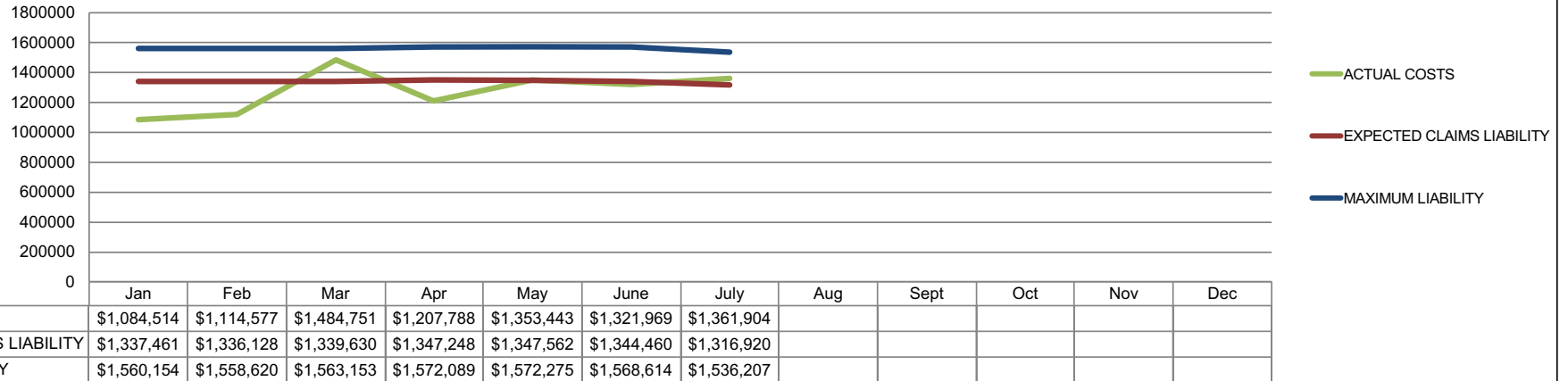


Medical & Rx Experience
2017 Plan Year
COMBINED PLANS

	ACTUAL COSTS								EXPECTED CLAIMS LIABILITY		MAXIMUM LIABILITY		AGGREGATE ATTACHMENT POINT		
	ASO Fee	Stop Loss Premium	Capitation Fee	Medical Paid Claims	Drug Paid Claims	Specific Claims	Net Paid Claims	Total Costs	Expected Costs	Surplus/ (Deficit)	Maximum Costs	Surplus/ Deficit	Monthly Attachment	YTD Attachment	Loss Ratio
Jan	\$95,652	\$125,741	\$2,867	\$662,773	\$197,480	\$0	\$860,253	\$1,084,514	\$1,337,461	\$252,947	\$1,560,154	\$475,641	\$1,335,894	\$1,335,894	64%
Feb	\$95,144	\$125,924	\$2,865	\$711,721	\$178,923	\$0	\$890,644	\$1,114,577	\$1,336,128	\$221,551	\$1,558,620	\$444,043	\$1,334,688	\$1,334,688	67%
Mar	\$94,920	\$124,482	\$2,880	\$996,745	\$273,485	\$7,761	\$1,262,469	\$1,484,751	\$1,339,630	\$145,121	\$1,563,153	\$78,402	\$1,340,871	\$1,340,871	94%
Apr	\$95,488	\$124,922	\$2,902	\$788,214	\$196,588	\$326	\$984,476	\$1,207,788	\$1,347,248	\$139,461	\$1,572,089	\$364,302	\$1,348,778	\$1,348,778	73%
May	\$95,779	\$125,591	\$2,897	\$865,587	\$265,047	\$1,458	\$1,129,176	\$1,353,443	\$1,347,562	\$5,881	\$1,572,275	\$218,832	\$1,348,008	\$1,348,008	84%
June	\$95,483	\$125,591	\$2,887	\$904,152	\$226,759	\$32,903	\$1,098,008	\$1,321,969	\$1,344,460	\$22,491	\$1,568,614	\$246,645	\$1,344,652	\$1,344,652	82%
July	\$92,343	\$125,588	\$2,815	\$877,498	\$265,579	\$1,919	\$1,141,158	\$1,361,904	\$1,316,920	\$44,985	\$1,536,207	\$174,303	\$1,315,461	\$1,315,461	87%
Aug															
Sept															
Oct															
Nov															
Dec															
Avg/Total	\$664,809	\$877,839	\$20,113	\$5,806,690	\$1,603,862	\$44,367	\$7,366,185	\$8,928,945	\$9,369,408	\$440,463	\$10,931,112	\$2,002,167	\$9,368,352		79%

Actual Cost vs. Expected Cost vs. Maximum Liability



**Medical & Rx - Aggregate Costs
2017 Plan Year**

	ENROLLMENT				
	EE	EF	ES	EC	Total
Jan	1,184	409	196	164	1,953
Feb	1,175	411	197	163	1,946
Mar	1,181	414	194	166	1,955
Apr	1,185	419	191	169	1,964
May	1,182	418	194	168	1,962
June	1,178	418	193	167	1,956
July	1,135	413	190	165	1,903
Aug					
Sept					
Oct					
Nov					
Dec					
Avg/Total	1,174	415	194	166	1,948

EXPECTED CLAIMS LIABILITY	
Expected Claims	YTD Expected Claims
\$1,113,200	\$1,113,200
\$1,112,195	\$2,225,396
\$1,117,348	\$3,342,743
\$1,123,937	\$4,466,680
\$1,123,295	\$5,589,975
\$1,120,499	\$6,710,474
\$1,096,174	\$7,806,647
\$7,806,647	

MAXIMUM CLAIMS LIABILITY				
Maximum Claims	YTD Maximum Claims	Actual Claims	Surplus/ Deficit	Loss Ratio
\$1,335,894	\$1,335,894	\$860,253	\$475,641	64%
\$1,334,688	\$1,334,688	\$890,644	\$444,043	67%
\$1,340,871	\$1,340,871	\$1,262,469	\$78,402	94%
\$1,348,778	\$1,348,778	\$984,476	\$364,302	73%
\$1,348,008	\$1,348,008	\$1,129,176	\$218,832	84%
\$1,344,652	\$1,344,652	\$1,098,008	\$246,645	82%
\$1,315,461	\$1,315,461	\$1,141,158	\$174,303	87%
\$9,368,352		\$7,366,185	\$2,002,167	79%

Fixed Costs:

ASO	\$49.43	per employee	
Specific	\$38.64	Single	
	\$76.98	Single + Spouse	
	\$68.13	Single + Children	
	\$115.63	Family	
Aggregate	\$2.65	per employee	*Includes Monthly Accomodation and TLO
Attachment Point	\$432.71	Single	
	\$861.94	Single + Spouse	
	\$762.86	Single + Children	
	\$1,294.66	Family	

Contract Provisions:

Specific Deductible	\$150,000	12/24
Aggregate Contract	Medical & Rx	
	Medical & Rx	
	24/12	