

# City of Manitowoc - Medical Funding Analysis Report

**Plan Name:**  
Medical Plan

**Prepared By:** USI Insurance Services  
**Date Prepared:** 03/22/21  
**Plan Year:** 01/01/21 - 12/31/21

**Medical & Rx Carriers:**  
Health Partners & Health Partners

Total Monthly Funding	
Single	Family
\$620.36	\$1,572.20

Total Monthly Fixed Costs		
Single	Family	
Administration Fee	\$9.25	\$25.12
Specific Stop Loss (\$100,000)	\$62.03	\$173.68
Aggregate Stop Loss	\$3.38	\$9.46
Wellness Platform / Incentives	\$11.04	\$11.04
COBRA Fee	\$0.66	\$0.66
HSA Admin	\$1.85	\$1.85
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$88.21</b>	<b>\$221.81</b>

Monthly Enrollment	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Single	55	56	56										167
Family	137	137	138										412
<b>Total</b>	<b>192</b>	<b>193</b>	<b>194</b>										<b>579</b>
<b>Total Funding</b>													
Single	34,119.80	34,740.16	34,740.16										\$103,600.12
Family	215,391.40	215,391.40	216,963.60										\$647,746.40
<b>Sum of Total Funding</b>	<b>\$249,511.20</b>	<b>\$250,131.56</b>	<b>\$251,703.76</b>										<b>\$751,346.52</b>
<b>Fixed Costs</b>													
Single	4,851.55	4,939.76	4,939.76										\$14,731.07
Family	30,387.97	30,387.97	30,609.78										\$91,385.72
AFG Consulting Fee	\$3,500.00	\$3,500.00	\$3,500.00										\$10,500.00
<b>Sum of Total Fixed Costs</b>	<b>\$38,739.52</b>	<b>\$38,827.73</b>	<b>\$39,049.54</b>										<b>\$116,616.79</b>
<b>Claims Costs</b>													
Medical Claims	133,428.60	174,568.73	268,674.52										\$576,671.85
Prescription Drug Claims	17,020.78	13,956.73	31,298.57										\$62,276.08
Shared Savings	263.95	1,710.03	818.14										\$2,792.12
Clinic Expenses	6,247.68	6,454.22	6,908.06										\$19,609.96
ER HSA Contribution	48,000.00	0.00	0.00										\$48,000.00
<b>Sum of Total Claims Costs</b>	<b>\$204,961.01</b>	<b>\$196,689.71</b>	<b>\$307,699.29</b>										<b>\$709,350.01</b>
<b>Reimbursements</b>													
Specific Excess Loss	0.00	0.00	(19,405.73)										(\$19,405.73)
Prescription Drug Rebate	0.00	0.00	0.00										\$0.00
<b>Sum of Reimbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$19,405.73)</b>										<b>(\$19,405.73)</b>
<b>Total Costs</b>	<b>\$243,700.53</b>	<b>\$235,517.44</b>	<b>\$327,343.10</b>										<b>\$806,561.07</b>
<b>Funding Less Costs</b>	<b>\$5,810.67</b>	<b>\$14,614.12</b>	<b>(\$75,639.34)</b>										<b>(\$55,214.55)</b>
<b>YTD Plan Performance</b>	<b>\$5,810.67</b>	<b>\$20,424.79</b>	<b>(\$55,214.55)</b>										
<b>YTD % of Total Costs to Funding</b>													107.35%
<b>YTD Average Monthly Cost Per Employee</b>	<b>\$1,269.27</b>	<b>\$1,244.72</b>	<b>\$1,393.02</b>										<b>\$1,393.02</b>

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# City of Manitowoc - Dental Funding Analysis Report

**Plan Name:**  
Dental Plan

**Prepared By:** USI Insurance Services  
**Date Prepared:** 03/22/21  
**Plan Year:** 01/01/21 - 12/31/21

**Dental Carriers:**  
Delta Dental

Total Monthly Funding	
Single	Family
\$40.10	\$112.85

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$4.50	\$4.50
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$4.50</b>	<b>\$4.50</b>

Monthly Enrollment	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Total
Single	58	59	59										176
Family	131	132	133										396
<b>Total</b>	<b>189</b>	<b>191</b>	<b>192</b>										<b>572</b>

<b>Total Funding</b>													
Single	2,325.80	2,365.90	2,365.90										\$7,057.60
Family	14,783.35	14,896.20	15,009.05										\$44,688.60
<b>Sum of Total Funding</b>	<b>\$17,109.15</b>	<b>\$17,262.10</b>	<b>\$17,374.95</b>										<b>\$51,746.20</b>

<b>Fixed Costs</b>													
Single	261.00	265.50	265.50										\$792.00
Family	589.50	594.00	598.50										\$1,782.00
<b>Sum of Total Fixed Costs</b>	<b>\$850.50</b>	<b>\$859.50</b>	<b>\$864.00</b>										<b>\$2,574.00</b>

<b>Claims Costs</b>													
Dental Claims	11,756.00	16,507.00	21,437.00										\$49,700.00
<b>Sum of Total Claims Costs</b>	<b>\$11,756.00</b>	<b>\$16,507.00</b>	<b>\$21,437.00</b>										<b>\$49,700.00</b>

<b>Total Costs</b>	<b>\$12,606.50</b>	<b>\$17,366.50</b>	<b>\$22,301.00</b>										<b>\$52,274.00</b>
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<b>Funding Less Costs</b>	<b>\$4,502.65</b>	<b>(\$104.40)</b>	<b>(\$4,926.05)</b>										<b>(\$527.80)</b>
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<b>YTD Plan Performance</b>	<b>\$4,502.65</b>	<b>\$4,398.25</b>	<b>(\$527.80)</b>										
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<b>YTD % of Total Costs to Funding</b>														101.02%
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<b>YTD Average Monthly Cost Per Employee</b>	<b>\$66.70</b>	<b>\$78.88</b>	<b>\$91.39</b>											<b>\$91.39</b>
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