

ABC Company

**Medical & Rx Claims Report
for the Period
January 1, 2022 through December 31, 2022
Paid Claims through December 31, 2022**

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Risk Management, Insurance, and Employee Benefits Solutions

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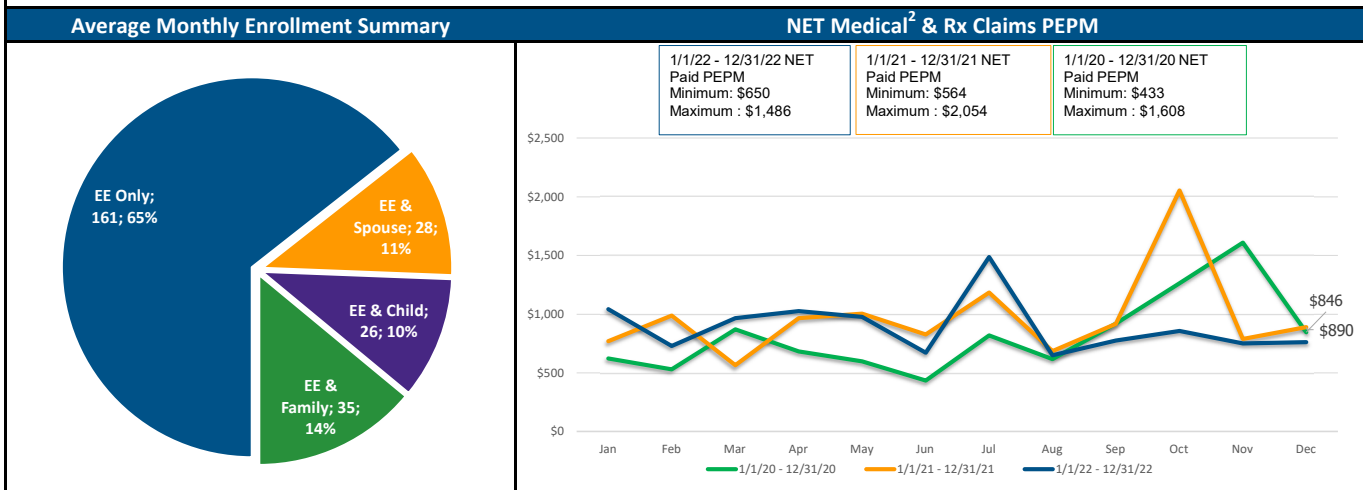
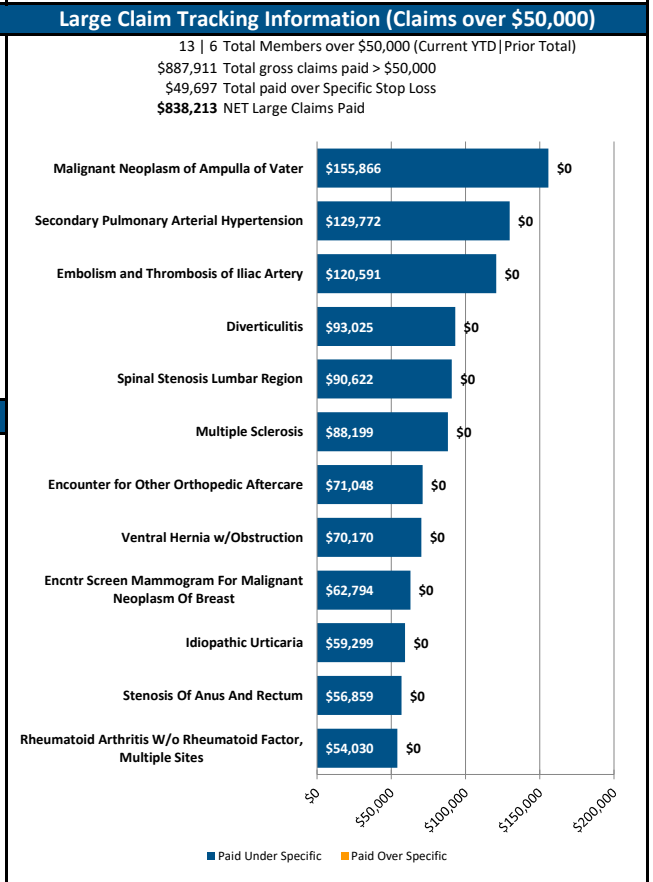
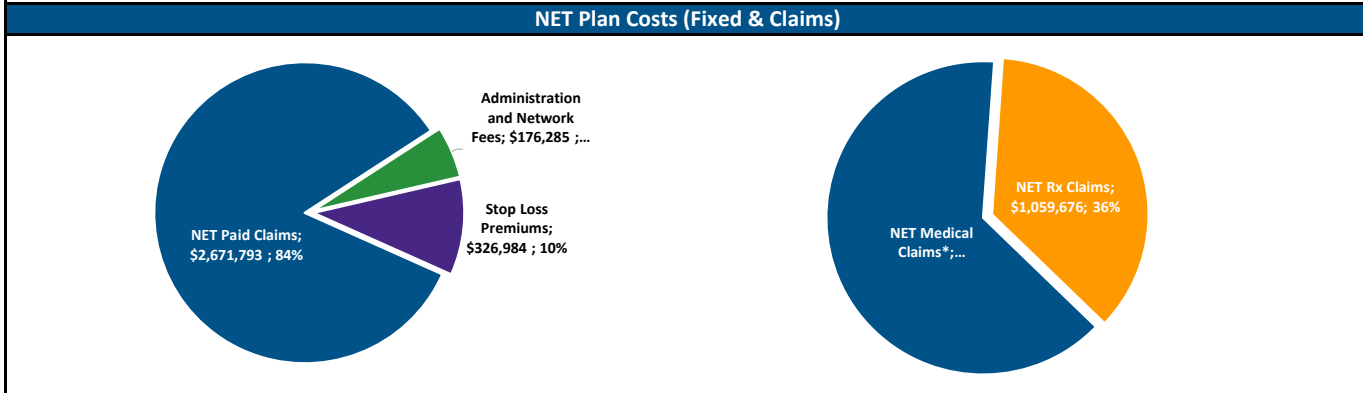
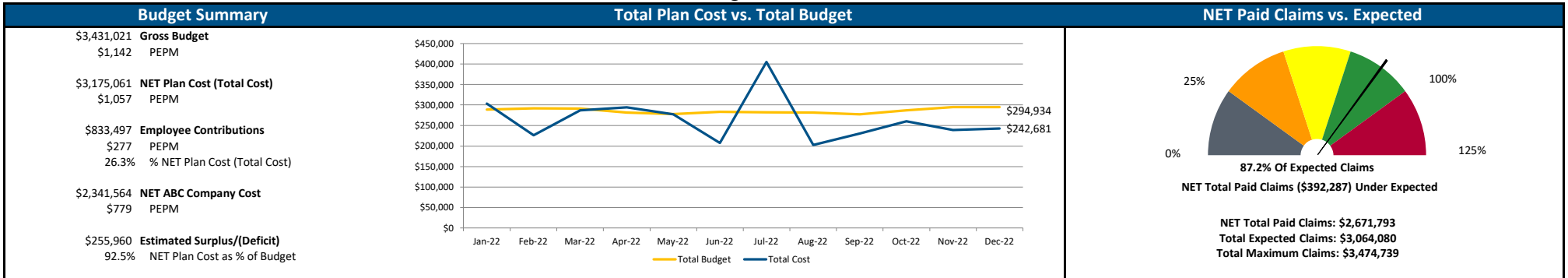
IMA, Inc.

Insurance | Risk Management | Surety | Employee Benefits

The information contained in this confidential Claims Report was obtained from unaudited information submitted by Insurance Companies and/or Third Party Administrators. It is intended to be used for illustrative purposes only. If there are any discrepancies, the Insurance Company information will prevail.



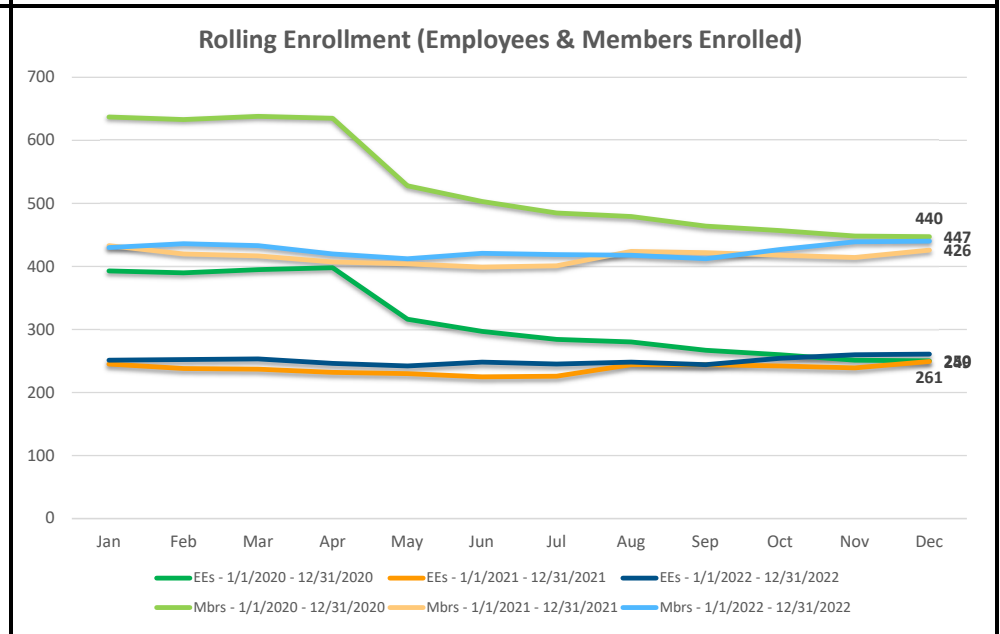
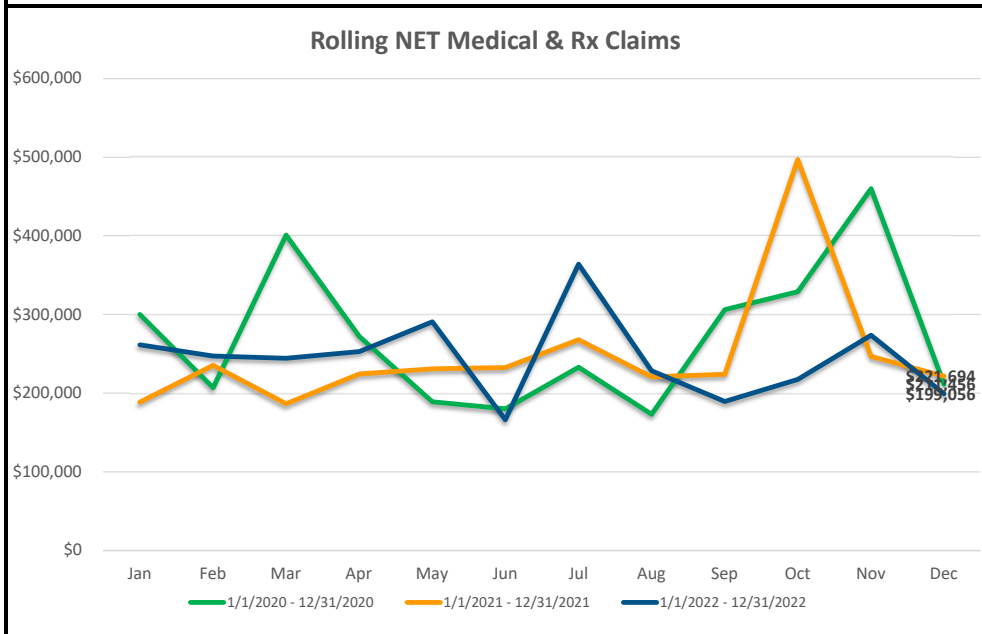
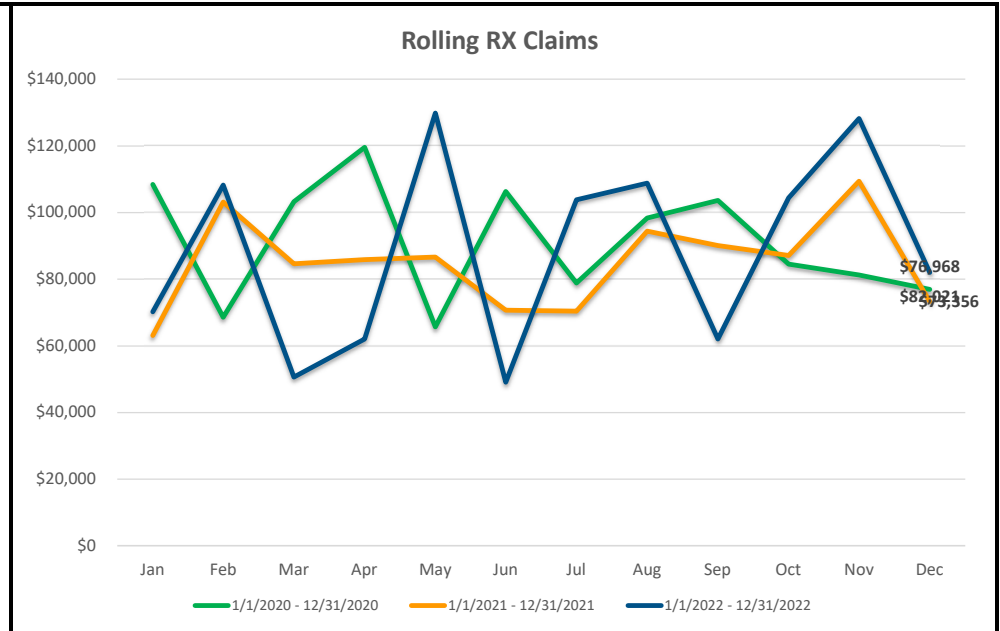
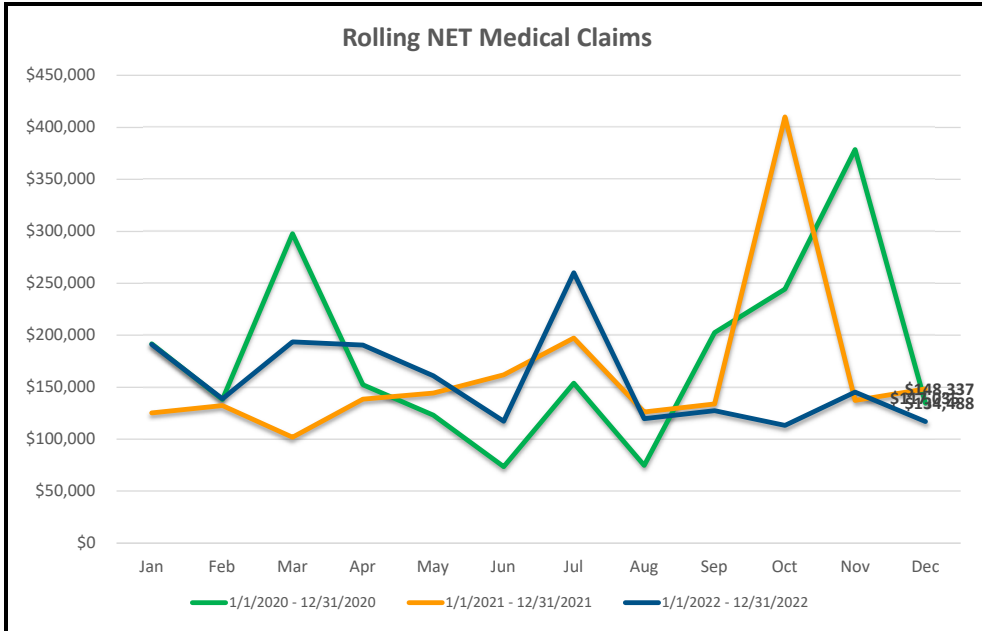
**ABC Company
Dashboard Summary
Plan Year Start: January 1, 2022
Paid through: December 31, 2022**



¹ACA Fees are for illustration purposes only and not to be used for filing purposes
²NET Medical claims assumes 100% of stop loss reimbursements applied to medical claims
 PEPM = Per Employee Per Month



ABC Company
Rolling Paid Claims and Enrollment Summary
Year to Date through December 31, 2022

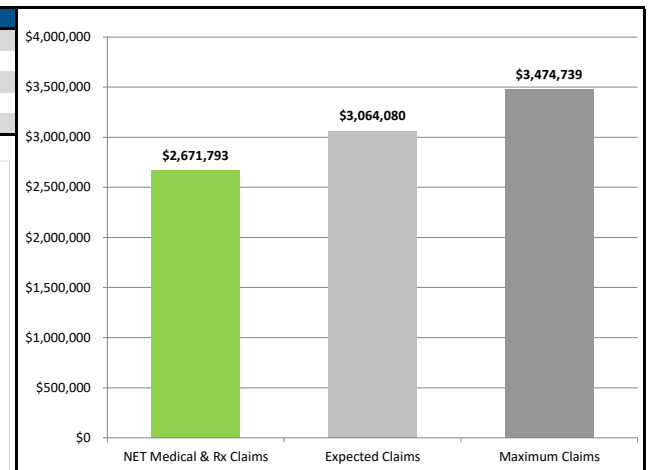
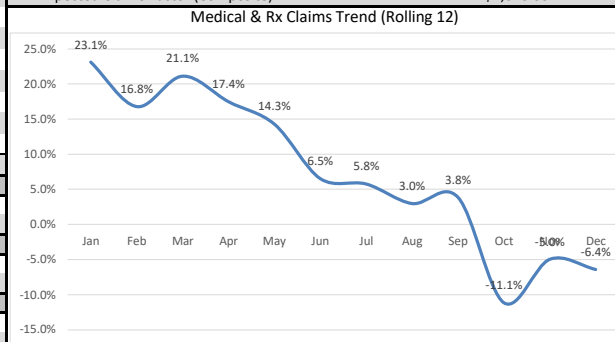




**Medical & Rx
Plan Performance Report
All Plans Executive Summary
Total (All Plans)**

Month	Total Employees	Total Members	Total Admin	Total Stop Loss Premium	Gross Medical Claims	Gross Rx Claims	Gross Medical & Rx Claims	Claims over Specific	Rx Rebates	NET Medical & Rx Claims	Expected Claims	Maximum Claims	Net Claims vs. Expected Claims	Total Actual Cost
A	B	C	D	E	F	G	H (F + G)	I	J	K (H - I - J)	L	M	N (K / I)	O (D + E + K)
January-22	251	430	\$14,731	\$27,279	\$191,193	\$70,257	\$261,451	\$0	\$0	\$261,451	\$256,020	\$288,926	102.1%	\$303,460
February-22	252	436	\$14,785	\$27,561	\$138,766	\$108,248	\$247,013	\$0	\$63,330	\$183,683	\$257,040	\$292,173	71.5%	\$226,029
March-22	253	433	\$14,847	\$27,527	\$193,589	\$50,687	\$244,276	\$0	\$0	\$244,276	\$258,060	\$292,878	94.7%	\$286,650
April-22	246	420	\$14,432	\$26,711	\$190,695	\$62,122	\$252,817	\$0	\$0	\$252,817	\$250,920	\$284,127	100.8%	\$293,960
May-22	242	412	\$14,197	\$26,426	\$161,066	\$129,780	\$290,846	\$0	\$54,271	\$236,575	\$246,840	\$278,764	95.8%	\$277,198
June-22	248	421	\$14,551	\$26,959	\$117,233	\$49,099	\$166,332	\$0	\$0	\$166,332	\$252,960	\$286,809	65.8%	\$207,842
July-22	245	419	\$14,380	\$26,957	\$260,194	\$103,882	\$364,076	\$0	\$0	\$364,076	\$249,900	\$287,233	145.7%	\$405,413
August-22	248	418	\$14,556	\$26,854	\$119,584	\$108,821	\$228,405	\$0	\$67,315	\$161,090	\$252,960	\$286,809	63.7%	\$202,500
September-22	244	412	\$14,323	\$26,569	\$127,468	\$62,068	\$189,535	\$0	\$0	\$189,535	\$248,880	\$282,716	76.2%	\$230,427
October-22	254	427	\$14,907	\$27,598	\$113,024	\$104,437	\$217,461	\$0	\$0	\$217,461	\$259,080	\$293,584	83.9%	\$259,966
November-22	260	439	\$15,257	\$28,236	\$145,212	\$128,255	\$273,466	\$0	\$78,025	\$195,441	\$265,200	\$300,359	73.7%	\$238,935
December-22	261	440	\$15,317	\$28,308	\$117,035	\$82,021	\$199,056	\$0	\$0	\$199,056	\$266,220	\$300,359	74.8%	\$242,681
Totals	3,004	5,107	\$176,285	\$326,984	\$1,875,057	\$1,059,676	\$2,934,734	\$0	\$262,941	\$2,671,793	\$3,064,080	\$3,474,739	87.2%	\$3,175,061
Averages	250	426	\$14,690	\$27,249	\$156,255	\$88,306	\$244,561		\$65,735	\$222,649	\$255,340	\$289,562		\$264,588
PEPM			\$58.68	\$108.85	\$624.19	\$352.76	\$976.94		\$87.53	\$889.41	\$1,020.00	\$1,156.70		\$1,056.94
PMPM			\$34.52	\$64.03	\$367.15	\$207.49	\$574.65		\$51.49	\$523.16	\$599.98	\$680.39		\$621.71
Annualized	3,000	5,112	\$176,285	\$326,984	\$1,875,057	\$1,059,676	\$2,934,734		\$788,823	\$2,671,793	\$3,064,080	\$3,474,739		\$3,175,061
% Change	+5.2%	+2.5%	+1.7%	+1.7%	-11.3%	-1.3%	-8.0%		+18.5%	-8.3%	+25.1%	+3.3%		-6.9%
Jan-21 - Dec-21 Totals	2,851	4,985	\$164,432	\$305,068	\$2,006,786	\$1,019,036	\$3,025,822	\$49,697	\$210,626	\$2,765,498	\$2,324,335	\$3,191,514	119.0%	\$3,234,998
Averages	238	415	\$13,703	\$25,422	\$167,232	\$84,920	\$252,152		\$52,657	\$230,458	\$193,695	\$265,959		\$269,583
PEPM			\$57.68	\$107.00	\$703.89	\$357.43	\$1,061.32		\$73.88	\$970.01	\$815.27	\$1,119.44		\$1,134.69
% Change	-24.6%	-21.5%	+8.4%	+27.9%	+13.9%	+23.3%	+16.9%		-0.3%	+23.0%	-2.9%	-3.4%		+22.6%
Jan-20 - Dec-20 Totals	3,781	6,354	\$201,116	\$316,375	\$2,336,855	\$1,095,649	\$3,432,504	\$171,477	\$280,123	\$2,980,904	\$3,173,923	\$4,381,536	93.9%	\$3,498,395
Averages	315	530	\$16,760	\$26,365	\$194,738	\$91,304	\$286,042		\$70,031	\$248,409	\$264,494	\$365,128		\$291,533
PEPM			\$53.19	\$83.67	\$618.05	\$289.78	\$907.83		\$74.09	\$788.39	\$839.44	\$1,158.83		\$925.26
% Change	-14.3%	-9.3%	+5.6%	-47.7%	+0.0%	+20.8%	+5.8%		+83.7%	+18.3%	+8.1%	+49.8%		+5.5%
Jan-19 - Dec-19 Totals	4,411	7,002	\$222,276	\$705,249	\$2,726,026	\$1,058,277	\$3,784,303	\$667,111	\$177,881	\$2,939,311	\$3,426,729	\$3,411,285	85.8%	\$3,866,835
Averages	368	584	\$18,523	\$58,771	\$227,169	\$88,190	\$315,359		\$44,470	\$244,943	\$285,561	\$284,274		\$322,236
PEPM			\$50.39	\$159.88	\$618.01	\$239.92	\$857.92		\$40.33	\$666.36	\$776.86	\$773.36		\$876.63

Months	Employee	+ Spouse	+ Child	+ Family	Employee	+ Spouse	+ Child	+ Family	
January-22	162	26	25	38	Administration	\$58.36	\$58.49	\$58.31	\$58.13
February-22	161	26	25	40	ISL Premium	\$61.35	\$167.05	\$167.05	\$167.05
March-22	163	26	25	39	ASL Premium	\$9.85	\$9.85	\$9.85	\$9.85
April-22	159	26	25	36	Max Claims Factor	\$705.73	\$1,976.05	\$1,976.05	\$1,976.05
May-22	155	28	24	35	IMA Expected Claims Factor (Composite)				\$1,020.00
June-22	160	27	26	35					
July-22	155	30	26	34					
August-22	161	28	26	33					
September-22	157	28	27	32					
October-22	164	28	30	32					
November-22	168	28	29	35					
December-22	169	29	29	34					
Average	161	28	26	35					
% Change	+5.9%	+12.0%	+0.0%	-2.8%					
January 1, 2021 - December 31, 2021									
Averages	152	25	26	36					
% Change	-26.6%	-26.5%	-16.1%	-16.3%					
January 1, 2020 - December 31, 2020									
Averages	207	34	31	43					
% Change	-18.8%	-10.5%	+0.0%	-2.3%					
January 1, 2019 - December 31, 2019									
Averages	255	38	31	44					



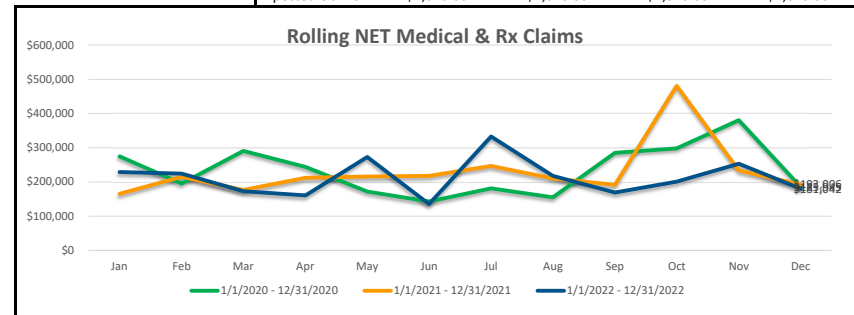


**Medical & Rx
Plan Performance Report
PPO Plan Executive Summary**

Month	Total Employees	Total Members	Total Fixed Cost (Admin + Stop Loss)	Gross Medical Claims	Gross Rx Claims	Gross Medical & Rx Claims	Claims over Specific	NET Medical & Rx Claims	Expected Claims	Maximum Claims	Net Claims vs. Expected Claims	Total Actual Cost
A	B	C	D	E	F	G (E + F)	H	I (G - H)	J	K	L (I / J)	M (D + I)
January-22	186	312	\$31,135	\$164,517	\$65,079	\$229,595	\$0	\$229,595	\$189,720	\$213,837	121%	\$260,730
February-22	183	311	\$30,853	\$118,301	\$106,094	\$224,394	\$0	\$224,394	\$186,660	\$212,990	120%	\$255,247
March-22	186	310	\$31,137	\$130,655	\$42,468	\$173,123	\$0	\$173,123	\$189,720	\$213,837	91%	\$204,260
April-22	179	298	\$30,013	\$105,261	\$55,655	\$160,915	\$0	\$160,915	\$182,580	\$206,356	88%	\$190,928
May-22	176	294	\$29,727	\$147,866	\$125,677	\$273,544	\$0	\$273,544	\$179,520	\$205,509	152%	\$303,270
June-22	181	302	\$30,485	\$90,294	\$45,547	\$135,841	\$0	\$135,841	\$184,620	\$210,308	74%	\$166,326
July-22	180	303	\$30,569	\$234,693	\$98,084	\$332,776	\$0	\$332,776	\$183,600	\$212,143	181%	\$363,345
August-22	184	303	\$30,769	\$112,722	\$105,204	\$217,926	\$0	\$217,926	\$187,680	\$211,155	116%	\$248,696
September-22	182	301	\$30,614	\$115,688	\$53,515	\$169,203	\$0	\$169,203	\$185,640	\$211,014	91%	\$199,817
October-22	188	307	\$31,503	\$100,021	\$101,265	\$201,286	\$0	\$201,286	\$191,760	\$216,518	105%	\$232,789
November-22	191	311	\$31,895	\$132,069	\$121,719	\$253,788	\$0	\$253,788	\$194,820	\$218,636	130%	\$285,682
December-22	193	313	\$32,155	\$104,356	\$76,686	\$181,042	\$0	\$181,042	\$196,860	\$220,047	92%	\$213,197
Totals	2,209	3,665	\$370,853	\$1,556,441	\$996,993	\$2,553,434	\$0	\$2,553,434	\$2,253,180	\$2,552,348	113.3%	\$2,924,287
Averages	184	305	\$30,904	\$129,703	\$83,083	\$212,786		\$212,786	\$187,765	\$212,696		\$243,691
PEPM			\$168	\$705	\$451	\$1,156		\$1,156	\$1,020	\$1,155		\$1,324
PMPM			\$101	\$425	\$272	\$697		\$697	\$615	\$696		\$798
Annualized	2,208	3,660	\$370,853	\$1,556,441	\$996,993	\$2,553,434		\$2,553,434	\$2,253,180	\$2,552,348		\$2,924,287
% Change	-5.2%	-8.9%	+1.9%	-9.8%	+6.2%	-4.1%		-2.4%	+25.1%	+3.7%		-1.9%
Jan-21 - Dec-21 Totals	2,330	4,018	\$383,946	\$1,819,460	\$990,364	\$2,809,824	\$49,697	\$2,760,127	\$1,899,579	\$2,596,043	145.3%	\$3,144,073
Averages	194	335	\$31,996	\$151,622	\$82,530	\$234,152		\$230,011	\$158,298	\$216,337		\$262,006
PEPM			\$165	\$781	\$425	\$1,206		\$1,185	\$815	\$1,114		\$1,349
% Change	-21.9%	-18.1%	+20.1%	+19.6%	+23.1%	+20.8%		+25.9%	-2.9%	-3.4%		+25.2%
Jan-20 - Dec-20 Totals	2,984	4,904	\$409,435	\$1,948,338	\$1,030,585	\$2,978,923	\$171,477	\$2,807,446	\$2,504,889	\$3,441,221	112.1%	\$3,216,882
Averages	249	409	\$34,120	\$162,362	\$85,882	\$248,244		\$233,954	\$208,741	\$286,768		\$268,073
PEPM			\$137	\$653	\$345	\$998		\$941	\$839	\$1,153		\$1,078
% Change	-14.7%	-10.3%	-34.4%	+9.1%	+24.0%	+13.9%		+17.0%	+8.1%	+18.3%		+6.4%
Jan-19 - Dec-19 Totals	3,498	5,466	\$731,607	\$2,093,003	\$974,033	\$3,067,035	\$253,397	\$2,813,639	\$2,717,456	\$3,411,285	103.5%	\$3,545,245
Averages	292	456	\$60,967	\$174,417	\$81,169	\$255,586		\$234,470	\$226,455	\$284,274		\$295,437
PEPM			\$209	\$598	\$278	\$877		\$804	\$777	\$975		\$1,014

Months	Employee	+ Spouse	+ Child	+ Family
January-22	121	20	18	27
February-22	117	20	18	28
March-22	121	20	18	27
April-22	116	21	18	24
May-22	112	23	17	24
June-22	116	22	19	24
July-22	113	25	18	24
August-22	120	23	18	23
September-22	117	23	20	22
October-22	122	23	22	21
November-22	125	23	21	22
December-22	127	24	21	21
Average	119	22	19	24
% Change	-4.8%	+4.8%	-9.5%	-14.3%
January 1, 2021 - December 31, 2021				
Averages	125	21	21	28
% Change	-24.2%	-27.6%	-19.2%	-3.4%
January 1, 2020 - December 31, 2020				
Averages	165	29	26	29
% Change	-19.9%	-6.5%	+8.3%	-6.5%
January 1, 2019 - December 31, 2019				
Averages	206	31	24	31

Plan Cost vs. Employee Contributions				
Total Actual Cost of PPO Plan Plan				\$2,924,287
Percentage of Total Actual Cost (Not including ACA fees)				92.1%
Total Estimated PPO Plan EE Premiums				\$638,029
Percentage of Total EE Premiums				79.1%
Current Rates				
	Employee	+ Spouse	+ Child	+ Family
Administration	\$58.78	\$58.78	\$58.78	\$58.78
ISL Premium	\$61.35	\$167.05	\$167.05	\$167.05
ASL Premium	\$9.85	\$9.85	\$9.85	\$9.85
Expected Claims	\$1,020.00	\$1,020.00	\$1,020.00	\$1,020.00



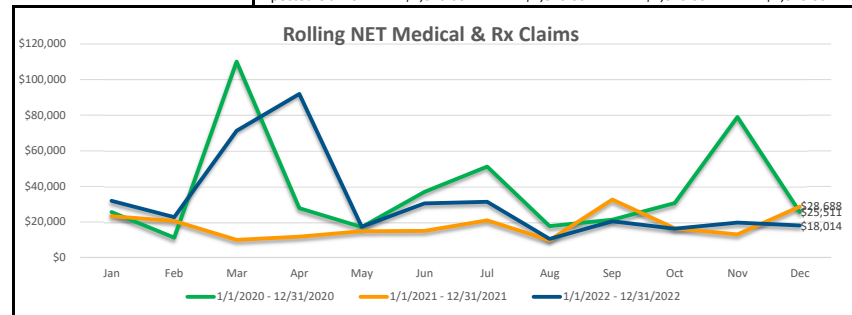


**Medical & Rx
Plan Performance Report
HDHP Plan Executive Summary**

Month	Total Employees	Total Members	Total Fixed Cost (Admin + Stop Loss)	Gross Medical Claims	Gross Rx Claims	Gross Medical & Rx Claims	Claims over Specific	NET Medical & Rx Claims	Expected Claims	Maximum Claims	Net Claims vs. Expected Claims	Total Actual Cost
A	B	C	D	E	F	G (E + F)	H	I (G - H)	J	K	L (I / J)	M (D + I)
January-22	65	118	\$10,874	\$26,677	\$5,179	\$31,856	\$0	\$31,856	\$66,300	\$76,360	48%	\$42,730
February-22	69	125	\$11,493	\$20,465	\$2,154	\$22,619	\$0	\$22,619	\$70,380	\$80,453	32%	\$34,112
March-22	67	123	\$11,237	\$62,934	\$8,219	\$71,153	\$0	\$71,153	\$68,340	\$79,042	104%	\$82,390
April-22	67	122	\$11,131	\$85,434	\$6,468	\$91,901	\$0	\$91,901	\$68,340	\$77,772	134%	\$103,032
May-22	66	118	\$10,897	\$13,200	\$4,102	\$17,302	\$0	\$17,302	\$67,320	\$75,796	26%	\$28,199
June-22	67	119	\$11,025	\$26,939	\$3,551	\$30,490	\$0	\$30,490	\$68,340	\$76,501	45%	\$41,516
July-22	65	116	\$10,769	\$25,501	\$5,798	\$31,300	\$0	\$31,300	\$66,300	\$75,090	47%	\$42,068
August-22	64	115	\$10,640	\$6,862	\$3,617	\$10,479	\$0	\$10,479	\$65,280	\$74,384	16%	\$21,119
September-22	62	111	\$10,278	\$11,780	\$8,552	\$20,333	\$0	\$20,333	\$63,240	\$71,702	32%	\$30,611
October-22	66	120	\$11,003	\$13,003	\$3,171	\$16,175	\$0	\$16,175	\$67,320	\$77,066	24%	\$27,177
November-22	69	128	\$11,599	\$13,143	\$6,536	\$19,679	\$0	\$19,679	\$70,380	\$81,724	28%	\$31,277
December-22	68	127	\$11,470	\$12,678	\$5,335	\$18,014	\$0	\$18,014	\$69,360	\$81,018	26%	\$29,484
Totals	795	1,442	\$132,415	\$318,617	\$62,683	\$381,300	\$0	\$381,300	\$810,900	\$926,908	47.0%	\$513,715
Averages	66	120	\$11,035	\$26,551	\$5,224	\$31,775		\$31,775	\$67,575	\$77,242		\$42,810
PEPM			\$167	\$401	\$79	\$480		\$480	\$1,020	\$1,166		\$646
PMPM			\$92	\$221	\$43	\$264		\$264	\$562	\$643		\$356
Annualized	792	1,440	\$132,415	\$318,617	\$62,683	\$381,300		\$381,300	\$810,900	\$926,908		\$513,715
% Change	+52.0%	+48.9%	+0.7%	+11.5%	+43.3%	+15.7%		+15.7%	+25.1%	+2.4%		+11.4%
Jan-21 - Dec-21 Totals	521	967	\$86,156	\$187,326	\$28,672	\$215,997	\$0	\$215,997	\$424,756	\$593,033	50.9%	\$302,153
Averages	43	81	\$7,180	\$15,610	\$2,389	\$18,000		\$18,000	\$35,396	\$49,419		\$25,179
PEPM			\$165	\$360	\$55	\$415		\$415	\$815	\$1,138		\$580
% Change	-34.6%	-33.3%	+20.5%	-26.2%	-32.6%	-27.2%		-27.2%	-2.9%	-3.3%		-17.9%
Jan-20 - Dec-20 Totals	797	1,450	\$109,351	\$388,517	\$65,064	\$453,581	\$0	\$453,581	\$669,034	\$938,227	67.8%	\$562,932
Averages	66	121	\$9,113	\$32,376	\$5,422	\$37,798		\$37,798	\$55,753	\$78,186		\$46,911
PEPM			\$137	\$487	\$82	\$569		\$569	\$839	\$1,177		\$706
% Change	-12.7%	-5.6%	-36.4%	-29.7%	-11.5%	-27.6%		+71.2%	+8.1%	+20.7%		+28.8%
Jan-19 - Dec-19 Totals	913	1,536	\$196,948	\$633,023	\$84,244	\$717,267	\$413,714	\$303,553	\$709,273	\$890,367	42.8%	\$500,501
Averages	76	128	\$16,412	\$52,752	\$7,020	\$59,772		\$25,296	\$59,106	\$74,197		\$41,708
PEPM			\$216	\$693	\$92	\$786		\$332	\$777	\$975		\$548

Months	Employee	+ Spouse	+ Child	+ Family
January-22	41	6	7	11
February-22	44	6	7	12
March-22	42	6	7	12
April-22	43	5	7	12
May-22	43	5	7	11
June-22	44	5	7	11
July-22	42	5	8	10
August-22	41	5	8	10
September-22	40	5	7	10
October-22	42	5	8	11
November-22	43	5	8	13
December-22	42	5	8	13
Average	42	5	7	11
% Change	+55.6%	+25.0%	+40.0%	+37.5%
January 1, 2021 - December 31, 2021				
Averages	27	4	5	8
% Change	-37.2%	-20.0%	+0.0%	-42.9%
January 1, 2020 - December 31, 2020				
Averages	43	5	5	14
% Change	-14.0%	-28.6%	-16.7%	+7.7%
January 1, 2019 - December 31, 2019				
Averages	50	7	6	13

Plan Cost vs. Employee Contributions					
Total Actual Cost of HDHP Plan Plan					\$513,715
Percentage of Total Actual Cost (Not including ACA fees)					16.2%
Total Estimated HDHP Plan EE Premiums					\$168,762
Percentage of Total EE Premiums					20.9%
Current Rates					
	Employee	+ Spouse	+ Child	+ Family	
Administration	\$57.07	\$57.07	\$57.07	\$57.07	
ISL Premium	\$61.35	\$167.05	\$167.05	\$167.05	
ASL Premium	\$9.85	\$9.85	\$9.85	\$9.85	
Expected Claims	\$1,020.00	\$1,020.00	\$1,020.00	\$1,020.00	





ABC Company
Specific Stop Loss Tracking Information (Claims over \$50,000)
Specific Deductible = \$200,000, Stop Loss 24/12 Contract, Policy Includes Medical & Rx Claims
Paid Claims Through December 31, 2022

	Prior Year Claims Total	Enrollment Status	Diagnosis	Relationship	Gender	Plan	Specific Deductible	Paid YTD	Increase from Prior Month	Amount Over Deductible	% of Deductible	Claims Trend
1	\$0	Termed	Malignant Neoplasm of Ampulla of Vater	Subscriber	Female	HDHP Plan	\$200,000	\$155,866	\$0		77.9%	
2	\$138,208	Active	Secondary Pulmonary Arterial Hypertension	Subscriber	Female	PPO Plan	\$200,000	\$129,772	\$11,732		64.9%	
3	\$10,329	Active	Embolicism and Thrombosis of Iliac Artery	Subscriber	Female	PPO Plan	\$200,000	\$120,591	\$3,157		60.3%	
4	\$26,062	Termed	Diverticulitis	Spouse	Female	PPO Plan	\$200,000	\$93,025	\$0		46.5%	
5	\$22,787	Active	Spinal Stenosis Lumbar Region	Subscriber	Female	PPO Plan	\$200,000	\$90,622	\$529		45.3%	
6	\$170,688	Termed	Multiple Sclerosis	Subscriber	Male	PPO Plan	\$200,000	\$88,199	\$0		44.1%	
7	\$104,309	Active	Encounter for Other Orthopedic Aftercare	Spouse	Male	PPO Plan	\$200,000	\$71,048	\$6,640		35.5%	
8	\$16,281	Active	Ventral Hernia w/Obstruction	Subscriber	Female	PPO Plan	\$200,000	\$70,170	\$694		35.1%	
9	\$0	Active	Encntr Screen Mammogram For Malignant Neoplasm Of	Spouse	Female	PPO Plan	\$200,000	\$62,794	\$175		31.4%	
10	\$21,376	Active	Idiopathic Urticaria	Subscriber	Female	PPO Plan	\$200,000	\$59,299	\$4,554		29.6%	
11	\$118,385	Active	Stenosis Of Anus And Rectum	Child	Male	PPO Plan	\$200,000	\$56,859	\$6,168		28.4%	
12	\$70,785	Active	Rheumatoid Arthritis W/o Rheumatoid Factor, Multiple	Subscriber	Female	PPO Plan	\$200,000	\$54,030	\$905		27.0%	
13	\$0	Active	Major Depressv Disorder, Recurrent Severe W/o Psych	Child	Female	PPO Plan	\$200,000	\$50,079	\$998		25.0%	
								\$1,102,355	\$35,553	\$0		

Current Year Large Claimant Summary		
Total Gross Large Claims Paid	\$1,102,355	
Total Amount over Specific Stop Loss Level:	\$0	
NET Large Claims Paid	\$1,102,355	
Gross Large Claim Dollars as a Percentage of Gross Medical & Rx Claims:	37.6%	
Specific Stop Loss Level	\$200,000	

Color Code:

Claim has exceeded the specific level
Claim has exceeded 75% of stop loss
Claim has exceeded 50% of stop loss
Claim has exceeded 25% of stop loss

Prior Year Large Claimant Summary					
	2021	2020	2019	2018	2017
Total Gross Large Claims Paid	\$887,911	\$1,006,936	\$1,758,128	\$868,052	\$1,145,664
Total Amount over Specific Stop Loss Level:	\$49,697	\$171,621	\$667,111	\$117,999	\$204,081
NET Large Claims Paid	\$838,213	\$835,315	\$1,091,017	\$750,054	\$941,583
Gross Large Claim Dollars as a Percentage of Gross Medical & Rx Claims:	29.3%	29.3%	46.2%	32.1%	41.4%
Specific Stop Loss Level	\$200,000	\$200,000	\$100,000	\$100,000	\$100,000
Total Claimants (over 50%)	6	6	12	9	11



ABC Company
Medical and Rx Plan Budget
January 1, 2022 through December 31, 2022

Month	Total Fixed Cost	Net Medical & Rx Claims	Expected Claims	Total Actual Cost	Estimated EE Contribution	Estimated Total Actual ER Cost	Total Budgeted Cost	Difference vs. Total Actual Costs
A	B	C	D	E (B + C)	F	G (E - F)	H	I (H - E)
January-22	\$42,009	\$261,451	\$256,020	\$303,460	\$68,100	\$235,360	\$288,684	(\$14,776)
February-22	\$42,346	\$183,683	\$257,040	\$226,029	\$69,806	\$156,223	\$291,855	\$65,826
March-22	\$42,374	\$244,276	\$258,060	\$286,650	\$69,649	\$217,001	\$291,346	\$4,696
April-22	\$41,144	\$252,817	\$250,920	\$293,960	\$67,699	\$226,261	\$281,135	(\$12,825)
May-22	\$40,623	\$236,575	\$246,840	\$277,198	\$67,385	\$209,813	\$277,794	\$596
June-22	\$41,510	\$166,332	\$252,960	\$207,842	\$68,618	\$139,223	\$282,993	\$75,151
July-22	\$41,337	\$364,076	\$249,900	\$405,413	\$69,325	\$336,088	\$282,042	(\$123,371)
August-22	\$41,410	\$161,090	\$252,960	\$202,500	\$69,357	\$133,143	\$281,257	\$78,757
September-22	\$40,892	\$189,535	\$248,880	\$230,427	\$68,761	\$161,666	\$277,533	\$47,106
October-22	\$42,505	\$217,461	\$259,080	\$259,966	\$70,927	\$189,039	\$286,749	\$26,783
November-22	\$43,493	\$195,441	\$265,200	\$238,935	\$71,918	\$167,017	\$294,698	\$55,763
December-22	\$43,625	\$199,056	\$266,220	\$242,681	\$71,951	\$170,730	\$294,934	\$52,253
Totals	\$503,268	\$2,671,793	\$3,064,080	\$3,175,061	\$833,497	\$2,341,564	\$3,431,021	\$255,960
Average	\$41,939	\$222,649	\$255,340	\$264,588	\$69,458	\$195,130	\$285,918	\$21,330
PEPM	\$168	\$889	\$1,020	\$1,057	\$277	\$779	\$1,142	\$85
PMPM	\$99	\$523	\$600	\$622	\$163	\$459	\$672	\$50
Annualized	\$503,268	\$2,671,793	\$3,064,080	\$3,175,061	\$833,497	\$2,341,564	\$3,431,021	\$255,960
% Change	+1.7%	-8.3%	+25.1%	-6.9%	+1.5%	-9.5%	+4.8%	-290.5%
Jan-21 - Dec-21 Totals	\$469,500	\$2,765,498	\$2,324,335	\$3,234,998	\$779,104	\$2,455,894	\$3,107,511	(\$127,487)
Average	\$39,125	\$230,458	\$193,695	\$269,583	\$64,925	\$204,658	\$258,959	(\$10,624)
PEPM	\$165	\$970	\$815	\$1,135	\$273	\$861	\$1,090	(\$45)
% Change	+20.3%	+23.0%	-2.9%	+22.6%	+5.5%	+29.3%	+2.8%	-133.0%
Jan-20 - Dec-20 Totals	\$517,491	\$2,980,904	\$3,173,923	\$3,498,395	\$979,260	\$2,519,135	\$4,010,101	\$511,706
Average	\$43,124	\$248,409	\$264,494	\$291,533	\$81,605	\$209,928	\$334,175	\$42,642
PEPM	\$137	\$788	\$839	\$925	\$259	\$666	\$1,061	\$135
% Change	-34.9%	+18.3%	+8.1%	+5.5%	+7.1%	+5.0%	+3.6%	-7.7%
Jan-19 - Dec-19 Totals	\$927,524	\$2,939,311	\$3,426,729	\$3,866,835	\$1,066,840	\$2,799,995	\$4,513,871	\$647,036
Average	\$77,294	\$244,943	\$285,561	\$322,236	\$88,903	\$233,333	\$376,156	\$53,920
PEPM	\$210	\$666	\$777	\$877	\$242	\$635	\$1,023	\$147

Employee Contributions				
	Employee	+ Spouse	+ Child	+ Family
PPO Plan	\$168.60	\$513.25	\$462.68	\$692.88
HDHP Plan	\$124.28	\$362.53	\$330.20	\$445.41

Employer Contributions				
	Employee	+ Spouse	+ Child	+ Family
PPO Plan	\$635.31	\$1,166.90	\$1,032.59	\$1,686.70
HDHP Plan	\$548.06	\$1,042.72	\$920.41	\$1,544.80

Total Monthly Funding				
	Employee	+ Spouse	+ Child	+ Family
PPO Plan	\$803.91	\$1,680.15	\$1,495.27	\$2,379.58
HDHP Plan	\$672.34	\$1,405.25	\$1,250.61	\$1,990.21

\$3,175,061 NET Plan Cost (Total Cost)
 \$1,057 PEPM

\$3,431,021 Gross Budget
 \$1,142 PEPM

\$833,497 Employee Contributions
 \$277 PEPM
 26.3% % NET Plan Cost (Total Cost)

\$2,341,564 NET ABC Company Cost
 \$779 PEPM

\$255,960 Estimated Surplus/(Deficit)
 92.5% NET Plan Cost as % of Budget



**Dental
Plan Performance Report
Dental Executive Summary
ABC Company**

Month	Total Employees	Total Members	Total Fixed Cost	Total Dental Claims	Expected Dental Claims	NET Dental vs. Expected	Total Actual Cost	EE Contributions	GVI Total Cost	Total Expected Costs
A	B	C	D	E	F	G (E / F)	H (D + E)	I	J	K (D + F)
January-22	258	443	\$1,329	\$10,851	\$13,617	80%	\$12,179	\$16,163	(\$3,984)	\$14,946
February-22	259	449	\$1,334	\$11,276	\$13,670	82%	\$12,610	\$16,464	(\$3,854)	\$15,004
March-22	260	444	\$1,339	\$8,779	\$13,723	64%	\$10,118	\$16,423	(\$6,305)	\$15,062
April-22	250	431	\$1,288	\$13,921	\$13,195	106%	\$15,208	\$16,281	(\$1,073)	\$14,483
May-22	245	416	\$1,262	\$10,914	\$12,931	84%	\$12,176	\$16,391	(\$4,215)	\$14,193
June-22	254	422	\$1,308	\$12,700	\$13,406	95%	\$14,008	\$16,600	(\$2,591)	\$14,714
July-22	246	412	\$1,267	\$8,586	\$12,984	66%	\$9,853	\$16,352	(\$6,499)	\$14,251
August-22	253	419	\$1,303	\$13,323	\$13,353	100%	\$14,626	\$16,285	(\$1,659)	\$14,656
September-22	248	415	\$1,277	\$6,522	\$13,089	50%	\$7,799	\$16,151	(\$8,352)	\$14,367
October-22	258	430	\$1,329	\$10,343	\$13,617	76%	\$11,672	\$16,048	(\$4,376)	\$14,946
November-22	269	446	\$1,385	\$9,690	\$14,198	68%	\$11,076	\$16,474	(\$5,399)	\$15,583
December-22										
Totals	2,800	4,727	\$14,420	\$116,905	\$147,784	79.1%	\$131,325	\$179,632	(\$48,306)	\$162,204
Averages	255	430	\$1,311	\$10,628	\$13,435		\$11,939	\$16,330	(\$4,391)	\$14,746
PEPM			\$5.15	\$41.75	\$52.78		\$46.90	\$64.15	(\$17.25)	\$57.93
Annualized	3,055	5,157	\$15,731	\$127,533	\$161,219		\$143,264	\$195,962	(\$52,698)	\$176,950
% Change	+7.2%	+1035.8%	+0.0%	-4.4%	-0.7%		-4.0%			-40.2%
Jan-21 - Dec-21 Totals	2,850	4,994	\$14,678	\$124,511	\$151,506	82.2%	\$139,189	\$149,920	(\$10,731)	\$276,017
Averages	238	416	\$1,223	\$10,376	\$12,626		\$11,599	\$12,493	(\$894)	\$23,001
PEPM			\$5.15	\$43.69	\$53.16		\$48.84	\$52.60	(\$3.77)	\$96.85
% Change	-24.5%	-23.5%	-0.0%	+1.1%	+4.6%		+1.0%			+3.0%
Jan-20 - Dec-20 Totals	3,775	6,527	\$19,441	\$163,118	\$191,808	85.0%	\$182,559	\$193,601	(\$11,042)	\$354,925
Averages	315	544	\$1,620	\$13,593	\$15,984		\$15,213	\$16,133	(\$920)	\$29,577
PEPM			\$5.15	\$43.21	\$50.81		\$48.36	\$51.29	(\$2.93)	\$94.02
% Change	-13.2%	-9.2%	+0.0%	-10.1%	-0.8%		-9.1%			-5.3%
Jan-19 - Dec-19 Totals	4,349	7,189	\$22,397	\$208,971	\$222,843	93.8%	\$231,369	\$222,211	\$9,158	\$431,814
Averages	362	599	\$1,866	\$17,414	\$18,570		\$19,281	\$18,518	\$763	\$35,985
PEPM			\$5.15	\$48.05	\$51.24		\$53.20	\$51.09	\$2.11	\$99.29

Months	Employee	+ Spouse	+ Child	+ Family	Employee	+ Spouse	+ Child	+ Family
January-22	161	37	19	41	Administration	#DIV/0!	#DIV/0!	#DIV/0!
February-22	161	35	19	44	Dental Plan Claims	\$52.78	\$52.78	\$52.78
March-22	164	35	18	43				
April-22	155	36	18	41				
May-22	152	37	18	38				
June-22	162	36	20	36				
July-22	154	38	19	35				
August-22	162	36	20	35				
September-22	157	36	20	35				
October-22	163	36	24	35				
November-22	172	36	24	37				
December-22								
Average	160	36	20	38				
January 1, 2021 - December 31, 2021								
Averages	144	36	18	40				
% Change	-26.9%	-23.4%	-25.0%	-14.9%				
January 1, 2020 - December 31, 2020								
Averages	197	47	24	47				
% Change	-16.5%	-13.0%	-11.1%	+2.2%				
January 1, 2019 - December 31, 2019								
Averages	236	54	27	46				

