

POA renewal meeting

Clackamas County

July 23, 2024

A business of Marsh McLennan



Experience Report





Total medical & pharmacy

Total medical & pharmacy — YTD Jun 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
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 Jun	2,117	\$3,659,769	(\$137,564)	(\$142,260)	\$3,379,945	\$424,310	\$3,804,255	\$3,272,593	116.2%	116.2%	\$1,797.00	
Current Period												
Jan 2024	369	\$421,377	\$0	\$0	\$421,377	\$78,114	\$499,491	\$657,079	76.0%	76.0%	\$1,353.63	
Feb 2024	373	\$642,782	\$0	(\$77,715)	\$565,067	\$78,960	\$644,028	\$667,179	96.5%	86.4%	\$1,726.62	
Mar 2024	373	\$802,997	\$0	\$0	\$802,997	\$78,960	\$881,957	\$668,095	132.0%	101.7%	\$2,364.50	
Apr 2024	380	\$511,523	\$0	\$0	\$511,523	\$80,442	\$591,965	\$679,407	87.1%	98.0%	\$1,557.80	
May 2024	381	\$727,408	\$0	(\$106,508)	\$620,900	\$80,654	\$701,554	\$684,162	102.5%	98.9%	\$1,841.35	
Jun 2024	383	\$587,676	\$0	\$0	\$587,676	\$81,077	\$668,753	\$687,769	97.2%	98.6%	\$1,746.09	
Jul 2024												
Aug 2024												
Sep 2024												
Oct 2024												
Nov 2024												
Dec 2024												
Total Thru Jun	2,259	\$3,693,763	\$0	(\$184,223)	\$3,509,540	\$478,208	\$3,987,748	\$4,043,691	98.6%	98.6%	\$1,765.27	
Average / PEPM	377	\$1,635.13	\$0.00	(\$81.55)	\$1,553.58	\$211.69	\$1,765.27	\$1,790.04				
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments												
Prior Rolling 12	4,145	\$6,830,307	(\$548,581)	(\$233,038)	\$6,048,687	\$815,207	\$6,863,895	\$6,448,368	106.4%	106.4%	\$1,655.95	
Current Rolling 12	4,380	\$7,656,848	(\$415,069)	(\$358,655)	\$6,883,124	\$903,320	\$7,786,444	\$7,331,547	106.2%	106.2%	\$1,777.73	
Change	235	\$826,541	\$133,512	(\$125,617)	\$834,437	\$88,112	\$922,549	\$883,179			\$121.78	
% Change	5.7%	12.1%	-24.3%	53.9%	13.8%	10.8%	13.4%	13.7%	-0.2 pts	-0.2 pts	7.4%	

Budget Summary



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	Cumulative
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 Jun	427		\$538,469	\$0	\$538,469	\$85,584	\$624,053	\$669,205	93.3%	93.3%	\$1,461.48
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	82		\$105,628	\$0	\$105,628	\$17,359	\$122,987	\$149,477	82.3%	67.7%	\$1,499.84
May 2024	82		\$118,753	\$0	\$118,753	\$17,359	\$136,112	\$148,672	91.6%	72.6%	\$1,659.90
Jun 2024	82		\$70,637	\$0	\$70,637	\$17,359	\$87,996	\$147,867	59.5%	70.4%	\$1,073.12
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
Total Thru Jun	482		\$513,208	\$0	\$513,208	\$102,035	\$615,243	\$874,336	70.4%	70.4%	\$1,276.44
Average / PEPM	80		\$1,064.75	\$0.00	\$1,064.75	\$211.69	\$1,276.44	\$1,813.98			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	816		\$1,106,990	\$0	\$1,106,990	\$160,563	\$1,267,554	\$1,313,444	96.5%	96.5%	\$1,553.37
Current Rolling 12	927		\$957,698	\$0	\$957,698	\$191,226	\$1,148,924	\$1,582,535	72.6%	72.6%	\$1,239.40
Change	111		(\$149,292)	\$0	(\$149,292)	\$30,663	(\$118,629)	\$269,091			(\$313.97)
% Change	13.6%		-13.5%	0.0%	-13.5%	19.1%	-9.4%	20.5%	-23.9 pts	-23.9 pts	-20.2%

Budget Summary

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

	Period		Enrollment			Claims			Total			Loss Ratio		Plan Cost
	Month		EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative	PEPM		
Budget Summary	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 Jun		1,132	\$2,449,025	(\$137,564)	\$2,311,462	\$226,887	\$2,538,348	\$1,992,296	127.4%	127.4%	\$2,242.36			
Current Period														
Jan	2024	194	\$281,707	\$0	\$281,707	\$41,068	\$322,775	\$393,540	82.0%	82.0%	\$1,663.79			
Feb	2024	198	\$392,650	\$0	\$392,650	\$41,915	\$434,565	\$402,142	108.1%	95.2%	\$2,194.77			
Mar	2024	199	\$449,169	\$0	\$449,169	\$42,126	\$491,295	\$404,723	121.4%	104.0%	\$2,468.82			
Apr	2024	203	\$241,117	\$0	\$241,117	\$42,973	\$284,090	\$410,405	69.2%	95.2%	\$1,399.46			
May	2024	205	\$488,476	\$0	\$488,476	\$43,396	\$531,872	\$416,769	127.6%	101.8%	\$2,594.50			
Jun	2024	208	\$417,093	\$0	\$417,093	\$44,032	\$461,125	\$422,790	109.1%	103.1%	\$2,216.94			
Jul	2024													
Aug	2024													
Sep	2024													
Oct	2024													
Nov	2024													
Dec	2024													
Total Thru Jun		1,207	\$2,270,212	\$0	\$2,270,212	\$255,510	\$2,525,722	\$2,450,368	103.1%	103.1%	\$2,092.56			
Average / PEPM		201	\$1,880.87	\$0.00	\$1,880.87	\$211.69	\$2,092.56	\$2,030.13						
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments														
Prior Rolling 12		2,238	\$4,282,985	(\$394,552)	\$3,888,433	\$440,068	\$4,328,501	\$3,957,359	109.4%	109.4%	\$1,934.09			
Current Rolling 12		2,322	\$4,273,677	(\$23,578)	\$4,250,100	\$478,989	\$4,729,089	\$4,413,760	107.1%	107.1%	\$2,036.64			
Change		84	(\$9,307)	\$370,974	\$361,667	\$38,921	\$400,588	\$456,402			\$102.55			
% Change		3.8%	-0.2%	-94.0%	9.3%	8.8%	9.3%	11.5%	-2.2 pts	-2.2 pts	5.3%			

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 Jun	103		\$85,135	\$0	\$85,135	\$20,644	\$105,779	\$110,503	95.7%	95.7%	\$1,026.98
Current Period											
Jan 2024	19		\$7,653	\$0	\$7,653	\$4,022	\$11,675	\$22,529	51.8%	51.8%	\$614.48
Feb 2024	19		\$26,400	\$0	\$26,400	\$4,022	\$30,422	\$22,529	135.0%	93.4%	\$1,601.16
Mar 2024	18		\$79,107	\$0	\$79,107	\$3,810	\$82,917	\$21,724	381.7%	187.2%	\$4,606.52
Apr 2024	18		\$17,613	\$0	\$17,613	\$3,810	\$21,423	\$21,724	98.6%	165.5%	\$1,190.19
May 2024	17		\$28,280	\$0	\$28,280	\$3,599	\$31,879	\$20,919	152.4%	163.0%	\$1,875.22
Jun 2024	16		\$14,134	\$0	\$14,134	\$3,387	\$17,521	\$19,310	90.7%	152.1%	\$1,095.07
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
Total Thru Jun	107		\$173,187	\$0	\$173,187	\$22,651	\$195,838	\$128,734	152.1%	152.1%	\$1,830.26
Average / PEPM	18		\$1,618.57	\$0.00	\$1,618.57	\$211.69	\$1,830.26	\$1,203.12			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	199		\$167,052	\$0	\$167,052	\$39,148	\$206,201	\$207,837	99.2%	99.2%	\$1,036.18
Current Rolling 12	210		\$685,224	(\$168,879)	\$516,345	\$43,295	\$559,641	\$240,645	232.6%	232.6%	\$2,664.95
Change	11		\$518,171	(\$168,879)	\$349,293	\$4,147	\$353,440	\$32,808			\$1,628.77
% Change	5.5%		310.2%	0.0%	209.1%	10.6%	171.4%	15.8%	133.3 pts	133.3 pts	157.2%

Budget Summary

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

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
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 Jun	455		\$587,140	\$0	\$587,140	\$91,196	\$678,336	\$500,589	135.5%	135.5%	\$1,490.85
Current Period											
Jan 2024	78		\$105,044	\$0	\$105,044	\$16,512	\$121,556	\$100,383	121.1%	121.1%	\$1,558.41
Feb 2024	77		\$167,474	\$0	\$167,474	\$16,300	\$183,774	\$98,662	186.3%	153.4%	\$2,386.68
Mar 2024	77		\$139,762	\$0	\$139,762	\$16,300	\$156,062	\$97,802	159.6%	155.4%	\$2,026.78
Apr 2024	77		\$147,165	\$0	\$147,165	\$16,300	\$163,465	\$97,802	167.1%	158.3%	\$2,122.92
May 2024	77		\$91,899	\$0	\$91,899	\$16,300	\$108,199	\$97,802	110.6%	148.9%	\$1,405.18
Jun 2024	77		\$85,812	\$0	\$85,812	\$16,300	\$102,112	\$97,802	104.4%	141.5%	\$1,326.13
Jul 2024											
Aug 2024											
Sep 2024											
Oct 2024											
Nov 2024											
Dec 2024											
Total Thru Jun	463		\$737,156	\$0	\$737,156	\$98,012	\$835,168	\$590,253	141.5%	141.5%	\$1,803.82
Average / PEPM	77		\$1,592.13	\$0.00	\$1,592.13	\$211.69	\$1,803.82	\$1,274.84			
Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments											
Prior Rolling 12	892		\$1,273,279	(\$154,029)	\$1,119,250	\$175,427	\$1,294,677	\$969,729	133.5%	133.5%	\$1,451.43
Current Rolling 12	921		\$1,740,248	(\$222,612)	\$1,517,636	\$189,809	\$1,707,445	\$1,094,607	156.0%	156.0%	\$1,853.90
Change	29		\$466,969	(\$68,583)	\$398,386	\$14,382	\$412,768	\$124,878			\$402.47
% Change	3.3%		36.7%	44.5%	35.6%	8.2%	31.9%	12.9%	22.5 pts	22.5 pts	27.7%



Medical large claims

Medical large claims

Large Claims Detail through June 2024

Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Multiple myeloma in remission, Rx - Revlimid		Retiree - Open Option	\$147,013	
Spinal stenosis		Active	\$142,397	
Cystic fibrosis, Rx - Trikafta		Active	\$118,858	
Malignant neoplasm of rectum		Active	\$104,077	
Nondisplaced fracture of second metatarsal bone, right foot, subsequent encounter for fracture with nonunion		Active	\$79,218	
Stop Loss Reimbursement Earned			Total	\$0



Total dental

Total dental — YTD Jun 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
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 Jun	1,752	\$226,172	\$11,721	\$237,893	\$265,510	89.6%	89.6%	\$135.78	
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	311	\$37,118	\$2,112	\$39,230	\$43,306	90.6%	84.5%	\$126.14	
May 2024	317	\$42,361	\$2,152	\$44,514	\$44,028	101.1%	87.9%	\$140.42	
Jun 2024	316	\$37,780	\$2,146	\$39,926	\$43,924	90.9%	88.4%	\$126.35	
Jul 2024									
Aug 2024									
Sep 2024									
Oct 2024									
Nov 2024									
Dec 2024									
Total Thru Jun	1,863	\$216,688	\$12,650	\$229,338	\$259,439	88.4%	88.4%	\$123.10	
Average / PEPM	311	\$116.31	\$6.79	\$123.10	\$139.26				
Prior Rolling 12	3,443	\$396,571	\$23,034	\$419,605	\$518,672	80.9%	80.9%	\$121.87	
Current Rolling 12	3,658	\$435,272	\$24,658	\$459,930	\$530,041	86.8%	86.8%	\$125.73	
Change	215	\$38,701	\$1,625	\$40,326	\$11,369			\$3.86	
% Change	6.2%	9.8%	7.1%	9.6%	2.2%	5.9 pts	5.9 pts	3.2%	

Budget Summary



Total vision

Total vision — YTD Jun 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 Jun	2,085	\$23,861	\$34,085	70.0%	70.0%	\$11.44
Current Period						
Jan 2024	361	\$3,718	\$5,959	62.4%	62.4%	\$10.30
Feb 2024	366	\$5,666	\$6,068	93.4%	78.0%	\$15.48
Mar 2024	367	\$2,318	\$6,092	38.0%	64.6%	\$6.32
Apr 2024	374	\$5,583	\$6,228	89.6%	71.0%	\$14.93
May 2024	379	\$3,640	\$6,300	57.8%	68.3%	\$9.60
Jun 2024	383	\$4,481	\$6,367	70.4%	68.6%	\$11.70
Jul 2024						
Aug 2024						
Sep 2024						
Oct 2024						
Nov 2024						
Dec 2024						
Total Thru Jun	2,230	\$25,406	\$37,014	68.6%	68.6%	\$11.39
Average / PEPM	372	\$11.39	\$16.60			
Thru Jun Change	145	\$1,545	\$2,929			(\$0.05)
Thru Jun % Change	7.0%	6.5%	8.6%	-1.4 pts	-1.4 pts	-0.4%
Prior Rolling 12	4,083	\$36,055	\$51,347	70.2%	70.2%	\$8.83
Current Rolling 12	4,322	\$42,771	\$71,271	60.0%	60.0%	\$9.90
Change	239	\$6,716	\$19,924			\$1.07
% Change	5.9%	18.6%	38.8%	-10.2 pts	-10.2 pts	12.1%

Experience Summary

Renewal Exhibits

2

Medical/Rx Projection: 0% margin

Most Recent 12 Months Ending	Open Option		Personal Option		Combined
	June 30, 2024	June 30, 2023	June 30, 2024	June 30, 2023	
Mature Months	12	12	12	12	
Paid Claims for Entire Experience Period	\$6,013,925	\$5,556,264	\$1,642,922	\$1,274,043	
Stop Loss Credit	(246,190)	(548,581)	(168,879)	0	
Historical Benefit Changes Adjustment	1.000	1.001	1.000	1.001	
Adjusted Net Paid Claims during This Period	\$5,767,736	\$5,010,282	\$1,474,044	\$1,274,764	
Average Enrollment Setback (1 month)	269	260	94	84	
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,786.78	\$1,605.86	\$1,306.78	\$1,264.65	
Annual Trend (5.0% Med, 9% Rx)	6.0%	6.1%	5.3%	5.3%	
Number of Months of Trend	19	31	19	31	
Extended Trend Factor	1.097	1.166	1.086	1.144	
Projected Claims PEPM	\$1,960.50	\$1,871.96	\$1,419.18	\$1,446.45	
Blended Projected Claims PEPM (70%/30%)	\$1,933.94		\$1,427.36		\$1,802.76
Claims Margin (%)	0.0%		0.0%		0.0%
Projected Claims PEPM+Margin	\$1,933.94		\$1,427.36		\$1,802.76
Fixed Expenses					
Providence Administration (2.9% increase)	\$61.50		\$61.50		\$61.50
Rx Rebates	(81.88)		(81.88)		(81.88)
Specific Stop Loss Premium (estimated 20% increase)	182.32		182.32		182.32
Total Fixed Expenses PEPM	\$161.93		\$161.93		\$161.93
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$2,095.87		\$1,589.29		\$1,964.69
Current Budget, Based on Current Rates	\$1,804.19		\$1,706.51		\$1,778.85
Needed Increase	16.2%		-6.9%		10.4%

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.

Dental Projection: 0% margin

	Dental
Most Recent 12 Months Ending	June 30, 2024
Mature Months	12
Paid Claims for Entire Experience Period	\$435,272
Stop Loss Credit	0
Historical Benefit Changes Adjustment	1,000
Adjusted Net Paid Claims during This Period	\$435,272
Average Enrollment Setback (1 month)	303
Adjusted Paid Claims per Employee per Month (PEPM)	\$119.71
Annual Trend (4%)	4.0%
Number of Months of Trend	19
Extended Trend Factor	1.064
Projected Claims PEPM	\$127.38
Claims Margin (%)	0.0%
Projected Claims PEPM+Margin	\$127.38
Fixed Expenses	
Administration Fees (1.5% increase)	\$6.89
Total Fixed Expenses PEPM	\$6.89
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$134.27
Current Budget, Based on Current Rates	\$139.18
Needed Increase	-3.5%

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.

Rates and contributions

Effective: January 1, 2025

	Fully Insured	Self-Funded (PHP)	
	Kaiser	Personal	Open
Current Contribution			
Composite	\$1,697.00	\$1,810.00	\$2,029.00
Employer	\$1,697.00	\$1,719.50	\$1,902.54
Employee	\$0.00	\$90.50	\$126.46
Renewal Contribution			
Composite	\$1,875.22	\$2,007.00	\$2,260.00
Employer	\$1,875.22	\$1,899.46	\$2,134.36
Employee	\$0.00	\$107.54	\$125.64

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
POA										
Kaiser HMO Option										
EE	51	\$894.12	\$894.12	\$0.00	\$0.00	0.0%	0.0%	\$107.96	13.7%	100.0%
EE, SP	19	1,788.26	1,788.26	0.00	0.00	0.0%	0.0%	215.92	13.7%	100.0%
EE, CH	9	1,609.42	1,609.42	0.00	0.00	0.0%	0.0%	194.32	13.7%	100.0%
EE, FAM	<u>67</u>	2,682.38	2,682.38	0.00	0.00	0.0%	0.0%	323.88	13.7%	100.0%
COMPOSITE	146	\$1,875.22	\$1,875.22	\$0.00	\$0.00	0.0%	0.0%	\$178.22	10.5%	100.0%
PHP Personal Option 15/0/1000 (Includes VSP Vision)										
EE	18	\$896.00	\$788.46	\$107.54	\$17.04	18.8%	12.0%	\$66.96	9.3%	88.0%
EE, SP	13	1,790.00	1,682.46	107.54	17.04	18.8%	6.0%	149.96	9.8%	94.0%
EE, CH	11	1,614.00	1,506.46	107.54	17.04	18.8%	6.7%	133.96	9.8%	93.3%
EE, FAM	<u>40</u>	2,689.00	2,581.46	107.54	17.04	18.8%	4.0%	233.96	10.0%	96.0%
COMPOSITE	82	\$2,007.00	\$1,899.46	\$107.54	\$17.04	18.8%	5.4%	\$179.96	10.5%	94.6%
PHP Open Option 10/0/20/2000 \$50 Common Deductible (Includes VSP Vision)										
EE	38	\$959.00	\$833.36	\$125.64	(\$0.82)	-0.6%	13.1%	\$90.82	12.2%	86.9%
EE, SP	41	1,914.00	1,788.36	125.64	(0.82)	-0.6%	6.6%	179.82	11.2%	93.4%
EE, CH	13	1,726.00	1,600.36	125.64	(0.82)	-0.6%	7.3%	161.82	11.2%	92.7%
EE, FAM	<u>116</u>	2,873.00	2,747.36	125.64	(0.82)	-0.6%	4.4%	268.82	10.8%	95.6%
COMPOSITE	208	\$2,260.00	\$2,134.36	\$125.64	(\$0.82)	-0.6%	5.6%	\$231.82	12.2%	94.4%

¹Rates include the standard 2025 contract changes.

Kaiser plan options

Effective: January 1, 2025

2025 Monthly Rates

POA

	% Change from Renewal	Estimated Total Composite (PEPM)	County Contribution	Represented Employee Contribution
Kaiser Option - Medical/Rx				
1 Increase Deductible to \$100/\$200 & OOP Maximum to \$1,500/\$3,000				
a) 2024 (Current) Composite		\$1,697.00	\$1,697.00	\$0.00
b) 2025 (Renewal) Composite		1,875.22	1,875.22	0.00
c) 2025 Option Composite	-8.94%	1,707.60	1,707.60	0.00
d) \$ Difference from Current Cost		10.60	10.60	0.00
e) % Difference from Current Cost		0.62%	0.62%	0.00%
f) \$ Difference from Renewal Cost		(167.62)	(167.62)	0.00
g) % Difference from Renewal Cost		-8.94%	-8.94%	0.00%
Kaiser Option - Medical/Rx				
2 Increase Deductible to \$250/\$500 & OOP Maximum to \$1,500/\$3,000				
a) 2024 (Current) Composite		\$1,697.00	\$1,697.00	\$0.00
b) 2025 (Renewal) Composite		1,875.22	1,875.22	0.00
c) 2025 Option Composite	-12.24%	1,645.78	1,645.78	0.00
d) \$ Difference from Current Cost		(51.22)	(51.22)	0.00
e) % Difference from Current Cost		-3.02%	-3.02%	0.00%
f) \$ Difference from Renewal Cost		(229.44)	(229.44)	0.00
g) % Difference from Renewal Cost		-12.24%	-12.24%	0.00%
Kaiser Option - Medical/Rx				
3 Increase Deductible to \$100/\$200 & OOP Maximum to \$1,000/\$2,000				
a) 2024 (Current) Composite		\$1,697.00	\$1,697.00	\$0.00
b) 2025 (Renewal) Composite		1,875.22	1,875.22	0.00
c) 2025 Option Composite	-8.04%	1,724.52	1,724.52	0.00
d) \$ Difference from Current Cost		27.52	27.52	0.00
e) % Difference from Current Cost		1.62%	1.62%	0.00%
f) \$ Difference from Renewal Cost		(150.70)	(150.70)	0.00
g) % Difference from Renewal Cost		-8.04%	-8.04%	0.00%

Kaiser plan options, cont'd

Effective: January 1, 2025

		2025 Monthly Rates		
		POA		
	% Change from Renewal	Estimated Total Composite (PEPM)	County Contribution	Represented Employee Contribution
Kaiser Option - Medical/Rx				
4 Increase Office Visit Copay to \$15, Deductible to \$100/\$200 & OOP Maximum to \$1,000/\$2,000				
a) 2024 (Current) Composite		\$1,697.00	\$1,697.00	\$0.00
b) 2025 (Renewal) Composite		1,875.22	1,875.22	0.00
c) 2025 Option Composite	-8.26%	1,720.32	1,720.32	0.00
d) \$ Difference from Current Cost		23.32	23.32	0.00
e) % Difference from Current Cost		1.37%	1.37%	0.00%
f) \$ Difference from Renewal Cost		(154.90)	(154.90)	0.00
g) % Difference from Renewal Cost		-8.26%	-8.26%	0.00%
Kaiser Option - Medical/Rx				
5 Increase Deductible to \$100/\$200, OOP Maximum to \$1,000/\$2,000 & Emergency Room Copay to \$100				
a) 2024 (Current) Composite		\$1,697.00	\$1,697.00	\$0.00
b) 2025 (Renewal) Composite		1,875.22	1,875.22	0.00
c) 2025 Option Composite	-7.90%	1,727.06	1,727.06	0.00
d) \$ Difference from Current Cost		30.06	30.06	0.00
e) % Difference from Current Cost		1.77%	1.77%	0.00%
f) \$ Difference from Renewal Cost		(148.16)	(148.16)	0.00
g) % Difference from Renewal Cost		-7.90%	-7.90%	0.00%

Personal Option plan options

Effective: January 1, 2025

2025 Monthly Rates

POA

	% Change from Renewal	Estimated Total Composite (PEPM)	County Contribution	Represented Employee Contribution
POA Personal Option - Medical/Rx (Includes VSP Vision)				
6 Increase Coinsurance to 10%				
a) 2024 (Current) Composite		\$1,810.00	\$1,719.50	\$90.50
b) 2025 (Renewal) Composite		2,007.00	1,899.46	107.54
c) 2025 Option Composite	-1.54%	1,976.00	1,877.20	98.80
d) \$ Difference from Current Cost		166.00	157.70	8.30
e) % Difference from Current Cost		9.17%	9.17%	9.17%
f) \$ Difference from Renewal Cost		(31.00)	(22.26)	(8.74)
g) % Difference from Renewal Cost		-1.54%	-1.17%	-8.13%
POA Personal Option - Medical/Rx (Includes VSP Vision)				
7 Increase Deductible to \$100/\$300				
a) 2024 (Current) Composite		\$1,810.00	\$1,719.50	\$90.50
b) 2025 (Renewal) Composite		2,007.00	1,899.46	107.54
c) 2025 Option Composite	-0.70%	1,993.00	1,892.46	100.54
d) \$ Difference from Current Cost		183.00	172.96	10.04
e) % Difference from Current Cost		10.11%	10.06%	11.09%
f) \$ Difference from Renewal Cost		(14.00)	(7.00)	(7.00)
g) % Difference from Renewal Cost		-0.70%	-0.37%	-6.51%
POA Personal Option - Medical/Rx (Includes VSP Vision)				
8 Increase Deductible to \$200/\$600				
a) 2024 (Current) Composite		\$1,810.00	\$1,719.50	\$90.50
b) 2025 (Renewal) Composite		2,007.00	1,899.46	107.54
c) 2025 Option Composite	-1.44%	1,978.00	1,879.10	98.90
d) \$ Difference from Current Cost		168.00	159.60	8.40
e) % Difference from Current Cost		9.28%	9.28%	9.28%
f) \$ Difference from Renewal Cost		(29.00)	(20.36)	(8.64)
g) % Difference from Renewal Cost		-1.44%	-1.07%	-8.03%

Personal Option plan options, cont'd

Effective: January 1, 2025

		2025 Monthly Rates		
		POA		
	% Change from Renewal	Estimated Total Composite (PEPM)	County Contribution	Represented Employee Contribution
POA Personal Option - Medical/Rx (Includes VSP Vision)				
9 Increase Coinsurance to 10%, Deductible to \$100/\$300 & OOP Maximum to \$1,500/\$4,500				
a) 2024 (Current) Composite		\$1,810.00	\$1,719.50	\$90.50
b) 2025 (Renewal) Composite		2,007.00	1,899.46	107.54
c) 2025 Option Composite	-2.69%	1,953.00	1,855.36	97.64
d) \$ Difference from Current Cost		143.00	135.86	7.14
e) % Difference from Current Cost		7.90%	7.90%	7.89%
f) \$ Difference from Renewal Cost		(54.00)	(44.10)	(9.90)
g) % Difference from Renewal Cost		-2.69%	-2.32%	-9.21%

Open Option plan options

Effective: January 1, 2025

2025 Monthly Rates

POA

	% Change from Renewal	Estimated Total Composite (PEPM)	County Contribution	Represented Employee Contribution
POA Open Option - Medical/Rx (Includes VSP Vision)				
10 Increase Coinsurance to 10%/30%				
a) 2024 (Current) Composite		\$2,029.00	\$1,902.54	\$126.46
b) 2025 (Renewal) Composite		2,260.00	2,134.36	125.64
c) 2025 Option Composite	-1.28%	2,231.00	2,119.46	111.54
d) \$ Difference from Current Cost		202.00	216.92	(14.92)
e) % Difference from Current Cost		9.96%	11.40%	-11.80%
f) \$ Difference from Renewal Cost		(29.00)	(14.89)	(14.10)
g) % Difference from Renewal Cost		-1.28%	-0.70%	-11.22%
POA Open Option - Medical/Rx (Includes VSP Vision)				
11 Increase Deductible to \$150/\$450				
a) 2024 (Current) Composite		\$2,029.00	\$1,902.54	\$126.46
b) 2025 (Renewal) Composite		2,260.00	2,134.36	125.64
c) 2025 Option Composite	-0.58%	2,247.00	2,127.86	119.14
d) \$ Difference from Current Cost		218.00	225.32	(7.32)
e) % Difference from Current Cost		10.74%	11.84%	-5.79%
f) \$ Difference from Renewal Cost		(13.00)	(6.50)	(6.50)
g) % Difference from Renewal Cost		-0.58%	-0.30%	-5.17%
POA Open Option - Medical/Rx (Includes VSP Vision)				
12 Increase Deductible \$250/\$750				
a) 2024 (Current) Composite		\$2,029.00	\$1,902.54	\$126.46
b) 2025 (Renewal) Composite		2,260.00	2,134.36	125.64
c) 2025 Option Composite	-1.19%	2,233.00	2,120.86	112.14
d) \$ Difference from Current Cost		204.00	218.32	(14.32)
e) % Difference from Current Cost		10.05%	11.47%	-11.33%
f) \$ Difference from Renewal Cost		(27.00)	(13.50)	(13.50)
g) % Difference from Renewal Cost		-1.19%	-0.63%	-10.75%

Open Option plan options, cont'd

Effective: January 1, 2025

		2025 Monthly Rates		
		POA		
	% Change from Renewal	Estimated Total Composite (PEPM)	County Contribution	Represented Employee Contribution
POA Open Option - Medical/Rx (Includes VSP Vision)				
13 Increase Deductible to \$150/\$300, Coinsurance to 10%/30% & OOP Maximum to \$2,500/\$5,000				
a) 2024 (Current) Composite		\$2,029.00	\$1,902.54	\$126.46
b) 2025 (Renewal) Composite		2,260.00	2,134.36	125.64
c) 2025 Option Composite	-2.08%	2,213.00	2,102.36	110.64
d) \$ Difference from Current Cost		184.00	199.82	(15.82)
e) % Difference from Current Cost		9.07%	10.50%	-12.51%
f) \$ Difference from Renewal Cost		(47.00)	(31.99)	(15.00)
g) % Difference from Renewal Cost		-2.08%	-1.50%	-11.94%

Kaiser plan design options

	Current 2024	2025 Options				
Benefit	Traditional HMO	\$100 Ded / \$1500 OOP	\$250 Ded / \$1500 OOP	\$100 Ded / \$1000 OOP	\$100 Ded / \$15 / \$1000 OOP	\$100 Ded / \$1000 OOP / ER \$100
Individual / Family Deductible	\$0 / \$0	\$100 / \$200	\$250 / \$500	\$100 / \$200	\$100 / \$200	\$100 / \$200
Individual / Family OOP max	\$600 / \$1,200	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Physician Visit – Primary Care	\$10	\$10	\$10	\$10	\$15	\$10
Physician Visit – Specialist	\$10	\$10	\$10	\$10	\$10	\$10
Hospital Stay	\$0	10% after ded	10% after ded	10% after ded	10% after ded	10% after ded
Outpatient Surgery	\$10	\$10	\$10	\$10	\$10	\$10
Emergency Room Copay	\$75	\$200 after ded	\$200 after ded	\$200 after ded	\$200 after ded	\$100 after ded

Personal Option plan design options

	Current 2024	2025 Options			
Benefits (In Network)	POA Personal Option	POA Personal 10% Coins	POA Personal \$100 Ded	POA Personal \$200 Ded	POA Personal \$100 Ded, 10%, \$1500 OOP
Individual Deductible	\$0	\$0	\$100	\$200	\$100
Family Deductible	\$0	\$0	\$300	\$600	\$300
Individual OOP Max	\$1,000	\$1,000	\$1,000	\$1,000	\$1,500
Family OOP Max	\$3,000	\$3,000	\$3,000	\$3,000	\$4,500
Hospital Stay	No charge	Ded & 10% Coins	Ded only	Ded only	Ded & 10% Coins
PCP Copay	\$15	\$15	\$15	\$15	\$15
Specialist Copay	\$15	\$15	\$15	\$15	\$15
Emergency Room Copay	\$100	\$100	\$100	\$100	\$100

Open Option plan design options

	Current 2024	2025 Options			
Benefits (In Network)	POA Open Option	POA Open 10% Coins	POA Open \$150 Ded	POA Open \$250 Ded	POA Open \$150 ded, 10%, \$2500 OOP
Individual Deductible	\$50	\$50	\$150	\$250	\$150
Family Deductible	\$150	\$150	\$450	\$750	\$450
Individual OOP Max	\$2,000	\$2,000	\$2,000	\$2,000	\$2,500
Family OOP Max	\$6,000	\$6,000	\$6,000	\$6,000	\$5,000
Hospital Stay	Ded only	Ded & 10% Coins	Ded only	Ded only	Ded & 10% Coins
PCP Copay	\$10	\$10	\$10	\$10	\$10
Specialist Copay	\$10	\$10	\$10	\$10	\$10
Emergency Room Copay	\$100	\$100	\$100	\$100	\$100

Deductible & Out-of-Pocket Maximum

of members satisfying

Kaiser	CY 2023	YTD 2024 (6/18/2024)
Per Person Deductible	N/A	N/A
Per Person OOP Max	3	0
Per Family Deductible	N/A	N/A
Per Family OOP Max	0	0

Providence	Benefit	CY 2023	YTD 2024 (5/13/2024)
Open Option	Per Person Deductible	281	150
	Per Person OOP Max	4	0
	Per Family Deductible	16	9
	Per Family OOP Max	0	0
Personal Option	Per Person Deductible	N/A	N/A
	Per Person OOP Max	2	0
	Per Family Deductible	N/A	N/A
	Per Family OOP Max	0	0

