

EXPERIENCE REPORTING

Davidson Benefits Planning - An Alera Group Company
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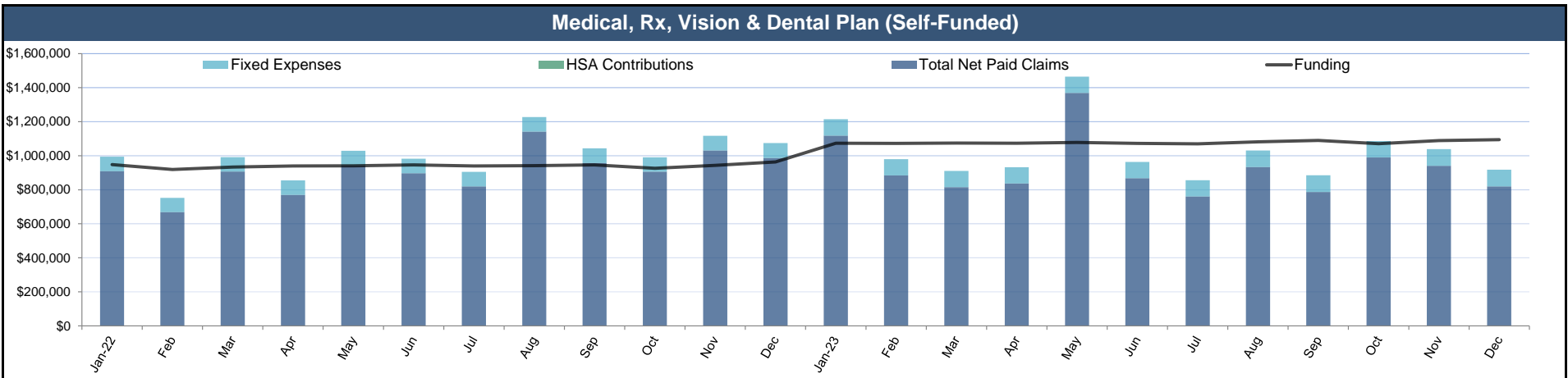
Funding Ratio			
Total Expenses/Budget			
	1/22 - 12/22	1/22 - YOY	1/23 - YTD
Medical, Rx & Vision	106.5%	106.5%	94.8%
Gain / (Loss)	(\$670,213)	(\$670,213)	\$615,548
Dental	96.2%	96.2%	96.9%
Gain / (Loss)	\$36,467	\$36,467	\$32,674
Vision	147.8%	147.8%	92.1%
Gain / (Loss)	(\$42,213)	(\$42,213)	\$11,281
Total Plans (Combined)	106.0%	106.0%	94.9%
Gain / (Loss)	(\$675,959)	(\$675,959)	\$659,504

Total Expenses PEPM			
Claims + Fixed			
	1/22 - 12/22	1/22 - YOY	1/23 - YTD
Net Medical	\$1,274.69	\$1,274.69	\$1,072.92
Rx	469.64	469.64	569.54
Vision	20.87	20.87	19.33
Dental	104.41	104.41	108.05
HSA Contributions*	45.21	45.21	47.29
Total	\$1,914.81	\$1,914.81	\$1,817.13
Current YTD Vs Prior YTD			-5.1%
Current YTD Vs Prior Plan Year			-5.1%

Per employee per month; Total is per medical enrolled employee

Total Expenses			
Claims + Fixed			
	1/22 - 12/22	1/22 - YOY	1/23 - YTD
Net Medical	\$7,969,347	\$7,969,347	\$7,265,797
Rx	2,936,176	2,936,176	3,856,899
Vision	130,451	130,451	130,927
Dental	927,464	927,464	1,028,438
HSA Contributions*	282,625	282,625	320,250
Total	\$12,246,062	\$12,246,062	\$12,602,312

*Funding Ratio Does Not Include HSA Contributions Starting in 2022



Number of Large Claims			
	1/22 - 12/22	1/22 - YOY	1/23 - YTD
>\$100,000	14	14	11
\$50,000 - \$99,999	19	19	23
\$25,000 - \$49,999	52	52	45

Top Large Claim Amounts		
	YTD Amount	Relationship
Individual A	\$1,632,436	Subscriber
Individual B	405,134	Spouse
Individual C	339,558	Subscriber

	Page
Medical, Rx, Vision & Dental Claims Experience - All Plans (Self-Funded)	1
Medical, Rx & Vision Claims Experience - All Regence Plans	3
Medical, Rx & Vision Claims Experience - PPO Plan, City of Vancouver	5
Medical, Rx & Vision Claims Experience - HSA Plan, City of Vancouver	6
Medical, Rx & Vision Claims Experience - PPO Plan, Vancouver Housing Authority	7
Medical, Rx & Vision Claims Experience - HSA Plan, Vancouver Housing Authority	8
Large Claims - 2022	9
Large Claims - 2023	14
Dental Claims Experience	15
Vision Claims Experience	17
Medical & Rx Claims Experience - Kaiser Plan	19
Reporting Key	20
Frequently Asked Questions	21

Plan Year	(a) Number of Medical Enrolled Employees	(b) Number of Dental Enrolled Employees	(c) Total Funding	(d) Gross Medical Paid Claims	(e) Claims in Excess of \$275,000	(f) Net Medical Paid Claims	(g) Rx Paid Claims	(h) Vision Paid Claims	(i) Dental Paid Claims	(j) Total Net Paid Claims	(k) Fixed Expenses	(l) Employer HSA Contributions	(m) Net Expenses (j + k + l)	(n) Total Net Funding Ratio (m / c)	(o) Employer HSA Contributions
Jan-22	518	745	\$947,980	\$642,793	\$0	\$642,793	\$178,386	\$15,758	\$71,967	\$908,905	\$85,906	\$0	\$994,810	104.9%	\$23,750
Feb	513	733	919,085	401,956	0	401,956	183,353	13,077	70,106	668,492	83,850	0	752,342	81.9%	23,250
Mar	514	730	932,988	571,190	0	571,190	223,699	8,984	102,826	906,699	84,821	0	991,520	106.3%	23,500
Apr	516	729	940,181	473,227	0	473,227	226,536	9,228	61,014	770,005	85,414	0	855,419	91.0%	23,500
May	517	732	940,535	672,662	0	672,662	200,025	10,073	60,815	943,574	85,506	0	1,029,080	109.4%	23,375
Jun	522	736	946,606	533,665	0	533,665	288,673	7,986	66,448	896,772	86,230	0	983,003	103.8%	24,000
Jul	516	731	939,533	558,875	0	558,875	185,755	6,677	68,029	819,336	85,660	0	904,996	96.3%	23,750
Aug	519	737	941,281	796,616	0	796,616	262,606	7,176	74,950	1,141,348	85,683	0	1,227,031	130.4%	23,500
Sep	526	747	946,604	629,510	0	629,510	235,597	8,807	83,141	957,055	86,361	0	1,043,416	110.2%	23,500
Oct	522	745	925,875	535,082	(54,201)	480,881	353,249	9,163	62,706	906,000	84,910	0	990,910	107.0%	23,250
Nov	529	754	943,629	731,335	(78,100)	653,235	303,416	11,490	62,349	1,030,490	86,277	0	1,116,767	118.3%	23,500
Dec	540	764	963,180	743,100	(137,193)	605,908	294,879	10,158	75,157	986,102	88,041	0	1,074,143	111.5%	23,750
Jan-23	558	774	1,073,714	668,636	0	668,636	362,382	13,938	73,488	1,118,444	95,804	0	1,214,248	113.1%	25,250
Feb	554	778	1,072,618	552,546	0	552,546	241,907	9,803	79,720	883,975	95,668	0	979,643	91.3%	26,000
Mar	556	781	1,074,864	374,517	0	374,517	330,846	8,633	101,103	815,099	95,718	0	910,817	84.7%	26,250
Apr	554	779	1,073,626	446,252	0	446,252	312,907	10,508	67,402	837,069	95,556	0	932,624	86.9%	26,125
May	558	786	1,078,191	930,135	0	930,135	339,442	10,286	89,069	1,368,932	96,149	0	1,465,081	135.9%	26,625
Jun	555	784	1,072,881	491,744	(60,269)	431,476	335,567	8,109	92,456	867,608	95,672	0	963,280	89.8%	26,375
Jul	557	788	1,069,578	523,394	(132,209)	391,185	296,227	8,461	64,855	760,727	95,612	0	856,339	80.1%	26,375
Aug	568	801	1,081,749	696,043	(151,853)	544,190	293,864	7,433	88,290	933,777	97,013	0	1,030,789	95.3%	27,250
Sep	576	808	1,090,361	584,243	(230,090)	354,153	341,942	10,588	80,587	787,270	98,023	0	885,293	81.2%	28,000
Oct	577	812	1,070,956	724,021	(173,860)	550,161	366,549	9,265	64,108	990,083	96,567	0	1,086,651	101.5%	27,125
Nov	578	812	1,088,637	699,784	(134,882)	564,902	281,729	9,006	85,347	940,984	97,965	0	1,038,948	95.4%	27,375
Dec	581	815	1,094,390	583,485	(193,967)	389,518	353,538	11,256	65,584	819,897	98,452	0	918,348	83.9%	27,500

2023 YTD Total	564	793	\$12,941,565	\$7,274,800	(\$1,077,129)	\$6,197,671	\$3,856,899	\$117,286	\$952,009	\$11,123,864	\$1,158,197	\$0	\$12,282,062	94.9%	\$320,250
2022 YOY Total	521	740	\$11,287,478	\$7,290,011	(\$269,493)	\$7,020,517	\$2,936,176	\$118,576	\$859,509	\$10,934,778	\$1,028,660	\$0	\$11,963,437	106.0%	\$282,625
% Diff vs. Prior YOY	8.3%	7.1%	14.7%	-0.2%	N/A	-11.7%	31.4%	-1.1%	10.8%	1.7%	12.6%	N/A	2.7%	-10.5%	N/A

(average) (average)

2022 Total	521	740	\$11,287,478	\$7,290,011	(\$269,493)	\$7,020,517	\$2,936,176	\$118,576	\$859,509	\$10,934,778	\$1,028,660	\$0	\$11,963,437	106.0%	\$282,625
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(average) (average)

Recent History

Past 3 Months	579	813	\$3,253,983	\$2,007,289	(\$502,709)	\$1,504,581	\$1,001,816	\$29,527	\$215,040	\$2,750,964	\$292,984	\$0	\$3,043,948	93.5%	\$82,000
Past 6 Months	573	806	\$6,495,671	\$3,810,969	(\$1,016,861)	\$2,794,109	\$1,933,848	\$56,009	\$448,772	\$5,232,738	\$583,631	\$0	\$5,816,369	89.5%	\$163,625
Past 12 Months	564	793	\$12,941,565	\$7,274,800	(\$1,077,129)	\$6,197,671	\$3,856,899	\$117,286	\$952,009	\$11,123,864	\$1,158,197	\$0	\$12,282,062	94.9%	\$320,250

(average) (average)

Plan Year	(a) Number of Medical Enrolled Employees	(b) Number of Dental Enrolled Employees	(c) Total Funding	(d) Gross Medical Paid Claims	(e) Claims in Excess of \$275,000	(f) Net Medical Paid Claims	(g) Rx Paid Claims	(h) Vision Paid Claims	(i) Dental Paid Claims	(j) Total Net Paid Claims	(k) Fixed Expenses	(l) Employer HSA Contributions	(m) Net Expenses (j + k + l)	(n) Total Net Funding Ratio (m / c)	(o) Employer HSA Contributions
Jan-22	518	745	\$1,782	\$1,241	\$0	\$1,241	\$344	\$30	\$97	\$1,712	\$162	\$0	\$1,875	105.2%	\$46
Feb	513	733	1,745	784	0	784	357	25	96	1,262	160	0	1,422	81.5%	45
Mar	514	730	1,769	1,111	0	1,111	435	17	141	1,705	162	0	1,867	105.5%	46
Apr	516	729	1,777	917	0	917	439	18	84	1,458	162	0	1,620	91.2%	46
May	517	732	1,774	1,301	0	1,301	387	19	83	1,791	162	0	1,953	110.1%	45
Jun	522	736	1,769	1,022	0	1,022	553	15	90	1,681	162	0	1,843	104.2%	46
Jul	516	731	1,775	1,083	0	1,083	360	13	93	1,549	163	0	1,712	96.4%	46
Aug	519	737	1,768	1,535	0	1,535	506	14	102	2,156	162	0	2,318	131.1%	45
Sep	526	747	1,754	1,197	0	1,197	448	17	111	1,773	161	0	1,934	110.2%	45
Oct	522	745	1,728	1,025	(104)	921	677	18	84	1,700	159	0	1,859	107.6%	45
Nov	529	754	1,738	1,382	(148)	1,235	574	22	83	1,913	160	0	2,073	119.2%	44
Dec	540	764	1,739	1,376	(254)	1,122	546	19	98	1,785	160	0	1,945	111.8%	44
Jan-23	558	774	1,881	1,198	0	1,198	649	25	95	1,968	169	0	2,137	113.6%	45
Feb	554	778	1,891	997	0	997	437	18	102	1,554	169	0	1,724	91.2%	47
Mar	556	781	1,888	674	0	674	595	16	129	1,414	169	0	1,583	83.8%	47
Apr	554	779	1,892	806	0	806	565	19	87	1,476	169	0	1,645	86.9%	47
May	558	786	1,886	1,667	0	1,667	608	18	113	2,407	169	0	2,576	136.6%	48
Jun	555	784	1,887	886	(109)	777	605	15	118	1,515	169	0	1,684	89.2%	48
Jul	557	788	1,874	940	(237)	702	532	15	82	1,332	168	0	1,500	80.0%	47
Aug	568	801	1,859	1,225	(267)	958	517	13	110	1,599	168	0	1,766	95.0%	48
Sep	576	808	1,849	1,014	(399)	615	594	18	100	1,327	167	0	1,494	80.8%	49
Oct	577	812	1,811	1,255	(301)	953	635	16	79	1,684	164	0	1,848	102.0%	47
Nov	578	812	1,839	1,211	(233)	977	487	16	105	1,585	166	0	1,752	95.3%	47
Dec	581	815	1,839	1,004	(334)	670	608	19	80	1,379	166	0	1,545	84.0%	47

2023 YTD Total	564	793	\$22,396	\$12,877	(\$1,881)	\$10,996	\$6,833	\$209	\$1,201	\$19,238	\$2,014	\$0	\$21,252	94.9%	\$567
2022 YOY Total	521	740	\$21,119	\$13,975	(\$506)	\$13,469	\$5,626	\$228	\$1,161	\$20,485	\$1,936	\$0	\$22,420	106.2%	\$543
% Diff vs. Prior YOY	8.3%	7.1%	6.0%	-7.9%	N/A	-18.4%	21.4%	-8.4%	3.4%	-6.1%	4.0%	N/A	-5.2%	-10.6%	N/A

(average) (average)

2022 Total	521	740	\$21,119	\$13,975	(\$506)	\$13,469	\$5,626	\$228	\$1,161	\$20,485	\$1,936	\$0	\$22,420	106.2%	\$543
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(average) (average)

Recent History

Past 3 Months	579	813	\$5,489	\$3,470	(\$869)	\$2,601	\$1,731	\$51	\$265	\$4,648	\$497	\$0	\$5,145	93.7%	\$142
Past 6 Months	573	806	\$11,071	\$6,649	(\$1,773)	\$4,876	\$3,374	\$98	\$557	\$8,905	\$999	\$0	\$9,904	89.5%	\$286
Past 12 Months	564	793	\$22,396	\$12,877	(\$1,881)	\$10,996	\$6,833	\$209	\$1,201	\$19,238	\$2,014	\$0	\$21,252	94.9%	\$567

(average) (average)

Plan Year	(a) Number of Enrolled Employees	(b) Total Funding	(c) Gross Medical Paid Claims	(d) Claims in Excess of \$275,000	(e) Net Medical Paid Claims	(f) Rx Paid Claims	(g) Total Net Paid Claims	(h) Fixed Expenses	(i) Employer HSA Contributions	(j) Net Expenses (g + h + i)	(k) Total Net Funding Ratio (i / b)	(l) Employer HSA Contributions
Jan-22	518	\$859,048	\$642,793	\$0	\$642,793	\$178,386	\$821,179	\$79,222	\$0	\$900,402	104.8%	\$23,750
Feb	513	831,611	401,956	0	401,956	183,353	585,309	77,268	0	662,577	79.7%	23,250
Mar	514	845,804	571,190	0	571,190	223,699	794,890	78,259	0	873,149	103.2%	23,500
Apr	516	852,898	473,227	0	473,227	226,536	699,763	78,856	0	778,620	91.3%	23,500
May	517	853,380	672,662	0	672,662	200,025	872,686	78,924	0	951,610	111.5%	23,375
Jun	522	859,000	533,665	0	533,665	288,673	822,339	79,608	0	901,947	105.0%	24,000
Jul	516	852,480	558,875	0	558,875	185,755	744,630	79,087	0	823,717	96.6%	23,750
Aug	519	854,150	796,616	0	796,616	262,606	1,059,222	79,059	0	1,138,281	133.3%	23,500
Sep	526	858,892	629,510	0	629,510	235,597	865,107	79,648	0	944,755	110.0%	23,500
Oct	522	838,332	535,082	(54,201)	480,881	353,249	834,130	78,223	0	912,353	108.8%	23,250
Nov	529	855,557	731,335	(78,100)	653,235	303,416	956,651	79,504	0	1,036,155	121.1%	23,500
Dec	540	874,158	743,100	(137,193)	605,908	294,879	900,787	81,171	0	981,958	112.3%	23,750
Jan-23	558	975,325	668,636	0	668,636	362,382	1,031,018	88,474	0	1,119,492	114.8%	25,250
Feb	554	973,260	552,546	0	552,546	241,907	794,452	88,306	0	882,758	90.7%	26,000
Mar	556	975,156	374,517	0	374,517	330,846	705,363	88,329	0	793,693	81.4%	26,250
Apr	554	974,100	446,252	0	446,252	312,907	759,159	88,185	0	847,344	87.0%	26,125
May	558	978,146	930,135	0	930,135	339,442	1,269,577	88,714	0	1,358,292	138.9%	26,625
Jun	555	973,478	491,744	(60,269)	431,476	335,567	767,043	88,257	0	855,300	87.9%	26,375
Jul	557	970,031	523,394	(132,209)	391,185	296,227	687,411	88,161	0	775,572	80.0%	26,375
Aug	568	981,015	696,043	(151,853)	544,190	293,864	838,054	89,435	0	927,489	94.5%	27,250
Sep	576	989,095	584,243	(230,090)	354,153	341,942	696,095	90,373	0	786,468	79.5%	28,000
Oct	577	969,476	724,021	(173,860)	550,161	366,549	916,710	88,881	0	1,005,592	103.7%	27,125
Nov	578	986,841	699,784	(134,882)	564,902	281,729	846,630	90,277	0	936,907	94.9%	27,375
Dec	581	992,322	583,485	(193,967)	389,518	353,538	743,056	90,734	1	833,791	84.0%	27,500

2023 YTD Total	564	\$11,738,245	\$7,274,800	(\$1,077,129)	\$6,197,671	\$3,856,899	\$10,054,570	\$1,068,127	\$1	\$11,122,697	94.8%	\$320,250
2022 YOY Total	521	\$10,235,310	\$7,290,011	(\$269,493)	\$7,020,517	\$2,936,176	\$9,956,693	\$948,830	\$0	\$10,905,523	106.5%	\$282,625
% Diff vs. Prior YOY	8.3%	14.7%	-0.2%	N/A	-11.7%	31.4%	1.0%	12.6%	N/A	2.0%	-11.1%	N/A

(average)

2022 Total	521	\$10,235,310	\$7,290,011	(\$269,493)	\$7,020,517	\$2,936,176	\$9,956,693	\$948,830	\$0	\$10,905,523	106.5%	\$282,625
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(average)

Recent History

Past 3 Months	579	\$2,948,640	\$2,007,289	(\$502,709)	\$1,504,581	\$1,001,816	\$2,506,397	\$269,892	\$1	\$2,776,290	94.2%	\$82,000
Past 6 Months	573	\$5,888,780	\$3,810,969	(\$1,016,861)	\$2,794,109	\$1,933,848	\$4,727,957	\$537,861	\$1	\$5,265,819	89.4%	\$163,625
Past 12 Months	564	\$11,738,245	\$7,274,800	(\$1,077,129)	\$6,197,671	\$3,856,899	\$10,054,570	\$1,068,127	\$1	\$11,122,697	94.8%	\$320,250

(average)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Plan Year	Number of Enrolled Employees	Total Funding	Gross Medical Paid Claims	Claims in Excess of \$275,000	Net Medical Paid Claims	Rx Paid Claims	Total Net Paid Claims	Fixed Expenses	Employer HSA Contributions	Net Expenses (g + h + i)	Total Net Funding Ratio (i / b)	Employer HSA Contributions
Jan-22	518	\$1,658	\$1,241	\$0	\$1,241	\$344	\$1,585	\$153	\$0	\$1,738	104.8%	\$46
Feb	513	1,621	784	0	784	357	1,141	151	0	1,292	79.7%	45
Mar	514	1,646	1,111	0	1,111	435	1,546	152	0	1,699	103.2%	46
Apr	516	1,653	917	0	917	439	1,356	153	0	1,509	91.3%	46
May	517	1,651	1,301	0	1,301	387	1,688	153	0	1,841	111.5%	45
Jun	522	1,646	1,022	0	1,022	553	1,575	153	0	1,728	105.0%	46
Jul	516	1,652	1,083	0	1,083	360	1,443	153	0	1,596	96.6%	46
Aug	519	1,646	1,535	0	1,535	506	2,041	152	0	2,193	133.3%	45
Sep	526	1,633	1,197	0	1,197	448	1,645	151	0	1,796	110.0%	45
Oct	522	1,606	1,025	(104)	921	677	1,598	150	0	1,748	108.8%	45
Nov	529	1,617	1,382	(148)	1,235	574	1,808	150	0	1,959	121.1%	44
Dec	540	1,619	1,376	(254)	1,122	546	1,668	150	0	1,818	112.3%	44
Jan-23	558	1,748	1,198	0	1,198	649	1,848	159	0	2,006	114.8%	45
Feb	554	1,757	997	0	997	437	1,434	159	0	1,593	90.7%	47
Mar	556	1,754	674	0	674	595	1,269	159	0	1,428	81.4%	47
Apr	554	1,758	806	0	806	565	1,370	159	0	1,530	87.0%	47
May	558	1,753	1,667	0	1,667	608	2,275	159	0	2,434	138.9%	48
Jun	555	1,754	886	(109)	777	605	1,382	159	0	1,541	87.9%	48
Jul	557	1,742	940	(237)	702	532	1,234	158	0	1,392	80.0%	47
Aug	568	1,727	1,225	(267)	958	517	1,475	157	0	1,633	94.5%	48
Sep	576	1,717	1,014	(399)	615	594	1,208	157	0	1,365	79.5%	49
Oct	577	1,680	1,255	(301)	953	635	1,589	154	0	1,743	103.7%	47
Nov	578	1,707	1,211	(233)	977	487	1,465	156	0	1,621	94.9%	47
Dec	581	1,708	1,004	(334)	670	608	1,279	156	0	1,435	84.0%	47

2023 YTD Total	564	\$20,805	\$12,877	(\$1,881)	\$10,996	\$6,833	\$17,828	\$1,893	\$0	\$19,722	94.8%	\$567
2022 YOY Total	521	\$19,647	\$13,975	(\$506)	\$13,469	\$5,626	\$19,095	\$1,821	\$0	\$20,917	106.5%	\$0
% Diff vs. Prior YOY	8.3%	5.9%	-7.9%	N/A	-18.4%	21.4%	-6.6%	3.9%	N/A	-5.7%	-11.0%	N/A

(average)

2022 Total	521	\$19,647	\$13,975	(\$506)	\$13,469	\$5,626	\$19,095	\$1,821	\$0	\$20,917	106.5%	\$543
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(average)

Recent History

Past 3 Months	579	\$5,095	\$3,470	(\$869)	\$2,601	\$1,731	\$4,332	\$466	\$0	\$4,799	94.2%	\$142
Past 6 Months	573	\$10,281	\$6,649	(\$1,773)	\$4,876	\$3,374	\$8,251	\$939	\$0	\$9,190	89.4%	\$286
Past 12 Months	564	\$20,805	\$12,877	(\$1,881)	\$10,996	\$6,833	\$17,828	\$1,893	\$0	\$19,722	94.8%	\$567

(average)

City of Vancouver

MEDICAL & RX CLAIMS EXPERIENCE (SELF-FUNDED)
CITY OF VANCOUVER OPEN ACCESS PLUS



AN ALERA GROUP COMPANY

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
Plan Year	Number of Enrolled Employees	Total Funding	Gross Medical Paid Claims	Claims in Excess of \$275,000	Net Medical Paid Claims	Rx Paid Claims	Total Net Paid Claims	Fixed Expenses	Net Expenses (g + h)	Total Net Funding Ratio (i / b)
Jan-22	356	\$632,298	\$485,321	\$0	\$485,321	\$162,504	\$647,825	\$55,460	\$703,285	111.2%
Feb	352	608,435	271,926	0	271,926	168,177	440,103	53,804	493,907	81.2%
Mar	353	620,206	394,932	0	394,932	196,132	591,064	54,565	645,629	104.1%
Apr	356	628,105	413,532	0	413,532	207,417	620,949	55,229	676,179	107.7%
May	354	625,850	513,986	0	513,986	164,349	678,335	55,094	733,429	117.2%
Jun	354	625,205	370,848	0	370,848	262,267	633,115	55,094	688,209	110.1%
Jul	354	626,737	306,904	0	306,904	161,524	468,429	55,209	523,638	83.5%
Aug	357	628,507	474,838	0	474,838	214,463	689,301	55,297	744,597	118.5%
Sep	362	633,663	508,022	0	508,022	203,091	711,113	55,865	766,979	121.0%
Oct	362	620,278	387,410	(54,201)	333,209	329,001	662,209	55,057	717,267	115.6%
Nov	368	636,962	622,178	(78,100)	544,078	243,418	787,496	56,155	843,652	132.4%
Dec	371	644,861	626,881	(137,193)	489,689	254,832	744,521	56,820	801,341	124.3%
Jan-23	380	714,306	514,673	0	514,673	294,235	808,908	61,324	870,232	121.8%
Feb	376	710,587	412,361	0	412,361	179,386	591,746	60,915	652,661	91.8%
Mar	379	713,874	354,603	0	354,603	280,186	634,789	61,131	695,920	97.5%
Apr	378	712,056	324,962	0	324,962	278,788	603,750	60,939	664,689	93.3%
May	378	710,671	730,619	0	730,619	269,953	1,000,572	60,939	1,061,511	149.4%
Jun	376	707,988	285,600	(60,269)	225,331	303,035	528,366	60,674	589,040	83.2%
Jul	379	710,324	443,971	(132,209)	311,762	262,082	573,844	61,011	634,855	89.4%
Aug	384	715,515	528,877	(151,853)	377,024	238,381	615,405	61,612	677,017	94.6%
Sep	389	720,792	432,209	(230,090)	202,119	293,005	495,123	62,093	557,216	77.3%
Oct	392	708,318	592,118	(173,860)	418,259	304,424	722,682	61,347	784,029	110.7%
Nov	396	722,343	495,442	(134,882)	360,560	238,126	598,686	62,357	661,043	91.5%
Dec	399	727,276	482,429	(193,967)	288,462	304,043	592,505	62,694	655,199	90.1%

2023 YTD Total	384	\$8,574,051	\$5,597,864	(\$1,077,129)	\$4,520,735	\$3,245,643	\$7,766,377	\$737,035	\$8,503,412	99.2%
2022 YOY Total	358	\$7,531,107	\$5,376,778	(\$269,493)	\$5,107,285	\$2,567,176	\$7,674,460	\$663,650	\$8,338,110	110.7%
% Diff vs. Prior YOY	7.1%	13.8%	4.1%	N/A	-11.5%	26.4%	1.2%	11.1%	2.0%	-10.4%

(average)

2022 Total	358	\$7,531,107	\$5,376,778	(\$269,493)	\$5,107,285	\$2,567,176	\$7,674,460	\$663,650	\$8,338,110	110.7%
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(average)

Recent History

Past 3 Months	396	\$2,157,937	\$1,569,989	(\$502,709)	\$1,067,281	\$846,593	\$1,913,873	\$186,398	\$2,100,271	97.3%
Past 6 Months	390	\$4,304,568	\$2,975,047	(\$1,016,861)	\$1,958,186	\$1,640,061	\$3,598,247	\$371,113	\$3,969,360	92.2%
Past 12 Months	384	\$8,574,051	\$5,597,864	(\$1,077,129)	\$4,520,735	\$3,245,643	\$7,766,377	\$737,035	\$8,503,412	99.2%

(average)

City of Vancouver

MEDICAL & RX CLAIMS EXPERIENCE (SELF-FUNDED)
CITY OF VANCOUVER HSA OPEN ACCESS NETWORK



AN ALERA GROUP COMPANY

Plan Year	(a) Number of Enrolled Employees	(b) Total Funding	(c) Gross Medical Paid Claims	(d) Claims in Excess of \$275,000	(e) Net Medical Paid Claims	(f) Rx Paid Claims	(g) Total Net Paid Claims	(h) Fixed Expenses	(i) Employer HSA Contributions	(j) Net Expenses (g + h + i)	(k) Total Net Funding Ratio (j / b)	(l) Employer HSA Contributions
Jan-22	102	\$143,066	\$104,049	\$0	\$104,049	\$3,282	\$107,331	\$15,898	\$0	\$123,229	86.1%	\$22,500
Feb	100	137,457	60,858	0	60,858	3,262	64,121	15,301	0	79,422	57.8%	21,750
Mar	99	138,031	59,255	0	59,255	8,423	67,678	15,349	0	83,026	60.2%	21,750
Apr	98	136,693	30,582	0	30,582	6,707	37,289	15,166	0	52,455	38.4%	21,500
May	98	135,481	91,406	0	91,406	5,925	97,331	15,050	0	112,381	82.9%	21,375
Jun	100	137,457	120,257	0	120,257	10,235	130,492	15,301	0	145,793	106.1%	21,750
Jul	98	133,760	168,610	0	168,610	6,631	175,241	14,935	0	190,176	142.2%	21,250
Aug	96	131,976	148,984	0	148,984	10,778	159,762	14,684	0	174,447	132.2%	20,875
Sep	97	131,402	64,100	0	64,100	7,981	72,081	14,636	0	86,717	66.0%	20,875
Oct	96	128,343	111,726	0	111,726	10,505	122,231	14,338	0	136,569	106.4%	20,500
Nov	96	130,255	61,804	0	61,804	11,203	73,008	14,569	0	87,576	67.2%	20,750
Dec	98	131,529	52,902	0	52,902	10,235	63,137	14,704	0	77,841	59.2%	21,000
Jan-23	103	147,832	84,966	0	84,966	7,374	92,340	16,088	0	108,428	73.3%	21,875
Feb	105	151,802	37,257	0	37,257	9,836	47,093	16,473	0	63,566	41.9%	22,375
Mar	106	153,787	(48,251)	0	(48,251)	20,214	(28,037)	16,665	0	(11,372)	-7.4%	22,625
Apr	105	153,856	70,787	0	70,787	7,621	78,407	16,593	0	95,000	61.7%	22,500
May	108	157,209	95,123	0	95,123	18,289	113,412	16,930	0	130,342	82.9%	23,000
Jun	107	155,224	103,583	0	103,583	20,349	123,932	16,738	0	140,670	90.6%	22,750
Jul	107	155,224	56,657	0	56,657	16,650	73,307	16,738	0	90,044	58.0%	22,750
Aug	112	160,151	103,851	0	103,851	22,825	126,676	17,339	0	144,014	89.9%	23,625
Sep	113	162,136	119,313	0	119,313	25,046	144,359	17,531	0	161,890	99.8%	23,875
Oct	111	154,812	87,994	0	87,994	24,414	112,408	16,906	0	129,314	83.5%	23,125
Nov	110	158,783	104,214	0	104,214	23,373	127,588	17,194	0	144,782	91.2%	23,375
Dec	112	161,452	64,833	0	64,833	24,222	89,055	17,579	0	106,634	66.0%	23,875

2023 YTD Total	108	\$1,872,272	\$880,328	\$0	\$880,328	\$220,211	\$1,100,539	\$202,774	\$0	\$1,303,313	69.6%	\$275,750
2022 YOY Total	98	\$1,615,450	\$1,074,533	\$0	\$1,074,533	\$95,168	\$1,169,701	\$179,932	\$0	\$1,349,633	83.5%	\$255,875
% Diff vs. Prior YOY	10.3%	15.9%	-18.1%	N/A	-18.1%	131.4%	-5.9%	12.7%	N/A	-3.4%	-16.7%	N/A

(average)

2022 Total	98	\$1,615,450	\$1,074,533	\$0	\$1,074,533	\$95,168	\$1,169,701	\$179,932	\$0	\$1,349,633	83.5%	\$255,875
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(average)

Recent History

Past 3 Months	111	\$475,048	\$257,042	\$0	\$257,042	\$72,009	\$329,050	\$51,679	\$0	\$380,730	80.1%	\$70,375
Past 6 Months	111	\$952,560	\$536,862	\$0	\$536,862	\$136,529	\$673,392	\$103,287	\$0	\$776,678	81.5%	\$140,625
Past 12 Months	108	\$1,872,272	\$880,328	\$0	\$880,328	\$220,211	\$1,100,539	\$202,774	\$0	\$1,303,313	69.6%	\$275,750

(average)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
Plan Year	Number of Enrolled Employees	Total Funding	Gross Medical Paid Claims	Claims in Excess of \$275,000	Net Medical Paid Claims	Rx Paid Claims	Total Net Paid Claims	Fixed Expenses	Net Expenses (g + h)	Total Net Funding Ratio (i / b)
Jan-22	54	\$76,548	\$47,440	\$0	\$47,440	\$12,423	\$59,863	\$6,997	\$66,861	87.3%
Feb	54	77,435	42,440	0	42,440	11,789	54,229	7,113	61,342	79.2%
Mar	54	77,435	114,548	0	114,548	17,502	132,050	7,113	139,163	179.7%
Apr	53	76,630	28,173	0	28,173	11,923	40,096	7,045	47,141	61.5%
May	56	80,578	59,174	0	59,174	28,670	87,844	7,363	95,207	118.2%
Jun	58	83,720	38,623	0	38,623	12,542	51,166	7,614	58,779	70.2%
Jul	53	77,517	79,604	0	79,604	17,268	96,871	7,160	104,032	134.2%
Aug	54	78,564	167,505	0	167,505	36,484	203,990	7,228	211,218	268.8%
Sep	55	78,724	55,218	0	55,218	23,793	79,010	7,296	86,306	109.6%
Oct	51	73,971	30,635	0	30,635	12,571	43,206	6,910	50,116	67.8%
Nov	52	72,599	40,956	0	40,956	47,365	88,321	6,862	95,183	131.1%
Dec	58	82,028	47,438	0	47,438	27,423	74,861	7,729	82,590	100.7%
Jan-23	60	92,859	62,801	0	62,801	60,342	123,143	8,537	131,680	141.8%
Feb	57	89,312	101,302	0	101,302	52,083	153,385	8,200	161,585	180.9%
Mar	55	85,936	63,457	0	63,457	28,707	92,164	7,815	99,980	116.3%
Apr	55	86,629	43,091	0	43,091	25,574	68,665	7,936	76,601	88.4%
May	56	88,706	57,161	0	57,161	48,049	105,210	8,128	113,338	127.8%
Jun	56	88,706	27,938	0	27,938	9,818	37,757	8,128	45,885	51.7%
Jul	54	82,993	32,610	0	32,610	14,256	46,867	7,743	54,610	65.8%
Aug	55	83,858	50,821	0	50,821	27,908	78,729	7,815	86,544	103.2%
Sep	55	82,212	24,008	0	24,008	15,601	39,609	7,695	47,304	57.5%
Oct	56	83,077	31,240	0	31,240	34,920	66,160	7,647	73,807	88.8%
Nov	54	82,993	33,358	0	33,358	16,270	49,628	7,743	57,371	69.1%
Dec	54	82,993	26,887	0	26,887	17,617	44,504	7,743	52,247	63.0%

2023 YTD Total	56	\$1,030,274	\$554,674	\$0	\$554,674	\$351,146	\$905,820	\$95,131	\$1,000,951	97.2%
2022 YOY Total	54	\$935,750	\$751,754	\$0	\$751,754	\$259,753	\$1,011,508	\$86,429	\$1,097,937	117.3%
% Diff vs. Prior YOY	2.3%	10.1%	-26.2%	N/A	-26.2%	35.2%	-10.4%	10.1%	-8.8%	-17.2%

(average)

2022 Total	54	\$935,750	\$751,754	\$0	\$751,754	\$259,753	\$1,011,508	\$86,429	\$1,097,937	117.3%
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(average)

Recent History

Past 3 Months	55	\$249,063	\$91,485	\$0	\$91,485	\$68,806	\$160,291	\$23,133	\$183,425	73.6%
Past 6 Months	55	\$498,126	\$198,924	\$0	\$198,924	\$126,572	\$325,496	\$46,387	\$371,882	74.7%
Past 12 Months	56	\$1,030,274	\$554,674	\$0	\$554,674	\$351,146	\$905,820	\$95,131	\$1,000,951	97.2%

(average)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Plan Year	Number of Enrolled Employees	Total Funding	Gross Medical Paid Claims	Claims in Excess of \$275,000	Net Medical Paid Claims	Rx Paid Claims	Total Net Paid Claims	Fixed Expenses	Employer HSA Contributions	Net Expenses (g + h + i)	Total Net Funding Ratio (j / b)	Employer HSA Contributions
Jan-22	6	\$7,137	\$5,982	\$0	\$5,982	\$177	\$6,159	\$867	\$0	\$7,027	98.5%	\$1,250
Feb	7	8,284	26,731	0	26,731	125	26,856	1,050	0	27,906	336.9%	1,500
Mar	8	10,132	2,455	0	2,455	1,642	4,097	1,233	0	5,331	52.6%	1,750
Apr	9	11,471	940	0	940	489	1,429	1,416	0	2,845	24.8%	2,000
May	9	11,471	8,096	0	8,096	1,081	9,177	1,416	0	10,593	92.3%	2,000
Jun	10	12,618	3,938	0	3,938	3,628	7,566	1,599	0	9,166	72.6%	2,250
Jul	11	14,466	3,757	0	3,757	332	4,089	1,782	0	5,872	40.6%	2,500
Aug	12	15,103	5,288	0	5,288	881	6,169	1,850	0	8,019	53.1%	2,625
Sep	12	15,103	2,171	0	2,171	732	2,903	1,850	0	4,753	31.5%	2,625
Oct	13	15,740	5,311	0	5,311	1,173	6,484	1,918	0	8,402	53.4%	2,750
Nov	13	15,740	6,397	0	6,397	1,430	7,827	1,918	0	9,744	61.9%	2,750
Dec	13	15,740	15,879	0	15,879	2,389	18,268	1,918	0	20,186	128.2%	2,750
Jan-23	15	20,327	6,196	0	6,196	431	6,626	2,525	0	9,152	45.0%	3,375
Feb	16	21,559	1,626	0	1,626	602	2,228	2,718	0	4,946	22.9%	3,625
Mar	16	21,559	4,709	0	4,709	1,738	6,447	2,718	0	9,165	42.5%	3,625
Apr	16	21,559	7,412	0	7,412	924	8,337	2,718	0	11,054	51.3%	3,625
May	16	21,559	47,231	0	47,231	3,152	50,383	2,718	0	53,101	246.3%	3,625
Jun	16	21,559	74,623	0	74,623	2,365	76,988	2,718	0	79,705	369.7%	3,625
Jul	17	21,490	(9,845)	0	(9,845)	3,238	(6,607)	2,669	0	(3,938)	-18.3%	3,625
Aug	17	21,490	12,494	0	12,494	4,750	17,244	2,669	0	19,914	92.7%	3,625
Sep	19	23,954	8,714	0	8,714	8,290	17,004	3,054	0	20,058	83.7%	4,125
Oct	18	23,270	12,668	0	12,668	2,792	15,460	2,982	0	18,442	79.3%	4,000
Nov	18	22,722	66,769	0	66,769	3,960	70,729	2,982	0	73,711	324.4%	4,000
Dec	16	20,601	9,337	0	9,337	7,656	16,993	2,718	1	19,712	95.7%	3,625

2023 YTD Total	17	\$261,648	\$241,934	\$0	\$241,934	\$39,899	\$281,833	\$33,187	\$1	\$315,021	120.4%	\$44,500
2022 YOY Total	10	\$153,003	\$86,946	\$0	\$86,946	\$14,079	\$101,025	\$18,818	\$0	\$119,842	78.3%	\$26,750
% Diff vs. Prior YOY	62.6%	71.0%	178.3%	N/A	178.3%	183.4%	179.0%	76.4%	N/A	162.9%	53.7%	N/A

(average)

2022 Total	10	\$153,003	\$86,946	\$0	\$86,946	\$14,079	\$101,025	\$18,818	\$0	\$119,842	78.3%	\$26,750
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(average)

Recent History

Past 3 Months	17	\$66,592	\$88,773	\$0	\$88,773	\$14,409	\$103,182	\$8,682	\$1	\$111,864	168.0%	\$11,625
Past 6 Months	18	\$133,526	\$100,137	\$0	\$100,137	\$30,687	\$130,823	\$17,074	\$1	\$147,899	110.8%	\$23,000
Past 12 Months	17	\$261,648	\$241,934	\$0	\$241,934	\$39,899	\$281,833	\$33,187	\$1	\$315,021	120.4%	\$44,500

(average)

Stop Loss Deductible \$275,000

Stop Loss Deductible \$275,000

Stop Loss Deductible \$275,000

Stop Loss Deductible \$275,000

Stop Loss Deductible \$275,000

Stop Loss Deductible \$275,000

	(a)	(b)	(c)	(d)	(e)	(f)
Plan Year	Number of Enrolled Employees	Funding	Dental Paid Claims	Fixed Expenses	Net Expenses (c + d)	Total Net Funding Ratio (e / b)
Jan-22	745	\$81,535	\$71,967	\$5,699	\$77,667	95.3%
Feb	733	80,310	70,106	5,607	75,714	94.3%
Mar	730	79,899	102,826	5,585	108,410	135.7%
Apr	729	79,940	61,014	5,577	66,591	83.3%
May	732	79,812	60,815	5,600	66,415	83.2%
Jun	736	80,209	66,448	5,630	72,078	89.9%
Jul	731	79,713	68,029	5,592	73,621	92.4%
Aug	737	79,780	74,950	5,638	80,589	101.0%
Sep	747	80,323	83,141	5,715	88,856	110.6%
Oct	745	80,196	62,706	5,699	68,405	85.3%
Nov	754	80,711	62,349	5,768	68,117	84.4%
Dec	764	81,504	75,157	5,845	81,001	99.4%
Jan-23	774	86,679	73,488	6,215	79,703	92.0%
Feb	778	87,606	79,720	6,247	85,967	98.1%
Mar	781	87,937	101,103	6,271	107,374	122.1%
Apr	779	87,757	67,402	6,255	73,657	83.9%
May	786	88,219	89,069	6,312	95,380	108.1%
Jun	784	87,637	92,456	6,296	98,752	112.7%
Jul	788	87,817	64,855	6,328	71,183	81.1%
Aug	801	88,863	88,290	6,432	94,722	106.6%
Sep	808	89,297	80,587	6,488	87,075	97.5%
Oct	812	89,501	64,108	6,520	70,628	78.9%
Nov	812	89,784	85,347	6,520	91,868	102.3%
Dec	815	90,017	65,584	6,544	72,129	80.1%

2023 YTD Total	793	\$1,061,113	\$952,009	\$76,430	\$1,028,438	96.9%
2022 YOY Total	740	\$963,931	\$859,509	\$67,955	\$927,464	96.2%
% Diff vs. Prior YOY	7.1%	10.1%	10.8%	12.5%	10.9%	0.7%

(average)

2022 Total	740	\$963,931	\$859,509	\$67,955	\$927,464	96.2%
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(average)

Recent History

Past 3 Months	813	\$269,302	\$215,040	\$19,585	\$234,625	87.1%
Past 6 Months	806	\$535,278	\$448,772	\$38,833	\$487,605	91.1%
Past 12 Months	793	\$1,061,113	\$952,009	\$76,430	\$1,028,438	96.9%

(average)

	(a)	(b)	(c)	(d)	(e)	(f)
Plan Year	Number of Enrolled Employees	Funding	Dental Paid Claims	Fixed Expenses	Net Expenses (c + d)	Total Net Funding Ratio (e / b)
Jan-22	745	\$109	\$97	\$8	\$104	95.3%
Feb	733	110	96	8	103	94.3%
Mar	730	109	141	8	149	135.7%
Apr	729	110	84	8	91	83.3%
May	732	109	83	8	91	83.2%
Jun	736	109	90	8	98	89.9%
Jul	731	109	93	8	101	92.4%
Aug	737	108	102	8	109	101.0%
Sep	747	108	111	8	119	110.6%
Oct	745	108	84	8	92	85.3%
Nov	754	107	83	8	90	84.4%
Dec	764	107	98	8	106	99.4%
Jan-23	774	112	95	8	103	92.0%
Feb	778	113	102	8	110	98.1%
Mar	781	113	129	8	137	122.1%
Apr	779	113	87	8	95	83.9%
May	786	112	113	8	121	108.1%
Jun	784	112	118	8	126	112.7%
Jul	788	111	82	8	90	81.1%
Aug	801	111	110	8	118	106.6%
Sep	808	111	100	8	108	97.5%
Oct	812	110	79	8	87	78.9%
Nov	812	111	105	8	113	102.3%
Dec	815	110	80	8	89	80.1%

2023 YTD Total	793	\$1,338	\$1,201	\$96	\$1,298	97.0%
2022 YOY Total	740	\$1,302	\$1,161	\$92	\$1,253	96.2%
% Diff vs. Prior YOY	7.1%	2.7%	3.4%	5.0%	3.6%	0.8%

(average)

2022 Total	740	\$1,302	\$1,161	\$92	\$1,253	96.2%
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(average)

Recent History

Past 3 Months	813	\$331	\$265	\$24	\$289	87.1%
Past 6 Months	806	\$664	\$557	\$48	\$605	91.1%
Past 12 Months	793	\$1,338	\$1,201	\$96	\$1,298	97.0%

(average)

	(a)	(b)	(c)	(d)	(e)	(f)
Plan Year	Number of Enrolled Employees	Funding	Vision Paid Claims	Fixed Expenses	Net Expenses (c + d)	Total Net Funding Ratio (e / b)
Jan-22	518	\$7,397	\$15,758	\$984	\$16,742	226.3%
Feb	513	7,164	13,077	975	14,051	196.1%
Mar	514	7,285	8,984	977	9,961	136.7%
Apr	516	7,343	9,228	980	10,208	139.0%
May	517	7,344	10,073	982	11,055	150.5%
Jun	522	7,397	7,986	992	8,977	121.4%
Jul	516	7,339	6,677	980	7,657	104.3%
Aug	519	7,351	7,176	986	8,162	111.0%
Sep	526	7,390	8,807	999	9,806	132.7%
Oct	520	7,347	9,163	988	10,151	138.2%
Nov	529	7,362	11,490	1,005	12,495	169.7%
Dec	540	7,518	10,158	1,026	11,184	148.8%
Jan-23	552	11,710	13,938	1,115	15,053	128.5%
Feb	552	11,753	9,803	1,115	10,918	92.9%
Mar	553	11,771	8,633	1,117	9,750	82.8%
Apr	552	11,769	10,508	1,115	11,623	98.8%
May	556	11,826	10,286	1,123	11,409	96.5%
Jun	554	11,765	8,109	1,119	9,228	78.4%
Jul	556	11,729	8,461	1,123	9,584	81.7%
Aug	567	11,872	7,433	1,145	8,578	72.3%
Sep	575	11,969	10,588	1,162	11,750	98.2%
Oct	577	11,979	9,265	1,166	10,431	87.1%
Nov	578	12,012	9,006	1,168	10,174	84.7%
Dec	581	12,051	11,256	1,174	12,430	103.1%

2023 YTD Total	563	\$142,207	\$117,286	\$13,641	\$130,927	92.1%
2022 YOY Total	521	\$88,237	\$118,576	\$11,875	\$130,451	147.8%
% Diff vs. Prior YOY	8.0%	61.2%	-1.1%	14.9%	0.4%	-37.7%

(average)

2022 Total	521	\$88,237	\$118,576	\$11,875	\$130,451	147.8%
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(average)

Recent History

Past 3 Months	579	\$36,042	\$29,527	\$3,507	\$33,034	91.7%
Past 6 Months	572	\$71,613	\$56,009	\$6,937	\$62,946	87.9%
Past 12 Months	563	\$142,207	\$117,286	\$13,641	\$130,927	92.1%

(average)

	(a)	(b)	(c)	(d)	(e)	(f)
Plan Year	Number of Enrolled Employees	Funding	Vision Paid Claims	Fixed Expenses	Net Expenses (c + d)	Total Net Funding Ratio (e / b)
Jan-22	518	\$14	\$30	\$2	\$32	226.3%
Feb	513	14	25	2	27	196.1%
Mar	514	14	17	2	19	136.7%
Apr	516	14	18	2	20	139.0%
May	517	14	19	2	21	150.5%
Jun	522	14	15	2	17	121.4%
Jul	516	14	13	2	15	104.3%
Aug	519	14	14	2	16	111.0%
Sep	526	14	17	2	19	132.7%
Oct	520	14	18	2	20	138.2%
Nov	529	14	22	2	24	169.7%
Dec	540	14	19	2	21	148.8%
Jan-23	552	21	25	2	27	128.5%
Feb	552	21	18	2	20	92.9%
Mar	553	21	16	2	18	82.8%
Apr	552	21	19	2	21	98.8%
May	556	21	18	2	21	96.5%
Jun	554	21	15	2	17	78.4%
Jul	556	21	15	2	17	81.7%
Aug	567	21	13	2	15	72.3%
Sep	575	21	18	2	20	98.2%
Oct	577	21	16	2	18	87.1%
Nov	578	21	16	2	18	84.7%
Dec	581	21	19	2	21	103.1%

2023 YTD Total	563	\$253	\$209	\$24	\$233	92.1%
2022 YOY Total	521	\$169	\$228	\$23	\$251	147.9%
% Diff vs. Prior YOY	8.0%	49.2%	-8.4%	6.3%	-7.1%	-37.7%

(average)

2022 Total	521	\$169	\$228	\$23	\$251	147.9%
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(average)

Recent History

Past 3 Months	579	\$62	\$51	\$6	\$57	91.6%
Past 6 Months	572	\$125	\$98	\$12	\$110	87.8%
Past 12 Months	563	\$253	\$209	\$24	\$233	92.1%

(average)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
Plan Year	Number of Enrolled Employees	Total Funding	Medical Paid Claims	Rx Paid Claims	Total Net Paid Claims	Fixed Expenses	Net Expenses (e + f)	Total Net Funding Ratio (g / b)
Jan-22	218	\$293,996	\$209,644	\$14,226	\$223,870	\$58,211	\$282,081	95.9%
Feb	218	295,153	244,541	17,262	261,803	58,440	320,243	108.5%
Mar	216	290,981	269,312	45,554	314,866	57,614	372,480	128.0%
Apr	216	289,568	376,613	14,054	390,667	57,334	448,002	154.7%
May	215	284,876	359,131	34,407	393,538	56,405	449,943	157.9%
Jun	221	292,711	203,963	18,747	222,710	57,957	280,667	95.9%
Jul	221	293,288	302,685	28,081	330,766	58,071	388,837	132.6%
Aug	224	296,514	303,301	17,486	320,787	58,710	379,497	128.0%
Sep	226	300,118	295,941	25,238	321,179	59,423	380,603	126.8%
Oct	227	304,546	269,772	20,632	290,404	60,300	350,704	115.2%
Nov	227	301,728	314,341	27,355	341,696	59,742	401,438	133.0%
Dec	227	302,370	434,846	29,305	464,151	59,869	524,020	173.3%
Jan-23	219	324,727	304,146	20,151	324,297	64,296	388,593	119.7%
Feb	227	334,132	225,316	34,211	259,527	66,158	325,685	97.5%
Mar	229	336,016	338,227	20,166	358,393	66,531	424,924	126.5%
Apr	230	336,817	527,178	36,483	563,661	66,690	630,350	187.1%
May	234	344,109	265,328	12,967	278,294	68,134	346,428	100.7%
Jun	231	339,502	430,210	49,184	479,394	67,221	546,615	161.0%
Jul	234	345,352	211,913	33,925	245,838	68,380	314,217	91.0%
Aug	233	344,336	256,167	25,498	281,665	68,179	349,843	101.6%
Sep	234	344,783	268,962	30,158	299,120	68,267	367,387	106.6%
Oct	238	350,178	213,897	35,031	248,929	69,335	318,264	90.9%
Nov								
Dec								

2023 YTD Total	231	\$3,399,952	\$3,041,343	\$297,773	\$3,339,116	\$673,190	\$4,012,307	118.0%
2022 YOY Total	220	\$2,941,752	\$2,834,902	\$235,687	\$3,070,589	\$582,467	\$3,653,056	124.2%
% Diff vs. Prior YOY	4.9%	15.6%	7.3%	26.3%	8.7%	15.6%	9.8%	-5.0%

(average)

2022 Total	221	\$3,545,850	\$3,584,089	\$292,347	\$3,876,436	\$702,078	\$4,578,515	129.1%
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(average)

Recent History

Past 3 Months	235	\$1,039,298	\$739,026	\$90,687	\$829,713	\$205,781	\$1,035,494	99.6%
Past 6 Months	234	\$2,068,260	\$1,646,477	\$186,762	\$1,833,239	\$409,516	\$2,242,754	108.4%
Past 12 Months	230	\$4,004,049	\$3,790,530	\$354,433	\$4,144,964	\$792,802	\$4,937,765	123.3%

(average)

- Report Objectives**
 - ✓ To periodically gauge how the plan is financially performing
 - ✓ High level determination as to why plan costs are changing
 - ✓ Rough estimate as to what to expect in future renewals
- Key Report Results**
 - ✓ Net Funding Ratio
 - Compares total expenses (i.e. administration and claims) divided by budget (or premium)
 - Ideal target is 97-100% (or less) assuming a "trend increase" for renewal
 - ✓ Total Expenses (per employee per month)
 - Shows total per employee expenses
 - Ideal percent change should be at or below trends (i.e. 13% - Medical/RX; 6% - Dental)
 - ✓ Net Expenses
 - Shows total dollars spent
- Three Separate Sections**
 - ✓ Top Section – Reflects prior plan year
 - ✓ Next Section – Reflects current plan year
 - ✓ Bottom Section – Recent comparison of past 3, 6, 12 months

ABC Company MEDICAL, RX, VISION & DENTAL CLAIMS EXPERIENCE ALL PLANS											DBP DAVIDSON BENEFITS PLANNING AN ALERA GROUP COMPANY		
Plan Year	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)
	Number of Enrolled Employees (Medical)	Number of Enrolled Employees (Dental)	Total Funding	Gross Medical Paid Claims	Claims in Excess of \$400,000	Net Medical Paid Claims	Rx Paid Claims	Vision Paid Claims	Dental Paid Claims	Total Net Paid Claims	Fixed Expenses	Net Expenses (j + k)	Total Net Funding Ratio (m / l)
Jan-20	1,153	1,308	\$1,873,242	\$1,039,009	\$0	\$1,039,009	\$334,227	\$36,813	\$205,676	\$1,614,725	\$187,871	\$1,802,606	96.2%
Feb	1,156	1,311	1,877,096	1,002,548	0	1,002,548	249,086	29,969	225,507	1,507,109	188,357	1,695,466	90.3%
Mar	1,154	1,311	1,876,318	1,268,965	0	1,268,965	303,227	20,383	250,484	1,843,058	188,047	2,031,105	108.2%
Apr	1,153	1,308	1,877,225	925,711	0	925,711	296,528	14,468	198,248	1,436,395	187,871	1,623,226	86.5%
May	1,155	1,310	1,879,361	1,036,486	0	1,036,486	267,488	16,153	195,340	1,554,476	188,195	1,703,671	90.7%
Jun	1,149	1,306	1,871,481	1,043,680	0	1,043,680	298,006	27,131	235,219	1,604,636	187,237	1,791,273	95.7%
Jul	1,147	1,305	1,867,657	1,143,364	0	1,143,364	319,546	17,199	226,643	1,706,752	186,500	1,893,672	101.4%
Aug	1,144	1,300	1,862,181	900,720	0	900,720	279,274	20,543	201,374	1,409,911	186,420	1,596,331	85.7%
Sep	1,149	1,306	1,871,087	1,406,711	0	1,406,711	265,059	26,459	219,966	1,918,235	187,237	2,105,472	112.5%
Oct	1,153	1,311	1,876,713	955,773	0	955,773	284,780	10,913	197,863	1,449,309	187,892	1,637,201	87.2%
Nov	1,169	1,328	1,900,099	1,103,832	0	1,103,832	256,130	15,952	196,343	1,572,257	190,491	1,762,748	92.8%
Dec	1,175	1,332	1,911,868	1,095,258	0	1,095,258	469,111	30,675	213,633	2,408,478	191,449	2,600,107	136.0%
Jan-21	1,176	1,338	1,829,970	832,939	0	832,939	260,522	29,010	210,758	1,333,229	204,744	1,537,973	84.0%
Feb	1,180	1,343	1,837,108	809,779	0	809,779	400,354	34,039	248,044	1,492,216	205,444	1,697,660	92.4%
Mar	1,183	1,348	1,840,583	1,173,967	0	1,173,967	554,777	33,557	219,297	1,968,059	205,979	2,187,578	118.9%
Apr	1,184	1,348	1,840,912	846,142	0	846,142	689,884	5,809	218,500	1,742,755	206,144	1,948,899	105.9%
May													
Jun													
Jul													
Aug													
Sep													
Oct													
Nov													
Dec													
2021 YTD Total	1,181	1,344	\$7,348,583	\$3,684,827	\$0	\$3,684,827	\$1,885,638	\$102,415	\$697,078	\$6,544,790	\$222,311	\$7,372,109	100.3%
2020 YOY Total	1,154	1,310	\$7,501,891	\$4,236,212	\$0	\$4,236,212	\$1,183,467	\$100,833	\$879,914	\$6,490,246	\$782,146	\$7,152,392	96.3%
% Diff vs. Prior YTD	2.3%	2.7%	-2.1%	-13.5%	N/A	-13.5%	58.3%	1.8%	1.9%	2.3%	9.2%	3.1%	6.3%
(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)
2020 Total	1,155	1,311	\$22,544,267	\$11,571,056	\$0	\$11,571,056	\$3,822,891	\$265,660	\$2,568,095	\$19,988,701	\$2,257,087	\$22,243,688	98.7%
(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)
Recent History													
Past 3 Months	1,192	1,346	\$5,678,813	\$2,871,888	\$0	\$2,871,888	\$1,625,078	\$71,405	\$688,260	\$5,274,569	\$617,567	\$5,834,738	106.7%
Past 6 Months	1,178	1,340	\$11,560,570	\$6,464,917	\$0	\$6,464,917	\$2,610,779	\$148,042	\$1,306,794	\$10,151,513	\$1,204,991	\$11,726,704	106.2%
Past 12 Months	1,164	1,323	\$22,388,970	\$12,959,651	\$0	\$12,959,651	\$4,324,962	\$267,441	\$2,683,109	\$20,135,253	\$2,328,152	\$22,463,405	100.3%
(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)

Frequently Asked Questions

Q. What does the “Claims in Excess of \$\$\$” column represent?

A. Pooled medical claims are large individual medical claims *above* a certain threshold (pooling level). Pooling effectively smooths out large claim activity and replaces this with an actuarially estimated large claim premium (pooling charge). This way one or two large claims typically won't result in a disastrous renewal. The internal pooling level is either set by the insurer for insured arrangements or by the plan sponsor for self-funded arrangements. The intent of pooling is to limit the plan sponsor's claims exposure for an individual claimant for a specified time period. For example: ABC company has a pooling level of \$100,000. One of the Company's covered employees has a large claim of \$250,000. As a result, net medical claims to the plan sponsor are \$100,000 (\$250,000-\$150,000).

Q. What does PEPM mean?

A. Per (benefits eligible) employee per month.

Q. Can the format of the report be modified? What about additional reporting requests?

A. Absolutely. Just let us know what you have in mind.

Q. What is the “target” funding ratio?

A. The targets vary based on how the renewal is calculated. Variables include underwriting methodology, future administrative cost increases, reserve expenses, etc... A 100% funding ratio would usually translate to a "trend" increase.

Q. What does the "% Diff. vs. Prior YTD" mean?

A. This shows the percent change of the year to date figures as compared to the same time period a year ago.

Q. What are "Fixed Expenses"?

A. Fixed expenses include administration, medical management, network fees, overhead, stoploss, risk (if insured) and profit.