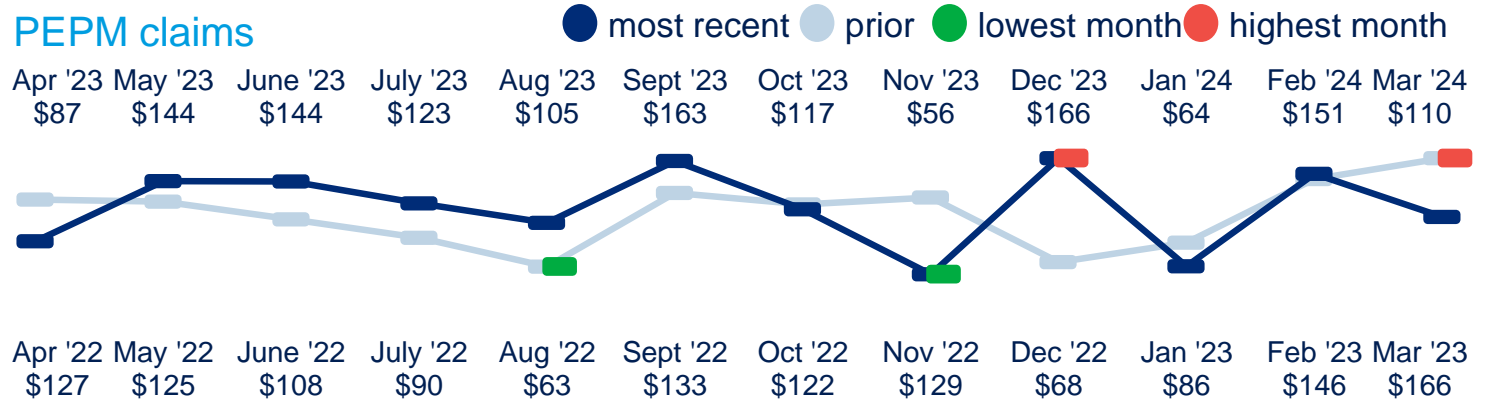
Employees

+5.0%
 306
 prior YTD
 292

Gross plan cost

-13.6%
 \$105.7k
 prior YTD
 \$122.3k

PEPM claims



Gross budget

-3.7%
 \$128.2k
 prior YTD
 \$133.1k

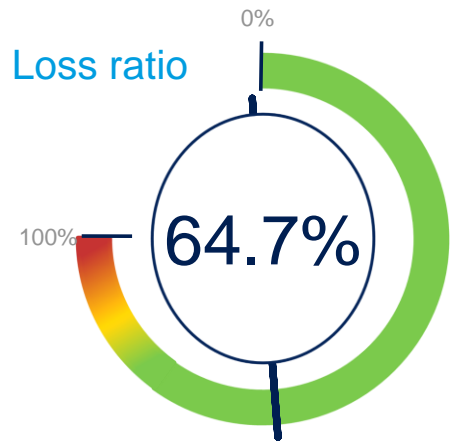
Total dental — YTD Mar 2024 — summary (cost vs budget)

Period	Enrollment	Claims		Total		Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
Prior 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		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			
Total Thru Mar		875	\$116,439	\$5,854	\$122,293	\$133,050	91.9%	91.9%	\$139.76
Current Period									
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								
May	2024								
Jun	2024								
Jul	2024								
Aug	2024								
Sep	2024								
Oct	2024								
Nov	2024								
Dec	2024								
Total Thru Mar		919	\$99,428	\$6,240	\$105,668	\$128,181	82.4%	82.4%	\$114.98
Average / PEPM		306	\$108.19	\$6.79	\$114.98	\$139.48			
Prior Rolling 12		3,414	\$388,431	\$22,840	\$411,271	\$512,889	80.2%	80.2%	\$120.47
Current Rolling 12		3,591	\$427,744	\$24,116	\$451,860	\$531,243	85.1%	85.1%	\$125.83
Change		177	\$39,313	\$1,276	\$40,589	\$18,354			\$5.37
% Change		5.2%	10.1%	5.6%	9.9%	3.6%	4.9 pts	4.9 pts	4.5%

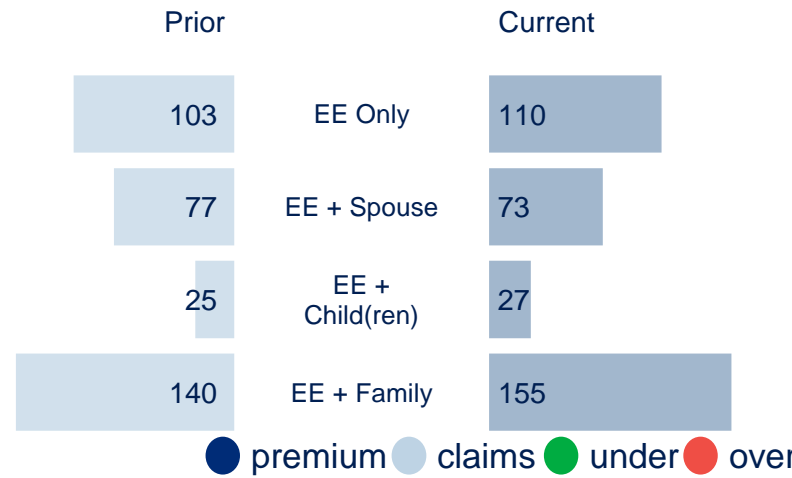
Budget Summary



Total vision



Average enrollment



Paid claims PEPM

-19.6%
 \$11 prior YTD
 \$13

Paid claims

-14.8%
 \$11.7k prior YTD
 \$13.7k

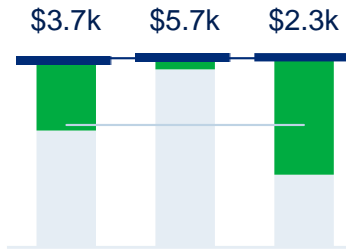
Paid premium PEPM

+0.8%
 \$17 prior YTD
 \$16

Paid premium

+6.7%
 \$18.1k prior YTD
 \$16.9k

Paid claims vs paid premium

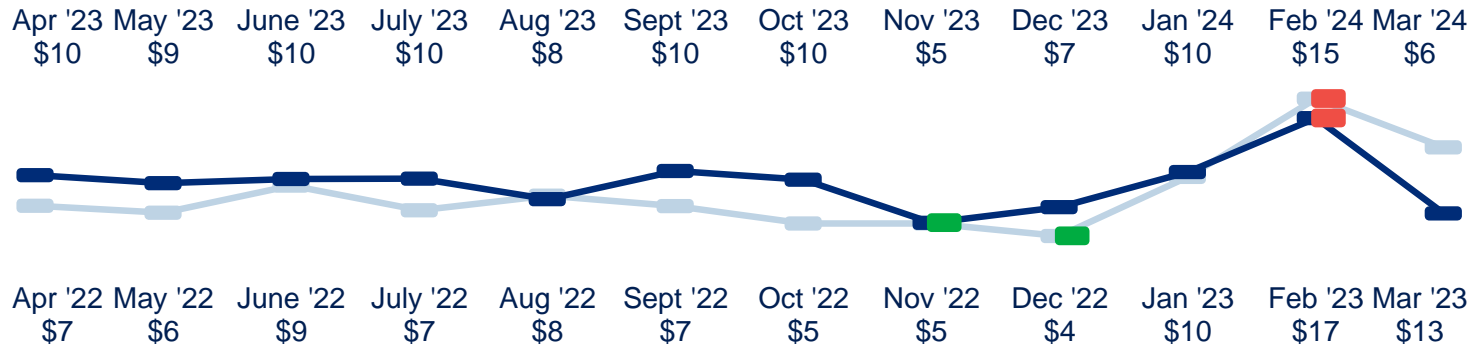


Employees

+5.9%
 365 prior YTD
 344

PEPM claims

● most recent ● prior ● lowest month ● highest month



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

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
Prior 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	4,177	\$41,226	\$68,342	60.3%	60.3%	\$9.87
Average / PEPM	348	\$9.87	\$16.36			
Total Thru Mar	1,033	\$13,736	\$16,934	81.1%	81.1%	\$13.30
Current Period						
Jan 2024	361	\$3,718	\$5,959	62.4%	62.4%	\$10.30
Feb 2024	366	\$5,666	\$6,057	93.5%	78.1%	\$15.48
Mar 2024	367	\$2,318	\$6,057	38.3%	64.7%	\$6.32
Apr 2024						
May 2024						
Jun 2024						
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
Total Thru Mar	1,094	\$11,702	\$18,073	64.7%	64.7%	\$10.70
Average / PEPM	365	\$10.70	\$16.52			
Thru Mar Change	61	(\$2,034)	\$1,139			(\$2.60)
Thru Mar % Change	5.9%	-14.8%	6.7%	-16.4 pts	-16.4 pts	-19.6%
Prior Rolling 12	4,035	\$33,457	\$43,184	77.5%	77.5%	\$8.29
Current Rolling 12	4,238	\$39,192	\$69,481	56.4%	56.4%	\$9.25
Change	203	\$5,735	\$26,297			\$0.96
% Change	5.0%	17.1%	60.9%	-21.1 pts	-21.1 pts	11.5%

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 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	3,117	\$32,788	\$57,116	57.4%	57.4%	\$10.52	
Average / PEPM	260	\$10.52	\$18.32				
Total Thru Mar	777	\$10,572	\$14,215	74.4%	74.4%	\$13.61	
Current Period							
Jan 2024	271	\$2,553	\$5,002	51.0%	51.0%	\$9.42	
Feb 2024	275	\$4,932	\$5,086	97.0%	74.2%	\$17.93	
Mar 2024	275	\$1,999	\$5,086	39.3%	62.5%	\$7.27	
Apr 2024							
May 2024							
Jun 2024							
Jul 2024							
Aug 2024							
Sep 2024							
Oct 2024							
Nov 2024							
Dec 2024							
Total Thru Mar	821	\$9,484	\$15,174	62.5%	62.5%	\$11.55	
Average / PEPM	274	\$11.55	\$18.48				
Thru Mar Change	44	(\$1,088)	\$959			(\$2.05)	
Thru Mar % Change	5.7%	-10.3%	6.7%	-11.9 pts	-11.9 pts	-15.1%	
Prior Rolling 12	3,037	\$26,924	\$36,475	73.8%	73.8%	\$8.87	
Current Rolling 12	3,161	\$31,700	\$58,075	54.6%	54.6%	\$10.03	
Change	124	\$4,776	\$21,600			\$1.16	
% Change	4.1%	17.7%	59.2%	-19.2 pts	-19.2 pts	13.1%	

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 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	1,060	\$8,438	\$11,226	75.2%	75.2%	\$7.96
Average / PEPM	88	\$7.96	\$10.59			
Total Thru Mar	256	\$3,164	\$2,719	116.4%	116.4%	\$12.36
Current Period						
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						
May 2024						
Jun 2024						
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
Total Thru Mar	273	\$2,218	\$2,899	76.5%	76.5%	\$8.12
Average / PEPM	91	\$8.12	\$10.62			
Thru Mar Change	17	(\$946)	\$180			(\$4.23)
Thru Mar % Change	6.6%	-29.9%	6.6%	-39.9 pts	-39.9 pts	-34.3%
Prior Rolling 12	998	\$6,533	\$6,709	97.4%	97.4%	\$6.55
Current Rolling 12	1,077	\$7,492	\$11,406	65.7%	65.7%	\$6.96
Change	79	\$959	\$4,697			\$0.41
% Change	7.9%	14.7%	70.0%	-31.7 pts	-31.7 pts	6.3%

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.

