

January 2022–December 2022

experience report



January 10, 2023

Clackamas County – General County

Executive summary

Year-to-date (YTD) December 2022

Medical

- For the time period January 2022 to December 2022, medical costs are running at 88.6% of budget, which has yielded a surplus of \$2,210,789. See paragraph below for more detail.
- Medical costs for the current plan YTD are at \$1,553.73 PEPM compared to \$1,550.08 PEPM for the prior plan YTD, a 0.2% differential.
- See the Assumptions & Caveats section for full listing of included/excluded costs.

Please Note:

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

Executive summary

Year-to-date (YTD) December 2022

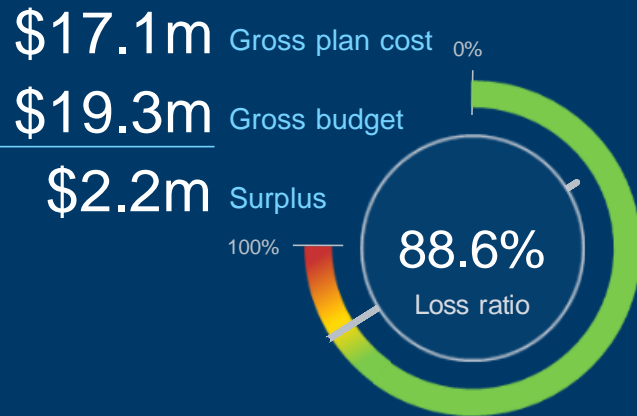
Dental

- For the time period January 2022 to December 2022, dental costs are running at 87.2% of budget, which has yielded a surplus of \$251,871.
- Dental costs for the current plan YTD are at \$144.19 PEPM compared to \$143.34 PEPM for the prior plan YTD, a 0.6% differential.

Vision

- For the time period January 2022 to December 2022, vision claims are running at 77.3% of paid premium.
- Vision claims for the current plan YTD are at \$13.42 PEPM compared to \$12.68 PEPM for the prior plan YTD, a 5.9% differential.

Total medical & pharmacy Year-to-date (YTD) December 2022



Employees

919

Decrease of 0.1% from prior YTD of 920



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.



Gross plan cost
PEPM YTD

\$1,553.73 ↑

0.2% increase over prior \$1,550.08

Gross budget
PEPM YTD

\$1,754.28 ↑

1.3% increase over prior \$1,731.00

Rolling 12 months

\$1,553.73 ↑

0.2% increase over prior \$1,550.08

Rolling 12 months

\$1,754.28 ↑

1.3% increase over prior \$1,731.00

Year-to-date periods:

Current: January 2022–December 2022

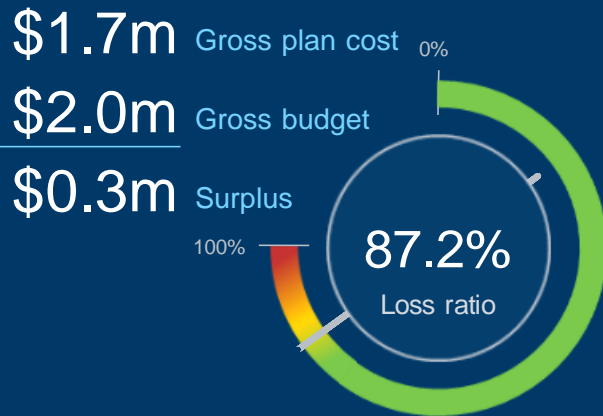
Prior: January 2021–December 2021

Rolling 12 month periods:

Current: January 2022–December 2022

Prior: January 2021–December 2021

Total dental Year-to-date (YTD) December 2022



Employees

991

Increase of 1.5% from prior YTD of 976



Gross plan cost
PEPM YTD

\$144.19

0.6% increase over prior \$143.34



Gross budget
PEPM YTD

\$165.38

0.3% increase over prior \$164.86



Rolling 12 months

\$144.19

0.6% increase over prior \$143.34



Rolling 12 months

\$165.38

0.3% increase over prior \$164.86



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.

Year-to-date periods:

Current: January 2022–December 2022

Prior: January 2021–December 2021

Rolling 12 month periods:

Current: January 2022–December 2022

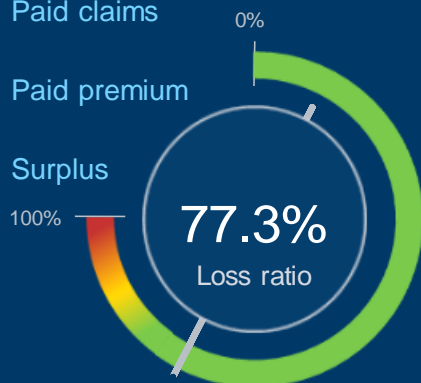
Prior: January 2021–December 2021

Total vision Year-to-date (YTD) December 2022

\$148.7k Paid claims

\$192.4k Paid premium

\$43.7k Surplus



Employees

923

Increase of 0.9% from prior YTD of 915



Paid claims
PEPM YTD

\$13.42

5.9% increase over prior \$12.68



Paid premium
PEPM YTD

\$17.37

9.5% increase over prior \$15.87



Rolling 12 months

\$13.42

5.9% increase over prior \$12.68



Rolling 12 months

\$17.37

9.5% increase over prior \$15.87



The loss ratios illustrated throughout this report compare actual cost to budget. The budget calculations are based off the monthly premium rates (or a similar equivalent) for the timeframe and corresponding monthly enrollment. These premium 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.

Year-to-date periods:

Current: January 2022–December 2022

Prior: January 2021–December 2021

Rolling 12 month periods:

Current: January 2022–December 2022

Prior: January 2021–December 2021

Total medical & pharmacy

Total medical & pharmacy Summary (cost vs budget)

Budget Summary											
Period	Enrollment	Claims					Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	All Other Adjustments	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period											
Jan 2021	923	\$1,248,848	\$0	\$0	\$0	\$1,248,848	\$179,976	\$1,428,823	\$1,600,101	89.3%	\$1,548.02
Feb 2021	923	\$1,213,487	\$0	(\$108,449)	\$0	\$1,105,038	\$179,976	\$1,285,013	\$1,601,107	80.3%	\$1,392.21
Mar 2021	924	\$1,436,236	\$0	\$0	\$0	\$1,436,236	\$180,171	\$1,616,407	\$1,600,248	101.0%	\$1,749.36
Apr 2021	928	\$1,650,089	\$0	\$0	\$0	\$1,650,089	\$180,951	\$1,831,040	\$1,601,172	114.4%	\$1,973.10
May 2021	927	\$1,038,832	(\$104,718)	(\$159,157)	\$0	\$774,957	\$180,756	\$955,713	\$1,600,325	59.7%	\$1,030.97
Jun 2021	919	\$1,352,589	\$10,234	\$0	\$0	\$1,362,823	\$179,196	\$1,542,019	\$1,593,413	96.8%	\$1,677.93
Jul 2021	911	\$1,152,462	\$91,130	\$0	\$0	\$1,243,592	\$177,636	\$1,421,228	\$1,582,517	89.8%	\$1,560.07
Aug 2021	912	\$1,347,737	(\$79,426)	(\$163,562)	\$0	\$1,104,749	\$177,831	\$1,282,579	\$1,584,377	81.0%	\$1,406.34
Sep 2021	915	\$2,092,900	(\$679,906)	\$0	\$0	\$1,412,994	\$178,416	\$1,591,410	\$1,588,843	100.2%	\$1,739.25
Oct 2021	914	\$1,121,457	(\$42,079)	\$0	\$0	\$1,079,378	\$178,221	\$1,257,599	\$1,579,296	79.6%	\$1,375.93
Nov 2021	919	\$1,150,263	(\$82,923)	(\$185,692)	\$0	\$881,648	\$179,196	\$1,060,844	\$1,586,222	66.9%	\$1,154.35
Dec 2021	925	\$2,369,313	(\$709,449)	\$0	\$0	\$1,659,864	\$180,366	\$1,840,230	\$1,592,640	115.5%	\$1,989.44
Total	11,040	\$17,174,212	(\$1,597,137)	(\$616,860)	\$0	\$14,960,215	\$2,152,690	\$17,112,905	\$19,110,258	89.5%	\$1,550.08
Average / PEPM	920	\$1,555.64	(\$144.67)	(\$55.87)	\$0.00	\$1,355.09	\$194.99	\$1,550.08	\$1,731.00		
Total Thru Dec	11,040	\$17,174,212	(\$1,597,137)	(\$616,860)	\$0	\$14,960,215	\$2,152,690	\$17,112,905	\$19,110,258	89.5%	\$1,550.08
Current Period											
Jan 2022	930	\$831,673	\$0	\$0	\$0	\$831,673	\$179,258	\$1,010,931	\$1,644,120	61.5%	\$1,087.02
Feb 2022	937	\$763,762	\$0	(\$233,625)	\$0	\$530,137	\$180,607	\$710,744	\$1,648,672	43.1%	\$758.53
Mar 2022	933	\$1,838,431	\$0	\$0	\$0	\$1,838,431	\$179,836	\$2,018,267	\$1,636,719	123.3%	\$2,163.20
Apr 2022	923	\$1,646,511	(\$55,040)	\$0	\$0	\$1,591,471	\$177,908	\$1,769,379	\$1,619,530	109.3%	\$1,916.99
May 2022	917	\$2,294,766	(\$1,239,558)	(\$229,432)	\$0	\$825,777	\$176,752	\$1,002,528	\$1,607,637	62.4%	\$1,093.27
Jun 2022	920	\$1,562,052	(\$11,320)	\$0	\$0	\$1,550,732	\$177,330	\$1,728,062	\$1,609,004	107.4%	\$1,878.33
Jul 2022	914	\$1,702,174	(\$322,581)	\$0	\$0	\$1,379,593	\$176,174	\$1,555,767	\$1,598,635	97.3%	\$1,702.15
Aug 2022	909	\$1,097,191	(\$14,303)	(\$234,325)	\$0	\$848,563	\$175,210	\$1,023,772	\$1,587,179	64.5%	\$1,126.26
Sep 2022	909	\$1,862,328	(\$129,112)	\$0	\$0	\$1,733,216	\$175,210	\$1,908,426	\$1,592,046	119.9%	\$2,099.48
Oct 2022	911	\$1,581,457	(\$84,624)	\$0	\$0	\$1,496,833	\$175,595	\$1,672,428	\$1,598,929	104.6%	\$1,835.82
Nov 2022	908	\$1,334,274	(\$22,520)	(\$250,805)	\$0	\$1,060,949	\$175,017	\$1,235,966	\$1,592,020	77.6%	\$1,361.20
Dec 2022	913	\$1,446,876	(\$130,772)	\$0	\$0	\$1,316,105	\$175,981	\$1,492,085	\$1,604,652	93.0%	\$1,634.27
Total Thru Dec	11,024	\$17,961,494	(\$2,009,828)	(\$948,188)	\$0	\$15,003,478	\$2,124,876	\$17,128,354	\$19,339,143	88.6%	\$1,553.73
Average / PEPM	919	\$1,629.31	(\$182.31)	(\$86.01)	\$0.00	\$1,360.98	\$192.75	\$1,553.73	\$1,754.28		
Prior Rolling 12	11,040	\$17,174,212	(\$1,597,137)	(\$616,860)	\$0	\$14,960,215	\$2,152,690	\$17,112,905	\$19,110,258	89.5%	\$1,550.08
Current Rolling 12	11,024	\$17,961,494	(\$2,009,828)	(\$948,188)	\$0	\$15,003,478	\$2,124,876	\$17,128,354	\$19,339,143	88.6%	\$1,553.73
Change	(16)	\$787,282	(\$412,691)	(\$331,328)	\$0	\$43,263	(\$27,814)	\$15,450	\$228,885		\$3.65
% Change	-0.1%	4.6%	25.8%	53.7%	0.0%	0.3%	-1.3%	0.1%	1.2%	-1.0 pts	0.2%

Total medical & pharmacy

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	923	\$55,158	\$124,817	\$179,976
Feb 2021	923	\$55,158	\$124,817	\$179,976
Mar 2021	924	\$55,218	\$124,953	\$180,171
Apr 2021	928	\$55,457	\$125,493	\$180,951
May 2021	927	\$55,398	\$125,358	\$180,756
Jun 2021	919	\$54,919	\$124,276	\$179,196
Jul 2021	911	\$54,441	\$123,195	\$177,636
Aug 2021	912	\$54,501	\$123,330	\$177,831
Sep 2021	915	\$54,680	\$123,735	\$178,416
Oct 2021	914	\$54,621	\$123,600	\$178,221
Nov 2021	919	\$54,919	\$124,276	\$179,196
Dec 2021	925	\$55,278	\$125,088	\$180,366
Total	11,040	\$659,750	\$1,492,939	\$2,152,690
Average / PEPM	920	\$59.76	\$135.23	\$194.99
Total Thru Dec	11,040	\$659,750	\$1,492,939	\$2,152,690
Current Period				
Jan 2022	930	\$55,577	\$123,681	\$179,258
Feb 2022	937	\$55,995	\$124,612	\$180,607
Mar 2022	933	\$55,756	\$124,080	\$179,836
Apr 2022	923	\$55,158	\$122,750	\$177,908
May 2022	917	\$54,800	\$121,952	\$176,752
Jun 2022	920	\$54,979	\$122,351	\$177,330
Jul 2022	914	\$54,621	\$121,553	\$176,174
Aug 2022	909	\$54,322	\$120,888	\$175,210
Sep 2022	909	\$54,322	\$120,888	\$175,210
Oct 2022	911	\$54,441	\$121,154	\$175,595
Nov 2022	908	\$54,262	\$120,755	\$175,017
Dec 2022	913	\$54,561	\$121,420	\$175,981
Total Thru Dec	11,024	\$658,794	\$1,466,082	\$2,124,876
Average / PEPM	919	\$59.76	\$132.99	\$192.75

Medical & pharmacy by plan

GC – Active Personal Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	501	\$625,255	\$0	\$625,255	\$97,690	\$722,945	\$833,669	86.7%	\$1,443.00
Feb 2021	501	\$432,785	\$0	\$432,785	\$97,690	\$530,475	\$832,128	63.7%	\$1,058.83
Mar 2021	501	\$456,849	\$0	\$456,849	\$97,690	\$554,539	\$831,357	66.7%	\$1,106.86
Apr 2021	507	\$637,044	\$0	\$637,044	\$98,860	\$735,904	\$838,906	87.7%	\$1,451.49
May 2021	507	\$396,328	\$0	\$396,328	\$98,860	\$495,188	\$837,211	59.1%	\$976.70
Jun 2021	499	\$558,551	\$0	\$558,551	\$97,300	\$655,851	\$831,512	78.9%	\$1,314.33
Jul 2021	495	\$563,278	\$0	\$563,278	\$96,520	\$659,798	\$826,119	79.9%	\$1,332.93
Aug 2021	494	\$727,610	(\$78,433)	\$649,177	\$96,325	\$745,502	\$822,884	90.6%	\$1,509.11
Sep 2021	498	\$721,790	(\$15,633)	\$706,157	\$97,105	\$803,262	\$827,352	97.1%	\$1,612.98
Oct 2021	492	\$560,479	(\$21,448)	\$539,031	\$95,935	\$634,967	\$810,404	78.4%	\$1,290.58
Nov 2021	494	\$555,940	(\$3,037)	\$552,903	\$96,325	\$649,228	\$813,485	79.8%	\$1,314.23
Dec 2021	497	\$956,825	(\$109,437)	\$847,388	\$96,910	\$944,298	\$815,180	115.8%	\$1,900.00
Total	5,986	\$7,192,735	(\$227,988)	\$6,964,747	\$1,167,210	\$8,131,957	\$9,920,206	82.0%	\$1,358.50
Average / PEPM	499	\$1,201.59	(\$38.09)	\$1,163.51	\$194.99	\$1,358.50	\$1,657.23		
Total Thru Dec	5,986	\$7,192,735	(\$227,988)	\$6,964,747	\$1,167,210	\$8,131,957	\$9,920,206	82.0%	\$1,358.50
Current Period									
Jan 2022	478	\$376,358	\$0	\$376,358	\$92,135	\$468,493	\$795,804	58.9%	\$980.11
Feb 2022	486	\$359,958	\$0	\$359,958	\$93,677	\$453,635	\$804,434	56.4%	\$933.40
Mar 2022	488	\$687,247	\$0	\$687,247	\$94,062	\$781,309	\$804,591	97.1%	\$1,601.04
Apr 2022	484	\$785,994	(\$55,040)	\$730,954	\$93,291	\$824,245	\$795,804	103.6%	\$1,702.99
May 2022	481	\$422,341	(\$4,510)	\$417,831	\$92,713	\$510,544	\$789,528	64.7%	\$1,061.42
Jun 2022	482	\$692,539	\$0	\$692,539	\$92,906	\$785,445	\$786,234	99.9%	\$1,629.55
Jul 2022	477	\$637,010	\$0	\$637,010	\$91,942	\$728,952	\$779,487	93.5%	\$1,528.20
Aug 2022	474	\$413,791	(\$602)	\$413,189	\$91,364	\$504,552	\$772,897	65.3%	\$1,064.46
Sep 2022	474	\$980,783	(\$120,511)	\$860,272	\$91,364	\$951,635	\$776,035	122.6%	\$2,007.67
Oct 2022	473	\$805,818	\$0	\$805,818	\$91,171	\$896,989	\$769,602	116.6%	\$1,896.38
Nov 2022	471	\$661,977	\$0	\$661,977	\$90,785	\$752,762	\$764,424	98.5%	\$1,598.22
Dec 2022	470	\$653,796	(\$71,139)	\$582,657	\$90,593	\$673,250	\$765,051	88.0%	\$1,432.45
Total Thru Dec	5,738	\$7,477,612	(\$251,802)	\$7,225,810	\$1,106,000	\$8,331,809	\$9,403,891	88.6%	\$1,452.04
Average / PEPM	478	\$1,303.17	(\$43.88)	\$1,259.29	\$192.75	\$1,452.04	\$1,638.88		
Prior Rolling 12	5,986	\$7,192,735	(\$227,988)	\$6,964,747	\$1,167,210	\$8,131,957	\$9,920,206	82.0%	\$1,358.50
Current Rolling 12	5,738	\$7,477,612	(\$251,802)	\$7,225,810	\$1,106,000	\$8,331,809	\$9,403,891	88.6%	\$1,452.04
Change	(248)	\$284,877	(\$23,815)	\$261,063	(\$61,211)	\$199,852	(\$516,316)		\$93.54
% Change	-4.1%	4.0%	10.4%	3.7%	-5.2%	2.5%	-5.2%	6.6 pts	6.9%

GC – Active Personal Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	501	\$29,940	\$67,750	\$97,690
Feb 2021	501	\$29,940	\$67,750	\$97,690
Mar 2021	501	\$29,940	\$67,750	\$97,690
Apr 2021	507	\$30,298	\$68,562	\$98,860
May 2021	507	\$30,298	\$68,562	\$98,860
Jun 2021	499	\$29,820	\$67,480	\$97,300
Jul 2021	495	\$29,581	\$66,939	\$96,520
Aug 2021	494	\$29,521	\$66,804	\$96,325
Sep 2021	498	\$29,760	\$67,345	\$97,105
Oct 2021	492	\$29,402	\$66,533	\$95,935
Nov 2021	494	\$29,521	\$66,804	\$96,325
Dec 2021	497	\$29,701	\$67,209	\$96,910
Total	5,986	\$357,723	\$809,487	\$1,167,210
Average / PEPM	499	\$59.76	\$135.23	\$194.99
Total Thru Dec	5,986	\$357,723	\$809,487	\$1,167,210
Current Period				
Jan 2022	478	\$28,565	\$63,569	\$92,135
Feb 2022	486	\$29,043	\$64,633	\$93,677
Mar 2022	488	\$29,163	\$64,899	\$94,062
Apr 2022	484	\$28,924	\$64,367	\$93,291
May 2022	481	\$28,745	\$63,968	\$92,713
Jun 2022	482	\$28,804	\$64,101	\$92,906
Jul 2022	477	\$28,506	\$63,436	\$91,942
Aug 2022	474	\$28,326	\$63,037	\$91,364
Sep 2022	474	\$28,326	\$63,037	\$91,364
Oct 2022	473	\$28,266	\$62,904	\$91,171
Nov 2022	471	\$28,147	\$62,638	\$90,785
Dec 2022	470	\$28,087	\$62,505	\$90,593
Total Thru Dec	5,738	\$342,903	\$763,097	\$1,106,000
Average / PEPM	478	\$59.76	\$132.99	\$192.75

GC – Active Open Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	342	\$566,398	\$0	\$566,398	\$66,687	\$633,085	\$677,115	93.5%	\$1,851.12
Feb 2021	341	\$710,025	\$0	\$710,025	\$66,492	\$776,517	\$677,962	114.5%	\$2,277.17
Mar 2021	342	\$897,079	\$0	\$897,079	\$66,687	\$963,766	\$678,644	142.0%	\$2,818.03
Apr 2021	340	\$943,724	\$0	\$943,724	\$66,297	\$1,010,021	\$671,170	150.5%	\$2,970.65
May 2021	341	\$599,187	(\$104,718)	\$494,469	\$66,492	\$560,961	\$674,567	83.2%	\$1,645.05
Jun 2021	343	\$724,670	\$10,234	\$734,904	\$66,882	\$801,785	\$674,738	118.8%	\$2,337.57
Jul 2021	340	\$497,560	\$91,130	\$588,690	\$66,297	\$654,986	\$667,775	98.1%	\$1,926.43
Aug 2021	343	\$461,290	(\$993)	\$460,297	\$66,882	\$527,179	\$674,570	78.2%	\$1,536.96
Sep 2021	341	\$1,260,444	(\$664,273)	\$596,171	\$66,492	\$662,662	\$673,718	98.4%	\$1,943.29
Oct 2021	345	\$474,211	(\$20,631)	\$453,580	\$67,272	\$520,851	\$677,800	76.8%	\$1,509.71
Nov 2021	347	\$524,978	(\$79,886)	\$445,092	\$67,662	\$512,754	\$679,334	75.5%	\$1,477.68
Dec 2021	353	\$1,326,358	(\$600,012)	\$726,346	\$68,831	\$795,178	\$689,530	115.3%	\$2,252.63
Total	4,118	\$8,985,924	(\$1,369,150)	\$7,616,774	\$802,969	\$8,419,743	\$8,116,923	103.7%	\$2,044.62
Average / PEPM	343	\$2,182.11	(\$332.48)	\$1,849.63	\$194.99	\$2,044.62	\$1,971.08		
Total Thru Dec	4,118	\$8,985,924	(\$1,369,150)	\$7,616,774	\$802,969	\$8,419,743	\$8,116,923	103.7%	\$2,044.62
Current Period									
Jan 2022	377	\$406,770	\$0	\$406,770	\$72,667	\$479,437	\$758,586	63.2%	\$1,271.72
Feb 2022	378	\$333,984	\$0	\$333,984	\$72,860	\$406,844	\$756,862	53.8%	\$1,076.31
Mar 2022	372	\$1,024,499	\$0	\$1,024,499	\$71,703	\$1,096,202	\$744,752	147.2%	\$2,946.78
Apr 2022	367	\$701,763	\$0	\$701,763	\$70,739	\$772,502	\$736,962	104.8%	\$2,104.91
May 2022	367	\$1,792,162	(\$1,235,048)	\$557,114	\$70,739	\$627,854	\$734,027	85.5%	\$1,710.77
Jun 2022	371	\$772,447	(\$11,320)	\$761,127	\$71,510	\$832,637	\$740,258	112.5%	\$2,244.31
Jul 2022	368	\$930,597	(\$322,581)	\$608,016	\$70,932	\$678,948	\$732,643	92.7%	\$1,844.97
Aug 2022	367	\$589,555	(\$13,700)	\$575,855	\$70,739	\$646,594	\$730,913	88.5%	\$1,761.84
Sep 2022	370	\$717,493	(\$8,601)	\$708,892	\$71,318	\$780,210	\$736,106	106.0%	\$2,108.67
Oct 2022	375	\$575,021	(\$33,516)	\$541,505	\$72,281	\$613,786	\$751,155	81.7%	\$1,636.76
Nov 2022	375	\$588,457	(\$22,520)	\$565,937	\$72,281	\$638,218	\$750,290	85.1%	\$1,701.92
Dec 2022	384	\$661,885	(\$21,000)	\$640,885	\$74,016	\$714,901	\$766,386	93.3%	\$1,861.72
Total Thru Dec	4,471	\$9,094,633	(\$1,668,284)	\$7,426,349	\$861,785	\$8,288,134	\$8,938,939	92.7%	\$1,853.75
Average / PEPM	373	\$2,034.14	(\$373.13)	\$1,661.00	\$192.75	\$1,853.75	\$1,999.32		
Prior Rolling 12	4,118	\$8,985,924	(\$1,369,150)	\$7,616,774	\$802,969	\$8,419,743	\$8,116,923	103.7%	\$2,044.62
Current Rolling 12	4,471	\$9,094,633	(\$1,668,284)	\$7,426,349	\$861,785	\$8,288,134	\$8,938,939	92.7%	\$1,853.75
Change	353	\$108,709	(\$299,135)	(\$190,426)	\$58,816	(\$131,609)	\$822,016		(\$190.87)
% Change	8.6%	1.2%	21.8%	-2.5%	7.3%	-1.6%	10.1%	-11.0 pts	-9.3%

GC – Active Open Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	342	\$20,438	\$46,249	\$66,687
Feb 2021	341	\$20,378	\$46,113	\$66,492
Mar 2021	342	\$20,438	\$46,249	\$66,687
Apr 2021	340	\$20,318	\$45,978	\$66,297
May 2021	341	\$20,378	\$46,113	\$66,492
Jun 2021	343	\$20,498	\$46,384	\$66,882
Jul 2021	340	\$20,318	\$45,978	\$66,297
Aug 2021	343	\$20,498	\$46,384	\$66,882
Sep 2021	341	\$20,378	\$46,113	\$66,492
Oct 2021	345	\$20,617	\$46,654	\$67,272
Nov 2021	347	\$20,737	\$46,925	\$67,662
Dec 2021	353	\$21,095	\$47,736	\$68,831
Total	4,118	\$246,092	\$556,877	\$802,969
Average / PEPM	343	\$59.76	\$135.23	\$194.99
Total Thru Dec	4,118	\$246,092	\$556,877	\$802,969
Current Period				
Jan 2022	377	\$22,530	\$50,137	\$72,667
Feb 2022	378	\$22,589	\$50,270	\$72,860
Mar 2022	372	\$22,231	\$49,472	\$71,703
Apr 2022	367	\$21,932	\$48,807	\$70,739
May 2022	367	\$21,932	\$48,807	\$70,739
Jun 2022	371	\$22,171	\$49,339	\$71,510
Jul 2022	368	\$21,992	\$48,940	\$70,932
Aug 2022	367	\$21,932	\$48,807	\$70,739
Sep 2022	370	\$22,111	\$49,206	\$71,318
Oct 2022	375	\$22,410	\$49,871	\$72,281
Nov 2022	375	\$22,410	\$49,871	\$72,281
Dec 2022	384	\$22,948	\$51,068	\$74,016
Total Thru Dec	4,471	\$267,187	\$594,598	\$861,785
Average / PEPM	373	\$59.76	\$132.99	\$192.75

GC - Retiree Personal Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	39	\$17,999	\$0	\$17,999	\$7,605	\$25,604	\$43,753	58.5%	\$656.50
Feb 2021	39	\$16,112	\$0	\$16,112	\$7,605	\$23,716	\$43,753	54.2%	\$608.11
Mar 2021	39	\$34,622	\$0	\$34,622	\$7,605	\$42,227	\$42,983	98.2%	\$1,082.73
Apr 2021	39	\$38,164	\$0	\$38,164	\$7,605	\$45,769	\$42,983	106.5%	\$1,173.55
May 2021	39	\$11,098	\$0	\$11,098	\$7,605	\$18,703	\$42,983	43.5%	\$479.55
Jun 2021	37	\$18,851	\$0	\$18,851	\$7,215	\$26,066	\$39,902	65.3%	\$704.48
Jul 2021	38	\$31,339	\$0	\$31,339	\$7,410	\$38,749	\$42,213	91.8%	\$1,019.70
Aug 2021	38	\$60,794	\$0	\$60,794	\$7,410	\$68,204	\$42,213	161.6%	\$1,794.83
Sep 2021	38	\$12,218	\$0	\$12,218	\$7,410	\$19,628	\$42,213	46.5%	\$516.52
Oct 2021	38	\$41,498	\$0	\$41,498	\$7,410	\$48,908	\$42,983	113.8%	\$1,287.04
Nov 2021	39	\$26,288	\$0	\$26,288	\$7,605	\$33,893	\$45,294	74.8%	\$869.04
Dec 2021	37	\$30,966	\$0	\$30,966	\$7,215	\$38,181	\$40,672	93.9%	\$1,031.91
Total	460	\$339,949	\$0	\$339,949	\$89,695	\$429,644	\$511,945	83.9%	\$934.01
Average / PEPM	38	\$739.02	\$0.00	\$739.02	\$194.99	\$934.01	\$1,112.92		
Total Thru Dec	460	\$339,949	\$0	\$339,949	\$89,695	\$429,644	\$511,945	83.9%	\$934.01
Current Period									
Jan 2022	35	\$17,148	\$0	\$17,148	\$6,746	\$23,894	\$39,854	60.0%	\$682.69
Feb 2022	33	\$12,206	\$0	\$12,206	\$6,361	\$18,567	\$37,500	49.5%	\$562.63
Mar 2022	33	\$40,671	\$0	\$40,671	\$6,361	\$47,032	\$37,500	125.4%	\$1,425.20
Apr 2022	32	\$42,047	\$0	\$42,047	\$6,168	\$48,215	\$36,716	131.3%	\$1,506.72
May 2022	33	\$20,648	\$0	\$20,648	\$6,361	\$27,009	\$37,500	72.0%	\$818.45
Jun 2022	31	\$26,157	\$0	\$26,157	\$5,975	\$32,132	\$35,931	89.4%	\$1,036.52
Jul 2022	32	\$34,215	\$0	\$34,215	\$6,168	\$40,383	\$37,501	107.7%	\$1,261.95
Aug 2022	30	\$14,749	\$0	\$14,749	\$5,783	\$20,531	\$34,362	59.7%	\$684.37
Sep 2022	30	\$49,799	\$0	\$49,799	\$5,783	\$55,582	\$34,362	161.8%	\$1,852.72
Oct 2022	30	\$36,894	\$0	\$36,894	\$5,783	\$42,676	\$34,362	124.2%	\$1,422.54
Nov 2022	30	\$26,046	\$0	\$26,046	\$5,783	\$31,829	\$34,362	92.6%	\$1,060.95
Dec 2022	30	\$31,485	\$0	\$31,485	\$5,783	\$37,268	\$33,735	110.5%	\$1,242.26
Total Thru Dec	379	\$352,064	\$0	\$352,064	\$73,052	\$425,116	\$433,688	98.0%	\$1,121.68
Average / PEPM	32	\$928.93	\$0.00	\$928.93	\$192.75	\$1,121.68	\$1,144.30		
Prior Rolling 12	460	\$339,949	\$0	\$339,949	\$89,695	\$429,644	\$511,945	83.9%	\$934.01
Current Rolling 12	379	\$352,064	\$0	\$352,064	\$73,052	\$425,116	\$433,688	98.0%	\$1,121.68
Change	(81)	\$12,115	\$0	\$12,115	(\$16,643)	(\$4,528)	(\$78,257)		\$187.67
% Change	-17.6%	3.6%	0.0%	3.6%	-18.6%	-1.1%	-15.3%	14.1 pts	20.1%

GC - Retiree Personal Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	39	\$2,331	\$5,274	\$7,605
Feb 2021	39	\$2,331	\$5,274	\$7,605
Mar 2021	39	\$2,331	\$5,274	\$7,605
Apr 2021	39	\$2,331	\$5,274	\$7,605
May 2021	39	\$2,331	\$5,274	\$7,605
Jun 2021	37	\$2,211	\$5,004	\$7,215
Jul 2021	38	\$2,271	\$5,139	\$7,410
Aug 2021	38	\$2,271	\$5,139	\$7,410
Sep 2021	38	\$2,271	\$5,139	\$7,410
Oct 2021	38	\$2,271	\$5,139	\$7,410
Nov 2021	39	\$2,331	\$5,274	\$7,605
Dec 2021	37	\$2,211	\$5,004	\$7,215
Total	460	\$27,490	\$62,206	\$89,695
Average / PEPM	38	\$59.76	\$135.23	\$194.99
Total Thru Dec	460	\$27,490	\$62,206	\$89,695
Current Period				
Jan 2022	35	\$2,092	\$4,655	\$6,746
Feb 2022	33	\$1,972	\$4,389	\$6,361
Mar 2022	33	\$1,972	\$4,389	\$6,361
Apr 2022	32	\$1,912	\$4,256	\$6,168
May 2022	33	\$1,972	\$4,389	\$6,361
Jun 2022	31	\$1,853	\$4,123	\$5,975
Jul 2022	32	\$1,912	\$4,256	\$6,168
Aug 2022	30	\$1,793	\$3,990	\$5,783
Sep 2022	30	\$1,793	\$3,990	\$5,783
Oct 2022	30	\$1,793	\$3,990	\$5,783
Nov 2022	30	\$1,793	\$3,990	\$5,783
Dec 2022	30	\$1,793	\$3,990	\$5,783
Total Thru Dec	379	\$22,649	\$50,403	\$73,052
Average / PEPM	32	\$59.76	\$132.99	\$192.75

GC - Retiree Open Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	41	\$39,195	\$0	\$39,195	\$7,995	\$47,190	\$45,564	103.6%	\$1,150.97
Feb 2021	42	\$54,564	\$0	\$54,564	\$8,190	\$62,754	\$47,264	132.8%	\$1,494.14
Mar 2021	42	\$47,686	\$0	\$47,686	\$8,190	\$55,876	\$47,264	118.2%	\$1,330.37
Apr 2021	42	\$31,157	\$0	\$31,157	\$8,190	\$39,347	\$48,113	81.8%	\$936.82
May 2021	40	\$32,219	\$0	\$32,219	\$7,800	\$40,019	\$45,563	87.8%	\$1,000.47
Jun 2021	40	\$50,517	\$0	\$50,517	\$7,800	\$58,317	\$47,261	123.4%	\$1,457.92
Jul 2021	38	\$60,285	\$0	\$60,285	\$7,410	\$67,695	\$46,410	145.9%	\$1,781.44
Aug 2021	37	\$98,043	\$0	\$98,043	\$7,215	\$105,258	\$44,710	235.4%	\$2,844.80
Sep 2021	38	\$98,448	\$0	\$98,448	\$7,410	\$105,858	\$45,560	232.3%	\$2,785.73
Oct 2021	39	\$45,269	\$0	\$45,269	\$7,605	\$52,874	\$48,109	109.9%	\$1,355.73
Nov 2021	39	\$43,057	\$0	\$43,057	\$7,605	\$50,662	\$48,109	105.3%	\$1,299.02
Dec 2021	38	\$55,164	\$0	\$55,164	\$7,410	\$62,574	\$47,258	132.4%	\$1,646.67
Total	476	\$655,604	\$0	\$655,604	\$92,815	\$748,420	\$561,185	133.4%	\$1,572.31
Average / PEPM	40	\$1,377.32	\$0.00	\$1,377.32	\$194.99	\$1,572.31	\$1,178.96		
Total Thru Dec	476	\$655,604	\$0	\$655,604	\$92,815	\$748,420	\$561,185	133.4%	\$1,572.31
Current Period									
Jan 2022	40	\$31,397	\$0	\$31,397	\$7,710	\$39,107	\$49,876	78.4%	\$977.68
Feb 2022	40	\$57,614	\$0	\$57,614	\$7,710	\$65,324	\$49,876	131.0%	\$1,633.10
Mar 2022	40	\$86,014	\$0	\$86,014	\$7,710	\$93,724	\$49,876	187.9%	\$2,343.10
Apr 2022	40	\$116,707	\$0	\$116,707	\$7,710	\$124,417	\$50,048	248.6%	\$3,110.43
May 2022	36	\$59,615	\$0	\$59,615	\$6,939	\$66,554	\$46,582	142.9%	\$1,848.72
Jun 2022	36	\$70,909	\$0	\$70,909	\$6,939	\$77,848	\$46,582	167.1%	\$2,162.44
Jul 2022	37	\$100,352	\$0	\$100,352	\$7,132	\$107,484	\$49,005	219.3%	\$2,904.97
Aug 2022	38	\$79,096	\$0	\$79,096	\$7,325	\$86,421	\$49,007	176.3%	\$2,274.22
Sep 2022	35	\$114,253	\$0	\$114,253	\$6,746	\$120,999	\$45,543	265.7%	\$3,457.12
Oct 2022	33	\$163,724	(\$51,108)	\$112,616	\$6,361	\$118,977	\$43,810	271.6%	\$3,605.36
Nov 2022	32	\$57,794	\$0	\$57,794	\$6,168	\$63,962	\$42,943	148.9%	\$1,998.81
Dec 2022	29	\$99,710	(\$38,634)	\$61,076	\$5,590	\$66,666	\$39,479	168.9%	\$2,298.83
Total Thru Dec	436	\$1,037,185	(\$89,742)	\$947,443	\$84,039	\$1,031,482	\$562,625	183.3%	\$2,365.79
Average / PEPM	36	\$2,378.86	(\$205.83)	\$2,173.04	\$192.75	\$2,365.79	\$1,290.43		
Prior Rolling 12	476	\$655,604	\$0	\$655,604	\$92,815	\$748,420	\$561,185	133.4%	\$1,572.31
Current Rolling 12	436	\$1,037,185	(\$89,742)	\$947,443	\$84,039	\$1,031,482	\$562,625	183.3%	\$2,365.79
Change	(40)	\$381,581	(\$89,742)	\$291,839	(\$8,776)	\$283,063	\$1,441		\$793.48
% Change	-8.4%	58.2%	0.0%	44.5%	-9.5%	37.8%	0.3%	50.0 pts	50.5%

GC - Retiree Open Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	41	\$2,450	\$5,544	\$7,995
Feb 2021	42	\$2,510	\$5,680	\$8,190
Mar 2021	42	\$2,510	\$5,680	\$8,190
Apr 2021	42	\$2,510	\$5,680	\$8,190
May 2021	40	\$2,390	\$5,409	\$7,800
Jun 2021	40	\$2,390	\$5,409	\$7,800
Jul 2021	38	\$2,271	\$5,139	\$7,410
Aug 2021	37	\$2,211	\$5,004	\$7,215
Sep 2021	38	\$2,271	\$5,139	\$7,410
Oct 2021	39	\$2,331	\$5,274	\$7,605
Nov 2021	39	\$2,331	\$5,274	\$7,605
Dec 2021	38	\$2,271	\$5,139	\$7,410
Total	476	\$28,446	\$64,369	\$92,815
Average / PEPM	40	\$59.76	\$135.23	\$194.99
Total Thru Dec	476	\$28,446	\$64,369	\$92,815
Current Period				
Jan 2022	40	\$2,390	\$5,320	\$7,710
Feb 2022	40	\$2,390	\$5,320	\$7,710
Mar 2022	40	\$2,390	\$5,320	\$7,710
Apr 2022	40	\$2,390	\$5,320	\$7,710
May 2022	36	\$2,151	\$4,788	\$6,939
Jun 2022	36	\$2,151	\$4,788	\$6,939
Jul 2022	37	\$2,211	\$4,921	\$7,132
Aug 2022	38	\$2,271	\$5,054	\$7,325
Sep 2022	35	\$2,092	\$4,655	\$6,746
Oct 2022	33	\$1,972	\$4,389	\$6,361
Nov 2022	32	\$1,912	\$4,256	\$6,168
Dec 2022	29	\$1,733	\$3,857	\$5,590
Total Thru Dec	436	\$26,055	\$57,984	\$84,039
Average / PEPM	36	\$59.76	\$132.99	\$192.75

Medical large claims

Medical large claims

Large Claims Detail through December 2022				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Nonrheumatic mitral (valve) insufficiency	Child	Active - Open Option	\$1,769,930	\$1,569,930
Alcoholic hepatic failure without coma	Employee	Active - Personal Option	\$320,511	\$120,511
Rx - Qinlock	Employee	Retiree - Open Option	\$289,742	\$89,742
Guillain-Barre syndrome	Employee	Active - Personal Option	\$269,100	\$69,100
Displaced bicondylar fracture of left tibia, initial encounter for open fracture type I or II	Child	Active - Personal Option	\$262,190	\$62,190
Rx - Revlimid	Spouse	Active - Open Option	\$263,302	\$63,302
Neoplasm of uncertain behavior of connective and other soft tissue	Child	Active - Open Option	\$235,053	\$35,053
Brain cancer	Employee	Active - Open Option	\$193,310	
Breast cancer	Employee	Active - Personal Option	\$192,247	
Sepsis due to escherichia coli [E. coli]	Spouse	Active - Personal Option	\$143,694	
Atherosclerosis of native arteries of extremities with intermittent claudication	Spouse	Active - Personal Option	\$142,157	
Crohn's disease of large intestine without complications	Employee	Active - Open Option	\$138,529	
Nontraumatic hematoma of soft tissue	Employee	Active - Personal Option	\$125,147	
Rx - Stelara	Employee	Active - Personal Option	\$117,926	
Cervical disc disorder at C6-C7 level with radiculopathy	Spouse	Active - Personal Option	\$112,101	
Rheumatoid arthritis	Employee	Retiree	\$107,852	
Colon cancer	Spouse	Active - Open Option	\$101,947	
Rheumatoid arthritis	Spouse	Active - Open Option	\$99,682	
Multiple sclerosis	Employee	Active - Open Option	\$99,546	
Displaced intertrochanteric fracture of left femur	Spouse	Active - Personal Option	\$99,105	
Hydronephrosis with renal and ureteral calculous obstruction	Employee	Active - Personal Option	\$98,764	
Rx - Enbrel	Spouse	Active - Open Option	\$97,754	
Rheumatoid arthritis	Spouse	Active - Open Option	\$94,273	
Rx - EpiDiolex	Child	Active - Personal Option	\$90,689	
Nonpyogenic meningitis	Employee	Active - Open Option	\$88,050	
Rx - Simponi	Spouse	Active - Open Option	\$87,322	
Rx - Humira (CF) pen	Child	Active - Open Option	\$86,226	
Bilateral primary osteoarthritis of knee	Spouse	Active - Open Option	\$84,260	
Unilateral primary osteoarthritis, left hip	Employee	Active - Personal Option	\$80,900	
Rx - Tivicay	Employee	Active - Personal Option	\$80,156	
Rx - Skyrizi	Employee	Active - Open Option	\$79,653	
Hypo-osmolality and hyponatremia	Employee	Active - Open Option	\$77,860	
Common variable immunodeficiency	Employee	Retiree	\$76,120	
Stop Loss Reimbursement Earned			Total	\$2,009,828

Total dental

Total dental Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	998	\$199,130	\$6,607	\$205,737	\$165,347	124.4%	\$206.15
Feb 2021	970	\$133,577	\$6,421	\$139,998	\$160,727	87.1%	\$144.33
Mar 2021	976	\$161,253	\$6,461	\$167,715	\$161,672	103.7%	\$171.84
Apr 2021	974	\$142,378	\$6,448	\$148,826	\$161,221	92.3%	\$152.80
May 2021	970	\$109,349	\$6,421	\$115,770	\$160,302	72.2%	\$119.35
Jun 2021	967	\$136,143	\$6,402	\$142,545	\$159,491	89.4%	\$147.41
Jul 2021	972	\$115,521	\$6,435	\$121,955	\$160,011	76.2%	\$125.47
Aug 2021	976	\$149,757	\$6,461	\$156,218	\$160,748	97.2%	\$160.06
Sep 2021	973	\$55,507	\$6,441	\$61,948	\$160,199	38.7%	\$63.67
Oct 2021	975	\$172,320	\$6,455	\$178,774	\$159,890	111.8%	\$183.36
Nov 2021	975	\$78,473	\$6,455	\$84,928	\$159,704	53.2%	\$87.11
Dec 2021	989	\$148,323	\$6,547	\$154,870	\$162,034	95.6%	\$156.59
Total	11,715	\$1,601,731	\$77,553	\$1,679,284	\$1,931,346	86.9%	\$143.34
Average / PEPM	976	\$136.72	\$6.62	\$143.34	\$164.86		
Total Thru Dec	11,715	\$1,601,731	\$77,553	\$1,679,284	\$1,931,346	86.9%	\$143.34
Current Period							
Jan 2022	1,001	\$154,313	\$6,697	\$161,010	\$166,335	96.8%	\$160.85
Feb 2022	1,006	\$153,504	\$6,730	\$160,234	\$166,819	96.1%	\$159.28
Mar 2022	994	\$196,497	\$6,650	\$203,147	\$164,820	123.3%	\$204.37
Apr 2022	980	\$144,276	\$6,556	\$150,832	\$162,805	92.6%	\$153.91
May 2022	980	\$152,202	\$6,556	\$158,759	\$162,625	97.6%	\$162.00
Jun 2022	988	\$120,522	\$6,610	\$127,132	\$163,495	77.8%	\$128.68
Jul 2022	994	\$117,155	\$6,650	\$123,805	\$163,877	75.5%	\$124.55
Aug 2022	999	\$80,494	\$6,683	\$87,177	\$164,262	53.1%	\$87.26
Sep 2022	1,005	\$168,924	\$6,723	\$175,647	\$165,513	106.1%	\$174.77
Oct 2022	970	\$119,995	\$6,489	\$126,485	\$160,190	79.0%	\$130.40
Nov 2022	979	\$153,864	\$6,550	\$160,413	\$161,594	99.3%	\$163.85
Dec 2022	991	\$72,744	\$6,630	\$79,373	\$163,549	48.5%	\$80.09
Total Thru Dec	11,887	\$1,634,489	\$79,524	\$1,714,013	\$1,965,884	87.2%	\$144.19
Average / PEPM	991	\$137.50	\$6.69	\$144.19	\$165.38		
Prior Rolling 12	11,715	\$1,601,731	\$77,553	\$1,679,284	\$1,931,346	86.9%	\$143.34
Current Rolling 12	11,887	\$1,634,489	\$79,524	\$1,714,013	\$1,965,884	87.2%	\$144.19
Change	172	\$32,758	\$1,971	\$34,728	\$34,538		\$0.85
% Change	1.5%	2.0%	2.5%	2.1%	1.8%	0.2 pts	0.6%

Dental by plan

GC - Incentive Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	472	\$98,922	\$3,125	\$102,046	\$85,460	119.4%	\$216.20
Feb 2021	455	\$64,664	\$3,012	\$67,676	\$82,201	82.3%	\$148.74
Mar 2021	457	\$69,242	\$3,025	\$72,267	\$82,530	87.6%	\$158.13
Apr 2021	453	\$71,460	\$2,999	\$74,458	\$81,578	91.3%	\$164.37
May 2021	449	\$51,049	\$2,972	\$54,021	\$80,784	66.9%	\$120.31
Jun 2021	444	\$62,772	\$2,939	\$65,711	\$79,736	82.4%	\$148.00
Jul 2021	443	\$55,108	\$2,933	\$58,041	\$79,640	72.9%	\$131.02
Aug 2021	440	\$76,500	\$2,913	\$79,412	\$79,293	100.2%	\$180.48
Sep 2021	435	\$26,364	\$2,880	\$29,243	\$78,518	37.2%	\$67.23
Oct 2021	434	\$78,206	\$2,873	\$81,079	\$78,208	103.7%	\$186.82
Nov 2021	436	\$35,950	\$2,886	\$38,837	\$78,442	49.5%	\$89.07
Dec 2021	443	\$70,478	\$2,933	\$73,410	\$79,447	92.4%	\$165.71
Total	5,361	\$760,713	\$35,490	\$796,203	\$965,837	82.4%	\$148.52
Average / PEPM	447	\$141.90	\$6.62	\$148.52	\$180.16		
Total Thru Dec	5,361	\$760,713	\$35,490	\$796,203	\$965,837	82.4%	\$148.52
Current Period							
Jan 2022	449	\$73,376	\$3,004	\$76,380	\$81,647	93.5%	\$170.11
Feb 2022	449	\$81,061	\$3,004	\$84,065	\$81,824	102.7%	\$187.23
Mar 2022	444	\$88,149	\$2,970	\$91,120	\$80,746	112.8%	\$205.22
Apr 2022	439	\$72,406	\$2,937	\$75,343	\$80,083	94.1%	\$171.62
May 2022	439	\$67,677	\$2,937	\$70,614	\$79,712	88.6%	\$160.85
Jun 2022	437	\$56,267	\$2,924	\$59,190	\$79,479	74.5%	\$135.45
Jul 2022	437	\$46,667	\$2,924	\$49,591	\$79,242	62.6%	\$113.48
Aug 2022	441	\$33,474	\$2,950	\$36,424	\$79,630	45.7%	\$82.59
Sep 2022	446	\$75,989	\$2,984	\$78,973	\$80,550	98.0%	\$177.07
Oct 2022	436	\$58,514	\$2,917	\$61,431	\$78,751	78.0%	\$140.90
Nov 2022	441	\$70,675	\$2,950	\$73,625	\$79,533	92.6%	\$166.95
Dec 2022	446	\$36,171	\$2,984	\$39,154	\$80,374	48.7%	\$87.79
Total Thru Dec	5,304	\$760,427	\$35,484	\$795,910	\$961,571	82.8%	\$150.06
Average / PEPM	442	\$143.37	\$6.69	\$150.06	\$181.29		
Prior Rolling 12	5,361	\$760,713	\$35,490	\$796,203	\$965,837	82.4%	\$148.52
Current Rolling 12	5,304	\$760,427	\$35,484	\$795,910	\$961,571	82.8%	\$150.06
Change	(57)	(\$286)	(\$6)	(\$292)	(\$4,266)		\$1.54
% Change	-1.1%	-0.0%	-0.0%	-0.0%	-0.4%	0.3 pts	1.0%

GC - Preventive Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	465	\$96,467	\$3,078	\$99,546	\$76,246	130.6%	\$214.08
Feb 2021	457	\$65,413	\$3,025	\$68,438	\$75,029	91.2%	\$149.75
Mar 2021	460	\$88,387	\$3,045	\$91,433	\$75,612	120.9%	\$198.77
Apr 2021	465	\$66,677	\$3,078	\$69,755	\$76,289	91.4%	\$150.01
May 2021	465	\$53,226	\$3,078	\$56,304	\$76,164	73.9%	\$121.08
Jun 2021	466	\$67,345	\$3,085	\$70,430	\$76,323	92.3%	\$151.14
Jul 2021	470	\$57,274	\$3,111	\$60,385	\$76,829	78.6%	\$128.48
Aug 2021	477	\$72,427	\$3,158	\$75,585	\$77,945	97.0%	\$158.46
Sep 2021	481	\$28,249	\$3,184	\$31,434	\$78,281	40.2%	\$65.35
Oct 2021	482	\$91,352	\$3,191	\$94,543	\$78,204	120.9%	\$196.15
Nov 2021	482	\$41,841	\$3,191	\$45,032	\$77,882	57.8%	\$93.43
Dec 2021	489	\$75,709	\$3,237	\$78,946	\$79,207	99.7%	\$161.44
Total	5,659	\$804,368	\$37,463	\$841,830	\$924,011	91.1%	\$148.76
Average / PEPM	472	\$142.14	\$6.62	\$148.76	\$163.28		
Total Thru Dec	5,659	\$804,368	\$37,463	\$841,830	\$924,011	91.1%	\$148.76
Current Period							
Jan 2022	498	\$79,499	\$3,332	\$82,831	\$81,460	101.7%	\$166.33
Feb 2022	504	\$68,766	\$3,372	\$72,138	\$81,846	88.1%	\$143.13
Mar 2022	499	\$105,277	\$3,338	\$108,615	\$81,003	134.1%	\$217.67
Apr 2022	489	\$70,973	\$3,271	\$74,245	\$79,572	93.3%	\$151.83
May 2022	491	\$79,341	\$3,285	\$82,626	\$79,875	103.4%	\$168.28
Jun 2022	498	\$63,129	\$3,332	\$66,460	\$80,879	82.2%	\$133.45
Jul 2022	503	\$67,073	\$3,365	\$70,438	\$81,465	86.5%	\$140.04
Aug 2022	504	\$46,839	\$3,372	\$50,211	\$81,462	61.6%	\$99.62
Sep 2022	505	\$91,438	\$3,378	\$94,817	\$81,747	116.0%	\$187.76
Oct 2022	482	\$60,173	\$3,225	\$63,398	\$78,322	80.9%	\$131.53
Nov 2022	487	\$80,858	\$3,258	\$84,116	\$79,043	106.4%	\$172.72
Dec 2022	493	\$36,087	\$3,298	\$39,385	\$80,124	49.2%	\$79.89
Total Thru Dec	5,953	\$849,453	\$39,826	\$889,278	\$966,798	92.0%	\$149.38
Average / PEPM	496	\$142.69	\$6.69	\$149.38	\$162.41		
Prior Rolling 12	5,659	\$804,368	\$37,463	\$841,830	\$924,011	91.1%	\$148.76
Current Rolling 12	5,953	\$849,453	\$39,826	\$889,278	\$966,798	92.0%	\$149.38
Change	294	\$45,085	\$2,363	\$47,448	\$42,787		\$0.62
% Change	5.2%	5.6%	6.3%	5.6%	4.6%	0.9 pts	0.4%

GC - Constant Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	61	\$3,741	\$404	\$4,145	\$3,641	113.8%	\$67.95
Feb 2021	58	\$3,500	\$384	\$3,884	\$3,497	111.1%	\$66.96
Mar 2021	59	\$3,624	\$391	\$4,014	\$3,530	113.7%	\$68.04
Apr 2021	56	\$4,242	\$371	\$4,613	\$3,354	137.5%	\$82.37
May 2021	56	\$5,074	\$371	\$5,445	\$3,354	162.3%	\$97.23
Jun 2021	57	\$6,026	\$377	\$6,403	\$3,432	186.6%	\$112.34
Jul 2021	59	\$3,139	\$391	\$3,530	\$3,542	99.7%	\$59.83
Aug 2021	59	\$830	\$391	\$1,221	\$3,510	34.8%	\$20.69
Sep 2021	57	\$894	\$377	\$1,271	\$3,400	37.4%	\$22.30
Oct 2021	59	\$2,762	\$391	\$3,152	\$3,478	90.6%	\$53.43
Nov 2021	57	\$682	\$377	\$1,059	\$3,380	31.3%	\$18.58
Dec 2021	57	\$2,137	\$377	\$2,514	\$3,380	74.4%	\$44.10
Total	695	\$36,650	\$4,601	\$41,251	\$41,498	99.4%	\$59.35
Average / PEPM	58	\$52.73	\$6.62	\$59.35	\$59.71		
Total Thru Dec	695	\$36,650	\$4,601	\$41,251	\$41,498	99.4%	\$59.35
Current Period							
Jan 2022	54	\$1,438	\$361	\$1,799	\$3,228	55.7%	\$33.31
Feb 2022	53	\$3,676	\$355	\$4,030	\$3,149	128.0%	\$76.05
Mar 2022	51	\$3,071	\$341	\$3,412	\$3,071	111.1%	\$66.90
Apr 2022	52	\$897	\$348	\$1,245	\$3,150	39.5%	\$23.94
May 2022	50	\$5,185	\$335	\$5,519	\$3,038	181.7%	\$110.38
Jun 2022	53	\$1,127	\$355	\$1,482	\$3,137	47.2%	\$27.95
Jul 2022	54	\$3,415	\$361	\$3,776	\$3,170	119.1%	\$69.93
Aug 2022	54	\$181	\$361	\$542	\$3,170	17.1%	\$10.03
Sep 2022	54	\$1,496	\$361	\$1,857	\$3,216	57.8%	\$34.40
Oct 2022	52	\$1,308	\$348	\$1,656	\$3,117	53.1%	\$31.84
Nov 2022	51	\$2,331	\$341	\$2,672	\$3,018	88.5%	\$52.40
Dec 2022	52	\$486	\$348	\$834	\$3,051	27.3%	\$16.04
Total Thru Dec	630	\$24,609	\$4,215	\$28,824	\$37,515	76.8%	\$45.75
Average / PEPM	53	\$39.06	\$6.69	\$45.75	\$59.55		
Prior Rolling 12	695	\$36,650	\$4,601	\$41,251	\$41,498	99.4%	\$59.35
Current Rolling 12	630	\$24,609	\$4,215	\$28,824	\$37,515	76.8%	\$45.75
Change	(65)	(\$12,041)	(\$386)	(\$12,427)	(\$3,983)		(\$13.60)
% Change	-9.4%	-32.9%	-8.4%	-30.1%	-9.6%	-22.6 pts	-22.9%

Total vision

Total vision

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment			Loss Ratio	PEPM
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2021	910	\$17,341	\$14,552	119.2%	\$19.06
Feb 2021	919	\$12,436	\$14,574	85.3%	\$13.53
Mar 2021	920	\$12,338	\$14,555	84.8%	\$13.41
Apr 2021	921	\$13,169	\$14,586	90.3%	\$14.30
May 2021	923	\$11,361	\$14,718	77.2%	\$12.31
Jun 2021	922	\$8,806	\$14,545	60.5%	\$9.55
Jul 2021	910	\$10,719	\$14,409	74.4%	\$11.78
Aug 2021	905	\$8,374	\$14,431	58.0%	\$9.25
Sep 2021	910	\$9,330	\$14,481	64.4%	\$10.25
Oct 2021	917	\$10,682	\$14,356	74.4%	\$11.65
Nov 2021	908	\$9,877	\$14,423	68.5%	\$10.88
Dec 2021	917	\$14,805	\$14,630	101.2%	\$16.15
Total	10,982	\$139,238	\$174,260	79.9%	\$12.68
Average / PEPM	915	\$12.68	\$15.87		
Total Thru Dec	10,982	\$139,238	\$174,260	79.9%	\$12.68
Current Period					
Jan 2022	934	\$14,313	\$16,303	87.8%	\$15.32
Feb 2022	940	\$13,129	\$16,330	80.4%	\$13.97
Mar 2022	925	\$14,768	\$16,205	91.1%	\$15.97
Apr 2022	919	\$13,835	\$16,039	86.3%	\$15.05
May 2022	927	\$14,349	\$15,942	90.0%	\$15.48
Jun 2022	927	\$13,453	\$15,944	84.4%	\$14.51
Jul 2022	923	\$8,839	\$15,845	55.8%	\$9.58
Aug 2022	923	\$12,974	\$15,871	81.7%	\$14.06
Sep 2022	923	\$8,566	\$16,226	52.8%	\$9.28
Oct 2022	912	\$10,603	\$15,880	66.8%	\$11.63
Nov 2022	919	\$10,039	\$15,789	63.6%	\$10.92
Dec 2022	905	\$13,836	\$16,075	86.1%	\$15.29
Total Thru Dec	11,077	\$148,704	\$192,449	77.3%	\$13.42
Average / PEPM	923	\$13.42	\$17.37		
Thru Dec Change	95	\$9,466	\$18,189		\$0.75
Thru Dec % Change	0.9%	6.8%	10.4%		5.9%
Prior Rolling 12	10,982	\$139,238	\$174,260	79.9%	\$12.68
Current Rolling 12	11,077	\$148,704	\$192,449	77.3%	\$13.42
Change	95	\$9,466	\$18,189		\$0.75
% Change	0.9%	6.8%	10.4%		5.9%

Vision by classes

Active/COBRA

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment			Loss Ratio	PEPM
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2021	837	\$16,943	\$13,859	122.3%	\$20.24
Feb 2021	845	\$11,456	\$13,868	82.6%	\$13.56
Mar 2021	846	\$11,714	\$13,856	84.5%	\$13.85
Apr 2021	846	\$12,314	\$13,880	88.7%	\$14.56
May 2021	849	\$10,809	\$14,032	77.0%	\$12.73
Jun 2021	852	\$7,952	\$13,892	57.2%	\$9.33
Jul 2021	841	\$10,369	\$13,741	75.5%	\$12.33
Aug 2021	837	\$7,676	\$13,776	55.7%	\$9.17
Sep 2021	842	\$9,046	\$13,819	65.5%	\$10.74
Oct 2021	849	\$9,693	\$13,684	70.8%	\$11.42
Nov 2021	839	\$9,187	\$13,729	66.9%	\$10.95
Dec 2021	849	\$14,031	\$13,936	100.7%	\$16.53
Total	10,132	\$131,190	\$166,072	79.0%	\$12.95
Average / PEPM	844	\$12.95	\$16.39		
Total Thru Dec	10,132	\$131,190	\$166,072	79.0%	\$12.95
Current Period					
Jan 2022	864	\$12,893	\$15,574	82.8%	\$14.92
Feb 2022	871	\$12,505	\$15,623	80.0%	\$14.36
Mar 2022	858	\$13,542	\$15,490	87.4%	\$15.78
Apr 2022	852	\$11,743	\$15,334	76.6%	\$13.78
May 2022	860	\$13,697	\$15,259	89.8%	\$15.93
Jun 2022	860	\$12,452	\$15,276	81.5%	\$14.48
Jul 2022	860	\$8,565	\$15,138	56.6%	\$9.96
Aug 2022	862	\$12,430	\$15,198	81.8%	\$14.42
Sep 2022	862	\$7,612	\$15,560	48.9%	\$8.83
Oct 2022	851	\$10,043	\$15,228	66.0%	\$11.80
Nov 2022	858	\$9,007	\$15,145	59.5%	\$10.50
Dec 2022	847	\$13,007	\$15,431	84.3%	\$15.36
Total Thru Dec	10,305	\$137,496	\$184,256	74.6%	\$13.34
Average / PEPM	859	\$13.34	\$17.88		
Thru Dec Change	173	\$6,306	\$18,184		\$0.39
Thru Dec % Change	1.7%	4.8%	10.9%		3.0%
Prior Rolling 12	10,132	\$131,190	\$166,072	79.0%	\$12.95
Current Rolling 12	10,305	\$137,496	\$184,256	74.6%	\$13.34
Change	173	\$6,306	\$18,184		\$0.39
% Change	1.7%	4.8%	10.9%		3.0%

Retiree

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment			Loss Ratio	PEPM
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2021	73	\$398	\$693	57.4%	\$5.45
Feb 2021	74	\$980	\$706	138.8%	\$13.24
Mar 2021	74	\$624	\$699	89.3%	\$8.43
Apr 2021	75	\$855	\$706	121.1%	\$11.40
May 2021	74	\$552	\$686	80.5%	\$7.46
Jun 2021	70	\$854	\$653	130.8%	\$12.20
Jul 2021	69	\$350	\$668	52.4%	\$5.07
Aug 2021	68	\$698	\$655	106.6%	\$10.26
Sep 2021	68	\$284	\$662	42.9%	\$4.18
Oct 2021	68	\$989	\$672	147.2%	\$14.54
Nov 2021	69	\$690	\$694	99.4%	\$10.00
Dec 2021	68	\$774	\$694	111.5%	\$11.38
Total	850	\$8,048	\$8,188	98.3%	\$9.47
Average / PEPM	71	\$9.47	\$9.63		
Total Thru Dec	850	\$8,048	\$8,188	98.3%	\$9.47
Current Period					
Jan 2022	70	\$1,420	\$729	194.8%	\$20.29
Feb 2022	69	\$624	\$707	88.3%	\$9.04
Mar 2022	67	\$1,226	\$715	171.5%	\$18.30
Apr 2022	67	\$2,092	\$705	296.7%	\$31.22
May 2022	67	\$652	\$683	95.5%	\$9.73
Jun 2022	67	\$1,001	\$668	149.9%	\$14.94
Jul 2022	63	\$274	\$707	38.8%	\$4.35
Aug 2022	61	\$544	\$673	80.8%	\$8.92
Sep 2022	61	\$954	\$666	143.2%	\$15.64
Oct 2022	61	\$560	\$652	85.9%	\$9.18
Nov 2022	61	\$1,032	\$644	160.2%	\$16.92
Dec 2022	58	\$829	\$644	128.7%	\$14.29
Total Thru Dec	772	\$11,208	\$8,193	136.8%	\$14.52
Average / PEPM	64	\$14.52	\$10.61		
Thru Dec Change	(78)	\$3,160	\$5		\$5.05
Thru Dec % Change	-9.2%	39.3%	0.1%		53.3%
Prior Rolling 12	850	\$8,048	\$8,188	98.3%	\$9.47
Current Rolling 12	772	\$11,208	\$8,193	136.8%	\$14.52
Change	(78)	\$3,160	\$5		\$5.05
% Change	-9.2%	39.3%	0.1%		53.3%

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%).



Services provided by Mercer Health & Benefits LLC.