

# City of Manitowoc - Medical Funding Analysis Report

## Medical Summary

Prepared By: Associated Financial Group  
 Date Prepared: 01/21/16  
 Plan Year: 01/01/15 - 12/31/15

## Medical & Rx Carriers:

Auxiant & Serve You

Monthly Enrollment	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	59	56	58	53	53	48	49	52	51	49	47	47	622
Family	135	136	136	138	138	138	139	138	137	137	137	137	1,646
<b>Total</b>	<b>194</b>	<b>192</b>	<b>194</b>	<b>191</b>	<b>191</b>	<b>186</b>	<b>188</b>	<b>190</b>	<b>188</b>	<b>186</b>	<b>184</b>	<b>184</b>	<b>2,268</b>
<b>Total Members</b>	<b>530</b>	<b>528</b>	<b>530</b>	<b>532</b>	<b>532</b>	<b>527</b>	<b>533</b>	<b>532</b>	<b>528</b>	<b>527</b>	<b>527</b>	<b>527</b>	<b>6,353</b>
<b>Total Medical Funding</b>													
Single	32,096.00	30,464.00	31,552.00	28,832.00	28,832.00	26,112.00	26,656.00	28,288.00	27,744.00	26,656.00	25,568.00	25,568.00	\$338,368.00
Family	191,700.00	193,120.00	193,120.00	195,960.00	195,960.00	195,960.00	197,380.00	195,960.00	194,540.00	194,540.00	194,540.00	194,540.00	\$2,337,320.00
<b>Sum of Total Medical Funding</b>	<b>\$223,796.00</b>	<b>\$223,584.00</b>	<b>\$224,672.00</b>	<b>\$224,792.00</b>	<b>\$224,792.00</b>	<b>\$222,072.00</b>	<b>\$224,036.00</b>	<b>\$224,248.00</b>	<b>\$222,284.00</b>	<b>\$221,196.00</b>	<b>\$220,108.00</b>	<b>\$220,108.00</b>	<b>\$2,675,688.00</b>
<b>Total HRA Funding</b>													
Single	988.25	938.00	971.50	887.75	887.75	804.00	820.75	871.00	854.25	820.75	787.25	787.25	10,418.50
Family	3,948.75	3,978.00	3,978.00	4,036.50	4,036.50	4,036.50	4,065.75	4,036.50	4,007.25	4,007.25	4,007.25	4,007.25	48,145.50
<b>Sum of Total HRA Funding</b>	<b>\$4,937.00</b>	<b>\$4,916.00</b>	<b>\$4,949.50</b>	<b>\$4,924.25</b>	<b>\$4,924.25</b>	<b>\$4,840.50</b>	<b>\$4,886.50</b>	<b>\$4,907.50</b>	<b>\$4,861.50</b>	<b>\$4,828.00</b>	<b>\$4,794.50</b>	<b>\$4,794.50</b>	<b>\$58,564.00</b>
<b>Total Funding</b>	<b>\$228,733.00</b>	<b>\$228,500.00</b>	<b>\$229,621.50</b>	<b>\$229,716.25</b>	<b>\$229,716.25</b>	<b>\$226,912.50</b>	<b>\$228,922.50</b>	<b>\$229,155.50</b>	<b>\$227,145.50</b>	<b>\$226,024.00</b>	<b>\$224,902.50</b>	<b>\$224,902.50</b>	<b>\$2,734,252.00</b>
<b>Fixed Medical Costs</b>													
Single	5,779.64	5,723.76	5,928.18	5,417.13	5,417.13	4,906.08	5,008.29	5,314.92	5,212.71	5,008.29	4,803.87	4,803.87	\$63,323.87
Family	28,791.45	29,582.72	29,582.72	30,017.76	30,017.76	30,017.76	30,235.28	30,017.76	29,800.24	29,800.24	29,800.24	29,800.24	\$357,464.17
AFG Consulting Fee	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	\$42,000.00
<b>Sum of Total Fixed Medical Costs</b>	<b>\$38,071.09</b>	<b>\$38,806.48</b>	<b>\$39,010.90</b>	<b>\$38,934.89</b>	<b>\$38,934.89</b>	<b>\$38,423.84</b>	<b>\$38,743.57</b>	<b>\$38,832.68</b>	<b>\$38,512.95</b>	<b>\$38,308.53</b>	<b>\$38,104.11</b>	<b>\$38,104.11</b>	<b>\$462,788.04</b>
<b>Fixed HRA Costs</b>													
Single	250.75	238.00	246.50	225.25	225.25	204.00	208.25	221.00	216.75	208.25	199.75	199.75	\$2,643.50
Family	573.75	578.00	578.00	586.50	586.50	586.50	590.75	586.50	582.25	582.25	582.25	582.25	\$6,995.50
<b>Sum of Total HRA Fixed Costs</b>	<b>\$824.50</b>	<b>\$816.00</b>	<b>\$824.50</b>	<b>\$811.75</b>	<b>\$811.75</b>	<b>\$790.50</b>	<b>\$799.00</b>	<b>\$807.50</b>	<b>\$799.00</b>	<b>\$790.50</b>	<b>\$782.00</b>	<b>\$782.00</b>	<b>\$9,639.00</b>
<b>Total Fixed Costs</b>	<b>\$38,895.59</b>	<b>\$39,622.48</b>	<b>\$39,835.40</b>	<b>\$39,746.64</b>	<b>\$39,746.64</b>	<b>\$39,214.34</b>	<b>\$39,542.57</b>	<b>\$39,640.18</b>	<b>\$39,311.95</b>	<b>\$39,099.03</b>	<b>\$38,886.11</b>	<b>\$38,886.11</b>	<b>\$472,427.04</b>
<b>Claims Costs</b>													
Medical Claims	295,096.08	171,204.46	209,664.82	96,600.03	182,956.88	299,032.77	123,537.49	98,480.60	162,348.58	182,607.20	202,446.26	244,632.61	\$2,268,607.78
Prescription Drug Claims	28,707.69	10,908.04	45,139.14	21,763.74	25,545.91	29,188.69	23,042.27	36,715.82	37,467.94	36,516.57	44,069.57	58,038.01	\$397,103.39
HRA Claims	1,000.00	4,181.56	4,447.53	4,186.17	1,962.23	2,913.80	5,172.00	5,748.13	2,907.56	4,146.84	3,975.31	6,158.15	\$46,799.28
<b>Sum of Total Claims Costs</b>	<b>\$324,803.77</b>	<b>\$186,294.06</b>	<b>\$259,251.49</b>	<b>\$122,549.94</b>	<b>\$210,465.02</b>	<b>\$331,135.26</b>	<b>\$151,751.76</b>	<b>\$140,944.55</b>	<b>\$202,724.08</b>	<b>\$223,270.61</b>	<b>\$250,491.14</b>	<b>\$308,828.77</b>	<b>\$2,712,510.45</b>
<b>Reimbursements</b>													
Specific Excess Loss	(11,296.68)	0.00	0.00	0.00	0.00	0.00	(10,038.95)	0.00	0.00	0.00	(19,682.88)	(22,260.60)	(63,279.11)
Prescription Drug Rebate	(3,136.00)	0.00	0.00	(3,074.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6,210.00)
<b>Sum of Reimbursements</b>	<b>(\$14,432.68)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$3,074.00)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$10,038.95)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$19,682.88)</b>	<b>(\$22,260.60)</b>	<b>(\$69,489.11)</b>
<b>Total Costs</b>	<b>\$349,266.68</b>	<b>\$225,916.54</b>	<b>\$299,086.89</b>	<b>\$159,222.58</b>	<b>\$250,211.66</b>	<b>\$370,349.60</b>	<b>\$181,255.38</b>	<b>\$180,584.73</b>	<b>\$242,036.03</b>	<b>\$262,369.64</b>	<b>\$269,694.37</b>	<b>\$325,454.28</b>	<b>\$3,115,448.38</b>
<b>Funding Less Costs</b>	<b>(\$120,533.68)</b>	<b>\$2,583.46</b>	<b>(\$69,465.39)</b>	<b>\$70,493.67</b>	<b>(\$20,495.41)</b>	<b>(\$143,437.10)</b>	<b>\$47,667.12</b>	<b>\$48,570.77</b>	<b>(\$14,890.53)</b>	<b>(\$36,345.64)</b>	<b>(\$44,791.87)</b>	<b>(\$100,551.78)</b>	<b>(\$439,760.38)</b>
<b>YTD Plan Performance</b>	<b>(\$120,533.68)</b>	<b>(\$117,950.22)</b>	<b>(\$187,415.61)</b>	<b>(\$116,921.94)</b>	<b>(\$137,417.35)</b>	<b>(\$280,854.45)</b>	<b>(\$233,187.33)</b>	<b>(\$184,616.56)</b>	<b>(\$199,507.09)</b>	<b>(\$235,852.73)</b>	<b>(\$280,644.60)</b>	<b>(\$381,196.38)</b>	
<b>YTD % of Total Costs to Funding</b>													116.44%
<b>YTD Average Monthly Cost Per Employee</b>	<b>\$1,800.34</b>	<b>\$1,490.11</b>	<b>\$1,507.36</b>	<b>\$1,340.46</b>	<b>\$1,334.41</b>	<b>\$1,440.81</b>	<b>\$1,373.73</b>	<b>\$1,321.03</b>	<b>\$1,317.35</b>	<b>\$1,326.47</b>	<b>\$1,338.77</b>	<b>\$1,373.65</b>	<b>\$1,373.65</b>

# City of Manitowoc - Medical Funding Analysis Report

**Plan Name:**

Medical Plan

**Prepared By:** Associated Financial Group

**Date Prepared:** 01/21/16

**Plan Year:** 01/01/15 - 12/31/15

**Medical & Rx Carriers:**

Auxiant & Serve You

Total Monthly Funding	
Single	Family
\$544.00	\$1,420.00

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$15.65	\$15.65
Specific Stop Loss (\$100,000)	\$54.16	\$145.28
Aggregate Stop Loss	\$6.59	\$6.59
Fully Insured Transplant Fee	\$10.22	\$23.49
PPO Access Fee	\$3.65	\$3.65
UR Fees	\$2.85	\$2.85
COBRA Fees	\$1.00	\$1.00
PCORI Fee	\$0.17	\$0.67
ACA Reinsurance Fee	\$3.67	\$14.09
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$97.96</b>	<b>\$213.27</b>

Monthly Enrollment	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	59	56	58	53	53	48	49	52	51	49	47	47	622
Family	135	136	136	138	138	138	139	138	137	137	137	137	1,646
<b>Total</b>	<b>194</b>	<b>192</b>	<b>194</b>	<b>191</b>	<b>191</b>	<b>186</b>	<b>188</b>	<b>190</b>	<b>188</b>	<b>186</b>	<b>184</b>	<b>184</b>	<b>2,268</b>
<b>Total Funding</b>													
Single	32,096.00	30,464.00	31,552.00	28,832.00	28,832.00	26,112.00	26,656.00	28,288.00	27,744.00	26,656.00	25,568.00	25,568.00	\$338,368.00
Family	191,700.00	193,120.00	193,120.00	195,960.00	195,960.00	195,960.00	197,380.00	195,960.00	194,540.00	194,540.00	194,540.00	194,540.00	\$2,337,320.00
<b>Sum of Total Funding</b>	<b>\$223,796.00</b>	<b>\$223,584.00</b>	<b>\$224,672.00</b>	<b>\$224,792.00</b>	<b>\$224,792.00</b>	<b>\$222,072.00</b>	<b>\$224,036.00</b>	<b>\$224,248.00</b>	<b>\$222,284.00</b>	<b>\$221,196.00</b>	<b>\$220,108.00</b>	<b>\$220,108.00</b>	<b>\$2,675,688.00</b>
<b>Fixed Costs</b>													
Single	5,779.64	5,485.76	5,681.68	5,191.88	5,191.88	4,702.08	4,800.04	5,093.92	4,995.96	4,800.04	4,604.12	4,604.12	\$60,931.12
Family	28,791.45	29,004.72	29,004.72	29,431.26	29,431.26	29,431.26	29,644.53	29,431.26	29,217.99	29,217.99	29,217.99	29,217.99	\$351,042.42
<b>Sum of Total Fixed Costs</b>	<b>\$34,571.09</b>	<b>\$34,490.48</b>	<b>\$34,686.40</b>	<b>\$34,623.14</b>	<b>\$34,623.14</b>	<b>\$34,133.34</b>	<b>\$34,444.57</b>	<b>\$34,525.18</b>	<b>\$34,213.95</b>	<b>\$34,018.03</b>	<b>\$33,822.11</b>	<b>\$33,822.11</b>	<b>\$411,973.54</b>
<b>Claims Costs</b>													
Medical Claims	295,096.08	171,204.46	209,664.82	96,600.03	182,956.88	299,032.77	123,537.49	98,480.60	162,348.58	182,607.20	202,446.26	244,632.61	\$2,268,607.78
Prescription Drug Claims	28,707.69	10,908.04	45,139.14	21,763.74	25,545.91	29,188.69	23,042.27	36,715.82	37,467.94	36,516.57	44,069.57	58,038.01	\$397,103.39
<b>Sum of Total Claims Costs</b>	<b>\$323,803.77</b>	<b>\$182,112.50</b>	<b>\$254,803.96</b>	<b>\$118,363.77</b>	<b>\$208,502.79</b>	<b>\$328,221.46</b>	<b>\$146,579.76</b>	<b>\$135,196.42</b>	<b>\$199,816.52</b>	<b>\$219,123.77</b>	<b>\$246,515.83</b>	<b>\$302,670.62</b>	<b>\$2,665,711.17</b>
<b>Reimbursements</b>													
Specific Excess Loss	(11,296.68)	0.00	0.00	0.00	0.00	0.00	(10,038.95)	0.00	0.00	0.00	(19,682.88)	(22,260.60)	(\$63,279.11)
Prescription Drug Rebate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
<b>Sum of Reimbursements</b>	<b>(\$11,296.68)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$10,038.95)</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$19,682.88)</b>	<b>(\$22,260.60)</b>	<b>(\$63,279.11)</b>
<b>Total Costs</b>	<b>\$347,078.18</b>	<b>\$216,602.98</b>	<b>\$289,490.36</b>	<b>\$152,986.91</b>	<b>\$243,125.93</b>	<b>\$362,354.80</b>	<b>\$170,985.38</b>	<b>\$169,721.60</b>	<b>\$234,030.47</b>	<b>\$253,141.80</b>	<b>\$260,655.06</b>	<b>\$314,232.13</b>	<b>\$3,014,405.60</b>
<b>Funding Less Costs</b>	<b>(\$123,282.18)</b>	<b>\$6,981.02</b>	<b>(\$64,818.36)</b>	<b>\$71,805.09</b>	<b>(\$18,333.93)</b>	<b>(\$140,282.80)</b>	<b>\$53,050.62</b>	<b>\$54,526.40</b>	<b>(\$11,746.47)</b>	<b>(\$31,945.80)</b>	<b>(\$40,547.06)</b>	<b>(\$94,124.13)</b>	<b>(\$338,717.60)</b>
<b>YTD Plan Performance</b>	<b>(\$123,282.18)</b>	<b>(\$116,301.16)</b>	<b>(\$181,119.52)</b>	<b>(\$109,314.43)</b>	<b>(\$127,648.36)</b>	<b>(\$267,931.16)</b>	<b>(\$214,880.54)</b>	<b>(\$160,354.14)</b>	<b>(\$172,100.61)</b>	<b>(\$204,046.41)</b>	<b>(\$244,593.47)</b>	<b>(\$338,717.60)</b>	
<b>YTD % of Total Costs to Funding</b>													112.66%
<b>YTD Average Monthly Cost Per Employee</b>	\$1,789.06	\$1,460.31	\$1,470.99	\$1,305.00	\$1,298.63	\$1,403.87	\$1,334.30	\$1,279.39	\$1,275.60	\$1,283.96	\$1,295.67	\$1,329.10	\$1,329.10

# City of Manitowoc - Medical Funding Analysis Report

**Plan Name:**

HRA

Total Monthly Funding	
Single	Family
\$16.75	\$29.25

**Prepared By:** Associated Financial Group

**Date Prepared:** 01/21/16

**Plan Year:** 01/01/15 - 12/31/15

**Medical & Rx Carriers:**

Auxiant & Serve You

Total Monthly Fixed Costs	
Single	Family
\$4.25	\$4.25
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$4.25</b>

HRA Admin Fee

Sum of Total Monthly Fixed Costs

Monthly Enrollment	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
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<b>Total Funding</b>													
Single	988.25	938.00	971.50	887.75	887.75	804.00	820.75	871.00	854.25	820.75	787.25	787.25	\$10,418.50
Family	3,948.75	3,978.00	3,978.00	4,036.50	4,036.50	4,036.50	4,065.75	4,036.50	4,007.25	4,007.25	4,007.25	4,007.25	\$48,145.50
<b>Sum of Total Funding</b>	<b>\$4,937.00</b>	<b>\$4,916.00</b>	<b>\$4,949.50</b>	<b>\$4,924.25</b>	<b>\$4,924.25</b>	<b>\$4,840.50</b>	<b>\$4,886.50</b>	<b>\$4,907.50</b>	<b>\$4,861.50</b>	<b>\$4,828.00</b>	<b>\$4,794.50</b>	<b>\$4,794.50</b>	<b>\$58,564.00</b>
<b>Fixed Costs</b>													
Single	250.75	238.00	246.50	225.25	225.25	204.00	208.25	221.00	216.75	208.25	199.75	199.75	\$2,643.50
Family	573.75	578.00	578.00	586.50	586.50	586.50	590.75	586.50	582.25	582.25	582.25	582.25	\$6,995.50
<b>Sum of Total Fixed Costs</b>	<b>\$824.50</b>	<b>\$816.00</b>	<b>\$824.50</b>	<b>\$811.75</b>	<b>\$811.75</b>	<b>\$790.50</b>	<b>\$799.00</b>	<b>\$807.50</b>	<b>\$799.00</b>	<b>\$790.50</b>	<b>\$782.00</b>	<b>\$782.00</b>	<b>\$9,639.00</b>
<b>Claims Costs</b>													
HRA Claims	1,000.00	4,181.56	4,447.53	4,186.17	1,962.23	2,913.80	5,172.00	5,748.13	2,907.56	4,146.84	3,975.31	6,158.15	\$46,799.28
<b>Sum of Total Claims Costs</b>	<b>\$1,000.00</b>	<b>\$4,181.56</b>	<b>\$4,447.53</b>	<b>\$4,186.17</b>	<b>\$1,962.23</b>	<b>\$2,913.80</b>	<b>\$5,172.00</b>	<b>\$5,748.13</b>	<b>\$2,907.56</b>	<b>\$4,146.84</b>	<b>\$3,975.31</b>	<b>\$6,158.15</b>	<b>\$46,799.28</b>
<b>Total Costs</b>	<b>\$1,824.50</b>	<b>\$4,997.56</b>	<b>\$5,272.03</b>	<b>\$4,997.92</b>	<b>\$2,773.98</b>	<b>\$3,704.30</b>	<b>\$5,971.00</b>	<b>\$6,555.63</b>	<b>\$3,706.56</b>	<b>\$4,937.34</b>	<b>\$4,757.31</b>	<b>\$6,940.15</b>	<b>\$56,438.28</b>
<b>Funding Less Costs</b>	<b>\$3,112.50</b>	<b>(\$81.56)</b>	<b>(\$322.53)</b>	<b>(\$73.67)</b>	<b>\$2,150.27</b>	<b>\$1,136.20</b>	<b>(\$1,084.50)</b>	<b>(\$1,648.13)</b>	<b>\$1,154.94</b>	<b>(\$109.34)</b>	<b>\$37.19</b>	<b>(\$2,145.65)</b>	<b>\$2,125.72</b>
<b>YTD Plan Performance</b>	<b>\$3,112.50</b>	<b>\$3,030.94</b>	<b>\$2,708.41</b>	<b>\$2,634.74</b>	<b>\$4,785.01</b>	<b>\$5,921.21</b>	<b>\$4,836.71</b>	<b>\$3,188.58</b>	<b>\$4,343.52</b>	<b>\$4,234.18</b>	<b>\$4,271.37</b>	<b>\$2,125.72</b>	
<b>YTD % of Total Costs to Funding</b>													96.37%
<b>YTD Average Monthly Cost Per Employee</b>	\$9.40	\$17.67	\$20.85	\$22.17	\$20.65	\$20.53	\$22.11	\$23.65	\$23.22	\$23.55	\$23.75	\$24.88	\$24.88

# City of Manitowoc - Dental Funding Analysis Report

## Dental Summary

Prepared By: Associated Financial Group

## Dental Carriers

Date Prepared: 01/21/16

Auxiant

Plan Year: 01/01/15 - 12/31/15

Monthly Enrollment	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	53	51	53	51	51	46	48	51	51	50	48	48	601
Family	133	134	134	134	134	134	135	134	134	134	134	134	1,608
<b>Total</b>	<b>186</b>	<b>185</b>	<b>187</b>	<b>185</b>	<b>185</b>	<b>180</b>	<b>183</b>	<b>185</b>	<b>185</b>	<b>184</b>	<b>182</b>	<b>182</b>	<b>2,209</b>

Total Funding	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	1,745.70	1,654.62	1,624.26	1,563.54	1,563.54	1,396.56	1,487.64	1,593.90	1,593.90	1,609.08	1,487.64	1,487.64	\$18,808.02
Family	12,962.77	13,073.36	13,073.36	13,149.26	13,149.26	13,149.26	13,259.85	13,149.26	13,149.26	13,301.06	13,149.26	13,149.26	\$157,715.22
<b>Sum of Total Funding</b>	<b>\$14,708.47</b>	<b>\$14,727.98</b>	<b>\$14,697.62</b>	<b>\$14,712.80</b>	<b>\$14,712.80</b>	<b>\$14,545.82</b>	<b>\$14,747.49</b>	<b>\$14,743.16</b>	<b>\$14,743.16</b>	<b>\$14,910.14</b>	<b>\$14,636.90</b>	<b>\$14,636.90</b>	<b>\$176,523.24</b>

Fixed Costs	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	115.54	111.18	115.54	111.18	111.18	100.28	104.64	111.18	111.18	109.00	104.64	104.64	\$1,310.18
Family	289.94	292.12	292.12	292.12	292.12	292.12	294.30	292.12	292.12	292.12	292.12	292.12	\$3,505.44
<b>Sum of Total Fixed Costs</b>	<b>\$405.48</b>	<b>\$403.30</b>	<b>\$407.66</b>	<b>\$403.30</b>	<b>\$403.30</b>	<b>\$392.40</b>	<b>\$398.94</b>	<b>\$403.30</b>	<b>\$403.30</b>	<b>\$401.12</b>	<b>\$396.76</b>	<b>\$396.76</b>	<b>\$4,815.62</b>

Claims Costs	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Dental Claims	13,607.55	19,758.21	23,987.45	16,640.01	13,459.90	14,235.60	20,493.43	12,721.60	14,068.60	16,275.81	18,270.01	15,990.60	\$199,508.77
<b>Sum of Total Claims Costs</b>	<b>\$13,607.55</b>	<b>\$19,758.21</b>	<b>\$23,987.45</b>	<b>\$16,640.01</b>	<b>\$13,459.90</b>	<b>\$14,235.60</b>	<b>\$20,493.43</b>	<b>\$12,721.60</b>	<b>\$14,068.60</b>	<b>\$16,275.81</b>	<b>\$18,270.01</b>	<b>\$15,990.60</b>	<b>\$199,508.77</b>

<b>Total Costs</b>	<b>\$14,013.03</b>	<b>\$20,161.51</b>	<b>\$24,395.11</b>	<b>\$17,043.31</b>	<b>\$13,863.20</b>	<b>\$14,628.00</b>	<b>\$20,892.37</b>	<b>\$13,124.90</b>	<b>\$14,471.90</b>	<b>\$16,676.93</b>	<b>\$18,666.77</b>	<b>\$16,387.36</b>	<b>\$204,324.39</b>
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<b>Funding Less Costs</b>	<b>\$695.44</b>	<b>(\$5,433.53)</b>	<b>(\$9,697.49)</b>	<b>(\$2,330.51)</b>	<b>\$849.60</b>	<b>(\$82.18)</b>	<b>(\$6,144.88)</b>	<b>\$1,618.26</b>	<b>\$271.26</b>	<b>(\$1,766.79)</b>	<b>(\$4,029.87)</b>	<b>(\$1,750.46)</b>	<b>(\$27,801.15)</b>
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<b>YTD Plan Performance</b>	<b>\$695.44</b>	<b>(\$4,738.09)</b>	<b>(\$14,435.58)</b>	<b>(\$16,766.09)</b>	<b>(\$15,916.49)</b>	<b>(\$15,998.67)</b>	<b>(\$22,143.55)</b>	<b>(\$20,525.29)</b>	<b>(\$20,254.03)</b>	<b>(\$22,020.82)</b>	<b>(\$26,050.69)</b>	<b>(\$27,801.15)</b>	
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<b>YTD % of Total Costs to Funding</b>														115.75%
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YTD Average Monthly Cost Per Employee	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
	\$75.34	\$92.11	\$104.96	\$101.77	\$96.42	\$93.96	\$96.82	\$93.58	\$91.87	\$91.75	\$92.72	\$92.50	\$92.50

# City of Manitowoc - Dental Funding Analysis Report

**Plan Name:**  
Enhanced Dental

**Prepared By:** Associated Financial Group  
**Date Prepared:** 01/21/16  
**Plan Year:** 01/01/15 - 12/31/15

**Dental Carriers:**  
Auxiant

Total Monthly Funding	
Single	Family
\$45.54	\$110.59

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$2.10	\$2.10
Renewal Fee	\$0.08	\$0.08
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$2.18</b>	<b>\$2.18</b>

Monthly Enrollment	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	31	29	27	26	26	23	25	27	27	28	25	25	319
Family	110	111	111	112	112	112	113	112	112	114	112	112	1,343
<b>Total</b>	<b>141</b>	<b>140</b>	<b>138</b>	<b>138</b>	<b>138</b>	<b>135</b>	<b>138</b>	<b>139</b>	<b>139</b>	<b>142</b>	<b>137</b>	<b>137</b>	<b>1,662</b>

Total Funding	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	1,411.74	1,320.66	1,229.58	1,184.04	1,184.04	1,047.42	1,138.50	1,229.58	1,229.58	1,275.12	1,138.50	1,138.50	\$14,527.26
Family	12,164.90	12,275.49	12,275.49	12,386.08	12,386.08	12,386.08	12,496.67	12,386.08	12,386.08	12,607.26	12,386.08	12,386.08	\$148,522.37
<b>Sum of Total Funding</b>	<b>\$13,576.64</b>	<b>\$13,596.15</b>	<b>\$13,505.07</b>	<b>\$13,570.12</b>	<b>\$13,570.12</b>	<b>\$13,433.50</b>	<b>\$13,635.17</b>	<b>\$13,615.66</b>	<b>\$13,615.66</b>	<b>\$13,882.38</b>	<b>\$13,524.58</b>	<b>\$13,524.58</b>	<b>\$163,049.63</b>

Fixed Costs	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	67.58	63.22	58.86	56.68	56.68	50.14	54.50	58.86	58.86	61.04	54.50	54.50	\$695.42
Family	239.80	241.98	241.98	244.16	244.16	244.16	246.34	244.16	244.16	248.52	244.16	244.16	\$2,927.74
<b>Sum of Total Fixed Costs</b>	<b>\$307.38</b>	<b>\$305.20</b>	<b>\$300.84</b>	<b>\$300.84</b>	<b>\$300.84</b>	<b>\$294.30</b>	<b>\$300.84</b>	<b>\$303.02</b>	<b>\$303.02</b>	<b>\$309.56</b>	<b>\$298.66</b>	<b>\$298.66</b>	<b>\$3,623.16</b>

Claims Costs	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Dental Claims	11,779.55	17,765.21	22,158.86	15,042.01	11,535.90	13,369.60	19,061.43	12,000.60	12,918.60	14,829.81	16,081.01	14,141.60	\$180,684.18
<b>Sum of Total Claims Costs</b>	<b>\$11,779.55</b>	<b>\$17,765.21</b>	<b>\$22,158.86</b>	<b>\$15,042.01</b>	<b>\$11,535.90</b>	<b>\$13,369.60</b>	<b>\$19,061.43</b>	<b>\$12,000.60</b>	<b>\$12,918.60</b>	<b>\$14,829.81</b>	<b>\$16,081.01</b>	<b>\$14,141.60</b>	<b>\$180,684.18</b>

<b>Total Costs</b>	<b>\$12,086.93</b>	<b>\$18,070.41</b>	<b>\$22,459.70</b>	<b>\$15,342.85</b>	<b>\$11,836.74</b>	<b>\$13,663.90</b>	<b>\$19,362.27</b>	<b>\$12,303.62</b>	<b>\$13,221.62</b>	<b>\$15,139.37</b>	<b>\$16,379.67</b>	<b>\$14,440.26</b>	<b>\$184,307.34</b>
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<b>Funding Less Costs</b>	<b>\$1,489.71</b>	<b>(\$4,474.26)</b>	<b>(\$8,954.63)</b>	<b>(\$1,772.73)</b>	<b>\$1,733.38</b>	<b>(\$230.40)</b>	<b>(\$5,727.10)</b>	<b>\$1,312.04</b>	<b>\$394.04</b>	<b>(\$1,256.99)</b>	<b>(\$2,855.09)</b>	<b>(\$915.68)</b>	<b>(\$21,257.71)</b>
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<b>YTD Plan Performance</b>	<b>\$1,489.71</b>	<b>(\$2,984.55)</b>	<b>(\$11,939.18)</b>	<b>(\$13,711.91)</b>	<b>(\$11,978.53)</b>	<b>(\$12,208.93)</b>	<b>(\$17,936.03)</b>	<b>(\$16,623.99)</b>	<b>(\$16,229.95)</b>	<b>(\$17,486.94)</b>	<b>(\$20,342.03)</b>	<b>(\$21,257.71)</b>	
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<b>YTD % of Total Costs to Funding</b>													113.04%
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YTD Average Monthly Cost Per Employee	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
	\$85.72	\$107.32	\$125.58	\$122.01	\$114.82	\$112.60	\$116.55	\$113.03	\$111.03	\$110.58	\$111.39	\$110.89	\$110.89

# City of Manitowoc - Dental Funding Analysis Report

**Plan Name:**  
Preventative Dental

**Prepared By:** Associated Financial Group  
**Date Prepared:** 01/21/16  
**Plan Year:** 01/01/15 - 12/31/15

**Dental Carriers:**  
Auxiant

Total Monthly Funding	
Single	Family
\$15.18	\$34.69

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$2.10	\$2.10
Renewal Fee	\$0.08	\$0.08
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$2.18</b>	<b>\$2.18</b>

Monthly Enrollment	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Total
Single	22	22	26	25	25	23	23	24	24	22	23	23	282
Family	23	23	23	22	22	22	22	22	22	20	22	22	265
<b>Total</b>	<b>45</b>	<b>45</b>	<b>49</b>	<b>47</b>	<b>47</b>	<b>45</b>	<b>45</b>	<b>46</b>	<b>46</b>	<b>42</b>	<b>45</b>	<b>45</b>	<b>547</b>
<b>Total Funding</b>													
Single	333.96	333.96	394.68	379.50	379.50	349.14	349.14	364.32	364.32	333.96	349.14	349.14	\$4,280.76
Family	797.87	797.87	797.87	763.18	763.18	763.18	763.18	763.18	763.18	693.80	763.18	763.18	\$9,192.85
<b>Sum of Total Funding</b>	<b>\$1,131.83</b>	<b>\$1,131.83</b>	<b>\$1,192.55</b>	<b>\$1,142.68</b>	<b>\$1,142.68</b>	<b>\$1,112.32</b>	<b>\$1,112.32</b>	<b>\$1,127.50</b>	<b>\$1,127.50</b>	<b>\$1,027.76</b>	<b>\$1,112.32</b>	<b>\$1,112.32</b>	<b>\$13,473.61</b>
<b>Fixed Costs</b>													
Single	47.96	47.96	56.68	54.50	54.50	50.14	50.14	52.32	52.32	47.96	50.14	50.14	\$614.76
Family	50.14	50.14	50.14	47.96	47.96	47.96	47.96	47.96	47.96	43.60	47.96	47.96	\$577.70
<b>Sum of Total Fixed Costs</b>	<b>\$98.10</b>	<b>\$98.10</b>	<b>\$106.82</b>	<b>\$102.46</b>	<b>\$102.46</b>	<b>\$98.10</b>	<b>\$98.10</b>	<b>\$100.28</b>	<b>\$100.28</b>	<b>\$91.56</b>	<b>\$98.10</b>	<b>\$98.10</b>	<b>\$1,192.46</b>
<b>Claims Costs</b>													
Dental Claims	1,828.00	1,993.00	1,828.59	1,598.00	1,924.00	866.00	1,432.00	721.00	1,150.00	1,446.00	2,189.00	1,849.00	\$18,824.59
<b>Sum of Total Claims Costs</b>	<b>\$1,828.00</b>	<b>\$1,993.00</b>	<b>\$1,828.59</b>	<b>\$1,598.00</b>	<b>\$1,924.00</b>	<b>\$866.00</b>	<b>\$1,432.00</b>	<b>\$721.00</b>	<b>\$1,150.00</b>	<b>\$1,446.00</b>	<b>\$2,189.00</b>	<b>\$1,849.00</b>	<b>\$18,824.59</b>
<b>Total Costs</b>	<b>\$1,926.10</b>	<b>\$2,091.10</b>	<b>\$1,935.41</b>	<b>\$1,700.46</b>	<b>\$2,026.46</b>	<b>\$964.10</b>	<b>\$1,530.10</b>	<b>\$821.28</b>	<b>\$1,250.28</b>	<b>\$1,537.56</b>	<b>\$2,287.10</b>	<b>\$1,947.10</b>	<b>\$20,017.05</b>
<b>Funding Less Costs</b>	<b>(\$794.27)</b>	<b>(\$959.27)</b>	<b>(\$742.86)</b>	<b>(\$557.78)</b>	<b>(\$883.78)</b>	<b>\$148.22</b>	<b>(\$417.78)</b>	<b>\$306.22</b>	<b>(\$122.78)</b>	<b>(\$509.80)</b>	<b>(\$1,174.78)</b>	<b>(\$834.78)</b>	<b>(\$6,543.44)</b>
<b>YTD Plan Performance</b>	<b>(\$794.27)</b>	<b>(\$1,753.54)</b>	<b>(\$2,496.40)</b>	<b>(\$3,054.18)</b>	<b>(\$3,937.96)</b>	<b>(\$3,789.74)</b>	<b>(\$4,207.52)</b>	<b>(\$3,901.30)</b>	<b>(\$4,024.08)</b>	<b>(\$4,533.88)</b>	<b>(\$5,708.66)</b>	<b>(\$6,543.44)</b>	
<b>YTD % of Total Costs to Funding</b>													148.56%
<b>YTD Average Monthly Cost Per Employee</b>	\$42.80	\$44.64	\$42.82	\$41.15	\$41.54	\$38.29	\$37.69	\$35.22	\$34.33	\$34.54	\$36.00	\$36.59	\$36.59