

Client Reporting Package

Includes Claims Through

Aug-2019

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TOTAL NET CLAIMS PAID YTD

\$7,868,736

Under Budget

\$97,208

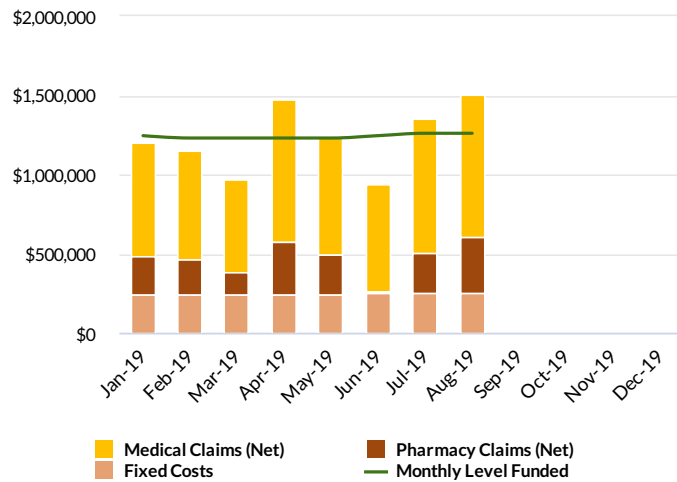
0.98% ▼

Actual Costs vs. Budget(\$)

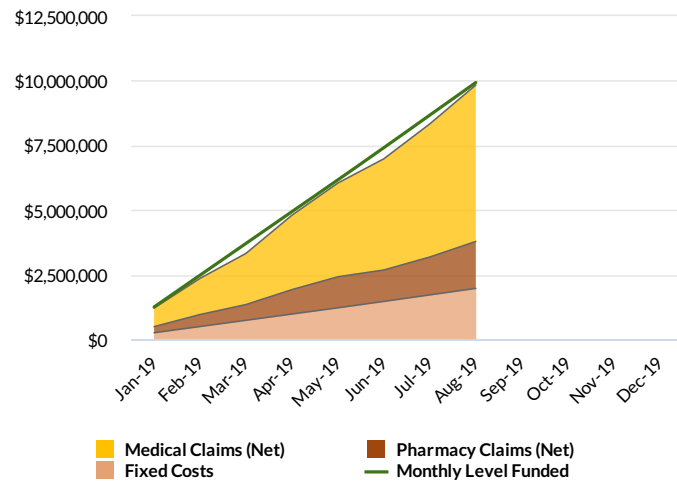
\$9,930,000 Budgeted

Total Costs (YTD)

2019 Plan Year - Total Paid Plan Costs by Month



2019 Plan Year - Total Paid Plan Costs by Month



Aggregate Eligible Claims Vs Maximum

Aggregate Eligible Claims (YTD)	\$7,868,736	Plan is under maximum (\$)	\$6,155,767
Maximum Claims (YTD)	\$14,024,503	Plan is under maximum (%)	43.89%

Aggregate Eligible Claims Vs Expected

Aggregate Eligible Claims (YTD)	\$7,868,736	Plan is under expected (\$)	\$3,823,450
Expected Claims (YTD)	\$11,692,186	Plan is under expected (%)	32.7%

Plan is projected to end the contract year

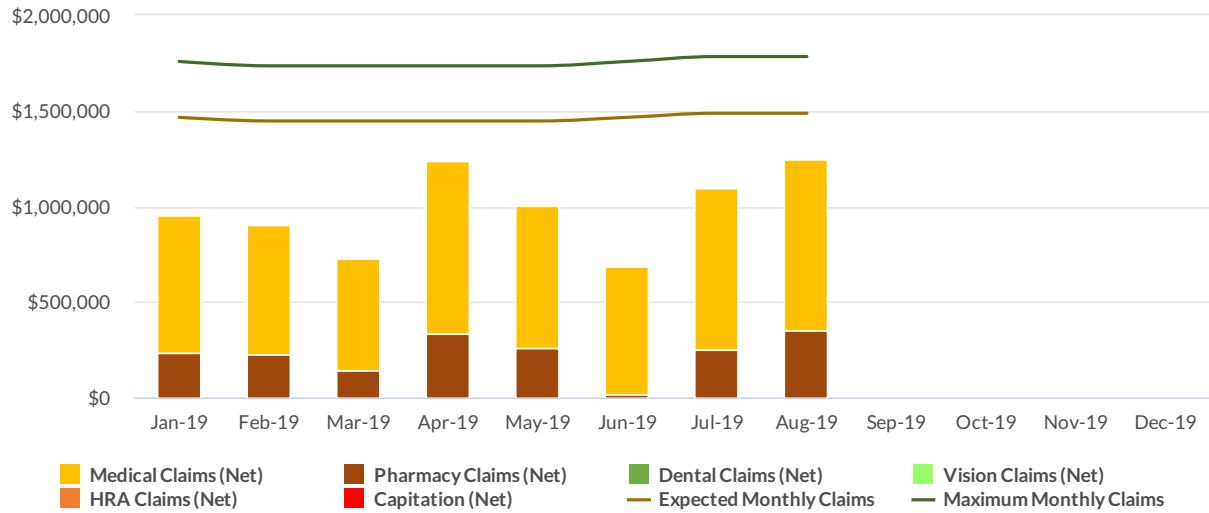
UNDER BUDGET

\$78,740

PROJECTED ANNUAL TOTAL

\$14,997,031

2019 Plan Year - Total Paid Plan Claims By Month



TOTAL NET CLAIMS PAID YTD

\$7,868,736

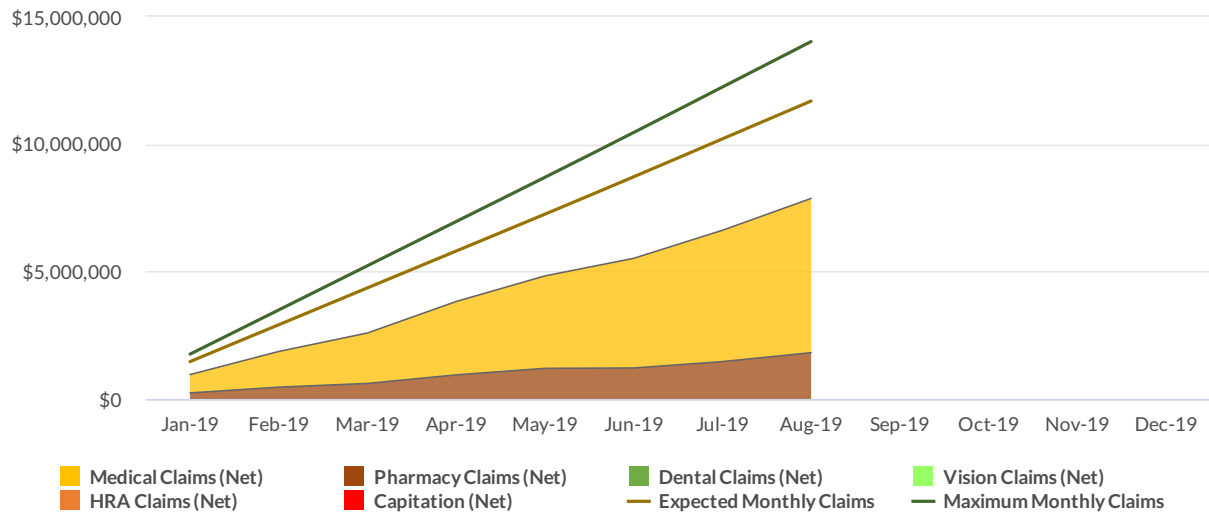
AVERAGE CLAIMS PAID / MONTH YTD

\$983,592

AVERAGE EXPECTED CLAIMS PAID / MONTH YTD

\$1,461,523

2019 Plan Year - Total Paid Plan Claims By Month



Avg Net Claims Per Month

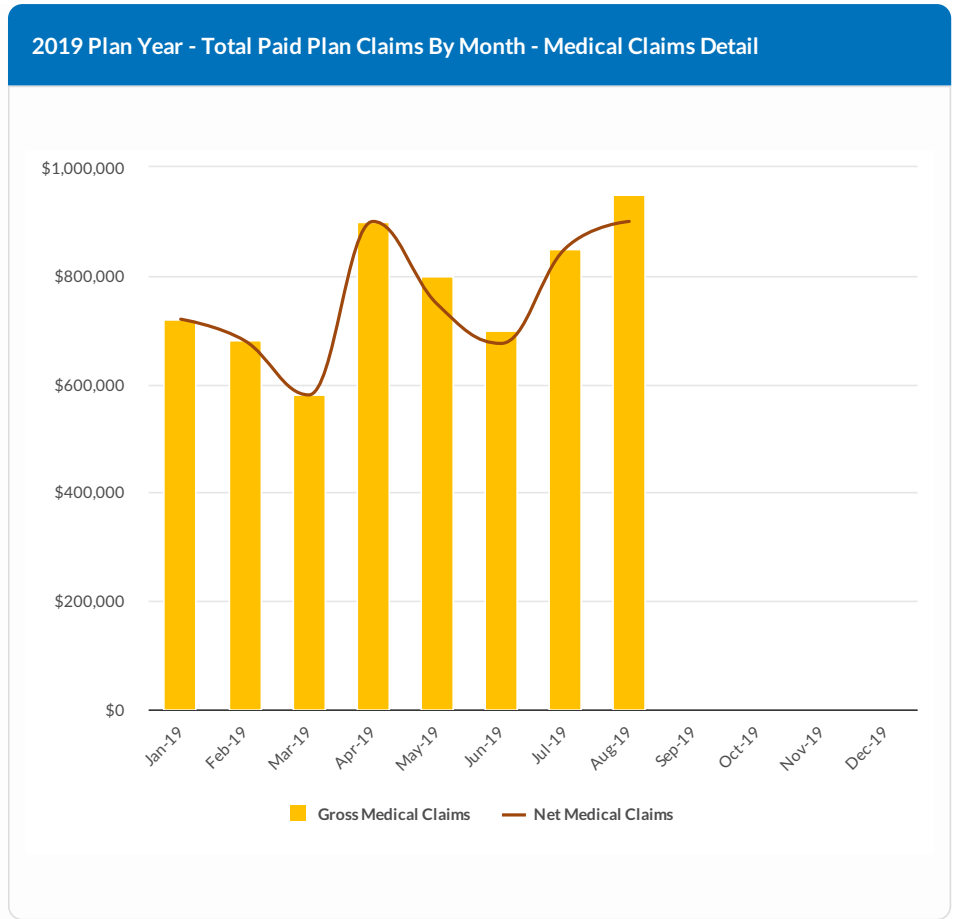
		% of Total
Avg Monthly Medical Claims	\$756,561	76.92 %
Avg Monthly Pharmacy Claims	\$227,031	23.08 %
Avg Monthly Dental Claims		
Avg Monthly Vision Claims		
Avg Monthly HRA Claims		
Avg Monthly Capitation		
Avg Monthly Total Net Claims	\$983,592	100%

Report Details										
Month-Year	A Net Medical Claims	B Net Pharmacy Claims	C Net Dental Claims	D Net Vision Claims	E Net HRA Claims	F Net Capitation	G Excluded Charges	H Total Monthly Net Claims	I Expected Monthly Claims	J Maximum Monthly Claims
Jan-19	\$719,700	\$236,544					\$1,854	\$956,244	\$1,465,850	\$1,758,267
Feb-19	\$680,000	\$227,781					\$635	\$907,781	\$1,446,620	\$1,735,167
Mar-19	\$580,000	\$144,546					\$550	\$724,546	\$1,446,620	\$1,735,167
Apr-19	\$900,000	\$336,570					\$5,996	\$1,236,570	\$1,446,620	\$1,735,167
May-19	\$747,785	\$255,810					\$4,578	\$1,003,595	\$1,446,620	\$1,735,167
Jun-19	\$675,000	\$15,000						\$690,000	\$1,465,850	\$1,758,267
Jul-19	\$850,000	\$250,000						\$1,100,000	\$1,487,003	\$1,783,651
Aug-19	\$900,000	\$350,000						\$1,250,000	\$1,487,003	\$1,783,651
Sep-19										
Oct-19										
Nov-19										
Dec-19										
Total	\$6,052,485	\$1,816,251					\$13,613	\$7,868,736	\$11,692,186	\$14,024,504

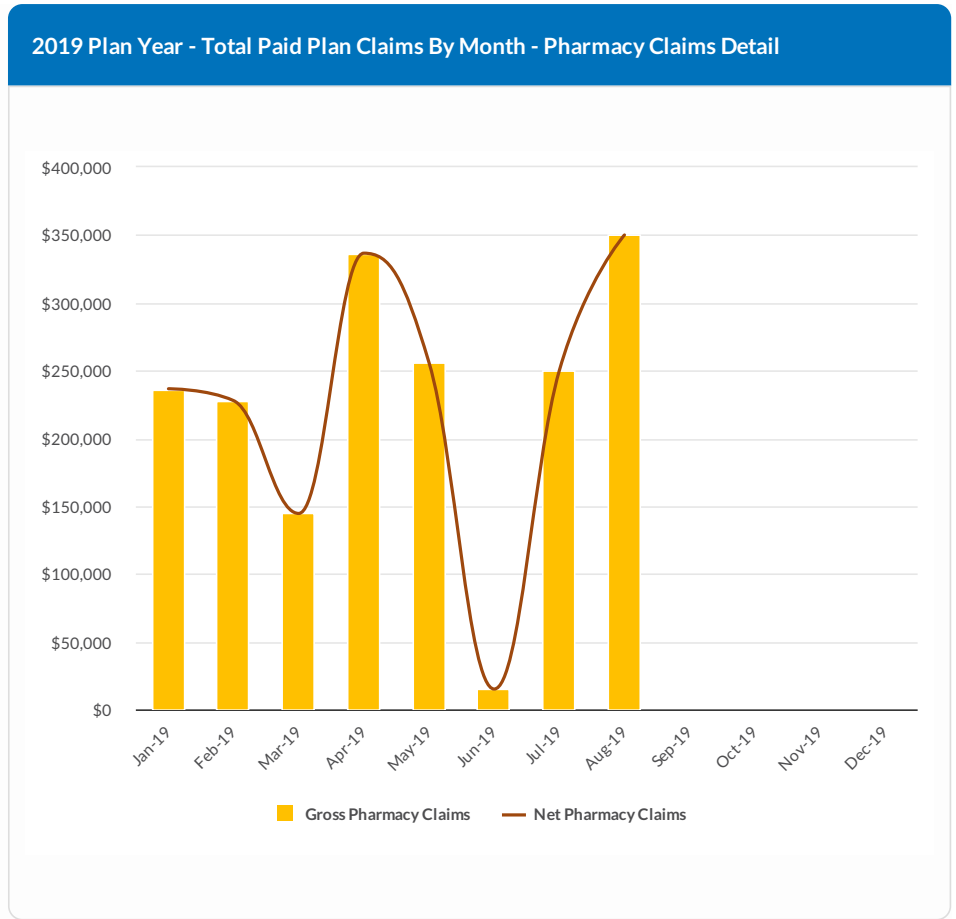
Legend

Columns A - F are the net claims of all possible types on the plan. If your plan does not track one of these claims types, the values will simply appear blank. Net claims are such as stop loss reimbursements or pharmacy rebates. Column H is the total of all net claims on the plan. Column I is the amount that net claims is expected to be for a given month.

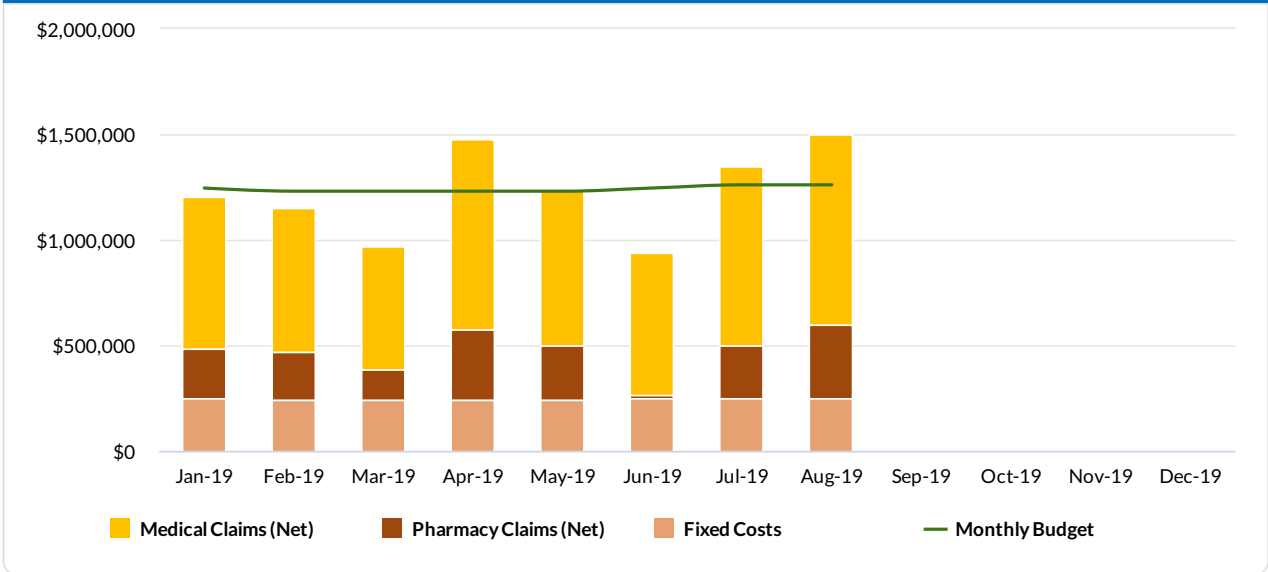
2019 Plan Year - Total Paid Plan Claims By Month - Medical Claims Detail					
Month-Year	A Gross Medical Claims	B Stop Loss Reimbursements	C	D	E Total Monthly Net Claims
Jan-19	\$720,000	\$300			\$719,700
Feb-19	\$680,000				\$680,000
Mar-19	\$580,000				\$580,000
Apr-19	\$900,000				\$900,000
May-19	\$800,000	\$52,215			\$747,785
Jun-19	\$700,000	\$25,000			\$675,000
Jul-19	\$850,000				\$850,000
Aug-19	\$950,000	\$50,000			\$900,000
Sep-19					
Oct-19					
Nov-19					
Dec-19					
Total	\$6,180,000	\$127,515			\$6,052,485



2019 Plan Year - Total Paid Plan Claims By Month - Pharmacy Claims Detail					
Month-Year	A	B	C	D	E
Month-Year	Gross Pharmacy Claims				Total Monthly Net Claims
Jan-19	\$236,544				\$236,544
Feb-19	\$227,781				\$227,781
Mar-19	\$144,546				\$144,546
Apr-19	\$336,570				\$336,570
May-19	\$255,810				\$255,810
Jun-19	\$15,000				\$15,000
Jul-19	\$250,000				\$250,000
Aug-19	\$350,000				\$350,000
Sep-19					
Oct-19					
Nov-19					
Dec-19					
Total	\$1,816,251				\$1,816,251



2019 Plan Year - Total Paid Plan Costs by Month



Actual Costs vs. Budget(\$)

\$97,208 | \$9,930,000
Under Budget 0.98% ▼ Budgeted Total Costs (YTD)

Average Total Cost / Month

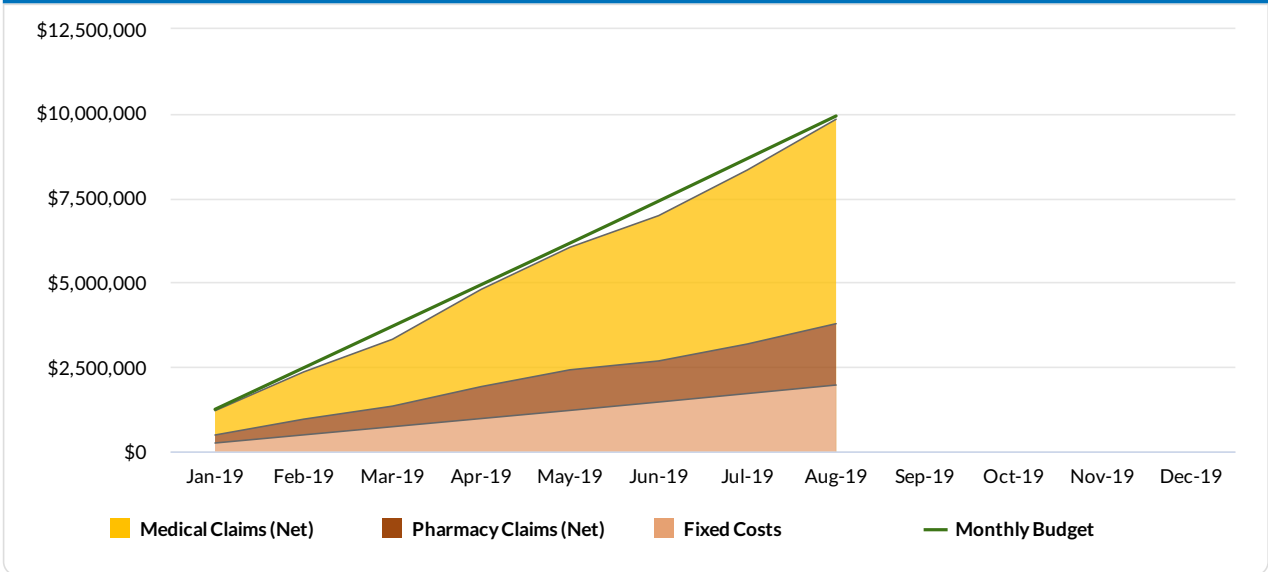
Average Plan Cost / Month

\$1,229,099 | \$855
Pepm
\$689
Pmpm

Budgeted Plan Cost / Month

\$1,241,250 | \$863
Pepm
\$695
Pmpm

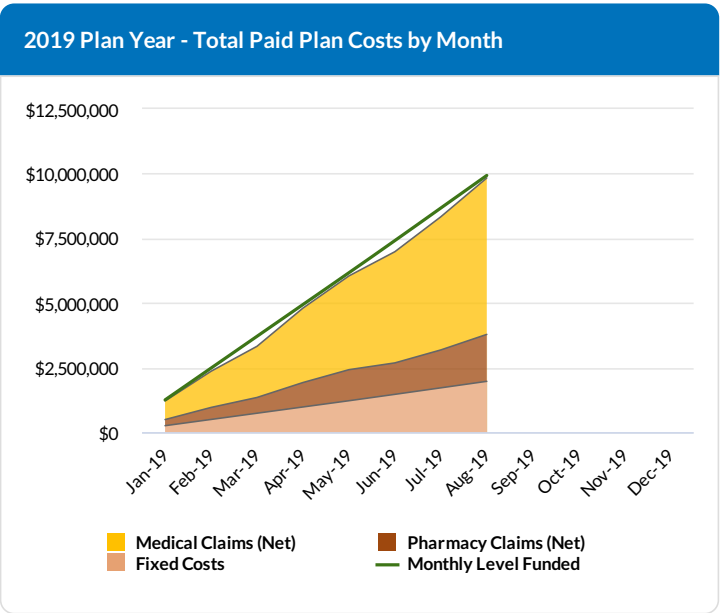
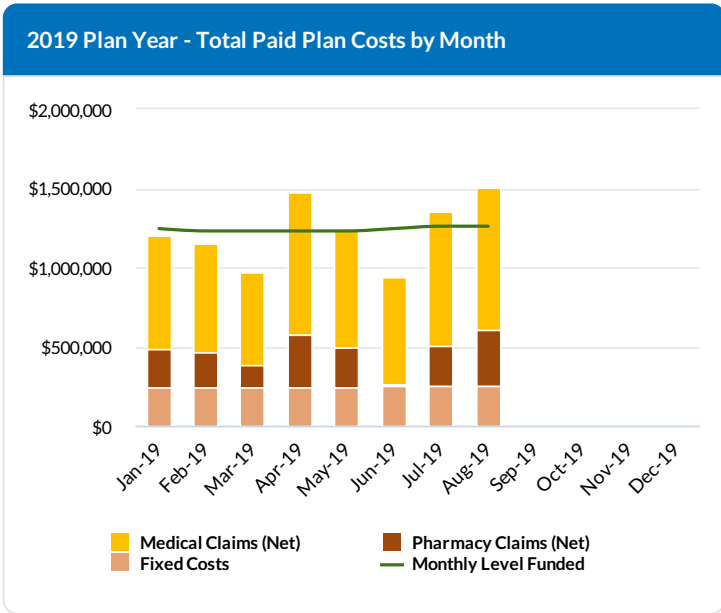
2019 Plan Year - Total Paid Plan Costs by Month



Actual Vs Budgeted

Plan Year Costs (YTD)	\$9,832,792	Plan is under budget (\$)	\$97,208
Budgeted Costs (YTD)	\$9,930,000	Plan is under budget (%)	0.98%

Report Details												
Month-Year	A Net Medical Claims	B Net Pharmacy Claims	C Total Monthly Net Claims	D Administration	E Reinsurance Premiums	F Broker Fee	G Network	H Onsite Clinic	I Total Monthly Plan Costs	J Monthly Employee Enrollment	K Monthly Member Enrollment	L Monthly Budget
Jan-19	\$719,700	\$236,544	\$956,244	\$54,013	\$141,100	\$29,000	\$21,750	\$1,450	\$1,203,557	1,450	1,790	\$1,245,000
Feb-19	\$680,000	\$227,781	\$907,781	\$52,150	\$138,800	\$28,000	\$21,000	\$1,450	\$1,149,181	1,400	1,782	\$1,230,000
Mar-19	\$580,000	\$144,546	\$724,546	\$52,150	\$138,800	\$28,000	\$21,000	\$1,450	\$965,946	1,400	1,776	\$1,230,000
Apr-19	\$900,000	\$336,570	\$1,236,570	\$52,150	\$138,800	\$28,000	\$21,000	\$1,552	\$1,478,072	1,400	1,779	\$1,230,000
May-19	\$747,785	\$255,810	\$1,003,595	\$52,150	\$138,800	\$28,000	\$21,000	\$1,389	\$1,244,934	1,400	1,776	\$1,230,000
Jun-19	\$675,000	\$15,000	\$690,000	\$54,013	\$141,100	\$29,000	\$21,750	\$1,689	\$937,552	1,450	1,800	\$1,245,000
Jul-19	\$850,000	\$250,000	\$1,100,000	\$55,875	\$143,400	\$30,000	\$22,500		\$1,351,775	1,500	1,775	\$1,260,000
Aug-19	\$900,000	\$350,000	\$1,250,000	\$55,875	\$143,400	\$30,000	\$22,500		\$1,501,775	1,500	1,800	\$1,260,000
Sep-19												
Oct-19												
Nov-19												
Dec-19												
Total	\$6,052,485	\$1,816,251	\$7,868,736	\$428,376	\$1,124,200	\$230,000	\$172,500	\$8,980	\$9,832,792	11,500	14,278	\$9,930,000



Aggregate Eligible Claims Vs Maximum

Aggregate Eligible Claims (YTD)	\$7,868,736	Plan is under maximum (\$)	\$6,155,767
Maximum Claims (YTD)	\$14,024,503	Plan is under maximum (%)	43.89%

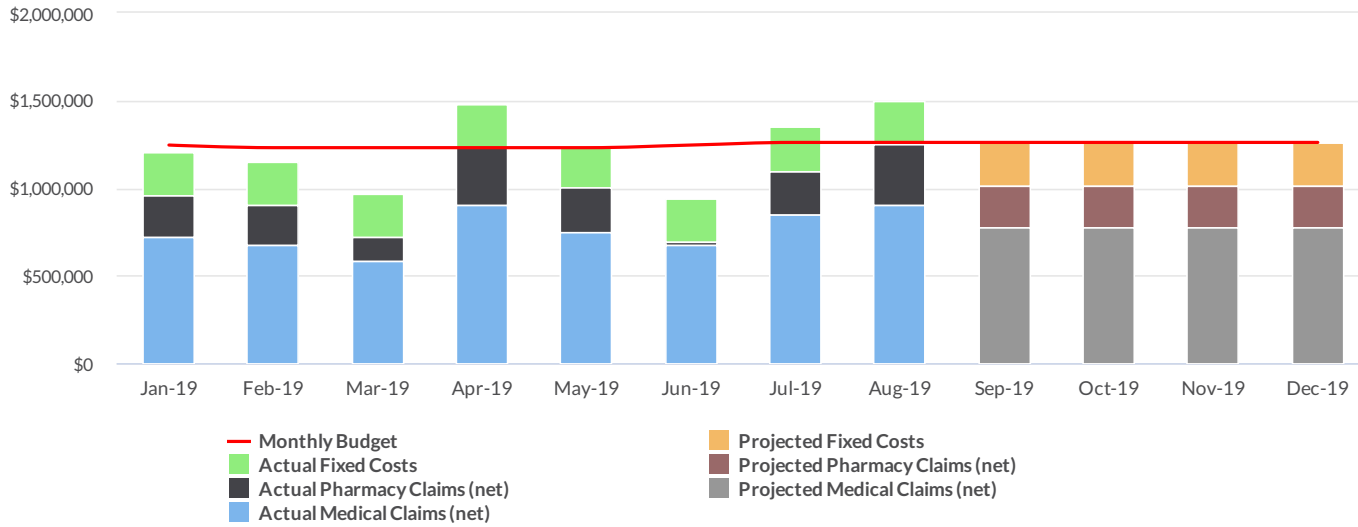
Aggregate Eligible Claims Vs Expected

Aggregate Eligible Claims (YTD)	\$7,868,736	Plan is under expected (\$)	\$3,823,450
Expected Claims (YTD)	\$11,692,186	Plan is under expected (%)	32.7%

Month-Year	Enrollment			Claims				Claim Adjustments		Analysis (\$)			Analysis (%)	
	PPO Low	PPO High	Total	Medical Claims	Pharmacy Claims	Excluded Charges	Total	Stop Loss Reimbursements	Total	Aggregate Eligible	Expected Claims	Aggregate Maximum	Expected Loss %	Aggregate Loss %
Jan-19	750	700	1,450	\$720,000	\$236,544	\$1,854	\$958,398	\$300	\$300	\$956,244	\$1,465,850	\$1,758,267	65%	54%
Feb-19	700	700	1,400	\$680,000	\$227,781	\$635	\$908,416	\$0	\$0	\$907,781	\$1,446,620	\$1,735,167	64%	53%
Mar-19	700	700	1,400	\$580,000	\$144,546	\$550	\$725,096	\$0	\$0	\$724,546	\$1,446,620	\$1,735,167	59%	50%
Apr-19	700	700	1,400	\$900,000	\$336,570	\$5,996	\$1,242,566	\$0	\$0	\$1,236,570	\$1,446,620	\$1,735,167	66%	55%
May-19	700	700	1,400	\$800,000	\$255,810	\$4,578	\$1,060,388	\$52,215	\$52,215	\$1,003,595	\$1,446,620	\$1,735,167	67%	56%
Jun-19	750	700	1,450	\$700,000	\$15,000	\$0	\$715,000	\$25,000	\$25,000	\$690,000	\$1,465,850	\$1,758,267	63%	53%
Jul-19	750	750	1,500	\$850,000	\$250,000	\$0	\$1,100,000	\$0	\$0	\$1,100,000	\$1,487,003	\$1,783,651	65%	54%
Aug-19	750	750	1,500	\$950,000	\$350,000	\$0	\$1,300,000	\$50,000	\$50,000	\$1,250,000	\$1,487,003	\$1,783,651	67%	56%
Sep-19														
Oct-19														
Nov-19														
Dec-19														
AVG	725	713	1,438	\$772,500	\$227,031	\$1,702	\$1,001,233	\$15,939	\$15,939	\$983,592	\$1,461,523	\$1,753,063	65%	54%
Total	5,800	5,700	11,500	\$6,180,000	\$1,816,251	\$13,613	\$8,009,864	\$127,515	\$127,515	\$7,868,736	\$11,692,186	\$14,024,503		

Note: Aggregate eligible claims does not include excluded charges or pharmacy rebates.

2019 Plan Year - Total Paid Plan Costs by Month (Actual & Projected)



Plan is projected to end the contract year

UNDER BUDGET

\$78,740

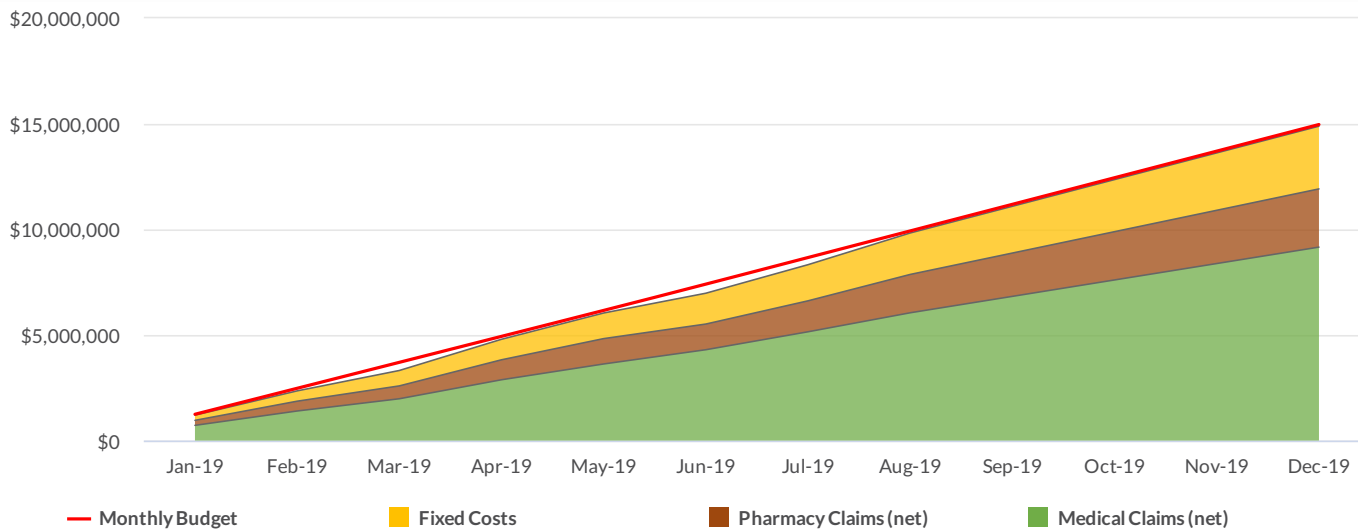
Report Description

The Remainder Year Projection Report is used to project costs for the remaining portion of any contract year. This is through a combination of underwriting historical claims, using claim trend assumptions, credibility assumptions and assumptions as to future enrollment and fixed costs.

Underwriting begins by taking the prior 12 months of each claim type and determining the claims per enrollment for that period of time. These claims are then trended forward to the projection period, which is the remaining portion of the contract. A process called 'midpoint to midpoint' is used to project from the midpoint of the historical claims period to the midpoint of the projection period. This allows for determining the number of trend months which will be necessary. In thinking about this process, it is helpful to remember that costs tend to trend (increase generally) over time and that an annual trend does not occur all at once but rather gradually. Midpoint to midpoint allows us to accommodate for this gradual change in costs. Finally, this figure is multiplied by the credibility % for the historical claims period.

The process is repeated for another historical, experience period #2 and ultimately multiplied by its credibility %. The credibility % of experience period #1 and experience period #2 must always equal 100%. The use of multiple experience periods allows for a more accurate estimation of future costs, and is often called the 'blending' of prior experience.

2019 Plan Year - Total Paid Plan Costs by Month (Actual & Projected)



Plan Year Financials (YTD)												
Month-Year	A	B	C	D	E	F	G	H	I	J	K	L
	Net Medical Claims	Net Pharmacy Claims	Total Net Monthly Claims	Administration	Reinsurance Premiums	Broker Fee	Network	Onsite Clinic	Total Monthly Plan Costs	Monthly Employee Enrollment	Monthly Member Enrollment	Monthly Budget
Jan-19	\$719,700	\$236,544	\$956,244	\$54,013	\$141,100	\$29,000	\$21,750	\$1,450	\$1,203,557	1,450	1,790	\$1,245,000
Feb-19	\$680,000	\$227,781	\$907,781	\$52,150	\$138,800	\$28,000	\$21,000	\$1,450	\$1,149,181	1,400	1,782	\$1,230,000
Mar-19	\$580,000	\$144,546	\$724,546	\$52,150	\$138,800	\$28,000	\$21,000	\$1,450	\$965,946	1,400	1,776	\$1,230,000
Apr-19	\$900,000	\$336,570	\$1,236,570	\$52,150	\$138,800	\$28,000	\$21,000	\$1,552	\$1,478,072	1,400	1,779	\$1,230,000
May-19	\$747,785	\$255,810	\$1,003,595	\$52,150	\$138,800	\$28,000	\$21,000	\$1,389	\$1,244,934	1,400	1,776	\$1,230,000
Jun-19	\$675,000	\$15,000	\$690,000	\$54,013	\$141,100	\$29,000	\$21,750	\$1,689	\$937,552	1,450	1,800	\$1,245,000
Jul-19	\$850,000	\$250,000	\$1,100,000	\$55,875	\$143,400	\$30,000	\$22,500		\$1,351,775	1,500	1,775	\$1,260,000
Aug-19	\$900,000	\$350,000	\$1,250,000	\$55,875	\$143,400	\$30,000	\$22,500		\$1,501,775	1,500	1,800	\$1,260,000
Sep-19	\$777,636	\$235,206	\$1,012,842	\$55,875	\$143,400	\$30,000	\$22,500		\$1,264,617	1,500	1,800	\$1,260,000
Oct-19	\$777,636	\$235,206	\$1,012,842	\$55,875	\$143,400	\$30,000	\$22,500		\$1,264,617	1,500	1,800	\$1,260,000
Nov-19	\$777,636	\$235,206	\$1,012,842	\$55,875	\$143,400	\$30,000	\$22,500		\$1,264,617	1,500	1,800	\$1,260,000
Dec-19	\$777,636	\$235,206	\$1,012,842	\$55,875	\$143,400	\$30,000	\$22,500		\$1,264,617	1,500	1,800	\$1,260,000
Total	\$9,163,029	\$2,757,075	\$11,920,104	\$651,876	\$1,697,800	\$350,000	\$262,500	\$8,980	\$14,891,260	17,500	21,478	\$14,970,000

Note: Highlighted values are for projected months.

Underwriting Assumptions

Medical Claims

Projected Claims / Member / Mo. \$432.02

	From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Experience Period 1	Sep-18	Aug-19	Mar-19	75 %	7.99	7.75 %
Experience Period 2	Sep-17	Aug-18	Mar-18	25 %	20	7.75 %

Period 1	
Month-Year	Net Claims
Sep-18	925,000
Oct-18	900,000
Nov-18	950,000
Dec-18	1,100,000
Jan-19	719,700
Feb-19	680,000
Mar-19	580,000
Apr-19	900,000
May-19	747,785
Jun-19	675,000
Jul-19	850,000
Aug-19	900,000
Total Net Claims	\$9,927,485
Period Member Enrollment	23,628
Net Claims / Member / Mo.	\$420.16
Trend Factor	1.0506
Trended Claims / Member	\$441.42
Credibility	75 %

Period 2	
Month-Year	Net Claims
Sep-17	308,159
Oct-17	713,257
Nov-17	431,164
Dec-17	734,398
Jan-18	719,700
Feb-18	680,000
Mar-18	580,000
Apr-18	900,000
May-18	747,785
Jun-18	895,000
Jul-18	985,000
Aug-18	1,085,000
Total Net Claims	\$8,779,463
Period Member Enrollment	24,603
Net Claims / Member / Mo.	\$356.85
Trend Factor	1.1316
Trended Claims / Member	\$403.81
Credibility	25 %

Underwriting Assumptions

Pharmacy Claims

Projected Claims / Member / Mo. \$130.67

	From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Experience Period 1	Sep-18	Aug-19	Mar-19	90 %	7.99	9.75 %
Experience Period 2	Sep-17	Aug-18	Mar-18	10 %	20	9.75 %

Period 1	
Month-Year	Net Claims
Sep-18	250,000
Oct-18	275,000
Nov-18	275,000
Dec-18	250,000
Jan-19	236,544
Feb-19	227,781
Mar-19	144,546
Apr-19	336,570
May-19	255,810
Jun-19	15,000
Jul-19	250,000
Aug-19	350,000
Total Net Claims	\$2,866,251
Period Member Enrollment	23,628
Net Claims / Member / Mo.	\$121.31
Trend Factor	1.0641
Trended Claims / Member	\$129.09
Credibility	90 %

Period 2	
Month-Year	Net Claims
Sep-17	250,377
Oct-17	171,566
Nov-17	358,949
Dec-17	256,079
Jan-18	236,544
Feb-18	227,781
Mar-18	144,546
Apr-18	336,570
May-18	208,310
Jun-18	245,000
Jul-18	242,000
Aug-18	375,000
Total Net Claims	\$3,052,722
Period Member Enrollment	24,603
Net Claims / Member / Mo.	\$124.08
Trend Factor	1.1681
Trended Claims / Member	\$144.94
Credibility	10 %

<p>PROJECTED ANNUAL TOTAL</p> <p>\$14,997,031</p>	<p>PER EMPLOYEE PER MONTH</p> <p>\$833</p>	<p>PER MEMBER PER MONTH</p> <p>\$694</p>
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Jan-19 Plan Year Renewal Projection

Enrollment

Projected Employee Enrollment	1,500	Assumed most recent enrollment month
Projected Member Enrollment	1,800	Assumed most recent enrollment month

Renewal Cost Items

Administration	\$719,670	Assumed 5% increase
Reinsurance Premiums	\$1,748,800	Assumed 15% increase
Total	\$2,468,470	

Claim Cost Items

	\$9,832,536	Expected Medical Claims
	\$2,938,896	Expected Pharmacy Claims
Total	\$12,771,432	

Renewal Adjustments

Non-recurring claim	-\$65,855	Hepatitis C Claim, member #45567.S
Contract size adjustment	\$125,669	
Demographic change	-\$52,685	
Change plan	-\$250,000	
Total	-\$242,871	

Plan Year Financials (YTD)												
Month-Year	A	B	C	D	E	F	G	H	I	J	K	L
	Net Medical Claims	Net Pharmacy Claims	Total Net Monthly Claims	Administration	Reinsurance Premiums	Broker Fee	Network	Onsite Clinic	Total Monthly Plan Costs	Monthly Employee Enrollment	Monthly Member Enrollment	Monthly Budget
Jan-19	\$719,700	\$236,544	\$956,244	\$54,013	\$141,100	\$29,000	\$21,750	\$1,450	\$1,203,557	1,450	1,790	\$1,245,000
Feb-19	\$680,000	\$227,781	\$907,781	\$52,150	\$138,800	\$28,000	\$21,000	\$1,450	\$1,149,181	1,400	1,782	\$1,230,000
Mar-19	\$580,000	\$144,546	\$724,546	\$52,150	\$138,800	\$28,000	\$21,000	\$1,450	\$965,946	1,400	1,776	\$1,230,000
Apr-19	\$900,000	\$336,570	\$1,236,570	\$52,150	\$138,800	\$28,000	\$21,000	\$1,552	\$1,478,072	1,400	1,779	\$1,230,000
May-19	\$747,785	\$255,810	\$1,003,595	\$52,150	\$138,800	\$28,000	\$21,000	\$1,389	\$1,244,934	1,400	1,776	\$1,230,000
Jun-19	\$675,000	\$15,000	\$690,000	\$54,013	\$141,100	\$29,000	\$21,750	\$1,689	\$937,552	1,450	1,800	\$1,245,000
Jul-19	\$850,000	\$250,000	\$1,100,000	\$55,875	\$143,400	\$30,000	\$22,500		\$1,351,775	1,500	1,775	\$1,260,000
Aug-19	\$900,000	\$350,000	\$1,250,000	\$55,875	\$143,400	\$30,000	\$22,500		\$1,501,775	1,500	1,800	\$1,260,000
Sep-19												
Oct-19												
Nov-19												
Dec-19												
Total	\$6,052,485	\$1,816,251	\$7,868,736	\$428,376	\$1,124,200	\$230,000	\$172,500	\$8,980	\$9,832,792	11,500	14,278	\$9,930,000

Note: Highlighted values are for projected months.

Report Description

The Renewal Contract Year Financial Projection Report is used to project costs for the upcoming plan year. This is through a combination of underwriting historical claims, using claim trend assumptions, credibility assumptions and assumptions as to future enrollment and fixed costs.

Underwriting begins by taking the prior 12 months of each claim type and determining the claims per enrollment for that period of time. These claims are then trended forward to the projection period, which is the remaining portion of the contract. A process called 'midpoint to midpoint' is used to project from the midpoint of the historical claims period to the midpoint of the projection period. This allows for determining the number of trend months which will be necessary. In thinking about this process, it is helpful to remember that costs to trend (increase generally) over time and that an annual trend does not occur all at once but rather gradually. Midpoint to midpoint allows us to accommodate for this gradual change in costs. Finally, this figure is multiplied by the credibility % for the historical claims period.

The process is repeated for another historical, experience period #2 and ultimately multiplied by its credibility %. The credibility % of experience period #1 and experience period #2 must always equal 100%. The using of multiple experience period allows for a more accurate estimation of future costs, and is often called the 'blending' of prior experience.

Finally, our determined claims amounts are then multiplied back against the most recent enrollment. We will then assume that the various fixed costs for the upcoming year 'BASED' off the current year.

Underwriting Assumptions

Medical Claims

Projected Claims / Member / Mo. \$455.21

	From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Experience Period 1	Sep-18	Aug-19	Mar-19	70 %	16.02	8 %
Experience Period 2	Sep-17	Aug-18	Mar-18	30 %	28.03	8.5 %

<u>Period 1</u>	
Month-Year	Net Claims
Sep-18	925,000
Oct-18	900,000
Nov-18	950,000
Dec-18	1,100,000
Jan-19	719,700
Feb-19	680,000
Mar-19	580,000
Apr-19	900,000
May-19	747,785
Jun-19	675,000
Jul-19	850,000
Aug-19	900,000
Total Net Claims	\$9,927,485
Period Member Enrollment	23,628
Net Claims / Member / Mo	\$420.16
Trend Factor	1.1076
Trended Claims / Member	\$465.37
Credibility	70 %

<u>Period 2</u>	
Month-Year	Net Claims
Sep-17	308,159
Oct-17	713,257
Nov-17	431,164
Dec-17	734,398
Jan-18	719,700
Feb-18	680,000
Mar-18	580,000
Apr-18	900,000
May-18	747,785
Jun-18	895,000
Jul-18	985,000
Aug-18	1,085,000
Total Net Claims	\$8,779,463
Period Member Enrollment	24,603
Net Claims / Member / Mo	\$356.85
Trend Factor	1.2092
Trended Claims / Member	\$431.5
Credibility	30 %

Underwriting Assumptions

Pharmacy Claims

Projected Claims / Member / Mo. \$136.06

	From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Experience Period 1	Jun-18	Aug-19	Jan-19	100 %	17.53	9.25 %

<u>Period 1</u>	
Month-Year	Net Claims
Jun-18	245,000
Jul-18	242,000
Aug-18	375,000
Sep-18	250,000
Oct-18	275,000
Nov-18	275,000
Dec-18	250,000
Jan-19	236,544
Feb-19	227,781
Mar-19	144,546
Apr-19	336,570
May-19	255,810
Jun-19	15,000
Jul-19	250,000
Aug-19	350,000
Total Net Claims	\$3,728,251
Period Member Enrollment	30,378
Net Claims / Member / Mo	\$122.73
Trend Factor	1.1086
Trended Claims / Member	\$136.06
Credibility	100 %

Analysis of Lag Between Incurred and Paid Claims

	Paid \$ Amount	Paid %	Outstanding Claims %
Paid in the month incurred	\$5,258,560	42%	58%
Paid 1 month later	\$5,665,803	45%	13%
Paid 2 month later	\$1,290,677	10%	3%
Paid 3 month later	\$167,617	1%	1%
Paid 4 month later	\$64,311	1%	1%
Paid 5 month later	\$13,596	0%	1%
Paid 6 month later	\$32,591	0%	0%
Paid 7 month later	\$15,508	0%	0%
Paid 8 month later	\$15,749	0%	0%
Paid 9 month later	\$8,151	0%	0%
Paid 10 month later	\$42	0%	0%
Paid 11 month later	\$2,991	0%	-0%
Total	\$12,535,595		77%
Months of Claims Lag	0.77		
Days of Claims Lag	23		

Report Description

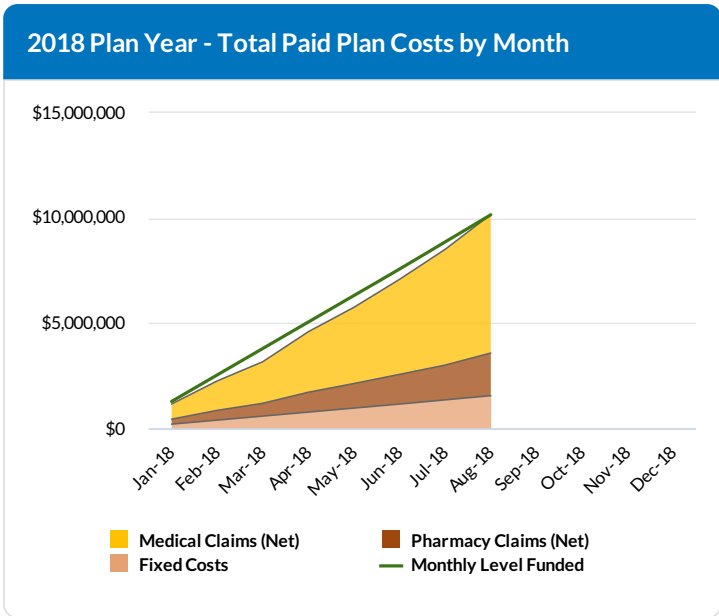
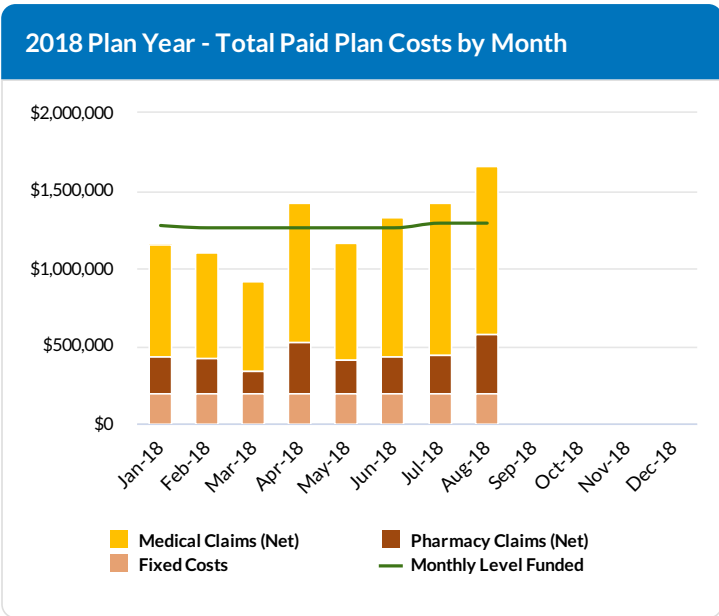
The lag analysis performs calculations to determine how long it took claims to be paid under the plan.

This report analyzes if claims were paid in the same month in which the claims occurred, or if not, how much after when the claim was incurred was it paid.

This allows plans to appropriately set financial reserves for liabilities which will be present if they were to move the plan fully insured.

Estimated Claims Lag Total

\$801,000



Aggregate Eligible Claims Vs Maximum

Aggregate Eligible Claims (YTD)	\$8,668,736	Plan is under maximum (\$)	\$5,332,667
Maximum Claims (YTD)	\$14,001,403	Plan is under maximum (%)	38.09%

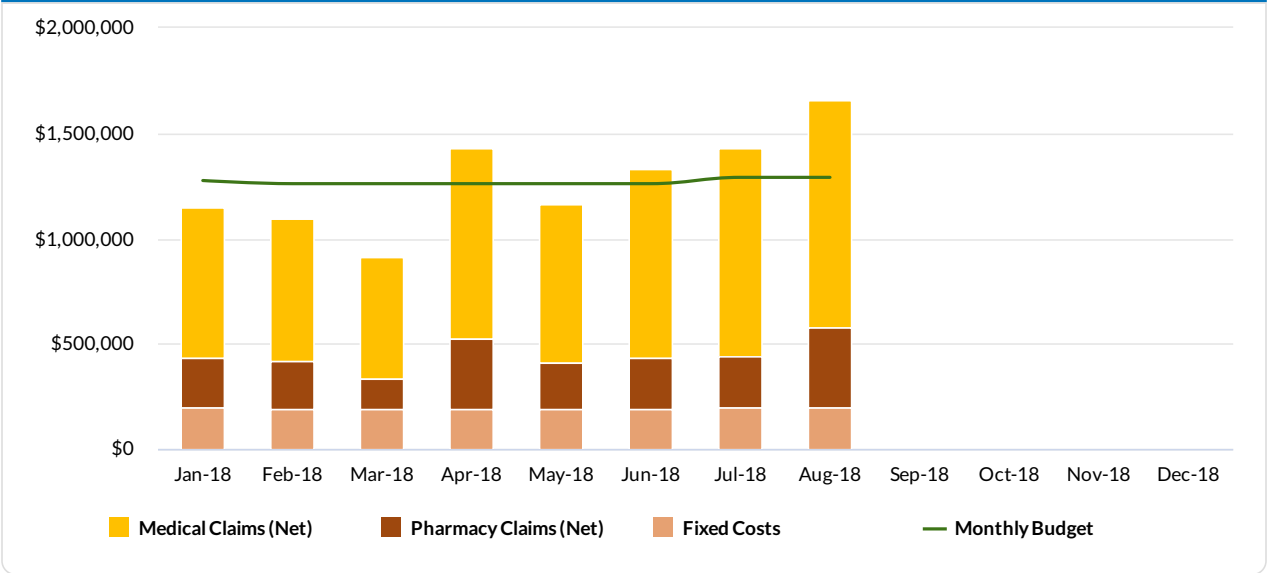
Aggregate Eligible Claims Vs Expected

Aggregate Eligible Claims (YTD)	\$8,668,736	Plan is under expected (\$)	\$3,004,220
Expected Claims (YTD)	\$11,672,956	Plan is under expected (%)	25.74%

Month-Year	Enrollment			Claims				Claim Adjustments			Analysis (\$)			Analysis (%)	
	PPO Low	PPO High	Total	Medical Claims	Pharmacy Claims	Excluded Charges	Total	Stop Loss Reimbursements	Pbm Rebates	Total	Aggregate Eligible	Expected Claims	Aggregate Maximum	Expected Loss%	Aggregate Loss%
Jan-18	750	700	1,450	\$720,000	\$236,544	\$1,854	\$958,398	\$300	\$0	\$300	\$956,244	\$1,465,850	\$1,758,267	65%	54%
Feb-18	700	700	1,400	\$680,000	\$227,781	\$635	\$908,416	\$0	\$0	\$0	\$907,781	\$1,446,620	\$1,735,167	64%	53%
Mar-18	700	700	1,400	\$580,000	\$144,546	\$550	\$725,096	\$0	\$0	\$0	\$724,546	\$1,446,620	\$1,735,167	59%	50%
Apr-18	700	700	1,400	\$900,000	\$336,570	\$5,996	\$1,242,566	\$0	\$0	\$0	\$1,236,570	\$1,446,620	\$1,735,167	66%	55%
May-18	700	700	1,400	\$800,000	\$255,810	\$4,578	\$1,060,388	\$52,215	\$33,242	\$85,457	\$1,003,595	\$1,446,620	\$1,735,167	67%	56%
Jun-18	700	700	1,400	\$950,000	\$250,000	\$412	\$1,200,412	\$55,000	\$5,000	\$60,000	\$1,145,000	\$1,446,620	\$1,735,167	69%	57%
Jul-18	750	750	1,500	\$1,000,000	\$250,000	\$213	\$1,250,213	\$15,000	\$8,000	\$23,000	\$1,235,000	\$1,487,003	\$1,783,651	71%	59%
Aug-18	750	750	1,500	\$1,100,000	\$375,000	\$0	\$1,475,000	\$15,000		\$15,000	\$1,460,000	\$1,487,003	\$1,783,651	74%	62%
Sep-18															
Oct-18															
Nov-18															
Dec-18															
AVG	719	713	1,431	\$841,250	\$259,531	\$1,780	\$1,102,561	\$17,189	\$5,780	\$22,970	\$1,083,592	\$1,459,120	\$1,750,175	67%	56%
Total	5,750	5,700	11,450	\$6,730,000	\$2,076,251	\$14,238	\$8,820,489	\$137,515	\$46,242	\$183,757	\$8,668,736	\$11,672,956	\$14,001,403		

Note: Aggregate eligible claims does not include excluded charges or pharmacy rebates.

2018 Plan Year - Total Paid Plan Costs by Month



Actual Costs vs. Budget(\$)

\$15,907 Over Budget 0.16% ▲

\$10,155,000 Budgeted Total Costs (YTD)

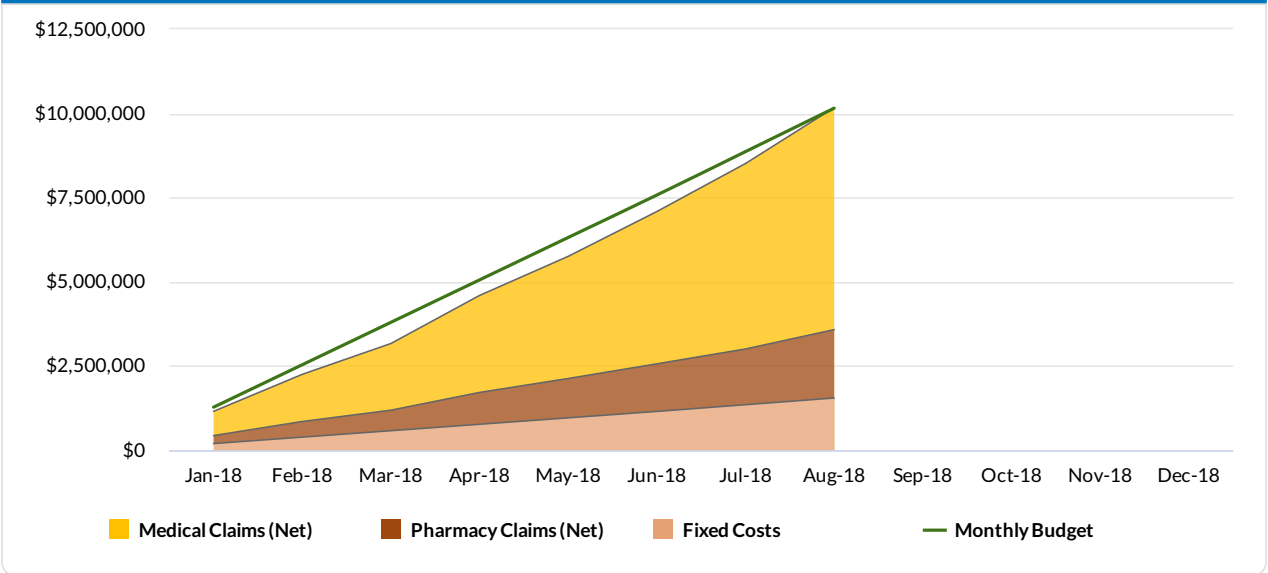
Average Total Cost / Month

Average Plan Cost / Month

\$1,271,363

\$888 Pcpm
\$650 Pmpm

2018 Plan Year - Total Paid Plan Costs by Month



Budgeted Plan Cost / Month

\$846,250

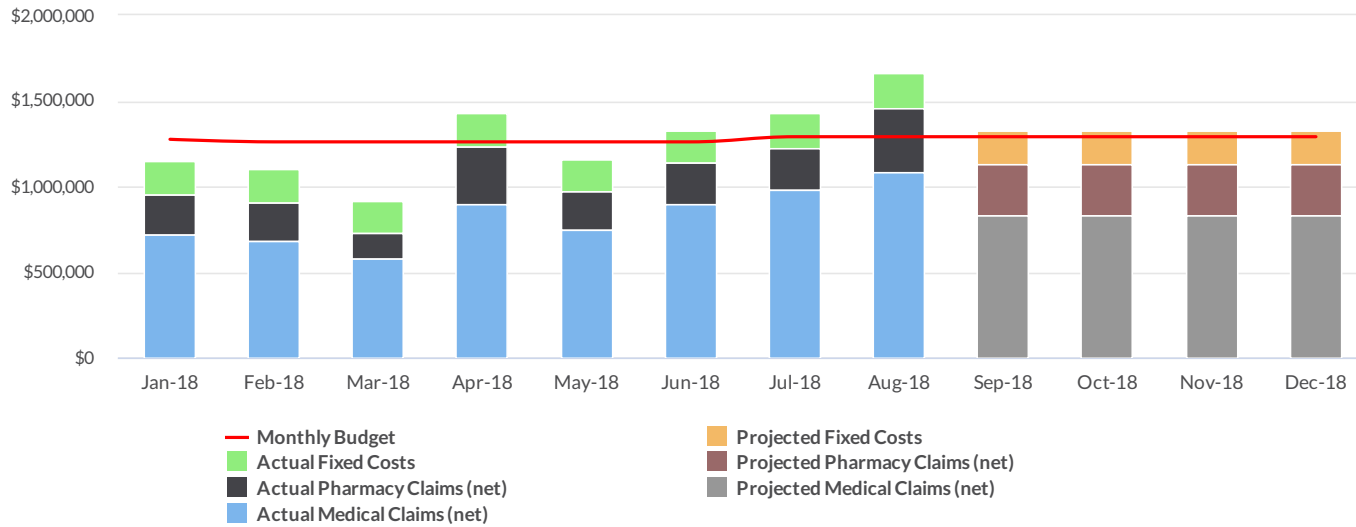
\$591 Pcpm
\$433 Pmpm

Actual Vs Budgeted

Plan Year Costs (YTD)	\$10,170,907	Plan is over budget (\$)	\$15,907
Budgeted Costs (YTD)	\$10,155,000	Plan is over budget (%)	0.16%

Report Details									
Month-Year	A Net Medical Claims	B Net Pharmacy Claims	C Total Monthly Net Claims	D Administration	E Reinsurance Premiums	F Total Monthly Plan Costs	G Monthly Employee Enrollment	H Monthly Member Enrollment	I Monthly Budget
Jan-18	\$719,700	\$236,544	\$956,244	\$54,013	\$141,100	\$1,151,357	1,450	1,790	\$1,275,000
Feb-18	\$680,000	\$227,781	\$907,781	\$52,150	\$138,800	\$1,098,731	1,400	1,782	\$1,260,000
Mar-18	\$580,000	\$144,546	\$724,546	\$52,150	\$138,800	\$915,496	1,400	1,776	\$1,260,000
Apr-18	\$900,000	\$336,570	\$1,236,570	\$52,150	\$138,800	\$1,427,520	1,400	1,779	\$1,260,000
May-18	\$747,785	\$222,568	\$970,353	\$52,150	\$138,800	\$1,161,303	1,400	1,776	\$1,260,000
Jun-18	\$895,000	\$245,000	\$1,140,000	\$52,150	\$138,800	\$1,330,950	1,400	2,300	\$1,260,000
Jul-18	\$985,000	\$242,000	\$1,227,000	\$55,875	\$143,400	\$1,426,275	1,500	2,200	\$1,290,000
Aug-18	\$1,085,000	\$375,000	\$1,460,000	\$55,875	\$143,400	\$1,659,275	1,500	2,250	\$1,290,000
Sep-18									
Oct-18									
Nov-18									
Dec-18									
Total	\$6,592,485	\$2,030,009	\$8,622,494	\$426,513	\$1,121,900	\$10,170,907	11,450	15,653	\$10,155,000

2018 Plan Year - Total Paid Plan Costs by Month (Actual & Projected)



Plan is projected to end the contract year

\$169,207

OVER BUDGET

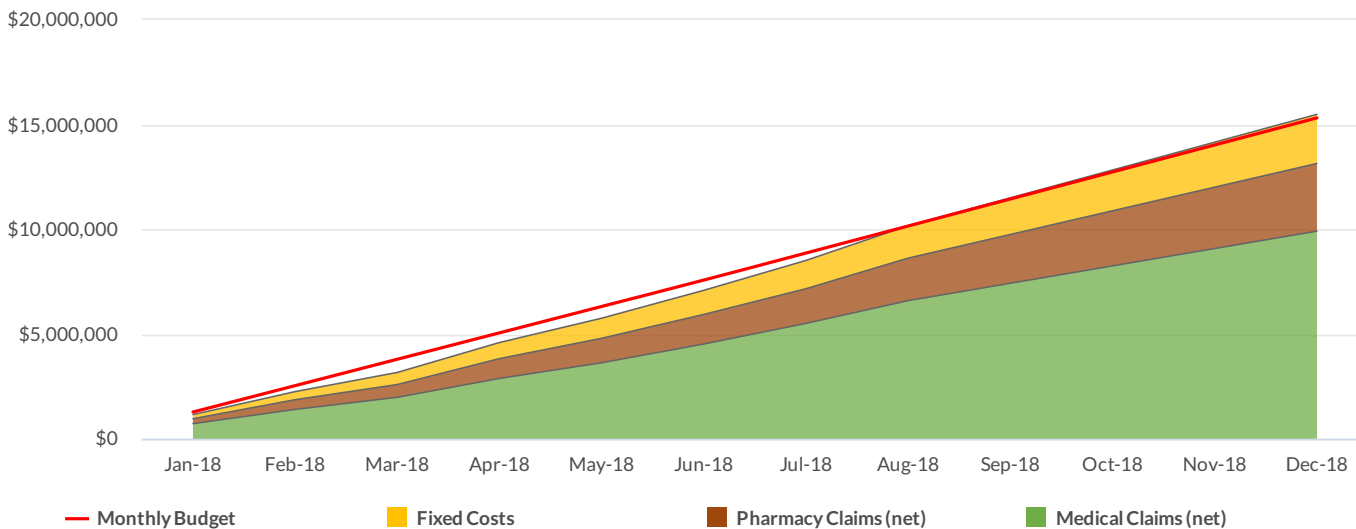
Report Description

The Remainder Year Projection Report is used to project costs for the remaining portion of any contract year. This is through a combination of underwriting historical claims, using claim trend assumptions, credibility assumptions and assumptions as to future enrollment and fixed costs.

Underwriting begins by taking the prior 12 months of each claim type and determining the claims per enrollment for that period of time. These claims are then trended forward to the projection period, which is the remaining portion of the contract. A process called 'midpoint to midpoint' is used to project from the midpoint of the historical claims period to the midpoint of the projection period. This allows for determining the number of trend months which will be necessary. In thinking about this process, it is helpful to remember that costs tend to trend (increase generally) over time and that an annual trend does not occur all at once but rather gradually. Midpoint to midpoint allows us to accommodate for this gradual change in costs. Finally, this figure is multiplied by the credibility % for the historical claims period.

The process is repeated for another historical, experience period #2 and ultimately multiplied by its credibility %. The credibility % of experience period #1 and experience period #2 must always equal 100%. The use of multiple experience periods allows for a more accurate estimation of future costs, and is often called the 'blending' of prior experience.

2018 Plan Year - Total Paid Plan Costs by Month (Actual & Projected)



Plan Year Financials (YTD)									
Month-Year	A	B	C	D	E	F	G	H	I
	Net Medical Claims	Net Pharmacy Claims	Total Net Monthly Claims	Administration	Reinsurance Premiums	Total Monthly Plan Costs	Monthly Employee Enrollment	Monthly Member Enrollment	Monthly Budget
Jan-18	\$719,700	\$236,544	\$956,244	\$54,013	\$141,100	\$1,151,357	1,450	1,790	\$1,275,000
Feb-18	\$680,000	\$227,781	\$907,781	\$52,150	\$138,800	\$1,098,731	1,400	1,782	\$1,260,000
Mar-18	\$580,000	\$144,546	\$724,546	\$52,150	\$138,800	\$915,496	1,400	1,776	\$1,260,000
Apr-18	\$900,000	\$336,570	\$1,236,570	\$52,150	\$138,800	\$1,427,520	1,400	1,779	\$1,260,000
May-18	\$747,785	\$222,568	\$970,353	\$52,150	\$138,800	\$1,161,303	1,400	1,776	\$1,260,000
Jun-18	\$895,000	\$245,000	\$1,140,000	\$52,150	\$138,800	\$1,330,950	1,400	2,300	\$1,260,000
Jul-18	\$985,000	\$242,000	\$1,227,000	\$55,875	\$143,400	\$1,426,275	1,500	2,200	\$1,290,000
Aug-18	\$1,085,000	\$375,000	\$1,460,000	\$55,875	\$143,400	\$1,659,275	1,500	2,250	\$1,290,000
Sep-18	\$829,485	\$299,565	\$1,129,050	\$55,875	\$143,400	\$1,328,325	1,500	2,250	\$1,290,000
Oct-18	\$829,485	\$299,565	\$1,129,050	\$55,875	\$143,400	\$1,328,325	1,500	2,250	\$1,290,000
Nov-18	\$829,485	\$299,565	\$1,129,050	\$55,875	\$143,400	\$1,328,325	1,500	2,250	\$1,290,000
Dec-18	\$829,485	\$299,565	\$1,129,050	\$55,875	\$143,400	\$1,328,325	1,500	2,250	\$1,290,000
Total	\$9,910,425	\$3,228,269	\$13,138,694	\$650,013	\$1,695,500	\$15,484,207	17,450	24,653	\$15,315,000

Note: Highlighted values are for projected months.

Underwriting Assumptions

Medical Claims

Projected Claims / Member / Mo. \$368.66

	From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Experience Period 1	Sep-17	Aug-18	Mar-18	80%	7.99	7.25%
Experience Period 2	Sep-16	Aug-17	Mar-17	20%	20	7.25%

Period 1

Month-Year	Net Claims
Sep-17	308,159
Oct-17	713,257
Nov-17	431,164
Dec-17	734,398
Jan-18	719,700
Feb-18	680,000
Mar-18	580,000
Apr-18	900,000
May-18	747,785
Jun-18	895,000
Jul-18	985,000
Aug-18	1,085,000
Total Net Claims	\$8,779,463
Period Member Enrollment	24,603
Net Claims / Member / Mo.	\$356.85
Trend Factor	1.0473
Trended Claims / Member	\$373.73
Credibility	80%

Period 2

Month-Year	Net Claims
Sep-16	471,131
Oct-16	760,756
Nov-16	452,588
Dec-16	814,008
Jan-17	623,604
Feb-17	709,492
Mar-17	712,998
Apr-17	617,615
May-17	872,958
Jun-17	1,053,490
Jul-17	851,545
Aug-17	469,526
Total Net Claims	\$8,409,711
Period Member Enrollment	27,098
Net Claims / Member / Mo.	\$310.34
Trend Factor	1.1226
Trended Claims / Member	\$348.39
Credibility	20%

Underwriting Assumptions

Pharmacy Claims

Projected Claims / Member / Mo. \$133.14

	From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Experience Period 1	Sep-17	Aug-18	Mar-18	90%	7.99	9.75%
Experience Period 2	Sep-16	Aug-17	Mar-17	10%	20	9.75%

Period 1

Month-Year	Net Claims
Sep-17	250,377
Oct-17	171,566
Nov-17	358,949
Dec-17	256,079
Jan-18	236,544
Feb-18	227,781
Mar-18	144,546
Apr-18	336,570
May-18	222,568
Jun-18	245,000
Jul-18	242,000
Aug-18	375,000
Total Net Claims	\$3,066,980
Period Member Enrollment	24,603
Net Claims / Member / Mo.	\$124.66
Trend Factor	1.0641
Trended Claims / Member	\$132.65
Credibility	90%

Period 2

Month-Year	Net Claims
Sep-16	250,377
Oct-16	171,566
Nov-16	390,543
Dec-16	256,079
Jan-17	266,378
Feb-17	256,510
Mar-17	162,777
Apr-17	379,020
May-17	264,519
Jun-17	242,470
Jul-17	290,830
Aug-17	259,036
Total Net Claims	\$3,190,105
Period Member Enrollment	27,098
Net Claims / Member / Mo.	\$117.72
Trend Factor	1.1681
Trended Claims / Member	\$137.51
Credibility	10%

PROJECTED ANNUAL TOTAL
\$16,709,189

PER EMPLOYEE PER MONTH
\$928

PER MEMBER PER MONTH
\$619

Jan-18 Plan Year Renewal Projection

Enrollment

Projected Employee Enrollment	1,500	Assumed most recent enrollment month
Projected Member Enrollment	2,250	Assumed most recent enrollment month

Renewal Cost Items

Administration	\$719,670	Assumed 5% increase
Reinsurance Premiums	\$1,748,800	Assumed 15% increase
Total	\$2,468,470	

Claim Cost Items

	\$10,541,340	Expected Medical Claims
	\$3,692,250	Expected Pharmacy Claims
Total	\$14,233,590	

Renewal Adjustments

Non-recurring claim	-\$65,855	Hepatitis C Claim, member #45567.S
Contract size adjustment	\$125,669	
Demographic change	-\$52,685	
Total	\$7,129	

Plan Year Financials (YTD)									
Month-Year	A	B	C	D	E	F	G	H	I
	Net Medical Claims	Net Pharmacy Claims	Total Net Monthly Claims	Administration	Reinsurance Premiums	Total Monthly Plan Costs	Monthly Employee Enrollment	Monthly Member Enrollment	Monthly Budget
Jan-18	\$719,700	\$236,544	\$956,244	\$54,013	\$141,100	\$1,151,357	1,450	1,790	\$1,275,000
Feb-18	\$680,000	\$227,781	\$907,781	\$52,150	\$138,800	\$1,098,731	1,400	1,782	\$1,260,000
Mar-18	\$580,000	\$144,546	\$724,546	\$52,150	\$138,800	\$915,496	1,400	1,776	\$1,260,000
Apr-18	\$900,000	\$336,570	\$1,236,570	\$52,150	\$138,800	\$1,427,520	1,400	1,779	\$1,260,000
May-18	\$747,785	\$222,568	\$970,353	\$52,150	\$138,800	\$1,161,303	1,400	1,776	\$1,260,000
Jun-18	\$895,000	\$245,000	\$1,140,000	\$52,150	\$138,800	\$1,330,950	1,400	2,300	\$1,260,000
Jul-18	\$985,000	\$242,000	\$1,227,000	\$55,875	\$143,400	\$1,426,275	1,500	2,200	\$1,290,000
Aug-18	\$1,085,000	\$375,000	\$1,460,000	\$55,875	\$143,400	\$1,659,275	1,500	2,250	\$1,290,000
Sep-18									
Oct-18									
Nov-18									
Dec-18									
Total	\$6,592,485	\$2,030,009	\$8,622,494	\$426,513	\$1,121,900	\$10,170,907	11,450	15,653	\$10,155,000

Note: Highlighted values are for projected months.

Report Description

The Renewal Contract Year Financial Projection Report is used to project costs for the upcoming plan year. This is through a combination of underwriting historical claims, using claim trend assumptions, credibility assumptions and assumptions as to future enrollment and fixed costs.

Underwriting begins by taking the prior 12 months of each claim type and determining the claims per enrollment for that period of time. These claims are then trended forward to the projection period, which is the remaining portion of the contract. A process called 'midpoint to midpoint' is used to project from the midpoint of the historical claims period to the midpoint of the projection period. This allows for determining the number of trend months which will be necessary. In thinking about this process, it is helpful to remember that costs to trend (increase generally) over time and that an annual trend does not occur all at once but rather gradually. Midpoint to midpoint allows us to accommodate for this gradual change in costs. Finally, this figure is multiplied by the credibility % for the historical claims period.

The process is repeated for another historical, experience period #2 and ultimately multiplied by its credibility %. The credibility % of experience period #1 and experience period #2 must always equal 100%. The using of multiple experience period allows for a more accurate estimation of future costs, and is often called the 'blending' of prior experience.

Finally, our determined claims amounts are then multiplied back against the most recent enrollment. We will then assume that the various fixed costs for the upcoming year 'BASED' off the current year.

Underwriting Assumptions

Medical Claims

Projected Claims / Member / Mo. \$390.42

	From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Experience Period 1	Sep-17	Aug-18	Mar-18	80%	16.02	8%
Experience Period 2	Sep-16	Aug-17	Mar-17	20%	28.03	8%

Period 1

Month-Year	Net Claims
Sep-17	308,159
Oct-17	713,257
Nov-17	431,164
Dec-17	734,398
Jan-18	719,700
Feb-18	680,000
Mar-18	580,000
Apr-18	900,000
May-18	747,785
Jun-18	895,000
Jul-18	985,000
Aug-18	1,085,000
Total Net Claims	\$8,779,463
Period Member Enrollment	24,603
Net Claims / Member / Mo	\$356.85
Trend Factor	1.1076
Trended Claims / Member	\$395.25
Credibility	80%

Period 2

Month-Year	Net Claims
Sep-16	471,131
Oct-16	760,756
Nov-16	452,588
Dec-16	814,008
Jan-17	623,604
Feb-17	709,492
Mar-17	712,998
Apr-17	617,615
May-17	872,958
Jun-17	1,053,490
Jul-17	851,545
Aug-17	469,526
Total Net Claims	\$8,409,711
Period Member Enrollment	27,098
Net Claims / Member / Mo	\$310.34
Trend Factor	1.1958
Trended Claims / Member	\$371.1
Credibility	20%

Underwriting Assumptions

Pharmacy Claims

Projected Claims / Member / Mo. \$136.75

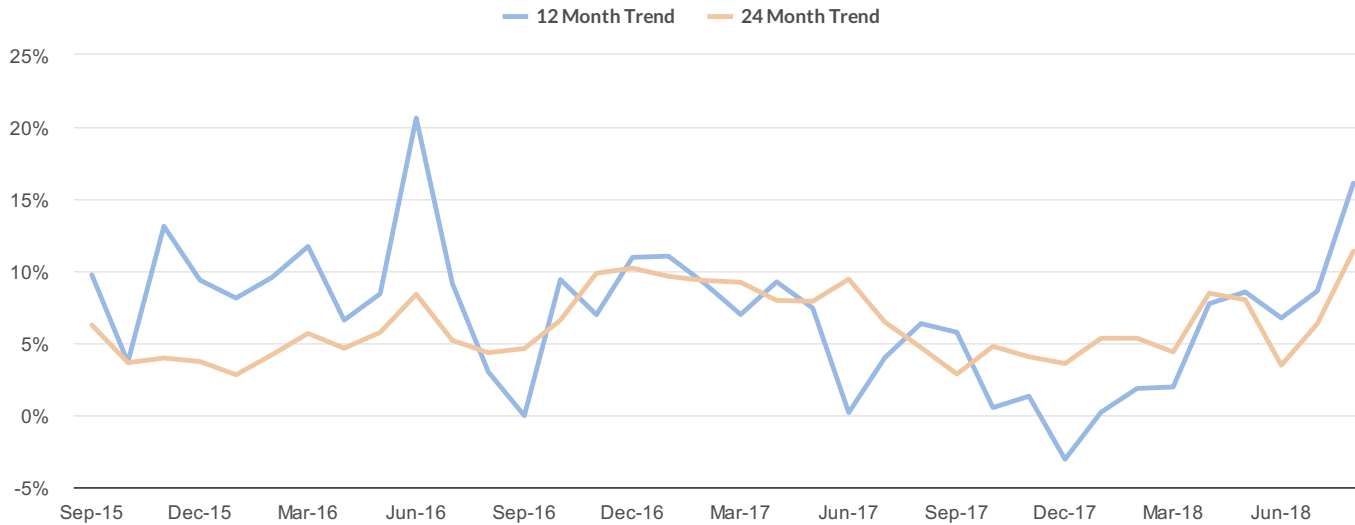
Experience Period 1

From	To	Period Mid-Point	Credibility %	Trend Months	Trend Assumptions
Jun-17	Aug-18	Jan-18	100%	17.53	9.25%

Period 1

Month-Year	Net Claims
Jun-17	242,470
Jul-17	290,830
Aug-17	259,036
Sep-17	250,377
Oct-17	171,566
Nov-17	358,949
Dec-17	256,079
Jan-18	236,544
Feb-18	227,781
Mar-18	144,546
Apr-18	336,570
May-18	222,568
Jun-18	245,000
Jul-18	242,000
Aug-18	375,000
Total Net Claims	\$3,859,316
Period Member Enrollment	31,288
Net Claims / Member / Mo	\$123.35
Trend Factor	1.1086
Trended Claims / Member	\$136.75
Credibility	100%

Medical Claims Trend Analysis



12 MONTH CLAIMS TREND
16.1%

24 MONTH CLAIMS TREND
11.38%

Report Description

The Claims Trend report is designed to help you understand the true trend rate for claims experienced under your plan.

By adjusting the claims experience for reimbursements, and tracking the actual enrollment by month on your plan, the report can then calculate a rolling 12 and 24 month average of claims per enrollment unit.

Next, by comparing these rolling average figures to the same figure a year ago, we can view the actual claims trend for your plan.

In this report, a 12 month and 24 month rolling view of trend is provided. Generally speaking it is important to look at both, as the 12 month trend can be more volatile than the 24 month rolling average view of trend due to the fact that it considers fewer data points.

Comments

As of August , 2018 ,

- The 12 month Medical Claims trend is **16.1%**
- The 24 month Medical Claims trend is **11.38%**

It is often helpful to compare these figures to what these same trend amounts were 6 months, 12 months and 24 months ago. By doing this you can gauge the current health of your claim trends.

The trend of plan claims over prior periods were as follows:

	12 Month Trend	24 Month Trend
6 Months Ago	1.85%	5.34%
12 Months Ago	6.35%	4.7%
24 Months Ago	3%	4.33%

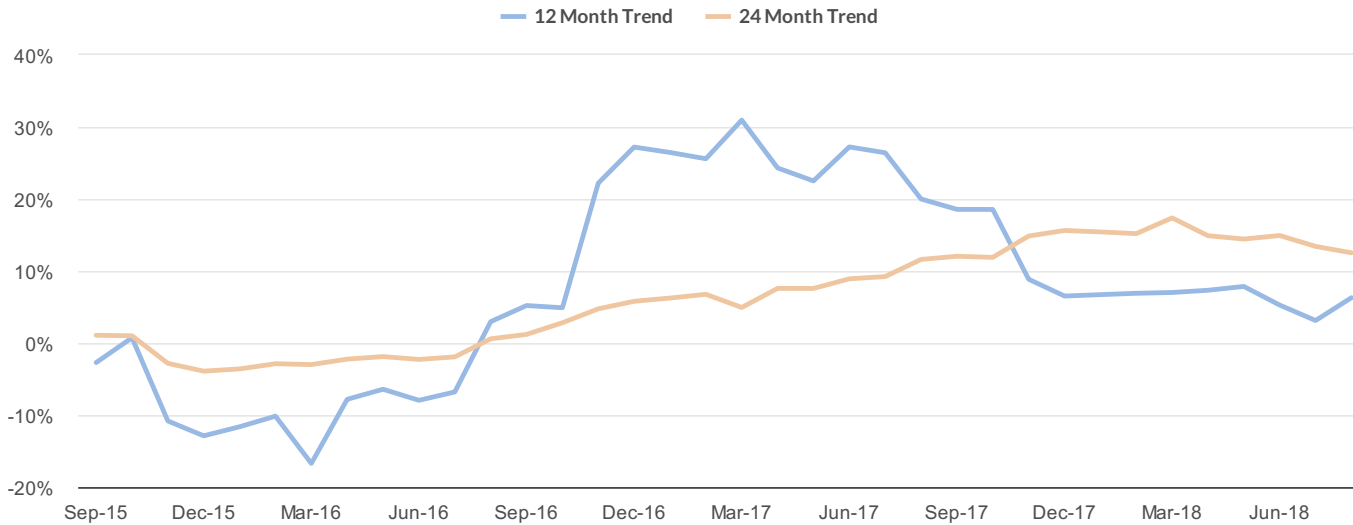
Report Details									
Month-Year	A Gross Medical Claims	B Net Medical Claims	C Member Enrollment	D Claims / Enrollment	E 12 Mo. Rolling Avg.	F 24 Mo. Rolling Avg.	G 12 Month Trend	H 24 Month Trend	
Sep-15	\$551,932	\$551,932	2,278	\$242	\$289	\$276	9.74%	6.26%	
Oct-15	\$354,438	\$354,438	2,302	\$154	\$277	\$273	3.67%	3.64%	
Nov-15	\$516,100	\$516,100	2,290	\$225	\$281	\$265	13.11%	3.96%	
Dec-15	\$503,152	\$503,152	2,295	\$219	\$281	\$269	9.37%	3.72%	
Jan-16	\$677,569	\$677,569	2,437	\$278	\$281	\$271	8.12%	2.80%	
Feb-16	\$770,891	\$770,891	2,430	\$317	\$286	\$274	9.56%	4.19%	
Mar-16	\$774,700	\$774,700	2,426	\$319	\$292	\$277	11.71%	5.67%	
Apr-16	\$698,226	\$645,564	2,416	\$267	\$287	\$278	6.59%	4.64%	
May-16	\$948,503	\$948,503	2,396	\$396	\$291	\$280	8.42%	5.74%	
Jun-16	\$1,144,657	\$1,144,657	2,370	\$483	\$312	\$285	20.62%	8.39%	
Jul-16	\$925,236	\$925,236	2,379	\$389	\$300	\$287	9.16%	5.19%	
Aug-16	\$510,158	\$509,700	2,330	\$219	\$292	\$288	3.00%	4.33%	
Sep-16	\$471,131	\$471,131	2,332	\$202	\$289	\$289	-0.04%	4.62%	
Oct-16	\$774,981	\$760,756	2,323	\$327	\$304	\$290	9.41%	6.59%	
Nov-16	\$468,477	\$452,588	2,326	\$195	\$301	\$291	6.97%	9.85%	
Dec-16	\$868,897	\$814,008	2,303	\$353	\$312	\$297	10.95%	10.20%	
Jan-17	\$623,604	\$623,604	2,237	\$279	\$312	\$297	11.03%	9.63%	
Feb-17	\$709,492	\$709,492	2,228	\$318	\$312	\$299	9.14%	9.34%	
Mar-17	\$712,998	\$712,998	2,220	\$321	\$312	\$302	6.98%	9.22%	
Apr-17	\$642,615	\$617,615	2,224	\$278	\$313	\$300	9.25%	7.96%	

Month-Year	A Gross Medical Claims	B Net Medical Claims	C Member Enrollment	D Claims / Enrollment	E 12 Mo. Rolling Avg.	F 24 Mo. Rolling Avg.	G 12 Month Trend	H 24 Month Trend
May-17	\$872,958	\$872,958	2,220	\$393	\$313	\$302	7.43%	7.90%
Jun-17	\$1,053,490	\$1,053,490	2,239	\$471	\$312	\$312	0.17%	9.44%
Jul-17	\$851,545	\$851,545	2,220	\$384	\$312	\$306	3.98%	6.46%
Aug-17	\$469,526	\$469,526	2,226	\$211	\$311	\$302	6.35%	4.70%
Sep-17	\$433,607	\$308,159	2,223	\$139	\$306	\$297	5.75%	2.85%
Oct-17	\$713,257	\$713,257	2,226	\$320	\$305	\$304	0.52%	4.77%
Nov-17	\$431,164	\$431,164	2,243	\$192	\$305	\$303	1.31%	4.05%
Dec-17	\$799,692	\$734,398	2,258	\$325	\$303	\$307	-3.07%	3.58%
Jan-18	\$720,000	\$719,700	1,790	\$402	\$313	\$313	0.20%	5.33%
Feb-18	\$680,000	\$680,000	1,782	\$382	\$318	\$315	1.85%	5.34%
Mar-18	\$580,000	\$580,000	1,776	\$327	\$319	\$316	1.95%	4.38%
Apr-18	\$900,000	\$900,000	1,779	\$506	\$338	\$325	7.73%	8.46%
May-18	\$800,000	\$747,785	1,776	\$421	\$340	\$327	8.55%	8.01%
Jun-18	\$950,000	\$895,000	2,300	\$389	\$333	\$323	6.74%	3.46%
Jul-18	\$1,000,000	\$985,000	2,200	\$448	\$338	\$325	8.61%	6.34%
Aug-18	\$1,100,000	\$1,085,000	2,250	\$482	\$361	\$336	16.10%	11.38%

Legend

Column A is gross claims by month. Columns are used to adjust gross claims by any reimbursements to the plan. Column B is net claims by month after subtracting the reimbursements (if any) from the gross claims for the month. Column C is the enrollment units per month for this plan. Column D equals the net claims divided by the enrollment units in column C for a corresponding month. Column E then takes the average of the most recent 12 months of column D. Similarly, column F is the average of the last 24 months of column D. Column G then compares the value for column E versus the same figure last year. Finally, in a similar way, column H compares the value for column F versus the same figure last year.

Pharmacy Claims Trend Analysis



12 MONTH CLAIMS TREND

6.3%

24 MONTH CLAIMS TREND

12.53%

Report Description

The Claims Trend report is designed to help you understand the true trend rate for claims experienced under your plan.

By adjusting the claims experience for reimbursements, and tracking the actual enrollment by month on your plan, the report can then calculate a rolling 12 and 24 month average of claims per enrollment unit.

Next, by comparing these rolling average figures to the same figure a year ago, we can view the actual claims trend for your plan.

In this report, a 12 month and 24 month rolling view of trend is provided. Generally speaking it is important to look at both, as the 12 month trend can be more volatile than the 24 month rolling average view of trend due to the fact that it considers fewer data points.

Comments

As of August , 2018 ,

- The 12 month Pharmacy Claims trend is **6.3%**
- The 24 month Pharmacy Claims trend is **12.53%**

It is often helpful to compare these figures to what these same trend amounts were 6 months, 12 months and 24 months ago. By doing this you can gauge the current health of your claim trends.

The trend of plan claims over prior periods were as follows:

	12 Month Trend	24 Month Trend
6 Months Ago	6.91%	15.19%
12 Months Ago	20%	11.61%
24 Months Ago	2.97%	0.59%

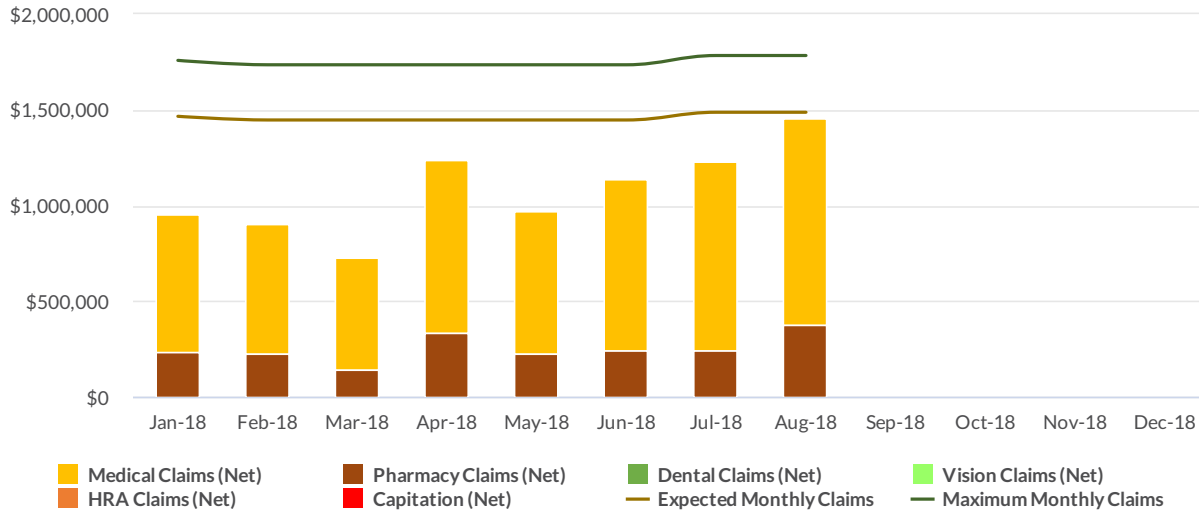
Report Details									
Month-Year	A	B	C	D	E	F	G	H	
Month-Year	Gross Pharmacy Claims	Net Pharmacy Claims	Member Enrollment	Claims / Enrollment	12 Mo. Rolling Avg.	24 Mo. Rolling Avg.	12 Month Trend	24 Month Trend	
Sep-15	\$201,535	\$201,535	2,278	\$88	\$95	\$96	-2.71%	1.08%	
Oct-15	\$163,995	\$163,995	2,302	\$71	\$95	\$95	0.74%	1.01%	
Nov-15	\$156,490	\$156,490	2,290	\$68	\$89	\$94	-10.82%	-2.82%	
Dec-15	\$184,966	\$184,966	2,295	\$81	\$87	\$94	-12.88%	-3.90%	
Jan-16	\$266,378	\$266,378	2,437	\$109	\$88	\$94	-11.62%	-3.59%	
Feb-16	\$256,510	\$256,510	2,430	\$106	\$89	\$95	-10.15%	-2.87%	
Mar-16	\$162,777	\$162,777	2,426	\$67	\$86	\$95	-16.71%	-2.99%	
Apr-16	\$379,020	\$379,020	2,416	\$157	\$92	\$96	-7.81%	-2.23%	
May-16	\$288,075	\$288,075	2,396	\$120	\$93	\$96	-6.41%	-1.88%	
Jun-16	\$242,470	\$180,941	2,370	\$76	\$92	\$96	-7.95%	-2.27%	
Jul-16	\$290,830	\$290,830	2,379	\$122	\$93	\$96	-6.79%	-1.92%	
Aug-16	\$259,036	\$259,036	2,330	\$111	\$98	\$97	2.97%	0.59%	
Sep-16	\$250,377	\$250,377	2,332	\$107	\$100	\$97	5.21%	1.20%	
Oct-16	\$171,566	\$171,566	2,323	\$74	\$100	\$98	4.90%	2.82%	
Nov-16	\$390,543	\$390,543	2,326	\$168	\$108	\$98	22.20%	4.75%	
Dec-16	\$256,079	\$256,079	2,303	\$111	\$111	\$99	27.21%	5.80%	
Jan-17	\$266,378	\$266,378	2,237	\$119	\$112	\$100	26.46%	6.25%	
Feb-17	\$256,510	\$256,510	2,228	\$115	\$112	\$101	25.59%	6.77%	
Mar-17	\$162,777	\$162,777	2,220	\$73	\$113	\$100	30.95%	4.94%	
Apr-17	\$379,020	\$379,020	2,224	\$170	\$114	\$103	24.31%	7.59%	

Month-Year	A	B	C	D	E	F	G	H
Month-Year	Gross Pharmacy Claims	Net Pharmacy Claims	Member Enrollment	Claims / Enrollment	12 Mo. Rolling Avg.	24 Mo. Rolling Avg.	12 Month Trend	24 Month Trend
May-17	\$288,075	\$264,519	2,220	\$119	\$114	\$103	22.51%	7.58%
Jun-17	\$242,470	\$242,470	2,239	\$108	\$117	\$104	27.23%	8.92%
Jul-17	\$290,830	\$290,830	2,220	\$131	\$117	\$105	26.42%	9.23%
Aug-17	\$259,036	\$259,036	2,226	\$116	\$118	\$108	20.00%	11.61%
Sep-17	\$250,377	\$250,377	2,223	\$113	\$118	\$109	18.56%	12.05%
Oct-17	\$171,566	\$171,566	2,226	\$77	\$118	\$109	18.55%	11.90%
Nov-17	\$390,543	\$358,949	2,243	\$160	\$118	\$113	8.86%	14.86%
Dec-17	\$256,079	\$256,079	2,258	\$113	\$118	\$114	6.53%	15.63%
Jan-18	\$236,544	\$236,544	1,790	\$132	\$119	\$115	6.72%	15.43%
Feb-18	\$227,781	\$227,781	1,782	\$128	\$120	\$116	6.91%	15.19%
Mar-18	\$144,546	\$144,546	1,776	\$81	\$121	\$117	7.02%	17.38%
Apr-18	\$336,570	\$336,570	1,779	\$189	\$122	\$118	7.33%	14.90%
May-18	\$255,810	\$222,568	1,776	\$125	\$123	\$118	7.86%	14.44%
Jun-18	\$250,000	\$245,000	2,300	\$107	\$123	\$120	5.27%	14.93%
Jul-18	\$250,000	\$242,000	2,200	\$110	\$121	\$119	3.13%	13.42%
Aug-18	\$375,000	\$375,000	2,250	\$167	\$125	\$121	6.30%	12.53%

Legend

Column A is gross claims by month. Columns are used to adjust gross claims by any reimbursements to the plan. Column B is net claims by month after subtracting the reimbursements (if any) from the gross claims for the month. Column C is the enrollment units per month for this plan. Column D equals the net claims divided by the enrollment units in column C for a corresponding month. Column E then takes the average of the most recent 12 months of column D. Similarly, column F is the average of the last 24 months of column D. Column G then compares the value for column E versus the same figure last year. Finally, in a similar way, column H compares the value for column F versus the same figure last year.

2018 Plan Year - Total Paid Plan Claims By Month



TOTAL NET CLAIMS PAID YTD

\$8,622,494

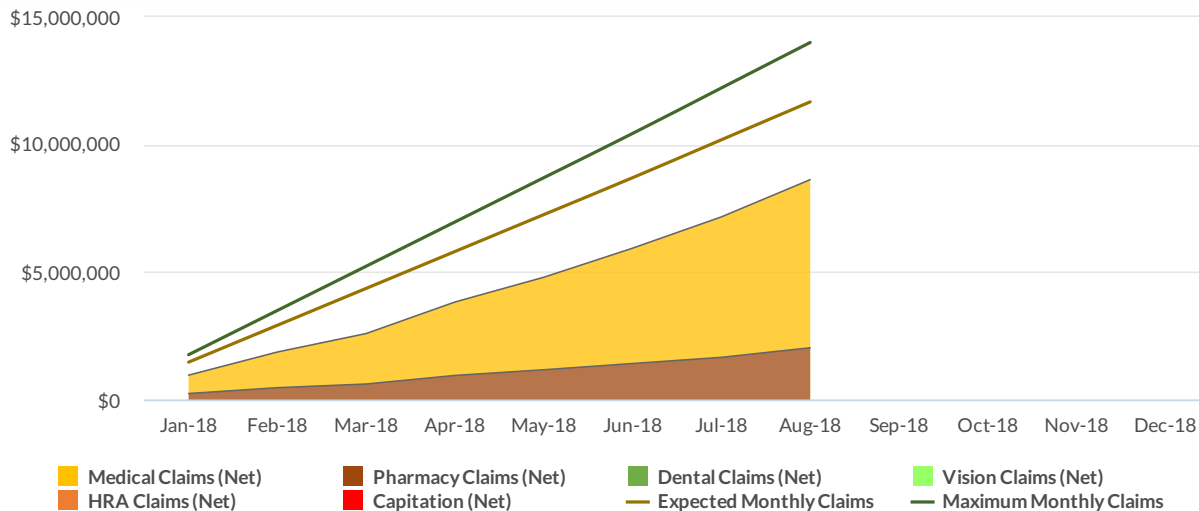
AVERAGE CLAIMS PAID / MONTH YTD

\$1,077,812

AVERAGE EXPECTED CLAIMS PAID / MONTH YTD

\$1,459,120

2018 Plan Year - Total Paid Plan Claims By Month



Avg Net Claims Per Month

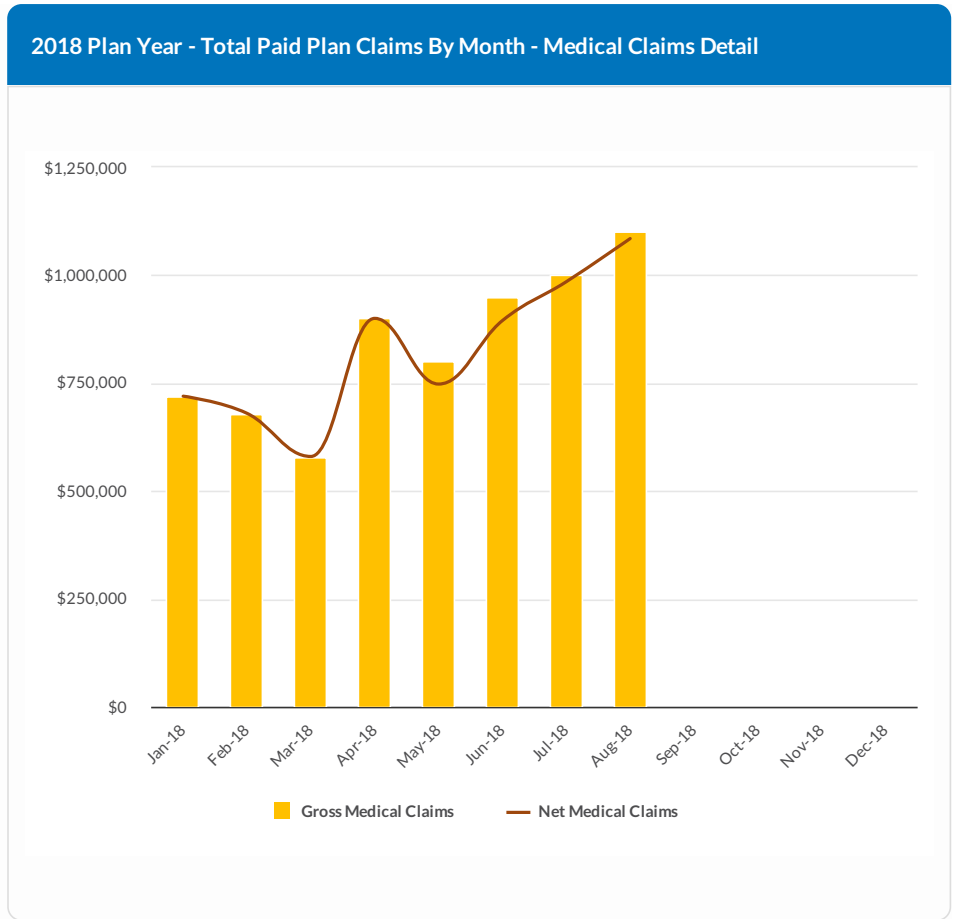
		% of Total
Avg Monthly Medical Claims	\$824,061	76.46 %
Avg Monthly Pharmacy Claims	\$253,751	23.54 %
Avg Monthly Dental Claims		
Avg Monthly Vision Claims		
Avg Monthly HRA Claims		
Avg Monthly Capitation		
Avg Monthly Total Net Claims	\$1,077,812	100%

Report Details										
Month-Year	A	B	C	D	E	F	G	H	I	J
Month-Year	Net Medical Claims	Net Pharmacy Claims	Net Dental Claims	Net Vision Claims	Net HRA Claims	Net Capitation	Excluded Charges	Total Monthly Net Claims	Expected Monthly Claims	Maximum Monthly Claims
Jan-18	\$719,700	\$236,544					\$1,854	\$956,244	\$1,465,850	\$1,758,267
Feb-18	\$680,000	\$227,781					\$635	\$907,781	\$1,446,620	\$1,735,167
Mar-18	\$580,000	\$144,546					\$550	\$724,546	\$1,446,620	\$1,735,167
Apr-18	\$900,000	\$336,570					\$5,996	\$1,236,570	\$1,446,620	\$1,735,167
May-18	\$747,785	\$222,568					\$4,578	\$970,353	\$1,446,620	\$1,735,167
Jun-18	\$895,000	\$245,000					\$412	\$1,140,000	\$1,446,620	\$1,735,167
Jul-18	\$985,000	\$242,000					\$213	\$1,227,000	\$1,487,003	\$1,783,651
Aug-18	\$1,085,000	\$375,000						\$1,460,000	\$1,487,003	\$1,783,651
Sep-18										
Oct-18										
Nov-18										
Dec-18										
Total	\$6,592,485	\$2,030,009					\$14,238	\$8,622,494	\$11,672,956	\$14,001,404

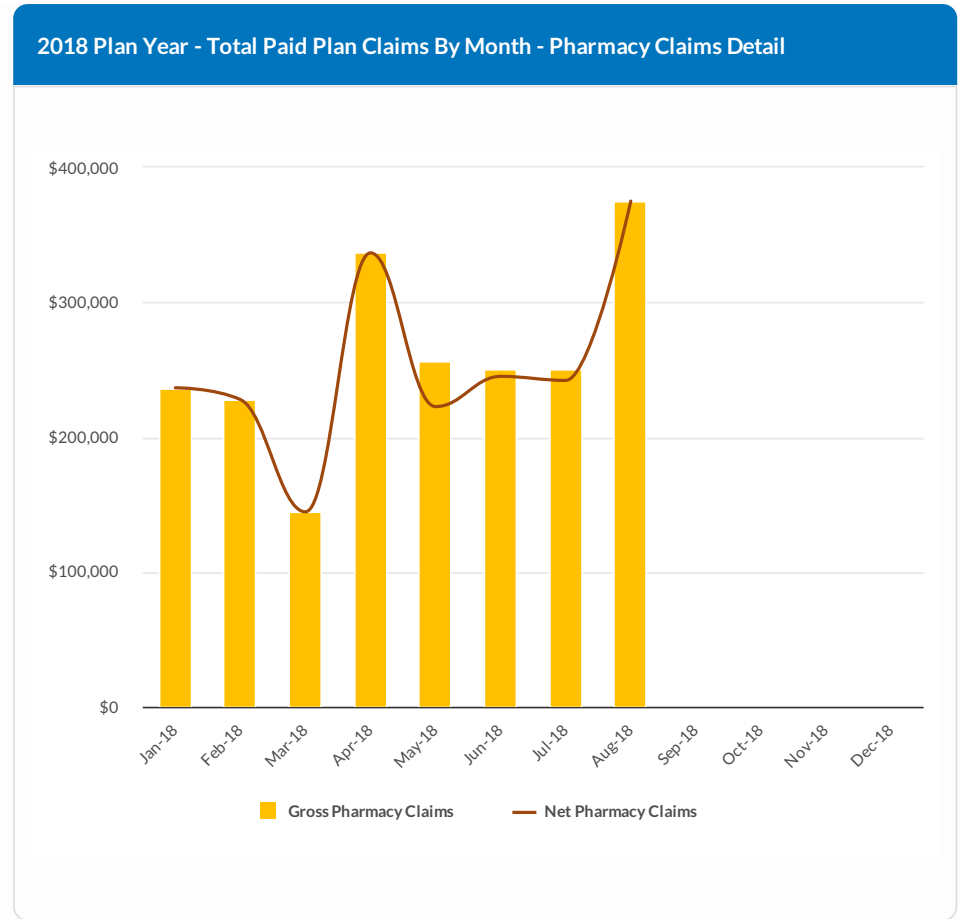
Legend

Columns A - F are the net claims of all possible types on the plan. If your plan does not track one of these claims types, the values will simply appear blank. Net claims are such as stop loss reimbursements or pharmacy rebates. Column H is the total of all net claims on the plan. Column I is the amount that net claims is expected to be for a given month.

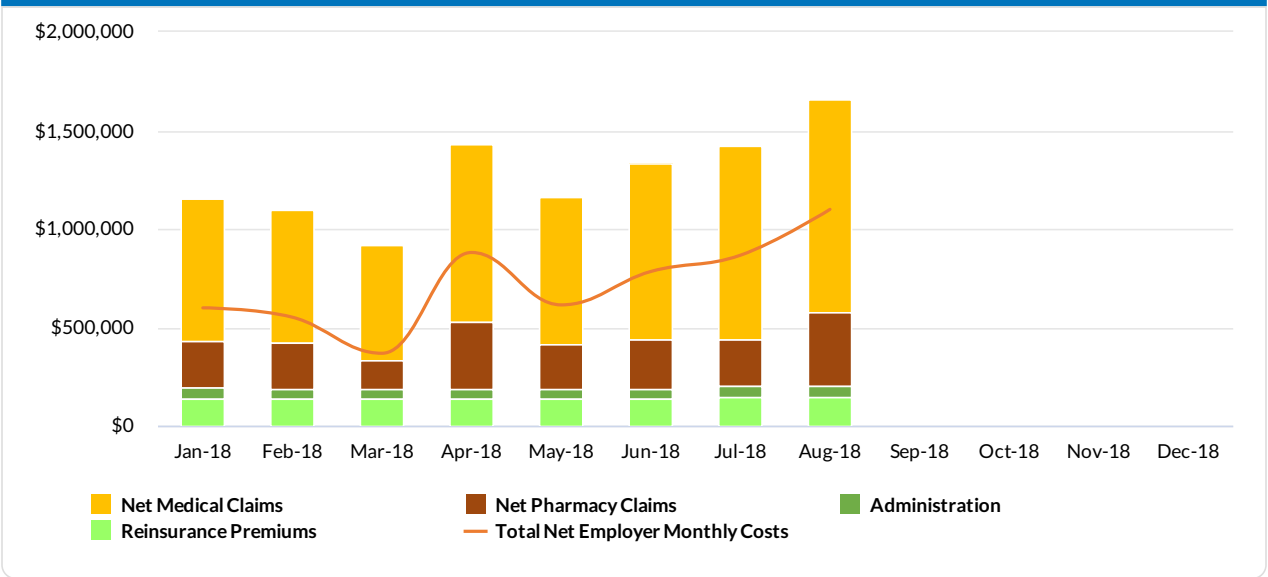
2018 Plan Year - Total Paid Plan Claims By Month - Medical Claims Detail					
Month-Year	A Gross Medical Claims	B Stop Loss Reimbursements	C	D	E Total Monthly Net Claims
Jan-18	\$720,000	\$300			\$719,700
Feb-18	\$680,000				\$680,000
Mar-18	\$580,000				\$580,000
Apr-18	\$900,000				\$900,000
May-18	\$800,000	\$52,215			\$747,785
Jun-18	\$950,000	\$55,000			\$895,000
Jul-18	\$1,000,000	\$15,000			\$985,000
Aug-18	\$1,100,000	\$15,000			\$1,085,000
Sep-18					
Oct-18					
Nov-18					
Dec-18					
Total	\$6,730,000	\$137,515			\$6,592,485



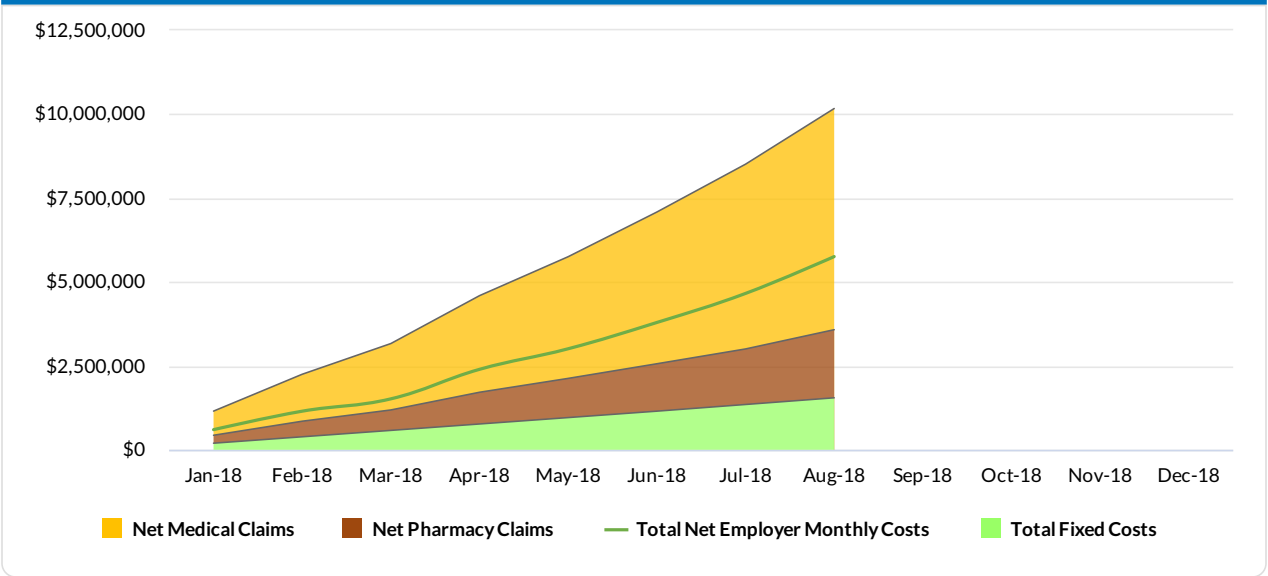
2018 Plan Year - Total Paid Plan Claims By Month - Pharmacy Claims Detail					
Month-Year	A Gross Pharmacy Claims	B Pbm Rebates	C	D	E Total Monthly Net Claims
Jan-18	\$236,544				\$236,544
Feb-18	\$227,781				\$227,781
Mar-18	\$144,546				\$144,546
Apr-18	\$336,570				\$336,570
May-18	\$255,810	\$33,242			\$222,568
Jun-18	\$250,000	\$5,000			\$245,000
Jul-18	\$250,000	\$8,000			\$242,000
Aug-18	\$375,000				\$375,000
Sep-18					
Oct-18					
Nov-18					
Dec-18					
Total	\$2,076,251	\$46,242			\$2,030,009



2018 Plan Year - Total and Net Plan Costs by Month



2018 Plan Year - Total and Net Plan Costs by Month



Member Cost Share

			Pepm	Pmpm
Employer Expenditures	5,758,007	56.61%	\$502.88	\$367.85
Employee/Member Costs	4,412,900	43.39%	\$385.41	\$281.92
Total	10,170,907		\$888.29	\$649.77

Fixed / Variable Cost Allocation

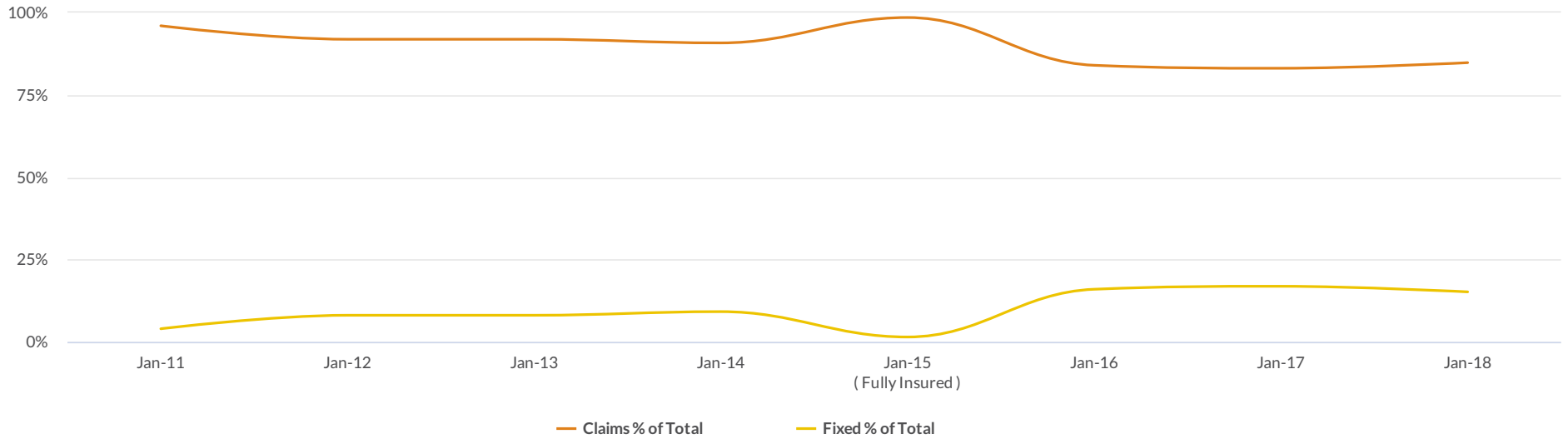
			Pepm	Pmpm
Fixed Costs	1,548,413	15.22%	\$135.23	\$98.92
Net Claim Costs	8,622,494	84.78%	\$753.06	\$550.85
Total	10,170,907		\$888.29	\$649.77

Average Cost Evaluation

			Pepm	Pmpm
Avg. Fixed Costs / Mo.	193,552	15.22%	\$135.26	\$98.90
Avg. Claim Costs / Mo.	1,077,812	84.78%	\$753.19	\$550.75
Total	1,271,364		\$888.45	\$649.65

Report Details												
Month-Year	A Net Medical Claims	B Net Pharmacy Claims	C Excluded Charges	D Total Monthly Net Claims	E Administration	F Reinsurance Premiums	G Total Monthly Plan Costs	H Monthly Employee Enrollment	I Monthly Member Enrollment	J EE Premiums	K Copays, Coinsurance, Deductible	L Total Net Employer Monthly Cost
Jan-18	\$719,700	\$236,544	\$1,854	\$956,244	\$54,013	\$141,100	\$1,151,357	1,450	1,790	\$552,900		\$598,457
Feb-18	\$680,000	\$227,781	\$635	\$907,781	\$52,150	\$138,800	\$1,098,731	1,400	1,782	\$547,800		\$550,931
Mar-18	\$580,000	\$144,546	\$550	\$724,546	\$52,150	\$138,800	\$915,496	1,400	1,776	\$547,800		\$367,696
Apr-18	\$900,000	\$336,570	\$5,996	\$1,236,570	\$52,150	\$138,800	\$1,427,520	1,400	1,779	\$547,800		\$879,720
May-18	\$747,785	\$222,568	\$4,578	\$970,353	\$52,150	\$138,800	\$1,161,303	1,400	1,776	\$547,800		\$613,503
Jun-18	\$895,000	\$245,000	\$412	\$1,140,000	\$52,150	\$138,800	\$1,330,950	1,400	2,300	\$547,800		\$783,150
Jul-18	\$985,000	\$242,000	\$213	\$1,227,000	\$55,875	\$143,400	\$1,426,275	1,500	2,200	\$560,500		\$865,775
Aug-18	\$1,085,000	\$375,000	\$0	\$1,460,000	\$55,875	\$143,400	\$1,659,275	1,500	2,250	\$560,500		\$1,098,775
Sep-18												
Oct-18												
Nov-18												
Dec-18												
Total	\$6,592,485	\$2,030,009	\$14,238	\$8,622,494	\$426,513	\$1,121,900	\$10,170,907	11,450	15,653	\$4,412,900		\$5,758,007

Cost % by Plan Year

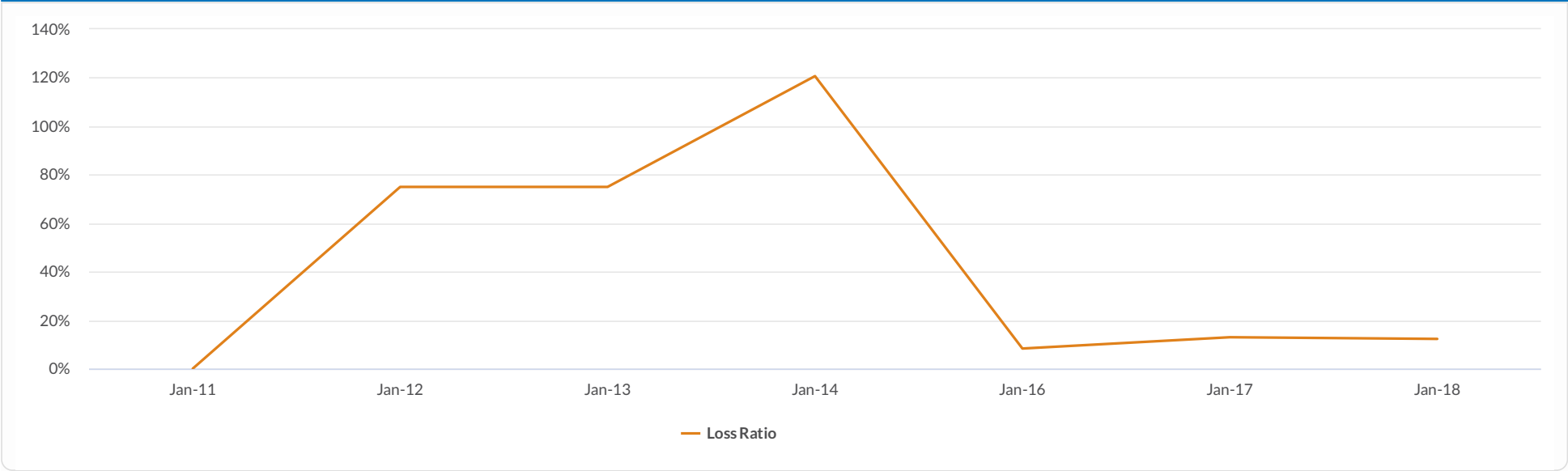


Month-Year	Total Claims	Claims % of Total	Total Fixed Costs	Fixed % of Total	Total Plan Costs
Jan-11	\$9,185,786	96%	\$380,142	4%	\$9,565,928
Jan-12	\$9,568,530	91.9%	\$841,077	8.1%	\$10,409,607
Jan-13	\$10,455,123	91.9%	\$919,012	8.1%	\$11,374,135
Jan-14	\$10,176,752	90.8%	\$1,031,871	9.2%	\$11,208,623
Jan-15	\$10,147,493	98.5%	\$158,400	1.5%	\$10,305,893
Jan-16	\$12,047,435	84%	\$2,291,400	16%	\$14,338,835
Jan-17	\$11,256,717	83.1%	\$2,291,400	16.9%	\$13,548,117
Jan-18	\$8,622,494	84.8%	\$1,548,413	15.2%	\$10,170,906

Reports Details								
Plan Year	Jan-11		Jan-12		Jan-13		Jan-14	
	Amount	% Change	Amount	% Change	Amount	% Change	Amount	% Change
Plan Type	Partially Self Insured		Partially Self Insured		Partially Self Insured		Partially Self Insured	
Administration Vendor	Blue Cross		Blue Cross		Cigna		Cigna	
Network	BCBS		BCBS		Cigna		Cigna	
Pharmacy Benefit Manager	Prime		Prime		Cigna		Cigna	
Administration	\$380,142		\$395,980	4.2%	\$432,671	9.3%	\$483,765	11.8%
Reinsurance Premiums			\$445,097		\$486,341	9.3%	\$548,106	12.7%
Total Fixed Costs	\$380,142		\$841,077	121.3%	\$919,012	9.3%	\$1,031,871	12.3%
Fixed Costs PEPM			\$70.09		\$76.58	9.3%	\$85.99	12.3%
Fixed Costs PMPM	\$13.52		\$28.71	112.4%	\$31.33	9.1%	\$36.25	15.7%

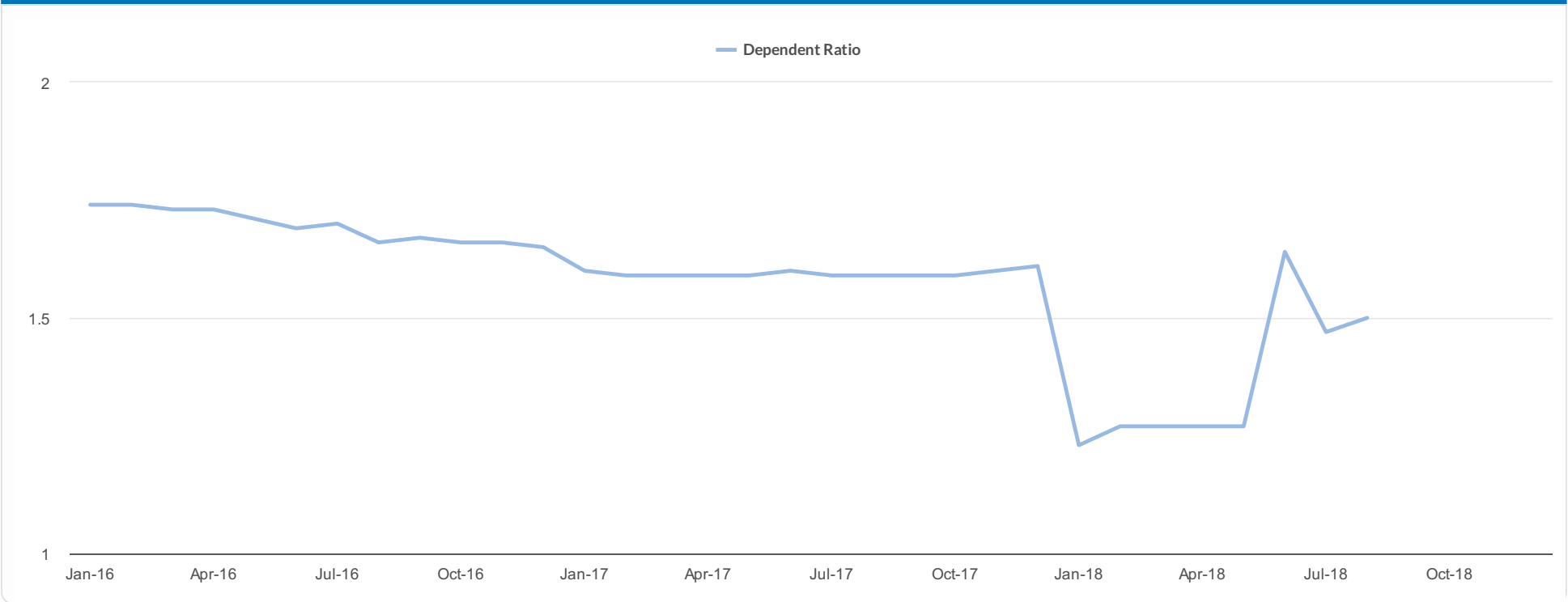
Reports Details								
Plan Year	Jan-15		Jan-16		Jan-17		Jan-18 to Aug-18	
	Amount	% Change	Amount	% Change	Amount	% Change	Amount	% YTD Change
Plan Type	Fully Insured		Partially Self Insured		Partially Self Insured		Partially Self Insured	
Administration Vendor	Cigna		Cigna		Blue Cross		Blue Cross	
Network	Cigna		Cigna		BCBS		BCBS	
Pharmacy Benefit Manager	Cigna		Cigna		Prime		Prime	
Administration			\$625,800	295.1%	\$625,800		\$426,513	2.2%
Reinsurance Premiums			\$1,665,600		\$1,665,600		\$1,121,900	1%
Total Fixed Costs			\$2,291,400	1346.6%	\$2,291,400		\$1,548,413	1.4%
Fixed Costs PEPM			\$136.39	1449.9%	\$136.39		\$135.23	48.7%
Fixed Costs PMPM			\$80.49	1299%	\$85.62	6.4%	\$98.92	73.3%

Reinsurance Claims Ratio & Renewals



	Specific Deductible	Stop Loss Claims	Reinsurance Premiums	Loss Ratio %
Jan-11	\$150,000	\$320,308	\$0	0%
Jan-12	\$150,000	\$333,653	\$445,097	74.96%
Jan-13	\$150,000	\$364,569	\$486,341	74.96%
Jan-14	\$175,000	\$661,377	\$548,106	120.67%
Jan-16	\$175,000	\$138,123	\$1,665,600	8.29%
Jan-17	\$150,000	\$215,742	\$1,665,600	12.95%
Jan-18	\$15,000	\$137,515	\$1,121,900	12.26%

Dependent Ratio



Report Description

It is important that employers keep a close eye on their dependent ratio, that is the ratio between total members on their plan and employees on their plan. In the marketplace after the implementation and enforcement of the Affordable Care Act, the healthcare environment has changed significantly.

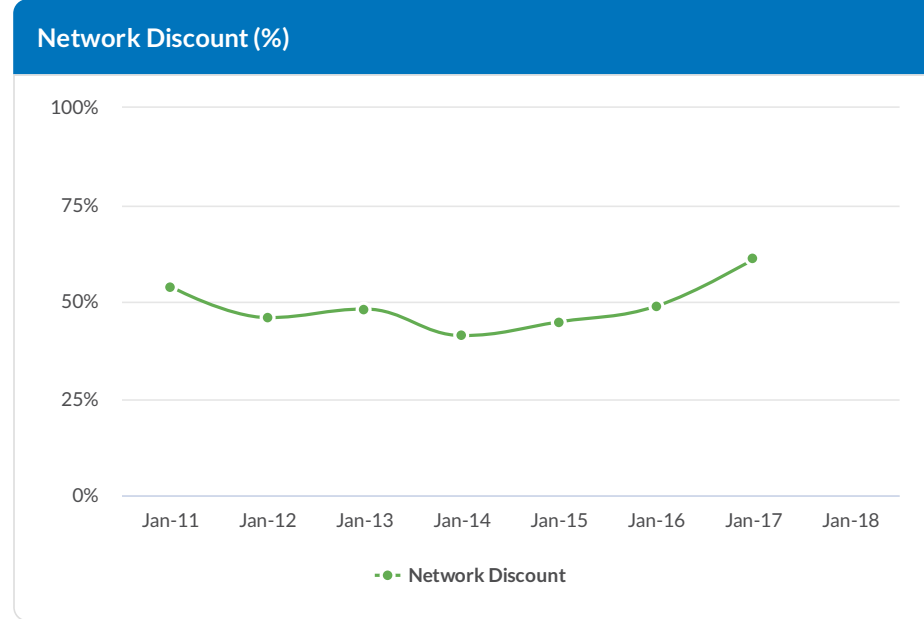
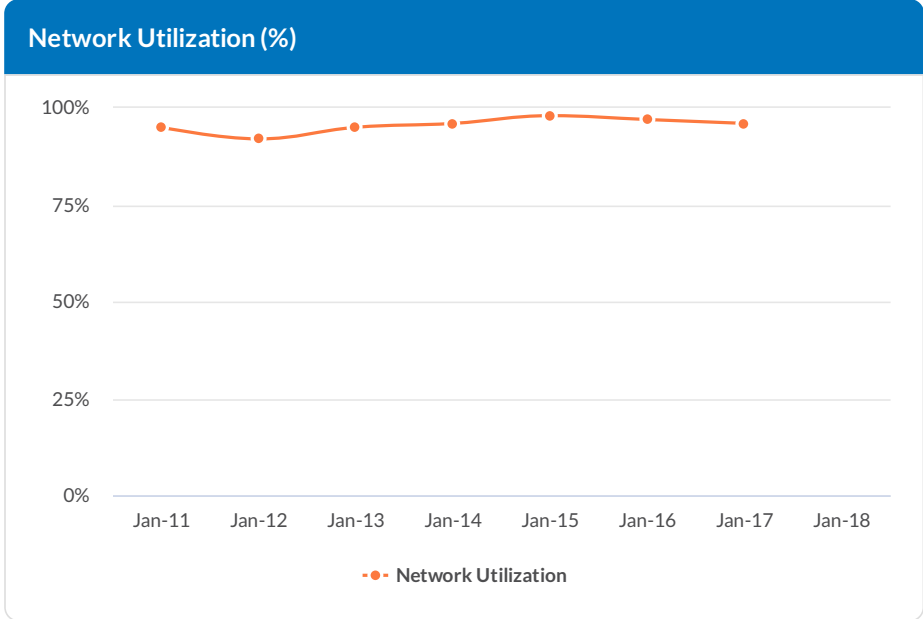
Along with this change has come changes in the way that employers and families purchase health insurance. Some employers will structure their plans in such a way as to push dependents to other employers plans. For this and many other reasons, it is important to keep a close eye on how many dependents per employee your plan might be attracting over time. This analysis will help you to properly implement appropriate employee contributions.

12 MONTH AVERAGE DEPENDENT RATIO

1.44

Month-Year	Member Enrollment	Employee Enrollment	Dependent Ratio
Jan-16	2,437	1,400	1.74
Feb-16	2,430	1,400	1.74
Mar-16	2,426	1,400	1.73
Apr-16	2,416	1,400	1.73
May-16	2,396	1,400	1.71
Jun-16	2,370	1,400	1.69
Jul-16	2,379	1,400	1.70
Aug-16	2,330	1,400	1.66
Sep-16	2,332	1,400	1.67
Oct-16	2,323	1,400	1.66
Nov-16	2,326	1,400	1.66
Dec-16	2,303	1,400	1.65
Jan-17	2,237	1,400	1.60
Feb-17	2,228	1,400	1.59
Mar-17	2,220	1,400	1.59
Apr-17	2,224	1,400	1.59
May-17	2,220	1,400	1.59
Jun-17	2,239	1,400	1.60
Jul-17	2,220	1,400	1.59
Aug-17	2,226	1,400	1.59

Month-Year	Member Enrollment	Employee Enrollment	Dependent Ratio
Sep-17	2,223	1,400	1.59
Oct-17	2,226	1,400	1.59
Nov-17	2,243	1,400	1.60
Dec-17	2,258	1,400	1.61
Jan-18	1,790	1,450	1.23
Feb-18	1,782	1,400	1.27
Mar-18	1,776	1,400	1.27
Apr-18	1,779	1,400	1.27
May-18	1,776	1,400	1.27
Jun-18	2,300	1,400	1.64
Jul-18	2,200	1,500	1.47
Aug-18	2,250	1,500	1.50
Sep-18			
Oct-18			
Nov-18			
Dec-18			

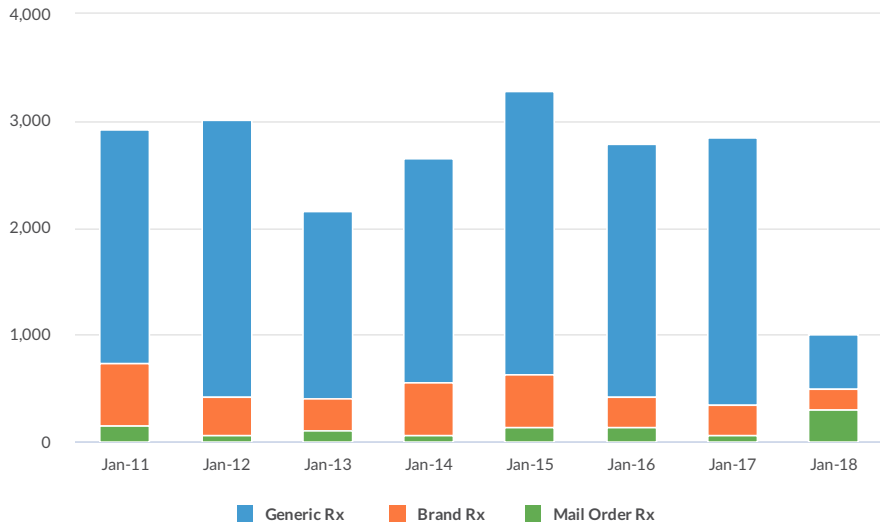


Plan Year	Jan-11 (December 2011)	Jan-12 (December 2012)	Jan-13 (December 2013)	Jan-14 (December 2014)	Jan-15 (December 2015)	Jan-16 (December 2016)	Jan-17 (December 2017)	Jan-18
Network Utilization (%)	95%	92%	95%	96%	98%	97%	96%	-
Total Submitted Charges (\$)	\$16,457,410	\$19,484,254	\$14,541,841	\$16,487,840	\$15,484,140	\$18,497,741	\$14,588,990	-
Total Covered Charges (\$)	\$0	\$17,814,811	\$0	\$0	\$0	\$16,488,548	\$11,548,887	-
Total Allowed Charges (\$)	\$7,589,515	\$10,548,900	\$7,549,851	\$9,689,855	\$8,549,878	\$9,458,974	\$5,689,940	-
Total Savings (\$)	\$8,867,895	\$8,935,354	\$6,991,990	\$6,797,985	\$6,934,262	\$9,038,767	\$8,899,050	-
Network Discount (%)	53.88%	45.86%	48.08%	41.23%	44.78%	48.86%	61%	-

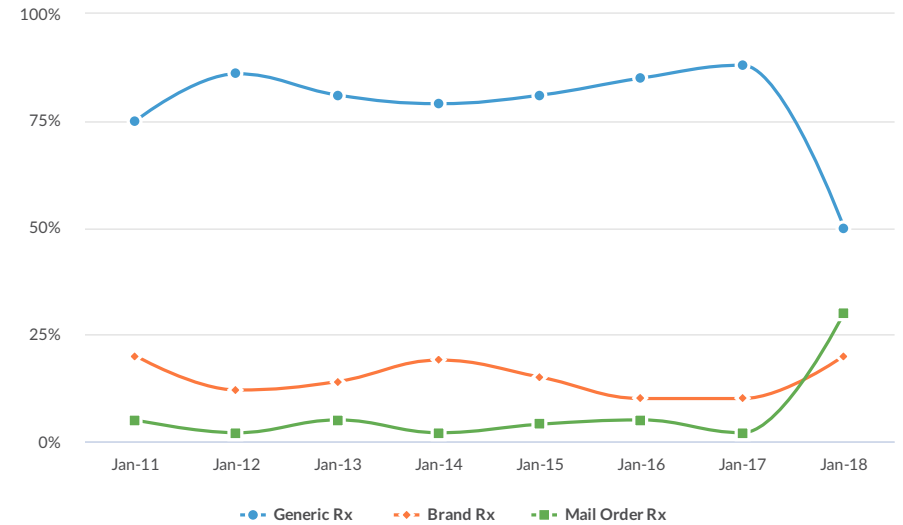
Legend

The Network Performance Report is designed to provide clients with an understanding of their overall network performance in terms of how much the network is being utilized, how effective the networks are, and how these amounts have changed over time.

Prescription Fill Rates (#)



Prescription Fill Rates (%)



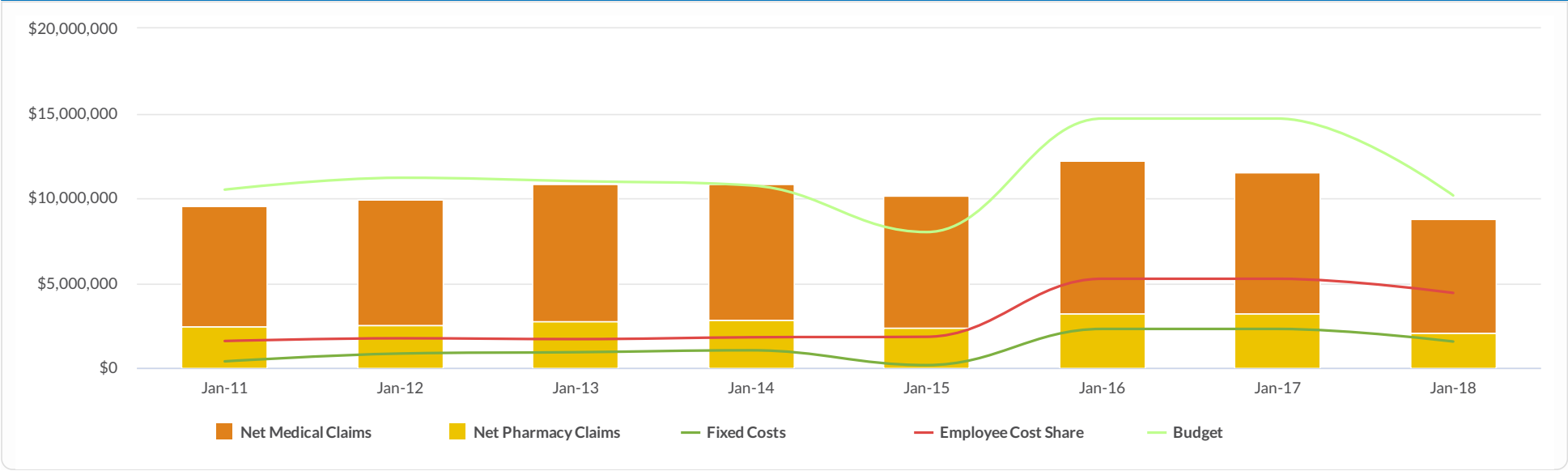
Plan Year

	Jan-11 (As of January 2011)	Jan-12 (December 2012)	Jan-13 (December 2013)	Jan-14 (December 2014)	Jan-15 (December 2015)	Jan-16 (As of January 2016)	Jan-17 (December 2017)	Jan-18 (As of January 2018)
Generic Filled (#)	2,188	2,593	1,753	2,097	2,661	2,365	2,505	500
Brand Filled (#)	583	362	303	504	493	278	285	200
Mail Filled (#)	146	60	108	53	131	139	57	300
Total Prescriptions Filled (#)	2,917	3,015	2,164	2,654	3,285	2,782	2,847	1,000
Generic Filled (% of total)	75.00%	86.00%	81.00%	79.00%	81.00%	85.00%	88.00%	50.00%
Brand Filled (% of total)	20.00%	12.00%	14.00%	19.00%	15.00%	10.00%	10.00%	20.00%
Mail Filled (% of total)	5.00%	2.00%	5.00%	2.00%	4.00%	5.00%	2.00%	30.00%

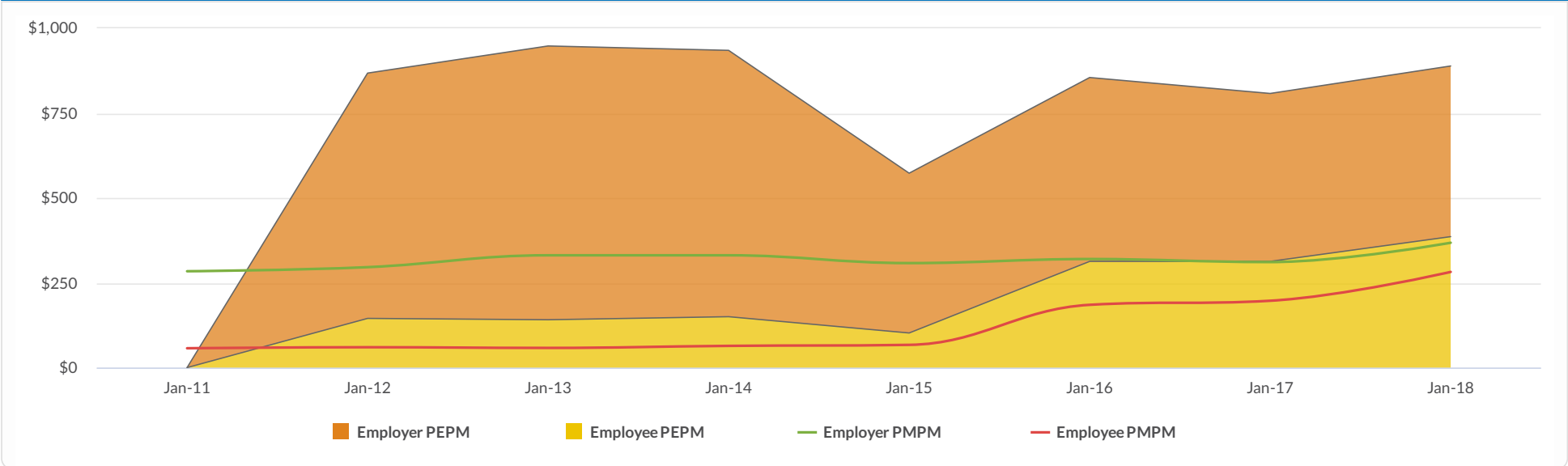
Legend

The Pharmacy Performance Year over Year Report is designed to provide clients with an understanding of their overall pharmacy performance in terms of how much the pharmacy is being utilized, how effective the networks are, and how these amounts have changed over time.

Total Plan Costs by Plan Year



PEPM / PMPM Plan Costs by Plan Year



Month-Year	Employer Spending	EE/Member Costs	Total	Employer Spending PEPM	EE/Member Costs PEPM	PEPM Total	Employer Spending PMPM	EE/Member Costs PMPM	PMPM Total
Jan-11	\$ 7,985,928 (83%)	\$ 1,580,000 (17%)	\$9,565,928	\$0	\$0	\$0	\$284	\$57	\$341
Jan-12	\$ 8,669,607 (83%)	\$ 1,740,000 (17%)	\$10,409,607	\$723	\$145	\$868	\$296	\$60	\$356
Jan-13	\$ 9,682,135 (85%)	\$ 1,692,000 (15%)	\$11,374,135	\$807	\$141	\$948	\$331	\$58	\$388
Jan-14	\$ 9,408,623 (84%)	\$ 1,800,000 (16%)	\$11,208,623	\$785	\$150	\$935	\$331	\$64	\$394
Jan-15	\$ 8,477,676 (82%)	\$ 1,828,217 (18%)	\$10,305,893	\$471	\$102	\$573	\$308	\$67	\$375
Jan-16	\$ 9,091,919 (63%)	\$ 5,246,916 (37%)	\$14,338,835	\$542	\$313	\$854	\$320	\$185	\$504
Jan-17	\$ 8,301,195 (61%)	\$ 5,246,922 (39%)	\$13,548,117	\$495	\$313	\$807	\$311	\$197	\$507
Jan-18	\$ 5,758,006 (57%)	\$ 4,412,900 (43%)	\$10,170,906	\$503	\$386	\$889	\$368	\$282	\$650

Reports Details

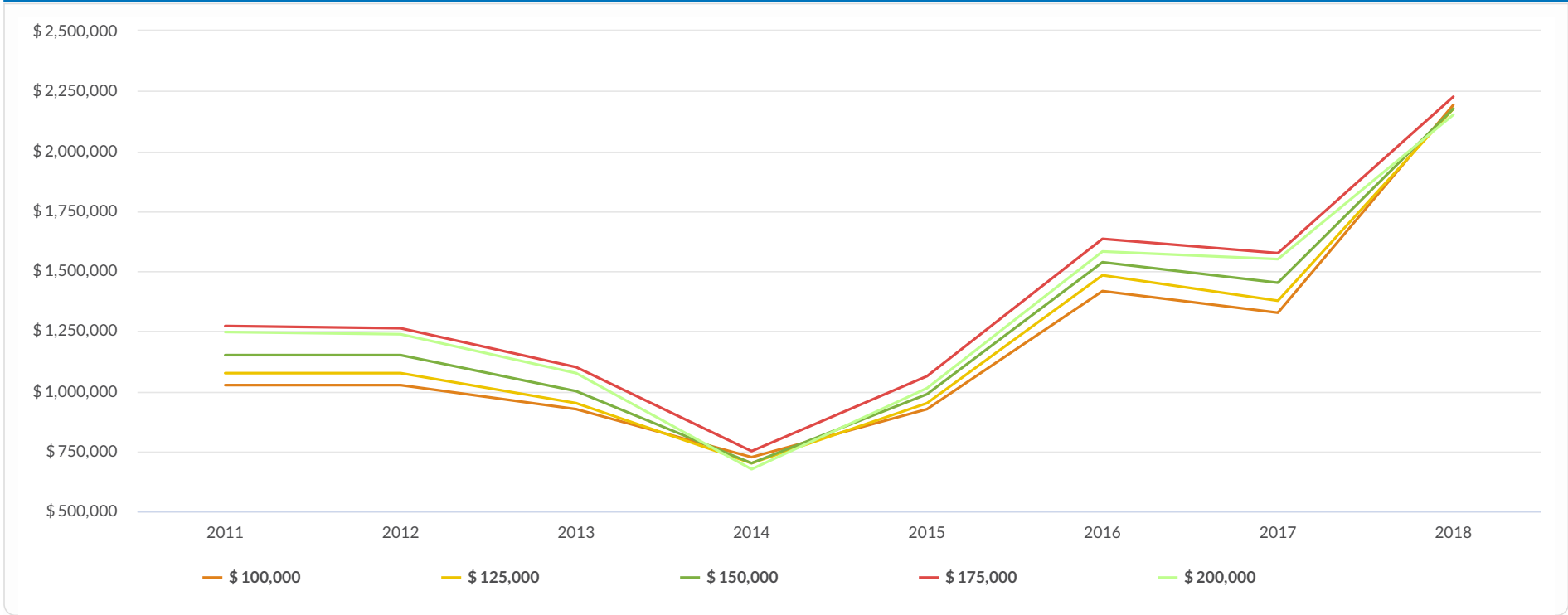
Plan Year	Jan-11		Jan-12		Jan-13		Jan-14	
	Amount	% Change	Amount	% Change	Amount	% Change	Amount	% Change
Medical Claims	\$7,067,020		\$7,361,482	4.2%	\$8,043,576	9.3%	\$7,994,181	-0.6%
Pharmacy Claims	\$2,439,074		\$2,540,701	4.2%	\$2,776,116	9.3%	\$2,843,948	2.4%
Stop Loss Reimbursements	\$320,308		\$333,653	4.2%	\$364,569	9.3%	\$661,377	81.4%
Pbm Rebates	\$0		\$0		\$0		\$0	
Net Total Claims	\$9,185,786		\$9,568,530	4.2%	\$10,455,123	9.3%	\$10,176,752	-2.7%
Administration	\$380,142		\$395,980	4.2%	\$432,671	9.3%	\$483,765	11.8%
Reinsurance Premiums			\$445,097		\$486,341	9.3%	\$548,106	12.7%
Total Plan Costs	\$9,565,928		\$10,409,607	8.8%	\$11,374,135	9.3%	\$11,208,623	-1.5%
EE Premiums	\$1,580,000		\$1,740,000	10.1%	\$1,692,000	-2.8%	\$1,800,000	6.4%
Member Copays, Coinsurance And Deductibles								
Net Employer Plan Cost	\$7,985,928		\$8,669,607	8.6%	\$9,682,135	11.7%	\$9,408,623	-2.8%
Average Monthly Employee Enrollment	0		1,000		1,000	0%	1,000	0%
Average Monthly Member Enrollment	2,344		2,442	4.2%	2,445	0.1%	2,372	-3%

Reports Details								
Plan Year	Jan-15		Jan-16		Jan-17		Jan-18 to Aug-18	
	Amount	% Change	Amount	% Change	Amount	% Change	Amount	% YTD Change
Medical Claims	\$7,749,194	-3.1%	\$9,033,426	16.6%	\$8,313,948	-8%	\$6,730,000	21.4%
Pharmacy Claims	\$2,398,299	-15.7%	\$3,213,661	34%	\$3,213,661	0%	\$2,076,251	-3.1%
Stop Loss Reimbursements			\$138,123		\$215,742	56.2%	\$137,515	-4.4%
Pbm Rebates			\$61,529		\$55,150	-10.4%	\$46,242	25.8%
Net Total Claims	\$10,147,493	-0.3%	\$12,047,435	18.7%	\$11,256,717	-6.6%	\$8,622,494	14.9%
Administration	\$158,400	-67.3%	\$625,800	295.1%	\$625,800	0%	\$426,513	2.2%
Reinsurance Premiums			\$1,665,600		\$1,665,600	0%	\$1,121,900	1%
Total Plan Costs	\$10,305,893	-8.1%	\$14,338,835	39.1%	\$13,548,117	-5.5%	\$10,170,906	12.6%
EE Premiums	\$1,828,217	1.6%	\$5,246,916	187%	\$5,246,916	0%	\$4,412,900	26.2%
Member Copays, Coinsurance And Deductibles					\$6			
Net Employer Plan Cost	\$8,477,676	-9.9%	\$9,091,919	7.3%	\$8,301,195	-8.7%	\$5,758,006	4.1%
Average Monthly Employee Enrollment	1,500	50%	1,400	-6.7%	1,400	0%	1,431	53.4%
Average Monthly Member Enrollment	2,294	-3.3%	2,372	3.4%	2,230	-6%	1,957	31.6%

Plan Details				
Plan Year	Jan-11	Jan-12	Jan-13	Jan-14
Plan Type	Partially Self Insured	Partially Self Insured	Partially Self Insured	Partially Self Insured
Administration Vendor	Blue Cross	Blue Cross	Cigna	Cigna
Medical Network	BCBS	BCBS	Cigna	Cigna
Pharmacy Network	Prime	Prime	Cigna	Cigna
Annual Consulting Fee / Commission	\$100,000	\$125,000	\$125,000	\$125,000
Budget	\$10,500,265	\$11,200,000	\$11,000,000	\$10,750,000
Plan Change Detail Summary From Prior Year	Changed carriers	No plan changes	Introduced HRA based consumer driven plan	Consolidated plans due to the company purchase.
Reinsurance Carrier	Blue Cross	Blue Cross	Sunlife	
Reinsurance Covered Benefits	Medical-Rx	Medical-Rx-Dental	Medical-Rx	
Specific Contract Type	12 / 12	Paid /	15/12 /	
Specific Lifetime Maximum	Unlimited	Unlimited	Unlimited	
Specific Deductible	\$150,000	\$150,000	\$150,000	\$175,000
Specific Lasers	No	No	No	No
Aggregating Specific Contract	\$250,000	No	No	No
Aggregate Monthly Claim Factors				
Employee				
Family				
Employee + Spouse				
Employee + Child(ren)				

Plan Details				
Plan Year	Jan-15	Jan-16	Jan-17	Jan-18
Plan Type	Fully Insured	Partially Self Insured	Partially Self Insured	Partially Self Insured
Administration Vendor	Cigna	Cigna	Blue Cross	Blue Cross
Medical Network	Cigna	Cigna	BCBS	BCBS
Pharmacy Network	Cigna	Cigna	Prime	Prime
Annual Consulting Fee / Commission	\$145,000	\$85,000	\$75,000	\$75,000
Budget	\$8,000,000	\$14,689,200	\$14,689,200	\$10,155,000
Plan Change Detail Summary From Prior Year	Moved to a fully insured contract with Cigna	Stayed with Cigna, changed back from fully insured to self insured.	Changed insurance carriers from Cigna, left plan design the same.	Changed insurance carriers from Cigna, left plan design the same
Reinsurance Carrier		Highmark	Sunlife Financial	Sunlife Financial
Reinsurance Covered Benefits			Medical-Rx	Medical-Rx
Specific Contract Type			24/12 /	24 / 12
Specific Lifetime Maximum			\$0	\$0
Specific Deductible		\$175,000	\$150,000	\$15,000
Specific Lasers				June Cooper - 400,000.00
Aggregating Specific Contract		No	No	No
Aggregate Monthly Claim Factors				
Employee		\$1,306	\$1,306	\$970
Family		\$5,080	\$5,080	\$3,322
Employee + Spouse		\$3,700	\$3,700	\$2,711
Employee + Child(ren)		\$2,740	\$2,740	\$2,158

Stop Loss Deductible Level Analyzer, By Contract Year



Stop Loss Deductible Level Analyzer, By Contract Year Description

The stop loss deductible level analyzer (By Contract Year) is designed to assist clients in determining the most efficient deductible based upon prior year large claim experience. We begin by taking the prior year large claims and trending them forward to the renewal plan year period of time. The analyzer then evaluates how each proposed specific deductible level would have performed with the various year claims patterns.

The goal in purchasing specific reinsurance is to minimize the total payments by the client of specific reinsurance premiums plus paid claims. By evaluating how each deductible level performed historically, it can be helpful in choosing which deductible might be the most cost-saving going forward.

The most efficient deductible level graphed above is typically the colored line with the lowest and smoothest line. Lowest line would mean the combined costs were the lowest, while evaluating the smoothness of the line you can gain an understanding of the volatility from year to year of each deductible level.

At times the graph above will not be fully conclusive, while at other times the decision will be very clear. Simply use the graph above along with your understanding of the current health of your covered population to predict and thus choose your most efficient level.

Deductible	\$ 100,000	\$ 125,000	\$ 150,000	\$ 175,000	\$ 200,000
2011					
Claims Not Paid By Insurance	\$ 400,000	\$ 500,000	\$ 600,000	\$ 696,237	\$ 771,237
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 1,025,000	\$ 1,075,000	\$ 1,150,000	\$ 1,271,237	\$ 1,246,237
Stop Loss Ratio	169%	167%	156%	132%	144%
2012					
Claims Not Paid By Insurance	\$ 400,000	\$ 500,000	\$ 600,000	\$ 686,926	\$ 761,926
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 1,025,000	\$ 1,075,000	\$ 1,150,000	\$ 1,261,926	\$ 1,236,926
Stop Loss Ratio	157%	153%	142%	120%	130%
2013					
Claims Not Paid By Insurance	\$ 300,000	\$ 375,000	\$ 450,000	\$ 525,000	\$ 600,000
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 925,000	\$ 950,000	\$ 1,000,000	\$ 1,100,000	\$ 1,075,000
Stop Loss Ratio	73%	67%	56%	41%	33%
2014					
Claims Not Paid By Insurance	\$ 100,000	\$ 125,000	\$ 150,000	\$ 175,000	\$ 200,000
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 725,000	\$ 700,000	\$ 700,000	\$ 750,000	\$ 675,000
Stop Loss Ratio	60%	61%	59%	52%	58%
2015					
Claims Not Paid By Insurance	\$ 300,000	\$ 375,000	\$ 437,384	\$ 487,384	\$ 537,384
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 925,000	\$ 950,000	\$ 987,384	\$ 1,062,384	\$ 1,012,384
Stop Loss Ratio	105%	101%	95%	82%	89%

Deductible	\$ 100,000	\$ 125,000	\$ 150,000	\$ 175,000	\$ 200,000
2016					
Claims Not Paid By Insurance	\$ 791,652	\$ 907,541	\$ 986,748	\$ 1,059,229	\$ 1,106,571
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 1,416,652	\$ 1,482,541	\$ 1,536,748	\$ 1,634,229	\$ 1,581,571
Stop Loss Ratio	67%	53%	41%	26%	22%
2017					
Claims Not Paid By Insurance	\$ 701,513	\$ 801,513	\$ 901,513	\$ 999,722	\$ 1,074,722
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 1,326,513	\$ 1,376,513	\$ 1,451,513	\$ 1,574,722	\$ 1,549,722
Stop Loss Ratio	247%	251%	244%	217%	247%
2018					
Claims Not Paid By Insurance	\$ 1,567,163	\$ 1,601,234	\$ 1,626,234	\$ 1,651,234	\$ 1,676,234
Best Specific Deductible Quote	\$ 625,000	\$ 575,000	\$ 550,000	\$ 575,000	\$ 475,000
Total Paid By Client	\$ 2,192,163	\$ 2,176,234	\$ 2,176,234	\$ 2,226,234	\$ 2,151,234
Stop Loss Ratio	33%	30%	27%	22%	21%

Trended Claims Summary

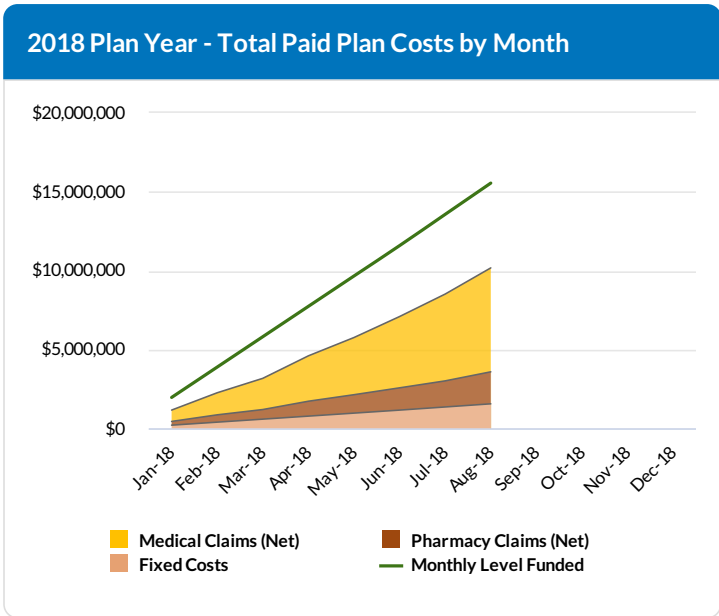
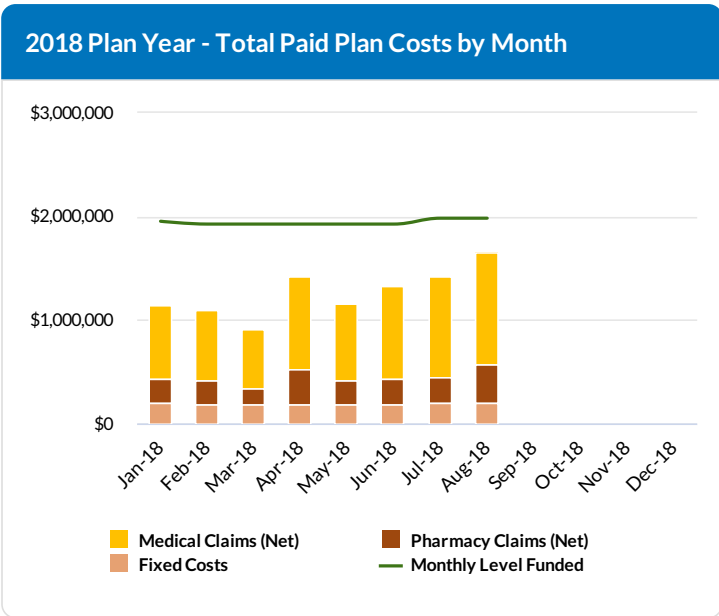
PLAN YEAR	2011	2012	2013	2014	2015	2016	2017	2018
	\$ 171,237	\$ 161,926	\$ 216,629	\$ 475,690	\$ 137,384	\$ 92,828	\$ 51,273	\$ -196
	\$ 242,261	\$ 229,088	\$ 254,474		\$ 318,516	\$ 98,824	\$ 77,832	\$ 5
	\$ 398,744	\$ 377,063	\$ 287,676		\$ 502,143	\$ 101,651	\$ 83,408	\$ 29
	\$ 645,306	\$ 610,219				\$ 114,238	\$ 89,000	\$ 126
						\$ 129,207	\$ 173,209	\$ 131
						\$ 172,481	\$ 301,896	\$ 165
						\$ 197,342	\$ 508,350	\$ 168
						\$ 304,991	\$ 961,255	\$ 170
								\$ 190
								\$ 227
								\$ 248
								\$ 252
								\$ 261
								\$ 277
								\$ 315
								\$ 352
								\$ 398
								\$ 463
								\$ 505
								\$ 574
								\$ 758
								\$ 782
								\$ 852
								\$ 1,042

Trended Claims Summary

PLAN YEAR	2011	2012	2013	2014	2015	2016	2017	2018
								\$ 1,395
								\$ 1,516
								\$ 1,834
								\$ 2,379
								\$ 2,539
								\$ 2,761
								\$ 2,893
								\$ 3,054
								\$ 3,872
								\$ 5,236
Trended Historical								\$ 5,450
Large Claims								\$ 7,468
								\$ 8,032
								\$ 8,450
								\$ 9,543
								\$ 9,679
								\$ 11,597
								\$ 20,187
								\$ 20,481
								\$ 20,910
								\$ 31,902
								\$ 32,181
								\$ 32,375
								\$ 33,088

Trended Claims Summary								
PLAN YEAR	2011	2012	2013	2014	2015	2016	2017	2018
								\$ 33,255
								\$ 34,208
								\$ 36,096
								\$ 36,322
								\$ 37,122
								\$ 37,536
								\$ 37,683
								\$ 38,680
								\$ 48,510
								\$ 49,217
								\$ 53,125
								\$ 53,394
								\$ 54,313
								\$ 60,641
								\$ 60,737
								\$ 63,142
								\$ 65,237
								\$ 88,796
								\$ 92,233
								\$ 104,349
								\$ 104,722
								\$ 299,455
Total Large Claim Amount	\$ 1,457,548	\$ 1,378,296	\$ 758,779	\$ 475,690	\$ 958,043	\$ 1,211,562	\$ 2,246,223	\$ 1,775,689

Trended Claims Summary								
PLAN YEAR	2011	2012	2013	2014	2015	2016	2017	2018
Total Number of Large Claims	4	4	3	1	3	8	8	70
Average Claim Size	\$ 364,387	\$ 344,574	\$ 252,926	\$ 475,690	\$ 319,348	\$ 151,445	\$ 280,778	\$ 25,367
Median Claim Size	\$ 320,503	\$ 303,076	\$ 254,474	\$ 475,690	\$ 318,516	\$ 121,723	\$ 131,105	\$ 6,459
Largest Claim	\$ 645,306	\$ 610,219	\$ 287,676	\$ 475,690	\$ 502,143	\$ 304,991	\$ 961,255	\$ 299,455
Smallest Claim	\$ 171,237	\$ 161,926	\$ 216,629	\$ 475,690	\$ 137,384	\$ 92,828	\$ 51,273	\$ -196



Actual Costs vs. Level Funded(\$)

\$5,378,909	\$15,549,816
Under Level Funded	Level Funded
34.59%	Total Costs (YTD)

Actual Vs Level Funded

Plan Year Costs (YTD)	\$10,170,907	Plan is under Level Funded (\$)	\$5,378,909
Level Funded Costs (YTD)	\$15,549,816	Plan is under Level Funded (%)	34.59%

Month-Year	Enrollment			Claims				Claim Adjustments			Fixed Costs	Total & Funding	
	PPO Low	PPO High	Total	Medical Claims	Pharmacy Claims	Excluded Charges	Total	Stop Loss Reimbursements	Pbm Rebates	Total	Total	Total Contract Cost	Level Funding Max
Jan-18	750	700	1,450	\$720,000	\$236,544	\$1,854	\$958,398	\$300	\$0	\$300	\$195,113	\$1,151,357	\$1,953,380
Feb-18	700	700	1,400	\$680,000	\$227,781	\$635	\$908,416	\$0	\$0	\$0	\$190,950	\$1,098,731	\$1,926,117
Mar-18	700	700	1,400	\$580,000	\$144,546	\$550	\$725,096	\$0	\$0	\$0	\$190,950	\$915,496	\$1,926,117
Apr-18	700	700	1,400	\$900,000	\$336,570	\$5,996	\$1,242,566	\$0	\$0	\$0	\$190,950	\$1,427,520	\$1,926,117
May-18	700	700	1,400	\$800,000	\$255,810	\$4,578	\$1,060,388	\$52,215	\$33,242	\$85,457	\$190,950	\$1,194,545	\$1,926,117
Jun-18	700	700	1,400	\$950,000	\$250,000	\$412	\$1,200,412	\$55,000	\$5,000	\$60,000	\$190,950	\$1,335,950	\$1,926,117
Jul-18	750	750	1,500	\$1,000,000	\$250,000	\$213	\$1,250,213	\$15,000	\$8,000	\$23,000	\$199,275	\$1,434,275	\$1,982,926
Aug-18	750	750	1,500	\$1,100,000	\$375,000	\$0	\$1,475,000	\$15,000	\$0	\$15,000	\$199,275	\$1,659,275	\$1,982,926
Sep-18													
Oct-18													
Nov-18													
Dec-18													
AVG	719	713	1,431	\$841,250	\$259,531	\$1,780	\$1,102,561	\$17,189	\$5,780	\$22,970	\$193,552	\$1,277,144	\$1,943,727
Total	5,750	5,700	11,450	\$6,730,000	\$2,076,251	\$14,238	\$8,820,489	\$137,515	\$46,242	\$183,757	\$1,548,413	\$10,217,149	\$15,549,816

Note: Total contract cost does not include excluded charges or pharmacy rebates.

Condition	# of Members	Total (\$)	Total (%)
<input checked="" type="checkbox"/> Factors Influencing Health Status and Contact with Health Services	422	\$1,442,184	32%
<input checked="" type="checkbox"/> Endocrine, Nutritional and Metabolic Diseases	422	\$528,603	12%
<input checked="" type="checkbox"/> Symptoms, Signs and Abnormal Clinical and Laboratory Findings, not Elsewhere Classified	422	\$519,107	12%
<input checked="" type="checkbox"/> Diseases of the Genitourinary System	420	\$393,352	9%
<input checked="" type="checkbox"/> Diseases of the Musculoskeletal System and Connective Tissue	422	\$315,929	7%
<input checked="" type="checkbox"/> Diseases of the Respiratory System	422	\$247,527	6%
<input checked="" type="checkbox"/> Diseases of the Eye and Adnexa	411	\$145,515	3%
<input checked="" type="checkbox"/> Injury, Poisoning and Certain Other Consequences of External Causes	411	\$120,838	3%
<input checked="" type="checkbox"/> Mental, Behavioral and Neurodevelopmental Disorders	387	\$106,347	2%
TOTALS	3739	\$3,819,402	

CATEGORY SELECTIONS & FILTERS

Major Category Conditions Represented: 9 of 21

DATE	05/31/2017 - 05/30/2019
MEMBER TYPES	EMPLOYEE, SPOUSE, CHILD
GENDER	MALE, FEMALE
EMPLOYMENT STATUS	ACTIVE, TERMINATED, RETIRED, COBRA
AGE RANGE	0 - 100
MEMBER \$ SPEND	\$0 - \$1,000,000

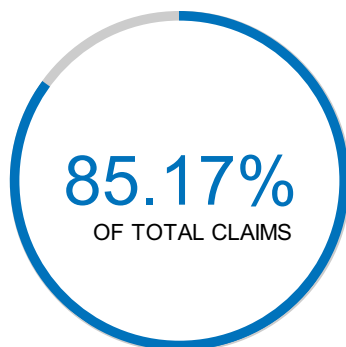
If you did not include all possible categories, it is important to keep that in mind as you analyze the report.

\$3,819,402

SELECTED CONDITION

\$4,484,662

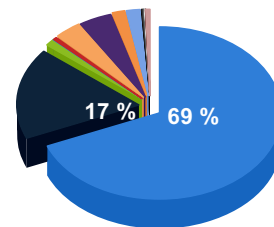
TOTAL CLAIMS



CONDITION SPOTLIGHT

Factors Influencing Health Status and Contact with Health Services

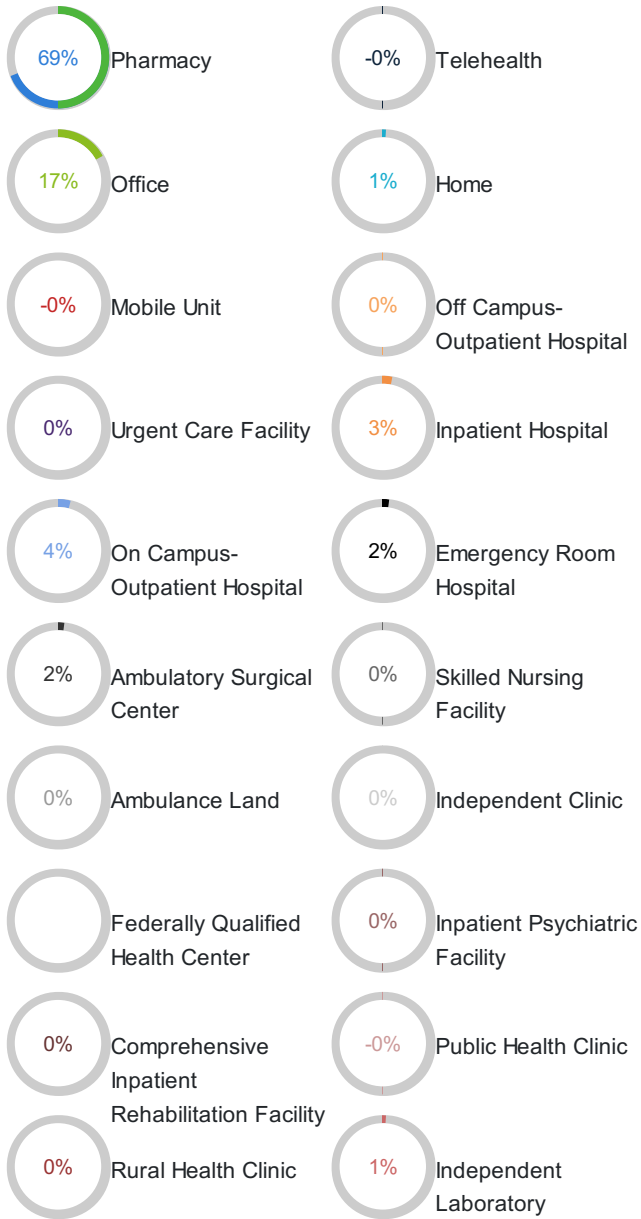
# OF MEMBERS	TOTAL (\$)	TOTAL (%)
422	\$1,442,184	32%



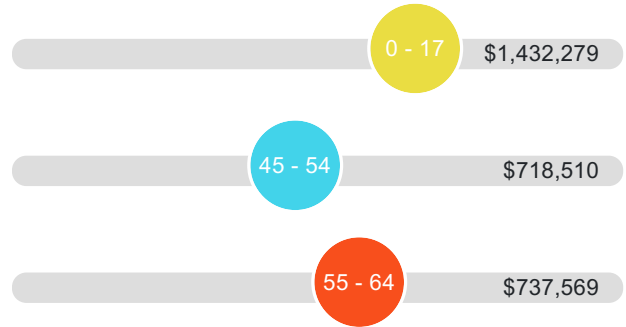
- Pharmacy
- Office
- Home
- Off Campus- Outpatient Hospital
- Urgent Care Facility
- Inpatient Hospital
- On Campus- Outpatient Hospital
- Emergency Room Hospital
- Ambulatory Surgical Center
- Skilled Nursing Facility
- Ambulance Land

▲ 1/2 ▼

Service Type*



Age Range (Top Three)*



Procedures (Top Ten)*

Total # of Members: **2429**

Total (\$): **\$2,015,979**

Total (%): **52 %**

Code	Procedure Name	# Members	Total (\$)	Total (%)
000000000	Not provided, incorrect or administrative charge	422	\$1,477,538	39%
97140	Manual (physical) therapy techniques to 1 or more regions, each 15 minutes	388	\$84,097	2%
97110	Therapeutic exercise to develop strength, endurance, range of motion, and flexibility, each 15 minutes	381	\$75,790	2%
99285	Emergency department visit, problem with significant threat to life or function	64	\$73,585	2%
99214	Established patient office or other outpatient, visit typically 25 minutes	352	\$72,673	2%
J0897	Injection, denosumab, 1 mg	7	\$51,681	1%
99213	Established patient office or other outpatient visit, typically 15 minutes	370	\$49,509	1%
99284	Emergency department visit, problem of high severity	76	\$48,465	1%
C1713	Anchor/screw for opposing bone-to-bone or soft tissue-to-bone (implantable)	16	\$42,501	1%
97112	Therapeutic procedure to re-educate brain-to-nerve-to-muscle function, each 15 minutes	353	\$40,140	1%

Members (Top Ten)*

Total (\$): **\$504,380**

Total (%): **11.25 %**

Member Name	Age	Gender	Top Condition	Total (\$)	Total (%)
D43251870614	1		Diseases of the Genitourinary System	\$170,907	3.81%
D42899209777	2		Factors Influencing Health Status and Contact with Health Services	\$41,628	0.93%
D41773867089	5		Factors Influencing Health Status and Contact with Health Services	\$40,908	0.91%
D21899873704	59		Diseases of the Respiratory System	\$39,235	0.87%
D42561397870	3		Factors Influencing Health Status and Contact with Health Services	\$38,941	0.87%
D41197945065	6		Factors Influencing Health Status and Contact with Health Services	\$35,830	0.8%
D40146146252	9		Diseases of the Musculoskeletal System and Connective Tissue	\$35,816	0.8%
D20516120268	63		Diseases of the Respiratory System	\$35,801	0.8%
D38100755761	15		Factors Influencing Health Status and Contact with Health Services	\$33,591	0.75%
D41567666808	5		Symptoms, Signs and Abnormal Clinical and Laboratory Findings, not Elsewhere Classified	\$31,723	0.71%

Providers (Top Ten)*

Total # of Members: **3264**

Total (\$): **\$1,485,601**

Total (%): **39%**

Provider #	Provider Name	# Members	Total (\$)	Total (%)
1932145778	CHARLES,BOWLES	422	\$329,797	9%
1063497451	KIMBERLY,WILLIAMS	420	\$207,770	5%
1841266996	RABIUL,ALAM	2	\$173,290	5%
1134277494	WARREN,ERDMANN	402	\$166,969	4%
0000000000	Or Incorrect,Not Provided	413	\$158,422	4%
1174569909	CHARLES,BOWLES	417	\$155,659	4%
1366543795	LESLIE,WRIGHT	414	\$100,577	3%
1992077762	PHILIP,CLARK	414	\$79,387	2%
1679504872	MICHAEL,LADINSKY	6	\$58,069	2%
1376587113	ALAN,GREENBERG	354	\$55,661	1%

*Based on Selected Major Conditions & Filters From Page 1

Provider Code	Provider Name	# of Members	Total (\$)	Total (%)	YOY (\$)	YOY (%)	Discount (%)
✓ 1932145778	CHARLES,BOWLES	422	\$388,280	9 %	↑ \$6,710	↑ 4%	41%
✓ 1063497451	KIMBERLY,WILLIAMS	422	\$239,371	5 %	↓ \$23,777	↓ 18%	35%
✓ 1174569909	CHARLES,BOWLES	420	\$202,459	5 %	↓ \$51,579	↓ 41%	65%
✓ 1134277494	WARREN,ERDMANN	422	\$190,081	4 %	↑ \$50	0%	69%
✓ 0000000000	Or Incorrect,Not Provided	422	\$174,906	4 %	↑ \$34,926	↑ 50%	27%
✓ 1841266996	RABIUL,ALAM	4	\$173,380	4 %	↓ \$173,380	↓ 100%	25%
✓ 1366543795	LESLIE,WRIGHT	422	\$112,434	3 %	↑ \$32,782	↑ 82%	26%
✓ 1992077762	PHILIP,CLARK	417	\$91,448	2 %	↑ \$3,162	↑ 7%	32%
✓ 1235234402	DIETER,SCHAPFEL	263	\$66,390	1 %	↓ \$18,311	↓ 43%	31%
✓ 1376587113	ALAN,GREENBERG	373	\$65,779	1 %	↓ \$2,988	↓ 9%	32%
TOTALS		3587	\$1,704,528		-\$192,405		

CATEGORY SELECTIONS & FILTERS

Providers Represented: 10 of 7873

DATE	05/31/2017 - 05/30/2019
MEMBER TYPES	EMPLOYEE, SPOUSE, CHILD
GENDER	MALE, FEMALE
EMPLOYMENT STATUS	ACTIVE, TERMINATED, RETIRED, COBRA
AGE RANGE	0 - 100
MEMBER \$ SPEND	\$0 - \$1,000,000

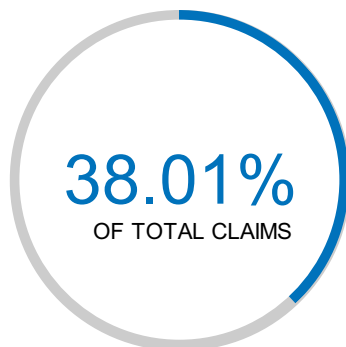
If you did not include all possible categories, it is important to keep that in mind as you analyze the report.

\$1,704,528

SELECTED PROVIDERS

\$4,484,969

TOTAL CLAIMS



PROVIDER SPOTLIGHT (TOP 4)

CHARLES,BOWLES

# OF MEMBERS	TOTAL (\$)	TOTAL (%)
422	\$388,280	9 %

KIMBERLY,WILLIAMS

# OF MEMBERS	TOTAL (\$)	TOTAL (%)
422	\$239,371	5 %

CHARLES,BOWLES

# OF MEMBERS	TOTAL (\$)	TOTAL (%)
420	\$202,459	5 %

WARREN,ERDMANN

# OF MEMBERS	TOTAL (\$)	TOTAL (%)
422	\$190,081	4 %

Procedures (Top Ten)*

Total # of Members: **1425**

Total (\$): **\$930,679**

Total (%): **54 %**

Code	Procedure Name	# Members	Total (\$)	Total (%)
000000000	Not provided, incorrect or administrative charge	422	\$720,016	42%
97140	Manual (physical) therapy techniques to 1 or more regions, each 15 minutes	240	\$30,193	2%
99214	Established patient office or other outpatient, visit typically 25 minutes	212	\$29,982	2%
97110	Therapeutic exercise to develop strength, endurance, range of motion, and flexibility, each 15 minutes	246	\$29,464	2%
99285	Emergency department visit, problem with significant threat to life or function	24	\$24,638	1%
99284	Emergency department visit, problem of high severity	38	\$21,557	1%
99213	Established patient office or other outpatient visit, typically 15 minutes	227	\$20,057	1%
74177	CT scan of abdomen and pelvis with contrast	12	\$19,258	1%
93458	Insertion of catheter in left heart for imaging of blood vessels or grafts and left lower heart	2	\$18,629	1%
63030	Partial removal of bone with release of spinal cord or spinal nerves of 1 interspace in lower spine	2	\$16,885	1%

Members (Top Ten)*

Total (\$): **\$398,339**

Total (%): **8.88 %**

Member Name	Age	Gender	Top Condition	Total (\$)	Total (%)
D43251870614	1		Irregular menstruation, unspecified	\$171,123	3.82%
D21899873704	59		Chronic maxillary sinusitis	\$34,610	0.77%
M20566175025	63		Hemangioma of skin and subcutaneous tissue	\$30,174	0.67%
D41567666808	5		Cough	\$25,787	0.57%
D40146146252	9		Hallux rigidus, right foot	\$25,238	0.56%
M21324684162	61		Polycystic ovarian syndrome	\$25,184	0.56%
M29492414236	38		Encounter for gynecological examination (general) (routine) with abnormal findings	\$23,578	0.53%
M21746756375	60		Encounter for immunization	\$21,731	0.48%
M25771690377	49		Unspecified visual disturbance	\$20,480	0.46%
D41419827661	6		Encounter for general adult medical examination without abnormal findings	\$20,434	0.46%

Conditions (Top Ten)*

Total # of Members: **3480**

Total (\$): **\$1,536,199**

Total (%): **90 %**

Condition Name	# Members	Total (\$)	Total (%)
Encounter for general adult medical examination without abnormal findings	422	\$486,449	29%
Other specified disorders of breast	363	\$268,030	16%
Nasal congestion	422	\$236,211	14%
Unspecified protein-calorie malnutrition	414	\$174,005	10%
Pain in right knee	388	\$109,583	6%
Acute upper respiratory infection, unspecified	362	\$74,950	4%
Eczematous dermatitis of unspecified eye, unspecified eyelid	304	\$70,265	4%
Liver disease, unspecified	253	\$43,161	3%
Nondisplaced fracture of head of left radius, initial encounter for closed fracture	288	\$39,278	2%
Benign neoplasm of ascending colon	264	\$34,267	2%

*Based on Selected Providers & Filters From Page 1

Member Id	Top Sub Condition	Total (\$)	Total (%)	YOY (\$)
<input checked="" type="checkbox"/>	M20566175025 Hemangioma of skin and subcutaneous tissue	\$33,566	1%	↓ \$28,241
<input checked="" type="checkbox"/>	D40617705657 Other fatigue	\$30,253	1%	↓ \$27,135
<input checked="" type="checkbox"/>	D40146146252 Hallux rigidus, right foot	\$36,579	1%	↓ \$27,399
<input checked="" type="checkbox"/>	D41197945065 Encounter for gynecological examination (general) (routine) without abnormal findings	\$46,904	1%	↓ \$41,543
<input checked="" type="checkbox"/>	M30003326816 Encounter for immunization	\$31,596	1%	↓ \$21,800
<input checked="" type="checkbox"/>	D42561397870 Encounter for general adult medical examination without abnormal findings	\$39,405	1%	↓ \$25,924
<input checked="" type="checkbox"/>	D20516120268 Chronic maxillary sinusitis	\$39,252	1%	↓ \$36,304
<input checked="" type="checkbox"/>	D38100755761 Encounter for general adult medical examination with abnormal findings	\$35,455	1%	↑ \$4,238
<input checked="" type="checkbox"/>	D41773867089 Encounter for general adult medical examination with abnormal findings	\$40,006	1%	↓ \$34,916
<input checked="" type="checkbox"/>	M23135428158 Headache	\$29,100	1%	↓ \$11,532
<input checked="" type="checkbox"/>	D43251870614 Irregular menstruation, unspecified	\$171,759	4%	↓ \$167,509
<input checked="" type="checkbox"/>	M21872580632 Displaced fracture of lateral malleolus of left fibula, subsequent encounter for closed fracture with routine healing	\$26,396	1%	↑ \$12,214
<input checked="" type="checkbox"/>	D38362830157 Chronic fatigue, unspecified	\$27,882	1%	↓ \$19,974
<input checked="" type="checkbox"/>	D41567666808 Cough	\$37,370	1%	↑ \$8,389
<input checked="" type="checkbox"/>	D21899873704 Chronic maxillary sinusitis	\$43,614	1%	↓ \$32,980
<input checked="" type="checkbox"/>	M21324684162 Polycystic ovarian syndrome	\$29,978	1%	↑ \$22,348
<input checked="" type="checkbox"/>	D42899209777 Encounter for screening mammogram for malignant neoplasm of breast	\$41,658	1%	↑ \$15,664
<input checked="" type="checkbox"/>	D41419827661 Encounter for general adult medical examination without abnormal findings	\$28,653	1%	↓ \$18,167
<input checked="" type="checkbox"/>	D37918260477 Encounter for general adult medical examination without abnormal findings	\$37,179	1%	↓ \$19,960
<input checked="" type="checkbox"/>	D41725795935 Hypothyroidism, unspecified	\$30,664	1%	↓ \$6,742
TOTALS		\$837,269		-\$457,273

CATEGORY SELECTIONS & FILTERS

Members Represented: 20 of 422

DATE	05/31/2017 - 05/30/2019
MEMBER TYPES	EMPLOYEE, SPOUSE, CHILD
GENDER	MALE, FEMALE
EMPLOYMENT STATUS	ACTIVE, TERMINATED, RETIRED, COBRA
AGE RANGE	0 - 100
MEMBER \$ SPEND	\$0 - \$1,000,000

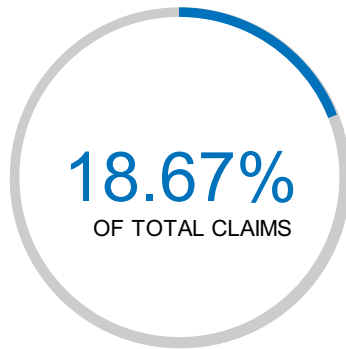
If you did not include all possible categories, it is important to keep that in mind as you analyze the report.

\$837,269

SELECTED MEMBERS

\$4,484,674

TOTAL CLAIMS



MEMBER SPOTLIGHT (TOP 4)

M20566175025

TOP CONDITION	TOTAL (\$)
Hemangioma of skin and subcutaneous tissue	\$33,566

D40617705657

TOP CONDITION	TOTAL (\$)
Other fatigue	\$30,253

D40146146252

TOP CONDITION	TOTAL (\$)
Hallux rigidus, right foot	\$36,579

D41197945065

TOP CONDITION	TOTAL (\$)
Encounter for gynecological examination (general) (routine) without abnormal findings	\$46,904

Procedures (Top Ten)*

Total # of Members: **949**

Total (\$): **\$837,287**

Total (%): **89 %**

Code	Procedure Name	# Members	Total (\$)	Total (%)
000000000	Not provided, incorrect or administrative charge	20	\$663,705	79%
63030	Partial removal of bone with release of spinal cord or spinal nerves of 1 interspace in lower spine	1	\$15,592	2%
93531	Insertion of catheter into right and left heart chambers for evaluation of congenital abnormalities	1	\$12,814	2%
50590	Shock wave crushing of kidney stones	1	\$9,827	1%
J0897	Injection, denosumab, 1 mg	1	\$9,212	1%
93229	Heart rhythm tracing, computer analysis, physician prescribed transmission of patient-triggered events greater than 24-hour EKG up to 30 days	1	\$5,254	1%
49561	Repair of trapped incisional or abdominal hernia	1	\$5,216	1%
22558	Fusion of spine bones with removal of disc at lower spinal column, anterior approach	1	\$4,674	1%
99214	Established patient office or other outpatient, visit typically 25 minutes	18	\$4,304	1%
74177	CT scan of abdomen and pelvis with contrast	3	\$4,169	0%
97140	Manual (physical) therapy techniques to 1 or more regions, each 15 minutes	19	\$4,120	0%
97110	Therapeutic exercise to develop strength, endurance, range of motion, and flexibility, each 15 minutes	18	\$3,953	0%
T2022	Case management, per month	4	\$3,715	0%
57288	Creation of sling around bladder canal (urethra) to control leakage	2	\$3,659	0%
27447	Repair of knee joint	1	\$3,533	0%
97112	Therapeutic procedure to re-educate brain-to-nerve-to-muscle function, each 15 minutes	19	\$2,952	0%
99213	Established patient office or other outpatient visit, typically 15 minutes	18	\$2,895	0%
59510	Cesarean delivery with pre- and post-delivery care	1	\$2,664	0%
29999	Joint procedure using an endoscope	1	\$2,534	0%
29824	Partial removal of collar bone at shoulder using an endoscope	1	\$2,319	0%
99396	Established patient periodic preventive medicine examination age 40-64 years	11	\$2,273	0%
31541	Removal of growth of tongue and/or vocal cord stripping using an endoscope with operating microscope or telescope	1	\$2,123	0%
99284	Emergency department visit, problem of high severity	2	\$2,001	0%
49500	Repair of groin hernia patient age 6 months to younger than 5 years	1	\$1,762	0%
99291	Critical care delivery critically ill or injured patient, first 30-74 minutes	3	\$1,699	0%

Code	Procedure Name	# Members	Total (\$)	Total (%)
99285	Emergency department visit, problem with significant threat to life or function	2	\$1,657	0%
36005	Injection for X-ray imaging procedure on veins of arm or leg	1	\$1,579	0%
D1110	Dental Procedure	13	\$1,467	0%
D2392	Dental Procedure	6	\$1,382	0%
75820	Radiological supervision and interpretation of imaging of vein of one arm or leg	1	\$1,367	0%
66984	Removal of cataract with insertion of lens	1	\$1,325	0%
D2740	Dental Procedure	1	\$1,285	0%
47562	Removal of gallbladder using an endoscope	1	\$1,250	0%
22845	Insertion of anterior spinal instrumentation for spinal stabilization, 2 to 3 vertebral segments	1	\$1,217	0%
70450	CT scan head or brain	1	\$1,214	0%
D8670	Dental Procedure	9	\$1,171	0%
80053	Blood test, comprehensive group of blood chemicals	14	\$1,000	0%
99204	New patient office or other outpatient visit, typically 45 minutes	4	\$969	0%
99215	Established patient office or other outpatient, visit typically 40 minutes	6	\$962	0%
99203	New patient office or other outpatient visit, typically 30 minutes	6	\$907	0%
82803	Blood gases measurement	1	\$885	0%
670	Anesthesia for procedure on spine and spinal cord	1	\$879	0%
A9277	Transmitter; external, for use with interstitial continuous glucose monitoring system	2	\$813	0%
D0120	Dental Procedure	16	\$805	0%
99244	Patient office consultation, typically 60 minutes	3	\$802	0%
A9500	Technetium tc-99m sestamibi, diagnostic, per study dose	1	\$795	0%
73721	MRI scan of leg joint	1	\$734	0%
99395	Established patient periodic preventive medicine examination age 18-39 years	3	\$700	0%
A9278	Receiver (monitor); external, for use with interstitial continuous glucose monitoring system	1	\$688	0%
D7240	Dental Procedure	1	\$665	0%
64721	Release and/or relocation of median nerve of hand	1	\$628	0%
92014	Eye and medical examination for diagnosis and treatment, established patient, 1 or more visits	7	\$620	0%
88305	Pathology examination of tissue using a microscope, intermediate complexity	6	\$619	0%
77067	Mammography of both breasts	3	\$612	0%
G0202	Screening mammography, bilateral (2-view study of each breast), including computer-aided detection (cad) when performed	2	\$606	0%
A0425	Ground mileage, per statute mile	2	\$595	0%
A0427	Ambulance service, advanced life support, emergency transport, level 1 (als 1 - emergency)	1	\$594	0%
90837	Psychotherapy, 60 minutes	3	\$565	0%
99233	Subsequent hospital inpatient care, typically 35 minutes per day	5	\$519	0%
45378	Diagnostic examination of large bowel using an endoscope	1	\$505	0%
76830	Ultrasound pelvis through vagina	2	\$474	0%
98941	Chiropractic manipulative treatment, 3 to 4 spinal regions	11	\$450	0%
D0274	Dental Procedure	8	\$447	0%
43239	Biopsy of the esophagus, stomach, and/or upper small bowel using an endoscope	3	\$446	0%
99385	Initial new patient preventive medicine evaluation age 18-39 years	2	\$445	0%
93320	Doppler ultrasound study of heart blood flow, valves, and chambers	1	\$441	0%
93971	Ultrasound scan of veins of one arm or leg or limited including assessment of compression and functional maneuvers	1	\$440	0%
71260	CT scan chest with contrast	1	\$434	0%
99232	Subsequent hospital inpatient care, typically 25 minutes per day	5	\$421	0%
93017	Exercise or drug-induced heart and blood vessel stress test with EKG tracing and monitoring	1	\$418	0%
D0330	Dental Procedure	5	\$402	0%
93325	Doppler ultrasound study of color-directed heart blood flow, rate, and valve function	1	\$398	0%
51785	Needle measurement and recording of electrical activity of muscles at bladder and bowel openings	2	\$394	0%
87522	Detection test for Hepatitis C virus	1	\$392	0%
811	Anesthesia for lower gastrointestinal endoscopic procedure distal to duodenum	1	\$392	0%
90670	Pneumococcal vaccine for injection into muscle	2	\$389	0%
D4910	Dental Procedure	3	\$387	0%
99212	Established patient office or other outpatient visit, typically 10 minutes	8	\$373	0%
V2521	Contact lens, hydrophilic, toric, or prism ballast, per lens	2	\$368	0%
96372	Injection beneath the skin or into muscle for therapy, diagnosis, or prevention	5	\$362	0%

Code	Procedure Name	# Members	Total (\$)	Total (%)
99283	Emergency department visit, moderately severe problem	3	\$362	0%
31231	Diagnostic examination of nasal passages using an endoscope	1	\$356	0%
86235	Measurement of antibody for assessment of autoimmune disorder	1	\$352	0%
80061	Blood test, lipids (cholesterol and triglycerides)	12	\$352	0%
A7030	Full face mask used with positive airway pressure device, each	1	\$349	0%
D1120	Dental Procedure	4	\$344	0%
G0206	Diagnostic mammography, including computer-aided detection (cad) when performed; unilateral	1	\$337	0%
72110	X-ray of lower and sacral spine, minimum of 4 views	2	\$328	0%
95939	Insertion of needles and skin electrodes for measurement and recording of stimulated sites in the arms and legs	1	\$310	0%
D2393	Dental Procedure	1	\$310	0%
V2020	Frames, purchases	3	\$302	0%
11422	Removal of growth (1.1 to 2.0 centimeters) of the scalp, neck, hands, feet, or genitals	1	\$302	0%
72129	CT scan of middle spine with contrast	1	\$301	0%
92004	Eye and medical examination for diagnosis and treatment, new patient, 1 or more visits	4	\$298	0%
93568	Injection for X-ray imaging of pulmonary (lung) artery from heart	1	\$295	0%
83690	Lipase (fat enzyme) level	3	\$295	0%
58262	Vaginal removal of uterus (250 grams or less), tubes, and/or ovaries	1	\$284	0%
80050	General health panel	3	\$282	0%
A7034	Nasal interface (mask or cannula type) used with positive airway pressure device, with or without head strap	3	\$282	0%
93005	Routine electrocardiogram (EKG) with tracing using at least 12 leads	2	\$281	0%
V2632	Posterior chamber intraocular lens	1	\$280	0%
90621	Vaccine for meningococcus for injection into muscle	2	\$279	0%
99282	Emergency department visit, low to moderately severe problem	1	\$274	0%
D2332	Dental Procedure	1	\$265	0%
72082	X-ray of spine, 2 or 3 views	2	\$254	0%
72202	X-ray of sacroiliac joints, 3 or more views	2	\$253	0%
84484	Troponin (protein) analysis	2	\$250	0%
90834	Psychotherapy, 45 minutes	2	\$250	0%
84443	Blood test, thyroid stimulating hormone (TSH)	8	\$238	0%
99391	Established patient periodic preventive medicine examination infant younger than 1 year	3	\$234	0%
97161	Evaluation of physical therapy, typically 20 minutes	3	\$230	0%
77063	Screening digital tomography of both breasts	2	\$227	0%
86803	Hepatitis C antibody measurement	2	\$214	0%
74175	CT scan of abdominal blood vessels with contrast	1	\$209	0%
10061	Drainage of multiple abscess	1	\$209	0%
95165	Preparation and provision of single or multiple antigens for allergen immunotherapy	2	\$206	0%
77065	Mammography of one breast	2	\$205	0%
99243	Patient office consultation, typically 40 minutes	1	\$205	0%
90651	Vaccine for human papilloma virus (3 dose schedule) injection into muscle	1	\$202	0%
A7032	Cushion for use on nasal mask interface, replacement only, each	1	\$200	0%
D0150	D0150 Code	6	\$190	0%
90836	Psychotherapy, 45 minutes	1	\$185	0%
96374	Injection of drug or substance into a vein for therapy, diagnosis, or prevention	3	\$184	0%
G0482	Drug test(s), definitive, utilizing (1) drug identification methods able to identify individual drugs and distinguish between structural isomers (2) stable isotope or other universally recognized internal standards in all samples	1	\$183	0%
90460	Administration of first vaccine or toxoid component through 18 years of age with counseling	4	\$180	0%
80076	Liver function blood test panel	3	\$179	0%
97116	Walking training to 1 or more areas, each 15 minutes	10	\$177	0%
80048	Blood test, basic group of blood chemicals	9	\$170	0%
90792	Psychiatric diagnostic evaluation with medical services	1	\$169	0%
87900	Infectious agent drug susceptibility analysis	1	\$168	0%
57454	Biopsy and scraping of the cervix using an endoscope	1	\$165	0%
99386	Initial new patient preventive medicine evaluation age 40-64 years	1	\$164	0%
V2103	Spherocylinder, single vision, plano to plus or minus 4.00d sphere, .12 to 2.00d cylinder, per lens	4	\$163	0%

Code	Procedure Name	# Members	Total (\$)	Total (%)
87338	Qualitative or semiquantitative detection test for helicobacter pylori in stool, multiple-step method	1	\$161	0%
92015	Assessment for prescriptive eye wear using a range of lens powers	7	\$158	0%
73130	X-ray of hand, minimum of 3 views	1	\$155	0%
82306	Vitamin D-3 level	3	\$154	0%
11402	Removal of growth (1.1 to 2.0 centimeters) of the trunk, arms, or legs	1	\$154	0%
E0601	Continuous positive airway pressure (cpap) device	1	\$152	0%
93975	Ultrasound scan of abdominal, pelvic, and/or scrotal arterial inflow and venous outflow	1	\$150	0%
96376	Injection of drug or substance into a vein for therapy, diagnosis, or prevention, in a facility	1	\$148	0%
S0317	Disease management program; per diem	2	\$144	0%
90791	Psychiatric diagnostic evaluation	1	\$141	0%
87040	Bacterial blood culture	1	\$137	0%
85347	Coagulation time measurement	1	\$136	0%
D2391	Dental Procedure	1	\$134	0%
72100	X-ray of lower and sacral spine, 2 or 3 views	1	\$134	0%
90710	Vaccine for measles, mumps, rubella (German measles), and varicella (chicken pox) injection beneath skin	1	\$134	0%
88175	Pap test	1	\$133	0%
96375	Injection of different drug or substance into a vein for therapy, diagnosis, or prevention	1	\$131	0%
86300	Immunologic analysis for detection of tumor antigen	1	\$128	0%
90838	Psychotherapy, 60 minutes	1	\$124	0%
98940	Chiropractic manipulative treatment, 1-2 spinal regions	5	\$117	0%
J7030	Infusion, normal saline solution , 1000 cc	3	\$116	0%
J3490	Unclassified drugs	1	\$112	0%
84153	PSA (prostate specific antigen) measurement	5	\$112	0%
90734	Vaccine for meningococcus for administration into muscle	1	\$111	0%
99394	Established patient periodic preventive medicine examination, age 12 through 17 years	1	\$109	0%
G0152	Services performed by a qualified occupational therapist in the home health or hospice setting, each 15 minutes	4	\$108	0%
V2781	Progressive lens, per lens	2	\$108	0%
97164	Re-evaluation of physical therapy, typically 20 minutes	2	\$107	0%
97010	Application of hot or cold packs to 1 or more areas	1	\$106	0%
90833	Psychotherapy, 30 minutes	1	\$105	0%
D1208	Dental Procedure	4	\$104	0%
11900	Injection of up to 7 skin growths	2	\$103	0%
D0210	Dental Procedure	2	\$101	0%
73564	X-ray of knee, 4 or more views	2	\$97	0%
99392	Established patient periodic preventive medicine examination, age 1 through 4 years	1	\$95	0%
92507	Treatment of speech, language, voice, communication, and/or hearing processing disorder	4	\$95	0%
99393	Established patient periodic preventive medicine examination, age 5 through 11 years	1	\$94	0%
17000	Destruction of skin growth	3	\$93	0%
84403	Testosterone (hormone) level	1	\$92	0%
83970	Parathormone (parathyroid hormone) level	1	\$83	0%
D7140	Dental Procedure	1	\$82	0%
90686	Vaccine for influenza for administration into muscle, 0.5 ml dosage	7	\$82	0%
90716	Vaccine for varicella (chicken pox) injection beneath skin	1	\$80	0%
90662	Vaccine for influenza for injection into muscle	1	\$76	0%
76942	Ultrasonic guidance imaging supervision and interpretation for insertion of needle	2	\$75	0%
77061	Digital tomography of one breast	1	\$74	0%
87070	Bacterial culture	2	\$72	0%
86317	Detection of infectious agent antibody	1	\$72	0%
V2520	Contact lens, hydrophilic, spherical, per lens	3	\$71	0%
99202	New patient office or other outpatient visit, typically 20 minutes	1	\$69	0%
82607	Cyanocobalamin (vitamin B-12) level	1	\$69	0%
90723	Vaccine for diphtheria, tetanus toxoids, acellular pertussis (whooping cough), Hepatitis B, and polio for injection into muscle	1	\$69	0%
20552	Injections of trigger points in 1 or 2 muscles	1	\$68	0%
E0202	Phototherapy (bilirubin) light with photometer	1	\$67	0%
93000	Routine EKG using at least 12 leads including interpretation and report	3	\$67	0%

Code	Procedure Name	# Members	Total (\$)	Total (%)
83036	Hemoglobin A1C level	11	\$66	0%
87491	Detection test for chlamydia	1	\$66	0%
94060	Measurement and graphic recording of the amount and speed of breathed air, before and following medication administration	1	\$64	0%
D0140	Dental Procedure	1	\$62	0%
87880	Strep test (Streptococcus, group A)	7	\$61	0%
83721	LDL cholesterol level	1	\$58	0%
86850	Screening test for red blood cell antibodies	1	\$58	0%
92083	Measurement of field of vision during daylight conditions	1	\$57	0%
D1351	Dental Procedure	1	\$56	0%
82150	Amylase (enzyme) level	1	\$55	0%
84439	Thyroxine (thyroid chemical) measurement	4	\$55	0%
97810	Acupuncture 1 or more needles, first 15 minutes	1	\$54	0%
90715	Vaccine for tetanus, diphtheria toxoids and acellular pertussis (whooping cough) for injection into muscle, patient 7 years or older	1	\$54	0%
84466	Transferrin (iron binding protein) level	1	\$53	0%
96361	Hydration infusion into a vein	1	\$51	0%
97012	Application of mechanical traction to 1 or more areas	1	\$51	0%
87186	Evaluation of antimicrobial drug (antibiotic, antifungal, antiviral)	1	\$51	0%
97530	Therapeutic activities to improve function, with one-on-one contact between patient and provider, each 15 minutes	1	\$50	0%
D0220	Dental Procedure	6	\$48	0%
E0562	Humidifier, heated, used with positive airway pressure device	2	\$47	0%
L1830	Knee orthosis, immobilizer, canvas longitudinal, prefabricated, off-the-shelf	1	\$47	0%
V2784	Lens, polycarbonate or equal, any index, per lens	2	\$46	0%
87340	Detection test for Hepatitis B surface antigen	1	\$46	0%
85652	Red blood cell sedimentation rate, to detect inflammation	3	\$44	0%
69220	Removal of skin debris and drainage of mastoid cavity	1	\$44	0%
90732	Vaccine for pneumococcal polysaccharide for injection beneath the skin or into muscle, patient 2 years or older	1	\$44	0%
17110	Destruction of up to 14 skin growths	2	\$43	0%
87804	Detection test for influenza virus	8	\$42	0%
51741	Electronic assessment of bladder emptying	1	\$41	0%
73560	X-ray of knee, 1 or 2 views	1	\$41	0%
87045	Stool culture	1	\$40	0%
73030	X-ray of shoulder, minimum of 2 views	1	\$39	0%
86704	Hepatitis B core antibody measurement	1	\$36	0%
J2704	Injection, propofol, 10 mg	1	\$35	0%
84270	Sex hormone binding globulin (protein) level	1	\$35	0%
87209	Special stain for parasites	1	\$34	0%
73140	X-ray of fingers, minimum of 2 views	1	\$34	0%
87650	Detection test for Strep (Streptococcus, group A)	1	\$31	0%
87510	Detection test for gardnerella vaginalis (bacteria)	1	\$31	0%
87480	Detection test for candida species (yeast)	1	\$31	0%
73020	X-ray of shoulder, 1 view	1	\$31	0%
95117	Injection of incremental dosages of allergen, 2 or more injections	4	\$30	0%
87086	Bacterial colony count, urine	3	\$30	0%
D0272	Dental Procedure	1	\$29	0%
88141	Pap test (Pap smear)	1	\$29	0%
V2200	Sphere, bifocal, plano to plus or minus 4.00d, per lens	1	\$28	0%
93010	Routine electrocardiogram (EKG) using at least 12 leads with interpretation and report	2	\$27	0%
90461	Administration of vaccine or toxoid component through 18 years of age with counseling	2	\$27	0%
71046	X-ray of chest, 2 views	2	\$25	0%
93016	Exercise or drug-induced heart and blood vessel stress test with EKG monitoring and physician supervision	1	\$25	0%
85025	Complete blood cell count (red cells, white blood cell, platelets), automated test	11	\$24	0%
86431	Rheumatoid factor level	1	\$23	0%
82533	Cortisol (hormone) measurement	1	\$22	0%

Code	Procedure Name	# Members	Total (\$)	Total (%)
81001	Manual urinalysis test with examination using microscope	3	\$22	0%
97750	Physical performance test or measurement with report, each 15 minutes	1	\$21	0%
J3010	Injection, fentanyl citrate, 0.1 mg	4	\$21	0%
D0230	Dental Procedure	3	\$21	0%
A7037	Tubing used with positive airway pressure device	1	\$20	0%
V2522	Contact lens, hydrophilic, bifocal, per lens	2	\$19	0%
99354	Prolonged office or other outpatient service first hour	1	\$19	0%
D1206	Dental Procedure	4	\$19	0%
92567	Eardrum testing using ear probe	2	\$18	0%
86900	Blood group typing (ABO)	1	\$18	0%
80305	Testing for presence of drug	1	\$18	0%
73080	X-ray of elbow, minimum of 3 views	1	\$17	0%
99152	Moderate sedation services by physician also performing a procedure, patient 5 years of age or older, first 15 minutes	1	\$17	0%
51798	Ultrasound measurement of bladder capacity after voiding	1	\$16	0%
J1644	Injection, heparin sodium, per 1000 units	1	\$16	0%
A7035	Headgear used with positive airway pressure device	1	\$16	0%
80307	Testing for presence of drug	3	\$16	0%
87591	Detection test for Neisseria gonorrhoeae (gonorrhoeae bacteria)	1	\$16	0%
85027	Complete blood cell count (red cells, white blood cell, platelets), automated test	3	\$14	0%
90680	Vaccine for Rotavirus (3 dose schedule) for oral administration	1	\$14	0%
G0279	Diagnostic digital breast tomosynthesis, unilateral or bilateral (list separately in addition to 77065 or 77066)	1	\$13	0%
88304	Pathology examination of tissue using a microscope, moderately low complexity	1	\$13	0%
84478	Triglycerides level	1	\$13	0%
90688	Vaccine for influenza for administration into muscle, 0.5 ml dosage	3	\$13	0%
92002	Eye and medical examination for diagnosis and treatment, new patient	2	\$13	0%
J2795	Injection, ropivacaine hydrochloride, 1 mg	1	\$12	0%
93018	Exercise or drug-induced heart and blood vessel stress test with EKG monitoring, physician interpretation and report	1	\$11	0%
82565	Blood creatinine level	2	\$10	0%
99211	Established patient office or other outpatient visit, typically 5 minutes	1	\$9	0%
J3301	Injection, triamcinolone acetonide, not otherwise specified, 10 mg	1	\$9	0%
73630	X-ray of foot, minimum of 3 views	1	\$8	0%
84550	Uric acid level, blood	2	\$8	0%
92587	Placement of ear probe for computerized measurement of sound with interpretation and report	2	\$8	0%
73120	X-ray of hand, 2 views	1	\$8	0%
87177	Smear for parasites	1	\$8	0%
82248	Bilirubin level	1	\$7	0%
85610	Blood test, clotting time	2	\$7	0%
82550	Creatine kinase (cardiac enzyme) level	1	\$7	0%
82570	Creatinine level to test for kidney function or muscle injury	2	\$5	0%
97035	Application of ultrasound to 1 or more areas, each 15 minutes	1	\$5	0%
95115	Injection of incremental dosages of allergen	3	\$3	0%
J7120	Ringers lactate infusion, up to 1000 cc	1	\$1	0%
90471	Administration of 1 vaccine	3	\$1	0%
A7036	Chinstrap used with positive airway pressure device	1	\$1	0%
81025	Urine pregnancy test	1	-\$1	0%
74018	Diagnostic imaging	2	-\$1	0%
V2100	Sphere, single vision, plano to plus or minus 4.00, per lens	5	-\$1	0%
J2250	Injection, midazolam hydrochloride, per 1 mg	3	-\$1	0%
82728	Ferritin (blood protein) level	1	-\$2	0%
G0008	Administration of influenza virus vaccine	2	-\$2	0%
87088	Bacterial urine culture	2	-\$2	0%
90472	Administration of vaccine	1	-\$3	0%
92551	Air tone conduction hearing assessment screening	1	-\$3	0%
83655	Lead level	2	-\$3	0%
A7038	Filter, disposable, used with positive airway pressure device	3	-\$4	0%

Code	Procedure Name	# Members	Total (\$)	Total (%)
87077	Bacterial culture for aerobic isolates	1	-\$5	0%
82310	Calcium level	1	-\$5	0%
87081	Screening test for pathogenic organisms	2	-\$6	0%
J2405	Injection, ondansetron hydrochloride, per 1 mg	1	-\$6	0%
J1642	Injection, heparin sodium, (heparin lock flush), per 10 units	1	-\$6	0%
83735	Magnesium level	1	-\$6	0%
J2370	Injection, phenylephrine hcl, up to 1 ml	1	-\$7	0%
84520	Urea nitrogen level to assess kidney function	1	-\$7	0%
81000	Manual urinalysis test with examination using microscope	1	-\$9	0%
J2765	Injection, metoclopramide hcl, up to 10 mg	1	-\$9	0%
87210	Smear for infectious agents	2	-\$9	0%
84133	Urine potassium level	1	-\$10	0%
90853	Group psychotherapy	2	-\$10	0%
G0442	Annual alcohol misuse screening, 15 minutes	2	-\$11	0%
17003	Destruction of 2-14 skin growths	2	-\$12	0%
84450	Liver enzyme (SGOT), level	2	-\$13	0%
83615	Lactate dehydrogenase (enzyme) level	1	-\$13	0%
84132	Blood potassium level	1	-\$13	0%
99070	Supplies and materials provided by the physician beyond those usually included in the office visit or service	1	-\$16	0%
84482	Thyroid hormone, T3 measurement	1	-\$16	0%
A0398	Als routine disposable supplies	1	-\$16	0%
G0444	Annual depression screening, 15 minutes	1	-\$16	0%
J7040	Infusion, normal saline solution, sterile (500 ml = 1 unit)	1	-\$16	0%
S9981	Medical records copying fee, administrative	1	-\$16	0%
1033F	TOBACCO NON-SMOKER & NO 2NDHAND SMOKE EXPOSURE	1	-\$16	0%
99498	Advance care planning by the physician or other qualified health care professional	1	-\$16	0%
92012	Eye and medical examination for diagnosis and treatment, established patient	1	-\$16	0%
A9276	Sensor; invasive (e.g., subcutaneous), disposable, for use with interstitial continuous glucose monitoring system, one unit = 1 day supply	1	-\$16	0%
G8427	Eligible clinician attests to documenting in the medical record they obtained, updated, or reviewed the patient's current medications	1	-\$16	0%
99254	Inpatient hospital consultation, typically 80 minutes	1	-\$16	0%
83885	Nickel level	1	-\$16	0%
82105	Alpha-fetoprotein (AFP) level, serum	1	-\$16	0%
29880	Removal of both knee cartilages using an endoscope	1	-\$16	0%
20610	Aspiration and/or injection of large joint or joint capsule	1	-\$16	0%
43249	Balloon dilation of esophagus using an endoscope	1	-\$16	0%
98943	Chiropractic manipulative treatment to 1 or more regions other than spine	1	-\$16	0%
73502	X-ray of hip with pelvis, 2-3 views	1	-\$16	0%
G8942	Functional outcomes assessment using a standardized tool is documented within the previous 30 days and care plan, based on identified deficiencies on the date of the functional outcome assessment, is documented	1	-\$16	0%
83670	Leucine aminopeptidase (enzyme) level	1	-\$16	0%
Q3014	Telehealth originating site facility fee	1	-\$16	0%
88142	Pap test (Pap smear)	1	-\$16	0%
97016	Application of blood vessel compression or decompression device to 1 or more areas	1	-\$16	0%
3074F	MOST RECENT SYSTOLIC BLOOD PRESSURE <130 MM HG	1	-\$16	0%
64493	Injections of lower or sacral spine facet joint using imaging guidance	1	-\$16	0%
83550	Iron binding capacity	1	-\$16	0%
T1999	Miscellaneous therapeutic items and supplies, retail purchases, not otherwise classified; identify product in "remarks"	1	-\$16	0%
1060F	DOC PERM/PERSISTENT/PAROXYSMAL ATRIAL FIB	1	-\$16	0%
99024	After surgery follow-up visit	1	-\$16	0%
D9230	Dental Procedure	1	-\$16	0%
95806	Unattended sleep study with recording of heart rate, oxygen, respiratory airflow and effort	1	-\$16	0%
82670	Estradiol (hormone) level	1	-\$16	0%
L1902	Ankle orthosis, ankle gauntlet or similar, with or without joints, prefabricated, off-the-shelf	1	-\$16	0%

Code	Procedure Name	# Members	Total (\$)	Total (%)
D4342	Dental Procedure	1	-\$16	0%
84481	Thyroid hormone, T3 measurement	1	-\$16	0%
83018	Heavy metal level	1	-\$16	0%
G9226	Foot examination performed (includes examination through visual inspection, sensory exam with 10-g monofilament plus testing any one of the following: vibration using 128-hz tuning fork, pinprick sensation, ankle reflexes, or vibration perception thr	1	-\$16	0%
97014	Application of electrical stimulation to 1 or more areas, unattended by physical therapist	1	-\$16	0%
29826	Shaving of shoulder bone using an endoscope	1	-\$16	0%
3078F	MOST RECENT DIASTOLIC BLOOD PRESSURE < 80 MM HG	1	-\$16	0%
29823	Extensive removal of shoulder joint tissue using an endoscope	1	-\$16	0%
G8417	Bmi is documented above normal parameters and a follow-up plan is documented	1	-\$16	0%
J7512	Prednisone, immediate release or delayed release, oral, 1 mg	1	-\$16	0%
29820	Partial removal of shoulder joint lining using an endoscope	1	-\$16	0%
D9630	Dental Procedure	1	-\$16	0%
70496	CT scan of blood vessel of head with contrast	1	-\$16	0%
92579	Hearing test for children	1	-\$16	0%
36620	Insertion of arterial catheter for blood sampling or infusion, accessed through the skin	1	-\$16	0%
L3660	Shoulder orthosis, figure of eight design abduction restrainer, canvas and webbing, prefabricated, off-the-shelf	1	-\$16	0%
84295	Blood sodium level	1	-\$16	0%
81002	Urinalysis, manual test	2	-\$18	0%
96110	Developmental screening	3	-\$19	0%
J1885	Injection, ketorolac tromethamine, per 15 mg	5	-\$25	0%
82435	Blood chloride level	2	-\$25	0%
A7039	Filter, non disposable, used with positive airway pressure device	2	-\$26	0%
82947	Blood glucose (sugar) level	3	-\$27	0%
94640	Respiratory inhaled pressure or nonpressure treatment to relieve airway obstruction or for sputum specimen	2	-\$28	0%
84436	Thyroxine (thyroid chemical) measurement	2	-\$29	0%
3008F	BODY MASS INDEX DOCUMENTED	2	-\$32	0%
G0447	Face-to-face behavioral counseling for obesity, 15 minutes	2	-\$32	0%
99173	Eye chart testing of visual acuity of both eyes	2	-\$32	0%
92250	Photography of the retina	2	-\$32	0%
96161	Administration and interpretation of caregiver-focused health risk assessment	2	-\$32	0%
J3420	Injection, vitamin b-12 cyanocobalamin, up to 1000 mcg	2	-\$32	0%
G0480	Drug test(s), definitive, utilizing (1) drug identification methods able to identify individual drugs (2) stable isotope or other universally recognized internal standards in all samples	2	-\$32	0%
99051	Services provided in an office during regularly scheduled office hours, evening, weekend, or holiday	2	-\$32	0%
G8510	Screening for depression is documented as negative, a follow-up plan is not required	3	-\$49	0%
94760	Measurement of oxygen saturation in blood using ear or finger device	3	-\$49	0%
G8730	Pain assessment documented as positive using a standardized tool and a follow-up plan is documented	3	-\$49	0%
36416	Puncture of skin for collection of blood sample	3	-\$49	0%
J1100	Injection, dexamethasone sodium phosphate, 1 mg	6	-\$50	0%
92310	Measurement of curvature of both corneas with contact lens fitting	2	-\$51	0%
81003	Automated urinalysis test	5	-\$52	0%
99000	Handling and/or conveyance of specimen for transfer from physician office to laboratory	4	-\$65	0%
96160	Administration and interpretation of patient-focused health risk assessment	5	-\$81	0%
96127	Brief emotional or behavioral assessment	8	-\$143	0%
36415	Insertion of needle into vein for collection of blood sample	14	-\$303	0%

Conditions (Top Ten)*

Total # of Members: **199**

Total (\$): **\$802,337**

Total (%): **95 %**

Condition Name	# Members	Total (\$)	Total (%)
Encounter for routine child health examination without abnormal findings	20	\$274,728	33%
Cystitis, unspecified with hematuria	20	\$195,597	23%
Abnormal finding of blood chemistry, unspecified	20	\$99,560	12%
Pure hypercholesterolemia, unspecified	20	\$70,454	8%
Streptococcal pharyngitis	20	\$64,932	8%
Unspecified disorder of synovium and tendon, right shoulder	20	\$34,570	4%
Other benign neoplasm of skin of trunk	20	\$18,629	2%
Nonrheumatic mitral (valve) insufficiency	20	\$18,456	2%
Sprain of medial collateral ligament of unspecified knee, initial encounter	19	\$15,677	2%
Gastro-esophageal reflux disease without esophagitis	20	\$9,734	1%

Providers (Top Ten)*

Total # of Members: **96**

Total (\$): **\$521,751**

Total (%): **63%**

Provider #	Provider Name	# Members	Total (\$)	Total (%)
1841266996	RABIUL,ALAM	1	\$173,252	21%
0000000000	Or Incorrect,Not Provided	20	\$65,026	8%
1134277494	WARREN,ERDMANN	20	\$59,355	7%
1063497451	KIMBERLY,WILLIAMS	20	\$41,681	5%
1053462960	JOI,CARTER	2	\$35,894	4%
1730508946	ELIZABETH,NADAL	1	\$34,203	4%
1235234402	DIETER,SCHAPFEL	9	\$32,010	4%
1679504872	MICHAEL,LADINSKY	1	\$30,928	4%
1932336849	ROGER,ULRICH	2	\$25,498	3%
1932145778	CHARLES,BOWLES	20	\$23,904	3%

*Based on Selected Members & Filters From Page 1