

# City of Manitowoc - Medical Funding Analysis Report

## Medical Summary

Prepared By: Associated Financial Group  
 Date Prepared: 10/24/16  
 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	49	48	46	47	49	49				434
Family	135	137	138	137	137	136	136	138	140				1,234
<b>Total</b>	<b>183</b>	<b>186</b>	<b>187</b>	<b>186</b>	<b>185</b>	<b>182</b>	<b>183</b>	<b>187</b>	<b>189</b>				<b>1,668</b>
<b>Total Members</b>	<b>524</b>	<b>529</b>	<b>531</b>	<b>528</b>	<b>522</b>	<b>519</b>	<b>519</b>	<b>534</b>	<b>542</b>				<b>4,748</b>
<b>Total Medical Funding</b>													
Single	25,552.80	26,085.15	26,085.15	26,085.15	25,552.80	24,488.10	25,020.45	26,085.15	26,085.15				\$231,039.90
Family	182,736.00	185,443.20	186,796.80	185,443.20	185,443.20	184,089.60	184,089.60	186,796.80	189,504.00				\$1,670,342.40
<b>Sum of Total Medical Funding</b>	<b>\$208,288.80</b>	<b>\$211,528.35</b>	<b>\$212,881.95</b>	<b>\$211,528.35</b>	<b>\$210,996.00</b>	<b>\$208,577.70</b>	<b>\$209,110.05</b>	<b>\$212,881.95</b>	<b>\$215,589.15</b>				<b>\$1,901,382.30</b>
<b>Fixed Medical Costs</b>													
Single	5,526.72	5,641.86	5,641.86	5,641.86	5,526.72	5,296.44	5,411.58	5,641.86	5,641.86				\$49,970.76
Family	30,970.35	31,429.17	31,658.58	31,429.17	31,429.17	31,199.76	31,199.76	31,658.58	32,117.40				\$283,091.94
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				\$31,500.00
<b>Sum of Total Fixed Medical Costs</b>	<b>\$39,997.07</b>	<b>\$40,571.03</b>	<b>\$40,800.44</b>	<b>\$40,571.03</b>	<b>\$40,455.89</b>	<b>\$39,996.20</b>	<b>\$40,111.34</b>	<b>\$40,800.44</b>	<b>\$41,259.26</b>				<b>\$364,562.70</b>
<b>Total Fixed Costs</b>	<b>\$39,997.07</b>	<b>\$40,571.03</b>	<b>\$40,800.44</b>	<b>\$40,571.03</b>	<b>\$40,455.89</b>	<b>\$39,996.20</b>	<b>\$40,111.34</b>	<b>\$40,800.44</b>	<b>\$41,259.26</b>				<b>\$364,562.70</b>
<b>Claims Costs</b>													
Medical Claims	18,222.00	53,439.00	55,030.00	115,636.00	111,687.00	113,555.00	74,211.00	261,463.00	311,188.00				\$1,114,431.00
Prescription Drug Claims	15,810.00	58,292.00	32,945.00	67,980.00	56,411.00	99,513.00	99,195.00	87,088.00	44,387.00				\$561,621.00
Auxiant Run Out	124,727.44	75,669.44	18,335.01	1,245.60	2,950.00	3,207.18	11,574.41	455.43	130.91				\$238,295.42
Serve You Run Out	15.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				\$15.00
Clinic Rental	0.00	138.75	138.75	138.75	138.75	138.75	138.75	138.75	138.75				\$1,110.00
Clinic Expenses	0.00	2,221.61	4,599.99	4,544.84	4,271.31	4,407.62	3,972.30	4,796.15	6,655.92				\$35,469.74
FSA Contributions	22,400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				\$22,400.00
<b>Sum of Total Claims Costs</b>	<b>\$181,174.44</b>	<b>\$189,760.80</b>	<b>\$111,048.75</b>	<b>\$189,545.19</b>	<b>\$175,458.06</b>	<b>\$220,821.55</b>	<b>\$189,091.46</b>	<b>\$353,941.33</b>	<b>\$362,500.58</b>				<b>\$1,973,342.16</b>
<b>Reimbursements</b>													
Specific Excess Loss	0.00	0.00	0.00	0.00	0.00	(16,353.37)	(31,099.22)	(84,351.39)	(103,329.92)				(235,133.90)
Prescription Drug Rebate	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>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$16,353.37)</b>	<b>(\$31,099.22)</b>	<b>(\$84,351.39)</b>	<b>(\$103,329.92)</b>				<b>(\$235,133.90)</b>
<b>Total Costs</b>	<b>\$221,171.51</b>	<b>\$230,331.83</b>	<b>\$151,849.19</b>	<b>\$230,116.22</b>	<b>\$215,913.95</b>	<b>\$244,464.38</b>	<b>\$198,103.58</b>	<b>\$310,390.38</b>	<b>\$300,429.92</b>				<b>\$2,102,770.96</b>
<b>Funding Less Costs</b>	<b>(\$12,882.71)</b>	<b>(\$18,803.48)</b>	<b>\$61,032.76</b>	<b>(\$18,587.87)</b>	<b>(\$4,917.95)</b>	<b>(\$35,886.68)</b>	<b>\$11,006.47</b>	<b>(\$97,508.43)</b>	<b>(\$84,840.77)</b>				<b>(\$201,388.66)</b>
<b>YTD Plan Performance</b>	<b>(\$12,882.71)</b>	<b>(\$31,686.19)</b>	<b>\$29,346.57</b>	<b>\$10,758.70</b>	<b>\$5,840.75</b>	<b>(\$30,045.93)</b>	<b>(\$19,039.46)</b>	<b>(\$116,547.89)</b>	<b>(\$201,388.66)</b>				
<b>YTD % of Total Costs to Funding</b>													110.59%
<b>YTD Average Monthly Cost Per Employee</b>	<b>\$1,208.59</b>	<b>\$1,223.59</b>	<b>\$1,085.17</b>	<b>\$1,123.27</b>	<b>\$1,132.02</b>	<b>\$1,166.68</b>	<b>\$1,154.76</b>	<b>\$1,218.62</b>	<b>\$1,260.65</b>				<b>\$1,260.65</b>

# City of Manitowoc - Medical Funding Analysis Report

**Plan Name:**  
Medical Plan

**Prepared By:** Associated Financial Group  
**Date Prepared:** 10/24/16  
**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	49	48	46	47	49	49				434
Family	135	137	138	137	137	136	136	138	140				1,234
<b>Total</b>	<b>183</b>	<b>186</b>	<b>187</b>	<b>186</b>	<b>185</b>	<b>182</b>	<b>183</b>	<b>187</b>	<b>189</b>				<b>1,668</b>
<b>Total Funding</b>													
Single	25,552.80	26,085.15	26,085.15	26,085.15	25,552.80	24,488.10	25,020.45	26,085.15	26,085.15				\$231,039.90
Family	182,736.00	185,443.20	186,796.80	185,443.20	185,443.20	184,089.60	184,089.60	186,796.80	189,504.00				\$1,670,342.40
<b>Sum of Total Funding</b>	<b>\$208,288.80</b>	<b>\$211,528.35</b>	<b>\$212,881.95</b>	<b>\$211,528.35</b>	<b>\$210,996.00</b>	<b>\$208,577.70</b>	<b>\$209,110.05</b>	<b>\$212,881.95</b>	<b>\$215,589.15</b>				<b>\$1,901,382.30</b>
<b>Fixed Costs</b>													
Single	5,526.72	5,641.86	5,641.86	5,641.86	5,526.72	5,296.44	5,411.58	5,641.86	5,641.86				\$49,970.76
Family	30,970.35	31,429.17	31,658.58	31,429.17	31,429.17	31,199.76	31,199.76	31,658.58	32,117.40				\$283,091.94
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				\$31,500.00
<b>Sum of Total Fixed Costs</b>	<b>\$39,997.07</b>	<b>\$40,571.03</b>	<b>\$40,800.44</b>	<b>\$40,571.03</b>	<b>\$40,455.89</b>	<b>\$39,996.20</b>	<b>\$40,111.34</b>	<b>\$40,800.44</b>	<b>\$41,259.26</b>				<b>\$364,562.70</b>
<b>Claims Costs</b>													
Medical Claims	18,222.00	53,439.00	55,030.00	115,636.00	111,687.00	113,555.00	74,211.00	261,463.00	311,188.00				\$1,114,431.00
Prescription Drug Claims	15,810.00	58,292.00	32,945.00	67,980.00	56,411.00	99,513.00	99,195.00	87,088.00	44,387.00				\$561,621.00
Auxiant Run Out	124,727.44	75,669.44	18,335.01	1,245.60	2,950.00	3,207.18	11,574.41	455.43	130.91				\$238,295.42
Serve You Run Out	15.00	0.00	0.00	0.00	0.00	0.00	0.00	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>\$184,861.60</b>	<b>\$171,048.00</b>	<b>\$216,275.18</b>	<b>\$184,980.41</b>	<b>\$349,006.43</b>	<b>\$355,705.91</b>				<b>\$1,914,362.42</b>
<b>Reimbursements</b>													
Specific Excess Loss	0.00	0.00	0.00	0.00	0.00	(16,353.37)	(31,099.22)	(84,351.39)	(103,329.92)				(\$235,133.90)
Prescription Drug Rebate	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>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>(\$16,353.37)</b>	<b>(\$31,099.22)</b>	<b>(\$84,351.39)</b>	<b>(\$103,329.92)</b>				<b>(\$235,133.90)</b>
<b>Total Costs</b>	<b>\$198,771.51</b>	<b>\$227,971.47</b>	<b>\$147,110.45</b>	<b>\$225,432.63</b>	<b>\$211,503.89</b>	<b>\$239,918.01</b>	<b>\$193,992.53</b>	<b>\$305,455.48</b>	<b>\$293,635.25</b>				<b>\$2,043,791.22</b>
<b>Funding Less Costs</b>	<b>\$9,517.29</b>	<b>(\$16,443.12)</b>	<b>\$65,771.50</b>	<b>(\$13,904.28)</b>	<b>(\$507.89)</b>	<b>(\$31,340.31)</b>	<b>\$15,117.52</b>	<b>(\$92,573.53)</b>	<b>(\$78,046.10)</b>				<b>(\$142,408.92)</b>
<b>YTD Plan Performance</b>	<b>\$9,517.29</b>	<b>(\$6,925.83)</b>	<b>\$58,845.67</b>	<b>\$44,941.39</b>	<b>\$44,433.50</b>	<b>\$13,093.19</b>	<b>\$28,210.71</b>	<b>(\$64,362.82)</b>	<b>(\$142,408.92)</b>				
<b>YTD % of Total Costs to Funding</b>													107.49%
<b>YTD Average Monthly Cost Per Employee</b>	\$1,086.18	\$1,156.49	\$1,032.11	\$1,077.20	\$1,090.39	\$1,127.78	\$1,118.19	\$1,183.34	\$1,225.29				\$1,225.29

# City of Manitowoc - Dental Funding Analysis Report

## Dental Summary

Prepared By: Associated Financial Group  
 Date Prepared: 10/24/16  
 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	51	51	51	51	50	50	51	52				458
Family	134	136	137	136	135	134	135	137	136				1,220
<b>Total</b>	<b>185</b>	<b>187</b>	<b>188</b>	<b>187</b>	<b>186</b>	<b>184</b>	<b>185</b>	<b>188</b>	<b>188</b>				<b>1,678</b>

## Total Funding

Single	1,835.50	1,835.50	1,835.50	1,835.50	1,835.50	1,820.40	1,820.40	1,865.94	1,911.48				\$16,595.72
Family	13,593.94	13,814.96	13,925.47	13,814.96	13,780.35	13,669.84	13,780.35	14,001.37	13,890.86				\$124,272.10
<b>Sum of Total Funding</b>	<b>\$15,429.44</b>	<b>\$15,650.46</b>	<b>\$15,760.97</b>	<b>\$15,650.46</b>	<b>\$15,615.85</b>	<b>\$15,490.24</b>	<b>\$15,600.75</b>	<b>\$15,867.31</b>	<b>\$15,802.34</b>				<b>\$140,867.82</b>

## Fixed Costs

Single	136.68	136.68	136.68	136.68	136.68	134.00	134.00	136.68	139.36				\$1,227.44
Family	359.12	364.48	367.16	364.48	361.80	359.12	361.80	367.16	364.48				\$3,269.60
<b>Sum of Total Fixed Costs</b>	<b>\$495.80</b>	<b>\$501.16</b>	<b>\$503.84</b>	<b>\$501.16</b>	<b>\$498.48</b>	<b>\$493.12</b>	<b>\$495.80</b>	<b>\$503.84</b>	<b>\$503.84</b>				<b>\$4,497.04</b>

## Claims Costs

Dental Claims	6,423.67	14,236.48	18,351.84	12,393.80	15,680.69	18,259.11	16,129.68	10,174.93	18,122.57				\$129,772.77
<b>Sum of Total Claims Costs</b>	<b>\$6,423.67</b>	<b>\$14,236.48</b>	<b>\$18,351.84</b>	<b>\$12,393.80</b>	<b>\$15,680.69</b>	<b>\$18,259.11</b>	<b>\$16,129.68</b>	<b>\$10,174.93</b>	<b>\$18,122.57</b>				<b>\$129,772.77</b>

## Total Costs

<b>Total Costs</b>	<b>\$6,919.47</b>	<b>\$14,737.64</b>	<b>\$18,855.68</b>	<b>\$12,894.96</b>	<b>\$16,179.17</b>	<b>\$18,752.23</b>	<b>\$16,625.48</b>	<b>\$10,678.77</b>	<b>\$18,626.41</b>				<b>\$134,269.81</b>
--------------------	-------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--	--	--	---------------------

## Funding Less Costs

<b>Funding Less Costs</b>	<b>\$8,509.97</b>	<b>\$912.82</b>	<b>(\$3,094.71)</b>	<b>\$2,755.50</b>	<b>(\$563.32)</b>	<b>(\$3,261.99)</b>	<b>(\$1,024.73)</b>	<b>\$5,188.54</b>	<b>(\$2,824.07)</b>				<b>\$6,598.01</b>
---------------------------	-------------------	-----------------	---------------------	-------------------	-------------------	---------------------	---------------------	-------------------	---------------------	--	--	--	-------------------

## YTD Plan Performance

<b>YTD Plan Performance</b>	<b>\$8,509.97</b>	<b>\$9,422.79</b>	<b>\$6,328.08</b>	<b>\$9,083.58</b>	<b>\$8,520.26</b>	<b>\$5,258.27</b>	<b>\$4,233.54</b>	<b>\$9,422.08</b>	<b>\$6,598.01</b>				
-----------------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	--	--	--	--

## YTD % of Total Costs to Funding

95.32%

## YTD Average Monthly Cost

### Per Employee

<b>Per Employee</b>	<b>\$37.40</b>	<b>\$58.22</b>	<b>\$72.34</b>	<b>\$71.50</b>	<b>\$74.58</b>	<b>\$79.09</b>	<b>\$80.62</b>	<b>\$77.61</b>	<b>\$80.02</b>				<b>\$80.02</b>
---------------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	--	--	--	----------------

# City of Manitowoc - Dental Funding Analysis Report

**Plan Name:**  
Enhanced Dental

**Dental Carriers:**  
Anthem

Total Monthly Funding	
Single	Family
\$45.54	\$110.51

**Prepared By:** Associated Financial Group  
**Date Prepared:** 10/24/16  
**Plan Year:** 01/01/16 - 12/31/16

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$2.68	\$2.68
Renewal Fee	\$0.00	\$0.00
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$2.68</b>	<b>\$2.68</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	35	35	35	35	35	35	35	36	37				318
Family	118	120	121	120	120	119	120	122	121				1,081
<b>Total</b>	<b>153</b>	<b>155</b>	<b>156</b>	<b>155</b>	<b>155</b>	<b>154</b>	<b>155</b>	<b>158</b>	<b>158</b>				<b>1,399</b>

Total Funding	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	1,593.90	1,593.90	1,593.90	1,593.90	1,593.90	1,593.90	1,593.90	1,639.44	1,684.98				\$14,481.72
Family	13,040.18	13,261.20	13,371.71	13,261.20	13,261.20	13,150.69	13,261.20	13,482.22	13,371.71				\$119,461.31
<b>Sum of Total Funding</b>	<b>\$14,634.08</b>	<b>\$14,855.10</b>	<b>\$14,965.61</b>	<b>\$14,855.10</b>	<b>\$14,855.10</b>	<b>\$14,744.59</b>	<b>\$14,855.10</b>	<b>\$15,121.66</b>	<b>\$15,056.69</b>				<b>\$133,943.03</b>

Fixed Costs	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	93.80	93.80	93.80	93.80	93.80	93.80	93.80	96.48	99.16				\$852.24
Family	316.24	321.60	324.28	321.60	321.60	318.92	321.60	326.96	324.28				\$2,897.08
<b>Sum of Total Fixed Costs</b>	<b>\$410.04</b>	<b>\$415.40</b>	<b>\$418.08</b>	<b>\$415.40</b>	<b>\$415.40</b>	<b>\$412.72</b>	<b>\$415.40</b>	<b>\$423.44</b>	<b>\$423.44</b>				<b>\$3,749.32</b>

Claims Costs	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
Dental Claims	6,197.67	13,847.48	17,217.80	12,152.80	13,817.60	17,316.11	15,958.68	9,796.93	17,444.57				\$123,749.64
<b>Sum of Total Claims Costs</b>	<b>\$6,197.67</b>	<b>\$13,847.48</b>	<b>\$17,217.80</b>	<b>\$12,152.80</b>	<b>\$13,817.60</b>	<b>\$17,316.11</b>	<b>\$15,958.68</b>	<b>\$9,796.93</b>	<b>\$17,444.57</b>				<b>\$123,749.64</b>

<b>Total Costs</b>	<b>\$6,607.71</b>	<b>\$14,262.88</b>	<b>\$17,635.88</b>	<b>\$12,568.20</b>	<b>\$14,233.00</b>	<b>\$17,728.83</b>	<b>\$16,374.08</b>	<b>\$10,220.37</b>	<b>\$17,868.01</b>				<b>\$127,498.96</b>
--------------------	-------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--------------------	--	--	--	---------------------

<b>Funding Less Costs</b>	<b>\$8,026.37</b>	<b>\$592.22</b>	<b>(\$2,670.27)</b>	<b>\$2,286.90</b>	<b>\$622.10</b>	<b>(\$2,984.24)</b>	<b>(\$1,518.98)</b>	<b>\$4,901.29</b>	<b>(\$2,811.32)</b>				<b>\$6,444.07</b>
---------------------------	-------------------	-----------------	---------------------	-------------------	-----------------	---------------------	---------------------	-------------------	---------------------	--	--	--	-------------------

<b>YTD Plan Performance</b>	<b>\$8,026.37</b>	<b>\$8,618.59</b>	<b>\$5,948.32</b>	<b>\$8,235.22</b>	<b>\$8,857.32</b>	<b>\$5,873.08</b>	<b>\$4,354.10</b>	<b>\$9,255.39</b>	<b>\$6,444.07</b>				
-----------------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	--	--	--	--

<b>YTD % of Total Costs to Funding</b>													95.19%
--	--	--	--	--	--	--	--	--	--	--	--	--	--------

<b>YTD Average Monthly Cost Per Employee</b>	<b>\$43.19</b>	<b>\$67.76</b>	<b>\$82.99</b>	<b>\$82.51</b>	<b>\$84.38</b>	<b>\$89.48</b>	<b>\$91.79</b>	<b>\$88.34</b>	<b>\$91.14</b>				<b>\$91.14</b>
--	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	----------------	--	--	--	----------------

# City of Manitowoc - Dental Funding Analysis Report

**Plan Name:**  
Preventative Dental

**Prepared By:** Associated Financial Group  
**Date Prepared:** 10/24/16  
**Plan Year:** 01/01/16 - 12/31/16

**Dental Carriers:**  
Anthem

Total Monthly Funding	
Single	Family
\$15.10	\$34.61

	Total Monthly Fixed Costs	
	Single	Family
Administration Fee	\$2.68	\$2.68
Renewal Fee	\$0.00	\$0.00
<b>Sum of Total Monthly Fixed Costs</b>	<b>\$2.68</b>	<b>\$2.68</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	16	16	16	16	16	15	15	15	15	15			140
Family	16	16	16	16	15	15	15	15	15				139
<b>Total</b>	<b>32</b>	<b>32</b>	<b>32</b>	<b>32</b>	<b>31</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>30</b>				<b>279</b>
<b>Total Funding</b>													
Single	241.60	241.60	241.60	241.60	241.60	226.50	226.50	226.50	226.50				\$2,114.00
Family	553.76	553.76	553.76	553.76	519.15	519.15	519.15	519.15	519.15				\$4,810.79
<b>Sum of Total Funding</b>	<b>\$795.36</b>	<b>\$795.36</b>	<b>\$795.36</b>	<b>\$795.36</b>	<b>\$760.75</b>	<b>\$745.65</b>	<b>\$745.65</b>	<b>\$745.65</b>	<b>\$745.65</b>				<b>\$6,924.79</b>
<b>Fixed Costs</b>													
Single	42.88	42.88	42.88	42.88	42.88	40.20	40.20	40.20	40.20	40.20			\$375.20
Family	42.88	42.88	42.88	42.88	40.20	40.20	40.20	40.20	40.20				\$372.52
<b>Sum of Total Fixed Costs</b>	<b>\$85.76</b>	<b>\$85.76</b>	<b>\$85.76</b>	<b>\$85.76</b>	<b>\$83.08</b>	<b>\$80.40</b>	<b>\$80.40</b>	<b>\$80.40</b>	<b>\$80.40</b>				<b>\$747.72</b>
<b>Claims Costs</b>													
Dental Claims	226.00	389.00	1,134.04	241.00	1,863.09	943.00	171.00	378.00	678.00				\$6,023.13
<b>Sum of Total Claims Costs</b>	<b>\$226.00</b>	<b>\$389.00</b>	<b>\$1,134.04</b>	<b>\$241.00</b>	<b>\$1,863.09</b>	<b>\$943.00</b>	<b>\$171.00</b>	<b>\$378.00</b>	<b>\$678.00</b>				<b>\$6,023.13</b>
<b>Total Costs</b>	<b>\$311.76</b>	<b>\$474.76</b>	<b>\$1,219.80</b>	<b>\$326.76</b>	<b>\$1,946.17</b>	<b>\$1,023.40</b>	<b>\$251.40</b>	<b>\$458.40</b>	<b>\$758.40</b>				<b>\$6,770.85</b>
<b>Funding Less Costs</b>	<b>\$483.60</b>	<b>\$320.60</b>	<b>(\$424.44)</b>	<b>\$468.60</b>	<b>(\$1,185.42)</b>	<b>(\$277.75)</b>	<b>\$494.25</b>	<b>\$287.25</b>	<b>(\$12.75)</b>				<b>\$153.94</b>
<b>YTD Plan Performance</b>	<b>\$483.60</b>	<b>\$804.20</b>	<b>\$379.76</b>	<b>\$848.36</b>	<b>(\$337.06)</b>	<b>(\$614.81)</b>	<b>(\$120.56)</b>	<b>\$166.69</b>	<b>\$153.94</b>				
<b>YTD % of Total Costs to Funding</b>													97.78%
<b>YTD Average Monthly Cost Per Employee</b>	\$9.74	\$12.29	\$20.90	\$18.23	\$26.91	\$28.06	\$25.36	\$24.15	\$24.27				\$24.27