

City of Manitowoc - Medical Funding Analysis Report

Medical Summary

Medical & Rx Carriers:

Anthem & Anthem

Prepared By: Associated Financial Group

Date Prepared: 05/20/19

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

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	45	45								231
Family	150	152	152	151	152								757
Total	197	199	199	196	197								988
Total Members	570	579	580	573	577								2,879
Total Medical Funding													
Single	29,033.78	29,033.78	29,033.78	27,798.30	27,798.30								\$142,697.94
Family	235,452.00	238,591.36	238,591.36	237,021.68	238,591.36								\$1,188,247.76
Sum of Total Medical Funding	\$264,485.78	\$267,625.14	\$267,625.14	\$264,819.98	\$266,389.66								\$1,330,945.70
Fixed Medical Costs													
Single	6,392.00	6,392.00	6,392.00	6,120.00	6,120.00								\$31,416.00
Family	41,127.00	41,675.36	41,675.36	41,401.18	41,675.36								\$207,554.26
AFG Consulting Fee	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00								\$17,500.00
Sum of Total Fixed Medical Costs	\$51,019.00	\$51,567.36	\$51,567.36	\$51,021.18	\$51,295.36								\$256,470.26
Total Fixed Costs	\$51,019.00	\$51,567.36	\$51,567.36	\$51,021.18	\$51,295.36								\$256,470.26
Claims Costs													
Medical Claims	112,724.00	180,214.00	204,891.00	152,956.00	97,419.00								\$748,204.00
Prescription Drug Claims	55,740.00	68,047.00	83,734.00	51,409.00	67,646.00								\$326,576.00
Clinic Expenses	4,757.29	4,220.16	4,661.37	4,835.72	4,629.88								\$23,104.42
Discount Share	2,895.76	4,559.14	5,896.49	5,250.58	3,200.85								\$21,802.82
Sum of Total Claims Costs	\$176,117.05	\$257,040.30	\$299,182.86	\$214,451.30	\$172,895.73								\$1,119,687.24
Reimbursements													
Specific Excess Loss	(23,928.93)	0.00	0.00	0.00	0.00								(23,928.93)
Prescription Drug Rebate	0.00	0.00	0.00	0.00	0.00								0.00
Sum of Reimbursements	(\$23,928.93)	\$0.00	\$0.00	\$0.00	\$0.00								(\$23,928.93)
Total Costs	\$203,207.12	\$308,607.66	\$350,750.22	\$265,472.48	\$224,191.09								\$1,352,228.57
Funding Less Costs	\$61,278.66	(\$40,982.52)	(\$83,125.08)	(\$652.50)	\$42,198.57								(\$21,282.87)
YTD Plan Performance	\$61,278.66	\$20,296.14	(\$62,828.94)	(\$63,481.44)	(\$21,282.87)								
YTD % of Total Costs to Funding													101.60%
YTD Average Monthly Cost Per Employee	\$1,031.51	\$1,292.46	\$1,449.69	\$1,426.09	\$1,368.65								\$1,368.65

City of Manitowoc - Medical Funding Analysis Report

Plan Name:

Medical Plan

Prepared By:

Associated Financial Group

Date Prepared:

05/20/19

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	45	45								231
Family	150	152	152	151	152								757
Total	197	199	199	196	197								988
Total Funding													
Single	29,033.78	29,033.78	29,033.78	27,798.30	27,798.30								\$142,697.94
Family	235,452.00	238,591.36	238,591.36	237,021.68	238,591.36								\$1,188,247.76
Sum of Total Funding	\$264,485.78	\$267,625.14	\$267,625.14	\$264,819.98	\$266,389.66								\$1,330,945.70
Fixed Costs													
Single	6,392.00	6,392.00	6,392.00	6,120.00	6,120.00								\$31,416.00
Family	41,127.00	41,675.36	41,675.36	41,401.18	41,675.36								\$207,554.26
AFG Consulting Fee	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00								\$17,500.00
Sum of Total Fixed Costs	\$51,019.00	\$51,567.36	\$51,567.36	\$51,021.18	\$51,295.36								\$256,470.26
Claims Costs													
Medical Claims	112,724.00	180,214.00	204,891.00	152,956.00	97,419.00								\$748,204.00
Prescription Drug Claims	55,740.00	68,047.00	83,734.00	51,409.00	67,646.00								\$326,576.00
Discount Share	2,895.76	4,559.14	5,896.49	5,250.58	3,200.85								\$21,802.82
Sum of Total Claims Costs	\$171,359.76	\$252,820.14	\$294,521.49	\$209,615.58	\$168,265.85								\$1,096,582.82
Reimbursements													
Specific Excess Loss	(23,928.93)	0.00	0.00	0.00	0.00								(\$23,928.93)
Prescription Drug Rebate	0.00	0.00	0.00	0.00	0.00								\$0.00
Sum of Reimbursements	(\$23,928.93)	\$0.00	\$0.00	\$0.00	\$0.00								(\$23,928.93)
Total Costs	\$198,449.83	\$304,387.50	\$346,088.85	\$260,636.76	\$219,561.21								\$1,329,124.15
Funding Less Costs	\$66,035.95	(\$36,762.36)	(\$78,463.71)	\$4,183.22	\$46,828.45								\$1,821.55
YTD Plan Performance	\$66,035.95	\$29,273.59	(\$49,190.12)	(\$45,006.90)	\$1,821.55								
YTD % of Total Costs to Funding													99.86%
YTD Average Monthly Cost Per Employee	\$1,007.36	\$1,269.79	\$1,426.77	\$1,402.73	\$1,345.27								\$1,345.27

City of Manitowoc - Dental Funding Analysis Report

Dental Summary

Dental Carriers

Anthem

Prepared By: Associated Financial Group

Date Prepared: 05/20/19

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

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	52	53								267
Family	144	145	147	147	146								729
Total	198	199	201	199	199								996
Total Funding													
Single	2,184.06	2,184.06	2,184.06	2,119.00	2,167.97								\$10,839.15
Family	15,352.60	15,307.78	15,546.06	15,464.08	15,344.94								\$77,015.46
Sum of Total Funding	\$17,536.66	\$17,491.84	\$17,730.12	\$17,583.08	\$17,512.91								\$87,854.61
Fixed Costs													
Single	144.72	144.72	144.72	139.36	142.04								\$715.56
Family	385.92	388.60	393.96	393.96	391.28								\$1,953.72
Sum of Total Fixed Costs	\$530.64	\$533.32	\$538.68	\$533.32	\$533.32								\$2,669.28
Claims Costs													
Dental Claims	16,379.64	15,352.34	17,644.41	16,359.19	19,727.83								\$85,463.41
Sum of Total Claims Costs	\$16,379.64	\$15,352.34	\$17,644.41	\$16,359.19	\$19,727.83								\$85,463.41
Total Costs	\$16,910.28	\$15,885.66	\$18,183.09	\$16,892.51	\$20,261.15								\$88,132.69
Funding Less Costs	\$626.38	\$1,606.18	(\$452.97)	\$690.57	(\$2,748.24)								(\$278.08)
YTD Plan Performance	\$626.38	\$2,232.56	\$1,779.59	\$2,470.16	(\$278.08)								
YTD % of Total Costs to Funding													100.32%
YTD Average Monthly Cost													
Per Employee	\$85.41	\$82.61	\$85.25	\$85.16	\$88.49								\$88.49

City of Manitowoc - Dental Funding Analysis Report

Plan Name:
Enhanced Dental

Prepared By: Associated Financial Group
Date Prepared: 05/20/19
Plan Year: 01/01/19 - 12/31/19

Dental Carriers: Anthem	Total Monthly Funding		Total Monthly Fixed Costs	
	Single	Family	Single	Family
	\$48.97	\$119.14		
			Administration Fee	
			Renewal Fee	
			Sum of Total Monthly Fixed Costs	

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	39	40								199
Family	122	121	123	122	121								609
Total	162	161	163	161	161								808
Total Funding													
Single	1,958.80	1,958.80	1,958.80	1,909.83	1,958.80								\$9,745.03
Family	14,535.08	14,415.94	14,654.22	14,535.08	14,415.94								\$72,556.26
Sum of Total Funding	\$16,493.88	\$16,374.74	\$16,613.02	\$16,444.91	\$16,374.74								\$82,301.29
Fixed Costs													
Single	107.20	107.20	107.20	104.52	107.20								\$533.32
Family	326.96	324.28	329.64	326.96	324.28								\$1,632.12
Sum of Total Fixed Costs	\$434.16	\$431.48	\$436.84	\$431.48	\$431.48								\$2,165.44
Claims Costs													
Dental Claims	15,674.64	14,712.34	15,760.41	14,445.19	18,026.83								\$78,619.41
Sum of Total Claims Costs	\$15,674.64	\$14,712.34	\$15,760.41	\$14,445.19	\$18,026.83								\$78,619.41
Total Costs	\$16,108.80	\$15,143.82	\$16,197.25	\$14,876.67	\$18,458.31								\$80,784.85
Funding Less Costs	\$385.08	\$1,230.92	\$415.77	\$1,568.24	(\$2,083.57)								\$1,516.44
YTD Plan Performance	\$385.08	\$1,616.00	\$2,031.77	\$3,600.01	\$1,516.44								
YTD % of Total Costs to Funding													98.16%
YTD Average Monthly Cost Per Employee	\$99.44	\$96.76	\$97.63	\$96.33	\$99.98								\$99.98

City of Manitowoc - Dental Funding Analysis Report

Plan Name:
Preventative Dental

Prepared By: Associated Financial Group
Date Prepared: 05/20/19
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

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	14	14	14	13	13								68
Family	22	24	24	25	25								120
Total	36	38	38	38	38								188
Total Funding													
Single	225.26	225.26	225.26	209.17	209.17								\$1,094.12
Family	817.52	891.84	891.84	929.00	929.00								\$4,459.20
Sum of Total Funding	\$1,042.78	\$1,117.10	\$1,117.10	\$1,138.17	\$1,138.17								\$5,553.32
Fixed Costs													
Single	37.52	37.52	37.52	34.84	34.84								\$182.24
Family	58.96	64.32	64.32	67.00	67.00								\$321.60
Sum of Total Fixed Costs	\$96.48	\$101.84	\$101.84	\$101.84	\$101.84								\$503.84
Claims Costs													
Dental Claims	705.00	640.00	1,884.00	1,914.00	1,701.00								\$6,844.00
Sum of Total Claims Costs	\$705.00	\$640.00	\$1,884.00	\$1,914.00	\$1,701.00								\$6,844.00
Total Costs	\$801.48	\$741.84	\$1,985.84	\$2,015.84	\$1,802.84								\$7,347.84
Funding Less Costs	\$241.30	\$375.26	(\$868.74)	(\$877.67)	(\$664.67)								(\$1,794.52)
YTD Plan Performance	\$241.30	\$616.56	(\$252.18)	(\$1,129.85)	(\$1,794.52)								
YTD % of Total Costs to Funding													132.31%
YTD Average Monthly Cost Per Employee	\$22.26	\$20.86	\$31.51	\$36.97	\$39.08								\$39.08