



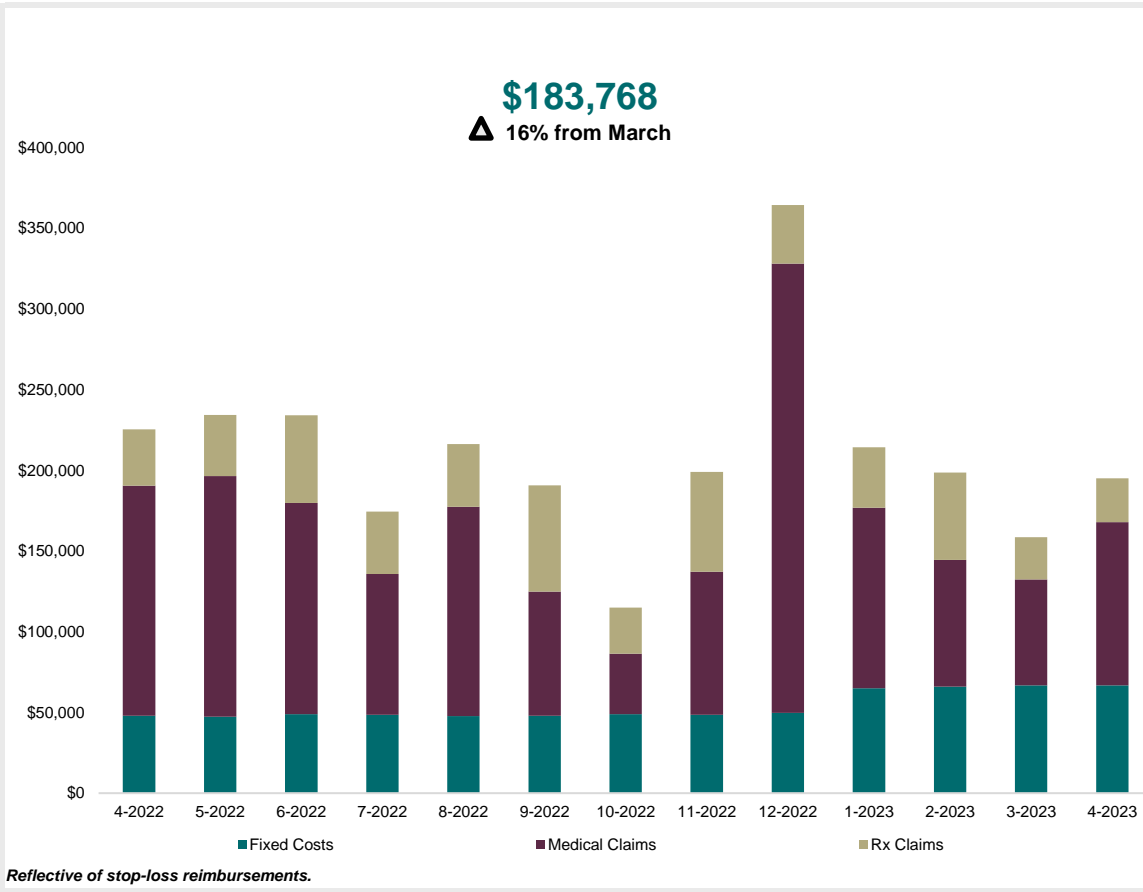
Medical/Rx Plan Performance Report

Sample Client
1/2017 - 4/2023

Key Takeaways

One new high cost claimant (#1 HCC). High cost claimant #2 is repeat high cost claimant from the 2022 plan year. (#1 HCC in 2022). Received \$11,363 in stop loss reimbursements in April for the 2022 plan year. 2023 fixed costs are inclusive of administration, broker fee, specific fee & aggregate fee.

Total Plan Costs by Month



YTD % of Premium Equivalent

55%

YTD Fixed Costs

\$264,666

▲ 39% vs. April 22'

YTD Total Paid Claims

\$501,935

▼ 28% vs. April 22'

YTD High Cost Claimants > \$37,500

YTD HCC CLAIMS PAID

\$111,547

+ \$56,422 from prior month

YTD HCC MEMBERS

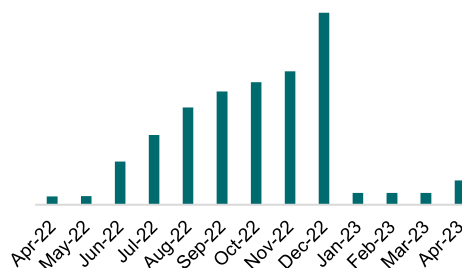
2 Members

+ 1 new this month

YTD HCC AS A % OF TOTAL CLAIMS

2 plan members contributed to 22% of gross paid claims.

YTD HCC Paid Claims



YTD Total Plan Costs

\$606,734

▼ 18% vs. April 22'

Average Enrolled Employees

178

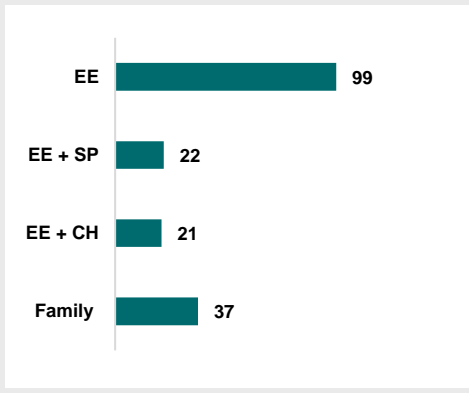
▲ 14% vs. April 22'

Current Plan Year Medical/Rx Claims Experience

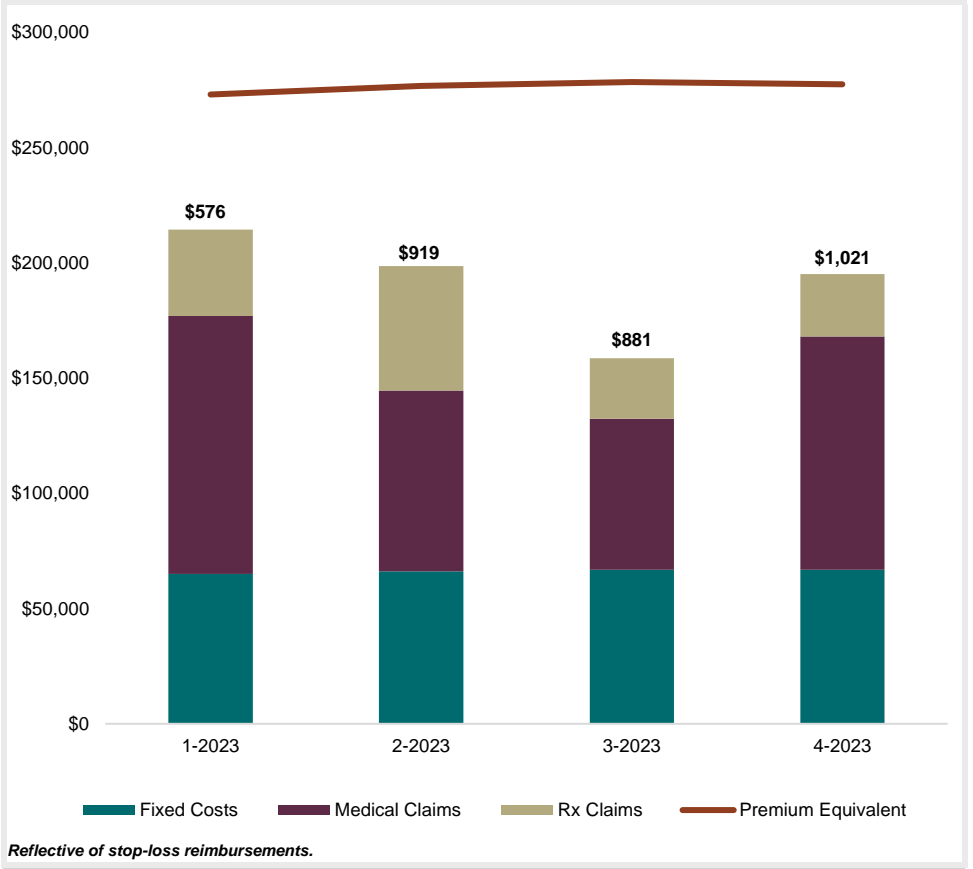
Sample Client
(1/2023 - 4/2023)

Enrollment			Plan Costs					Cost v.s Premium Equivalent		
Month	Employees	Members	Fixed Costs	Medical Claims	Rx Claims	Stop Loss Reimbursement	Total Paid Claims	Total Plan Cost	Premium Equivalent	% of Premium Equivalent
1-2023	175	339	\$64,960	\$111,887	\$37,475	\$113,462	\$149,362	\$100,860	\$272,963	37%
2-2023	178	342	\$66,074	\$78,447	\$54,059	\$35,040	\$132,506	\$163,539	\$276,661	59%
3-2023	180	343	\$66,816	\$65,549	\$26,202	\$0	\$91,751	\$158,567	\$278,371	57%
4-2023	180	342	\$66,816	\$101,151	\$27,165	\$11,364	\$128,316	\$183,768	\$277,451	66%
Total	713	1,366	\$264,666	\$357,034	\$144,901	\$159,867	\$501,935	\$606,734	\$1,105,446	55%
%	52%	48%	44%	71%	29%					
Average	178	342	\$66,166	\$89,259	\$36,225					

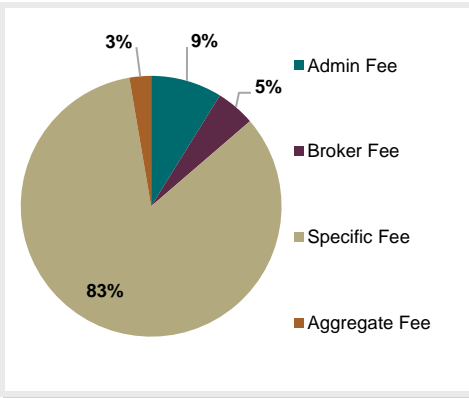
Average Enrollment by Tier



Monthly Plan Cost Per Employee



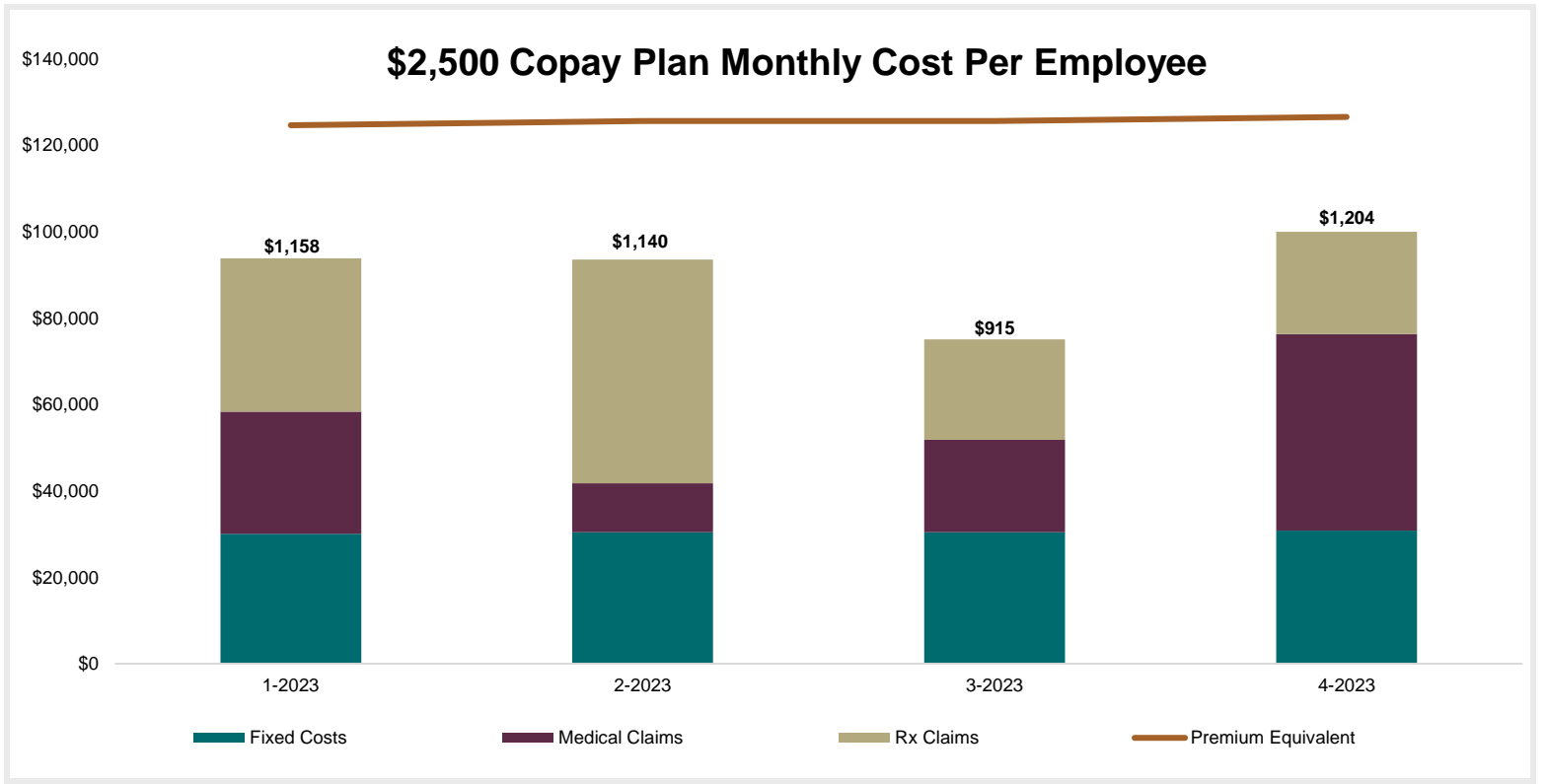
Fixed Costs Breakdown



Year-to-Date Summary by Plan

Sample Client
(1/2023 - 4/2023)

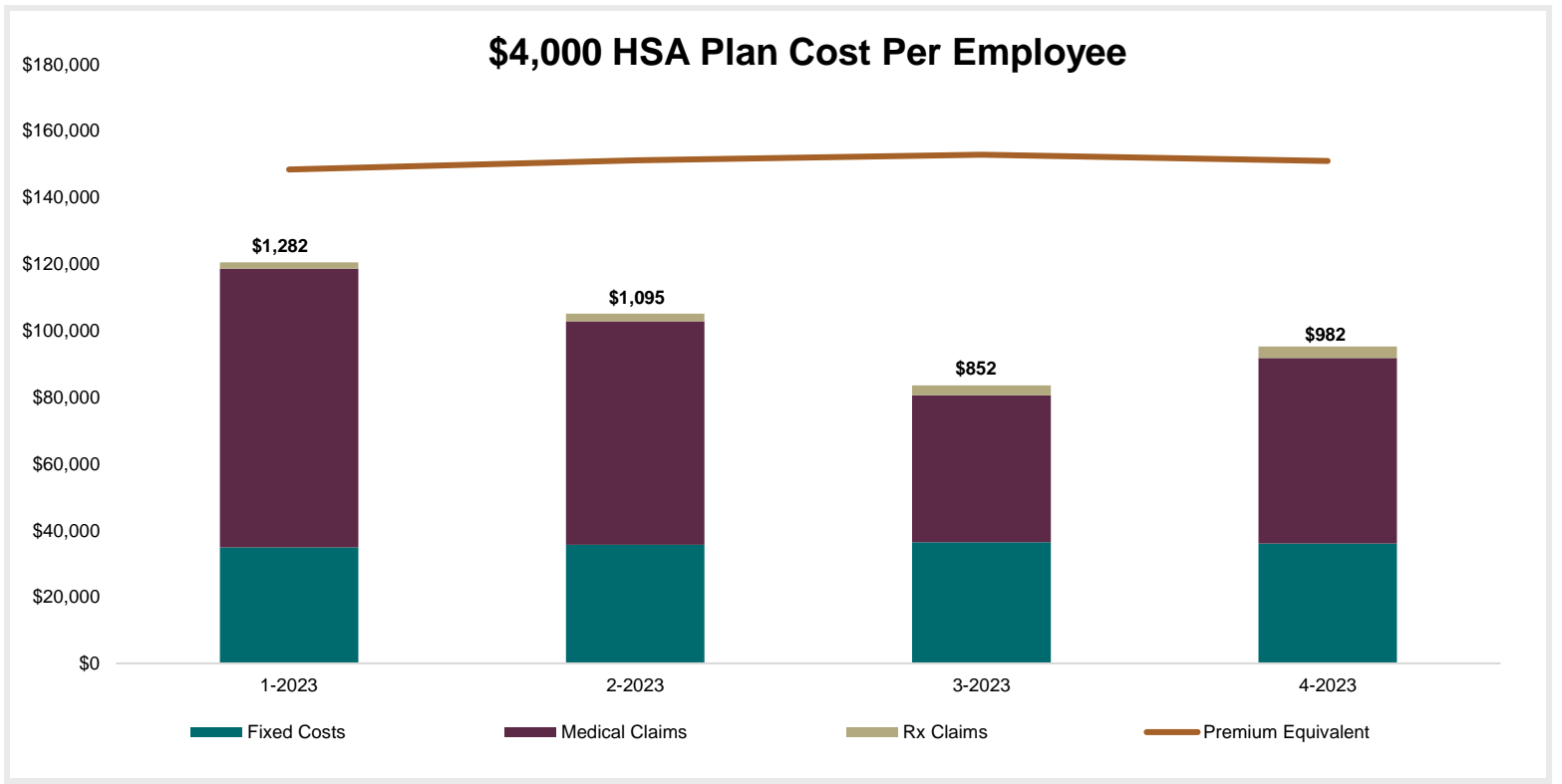
Month	\$2,500 Copay Plan												
	Enrollment						Claims Cost				Cost vs. Premium Equivalent		
	Single	EE + SP	EE + CH	Family	Total Enrollees	Total Members	Fixed Costs	Medical Claims	Rx Claims	Total Paid Claims	Total Plan Cost	Premium Equivalent	% of Premium Equivalent
1-2023	51	7	9	14	81	140	\$30,067	\$28,236	\$35,490	\$63,726	\$93,793	\$124,581	75%
2-2023	52	7	9	14	82	141	\$30,438	\$11,296	\$51,758	\$63,054	\$93,493	\$125,542	74%
3-2023	52	7	9	14	82	141	\$30,438	\$21,367	\$23,232	\$44,599	\$75,037	\$125,542	60%
4-2023	53	7	9	14	83	142	\$30,810	\$45,445	\$23,649	\$69,094	\$99,903	\$126,503	79%
Totals	208	28	36	56	328	564	\$121,754	\$106,344	\$134,129	\$240,473	\$362,226	\$502,169	72%
%	63%	9%	11%	17%	58%	42%	34%	44%	56%				
Averages	52	7	9	14	82	141	\$30,438	\$26,586	\$33,532	\$60,118	\$90,557	\$125,542	



Year-to-Date Summary by Plan

Sample Client
(1/2023 - 4/2023)

Month	\$4,000 HSA Plan												
	Enrollment						Claims Cost				Cost vs. Premium Equivalent		
	Single	EE + SP	EE + CH	Family	Total Enrollees	Total Members	Fixed Costs	Medical Claims	Rx Claims	Total Paid Claims	Total Plan Cost	Premium Equivalent	% of Premium Equivalent
1-2023	45	15	11	23	94	199	\$34,893	\$83,651	\$1,985	\$85,636	\$120,529	\$148,382	81%
2-2023	46	15	12	23	96	201	\$35,635	\$67,151	\$2,301	\$69,452	\$105,087	\$151,119	70%
3-2023	48	15	12	23	98	202	\$36,378	\$44,183	\$2,969	\$47,152	\$83,530	\$152,829	55%
4-2023	48	14	12	23	97	200	\$36,006	\$55,706	\$3,516	\$59,222	\$95,229	\$150,948	63%
Totals	187	59	47	92	385	802	\$142,912	\$250,691	\$10,772	\$261,462	\$404,374	\$603,277	67%
%	49%	15%	12%	24%	48%	52%	35%	96%	4%				
Averages	47	15	12	23	96	201	\$35,728	\$62,673	\$2,693	\$65,366	\$101,094	\$150,819	





Year-to-Date Large Claims Analysis

Sample Client
(1/2023 - 4/2023)

Claims > \$37,500								
Plan	Relationship	Diagnosis	Medical Claims	Rx Claims	Total Paid Claims	Specific Deductible	Net Claims Expense	Claims > Specific
Copay Plan	Spouse	Other Specified Sepsis	\$52,925	\$3,213	\$56,138	\$75,000	\$56,138	\$0
Copay Plan	Employee	Rheumatoid arthritis	\$314	\$55,095	\$55,409	\$75,000	\$55,409	\$0
Total Claimants: 2					\$111,547			
Total (YTD) Medical/Rx Claims Paid					\$501,935			
Large Claims % of Medical/Rx Claims Paid					22%			

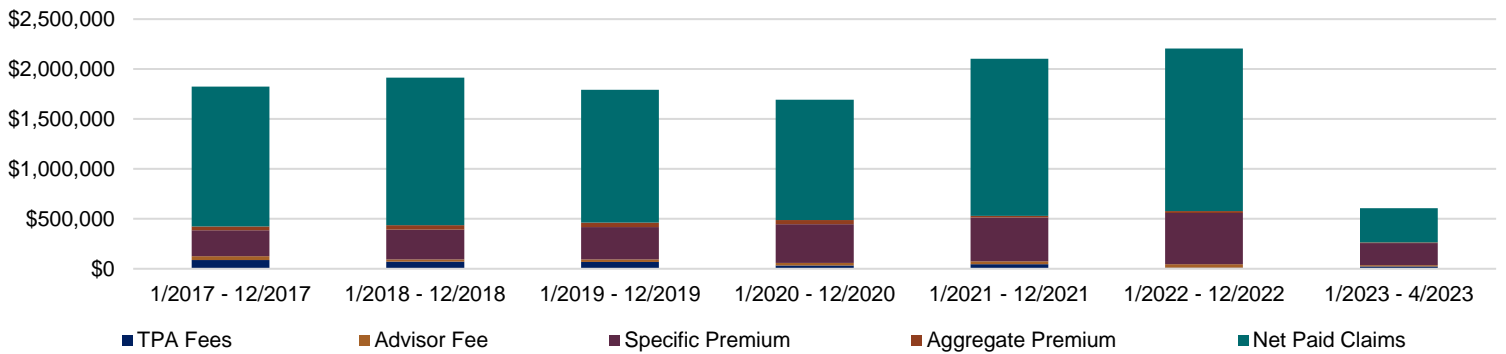
Historical Plan Cost by Year

Sample Client
1/2017 - 4/2023

Coverage Period	Administration & Premium Cost (Fixed)					Claims Cost (Variable)					Fixed Costs + Net Paid Claims
	TPA Fees	Advisor Fee	Specific Premium	Aggregate Premium	Fixed Costs Total	Paid Medical Claims	Paid Rx Claims	Total Paid Claims	Specific Stop Loss Reimbursement	Net Paid Claims	
1/2017 - 12/2017	\$87,500	\$39,600	\$257,226	\$40,836	\$425,161	\$1,717,663	\$390,991	\$2,108,654	\$708,792	\$1,399,862	\$1,825,023
1/2018 - 12/2018	\$70,056	\$25,200	\$297,091	\$43,310	\$435,658	\$1,363,197	\$637,515	\$2,000,712	\$522,378	\$1,478,334	\$1,913,992
1/2019 - 12/2019	\$69,347	\$24,945	\$324,667	\$42,872	\$461,832	\$1,077,445	\$603,697	\$1,681,142	\$349,167	\$1,331,975	\$1,793,807
1/2020 - 12/2020	\$34,283	\$25,245	\$385,744	\$43,388	\$488,659	\$1,259,292	\$369,089	\$1,628,381	\$422,646	\$1,205,735	\$1,694,394
1/2021 - 12/2021	\$46,966	\$26,655	\$440,554	\$14,927	\$529,102	\$1,595,237	\$556,336	\$2,151,625	\$577,691	\$1,573,934	\$2,103,036
1/2022 - 12/2022	\$11,064	\$34,218	\$514,715	\$17,850	\$577,847	\$1,243,380	\$490,291	\$1,733,671	\$106,548	\$1,627,122	\$2,204,969
1/2023 - 4/2023	\$23,401	\$12,834	\$221,337	\$7,094	\$264,666	\$357,034	\$144,901	\$501,935	\$159,867	\$342,069	\$606,734

***\$101,998 in Anthem runoff is accounted for in plan year 2022 (\$102,994 in medical & \$-996 in Rx paid claims).

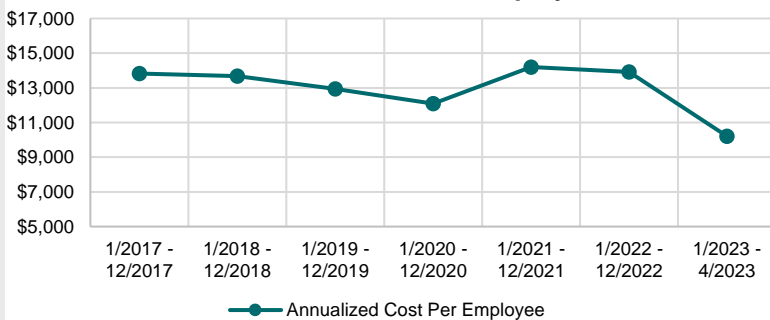
Total Health Plan Cost by Year (Net Stop Loss Reimbursements)



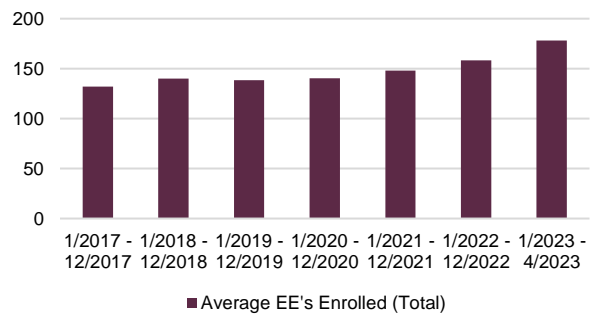
Annualized Net Plan Cost per Employee			
Coverage Period	Fixed Costs + Paid Claims	Average # of Covered Employees	Annualized Cost Per Employee
1/2017 - 12/2017	\$1,825,023	132	\$13,826
1/2018 - 12/2018	\$1,913,992	140	\$13,671
1/2019 - 12/2019	\$1,793,807	139	\$12,944
1/2020 - 12/2020	\$1,694,394	140	\$12,081
1/2021 - 12/2021	\$2,103,036	148	\$14,202
1/2022 - 12/2022	\$2,204,969	158	\$13,919
1/2023 - 4/2023	\$606,734	178	\$10,212

Enrolled Employees by Coverage	
Coverage Period	Average EE's Enrolled (Total)
1/2017 - 12/2017	132
1/2018 - 12/2018	140
1/2019 - 12/2019	139
1/2020 - 12/2020	140
1/2021 - 12/2021	148
1/2022 - 12/2022	158
1/2023 - 4/2023	178

Annualized Cost Per Employee



Enrolled Employees by Coverage





Dental

Sample Client (1/2023 - 4/2023)

Single	EE + SP	Family
\$8.77	\$18.47	\$26.25

Dental Administration:	Composite	Net of commission
	\$3.36	

Month	Enrollment				Administration Fees	Employee Contributions	Dental Paid Claims	Total Dental Expense	Contribution Less Expense	PEPM Estimate
	Single	EE + SP	Family	Total						
1-2023	85	43	56	184	\$618	\$2,215	\$11,720	\$12,339	-\$10,123	\$67
2-2023	86	43	55	184	\$618	\$2,198	\$13,146	\$13,765	-\$11,567	\$75
3-2023	85	43	53	181	\$608	\$2,137	\$9,640	\$10,248	-\$8,112	\$57
4-2023	89	42	53	184	\$618	\$2,172	\$8,533	\$9,152	-\$6,980	\$50
Totals	345	171	217	733	\$2,463	\$8,722	\$43,040	\$45,503	-\$36,781	
Average	86	43	54	183	\$616	\$2,180	\$10,760	\$11,376	-\$9,195	\$62