

# PRISM

## Sample Employer

PRISM Financial Reporting System

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The PRISM reporting system is a desktop reference that brings together:

- *Insurance Rates*
- *Claim Trends*
- *Benchmarks*
- *Financial Performance and Projections*

Report Date: 05/02/2019

# Sample Employer Performance Dashboard

Data through 12/31/2018

## STOP LOSS PROFILE

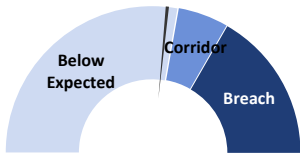
	Prior Year	Current Year
From:	4/1/2017	4/1/2018
To:	3/31/2018	3/31/2019
Specific Deductible:	\$30,000	\$30,000
Aggregating Specific Deductible:	\$0	\$0
Aggregate Corridor:	20%	20%
Specific Contract	36/12	48/12
Aggregate Contract	36/12	48/12
Administrator	MedCost	MedCost
Network	MedCost	MedCost
Stop Loss Carrier	Excess Re	Excess Re
Actuarial Value of Plan(s):	72.7%	72.2%

## FINANCIAL PROFILE

	Prior Year	Current Year Estimated
Specific Stop Loss	\$301,565	\$343,353
Aggregate Stop Loss	\$20,750	\$21,573
TPA and Network Fees	\$33,591	\$34,065
Other Fees	\$33,639	\$33,920
Total Fixed Costs	\$389,544	\$432,911
Self Funded Paid Claims	\$497,287	\$517,889
Rx Rebates	\$3,548	\$4,286
Total Costs	\$883,284	\$946,514
Per Employee Per Month	\$922.97	\$980.84

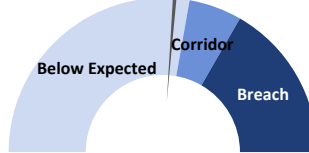
## SELF FUNDED EXPERIENCE - ACTUAL TO EXPECTED RATIOS

Prior Year



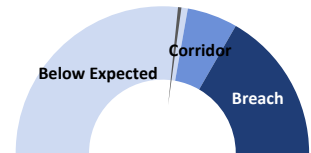
Actual	\$497,287
Expected	\$504,817
Percent	98.5%
Breach	\$0

Current Year to Date



Actual	\$393,710
Expected	\$402,566
Percent	97.8%
Breach	\$0

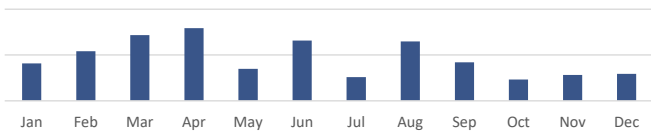
Current Year Projected



Actual	\$517,889
Expected	\$519,792
Percent	99.6%
Breach	\$0

## CLAIM GRAPH - MOST RECENT 12 MONTHS

Self Funded Paid Claim Amounts (Net of Aggregate Recoveries)



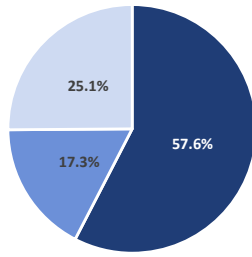
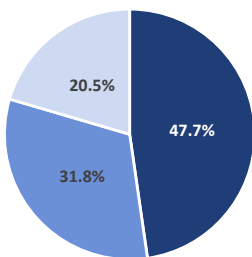
## RENEWAL HISTORY

	Specific Stop Loss	Aggregate Stop Loss	Attachment Point	Maximum Increase
2nd Prior Year	16.0%	18.0%	23.5%	18.8%
Prior Year	10.0%	10.0%	12.0%	11.3%
Current Year	15.0%	5.0%	4.0%	4.7%
Prospective	1.4%	5.0%	16.7%	3.1%

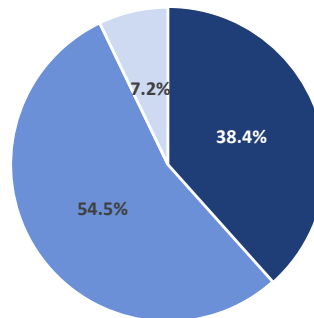
## EMPLOYEE CONTRIBUTION BENCHMARK - Current Year Estimates

Sample Employer

Benchmark



## CURRENT YEAR SELF FUNDED PERCENTAGE



- Stop Loss Premium
- Claims Under Specific
- Administrative Fees

Employer Contributions to the Plan - % of the cost of healthcare subsidized by the employer

Employee Contributions to the Plan - % paid by the employee, typically through payroll deductions

Employee Out-of-Pocket - % of healthcare cost paid by copays, coinsurance, and deductibles as determined by plan election and actuarial estimates



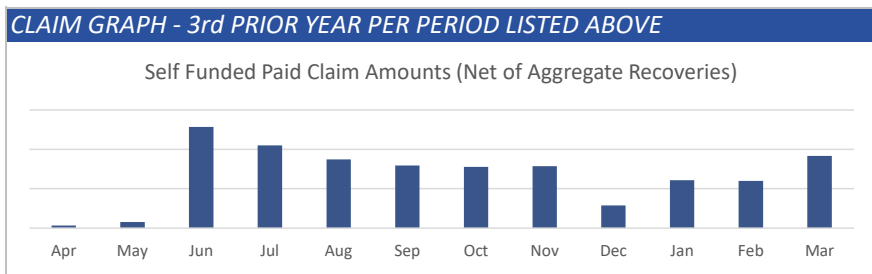
## Third Prior Year Sample Employer

STOP LOSS PROFILE		
Period:	4/1/2016	3/31/2016
Specific Deductible:		\$30,000
Aggregating Specific Deductible:		\$0
Aggregate Corridor:		20%
Specific Contract		24/12
Aggregate Contract		24/12
Stop Loss Carrier		Excess Re
Actuarial Value of Plan(s):		73.7%

RATES AND FEES		Fixed Costs					
	Attachment	Specific	Aggregate	TPA &	Other	Total	
	Count	Point	Stop Loss	Network	Fees	Fixed Costs	
EE	43	\$357.76	\$193.06	\$13.06	\$46.00	\$282.37	
ES	1	\$733.41	\$395.77	\$26.77	\$46.00	\$498.79	
EC	6	\$575.99	\$310.83	\$21.03	\$46.00	\$408.11	
FAM	6	\$1,033.93	\$557.95	\$37.74	\$46.00	\$671.94	
<b>Monthly</b>		\$26,433	\$14,264	\$965	\$1,718	\$18,624	
<b>YTD</b>		\$317,201	\$171,174	\$11,579	\$20,615	\$223,484	

CLAIM FUND EXPERIENCE			(a)	(b)	(a)-(b)	YTD	Ratio To
Month	Attachment	Expected	Paid	Stop Loss	Self	Breach	Expected
	Count	Claims	Claims	& Other	Funded		
Apr-15	54	\$25,934	\$21,612	\$1,360	\$1,360	\$0	6.3%
May-15	55	\$26,292	\$21,910	\$3,070	\$3,070	\$0	14.0%
Jun-15	55	\$26,074	\$21,728	\$51,423	\$51,423	\$0	236.7%
Jul-15	56	\$27,107	\$22,590	\$44,127	\$41,941	\$0	185.7%
Aug-15	56	\$27,107	\$22,590	\$36,025	\$34,912	\$192	154.5%
Sep-15	56	\$27,107	\$22,590	\$31,850	\$31,776	\$4,860	140.7%
Oct-15	56	\$27,107	\$22,590	\$31,982	\$31,030	\$8,782	137.4%
Nov-15	56	\$27,107	\$22,590	\$37,557	\$31,489	\$13,164	139.4%
Dec-15	56	\$26,889	\$22,408	\$15,634	\$11,491	\$0	51.3%
Jan-16	55	\$25,637	\$21,364	\$67,063	\$24,348	\$0	114.0%
Feb-16	54	\$25,061	\$20,884	\$27,359	\$24,020	\$0	115.0%
Mar-16	56	\$25,777	\$21,481	\$70,298	\$36,667	\$6,326	170.7%
	55	\$317,201	\$264,334	\$417,747	\$94,220	\$6,326	122.4%

MED/RX SPLIT	
Medical	Rx
\$384	\$976
\$759	\$2,311
\$50,582	\$840
\$38,641	\$5,486
\$26,229	\$9,796
\$22,224	\$9,696
\$23,036	\$9,100
\$29,746	\$7,811
\$9,683	\$6,001
\$59,221	\$7,843
\$20,374	\$7,035
\$59,442	\$10,856
\$340,321	\$77,750



CLAIMS BENCHMARK			
	Budget	Actual	Ratio
Medical	\$175,729	\$340,321	193.7%
Rx	\$88,605	\$77,750	87.7%
Rx Rebates		\$5,925	
SAVINGS COMPARED TO MAX			
	Max	Actual	Savings
3rd Prior Year	\$540,685	\$534,760	1.1%

LARGE CLAIM ACTIVITY							
Claim	ASD /	Stop Loss	Recovered				
Amount	Laser	Amount	To Date	Relation	Condition	Notes	
1	\$66,440	\$0	\$36,440	\$25,115	Spouse	Calculus of Kidney	
2	\$62,562	\$0	\$32,562	\$31,872	Employee	Spinal Stenosis of Lumbar Region	
3	\$49,395	\$0	\$19,395	\$0	Child	Unspecified Ovarian Cysts	
4	\$34,267	\$0	\$4,267	\$3,119	Employee	Mechanical Loosening of Prosthetic Joint	
5	\$31,556	\$0	\$1,556	\$0	Spouse	Cervical Spondylosis w/ Myelopathy	
6	\$23,080	\$0	\$0	\$0	Employee	Other Chest Pain	
7	\$17,746	\$0	\$0	\$0	Employee	Other Chest Pain	
8	\$16,080	\$0	\$0	\$0	Employee	Normal Delivery	
	\$301,127	\$0	\$94,220				
			Specific Loss Ratio	55.0%			



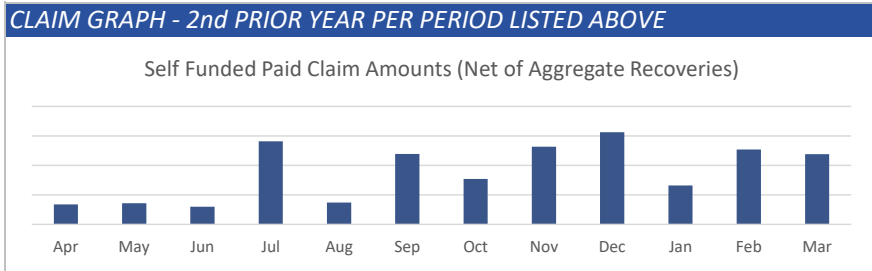
## Second Prior Year Sample Employer

STOP LOSS PROFILE		
Period:	4/1/2016	3/31/2017
Specific Deductible:	\$30,000	
Aggregating Specific Deductible:	\$0	
Aggregate Corridor:	20%	
Specific Contract	24/12	
Aggregate Contract	24/12	
Stop Loss Carrier	Excess Re	
Actuarial Value of Plan(s):	73.7%	

RATES AND FEES		Fixed Costs					
	Attachment	Specific	Aggregate	TPA &	Other	Total	
	Count	Point	Stop Loss	Stop Loss	Network	Fees	Fixed Costs
EE	58	\$441.84	\$223.95	\$15.41	\$47.10	\$31.90	\$318.36
ES	0	\$905.78	\$459.09	\$31.59	\$47.10	\$31.90	\$569.68
EC	10	\$711.37	\$360.56	\$24.82	\$47.10	\$31.90	\$464.38
FAM	6	\$1,276.93	\$647.22	\$44.53	\$47.10	\$31.90	\$770.75
<b>Monthly</b>		\$36,595	\$18,548	\$1,276	\$2,070	\$2,058	\$23,953
<b>YTD</b>		\$439,140	\$222,580	\$15,316	\$24,845	\$24,691	\$287,432

CLAIM FUND EXPERIENCE			(a)	(b)	(a)-(b)			
Month	Attachment	Expected	Paid	Stop Loss	Self	YTD	Ratio To	
	Count	Claims	Claims	& Other	Funded	Breach	Expected	
Apr-16	59	\$34,239	\$28,532	\$13,531	\$0	\$13,531	\$0	47.4%
May-16	60	\$34,680	\$28,900	\$14,417	\$0	\$14,417	\$0	49.9%
Jun-16	61	\$34,853	\$29,044	\$11,962	\$0	\$11,962	\$0	41.2%
Jul-16	59	\$33,969	\$28,307	\$56,289	\$0	\$56,289	\$0	198.8%
Aug-16	62	\$35,295	\$29,412	\$14,831	\$0	\$14,831	\$0	50.4%
Sep-16	64	\$36,642	\$30,535	\$47,749	\$0	\$47,749	\$0	156.4%
Oct-16	64	\$36,642	\$30,535	\$30,758	\$0	\$30,758	\$0	100.7%
Nov-16	64	\$36,642	\$30,535	\$68,232	\$15,562	\$52,670	\$0	172.5%
Dec-16	68	\$38,485	\$32,071	\$89,517	\$27,036	\$62,481	\$0	194.8%
Jan-17	70	\$39,099	\$32,582	\$61,514	\$35,190	\$26,324	\$0	80.8%
Feb-17	69	\$38,193	\$31,828	\$86,983	\$36,306	\$50,677	\$0	159.2%
Mar-17	74	\$40,402	\$33,669	\$296,978	\$249,425	\$47,553	\$0	141.2%
	65	\$439,140	\$365,950	\$792,760	\$363,519	\$429,241	\$0	117.3%

MED/RX SPLIT	
Medical	Rx
\$3,255	\$10,326
\$12,166	\$2,250
\$7,543	\$4,469
\$52,822	\$3,567
\$10,198	\$4,883
\$40,837	\$6,912
\$23,591	\$7,268
\$64,845	\$3,387
\$79,003	\$10,614
\$53,693	\$7,822
\$85,957	\$1,026
\$278,306	\$18,672
\$712,215	\$81,194



CLAIMS BENCHMARK			
	Budget	Actual	Ratio
Medical	\$276,465	\$712,215	257.6%
Rx	\$89,485	\$81,194	90.7%
Rx Rebates		\$5,925	
SAVINGS COMPARED TO MAX			
	Max	Actual	Savings
2nd Prior Year	\$726,572	\$710,748	2.2%

LARGE CLAIM ACTIVITY							
Claim	ASD /	Stop Loss	Recovered				
Amount	Laser	Amount	To Date	Relation	Condition	Notes	
1	\$341,687	\$0	\$311,687	\$284,201	Employee	Nonrheumatic Aortic Stenosis	Member deceased
2	\$59,048	\$0	\$29,048	\$22,607	Employee	Non-St Elevation Myocardial Infarction	
3	\$37,265	\$0	\$7,265	\$0	Spouse	Allergic Bronchopulmonary Aspergillosis	
4	\$36,734	\$0	\$6,734	\$5,355	Employee	Maternal Care for Scar from Previous C-Section	
5	\$36,572	\$0	\$6,572	\$0	Child	Right Lower Quadrant Pain	
6	\$32,212	\$0	\$2,212	\$2,084	Employee	Complete Rotator Cuff Tear	
7	\$22,086	\$0	\$0	\$0	Employee	Dysmenorrhea, Unspecified	
8	\$21,382	\$0	\$0	\$0	Employee	Complex Tear of Medial Meniscus	
	\$586,987	\$0	\$363,519				
	Specific Loss Ratio		163.3%				



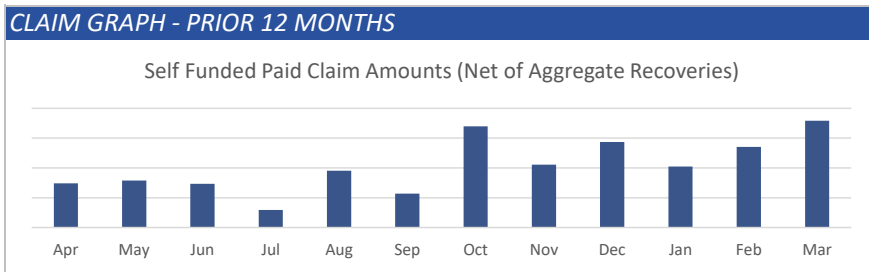
## Prior Year Sample Employer

STOP LOSS PROFILE		
Period:	4/1/2017	3/31/2018
Specific Deductible:	\$30,000	
Aggregating Specific Deductible:	\$0	
Aggregate Corridor:	20%	
Specific Contract	36/12	
Aggregate Contract	36/12	
Stop Loss Carrier	Excess Re	
Actuarial Value of Plan(s):	72.7%	

RATES AND FEES		Fixed Costs					
	Attachment	Specific	Aggregate	TPA &	Other	Total	
	Count	Point	Stop Loss	Stop Loss	Network	Fees	Fixed Costs
EE	66	\$494.86	\$246.35	\$16.95	\$53.10	\$35.15	\$351.55
ES	0	\$1,014.47	\$505.00	\$34.75	\$53.10	\$35.15	\$628.00
EC	11	\$796.73	\$396.62	\$27.30	\$53.10	\$35.15	\$512.17
FAM	9	\$1,430.16	\$711.94	\$48.98	\$53.10	\$35.15	\$849.17
<b>Monthly</b>		\$50,482	\$25,130	\$1,729	\$2,799	\$2,803	\$32,462
<b>YTD</b>		\$605,780	\$301,565	\$20,750	\$33,591	\$33,639	\$389,544

CLAIM FUND EXPERIENCE			(a)	(b)	(a)-(b)			
Month	Attachment	Expected	Paid	Stop Loss	Self	YTD	Ratio To	
	Count	Claims	Claims	& Other	Funded	Breach	Expected	
Apr-17	73	\$44,973	\$37,478	\$29,672	\$0	\$29,672	\$0	79.2%
May-17	76	\$47,393	\$39,494	\$31,489	\$0	\$31,489	\$0	79.7%
Jun-17	76	\$47,393	\$39,494	\$29,298	\$0	\$29,298	\$0	74.2%
Jul-17	76	\$47,695	\$39,746	\$11,760	\$0	\$11,760	\$0	29.6%
Aug-17	77	\$48,190	\$40,158	\$48,845	\$10,698	\$38,147	\$0	95.0%
Sep-17	78	\$49,620	\$41,350	\$26,073	\$3,269	\$22,804	\$0	55.2%
Oct-17	80	\$51,847	\$43,206	\$71,271	\$3,419	\$67,852	\$0	157.0%
Nov-17	81	\$52,342	\$43,618	\$44,618	\$2,454	\$42,164	\$0	96.7%
Dec-17	83	\$53,633	\$44,694	\$61,896	\$4,455	\$57,441	\$0	128.5%
Jan-18	84	\$53,307	\$44,422	\$61,634	\$20,766	\$40,868	\$0	92.0%
Feb-18	87	\$55,093	\$45,911	\$64,962	\$10,848	\$54,114	\$0	117.9%
Mar-18	86	\$54,296	\$45,247	\$132,518	\$60,841	\$71,677	\$0	158.4%
	80	\$605,780	\$504,817	\$614,036	\$116,749	\$497,287	\$0	98.5%

MED/RX SPLIT	
Medical	Rx
\$25,066	\$4,606
\$29,979	\$1,510
\$27,815	\$1,484
\$7,924	\$4,036
\$42,240	\$6,655
\$21,134	\$5,089
\$64,400	\$7,171
\$41,732	\$2,886
\$48,865	\$13,031
\$55,222	\$6,562
\$52,962	\$12,200
\$126,540	\$6,028
\$543,879	\$71,257



CLAIMS BENCHMARK			
	Budget	Actual	Ratio
Medical	\$383,014	\$543,879	142.0%
Rx	\$121,803	\$71,257	58.5%
Rx Rebates		\$3,548	
SAVINGS COMPARED TO MAX			
	Max	Actual	Savings
Prior Year	\$995,324	\$883,284	11.3%

LARGE CLAIM ACTIVITY						
Claim	ASD /	Stop Loss	Recovered			
Amount	Laser	Amount	To Date	Relation	Condition	Notes
1	\$56,494	\$0	\$26,494	\$0	Employee	Infection Following a Procedure
2	\$54,964	\$0	\$24,964	\$0	Employee	Calculus of Gallbladder
3	\$54,571	\$0	\$24,571	\$0	Employee	Unspecified Atrial Fibrillation
4	\$48,756	\$0	\$18,756	\$0	Employee	Encounter for Adjustment of Implanted Nervous Sy
5	\$38,148	\$0	\$8,148	\$0	Employee	Chronic Cholecystitis
6	\$37,850	\$0	\$7,850	\$0	Employee	Maternal Care for Scar from C-Section
7	\$35,966	\$0	\$5,966	\$0	Employee	Venous Insufficiency (Chronic)
8	\$28,935	\$0	\$0	\$0	Spouse	Squamous Cell Carcinoma
	\$355,684	\$0	\$116,749			
	Specific Loss Ratio		38.7%			



# Year to Date Sample Employer

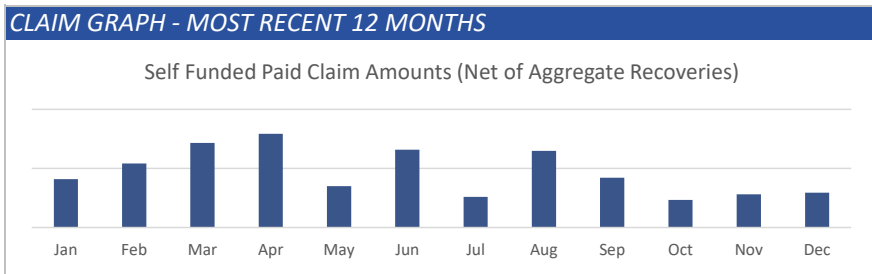
Data through 12/31/2018

STOP LOSS PROFILE		
Period:	4/1/2018	12/31/2018
Specific Deductible:		\$30,000
Aggregating Specific Deductible:		\$0
Aggregate Corridor:		20%
Specific Contract		48/12
Aggregate Contract		48/12
Stop Loss Carrier		Excess Re
Actuarial Value of Plan(s):		72.2%

RATES AND FEES		Fixed Costs					
	Attachment	Specific	Aggregate	TPA &	Other	Total	
	Count	Point	Stop Loss	Stop Loss	Network	Fees	Fixed Costs
EE	58	\$514.65	\$283.30	\$17.80	\$35.30	\$35.15	\$371.55
ES	0	\$1,055.05	\$580.75	\$36.49	\$35.30	\$35.15	\$687.69
EC	8	\$828.60	\$456.11	\$28.67	\$35.30	\$35.15	\$555.23
FAM	7	\$1,487.37	\$818.73	\$51.43	\$35.30	\$35.15	\$940.61
<b>Last Month</b>		\$46,890	\$25,811	\$1,622	\$2,577	\$2,566	\$32,576
<b>YTD</b>		\$483,080	\$265,919	\$16,708	\$26,334	\$515	\$309,475

CLAIM FUND EXPERIENCE			(a)	(b)	(a)-(b)			
Month	Count	Attachment Point	Expected Claims	Paid Claims	Stop Loss & Other	Self Funded	YTD Breach	Ratio To Expected
Apr-18	86	\$55,840	\$46,533	\$79,224	\$0	\$79,224	\$23,384	170.3%
May-18	86	\$55,840	\$46,533	\$34,949	\$0	\$34,949	\$2,494	75.1%
Jun-18	86	\$55,840	\$46,533	\$70,823	\$4,954	\$65,870	\$12,523	141.6%
Jul-18	88	\$57,183	\$47,653	\$28,381	\$2,406	\$25,975	\$0	54.5%
Aug-18	86	\$56,154	\$46,795	\$69,951	\$5,175	\$64,776	\$0	138.4%
Sep-18	84	\$54,811	\$45,676	\$55,869	\$13,823	\$42,046	\$0	92.1%
Oct-18	80	\$51,033	\$42,528	\$56,088	\$32,735	\$23,354	\$0	54.9%
Nov-18	77	\$49,489	\$41,241	\$132,376	\$104,240	\$28,136	\$0	68.2%
Dec-18	73	\$46,890	\$39,075	\$30,659	\$1,278	\$29,381	\$0	75.2%
	83	\$483,080	\$402,566	\$558,321	\$164,611	\$393,710	\$0	97.8%

MED/RX SPLIT	
Medical	Rx
\$66,048	\$13,176
\$28,042	\$7,008
\$63,996	\$6,927
\$22,507	\$5,978
\$62,943	\$7,108
\$45,704	\$10,215
\$42,913	\$13,225
\$122,287	\$10,089
\$18,442	\$12,217
\$472,882	\$85,943



CLAIMS BENCHMARK			
	Budget	Actual	Ratio
Medical	\$305,435	\$472,882	154.8%
Rx	\$97,132	\$85,943	88.5%
Rx Rebates		\$4,286	
COSTS COMPARED TO MAX			
	Max	Actual	Savings
Current Year	\$792,555	\$698,900	11.8%

LARGE CLAIM ACTIVITY							
Claim	Amount	ASD / Laser	Stop Loss Amount	Recovered To Date	Relation	Condition	Notes
1	\$64,847	\$0	\$34,847	\$0	Spouse	Encounter for Antineoplastic Chemotherapy	
2	\$42,787	\$0	\$12,787	\$0	Employee	Endometrial Intraepithelial Neoplasia	
3	\$39,962	\$0	\$9,962	\$0	Employee	Spondylolisthesis, Lumbosacral Region	
4	\$31,496	\$0	\$1,496	\$0	Employee	Calculus of Gallbladder with Chronic Cholecystitis	
5	\$19,455	\$0	\$0	\$0	Employee	Obstructive Sleep Apnea	
6	\$15,607	\$0	\$0	\$0	Employee	Varicose Veins	
7	\$15,187	\$0	\$0	\$0	Employee	Anal Polyp	
8							
	\$229,341	\$0	\$59,092				
	Specific Loss Ratio		22.2%				



# Projected Completed Year

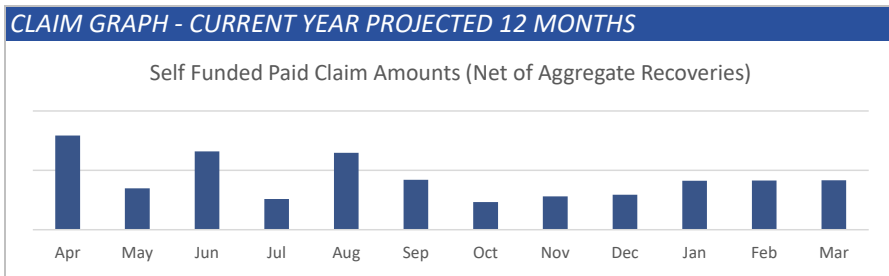
## Sample Employer

STOP LOSS PROFILE		
Period:	4/1/2018	3/31/2019
Specific Deductible:	\$30,000	
Aggregating Specific Deductible:	\$0	
Aggregate Corridor:	20%	
Specific Contract	48/12	
Aggregate Contract	48/12	
Stop Loss Carrier	Excess Re	
Actuarial Value of Plan(s):	72.2%	

RATES AND FEES		Fixed Costs					
	Count	Attachment Point	Specific Stop Loss	Aggregate Stop Loss	TPA & Network	Other Fees	Total Fixed Costs
EE	58	\$514.65	\$283.30	\$17.80	\$35.30	\$35.15	\$371.55
ES	0	\$1,055.05	\$580.75	\$36.49	\$35.30	\$35.15	\$687.69
EC	8	\$828.60	\$456.11	\$28.67	\$35.30	\$35.15	\$555.23
FAM	7	\$1,487.37	\$818.73	\$51.43	\$35.30	\$35.15	\$940.61
<b>Monthly</b>		\$49,489	\$27,242	\$1,712	\$2,718	\$2,707	\$34,378
<b>Est Full Year</b>		\$623,750	\$343,353	\$21,573	\$34,065	\$33,920	\$432,911

CLAIM FUND EXPERIENCE				(a)	(b)	(a)-(b)	YTD	Ratio To
Month	Count	Attachment Point	Expected Claims	Paid Claims	Stop Loss & Other	Self Funded	Breach	Expected
Apr-18	86	\$55,840	\$46,533	Total paid claims and specific stop loss claims not projected for this report.		\$79,224	\$23,384	170.3%
May-18	86	\$55,840	\$46,533			\$34,949	\$2,494	75.1%
Jun-18	86	\$55,840	\$46,533			\$65,870	\$12,523	141.6%
Jul-18	88	\$57,183	\$47,653			\$25,975	\$0	54.5%
Aug-18	86	\$56,154	\$46,795			\$64,776	\$0	138.4%
Sep-18	84	\$54,811	\$45,676			\$42,046	\$0	92.1%
Oct-18	80	\$51,033	\$42,528			\$23,354	\$0	54.9%
Nov-18	77	\$49,489	\$41,241			\$28,136	\$0	68.2%
Dec-18	73	\$46,890	\$39,075			\$29,381	\$0	75.2%
Jan-19	73	\$46,890	\$39,075			\$41,225	\$0	105.5%
Feb-19	73	\$46,890	\$39,075			\$41,393	\$0	105.9%
Mar-19	73	\$46,890	\$39,075			\$41,561	\$0	106.4%
	80	\$623,750	\$519,792					\$517,889

MED/RX SPLIT	
Medical	Rx
Medical and Rx claims not projected separately for this report.	

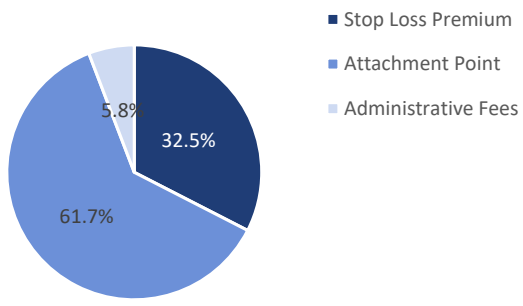


CLAIMS BENCHMARK			
	Budget	Actual	Ratio
Medical	\$394,375	\$472,882	119.9%
Rx	\$125,416	\$85,943	68.5%
Rx Rebates		\$4,286	

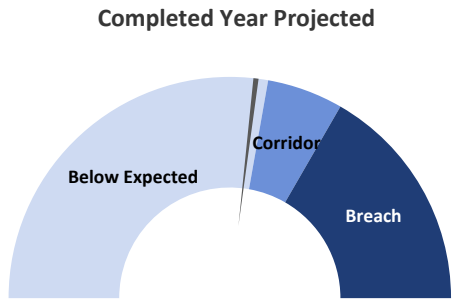
  

COSTS COMPARED TO MAX			
	Max	Actual	Savings
Projected Year	\$1,056,660	\$946,514	10.4%

### FUNDING RATIOS



### RATIO TO EXPECTED





# Projected Next Year Sample Employer

Projected or expected experience for the following year

RENEWAL ILLUSTRATION							
	Attachment Point	Specific Stop Loss	Aggregate Stop Loss	TPA & Network	Other Fees	Total Fixed Costs	Maximum Costs
Current Year	\$623,750	\$343,353	\$21,573	\$34,065	\$33,920	\$432,911	\$1,056,660
Illustrated Next Year	\$656,649	\$314,073	\$32,469	\$30,985	\$30,853	\$432,911	\$1,089,559
Percentage Change	16.7%	1.4%	5.0%	0.2%	0.2%	0.0%	3.1%
Renewal Status	Illustrative	Illustrative	Illustrative	Illustrative	Illustrative	Illustrative	Illustrative

### Note on Renewal Status:

Renewals may be *illustrated* based on general trend assumptions or some consideration of past experience or current pricing.

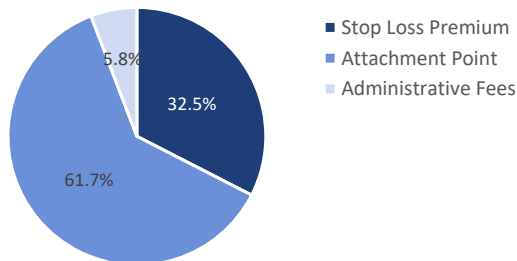
- Illustrated renewals are not predictions or approvals.
- Those figures could be used for budgeting or planning in the absence of the actual renewal.
- Actual renewals will be presented in a different format and noted as the actual presentation of the renewal.

ILLUSTRATED DETAILS		Fixed Costs						
RATES AND FEES		Attachment Point	Specific Stop Loss	Aggregate Stop Loss	TPA & Network	Other Fees	Total Fixed Costs	Maximum Costs
	Count							
Employee	58	\$600.60	\$287.27	\$37.07	\$35.37	\$35.22	\$412.72	\$1,013.32
EE Spouse	0	\$1,231.24	\$588.88	\$37.07	\$35.37	\$35.22	\$733.03	\$1,964.27
EE Child	8	\$966.98	\$462.50	\$37.07	\$35.37	\$35.22	\$598.82	\$1,565.80
Family	7	\$1,735.76	\$830.19	\$37.07	\$35.37	\$35.22	\$989.28	\$2,725.04
<b>Monthly</b>	73	\$54,721	\$26,173	\$2,706	\$2,582	\$2,571	\$35,653	\$90,374
<b>Annualized</b>		\$656,649	\$314,073	\$32,469	\$30,985	\$30,853	\$427,841	\$1,084,490

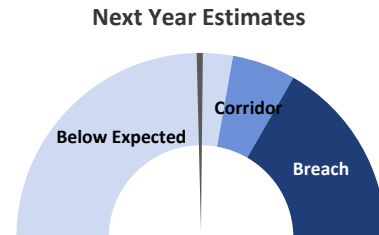
STOP LOSS PROFILE		
Period:	4/1/2019	3/1/2020
Specific Deductible:	\$30,000	
Aggregating Specific Deductible:	\$0	
Aggregate Corridor:	20%	
Specific Contract	60/12	
Aggregate Contract	60/12	
Stop Loss Carrier	Excess Re	
Actuarial Value of Plan(s):	72.2%	

CLAIM FUND EXPERIENCE AND PROJECTION				Trend Used	5%
	Attachment Point	Stop Loss Expected Claims	Stop Loss Projected Actual Claims	Ratio Projected To Expected	
<i>Current Year Projected</i>					
Annual	\$623,750	\$519,792	\$517,889	99.6%	
<i>Next Year Projected</i>					
Annual	\$656,649	\$547,207	\$512,142	93.6%	
Change	5.3%	5.3%	-1.1%		

### FUNDING RATIOS



### RATIO TO EXPECTED



### EXPERIENCE PROJECTIONS - EXPLANATION AND USE

#### METHODS and NOTES

The projection uses up to 24 months of past experience projected forward. The most recent 12 months carries more weight than the more distant 12 months. Adjustments are made for plan changes, specific deductible, and current enrollment. This is an actuarial experience rated exercise, it is not a prediction.

Actual renewals will be set by the insurance company. They will look at both book rates and past experience in setting the renewal rates.