

# City of Manitowoc - Medical Funding Analysis Report

**Plan Name:**  
Medical Plan

**Prepared By:** USI Insurance Services  
**Date Prepared:** 07/20/20  
**Plan Year:** 01/01/20 - 12/31/20

**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	\$8.56	\$23.97
Specific Stop Loss (\$100,000)	\$56.39	\$157.89
Aggregate Stop Loss	\$3.38	\$9.46
Robin Fiduciary Fee	\$0.42	\$0.42
Go365 Platform and Incentives	\$10.51	\$10.51
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$100.75</b>	<b>\$244.58</b>

Monthly Enrollment	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Single	52	51	52	52	52	52							311
Family	143	142	143	143	141	141							853
<b>Total</b>	<b>195</b>	<b>193</b>	<b>195</b>	<b>195</b>	<b>193</b>	<b>193</b>							<b>1,164</b>
<b>Total Funding</b>													
Single	32,258.72	31,638.36	32,258.72	32,258.72	32,258.72	32,258.72							\$192,931.96
Family	224,824.60	223,252.40	224,824.60	224,824.60	221,680.20	221,680.20							\$1,341,086.60
<b>Sum of Total Funding</b>	<b>\$257,083.32</b>	<b>\$254,890.76</b>	<b>\$257,083.32</b>	<b>\$257,083.32</b>	<b>\$253,938.92</b>	<b>\$253,938.92</b>							<b>\$1,534,018.56</b>
<b>Fixed Costs</b>													
Single	5,239.00	5,138.25	5,239.00	5,239.00	5,239.00	5,239.00							\$31,333.25
Family	34,974.94	34,730.36	34,974.94	34,974.94	34,485.78	34,485.78							\$208,626.74
AFG Consulting Fee	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00							\$21,000.00
<b>Sum of Total Fixed Costs</b>	<b>\$43,713.94</b>	<b>\$43,368.61</b>	<b>\$43,713.94</b>	<b>\$43,713.94</b>	<b>\$43,224.78</b>	<b>\$43,224.78</b>							<b>\$260,959.99</b>
<b>Claims Costs</b>													
Medical Claims	10,525.60	181,083.05	185,771.00	128,212.27	70,585.70	50,645.68							\$626,823.30
Prescription Drug Claims	9,369.49	17,615.13	18,850.62	38,480.68	27,782.90	31,960.24							\$144,059.06
<b>Anthem Med Run Out</b>	<b>52,402.00</b>	<b>27,298.00</b>	<b>-57.00</b>	<b>3,480.00</b>	<b>527.00</b>	<b>-3,942.00</b>							<b>\$79,708.00</b>
Anthem Rx Run Out	-616.00	0.00	0.00	0.00	0.00	0.00							(\$616.00)
Shared Savings	0.00	295.95	174.95	27.12	69.96	132.81							\$700.79
Clinic Expenses	4,646.66	4,069.68	0.00	11,154.20	3,709.76	5,020.84							\$28,601.14
Discount Share	0.00	48.82	0.00	0.00	0.00	0.00							\$48.82
<b>Sum of Total Claims Costs</b>	<b>\$76,327.75</b>	<b>\$230,410.63</b>	<b>\$204,739.57</b>	<b>\$181,354.27</b>	<b>\$102,675.32</b>	<b>\$83,817.57</b>							<b>\$879,325.11</b>
<b>Reimbursements</b>													
Specific Excess Loss	0.00	(25,032.25)	(250.23)	(7,189.57)	0.00	0.00							(\$32,472.05)
Prescription Drug Rebate	0.00	0.00	0.00	0.00	0.00	0.00							\$0.00
<b>Sum of Reimbursements</b>	<b>\$0.00</b>	<b>(\$25,032.25)</b>	<b>(\$250.23)</b>	<b>(\$7,189.57)</b>	<b>\$0.00</b>	<b>\$0.00</b>							<b>(\$32,472.05)</b>
<b>Total Costs</b>	<b>\$120,041.69</b>	<b>\$248,746.99</b>	<b>\$248,203.28</b>	<b>\$217,878.64</b>	<b>\$145,900.10</b>	<b>\$127,042.35</b>							<b>\$1,107,813.05</b>
<b>Funding Less Costs</b>	<b>\$137,041.63</b>	<b>\$6,143.77</b>	<b>\$8,880.04</b>	<b>\$39,204.68</b>	<b>\$108,038.82</b>	<b>\$126,896.57</b>							<b>\$426,205.51</b>
<b>YTD Plan Performance</b>	<b>\$137,041.63</b>	<b>\$143,185.40</b>	<b>\$152,065.44</b>	<b>\$191,270.12</b>	<b>\$299,308.94</b>	<b>\$426,205.51</b>							
<b>YTD % of Total Costs to Funding</b>													<b>72.22%</b>
<b>YTD Average Monthly Cost Per Employee</b>	<b>\$615.60</b>	<b>\$950.49</b>	<b>\$1,058.31</b>	<b>\$1,073.10</b>	<b>\$1,010.06</b>	<b>\$951.73</b>							<b>\$951.73</b>

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# City of Manitowoc - Dental Funding Analysis Report

**Plan Name:**  
Dental Plan

**Prepared By:** USI Insurance Services  
**Date Prepared:** 07/20/20  
**Plan Year:** 01/01/20 - 12/31/20

**Dental Carriers:**  
Delta Dental

Total Monthly Funding	
Single	Family
\$40.10	\$112.85

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

Monthly Enrollment	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Single	57	57	59	59	60	61							353
Family	136	135	136	136	133	132							808
<b>Total</b>	<b>193</b>	<b>192</b>	<b>195</b>	<b>195</b>	<b>193</b>	<b>193</b>							<b>1,161</b>

Total Funding	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Single	2,285.70	2,285.70	2,365.90	2,365.90	2,406.00	2,446.10							\$14,155.30
Family	15,347.60	15,234.75	15,347.60	15,347.60	15,009.05	14,896.20							\$91,182.80
<b>Sum of Total Funding</b>	<b>\$17,633.30</b>	<b>\$17,520.45</b>	<b>\$17,713.50</b>	<b>\$17,713.50</b>	<b>\$17,415.05</b>	<b>\$17,342.30</b>							<b>\$105,338.10</b>

Fixed Costs	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Single	256.50	256.50	265.50	265.50	270.00	274.50							\$1,588.50
Family	612.00	607.50	612.00	612.00	598.50	594.00							\$3,636.00
<b>Sum of Total Fixed Costs</b>	<b>\$868.50</b>	<b>\$864.00</b>	<b>\$877.50</b>	<b>\$877.50</b>	<b>\$868.50</b>	<b>\$868.50</b>							<b>\$5,224.50</b>

Claims Costs	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
Dental Claims	10,426.00	14,024.00	9,027.00	3,503.00	4,727.00	13,061.00							\$54,768.00
Anthem Run Out Claims	8,235.28	593.37	316.00	-317.00	0.00	0.00							\$8,827.65
<b>Sum of Total Claims Costs</b>	<b>\$18,661.28</b>	<b>\$14,617.37</b>	<b>\$9,343.00</b>	<b>\$3,186.00</b>	<b>\$4,727.00</b>	<b>\$13,061.00</b>							<b>\$63,595.65</b>

Total Costs	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
	\$19,529.78	\$15,481.37	\$10,220.50	\$4,063.50	\$5,595.50	\$13,929.50							\$68,820.15

Funding Less Costs	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
	(\$1,896.48)	\$2,039.08	\$7,493.00	\$13,650.00	\$11,819.55	\$3,412.80							\$36,517.95

YTD Plan Performance	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
	(\$1,896.48)	\$142.60	\$7,635.60	\$21,285.60	\$33,105.15	\$36,517.95							

YTD % of Total Costs to Funding	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
													65.33%

YTD Average Monthly Cost Per Employee	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
	\$101.19	\$90.94	\$77.99	\$63.61	\$56.71	\$59.28							\$59.28

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