

# City of Manitowoc - Medical Funding Analysis Report

## Medical Summary

Prepared By: Associated Financial Group  
 Date Prepared: 03/22/16  
 Plan Year: 01/01/16 - 12/31/16

### Medical & Rx Carriers: Anthem & Anthem

Monthly Enrollment	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Single	48	49	49										146
Family	135	137	138										410
<b>Total</b>	<b>183</b>	<b>186</b>	<b>187</b>										<b>556</b>
<b>Total Members</b>	<b>524</b>	<b>529</b>	<b>531</b>										<b>1,584</b>
<b>Total Medical Funding</b>													
Single	25,552.80	26,085.15	26,085.15										\$77,723.10
Family	182,736.00	185,443.20	186,796.80										\$554,976.00
<b>Sum of Total Medical Funding</b>	<b>\$208,288.80</b>	<b>\$211,528.35</b>	<b>\$212,881.95</b>										<b>\$632,699.10</b>
<b>Fixed Medical Costs</b>													
Single	5,526.72	5,641.86	5,641.86										\$16,810.44
Family	30,970.35	31,429.17	31,658.58										\$94,058.10
AFG Consulting Fee	3,500.00	3,500.00	3,500.00										\$10,500.00
<b>Sum of Total Fixed Medical Costs</b>	<b>\$39,997.07</b>	<b>\$40,571.03</b>	<b>\$40,800.44</b>										<b>\$121,368.54</b>
<b>Total Fixed Costs</b>	<b>\$39,997.07</b>	<b>\$40,571.03</b>	<b>\$40,800.44</b>										<b>\$121,368.54</b>
<b>Claims Costs</b>													
Medical Claims	18,222.00	53,439.00	55,030.00										\$126,691.00
Prescription Drug Claims	15,810.00	58,292.00	32,945.00										\$107,047.00
Auxiant Run Out	124,727.44	75,669.44	18,335.01										\$218,731.89
Serve You Run Out	15.00	0.00	0.00										\$15.00
<b>Sum of Total Claims Costs</b>	<b>\$158,774.44</b>	<b>\$187,400.44</b>	<b>\$106,310.01</b>										<b>\$452,484.89</b>
<b>Reimbursements</b>													
Specific Excess Loss	0.00	0.00	0.00										0.00
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>\$0.00</b>										<b>\$0.00</b>
<b>Total Costs</b>	<b>\$198,771.51</b>	<b>\$227,971.47</b>	<b>\$147,110.45</b>										<b>\$573,853.43</b>
<b>Funding Less Costs</b>	<b>\$9,517.29</b>	<b>(\$16,443.12)</b>	<b>\$65,771.50</b>										<b>\$58,845.67</b>
<b>YTD Plan Performance</b>	<b>\$9,517.29</b>	<b>(\$6,925.83)</b>	<b>\$58,845.67</b>										
<b>YTD % of Total Costs to Funding</b>													90.70%
<b>YTD Average Monthly Cost Per Employee</b>	<b>\$1,086.18</b>	<b>\$1,156.49</b>	<b>\$1,032.11</b>										<b>\$1,032.11</b>

# City of Manitowoc - Medical Funding Analysis Report

**Plan Name:**  
Medical Plan

**Prepared By:** Associated Financial Group  
**Date Prepared:** 03/22/16  
**Plan Year:** 01/01/16 - 12/31/16

**Medical & Rx Carriers:**  
Anthem & Anthem

Total Monthly Funding	
Single	Family
\$532.35	\$1,353.60

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$42.55	\$42.55
Specific Stop Loss (\$100,000)	\$59.22	\$165.83
Aggregate Stop Loss	\$9.44	\$9.44
COBRA	\$1.50	\$1.50
PCORI	\$0.18	\$0.51
ACA Reinsurance	\$2.25	\$9.58
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$115.14</b>	<b>\$229.41</b>

Monthly Enrollment	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Single	48	49	49										146
Family	135	137	138										410
<b>Total</b>	<b>183</b>	<b>186</b>	<b>187</b>										<b>556</b>
<b>Total Funding</b>													
Single	25,552.80	26,085.15	26,085.15										\$77,723.10
Family	182,736.00	185,443.20	186,796.80										\$554,976.00
<b>Sum of Total Funding</b>	<b>\$208,288.80</b>	<b>\$211,528.35</b>	<b>\$212,881.95</b>										<b>\$632,699.10</b>
<b>Fixed Costs</b>													
Single	5,526.72	5,641.86	5,641.86										\$16,810.44
Family	30,970.35	31,429.17	31,658.58										\$94,058.10
AFG Consulting Fee	\$3,500.00	\$3,500.00	\$3,500.00										\$10,500.00
<b>Sum of Total Fixed Costs</b>	<b>\$39,997.07</b>	<b>\$40,571.03</b>	<b>\$40,800.44</b>										<b>\$121,368.54</b>
<b>Claims Costs</b>													
Medical Claims	18,222.00	53,439.00	55,030.00										\$126,691.00
Prescription Drug Claims	15,810.00	58,292.00	32,945.00										\$107,047.00
Auxiant Run Out	124,727.44	75,669.44	18,335.01										\$218,731.89
Serve You Run Out	15.00	0.00	0.00										\$15.00
<b>Sum of Total Claims Costs</b>	<b>\$158,774.44</b>	<b>\$187,400.44</b>	<b>\$106,310.01</b>										<b>\$452,484.89</b>
<b>Reimbursements</b>													
Specific Excess Loss	0.00	0.00	0.00										\$0.00
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>\$0.00</b>										<b>\$0.00</b>
<b>Total Costs</b>	<b>\$198,771.51</b>	<b>\$227,971.47</b>	<b>\$147,110.45</b>										<b>\$573,853.43</b>
<b>Funding Less Costs</b>	<b>\$9,517.29</b>	<b>(\$16,443.12)</b>	<b>\$65,771.50</b>										<b>\$58,845.67</b>
<b>YTD Plan Performance</b>	<b>\$9,517.29</b>	<b>(\$6,925.83)</b>	<b>\$58,845.67</b>										
<b>YTD % of Total Costs to Funding</b>													90.70%
<b>YTD Average Monthly Cost Per Employee</b>	\$1,086.18	\$1,156.49	\$1,032.11										\$1,032.11

# City of Manitowoc - Dental Funding Analysis Report

**Dental Summary**

Prepared By: Associated Financial Group  
 Date Prepared: 03/22/16  
 Plan Year: 01/01/16 - 12/31/16

**Dental Carriers**

Anthem

Monthly Enrollment	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total
Single	51	50	0										101
Family	134	136	0										270
<b>Total</b>	<b>185</b>	<b>186</b>	<b>0</b>										<b>371</b>

<b>Total Funding</b>													
Single	2,322.54	2,277.00	0.00										\$4,599.54
Family	14,808.34	15,029.36	0.00										\$29,837.70
<b>Sum of Total Funding</b>	<b>\$17,130.88</b>	<b>\$17,306.36</b>	<b>\$0.00</b>										<b>\$34,437.24</b>

<b>Fixed Costs</b>													
Single	136.68	134.00	0.00										\$270.68
Family	359.12	364.48	0.00										\$723.60
<b>Sum of Total Fixed Costs</b>	<b>\$495.80</b>	<b>\$498.48</b>	<b>\$0.00</b>										<b>\$994.28</b>

<b>Claims Costs</b>													
Dental Claims	6,423.67	14,236.48	0.00										\$20,660.15
<b>Sum of Total Claims Costs</b>	<b>\$6,423.67</b>	<b>\$14,236.48</b>	<b>\$0.00</b>										<b>\$20,660.15</b>

<b>Total Costs</b>	<b>\$6,919.47</b>	<b>\$14,734.96</b>	<b>\$0.00</b>										<b>\$21,654.43</b>
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<b>Funding Less Costs</b>	<b>\$10,211.41</b>	<b>\$2,571.40</b>	<b>\$0.00</b>										<b>\$12,782.81</b>
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<b>YTD Plan Performance</b>	<b>\$10,211.41</b>	<b>\$12,782.81</b>	<b>\$12,782.81</b>										
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<b>YTD % of Total Costs to Funding</b>													62.88%
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<b>YTD Average Monthly Cost Per Employee</b>	<b>\$37.40</b>	<b>\$58.37</b>	<b>\$58.37</b>										<b>\$58.37</b>
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