

City of Manitowoc - Medical Funding Analysis Report

Medical Summary

Prepared By: Associated Financial Group
 Date Prepared: 04/22/19
 Plan Year: 01/01/19 - 12/31/19

Medical & Rx Carriers:

Anthem & Anthem

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Monthly Enrollment													
Single	47	47	47										141
Family	150	152	152										454
Total	197	199	199										595
Total Members	570	579	580										1,729
Total Medical Funding													
Single	29,033.78	29,033.78	29,033.78										\$87,101.34
Family	235,452.00	238,591.36	238,591.36										\$712,634.72
Sum of Total Medical Funding	\$264,485.78	\$267,625.14	\$267,625.14										\$799,736.06
Fixed Medical Costs													
Single	6,392.00	6,392.00	6,392.00										\$19,176.00
Family	41,127.00	41,675.36	41,675.36										\$124,477.72
AFG Consulting Fee	3,500.00	3,500.00	3,500.00										\$10,500.00
Sum of Total Fixed Medical Costs	\$51,019.00	\$51,567.36	\$51,567.36										\$154,153.72
Total Fixed Costs	\$51,019.00	\$51,567.36	\$51,567.36										\$154,153.72
Claims Costs													
Medical Claims	112,724.00	180,214.00	204,891.00										\$497,829.00
Prescription Drug Claims	55,740.00	68,047.00	83,734.00										\$207,521.00
Clinic Expenses	4,757.29	4,220.16	4,661.37										\$13,638.82
Discount Share	2,895.76	4,559.14	5,896.49										\$13,351.39
Sum of Total Claims Costs	\$176,117.05	\$257,040.30	\$299,182.86										\$732,340.21
Reimbursements													
Specific Excess Loss	(23,928.93)	0.00	0.00										(23,928.93)
Prescription Drug Rebate	0.00	0.00	0.00										0.00
Sum of Reimbursements	(\$23,928.93)	\$0.00	\$0.00										(\$23,928.93)
Total Costs	\$203,207.12	\$308,607.66	\$350,750.22										\$862,565.00
Funding Less Costs	\$61,278.66	(\$40,982.52)	(\$83,125.08)										(\$62,828.94)
YTD Plan Performance	\$61,278.66	\$20,296.14	(\$62,828.94)										
YTD % of Total Costs to Funding													107.86%
YTD Average Monthly Cost Per Employee	\$1,031.51	\$1,292.46	\$1,449.69										\$1,449.69

City of Manitowoc - Medical Funding Analysis Report

Plan Name:

Medical Plan

Prepared By: Associated Financial Group

Date Prepared: 04/22/19

Plan Year: 01/01/19 - 12/31/19

Medical & Rx Carriers:

Anthem & Anthem

Total Monthly Funding	
Single	Family
\$617.74	\$1,569.68

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$40.22	\$40.22
Specific Stop Loss (\$100,000)	\$76.74	\$214.92
Aggregate Stop Loss	\$8.37	\$8.37
COBRA	\$0.66	\$0.66
Go365 Platform and Incentives	\$10.01	\$10.01
Sum of Total Monthly Fixed Costs	\$136.00	\$274.18

Monthly Enrollment	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Single	47	47	47										141
Family	150	152	152										454
Total	197	199	199										595
Total Funding													
Single	29,033.78	29,033.78	29,033.78										\$87,101.34
Family	235,452.00	238,591.36	238,591.36										\$712,634.72
Sum of Total Funding	\$264,485.78	\$267,625.14	\$267,625.14										\$799,736.06
Fixed Costs													
Single	6,392.00	6,392.00	6,392.00										\$19,176.00
Family	41,127.00	41,675.36	41,675.36										\$124,477.72
AFG Consulting Fee	\$3,500.00	\$3,500.00	\$3,500.00										\$10,500.00
Sum of Total Fixed Costs	\$51,019.00	\$51,567.36	\$51,567.36										\$154,153.72
Claims Costs													
Medical Claims	112,724.00	180,214.00	204,891.00										\$497,829.00
Prescription Drug Claims	55,740.00	68,047.00	83,734.00										\$207,521.00
Sum of Total Claims Costs	\$168,464.00	\$248,261.00	\$288,625.00										\$705,350.00
Reimbursements													
Specific Excess Loss	(23,928.93)	0.00	0.00										(\$23,928.93)
Prescription Drug Rebate	0.00	0.00	0.00										\$0.00
Sum of Reimbursements	(\$23,928.93)	\$0.00	\$0.00										(\$23,928.93)
Total Costs	\$195,554.07	\$299,828.36	\$340,192.36										\$835,574.79
Funding Less Costs	\$68,931.71	(\$32,203.22)	(\$72,567.22)										(\$35,838.73)
YTD Plan Performance	\$68,931.71	\$36,728.49	(\$35,838.73)										
YTD % of Total Costs to Funding													104.48%
YTD Average Monthly Cost Per Employee	\$992.66	\$1,250.97	\$1,404.33										\$1,404.33

City of Manitowoc - Dental Funding Analysis Report

Dental Summary

Prepared By: Associated Financial Group
Date Prepared: 04/22/19
Plan Year: 01/01/19 - 12/31/19

Dental Carriers

Anthem

Monthly Enrollment	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Single	54	54	54										162
Family	144	145	147										436
Total	198	199	201										598

Total Funding													
Single	2,184.06	2,184.06	2,184.06										\$6,552.18
Family	15,352.60	15,307.78	15,546.06										\$46,206.44
Sum of Total Funding	\$17,536.66	\$17,491.84	\$17,730.12										\$52,758.62

Fixed Costs													
Single	144.72	144.72	144.72										\$434.16
Family	385.92	388.60	393.96										\$1,168.48
Sum of Total Fixed Costs	\$530.64	\$533.32	\$538.68										\$1,602.64

Claims Costs													
Dental Claims	16,379.64	15,352.34	17,644.41										\$49,376.39
Sum of Total Claims Costs	\$16,379.64	\$15,352.34	\$17,644.41										\$49,376.39

Total Costs	\$16,910.28	\$15,885.66	\$18,183.09										\$50,979.03
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Funding Less Costs	\$626.38	\$1,606.18	(\$452.97)										\$1,779.59
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YTD Plan Performance	\$626.38	\$2,232.56	\$1,779.59										
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YTD % of Total Costs to Funding													96.63%
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YTD Average Monthly Cost Per Employee	\$85.41	\$82.61	\$85.25										\$85.25
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City of Manitowoc - Dental Funding Analysis Report

Plan Name:
Enhanced Dental

Prepared By: Associated Financial Group
Date Prepared: 04/22/19
Plan Year: 01/01/19 - 12/31/19

Dental Carriers:
Anthem

Total Monthly Funding	
Single	Family
\$48.97	\$119.14

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$2.68	\$2.68
Renewal Fee	\$0.00	\$0.00
Sum of Total Monthly Fixed Costs	\$2.68	\$2.68

Monthly Enrollment	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Single	40	40	40										120
Family	122	121	123										366
Total	162	161	163										486
Total Funding													
Single	1,958.80	1,958.80	1,958.80										\$5,876.40
Family	14,535.08	14,415.94	14,654.22										\$43,605.24
Sum of Total Funding	\$16,493.88	\$16,374.74	\$16,613.02										\$49,481.64
Fixed Costs													
Single	107.20	107.20	107.20										\$321.60
Family	326.96	324.28	329.64										\$980.88
Sum of Total Fixed Costs	\$434.16	\$431.48	\$436.84										\$1,302.48
Claims Costs													
Dental Claims	15,674.64	14,712.34	15,760.41										\$46,147.39
Sum of Total Claims Costs	\$15,674.64	\$14,712.34	\$15,760.41										\$46,147.39
Total Costs	\$16,108.80	\$15,143.82	\$16,197.25										\$47,449.87
Funding Less Costs	\$385.08	\$1,230.92	\$415.77										\$2,031.77
YTD Plan Performance	\$385.08	\$1,616.00	\$2,031.77										
YTD % of Total Costs to Funding													95.89%
YTD Average Monthly Cost Per Employee	\$99.44	\$96.76	\$97.63										\$97.63

City of Manitowoc - Dental Funding Analysis Report

Plan Name:
Preventative Dental

Prepared By: Associated Financial Group
Date Prepared: 04/22/19
Plan Year: 01/01/19 - 12/31/19

Dental Carriers:
Anthem

Total Monthly Funding	
Single	Family
\$16.09	\$37.16

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$2.68	\$2.68
Renewal Fee	\$0.00	\$0.00
Sum of Total Monthly Fixed Costs	\$2.68	\$2.68

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Total
Monthly Enrollment													
Single	14	14	14										42
Family	22	24	24										70
Total	36	38	38										112
Total Funding													
Single	225.26	225.26	225.26										\$675.78
Family	817.52	891.84	891.84										\$2,601.20
Sum of Total Funding	\$1,042.78	\$1,117.10	\$1,117.10										\$3,276.98
Fixed Costs													
Single	37.52	37.52	37.52										\$112.56
Family	58.96	64.32	64.32										\$187.60
Sum of Total Fixed Costs	\$96.48	\$101.84	\$101.84										\$300.16
Claims Costs													
Dental Claims	705.00	640.00	1,884.00										\$3,229.00
Sum of Total Claims Costs	\$705.00	\$640.00	\$1,884.00										\$3,229.00
Total Costs	\$801.48	\$741.84	\$1,985.84										\$3,529.16
Funding Less Costs	\$241.30	\$375.26	(\$868.74)										(\$252.18)
YTD Plan Performance	\$241.30	\$616.56	(\$252.18)										
YTD % of Total Costs to Funding													107.70%
YTD Average Monthly Cost Per Employee	\$22.26	\$20.86	\$31.51										\$31.51