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Section I

Medical Experience



City of Manitowoc
Medical / Rx Plan
Experience Dashboard
Experience Period Ending 03/31/2023

Experience Summary

	2022	2023 YTD	2023 Annualized	Δ from Prior
Net Paid Claims	\$2,747,461	\$702,333	\$2,809,331	2.3%
Actual Net Cost	\$3,303,377	\$840,495	\$3,361,980	1.8%
Actual Net Cost to FIE	111.1%	107.3%	107.3%	
Gross Rx Claims to Total Net Claims	15.2%	11.6%	11.6%	
Net Claims PEPE	\$14,024	\$3,817	\$15,268	8.9%
Average Employees	196	184	184	-6.1%

Observations

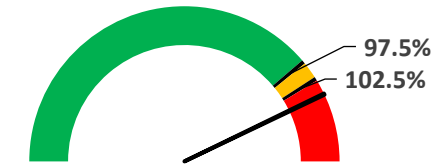
For the current experience period Jan 1, 2023 to Mar 31, 2023, the group is currently performing favorably based on the following:

- There are several large claimants over \$50,000, making up 25.2% of the total claims. Typically, high cost claimants make up 20% to 35% of total claims.
- Prescription drug claims currently account for 11.6% of total claims.
- Average number of employees has decreased by -6.1% compared to the prior year.

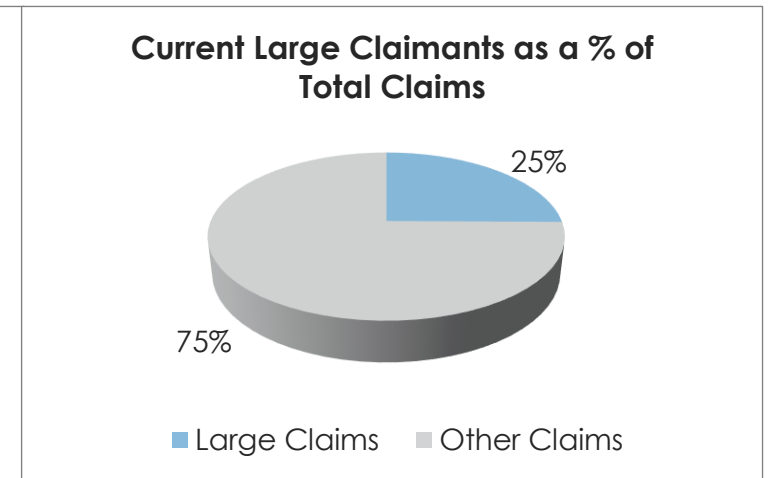
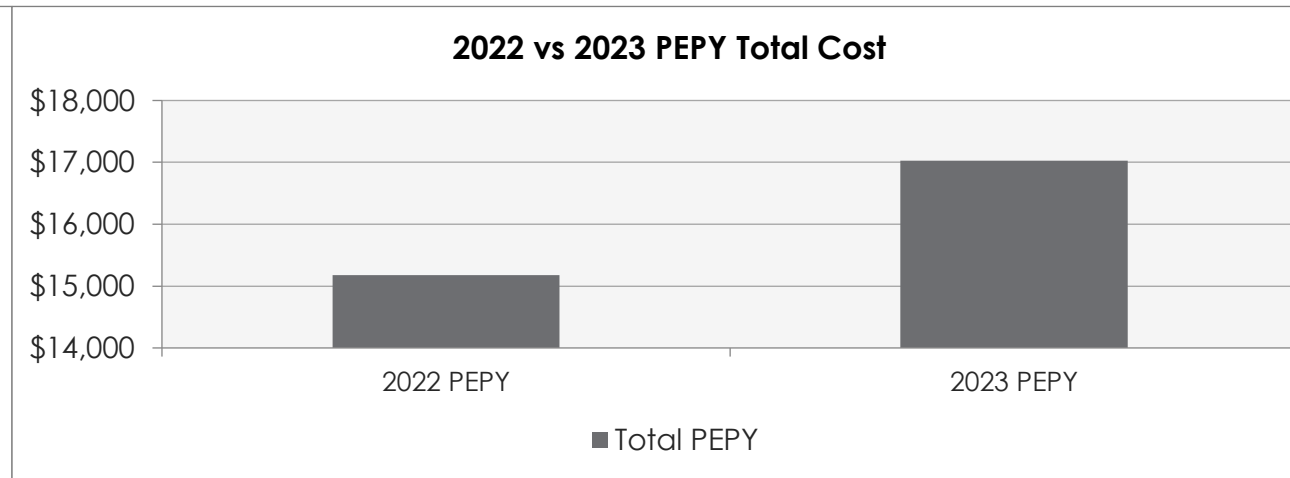
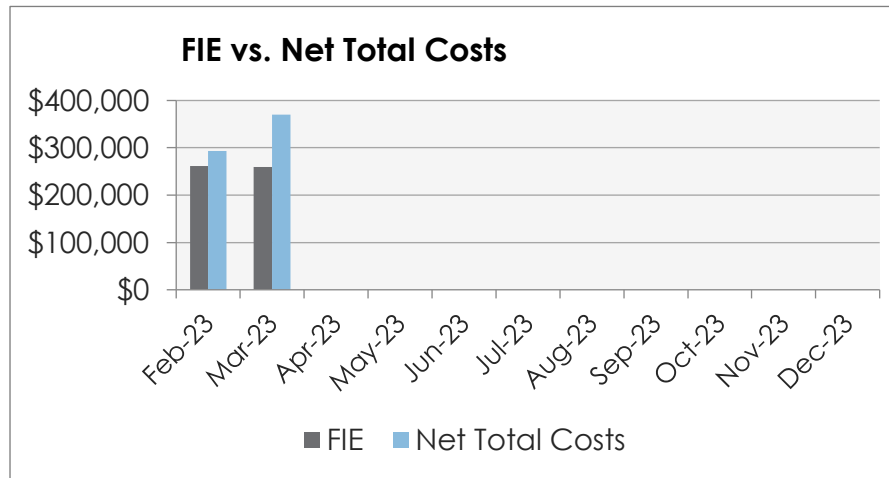
Large Claimants

	2022	2023 YTD
Number of Large Claimants (>\$50,000)	14	2
Total Paid for Large Claimants (>\$50,000)	\$1,438,823	\$176,768
Claimants Over SSL (>\$100,000)	3	0
Total Paid Over SSL (>\$100,000)	\$335,395	\$0

Actual Net Cost to FIE: 107.3%



Note: Information is currently being pulled from the Large Claims By Month tabs

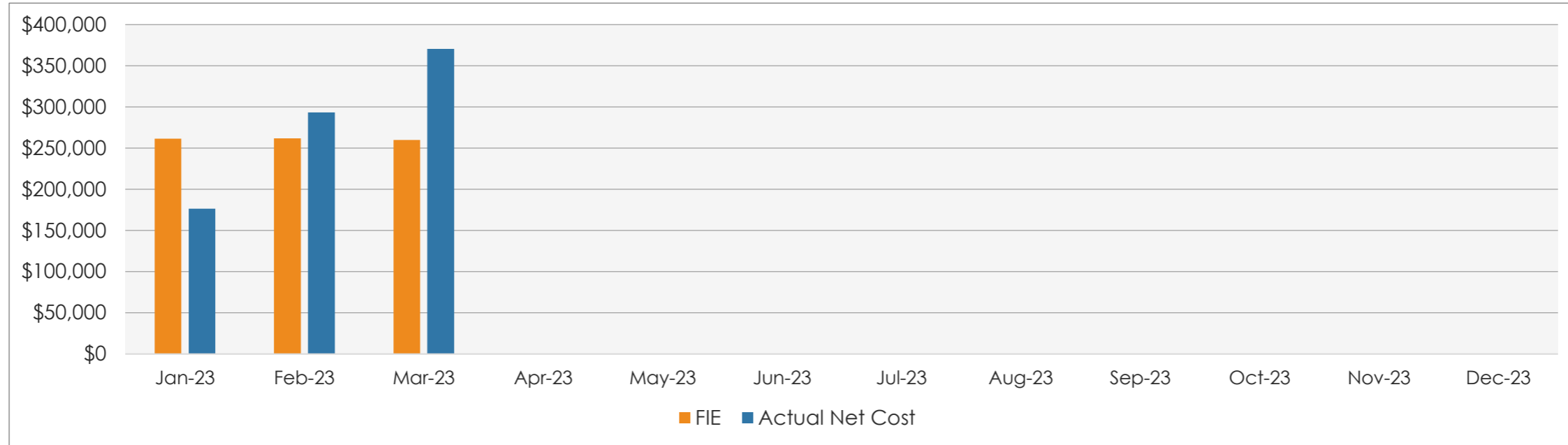


Notes

1. PEPE = Per Employee Per Year
2. FIE = Fully Insured Equivalent (Budget)



City of Manitowoc
Medical / Rx Plan - Health Partners
Current Plan Year Cost Summary
January 2023 through March 2023



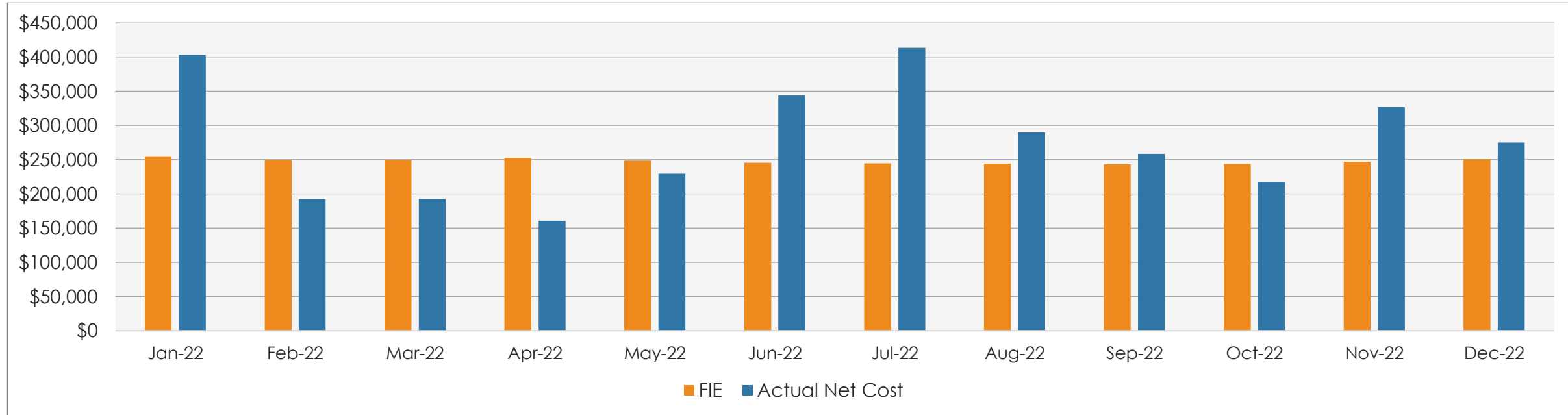
	Enrollment	Fixed Costs			Paid Claims					Total Plan Costs		Position		
	(1)	(2)	(3)	(4) = 2+3	(5)	(6)	(7)	(8)	(9) = 5+6+7+8	(10) = 9/1	(11) = 4+9	(12)	(13) = 11/12	(19) = 12-11
	Total Ees	Admin Fees*	Stop Loss Premium	Total	Medical Claims	Rx Claims	Misc**	Over SSL	Net Total Claims	Claims / Ee	Actual Net Cost	FIE	Net Cost / FIE	FIE - Net Cost
Jan-23	185	\$8,293	\$37,803	\$46,096	\$95,952	\$25,861	\$8,542	\$0	\$130,356	\$705	\$176,451	\$261,383	67.5%	\$84,931
Feb-23	184	\$8,292	\$37,876	\$46,168	\$213,008	\$26,631	\$7,601	\$0	\$247,240	\$1,344	\$293,408	\$261,750	112.1%	(\$31,658)
Mar-23	183	\$8,278	\$37,620	\$45,898	\$129,223	\$28,666	\$166,848	\$0	\$324,737	\$1,775	\$370,635	\$260,006	142.5%	(\$110,629)
Apr-23														
May-23														
Jun-23														
Jul-23														
Aug-23														
Sep-23														
Oct-23														
Nov-23														
Dec-23														
Totals	552	\$24,863	\$113,299	\$138,162	\$438,183	\$81,158	\$182,992	\$0	\$702,333	\$1,272	\$840,495	\$783,139	107.3%	(\$57,356)

Notes

- 1. Aggregate corridor is 125%. Specific Stop Loss is \$100,000.
- 2*. Admin Fees include Wellness FIE/Incentives (\$2,861 Monthly) & Broker Fee (\$3,187.50 Monthly)
- 3**. Misc Paid Claims includes Shared Savings, Clinic and ER HSA Contributions



City of Manitowoc
Medical / Rx Plan - Health Partners
Prior Plan Year Cost Summary
January 2022 through December 2022



	Enrollment	Fixed Costs			Paid Claims						Total Plan Costs		Position	
	(1)	(2)	(3)	(4) = 2+3	(5)	(6)	(7)	(8)	(9) = 5+6+7+8	(10) = 9/1	(11) = 4+9	(12)	(13) = 11/12	(14) = 12-11
	Total Ees	Admin Fees	Stop Loss Premium	Total	Medical Claims	Rx Claims	Misc*	Over SSL	Net Total Claims	Claims / Ee	Actual Net Cost	FIE	Net Cost / FIE	FIE - Net Cost
Jan-22	199	\$10,227	\$37,312	\$47,539	\$295,664	\$17,285	\$42,835	\$0	\$355,784	\$1,788	\$403,323	\$254,806	158.3%	(\$148,518)
Feb-22	195	\$10,088	\$36,528	\$46,616	\$107,389	\$30,335	\$8,002	\$0	\$145,726	\$747	\$192,342	\$249,469	77.1%	\$57,126
Mar-22	195	\$10,088	\$36,528	\$46,616	\$103,377	\$33,368	\$9,258	\$0	\$146,002	\$749	\$192,619	\$249,469	77.2%	\$56,850
Apr-22	199	\$10,196	\$37,012	\$47,207	\$73,619	\$31,983	\$7,781	\$0	\$113,383	\$570	\$160,590	\$252,902	63.5%	\$92,312
May-22	195	\$10,073	\$36,378	\$46,450	\$134,643	\$40,304	\$8,134	\$0	\$183,082	\$939	\$229,532	\$248,517	92.4%	\$18,985
Jun-22	193	\$9,995	\$35,911	\$45,906	\$263,455	\$31,911	\$2,571	\$0	\$297,937	\$1,544	\$343,843	\$245,372	140.1%	(\$98,470)
Jul-22	195	\$10,009	\$35,777	\$45,786	\$363,708	\$42,566	\$54,345	(\$93,064)	\$367,555	\$1,885	\$413,342	\$244,709	168.9%	(\$168,632)
Aug-22	194	\$9,986	\$35,694	\$45,680	\$251,342	\$29,915	\$8,198	(\$45,258)	\$244,198	\$1,259	\$289,878	\$244,089	118.8%	(\$45,789)
Sep-22	194	\$9,970	\$35,544	\$45,514	\$322,306	\$33,144	\$9,795	(\$152,455)	\$212,791	\$1,097	\$258,305	\$243,137	106.2%	(\$15,168)
Oct-22	195	\$9,993	\$35,627	\$45,620	\$126,521	\$36,594	\$9,628	(\$820)	\$171,923	\$882	\$217,544	\$243,758	89.2%	\$26,214
Nov-22	197	\$10,071	\$36,094	\$46,165	\$205,349	\$64,024	\$22,897	(\$11,399)	\$280,871	\$1,426	\$327,036	\$246,902	132.5%	(\$80,134)
Dec-22	200	\$10,171	\$36,645	\$46,815	\$225,281	\$24,913	\$10,416	(\$32,401)	\$228,209	\$1,141	\$275,025	\$250,667	109.7%	(\$24,358)
Totals	2,351	\$120,868	\$435,049	\$555,916	\$2,472,654	\$416,342	\$193,859	(\$335,395)	\$2,747,461	\$1,169	\$3,303,377	\$2,973,796	111.1%	(\$329,582)

Notes

- 1. Aggregate corridor is 125%. Specific Stop Loss is \$100,000.
- 2*. Misc Paid Claims includes Shared Savings, Clinic and ER HSA Contributions

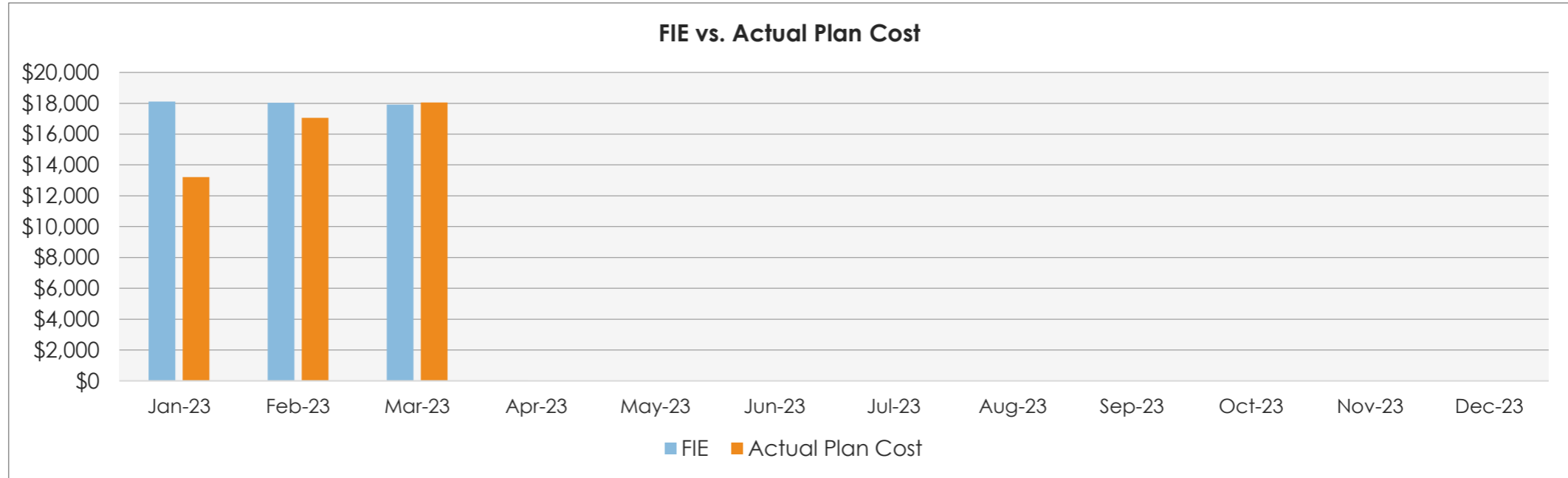


Section II

Dental Experience



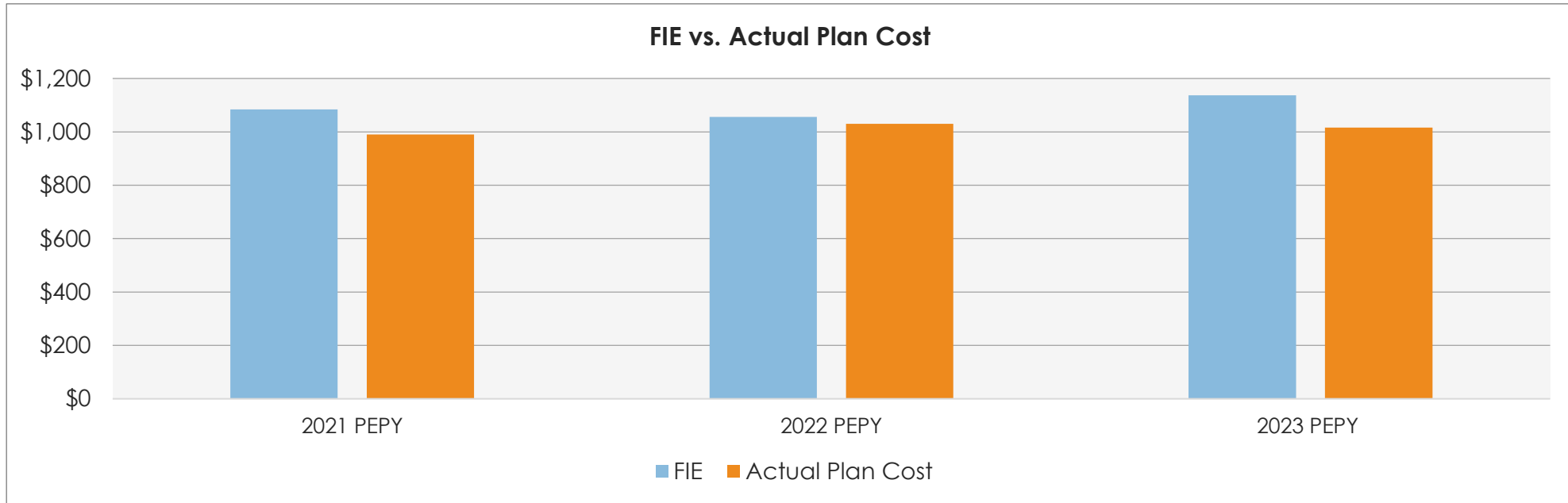
City of Manitowoc
Dental Plan - Delta Dental
2023 Cost Summary



	Enrollment (1)	Fixed Costs (2)	Claims (3) (4)		Claims PEPM (5) = 4/1	Total Plan Costs (6) = 2+4	Position (7) = 6/3 (8) = 3-6	
	Total Ees	Administration	FIE	Paid Dental Claims	Claims / Ee	Actual	Actual/FIE	FIE to Actual Costs
Jan-23	192	\$902	\$18,121	\$12,315	64	\$13,217	72.9%	\$4,903
Feb-23	190	\$893	\$18,036	\$16,157	85	\$17,050	94.5%	\$986
Mar-23	189	\$888	\$17,916	\$17,159	91	\$18,047	100.7%	(\$131)
Apr-23								
May-23								
Jun-23								
Jul-23								
Aug-23								
Sep-23								
Oct-23								
Nov-23								
Dec-23								
Totals	571	\$2,684	\$54,072	\$45,631	80	\$48,315	89.4%	\$5,758



**City of Manitowoc
Dental Plan - Delta Dental
Historical Cost Summary**



Time Period	Average Employees	Paid Claims	Admin Costs	Actual Plan Costs	FIE Amount	Actual / FIE
2021 Plan Year	200	\$187,346	\$10,805	\$198,151	\$216,900	91.4%
2022 Plan Year	201	\$195,726	\$10,832	\$206,558	\$211,757	97.5%
2023 Annualized	190	\$182,524	\$10,735	\$193,259	\$216,289	89.4%

Time Period	Paid Claims	Admin Costs	Actual Plan Costs	FIE Amount
2021 PEY	936	\$54	\$990	\$1,084
2022 PEY	976	\$54	\$1,030	\$1,056
2023 PEY	959	\$56	\$1,015	\$1,136

Notes

1. The current year is annualized through March
2. PEY = Per Employee Per Year
3. FIE = Fully Insured Equivalent