

EXPERIENCE REPORTING

Alera Group
7632 SW Durham Road. Suite 115
Tigard, OR 97224



City of Vancouver - Health Plan Expense Dashboard

January 1, 2024 - February 28, 2025



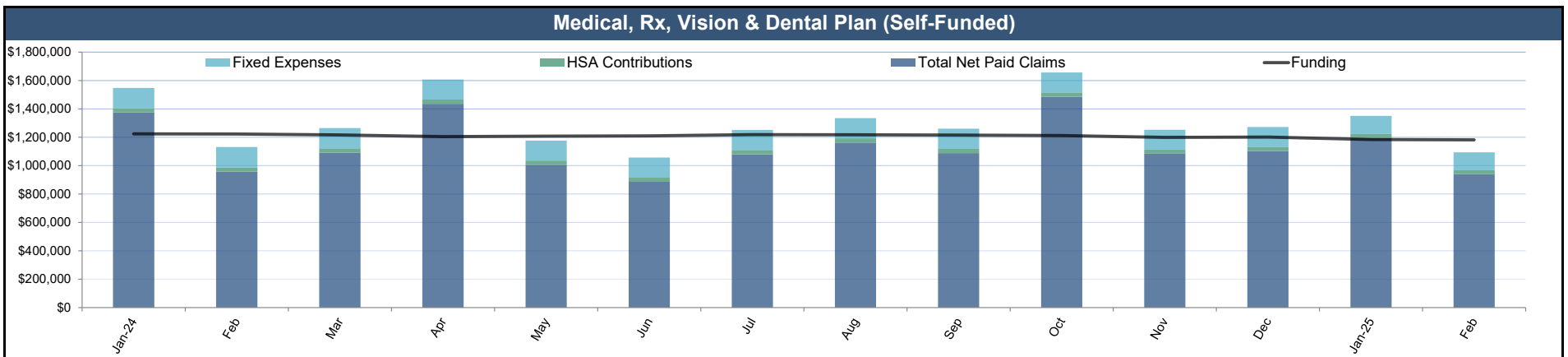
Funding Ratio			
Total Expenses/Budget			
	1/24 - 12/24	1/24 - YOY	1/25 - YTD
Medical, Rx & Vision	94.7%	95.0%	89.1%
Gain / (Loss)	\$702,756	\$111,702	\$234,565
Dental	92.5%	96.9%	101.6%
Gain / (Loss)	\$86,270	\$5,927	(\$2,918)
Vision	93.3%	108.3%	109.2%
Gain / (Loss)	\$10,200	(\$2,120)	(\$2,253)
Total Plans (Combined)	94.5%	95.3%	90.3%
Gain / (Loss)	\$799,226	\$115,508	\$229,395

Total Expenses PEPM			
Claims + Fixed			
	1/24 - 12/24	1/24 - YOY	1/25 - YTD
Net Medical	\$1,226.58	\$1,248.39	\$1,142.41
Rx	522.80	513.77	486.76
Vision	19.71	22.96	22.73
Dental	107.92	113.85	112.44
HSA Contributions*	50.21	50.48	46.99
Total	\$1,927.20	\$1,949.44	\$1,811.34
Change			-7.1%

Per employee per month; Total is per medical enrolled employee

Total Expenses			
Claims + Fixed			
	1/24 - 12/24	1/24 - YOY	1/25 - YTD
Net Medical	\$8,798,242	\$1,499,312	\$1,349,185
Rx	3,750,014	617,036	574,868
Vision	141,345	27,641	26,847
Dental	1,065,905	188,078	185,755
HSA Contributions*	360,125	60,625	55,500
Total	\$14,115,630	\$2,392,693	\$2,192,155
Change			-8.4%

**Funding Ratio Does Not Include HSA Contributions Starting in 2022*



Number of Large Claims			
	1/24 - 12/24	1/24 - YOY	1/25 - YTD
>\$100,000	12	1	1
\$50,000 - \$99,999	27	2	2
\$25,000 - \$49,999	53	9	4

Top Large Claim Amounts		
	YTD Amount	Relationship
Individual A	\$315,228	Employee
Individual B	96,281	Employee
Individual C	86,446	Spouse

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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) Net Expenses (j + k)	(m) Total Net Funding Ratio (l / c)	(n) Employer HSA Contributions
Jan-24	600	828	\$1,224,228	\$825,654	\$0	\$825,654	\$329,352	\$13,410	\$62,691	\$1,231,106	\$143,555	\$1,374,661	112.3%	\$30,250
Feb	601	824	1,223,348	403,913	0	403,913	287,685	10,908	111,461	813,967	143,440	957,407	78.3%	30,375
Mar	601	825	1,217,043	542,818	0	542,818	293,484	11,216	101,103	948,621	142,726	1,091,347	89.7%	30,625
Apr	596	819	1,205,275	987,447	(171,437)	816,010	383,525	13,974	81,618	1,295,127	140,728	1,435,855	119.1%	30,250
May	598	825	1,208,508	782,684	(305,048)	477,636	294,740	8,082	84,025	864,484	141,162	1,005,646	83.2%	30,250
Jun	596	820	1,210,221	573,042	(142,492)	430,550	222,635	10,339	81,183	744,707	141,099	885,806	73.2%	30,000
Jul	598	822	1,218,810	874,968	(320,840)	554,128	316,023	6,822	60,683	937,655	142,036	1,079,691	88.6%	30,250
Aug	599	824	1,217,289	810,483	(187,447)	623,036	293,715	8,950	95,084	1,020,784	141,975	1,162,759	95.5%	29,875
Sep	597	824	1,216,067	726,622	(187,527)	539,095	314,652	10,110	83,409	947,266	141,771	1,089,037	89.6%	30,125
Oct	598	827	1,211,960	1,080,230	(206,763)	873,467	382,123	6,821	81,273	1,343,683	141,536	1,485,219	122.5%	30,000
Nov	593	818	1,199,901	694,692	(134,005)	560,687	305,177	7,896	70,532	944,292	139,872	1,084,164	90.4%	29,250
Dec	596	821	1,202,080	753,721	(199,513)	554,208	326,904	13,014	69,580	963,707	140,206	1,103,913	91.8%	28,875
Jan-25	591	826	1,184,147	580,555	0	580,555	380,016	12,066	96,887	1,069,524	127,065	1,196,589	101.1%	27,875
Feb	590	826	1,181,903	532,127	0	532,127	194,852	11,521	74,942	813,441	126,624	940,065	79.5%	27,625
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2025 YTD Total	591	826	\$2,366,049	\$1,112,682	\$0	\$1,112,682	\$574,868	\$23,587	\$171,829	\$1,882,966	\$253,689	\$2,136,655	90.3%	\$55,500
2024 YOY Total	601	826	\$2,447,576	\$1,229,567	\$0	\$1,229,567	\$617,036	\$24,318	\$174,152	\$2,045,073	\$286,995	\$2,332,068	95.3%	\$60,625
% Diff vs. Prior YOY	-1.7%	0.0%	-3.3%	-9.5%	N/A	-9.5%	-6.8%	-3.0%	-1.3%	-7.9%	-11.6%	-8.4%	-5.2%	N/A
	(average)	(average)												

2024 Total	598	823	\$14,554,731	\$9,056,273	(\$1,855,072)	\$7,201,202	\$3,750,014	\$121,542	\$982,641	\$12,055,399	\$1,700,106	\$13,755,505	94.5%	\$360,125
	(average)	(average)												

Recent History

Past 3 Months	592	824	\$3,568,130	\$1,866,403	(\$199,513)	\$1,666,890	\$901,773	\$36,601	\$241,409	\$2,846,673	\$393,895	\$3,240,568	90.8%	\$84,375
Past 6 Months	594	824	\$7,196,058	\$4,367,947	(\$727,808)	\$3,640,139	\$1,903,724	\$61,428	\$476,623	\$6,081,914	\$817,074	\$6,898,988	95.9%	\$173,750
Past 12 Months	596	823	\$14,473,204	\$8,939,388	(\$1,855,072)	\$7,084,317	\$3,707,845	\$120,811	\$980,318	\$11,893,291	\$1,666,801	\$13,560,092	93.7%	\$355,000
	(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) Net Expenses (j + k)	(m) Total Net Funding Ratio (l / c)	(n) Employer HSA Contributions
Jan-24	600	828	\$1,996	\$1,376	\$0	\$1,376	\$549	\$22	\$76	\$2,023	\$236	\$2,259	113.2%	\$50
Feb	601	824	1,992	672	0	672	479	18	135	1,304	236	1,540	77.3%	51
Mar	601	825	1,981	903	0	903	488	19	123	1,533	234	1,767	89.2%	51
Apr	596	819	1,979	1,657	(288)	1,369	643	23	100	2,136	233	2,369	119.7%	51
May	598	825	1,977	1,309	(510)	799	493	14	102	1,407	233	1,640	83.0%	51
Jun	596	820	1,987	961	(239)	722	374	17	99	1,212	234	1,446	72.8%	50
Jul	598	822	1,994	1,463	(537)	927	528	11	74	1,540	234	1,775	89.0%	51
Aug	599	824	1,988	1,353	(313)	1,040	490	15	115	1,661	234	1,895	95.3%	50
Sep	597	824	1,993	1,217	(314)	903	527	17	101	1,548	234	1,782	89.5%	50
Oct	598	827	1,982	1,806	(346)	1,461	639	11	98	2,209	233	2,443	123.2%	50
Nov	593	818	1,980	1,171	(226)	946	515	13	86	1,560	233	1,792	90.5%	49
Dec	596	821	1,973	1,265	(335)	930	548	22	85	1,585	232	1,817	92.1%	48
Jan-25	591	826	1,960	982	0	982	643	20	117	1,763	212	1,975	100.8%	47
Feb	590	826	1,959	902	0	902	330	20	91	1,342	211	1,554	79.3%	47
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2025 YTD Total	591	826	\$3,919	\$1,884	\$0	\$1,884	\$973	\$40	\$208	\$3,105	\$423	\$3,528	90.0%	\$94
2024 YOY Total	601	826	\$3,988	\$2,048	\$0	\$2,048	\$1,028	\$40	\$211	\$3,327	\$472	\$3,799	95.3%	\$101
% Diff vs. Prior YOY	-1.7%	0.0%	-1.7%	-8.0%	N/A	-8.0%	-5.3%	-1.1%	-1.4%	-6.7%	-10.3%	-7.1%	-5.5%	N/A
	(average)	(average)												

2024 Total	598	823	\$23,821	\$15,154	(\$3,107)	\$12,047	\$6,274	\$203	\$1,194	\$19,718	\$2,806	\$22,524	94.6%	\$602
	(average)	(average)												

Recent History

Past 3 Months	592	824	\$5,892	\$3,149	(\$335)	\$2,814	\$1,522	\$62	\$293	\$4,690	\$655	\$5,345	90.7%	\$142
Past 6 Months	594	824	\$11,846	\$7,344	(\$1,221)	\$6,123	\$3,202	\$103	\$578	\$10,008	\$1,355	\$11,363	95.9%	\$292
Past 12 Months	596	823	\$23,752	\$14,990	(\$3,107)	\$11,883	\$6,220	\$203	\$1,191	\$19,497	\$2,757	\$22,254	93.7%	\$595
	(average)	(average)												

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
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)	Employer HSA Contributions
Jan-24	600	\$1,114,121	\$825,654	\$0	\$825,654	\$329,352	\$1,155,006	\$134,913	\$1,289,919	115.8%	\$30,250
Feb	601	1,113,929	403,913	0	403,913	287,685	691,598	134,832	826,430	74.2%	30,375
Mar	601	1,107,887	542,818	0	542,818	293,484	836,302	134,113	970,415	87.6%	30,625
Apr	596	1,097,071	987,447	(171,437)	816,010	383,525	1,199,535	132,179	1,331,714	121.4%	30,250
May	598	1,099,722	782,684	(305,048)	477,636	294,740	772,376	132,557	904,933	82.3%	30,250
Jun	596	1,101,786	573,042	(142,492)	430,550	222,635	653,185	132,539	785,724	71.3%	30,000
Jul	598	1,109,830	874,968	(320,840)	554,128	316,023	870,150	133,456	1,003,606	90.4%	30,250
Aug	599	1,108,453	810,483	(187,447)	623,036	293,715	916,751	133,375	1,050,126	94.7%	29,875
Sep	597	1,107,217	726,622	(187,527)	539,095	314,652	853,747	133,177	986,924	89.1%	30,125
Oct	598	1,103,177	1,080,230	(206,763)	873,467	382,123	1,255,589	132,917	1,388,506	125.9%	30,000
Nov	593	1,092,880	694,692	(134,005)	560,687	305,177	865,864	131,343	997,207	91.2%	29,250
Dec	596	1,094,939	753,721	(199,513)	554,208	326,904	881,113	131,640	1,012,753	92.5%	28,875
Jan-25	591	1,080,395	580,555	0	580,555	380,016	960,572	118,471	1,079,042	99.9%	27,875
Feb	590	1,078,223	532,127	0	532,127	194,852	726,978	118,033	845,011	78.4%	27,625
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2025 YTD Total	591	\$2,158,619	\$1,112,682	\$0	\$1,112,682	\$574,868	\$1,687,550	\$236,503	\$1,924,053	89.1%	\$55,500
2024 YOY Total	601	\$2,228,050	\$1,229,567	\$0	\$1,229,567	\$617,036	\$1,846,603	\$269,745	\$2,116,348	95.0%	\$60,625
% Diff vs. Prior YOY	-1.7%	-3.1%	-9.5%	N/A	-9.5%	-6.8%	-8.6%	-12.3%	-9.1%	-6.2%	N/A

(average)

2024 Total	598	\$13,251,012	\$9,056,273	(\$1,855,072)	\$7,201,202	\$3,750,014	\$10,951,215	\$1,597,040	\$12,548,255	94.7%	\$360,125
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(average)

Recent History

Past 3 Months	592	\$3,253,558	\$1,866,403	(\$199,513)	\$1,666,890	\$901,773	\$2,568,663	\$368,143	\$2,936,806	90.3%	\$84,375
Past 6 Months	594	\$6,556,832	\$4,367,947	(\$727,808)	\$3,640,139	\$1,903,724	\$5,543,863	\$765,579	\$6,309,443	96.2%	\$173,750
Past 12 Months	596	\$13,181,580	\$8,939,388	(\$1,855,072)	\$7,084,317	\$3,707,845	\$10,792,162	\$1,563,798	\$12,355,960	93.7%	\$355,000

(average)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
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)	Employer HSA Contributions
Jan-24	600	\$1,857	\$1,376	\$0	\$1,376	\$549	\$1,925	\$225	\$2,150	115.8%	\$50
Feb	601	1,853	672	0	672	479	1,151	224	1,375	74.2%	51
Mar	601	1,843	903	0	903	488	1,392	223	1,615	87.6%	51
Apr	596	1,841	1,657	(288)	1,369	643	2,013	222	2,234	121.4%	51
May	598	1,839	1,309	(510)	799	493	1,292	222	1,513	82.3%	51
Jun	596	1,849	961	(239)	722	374	1,096	222	1,318	71.3%	50
Jul	598	1,856	1,463	(537)	927	528	1,455	223	1,678	90.4%	51
Aug	599	1,851	1,353	(313)	1,040	490	1,530	223	1,753	94.7%	50
Sep	597	1,855	1,217	(314)	903	527	1,430	223	1,653	89.1%	50
Oct	598	1,845	1,806	(346)	1,461	639	2,100	222	2,322	125.9%	50
Nov	593	1,843	1,171	(226)	946	515	1,460	221	1,682	91.2%	49
Dec	596	1,837	1,265	(335)	930	548	1,478	221	1,699	92.5%	48
Jan-25	591	1,828	982	0	982	643	1,625	200	1,826	99.9%	47
Feb	590	1,827	902	0	902	330	1,232	200	1,432	78.4%	47
Mar											
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2025 YTD Total	591	\$3,656	\$1,884	\$0	\$1,884	\$973	\$2,857	\$401	\$3,258	89.1%	\$94
2024 YOY Total	601	\$3,710	\$2,048	\$0	\$2,048	\$1,028	\$3,076	\$449	\$3,525	95.0%	\$101
% Diff vs. Prior YOY	-1.7%	-1.5%	-8.0%	N/A	-8.0%	-5.3%	-7.1%	-10.8%	-7.6%	-6.2%	N/A

(average)

2024 Total	598	\$22,168	\$15,154	(\$3,107)	\$12,047	\$6,274	\$18,321	\$2,672	\$20,993	94.7%	\$602
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(average)

Recent History

Past 3 Months	592	\$5,493	\$3,149	(\$335)	\$2,814	\$1,522	\$4,336	\$621	\$4,957	90.3%	\$142
Past 6 Months	594	\$11,035	\$7,344	(\$1,221)	\$6,123	\$3,202	\$9,326	\$1,288	\$10,614	96.2%	\$292
Past 12 Months	596	\$22,113	\$14,990	(\$3,107)	\$11,883	\$6,220	\$18,103	\$2,623	\$20,726	93.7%	\$595

(average)

City of Vancouver

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



	(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-24	403	\$798,952	\$623,753	\$0	\$623,753	\$288,100	\$911,853	\$91,138	\$1,002,991	125.5%
Feb	403	797,152	297,626	0	297,626	257,210	554,836	90,958	645,794	81.0%
Mar	402	791,847	387,053	0	387,053	269,190	656,243	90,320	746,563	94.3%
Apr	398	783,135	686,116	(171,437)	514,679	322,089	836,768	89,025	925,792	118.2%
May	401	787,773	554,265	(305,048)	249,217	274,979	524,196	89,501	613,697	77.9%
Jun	402	794,120	474,324	(142,492)	331,832	191,132	522,964	90,140	613,104	77.2%
Jul	404	801,697	675,199	(320,840)	354,359	286,757	641,116	91,057	732,173	91.3%
Aug	404	798,855	571,537	(187,447)	384,090	259,455	643,546	90,877	734,423	91.9%
Sep	403	798,383	568,465	(187,527)	380,938	268,139	649,077	90,778	739,856	92.7%
Oct	403	795,826	816,965	(206,763)	610,202	329,691	939,893	90,778	1,030,671	129.5%
Nov	402	792,795	554,373	(134,005)	420,368	258,374	678,743	90,500	769,242	97.0%
Dec	404	793,930	522,362	(199,513)	322,849	300,449	623,298	90,698	713,996	89.9%
Jan-25	395	781,624	339,521	0	339,521	350,100	689,621	81,742	771,362	98.7%
Feb	394	778,877	431,208	0	431,208	179,289	610,497	81,304	691,800	88.8%
Mar										
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2025 YTD Total	395	\$1,560,501	\$770,729	\$0	\$770,729	\$529,389	\$1,300,117	\$163,045	\$1,463,163	93.8%
2024 YOY Total	403	\$1,596,104	\$921,378	\$0	\$921,378	\$545,310	\$1,466,689	\$182,096	\$1,648,785	103.3%
% Diff vs. Prior YOY	-2.1%	-2.2%	-16.4%	N/A	-16.4%	-2.9%	-11.4%	-10.5%	-11.3%	-9.2%

(average)

2024 Total	402	\$9,534,464	\$6,732,037	(\$1,855,072)	\$4,876,965	\$3,305,566	\$8,182,532	\$1,085,771	\$9,268,302	97.2%
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(average)

Recent History

Past 3 Months	398	\$2,354,431	\$1,293,090	(\$199,513)	\$1,093,577	\$829,838	\$1,923,415	\$253,743	\$2,177,158	92.5%
Past 6 Months	400	\$4,741,434	\$3,232,894	(\$727,808)	\$2,505,086	\$1,686,042	\$4,191,128	\$525,799	\$4,716,928	99.5%
Past 12 Months	401	\$9,498,861	\$6,581,387	(\$1,855,072)	\$4,726,316	\$3,289,645	\$8,015,960	\$1,066,720	\$9,082,680	95.6%

(average)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
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)	Employer HSA Contributions
Jan-24	123	\$195,710	\$88,661	\$0	\$88,661	\$12,345	\$101,005	\$27,999	\$129,004	65.9%	\$26,375
Feb	125	198,666	66,617	0	66,617	7,964	74,581	28,377	102,958	51.8%	26,750
Mar	126	200,014	95,224	0	95,224	12,561	107,785	28,655	136,441	68.2%	27,000
Apr	123	197,696	255,998	0	255,998	21,188	277,186	28,179	305,365	154.5%	26,500
May	123	197,696	116,652	0	116,652	18,687	135,340	28,179	163,518	82.7%	26,500
Jun	123	197,696	67,151	0	67,151	14,299	81,450	28,179	109,628	55.5%	26,500
Jul	124	199,868	107,841	0	107,841	15,897	123,738	28,458	152,195	76.1%	26,750
Aug	123	198,520	101,583	0	101,583	19,728	121,311	28,179	149,489	75.3%	26,500
Sep	124	200,691	128,456	0	128,456	21,195	149,652	28,458	178,109	88.7%	26,750
Oct	124	199,304	197,642	0	197,642	32,006	229,648	28,278	257,926	129.4%	26,625
Nov	121	196,762	68,136	0	68,136	22,080	90,216	27,801	118,017	60.0%	26,125
Dec	119	193,806	193,163	0	193,163	17,426	210,589	27,423	238,012	122.8%	25,750
Jan-25	119	186,197	150,792	0	150,792	6,762	157,554	24,259	181,813	97.6%	25,125
Feb	117	182,453	65,862	0	65,862	7,852	73,714	23,740	97,454	53.4%	24,625
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2025 YTD Total	118	\$368,649	\$216,654	\$0	\$216,654	\$14,614	\$231,268	\$47,999	\$279,267	75.8%	\$49,750
2024 YOY Total	124	\$394,376	\$155,278	\$0	\$155,278	\$20,309	\$175,586	\$56,376	\$231,962	58.8%	\$53,125
% Diff vs. Prior YOY	-4.8%	-6.5%	39.5%	N/A	39.5%	-28.0%	31.7%	-14.9%	20.4%	28.8%	N/A

(average)

2024 Total	123	\$2,376,428	\$1,487,124	\$0	\$1,487,124	\$215,375	\$1,702,500	\$338,163	\$2,040,663	85.9%	\$318,125
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(average)

Recent History

Past 3 Months	118	\$562,455	\$409,817	\$0	\$409,817	\$32,040	\$441,857	\$75,423	\$517,280	92.0%	\$75,500
Past 6 Months	121	\$1,159,213	\$804,051	\$0	\$804,051	\$107,321	\$911,373	\$159,959	\$1,071,331	92.4%	\$155,000
Past 12 Months	122	\$2,350,702	\$1,548,500	\$0	\$1,548,500	\$209,681	\$1,758,182	\$329,787	\$2,087,968	88.8%	\$314,750

(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-24	56	\$95,245	\$31,817	\$0	\$31,817	\$28,538	\$60,354	\$11,657	\$72,011	75.6%
Feb	56	95,245	38,450	0	38,450	21,620	60,070	11,657	71,727	75.3%
Mar	56	93,160	50,639	0	50,639	8,928	59,567	11,297	70,864	76.1%
Apr	57	92,590	35,722	0	35,722	37,387	73,109	11,036	84,145	90.9%
May	56	90,602	74,399	0	74,399	(4,177)	70,222	10,937	81,159	89.6%
Jun	54	87,667	27,615	0	27,615	14,600	42,215	10,559	52,774	60.2%
Jul	53	85,963	82,287	0	82,287	12,478	94,765	10,281	105,046	122.2%
Aug	56	89,559	95,385	0	95,385	10,357	105,742	10,757	116,499	130.1%
Sep	54	86,625	23,065	0	23,065	23,449	46,514	10,380	56,893	65.7%
Oct	55	86,528	54,288	0	54,288	17,098	71,386	10,299	81,685	94.4%
Nov	55	82,927	65,208	0	65,208	23,356	88,565	9,759	98,324	118.6%
Dec	58	86,808	25,646	0	25,646	3,627	29,273	10,236	39,509	45.5%
Jan-25	63	95,139	39,964	0	39,964	20,648	60,613	9,910	70,523	74.1%
Feb	64	97,885	25,894	0	25,894	7,393	33,287	10,170	43,457	44.4%
Mar										
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Dec										

2025 YTD Total	64	\$193,024	\$65,858	\$0	\$65,858	\$28,041	\$93,900	\$20,080	\$113,980	59.0%
2024 YOY Total	56	\$190,490	\$70,267	\$0	\$70,267	\$50,158	\$120,425	\$23,313	\$143,738	75.5%
% Diff vs. Prior YOY	13.4%	1.3%	-6.3%	N/A	-6.3%	-44.1%	-22.0%	-13.9%	-20.7%	-21.7%

(average)

2024 Total	56	\$1,072,920	\$604,521	\$0	\$604,521	\$197,260	\$801,781	\$128,855	\$930,636	86.7%
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(average)

Recent History

Past 3 Months	62	\$279,833	\$91,504	\$0	\$91,504	\$31,669	\$123,173	\$30,316	\$153,489	54.9%
Past 6 Months	58	\$535,913	\$234,065	\$0	\$234,065	\$95,572	\$329,637	\$60,753	\$390,390	72.8%
Past 12 Months	57	\$1,075,454	\$600,112	\$0	\$600,112	\$175,144	\$775,256	\$125,621	\$900,878	83.8%

(average)

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
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)	Employer HSA Contributions
Jan-24	18	\$24,214	\$81,424	\$0	\$81,424	\$369	\$81,793	\$4,119	\$85,912	354.8%	\$3,875
Feb	17	22,866	1,220	0	1,220	891	2,111	3,841	5,951	26.0%	3,625
Mar	17	22,866	9,901	0	9,901	2,805	12,706	3,841	16,547	72.4%	3,625
Apr	18	23,651	9,611	0	9,611	2,861	12,473	3,939	16,412	69.4%	3,750
May	18	23,651	37,368	0	37,368	5,251	42,619	3,939	46,559	196.9%	3,750
Jun	17	22,303	3,953	0	3,953	2,604	6,557	3,661	10,217	45.8%	3,500
Jul	17	22,303	9,641	0	9,641	891	10,532	3,661	14,192	63.6%	3,500
Aug	16	21,518	41,978	0	41,978	4,174	46,153	3,562	49,714	231.0%	3,375
Sep	16	21,518	6,636	0	6,636	1,869	8,504	3,562	12,066	56.1%	3,375
Oct	16	21,518	11,334	0	11,334	3,328	14,662	3,562	18,224	84.7%	3,375
Nov	15	20,395	6,974	0	6,974	1,366	8,341	3,283	11,624	57.0%	3,125
Dec	15	20,395	12,551	0	12,551	5,402	17,953	3,283	21,236	104.1%	3,125
Jan-25	14	17,436	50,278	0	50,278	2,506	52,784	2,560	55,344	317.4%	2,750
Feb	15	19,008	9,163	0	9,163	318	9,481	2,819	12,300	64.7%	3,000
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2025 YTD Total	15	\$36,444	\$59,441	\$0	\$59,441	\$2,824	\$62,265	\$5,379	\$67,644	185.6%	\$5,750
2024 YOY Total	18	\$47,080	\$82,644	\$0	\$82,644	\$1,260	\$83,904	\$7,960	\$91,864	195.1%	\$7,500
% Diff vs. Prior YOY	-17.1%	-22.6%	-28.1%	N/A	-28.1%	124.1%	-25.8%	-32.4%	-26.4%	-4.9%	N/A

(average)

2024 Total	17	\$267,200	\$232,591	\$0	\$232,591	\$31,812	\$264,403	\$44,252	\$308,655	115.5%	\$42,000
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(average)

Recent History

Past 3 Months	15	\$56,840	\$71,992	\$0	\$71,992	\$8,226	\$80,218	\$8,662	\$88,879	156.4%	\$8,875
Past 6 Months	15	\$120,272	\$96,936	\$0	\$96,936	\$14,789	\$111,725	\$19,068	\$130,793	108.7%	\$18,750
Past 12 Months	16	\$256,564	\$209,389	\$0	\$209,389	\$33,376	\$242,764	\$41,671	\$284,435	110.9%	\$40,250

(average)

Stop Loss Deductible \$275,000

Group	Diagnosis	Amount	Relationship
City of Vancouver	Hereditary angioedema	\$2,468,175	Employee
City of Vancouver	Rx- Trikafta	411,897	Spouse
City of Vancouver	Rx- Stelara	220,962	Employee
City of Vancouver	Malignant neoplasm of ascending colon	181,513	Employee
City of Vancouver	Myocardial infarction	171,151	Employee
City of Vancouver	Major depressive disorder	169,770	Dependent
City of Vancouver	Nonrheumatic mitral (valve) prolapse	159,798	Spouse
City of Vancouver	Absence epileptic syndrome, intractable	147,855	Employee
City of Vancouver	Heart and lungs transplant status	139,196	Spouse
City of Vancouver	Spinal stenosis, lumbar region	129,345	Spouse
City of Vancouver	Cervical disc disorder with radiculopathy	104,338	Employee
City of Vancouver	Perforation of intestine (nontraumatic)	104,107	Dependent
City of Vancouver	Incomplete rotator cuff tear or rupture of right shoulder	95,710	Spouse
City of Vancouver	Major depressive disorder, recurrent severe without psychotic features	93,120	Dependent
City of Vancouver	Major depressive disorder, recurrent severe without psychotic features	88,152	Dependent
City of Vancouver	Arthropathic psoriasis, unspecified	82,840	Spouse
City of Vancouver	Charcot's joint, right ankle and foot	80,785	Employee
City of Vancouver	Complete rotator cuff tear or rupture of right shoulder	78,651	Spouse
City of Vancouver	Unspecified atrial fibrillation	76,208	Employee
City of Vancouver	Chronic pain syndrome	73,982	Spouse
City of Vancouver	Arthropathic psoriasis	73,441	Employee
City of Vancouver	Chronic migraine without aura, intractable, without status migrainosus	72,712	Spouse
City of Vancouver	Bilateral inguinal hernia, without obstruction or gangrene	70,898	Dependent
City of Vancouver	Spinal stenosis, cervical region	69,913	Spouse
City of Vancouver	Unilateral primary osteoarthritis, right hip	68,642	Employee
City of Vancouver	Malignant neoplasm of right kidney	65,886	Employee

Stop Loss Deductible \$275,000

Group	Diagnosis	Amount	Relationship
City of Vancouver	N/A	64,973	Dependent
City of Vancouver	Post-traumatic osteoarthritis, left ankle and foot	64,776	Employee
Vancouver Housing Authority	Unilateral primary osteoarthritis, right knee	64,096	Employee
City of Vancouver	Crohn's disease	63,802	Employee
Vancouver Housing Authority	Hypertensive emergency	63,076	Employee
City of Vancouver	Nodular lymphocyte predominant Hodgkin lymphoma	61,948	Employee
City of Vancouver	Other viral pneumonia	59,842	Employee
Vancouver Housing Authority	Unilateral primary osteoarthritis, right hip	56,874	Spouse
Vancouver Housing Authority	Acute cholecystitis	56,811	Employee
City of Vancouver	Chronic migraine without aura, intractable	56,091	Spouse
City of Vancouver	Generalized anxiety disorder	55,946	Dependent
City of Vancouver	Distal interphalangeal psoriatic arthropathy	55,184	Spouse
City of Vancouver	Hydronephrosis with renal and ureteral calculous obstruction	50,598	Employee
City of Vancouver	Unilateral primary osteoarthritis, right knee	49,165	Spouse
City of Vancouver	Major depressive disorder	49,056	Dependent
City of Vancouver	Chronic maxillary sinusitis	47,717	Employee
City of Vancouver	Ulcerative (chronic) pancolitis without complications	47,589	Employee
Vancouver Housing Authority	Ventricular tachycardia	47,048	Spouse
City of Vancouver	Endometriosis of left ovary	46,862	Employee
City of Vancouver	Major depressive disorder, recurrent, moderate	46,678	Dependent
City of Vancouver	Hypertensive urgency	46,452	Employee
Vancouver Housing Authority	Type 2 diabetes	44,606	Employee
City of Vancouver	Transsexualism	42,303	Dependent
City of Vancouver	Other disorders of lung	42,291	Spouse
City of Vancouver	Displaced subtrochanteric fracture of right femur	42,163	Spouse
Vancouver Housing Authority	Squamous cell carcinoma of skin of left lower limb, including hip	42,069	Employee
City of Vancouver	Hyperemesis gravidarum with metabolic disturbance	39,908	Dependent
City of Vancouver	Displaced fracture of head of right radius	38,681	Spouse
City of Vancouver	Basal cell carcinoma of skin of nose	38,671	Spouse
City of Vancouver	Bilateral inguinal hernia	37,600	Dependent
City of Vancouver	Unilateral primary osteoarthritis, left hip	37,459	Employee
City of Vancouver	Segmental and somatic dysfunction of cervical region	37,392	Employee
City of Vancouver	Sprain of anterior cruciate ligament of right knee	36,772	Spouse
City of Vancouver	Chronic sinusitis, unspecified	36,180	Employee
City of Vancouver	Multiple sclerosis	36,113	Employee

Stop Loss Deductible \$275,000

Group	Diagnosis	Amount	Relationship
City of Vancouver	Cervical disc disorder at C6-C7 level with radiculopathy	35,919	Employee
City of Vancouver	Localization-related symptomatic epilepsy	35,704	Dependent
City of Vancouver	Type 1 diabetes mellitus	35,688	Employee
City of Vancouver	Abnormality in fetal heart rate and rhythm complicating labor and delivery	34,580	Spouse
City of Vancouver	Other specified pleural conditions	34,252	Employee
City of Vancouver	Unilateral primary osteoarthritis, right knee	34,028	Employee
City of Vancouver	Strain of muscle and tendon of front wall of thorax	33,245	Employee
City of Vancouver	Acute appendicitis with localized peritonitis and gangrene	32,966	Spouse
City of Vancouver	Gestational [pregnancy-induced] hypertension complicating childbirth	32,277	Spouse
City of Vancouver	Unilateral primary osteoarthritis, left knee	32,054	Employee
Vancouver Housing Authority	Multiple sclerosis	32,042	Employee
City of Vancouver	Unilateral primary osteoarthritis, right knee	32,016	Employee
City of Vancouver	N/A	31,792	Spouse
City of Vancouver	Pain in left knee	31,303	Spouse
City of Vancouver	Unspecified ovarian cyst, left side	30,646	Employee
City of Vancouver	Unilateral primary osteoarthritis, right hip	29,868	Employee
City of Vancouver	Generalized anxiety disorder	29,634	Employee
City of Vancouver	Benign prostatic hyperplasia with lower urinary tract symptoms	28,875	Employee
City of Vancouver	Rheumatoid arthritis	28,815	Employee
City of Vancouver	Carpal tunnel syndrome	27,998	Spouse
Vancouver Housing Authority	Pain in left hip	27,919	Employee
Vancouver Housing Authority	Major depressive disorder	27,797	Employee
City of Vancouver	Attention-deficit hyperactivity disorder, predominantly inattentive type	27,765	Employee
City of Vancouver	Generalized anxiety disorder	27,548	Employee
City of Vancouver	Severe pre-eclampsia complicating childbirth	27,349	Spouse
City of Vancouver	Chronic migraine without aura, not intractable, without status migrainosus	27,080	Spouse
City of Vancouver	Calculus of gallbladder with acute and chronic cholecystitis without obstruction	26,917	Spouse
City of Vancouver	Chronic migraine with aura	26,718	Employee
City of Vancouver	Other intraarticular fracture of lower end of right radius	25,858	Employee
City of Vancouver	Calculus of kidney	25,855	Spouse
Vancouver Housing Authority	Maternal care for breech presentation	25,545	Employee

Stop Loss Deductible \$275,000

Group	Diagnosis	YTD Amount	Relationship
City of Vancouver	Hereditary angioedema	\$315,228	Employee
City of Vancouver	Atherosclerotic heart disease	96,281	Employee
City of Vancouver	Maternal care for excessive fetal growth, third trimester	86,446	Spouse
City of Vancouver	Multiple sclerosis	36,252	Employee
City of Vancouver	Multiple sclerosis	34,482	Employee
City of Vancouver	Malignant neoplasm of ascending colon	33,947	Employee
City of Vancouver	Cervicalgia	29,814	Employee

	(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-24	828	\$97,333	\$62,691	\$6,980	\$69,671	71.6%
Feb	824	96,673	111,461	6,946	118,408	122.5%
Mar	825	96,491	101,103	6,955	108,057	112.0%
Apr	819	95,661	81,618	6,904	88,522	92.5%
May	825	96,225	84,025	6,955	90,980	94.5%
Jun	820	95,835	81,183	6,913	88,095	91.9%
Jul	822	96,289	60,683	6,929	67,612	70.2%
Aug	824	96,157	95,084	6,946	102,030	106.1%
Sep	824	96,186	83,409	6,946	90,355	93.9%
Oct	827	96,158	81,273	6,972	88,244	91.8%
Nov	818	94,536	70,532	6,896	77,428	81.9%
Dec	821	94,631	69,580	6,921	76,502	80.8%
Jan-25	826	91,440	96,887	6,963	103,850	113.6%
Feb	826	91,397	74,942	6,963	81,905	89.6%
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2025 YTD Total	826	\$182,837	\$171,829	\$13,926	\$185,755	101.6%
2024 YOY Total	826	\$194,005	\$174,152	\$13,926	\$188,078	96.9%
% Diff vs. Prior YOY	0.0%	-5.8%	-1.3%	0.0%	-1.2%	4.8%

(average)

2024 Total	823	\$1,152,174	\$982,641	\$83,263	\$1,065,905	92.5%
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(average)

Recent History

Past 3 Months	824	\$277,468	\$241,409	\$20,847	\$262,256	94.5%
Past 6 Months	824	\$564,348	\$476,623	\$41,661	\$518,284	91.8%
Past 12 Months	823	\$1,141,006	\$980,318	\$83,263	\$1,063,581	93.2%

(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-24	828	\$118	\$76	\$8	\$84	71.6%
Feb	824	117	135	8	144	122.5%
Mar	825	117	123	8	131	112.0%
Apr	819	117	100	8	108	92.5%
May	825	117	102	8	110	94.5%
Jun	820	117	99	8	107	91.9%
Jul	822	117	74	8	82	70.2%
Aug	824	117	115	8	124	106.1%
Sep	824	117	101	8	110	93.9%
Oct	827	116	98	8	107	91.8%
Nov	818	116	86	8	95	81.9%
Dec	821	115	85	8	93	80.8%
Jan-25	826	111	117	8	126	113.6%
Feb	826	111	91	8	99	89.6%
Mar						
Apr						
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Jul						
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Sep						
Oct						
Nov						
Dec						

2025 YTD Total	826	\$221	\$208	\$17	\$225	101.6%
2024 YOY Total	826	\$235	\$211	\$17	\$228	97.0%
% Diff vs. Prior YOY	0.0%	-5.8%	-1.4%	0.0%	-1.3%	4.7%

(average)

2024 Total	823	\$1,400	\$1,194	\$101	\$1,295	92.5%
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(average)

Recent History

Past 3 Months	824	\$337	\$293	\$25	\$318	94.5%
Past 6 Months	824	\$685	\$578	\$51	\$629	91.8%
Past 12 Months	823	\$1,386	\$1,191	\$101	\$1,292	93.2%

(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-24	602	\$12,774	\$13,410	\$1,662	\$15,072	118.0%
Feb	602	12,747	10,908	1,662	12,570	98.6%
Mar	601	12,664	11,216	1,659	12,875	101.7%
Apr	596	12,543	13,974	1,645	15,619	124.5%
May	598	12,561	8,082	1,650	9,732	77.5%
Jun	597	12,601	10,339	1,648	11,987	95.1%
Jul	598	12,691	6,822	1,650	8,472	66.8%
Aug	599	12,679	8,950	1,653	10,603	83.6%
Sep	597	12,664	10,110	1,648	11,758	92.8%
Oct	597	12,625	6,821	1,648	8,469	67.1%
Nov	592	12,485	7,896	1,634	9,530	76.3%
Dec	596	12,510	13,014	1,645	14,659	117.2%
Jan-25	591	12,312	12,066	1,631	13,697	111.3%
Feb	590	12,282	11,521	1,628	13,149	107.1%
Mar						
Apr						
May						
Jun						
Jul						
Aug						
Sep						
Oct						
Nov						
Dec						

2025 YTD Total	591	\$24,594	\$23,587	\$3,260	\$26,847	109.2%
2024 YOY Total	602	\$25,521	\$24,318	\$3,323	\$27,641	108.3%
% Diff vs. Prior YOY	-1.9%	-3.6%	-3.0%	-1.9%	-2.9%	0.8%

(average)

2024 Total	598	\$151,545	\$121,542	\$19,803	\$141,345	93.3%
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(average)

Recent History

Past 3 Months	592	\$37,104	\$36,601	\$4,905	\$41,506	111.9%
Past 6 Months	594	\$74,878	\$61,428	\$9,834	\$71,262	95.2%
Past 12 Months	596	\$150,618	\$120,811	\$19,740	\$140,551	93.3%

(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-24	602	\$21	\$22	\$3	\$25	118.0%
Feb	602	21	18	3	21	98.6%
Mar	601	21	19	3	21	101.7%
Apr	596	21	23	3	26	124.5%
May	598	21	14	3	16	77.5%
Jun	597	21	17	3	20	95.1%
Jul	598	21	11	3	14	66.8%
Aug	599	21	15	3	18	83.6%
Sep	597	21	17	3	20	92.8%
Oct	597	21	11	3	14	67.1%
Nov	592	21	13	3	16	76.3%
Dec	596	21	22	3	25	117.2%
Jan-25	591	21	20	3	23	111.3%
Feb	590	21	20	3	22	107.1%
Mar						
Apr						
May						
Jun						
Jul						
Aug						
Sep						
Oct						
Nov						
Dec						

2025 YTD Total	591	\$42	\$40	\$6	\$45	109.2%
2024 YOY Total	602	\$42	\$40	\$6	\$46	108.3%
% Diff vs. Prior YOY	-1.9%	-1.8%	-1.1%	0.0%	-1.0%	0.8%

(average)

2024 Total	598	\$253	\$203	\$33	\$236	93.2%
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(average)

Recent History

Past 3 Months	592	\$63	\$62	\$8	\$70	111.8%
Past 6 Months	594	\$126	\$103	\$17	\$120	95.2%
Past 12 Months	596	\$253	\$203	\$33	\$236	93.3%

(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-24	211	\$364,992	\$186,569	\$24,898	\$211,468	\$72,268	\$283,736	77.7%
Feb	208	356,574	396,192	16,359	412,552	70,602	483,153	135.5%
Mar	211	361,579	265,876	18,616	284,492	71,593	356,085	98.5%
Apr	212	360,867	240,439	35,152	275,592	71,452	347,043	96.2%
May	212	361,461	419,275	10,085	429,359	71,569	500,929	138.6%
Jun	213	363,072	261,348	39,684	301,032	71,888	372,920	102.7%
Jul	214	362,423	244,784	26,281	271,064	71,760	342,824	94.6%
Aug	212	358,493	351,416	26,785	378,202	70,982	449,183	125.3%
Sep	211	355,904	419,387	19,757	439,143	70,469	509,612	143.2%
Oct	211	352,183	333,734	38,564	372,299	69,732	442,031	125.5%
Nov	210	348,999	409,257	26,416	435,673	69,102	504,775	144.6%
Dec	209	349,268	315,082	27,400	342,481	69,155	411,637	117.9%
Jan-25	220	370,501	327,668	19,049	346,717	73,359	420,076	113.4%
Feb								
Mar								
Apr								
May								
Jun								
Jul								
Aug								
Sep								
Oct								
Nov								
Dec								

2025 YTD Total	220	\$370,501	\$327,668	\$19,049	\$346,717	\$73,359	\$420,076	113.4%
2024 YOY Total	211	\$364,992	\$186,569	\$24,898	\$211,468	\$72,268	\$283,736	77.7%
% Diff vs. Prior YOY	4.3%	1.5%	75.6%	-23.5%	64.0%	1.5%	48.1%	45.9%

(average)

2024 Total	211	\$4,295,815	\$3,843,360	\$309,997	\$4,153,357	\$850,571	\$5,003,928	116.5%
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(average)

Recent History

Past 3 Months	213	\$1,068,768	\$1,052,006	\$72,866	\$1,124,871	\$211,616	\$1,336,487	125.0%
Past 6 Months	212	\$2,135,347	\$2,156,543	\$157,972	\$2,314,515	\$422,799	\$2,737,314	128.2%
Past 12 Months	212	\$4,301,323	\$3,984,458	\$304,148	\$4,288,606	\$851,662	\$5,140,268	119.5%

(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 ALL PLANS MEDICAL, Rx & DENTAL CLAIMS EXPERIENCE															ALERA GROUP	
Plan Year	(a) Number of Enrolled Employees (Medical)	(b) Number of Enrolled Employees (Dental)	(c) Gross Medical Paid Claims	(d) Claims in Excess of \$200,000	(e) Net Medical Paid Claims	(f) Rx Paid Claims	(g) Dental Paid Claims	(h) Total Net Paid Claims	(i) Fixed Expenses*	(j) HSA Contributions	(k) Net Expenses (h + i + j)	(l) Total Funding	(m) Total Net Funding Ratio (k / l)	(n) Employee Contribution**	(o) HSA Contributions	
Jan-22	1,868	1,888	\$1,139,005	\$0	\$1,139,005	\$225,475	\$61,737	\$1,442,277	\$259,634	\$0	\$1,701,911	\$1,437,334	118.7%	(\$336,623)	\$27,200	
Feb	1,894	1,898	\$42,547	0	\$42,547	\$12,518	\$7,195	\$1,231,250	\$58,652	0	\$1,469,802	\$1,432,514	104.0%	(\$37,730)	\$6,700	
Mar	1,892	1,885	\$1,178,675	(\$42,323)	\$1,697,352	\$38,305	\$42,726	\$2,168,382	\$59,869	0	\$2,405,251	\$1,439,182	168.0%	(\$336,811)	\$6,900	
Apr	1,898	1,890	\$31,588	(\$6,160)	\$35,426	\$37,365	\$6,535	\$1,272,326	\$80,597	0	\$1,532,824	\$1,441,688	106.3%	(\$336,856)	\$6,750	
May	1,886	1,877	\$1,112,665	(\$1,466)	\$1,071,199	\$29,036	\$24,166	\$1,454,401	\$58,585	0	\$1,712,886	\$1,431,007	119.7%	(\$336,100)	\$6,650	
Jun	1,882	1,876	\$1,054,929	(\$15,071)	\$98,959	\$93,568	\$7,530	\$1,430,957	\$57,743	0	\$1,677,899	\$1,427,451	117.5%	(\$337,380)	\$6,550	
Jul	1,810	1,816	\$1,426,149	(\$78,990)	\$78,960	\$87,150	\$42,408	\$99,219	\$1,068,777	0	\$1,317,539	\$1,375,973	95.8%	(\$24,857)	\$5,800	
Aug	1,813	1,812	\$1,194,297	(\$30,805)	\$93,491	\$11,915	\$19,762	\$1,365,168	\$47,862	0	\$1,513,150	\$1,371,294	117.6%	(\$323,458)	\$5,850	
Sep	1,806	1,826	\$16,430	(\$56,394)	\$65,155	\$35,596	\$6,867	\$90,718	\$46,461	0	\$1,239,210	\$1,394,172	90.3%	(\$322,629)	\$5,800	
Oct	1,793	1,790	\$25,119	(\$27,052)	\$72,057	\$63,817	\$2,063	\$1,087,737	\$44,673	0	\$1,332,410	\$1,354,568	98.4%	(\$320,559)	\$5,550	
Nov	1,792	1,791	\$52,751	(\$13,097)	\$39,654	\$38,305	\$12,326	\$1,103,285	\$45,559	0	\$1,348,844	\$1,359,680	99.2%	(\$321,277)	\$5,600	
Dec	1,780	1,781	\$64,869	(\$53,212)	\$51,687	\$13,572	\$3,556	\$148,817	\$44,377	0	\$65,194	\$1,353,469	73.4%	(\$320,055)	\$5,500	
Jan-23	1,918	1,941	\$99,029	0	\$99,029	\$34,528	\$18,818	\$1,163,454	\$38,228	0	\$1,301,682	\$1,406,887	93.7%	(\$52,344)	\$7,650	
Feb	1,910	1,939	\$86,105	0	\$86,105	\$65,777	\$1,67,820	\$36,222	0	\$1,403,842	\$1,494,032	94.0%	(\$51,855)	\$7,650		
Mar	1,912	1,933	\$1,024,909	(\$6,250)	\$1,018,359	\$93,702	\$9,583	\$1,421,644	\$36,722	0	\$1,557,367	\$1,489,843	111.2%	(\$30,000)	\$7,650	
Apr	1,911	1,920	\$89,071	(\$3,622)	\$95,149	\$46,655	\$7,094	\$1,259,838	\$35,593	0	\$1,444,430	\$1,482,320	97.4%	(\$46,170)	\$7,600	
May	1,902	1,922	\$1,757,395	(\$25,703)	\$1,231,002	\$99,453	\$132,531	\$1,673,586	\$34,487	0	\$1,908,072	\$1,474,214	129.4%	(\$46,809)	\$7,600	
Jun	1,894	1,915	\$1,740,498	(\$95,102)	\$19,307	\$93,081	\$7,353	\$1,187,741	\$33,504	0	\$1,421,244	\$1,495,263	97.0%	(\$46,658)	\$7,150	
Jul	1,892	1,911	\$1,598,287	(\$82,616)	\$1,045,669	\$94,588	\$18,113	\$1,408,370	\$33,251	0	\$1,641,621	\$1,497,151	111.1%	(\$46,851)	\$7,100	
Aug	1,894	1,905	\$1,751,474	(\$36,100)	\$95,324	\$92,484	\$12,099	\$72,807	\$32,271	0	\$1,105,178	\$1,491,166	75.0%	(\$44,684)	\$6,900	
Sep	1,901	1,917	\$1,641,683	(\$78,222)	\$1,265,461	\$21,533	\$125,101	\$1,181,426	\$36,652	0	\$1,369,378	\$1,493,634	93.0%	(\$51,452)	\$7,650	
Oct	1,910	1,942	\$1,456,199	(\$70,408)	\$75,791	\$98,605	\$9,291	\$1,130,252	\$36,199	0	\$1,366,451	\$1,491,580	91.6%	(\$50,402)	\$6,350	
Nov	1,910	1,932	\$1,194,325	(\$48,011)	\$74,314	\$98,547	\$9,291	\$1,130,252	\$36,199	0	\$1,366,451	\$1,491,580	91.6%	(\$50,402)	\$6,350	
Dec	1,917	1,925	\$1,136,103	(\$48,325)	\$47,778	\$37,350	\$18,737	\$1,113,870	\$36,296	0	\$1,350,166	\$1,493,921	90.4%	(\$50,871)	\$6,800	
2022 YTD Total	1,907	1,926	\$16,063,749	(\$5,692,860)	\$10,370,889	\$3,514,628	\$1,273,287	\$15,158,803	\$2,721,074	\$0	\$17,879,877	\$17,779,707	100.6%	(\$4,186,124)	\$31,100	
2022 YTD Total	1,846	1,841	\$14,053,120	(\$3,699,379)	\$10,353,741	\$3,787,800	\$1,214,664	\$15,356,206	\$3,032,923	\$0	\$18,389,129	\$16,788,322	109.5%	(\$1,964,458)	\$314,450	
% Diff vs. Prior YTD	3.3%	1.9%	14.3%	N/A	0.2%	-7.2%	4.6%	-1.3%	-10.3%	N/A	2.8%	5.9%	-8.2%	5.6%	N/A	
(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	
2022 Total	1,846	1,841	\$14,053,120	(\$3,699,379)	\$10,353,741	\$3,787,800	\$1,214,664	\$15,356,206	\$3,032,923	\$0	\$18,389,129	\$16,788,322	109.5%	(\$1,964,458)	\$314,450	
(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	(Average)	
Recent History																
Past 3 Months	1,918	1,933	\$3,756,637	(\$1,621,744)	\$2,134,893	\$932,897	\$337,769	\$3,465,548	\$709,447	\$0	\$4,174,995	\$4,479,144	91.9%	(\$1,652,785)	\$84,850	
Past 6 Months	1,905	1,922	\$9,658,859	(\$4,236,734)	\$5,422,125	\$1,911,589	\$666,989	\$7,990,703	\$1,409,319	\$0	\$9,399,922	\$9,878,149	98.2%	(\$2,098,637)	\$165,600	
Past 12 Months	1,907	1,926	\$16,063,749	(\$5,692,860)	\$10,370,889	\$3,514,628	\$1,273,287	\$15,158,803	\$2,721,074	\$0	\$17,879,877	\$17,779,707	100.6%	(\$4,186,124)	\$31,100	
(Average)	(Average)	(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.