

Apr 27, 2022

GROUP BENEFITS EXPERIENCE REPORT

City of Manitowoc

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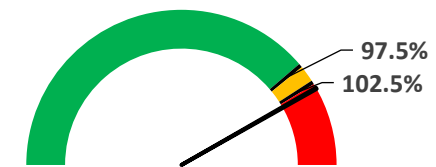


City of Manitowoc
Medical / Rx Plan
Experience Dashboard
Experience Period Ending 12/31/2022

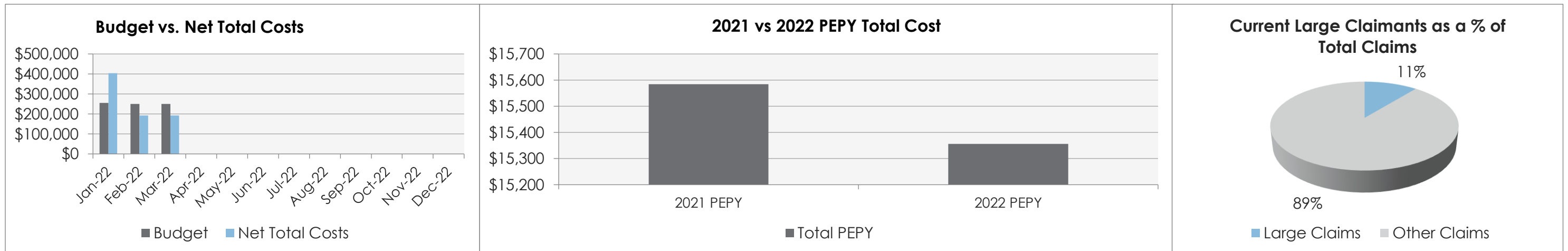
Experience Summary	2021	2022 YTD	2022 Annualized	Δ from Prior	Observations
Net Paid Claims	\$2,656,244	\$647,512	\$2,590,050	-2.5%	For the current experience period of Jan 1, 2022 to Dec 31, 2022, the group is currently - There is one large claimant over \$50,000, making up 10.9% of the total claims. Typically, high cost claimants make up 20% to 35% of total claims. - Prescription drug claims currently account for 12.5% of total claims. This is lower than average.
Actual Net Cost	\$3,138,094	\$788,468	\$3,153,871	0.5%	
Budget	\$3,114,318	\$753,743	\$3,014,971	-3.2%	
Actual Net Cost to Budget	100.8%	104.6%	104.6%		
Gross Rx Claims to Total Net Claims	19.7%	12.5%	12.5%		
Net Claims PEPY	\$13,292	\$3,298	\$13,192	-0.8%	
Average Employees	200	196	196	-1.8%	

Large Claimants	2021	2022 YTD
Number of Large Claimants (>\$50,000)	6	1
Total Paid for Large Claimants (>\$50,000)	\$1,118,260	\$70,548
Claimants Over SSL (>\$100,000)	6	0
Total Paid Over SSL (>\$100,000)	\$518,260	\$0

Actual Net Cost to Budget: 104.6%



Note: Information is currently being pulled from the Large Claims By Month tabs

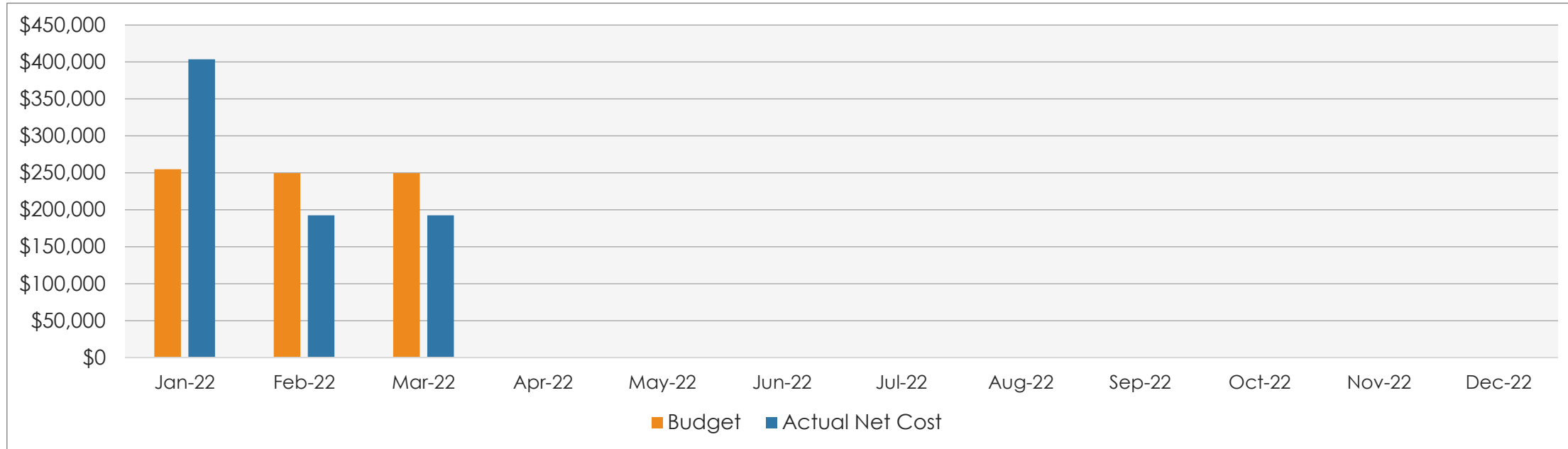


Notes

1. PEPY = Per Employee Per Year



City of Manitowoc
Medical / Rx Plan - Health Partners
Current Plan Year Cost Summary
January 2022 through December 2022



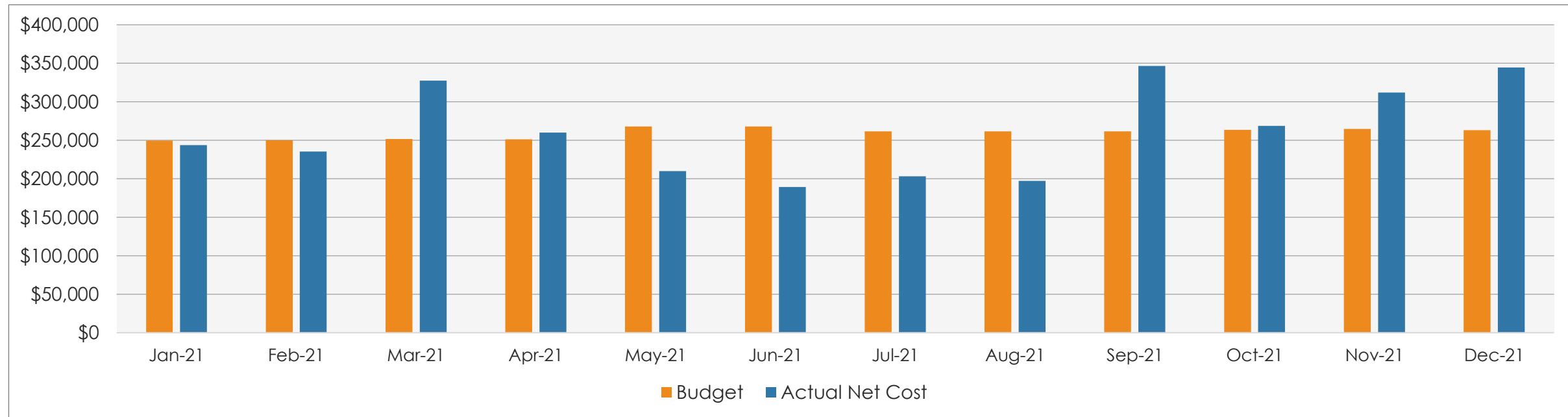
	Enrollment	Fixed Costs			Paid Claims						Total Plan Costs		Position	
	(1)	(2)	(3)	(4) = 2+3	(5)	(6)	(7)	(8)	(9) = 5+6+7+8	(10) = 9/1	(11) = 4+9	(12)	(13) = 11/12	(19) = 12-11
	Total Ees	Admin Fees	Stop Loss Premium	Total	Medical Claims	Rx Claims	Misc*	Over SSL	Net Total Claims	Claims / Ee	Actual Net Cost	Budget	Net Cost / Budget	Budget - Net Cost
Jan-22	199	\$10,227	\$37,374	\$47,601	\$295,664	\$17,285	\$42,835	\$0	\$355,784	\$1,788	\$403,385	\$254,806	158.3%	(\$148,580)
Feb-22	195	\$10,088	\$36,589	\$46,677	\$107,389	\$30,335	\$8,002	\$0	\$145,726	\$747	\$192,403	\$249,469	77.1%	\$57,066
Mar-22	195	\$10,088	\$36,589	\$46,677	\$103,377	\$33,368	\$9,258	\$0	\$146,002	\$749	\$192,679	\$249,469	77.2%	\$56,789
Apr-22														
May-22														
Jun-22														
Jul-22														
Aug-22														
Sep-22														
Oct-22														
Nov-22														
Dec-22														
Totals	589	\$30,404	\$110,551	\$140,955	\$506,430	\$80,988	\$60,095	\$0	\$647,512	\$1,099	\$788,468	\$753,743	104.6%	(\$34,725)

Notes

- 1. Aggregate corridor is 125%. Specific Stop Loss is \$100,000.
- 2*. Misc Paid Claims includes Shared Savings, Clinic and ER HSA Contributions



City of Manitowoc
Medical / Rx Plan - Health Partners
Prior Plan Year Cost Summary
January 2021 through December 2021



	Enrollment	Fixed Costs			Paid Claims						Total Plan Costs		Position	
	(1)	(2)	(3)	(4) = 2+3	(5)	(6)	(7)	(8)	(9) = 5+6+7+8	(10) = 9/1	(11) = 4+9	(12)	(13) = 11/12	(14) = 12-11
	Total Ees	Admin Fees	Stop Loss Premium	Total	Medical Claims	Rx Claims	Misc*	Over SSL	Net Total Claims	Claims / Ee	Actual Net Cost	Budget	Net Cost / Budget	Budget - Net Cost
Jan-21	192	\$10,052	\$28,688	\$38,740	\$133,429	\$17,021	\$54,512	\$0	\$204,961	\$1,068	\$243,701	\$249,511	97.7%	\$5,811
Feb-21	193	\$10,075	\$28,753	\$38,828	\$174,569	\$13,957	\$8,164	\$0	\$196,690	\$1,019	\$235,517	\$250,132	94.2%	\$14,614
Mar-21	194	\$10,113	\$28,936	\$39,050	\$268,675	\$31,299	\$7,726	(\$19,406)	\$288,294	\$1,486	\$327,343	\$251,704	130.1%	(\$75,639)
Apr-21	193	\$10,090	\$28,871	\$38,961	\$217,063	\$41,800	\$7,327	(\$45,136)	\$221,054	\$1,145	\$260,016	\$251,083	103.6%	(\$8,932)
May-21	205	\$10,523	\$30,833	\$41,356	\$154,681	\$47,484	\$6,652	(\$40,212)	\$168,605	\$822	\$209,961	\$268,046	78.3%	\$58,085
Jun-21	205	\$10,523	\$30,833	\$41,356	\$138,004	\$46,495	\$6,593	(\$43,110)	\$147,982	\$722	\$189,338	\$268,046	70.6%	\$78,708
Jul-21	202	\$10,375	\$30,048	\$40,423	\$108,479	\$40,259	\$56,728	(\$42,653)	\$162,813	\$806	\$203,236	\$261,426	77.7%	\$58,190
Aug-21	202	\$10,375	\$30,048	\$40,423	\$132,388	\$57,338	\$6,744	(\$39,810)	\$156,660	\$776	\$197,084	\$261,426	75.4%	\$64,342
Sep-21	202	\$10,375	\$30,048	\$40,423	\$303,211	\$40,204	\$6,453	(\$43,614)	\$306,254	\$1,516	\$346,677	\$261,426	132.6%	(\$85,252)
Oct-21	204	\$10,436	\$30,297	\$40,733	\$292,950	\$40,680	\$6,730	(\$112,436)	\$227,924	\$1,117	\$268,657	\$263,618	101.9%	(\$5,039)
Nov-21	204	\$10,452	\$30,414	\$40,867	\$250,141	\$58,138	\$6,815	(\$43,830)	\$271,263	\$1,330	\$312,130	\$264,570	118.0%	(\$47,560)
Dec-21	202	\$10,407	\$30,284	\$40,690	\$295,977	\$89,213	\$6,609	(\$88,054)	\$303,744	\$1,504	\$344,434	\$263,330	130.8%	(\$81,105)
Totals	2,398	\$123,796	\$358,054	\$481,850	\$2,469,565	\$523,886	\$181,054	(\$518,260)	\$2,656,244	\$1,108	\$3,138,094	\$3,114,318	100.8%	(\$23,776)

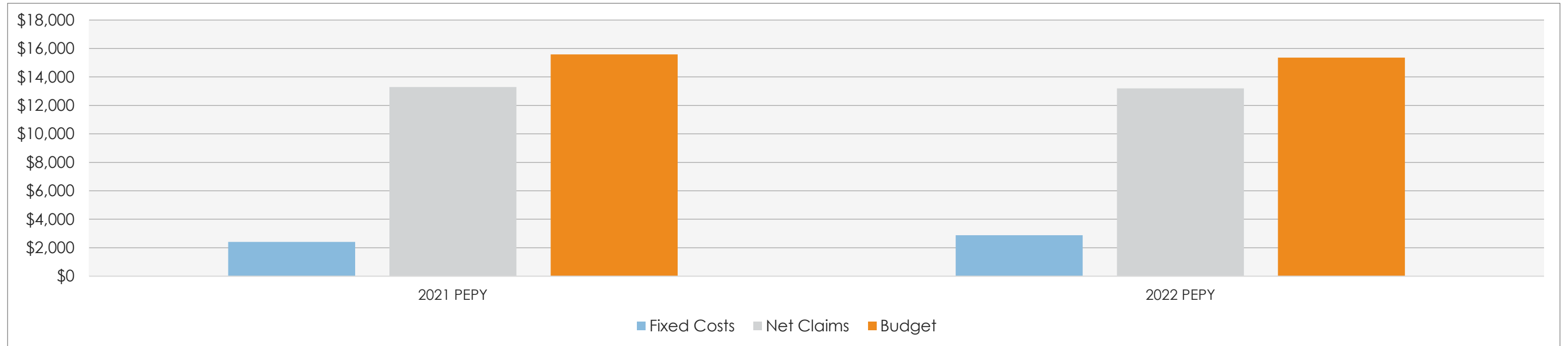
Notes

- 1. Aggregate corridor is 125%. Specific Stop Loss is \$100,000.
- 2*. Misc Paid Claims includes Shared Savings, Clinic and ER HSA Contributions



City of Manitowoc
Medical / Rx Plan

Historical Cost Summary



Time Period	Average Employees	Admin Fees	Stop Loss Premium	Total Fixed Costs	Medical Claims	Gross Rx Claims	Misc*	Claims Over SSL	Total Net Claims	Total Net Plan Costs	Budget	Net Cost/Budget
2021 Plan Year	200	\$123,796	\$358,054	\$481,850	\$2,469,565	\$523,886	\$181,054	(\$518,260)	\$2,656,244	\$3,138,094	\$3,114,318	100.8%
2022 YTD Annualized	196	\$121,617	\$442,204	\$563,821	\$2,025,720	\$323,951	\$240,379	\$0	\$2,590,050	\$3,153,871	\$3,014,971	104.6%

Time Period	Fixed Costs	Change from Prior Year	Net Claims	Change from Prior Year	Budget	Change from Prior Year
2021 PEY	\$2,411	n/a	\$13,292	n/a	\$15,585	n/a
2022 PEY	\$2,872	19.1%	\$13,192	-0.8%	\$15,356	-1.5%

Notes

1. PEY = Per Employee Per Year



Section II

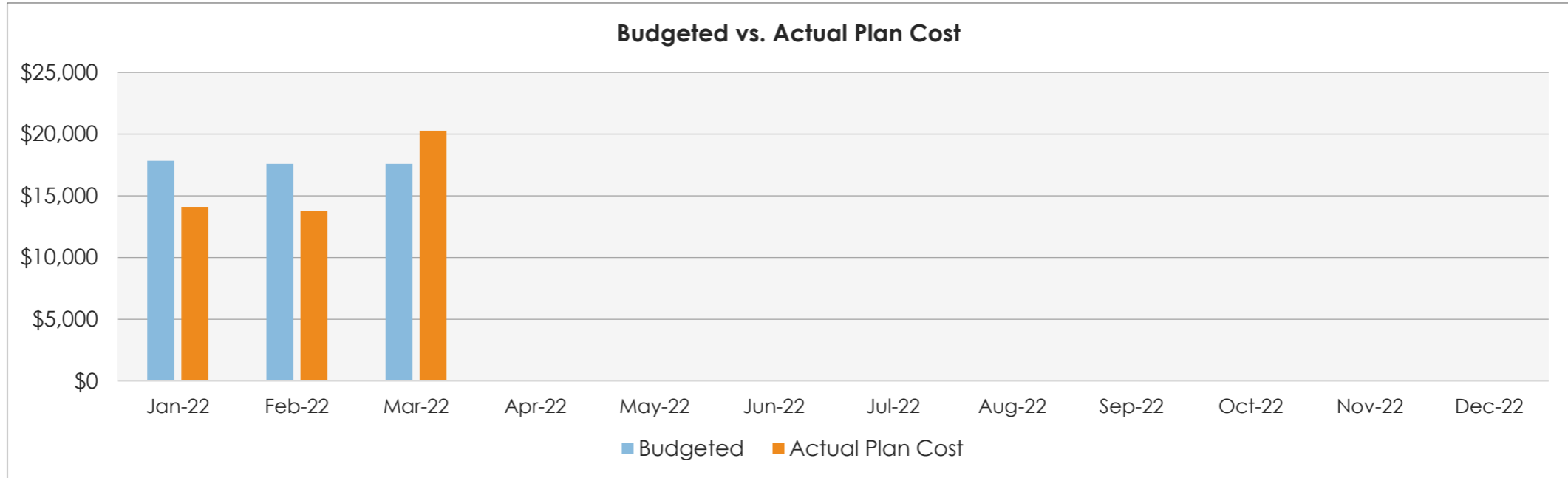
Dental Experience



City of Manitowoc

Dental Plan - Delta Dental

2022 Cost Summary



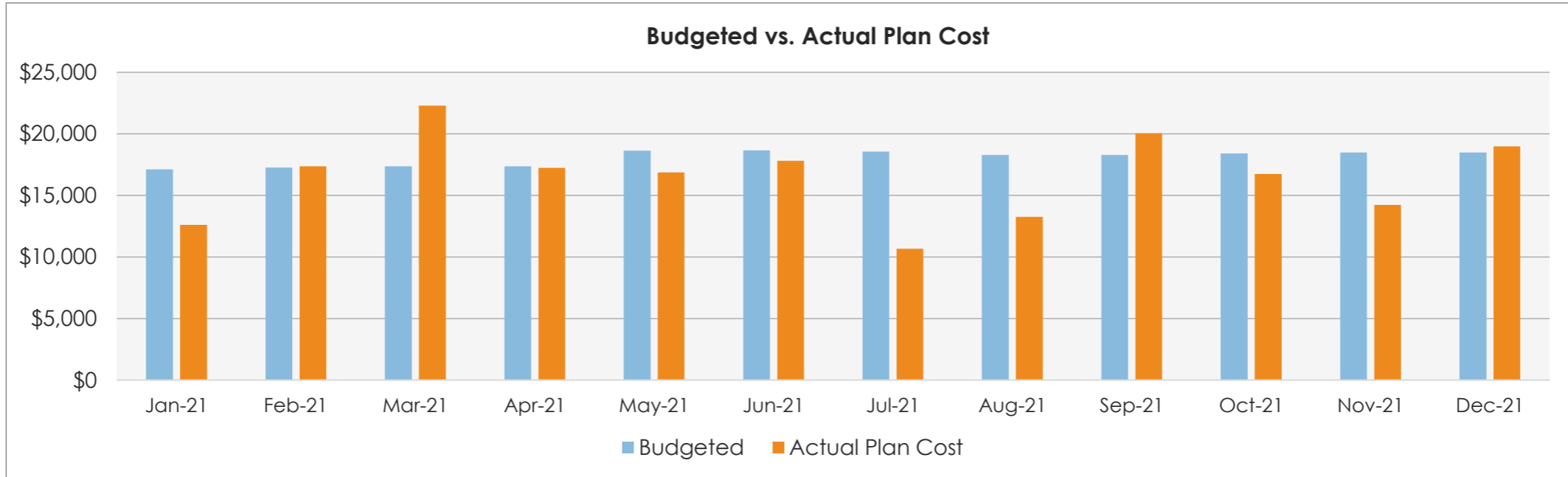
	Enrollment (1)	Fixed Costs (2)	Claims (3)	Claims PEPM (4)	Claims PEPM (5) = 4/1	Total Plan Costs (6) = 2+4	Position (7) = 6/3 (8) = 3-6	
	Total Ees	Administration	Budgeted	Paid Dental Claims	Claims / Ee	Actual	Actual/Budgeted	Budgeted to Actual Costs
Jan-22	200	\$900.00	\$17,841	\$13,215	66	\$14,115	79.1%	\$3,726
Feb-22	197	\$886.50	\$17,575	\$12,863	65	\$13,750	78.2%	\$3,826
Mar-22	197	\$886.50	\$17,575	\$19,396	98	\$20,283	115.4%	(\$2,707)
Apr-22								
May-22								
Jun-22								
Jul-22								
Aug-22								
Sep-22								
Oct-22								
Nov-22								
Dec-22								
Totals	594	\$2,673	\$52,992	\$45,474	77	\$48,147	90.9%	\$4,845



City of Manitowoc

Dental Plan - Delta Dental

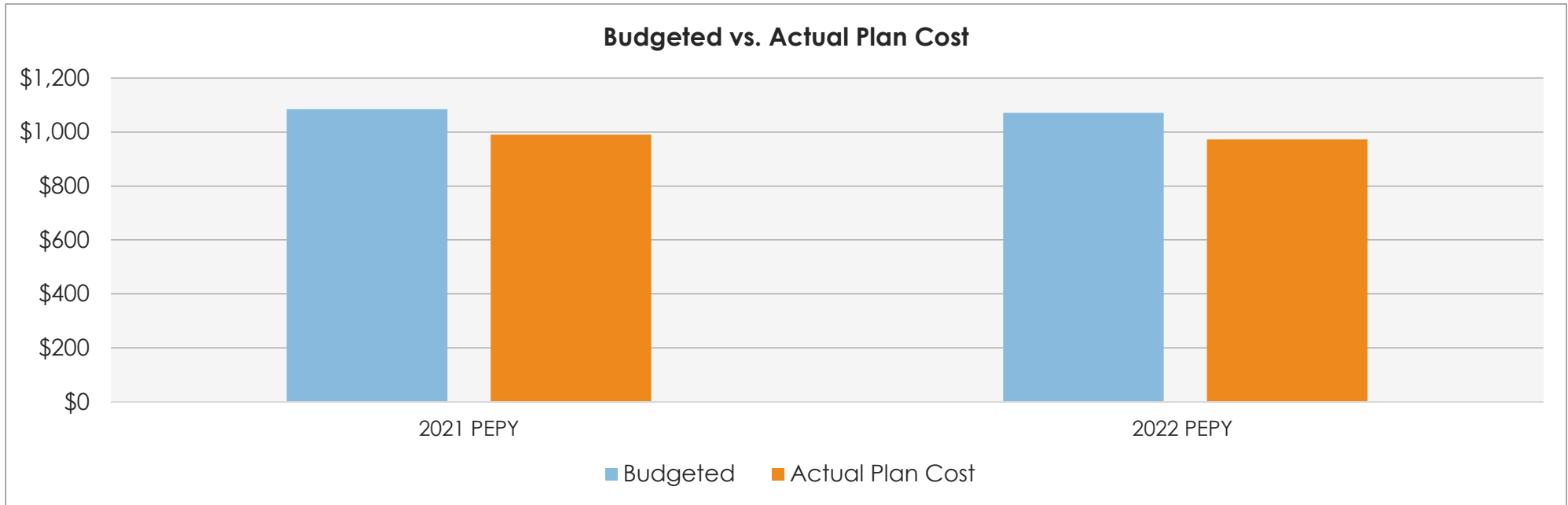
2021 Cost Summary



	Enrollment	Fixed Costs	Claims		Claims PEPM	Total Plan Costs	Position	
	(1)	(2)	(3)	(4)	(5) = 4/1	(6) = 2+4	(7) = 6/3	(8) = 3-6
	Total Ees	Administration	Budgeted	Paid Dental Claims	Claims / Ee	Actual	Actual/Budgeted	Budgeted to Actual Costs
Jan-21	189	\$ 850.50	\$ 17,109.15	\$11,756.00	\$62	\$12,606.50	73.7%	\$4,502.65
Feb-21	191	\$ 859.50	\$ 17,262.10	\$16,507.00	\$86	\$17,366.50	100.6%	(\$104.40)
Mar-21	192	\$ 864.00	\$ 17,374.95	\$21,437.00	\$112	\$22,301.00	128.4%	(\$4,926.05)
Apr-21	192	\$ 864.00	\$ 17,374.95	\$16,374.00	\$85	\$17,238.00	99.2%	\$136.95
May-21	205	\$ 922.50	\$ 18,623.75	\$15,946.00	\$78	\$16,868.50	90.6%	\$1,755.25
Jun-21	206	\$ 927.00	\$ 18,663.85	\$16,894.00	\$82	\$17,821.00	95.5%	\$842.85
Jul-21	205	\$ 922.50	\$ 18,551.00	\$9,753.00	\$48	\$10,675.50	57.5%	\$7,875.50
Aug-21	204	\$ 918.00	\$ 18,292.65	\$12,344.00	\$61	\$13,262.00	72.5%	\$5,030.65
Sep-21	204	\$ 918.00	\$ 18,292.65	\$19,141.00	\$94	\$20,059.00	109.7%	(\$1,766.35)
Oct-21	205	\$ 922.50	\$ 18,405.50	\$15,827.00	\$77	\$16,749.50	91.0%	\$1,656.00
Nov-21	205	\$ 922.50	\$ 18,478.25	\$13,304.00	\$65	\$14,226.50	77.0%	\$4,251.75
Dec-21	203	\$ 913.50	\$ 18,470.80	\$18,063.00	\$89	\$18,976.50	102.7%	(\$505.70)
Totals	2,401	\$10,804.50	\$216,899.60	\$187,346.00	\$78	\$198,150.50	91.4%	\$18,749.10



**City of Manitowoc
Dental Plan - Delta Dental
Historical Cost Summary**



Time Period	Average Employees	Paid Claims	Admin Costs	Actual Plan Costs	Budgeted Amount	Actual / Budget
2021 Plan Year	200	\$187,346	\$10,805	\$198,151	\$216,900	91.4%
2022 Annualized	198	\$181,896	\$10,692	\$192,588	\$211,969	90.9%

Time Period	Paid Claims	Admin Costs	Actual Plan Costs	Budgeted Amount
2021 PEY	936	\$54	\$990	\$1,084
2022 PEY	919	\$54	\$973	\$1,071

Notes

1. The current year is annualized through March.
2. PEY = Per Employee Per Year