



Monthly Medical & Dental Reporting

City of Manitowoc

February 2026

Medical Summary

Monthly Funding	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Funding	\$376,216.67	\$373,739.56											\$749,956.23
Enrollment	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Enrollment	187	186											373
Total Membership	498	495											993
Monthly Fixed Costs	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
*Total Fixed Costs	\$109,760.94	\$107,693.56											\$217,454.50
Paid Claims	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Medical	\$112,602.95	\$193,267.48											\$305,870.43
Prescription	\$87,136.34	\$21.00											\$87,157.34
Total Paid Claims	\$199,739.29	\$193,288.48											\$393,027.77
Adjustments	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Prior Year SL Reimbursements	\$0.00	(\$243,186.21)											(\$243,186.21)
Current Year SL Reimbursements	\$0.00	\$0.00											\$0.00
Total SL Reimbursements	\$0.00	(\$243,186.21)											(\$243,186.21)
Prescription Rebates	\$0.00	\$0.00											\$0.00
Shared Savings Fees	\$1,195.72	\$3,635.11											\$4,830.83
Total Cost of Care Fees	\$22.70	\$34.40											\$57.10
Manty Clinic Fees	\$8,856.77	\$10,434.73											\$19,291.50
HSA Contributions	\$0.00	\$0.00											\$0.00
Consulting Contract	\$3,187.50	\$3,187.50											\$6,375.00
Total Adjustments	\$13,262.69	(\$225,894.47)											(\$212,631.78)
Plan Summary	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Monthly Costs	\$322,762.92	\$75,087.57											\$397,850.49
Total Funding Less Total Costs	\$53,453.75	\$298,651.99											\$352,105.74
Total Year to Date Reserves	\$53,453.75	\$352,105.74											\$352,105.74
Monthly Loss Ratio	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	85.79%	20.09%											53.05%
Cost PEPM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	\$1,726.00	\$403.70											\$1,066.62
Misc Fees Not Incl. in Funding	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
WEX - Dependent Care FSA	\$28.00	\$28.00											\$56.00
HSA Admin Fee (\$1.85 PEPM)	\$345.95	\$344.10											\$690.05
EAP (Empathia-MyLifeMatters)	\$555.50	\$555.50											\$1,111.00

*Includes Vitality Costs

The monthly and cumulative loss ratio percentages provided INCLUDE reimbursements and rebates.

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General City & Library

Medical TPA:	Health Partners
Stop Loss:	Symetra
Specific Deductible:	\$100,000
PBM:	CRx / CVS Caremark
Organ Transplant:	HCC

Total Funding:	EE	FAM
	\$977.06	\$2,477.11

Plan Year:	1/1/2026-12/31/2026
Date Updated:	3/17/2026

Fixed Costs:		
Admin Fees:	\$57.18	\$57.18
Specific	\$216.58	\$592.91
Aggregate	\$15.83	\$15.83
Total Fixed Cost:	\$302.95	\$692.02



Monthly Funding	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$25,403.56	\$25,403.56											\$50,807.12
FAM	\$195,691.69	\$195,691.69											\$391,383.38
Total Funding	\$221,095.25	\$221,095.25											\$442,190.50

Enrollment	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	26	26											52
FAM	79	79											158
Total Enrollment	105	105											210

Monthly Fixed Costs	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$7,876.70	\$7,876.70											\$15,753.40
FAM	\$54,669.58	\$54,669.58											\$109,339.16
Total Fixed Costs	\$62,546.28	\$62,546.28											\$125,092.56

Paid Claims	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Medical	\$83,752.57	\$113,298.34											\$197,050.91
Prescription	\$8,713.97	\$10.41											\$8,724.38
Total Paid Claims	\$92,466.54	\$113,308.75											\$205,775.29

Adjustments	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Prior Year SL Reimbursements	\$0.00	(\$74,330.16)											(\$74,330.16)
Current Year SL Reimbursements	\$0.00	\$0.00											\$0.00
Total Adjustments	\$0.00	(\$74,330.16)											(\$74,330.16)

Plan Summary	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Monthly Costs	\$155,012.82	\$101,524.87											\$256,537.69
Total Funding Less Total Costs	\$66,082.43	\$119,570.38											\$185,652.81
Total Year to Date Reserves	\$66,082.43	\$185,652.81											\$185,652.81

Monthly Loss Ratio	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	70.11%	45.92%											58.02%

Cost PEPM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	\$1,476.31	\$966.90											\$1,221.61

The monthly and cumulative loss ratio percentages provided INCLUDE specific reimbursements and gene therapy reimbursements.

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Police & Fire

Medical TPA:	Health Partners
Stop Loss:	Symetra
Specific Deductible:	\$100,000
PBM:	CRx / CVS Caremark
Organ Transplant:	HCC

Total Funding:	EE	FAM
	\$977.06	\$2,477.11

Plan Year: 1/1/2026-12/31/2026
Date Updated: 3/17/2026

Fixed Costs:	Admin Fees:	\$57.18	\$57.18
	Specific	\$216.58	\$592.91
	Aggregate	\$15.83	\$15.83
	Total Fixed Cost:	\$302.95	\$692.02



Monthly Funding	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$31,265.92	\$31,265.92											\$62,531.84
FAM	\$123,855.50	\$121,378.39											\$245,233.89
Total Funding	\$155,121.42	\$152,644.31											\$307,765.73

Enrollment	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	32	32											64
FAM	50	49											99
Total Enrollment	82	81											163

Monthly Fixed Costs	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$9,694.40	\$9,694.40											\$19,388.80
FAM	\$34,601.00	\$33,908.98											\$68,509.98
Total Fixed Costs	\$44,295.40	\$43,603.38											\$87,898.78

Paid Claims	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Medical	\$28,850.38	\$79,969.14											\$108,819.52
Prescription	\$78,422.37	\$10.59											\$78,432.96
Total Paid Claims	\$107,272.75	\$79,979.73											\$187,252.48

Adjustments	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Prior Year SL Reimbursements	\$0.00	(\$168,856.05)											(\$168,856.05)
Current Year SL Reimbursements	\$0.00	\$0.00											\$0.00
Total Adjustments	\$0.00	(\$168,856.05)											(\$168,856.05)

Plan Summary	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Monthly Costs	\$151,568.15	(\$45,272.94)											\$106,295.21
Total Funding Less Total Costs	\$3,553.27	\$197,917.25											\$201,470.52
Total Year to Date Reserves	\$3,553.27	\$201,470.52											\$201,470.52

Monthly Loss Ratio	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	97.71%	-29.66%											34.54%

Cost PEPM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	\$1,848.39	(\$558.93)											\$652.12

The monthly and cumulative loss ratio percentages provided INCLUDE specific reimbursements and gene therapy reimbursements.

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Dental Summary

Monthly Funding	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Funding	\$17,796.23	\$17,676.53											\$35,472.76
Enrollment	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Enrollment	195	194											389
Monthly Fixed Costs	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Fixed Costs	\$921.20	\$950.60											\$1,871.80
Paid Claims	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Paid Claims	\$18,173.00	\$15,530.00											\$33,703.00
Plan Summary	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Monthly Costs	\$19,094.20	\$16,480.60											\$35,574.80
Total Funding Less Total Costs	(\$1,297.97)	\$1,195.93											(\$102.04)
Total Year to Date Reserves	(\$1,297.97)	(\$102.04)											(\$102.04)
Monthly Loss Ratio	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	107.29%	93.23%											100.29%
Cost PEPM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	\$97.92	\$84.95											\$91.45

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Library & General City

Dental TPA: **Delta Dental**

Total Funding	EE	FAM
	\$42.53	\$0.00
Fixed Cost	\$4.90	\$4.90

Plan Year: 1/1/2026-12/31/2026
Date Updated: 3/17/2026

Monthly Funding	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$1,148.31	\$1,148.31											\$2,296.62
FAM	\$8,019.90	\$8,019.90											\$16,039.80
Total Funding	\$9,168.21	\$9,168.21											\$18,336.42

Enrollment	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	27	27											54
FAM	67	67											134
Total Enrollment	94	94											188

Monthly Fixed Costs	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$132.30	\$132.30											\$264.60
FAM	\$328.30	\$328.30											\$656.60
Total Fixed Costs	\$460.60	\$460.60											\$921.20

Paid Claims	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Dental	\$8,576.00	\$4,923.00											\$13,499.00
Total Paid Claims	\$8,576.00	\$4,923.00											\$13,499.00

Plan Summary	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Monthly Costs	\$9,036.60	\$5,383.60											\$14,420.20
Total Funding Less Total Costs	\$131.61	\$3,784.61											\$3,916.22
Total Year to Date Reserves	\$131.61	\$3,916.22											\$3,916.22

Monthly Loss Ratio	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	98.56%	58.72%											78.64%

Cost PEPM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	\$96.13	\$57.27											\$76.70

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Fire & Police

Dental TPA: **Delta Dental**

Total Funding	EE	FAM
	\$42.53	\$119.70
Fixed Cost	\$4.90	\$4.90

Plan Year: 1/1/2026-12/31/2026
Date Updated: 3/17/2026

Monthly Funding	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$1,446.02	\$1,446.02											\$2,892.04
FAM	\$7,182.00	\$7,062.30											\$14,244.30
Total Funding	\$8,628.02	\$8,508.32											\$17,136.34

Enrollment	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	34	34											68
FAM	60	59											119
Total Enrollment	94	93											187

Monthly Fixed Costs	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
EE	\$166.60	\$166.60											\$333.20
FAM	\$294.00	\$289.10											\$583.10
Total Fixed Costs	\$460.60	\$455.70											\$916.30

Paid Claims	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Dental	\$9,597.00	\$8,706.00											\$18,303.00
Total Paid Claims	\$9,597.00	\$8,706.00											\$18,303.00

Plan Summary	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Total Monthly Costs	\$10,057.60	\$9,161.70											\$19,219.30
Total Funding Less Total Costs	(\$1,429.58)	(\$653.38)											(\$2,082.96)
Total Year to Date Reserves	(\$1,429.58)	(\$2,082.96)											(\$2,082.96)

Monthly Loss Ratio	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	116.57%	107.68%											112.16%

Cost PEPM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	CUMULATIVE
	107.00	98.51											102.78

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