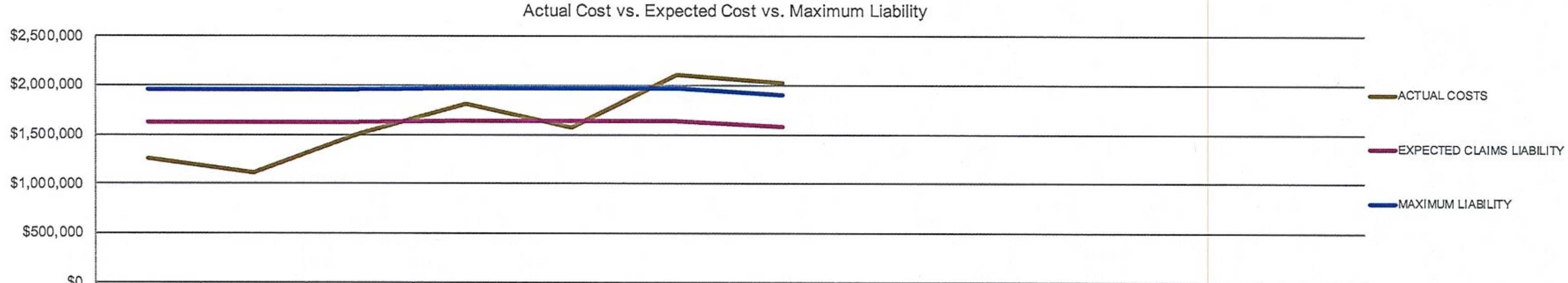
Medical & Rx Experience
2020 Plan Year

	ACTUAL COSTS										EXPECTED CLAIMS LIABILITY		MAXIMUM LIABILITY		AGGREGATE ATTACHMENT POINT		
	ASO Fee	Stop Loss Premium	Capitation Fee	Medical Paid Claims	Prime Drug Paid Claims	ESI Drug Paid Claims	ESI Admin Fees	Specific Claims	Net Paid Claims	Total Costs	Expected Costs	Surplus/ (Deficit)	Maximum Costs	Surplus/ Deficit	Monthly Attachment	YTD Attachment	Loss Ratio
Jan	$117,519	$144,852	$28,164	$707,269	$0	$235,624	$15,555	$0	$958,448	$1,248,983	$1,632,248	$383,265	$1,963,788	$714,805	$1,657,698	$1,657,698	58%
Feb	$117,266	$145,270	$28,164	$463,898	$0	$339,995	$15,483	$0	$819,376	$1,110,075	$1,628,061	$517,985	$1,958,530	$848,455	$1,652,348	$3,310,046	50%
Mar	$117,305	$145,700	$28,237	$773,322	$0	$426,170	$15,501	$0	$1,214,993	$1,506,236	$1,632,124	$125,888	$1,963,469	$457,233	$1,656,725	$4,966,771	73%
Apr	$117,567	$147,167	$28,350	$1,099,558	$0	$402,078	$15,615	$0	$1,517,251	$1,810,334	$1,635,894	$174,440	$1,967,693	$157,359	$1,658,995	$6,625,766	91%
May	$117,103	$146,773	$28,451	$1,004,035	$0	$464,933	$15,629	$207,133	$1,277,464	$1,569,791	$1,637,833	$68,043	$1,970,303	$400,512	$1,662,347	$8,288,113	77%
June	$117,250	$147,364	$28,425	$1,353,784	$0	$542,834	$18,156	$97,491	$1,817,283	$2,110,322	$1,638,176	$472,145	$1,969,922	$140,400	$1,658,727	$9,946,840	110%
July	$113,172	$147,390	$27,763	$1,198,278	$0	$549,285		$9,387	$1,738,176	$2,026,502	$1,581,617	$444,885	$1,904,940	$121,562	$1,616,614	$11,563,454	108%
Aug																	
Sept																	
Oct																	
Nov																	
Dec																	
Avg/Total	$817,182	$1,024,516	$197,553	$6,600,144	$0	$2,960,919	$95,939	$314,011	$9,342,991	$11,382,242	$11,385,953	$3,711	$13,698,644	$2,316,402	$11,563,454		81%

Actual Cost vs. Expected Cost vs. Maximum Liability



	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
ACTUAL COSTS	$1,248,983	$1,110,075	$1,506,236	$1,810,334	$1,569,791	$2,110,322	$2,026,502					
EXPECTED CLAIMS LIABILITY	$1,632,248	$1,628,061	$1,632,124	$1,635,894	$1,637,833	$1,638,176	$1,581,617					
MAXIMUM LIABILITY	$1,963,788	$1,958,530	$1,963,469	$1,967,693	$1,970,303	$1,969,922	$1,904,940					

Medical & Rx - Aggregate Costs
2020 Plan Year

	ENROLLMENT					EXPECTED CLAIMS LIABILITY		MAXIMUM CLAIMS LIABILITY				
	EE	EF	ES	EC	Total	Expected Claims	YTD Expected Claims	Maximum Claims	YTD Maximum Claims	Actual Claims	Surplus/ Deficit	Loss Ratio
Jan	1289	441	176	197	2,103	$1,326,158	$1,326,158	$1,657,698	$1,657,698	$958,448	$699,250	58%
Feb	1286	438	174	200	2,098	$1,321,878	$2,648,037	$1,652,348	$3,310,046	$819,376	$832,972	50%
Mar	1283	440	176	201	2,100	$1,325,380	$3,973,417	$1,656,725	$4,966,771	$1,214,993	$441,732	73%
Apr	1282	442	174	203	2,101	$1,327,196	$5,300,613	$1,658,995	$6,625,766	$1,517,251	$141,744	91%
May	1283	447	172	200	2,102	$1,329,878	$6,630,490	$1,662,347	$8,288,113	$1,277,464	$384,883	77%
June	1279	447	170	200	2,096	$1,326,982	$7,957,472	$1,658,727	$9,946,840	$1,817,283	($158,556)	110%
July						$1,293,291	$9,250,763	$1,616,614	$11,563,454	$1,738,176	($121,562)	108%
Aug												
Sept												
Oct												
Nov												
Dec												
Avg/Total	1,284	443	174	200	2,100		$9,250,763		$11,563,454	$9,342,991	$2,220,463	81%

Fixed Costs:

ASO	$55.85	per employee
Specific	$42.28	Single
	$84.22	Single + Spouse
	$74.54	Single + Children
	$126.51	Family
Aggregate	$3.54	per employee
Attachment Point	$501.37	Single
	$998.71	Single + Spouse
	$883.90	Single + Children
	$1,500.07	Family

Contract Provisions:

Specific Deductible	$175,000	12/24
Aggregate	Medical & Rx	24/12