

Rick Hermann  
Senior Benefits Analyst



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## Section I

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### Medical Experience



City of Manitowoc  
Medical / Rx Plan  
Experience Dashboard  
Experience Period Ending 06/30/2024

| Experience Summary                  | 2023        | 2024 YTD    | 2024 Annualized | Δ from Prior |
|-------------------------------------|-------------|-------------|-----------------|--------------|
| Net Paid Claims                     | \$2,899,180 | \$1,718,279 | \$3,436,559     | 18.5%        |
| Actual Net Cost                     | \$3,459,691 | \$2,017,590 | \$4,035,180     | 16.6%        |
| Actual Net Cost to FIE              | 108.7%      | 115.9%      | 115.9%          |              |
| Gross Rx Claims to Total Net Claims | 20.3%       | 21.1%       | 21.1%           |              |
| Net Claims PEPY                     | \$15,538    | \$8,895     | \$17,791        | 14.5%        |
| Average Employees                   | 187         | 193         | 193             | 3.5%         |

#### Observations

For the current experience period Jan 1, 2024 to Jun 30, 2024, the group is currently performing favorably based on the following:

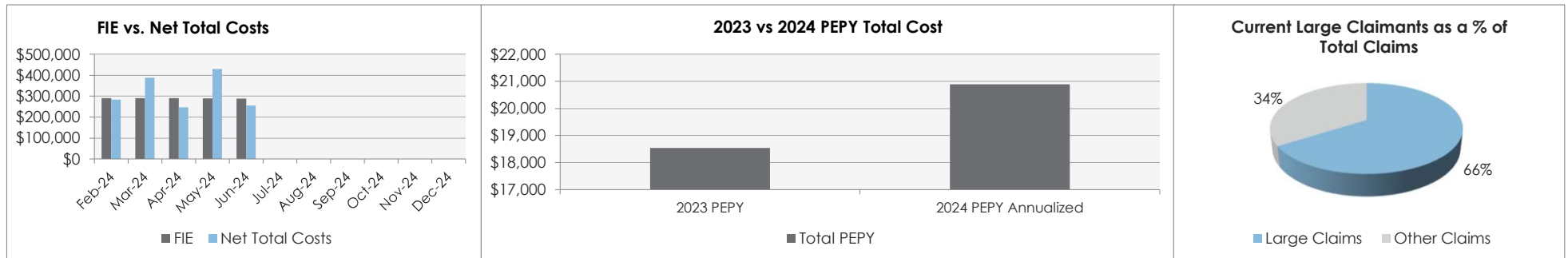
- There are several large claimants over \$50,000, making up 66.0% of the total claims. Typically, high cost claimants make up 20% to 35% of total claims.
- Prescription drug claims currently account for 21.1% of total claims.
- Average number of employees has increased by 3.5% compared to the prior year.

| Large Claimants                            | 2023        | 2024 YTD    |
|--|-------------|-------------|
| Number of Large Claimants (>\$50,000)      | 12          | 9           |
| Total Paid for Large Claimants (>\$50,000) | \$1,685,733 | \$1,943,922 |
| Claimants Over SSL (>\$100,000)            | 6           | 1           |
| Total Paid Over SSL (>\$100,000)           | \$645,607   | \$1,227,327 |

Actual Net Cost to FIE: 115.9%



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

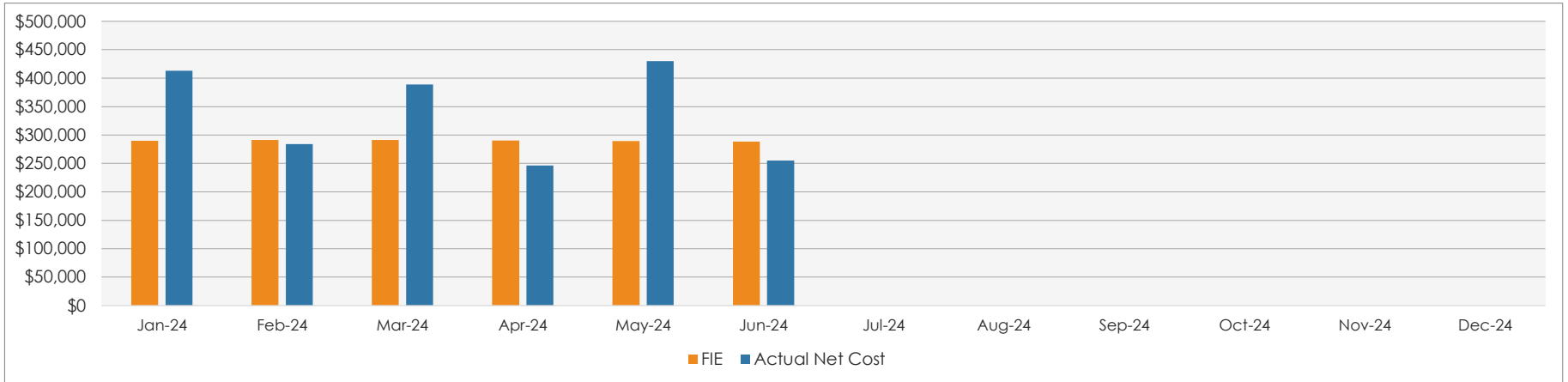


#### Notes

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



**City of Manitowoc**  
**Medical / Rx Plan - Health Partners**  
**Current Plan Year Cost Summary**  
**January 2024 through December 2024**



|        | Enrollment<br>(1) | Fixed Costs |                   |           | Paid Claims    |           |           |               |                  |             | Total Plan Costs |             | Position       |                | Miscellaneous       |
|--------|-------------------|-------------|-------------------|-----------|----------------|-----------|-----------|---------------|------------------|-------------|------------------|-------------|----------------|----------------|---------------------|
|        |                   | (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   | (20)                |
|        | 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 | ER HSA Contribution |
| Jan-24 | 192               | \$8,372     | \$42,490          | \$50,862  | \$1,201,704    | \$36,155  | \$11,653  | (\$887,327)   | \$362,184        | \$1,886     | \$413,046        | \$289,734   | 142.6%         | (\$123,312)    | \$0                 |
| Feb-24 | 194               | \$8,387     | \$42,688          | \$51,075  | \$184,835      | \$39,255  | \$8,958   | \$0           | \$233,048        | \$1,201     | \$284,123        | \$291,208   | 97.6%          | \$7,085        | \$0                 |
| Mar-24 | 194               | \$8,387     | \$42,688          | \$51,075  | \$335,364      | \$59,695  | \$141,402 | (\$198,656)   | \$337,805        | \$1,741     | \$388,880        | \$291,208   | 133.5%         | (\$97,671)     | \$132,000           |
| Apr-24 | 194               | \$8,380     | \$42,509          | \$50,889  | \$174,638      | \$59,981  | \$9,522   | (\$48,467)    | \$195,674        | \$1,009     | \$246,564        | \$290,077   | 85.0%          | \$43,513       | \$0                 |
| May-24 | 193               | \$8,372     | \$42,410          | \$50,783  | \$324,861      | \$115,566 | \$7,028   | (\$68,260)    | \$379,196        | \$1,965     | \$429,978        | \$289,340   | 148.6%         | (\$140,638)    | \$0                 |
| Jun-24 | 192               | \$2,317     | \$42,311          | \$44,627  | \$172,105      | \$51,919  | \$10,964  | (\$24,616)    | \$210,372        | \$1,096     | \$254,999        | \$288,603   | 88.4%          | \$33,604       | \$0                 |
| Jul-24 |                   |             |                   |           |                |           |           |               |                  |             |                  |             |                |                |                     |
| Aug-24 |                   |             |                   |           |                |           |           |               |                  |             |                  |             |                |                |                     |
| Sep-24 |                   |             |                   |           |                |           |           |               |                  |             |                  |             |                |                |                     |
| Oct-24 |                   |             |                   |           |                |           |           |               |                  |             |                  |             |                |                |                     |
| Nov-24 |                   |             |                   |           |                |           |           |               |                  |             |                  |             |                |                |                     |
| Dec-24 |                   |             |                   |           |                |           |           |               |                  |             |                  |             |                |                |                     |
| Totals | 1,159             | \$44,214    | \$255,097         | \$299,311 | \$2,393,507    | \$362,571 | \$189,528 | (\$1,227,327) | \$1,718,279      | \$1,483     | \$2,017,590      | \$1,740,171 | 115.9%         | (\$277,420)    | \$132,000           |

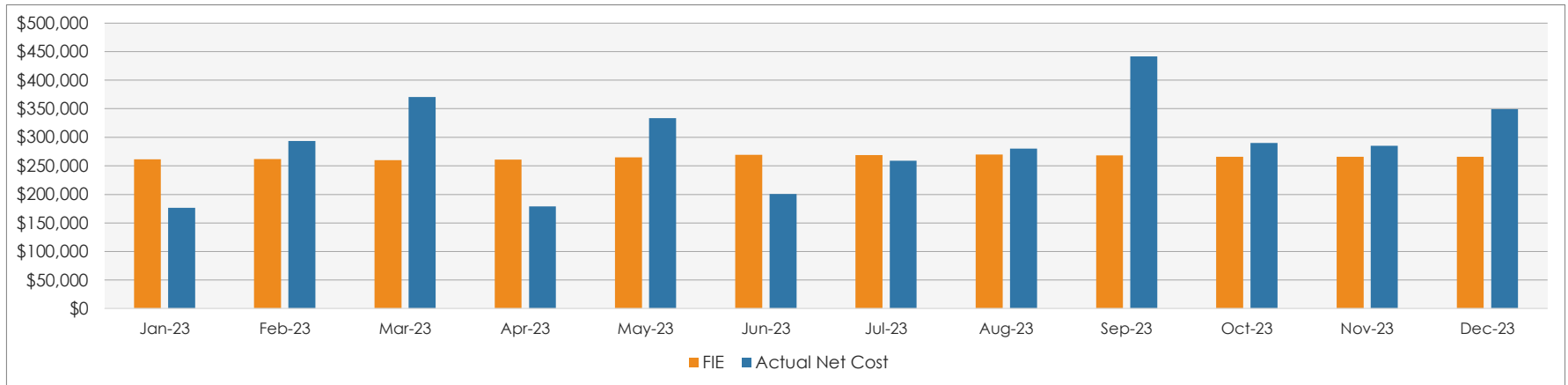
**Notes**

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 2023 through December 2023



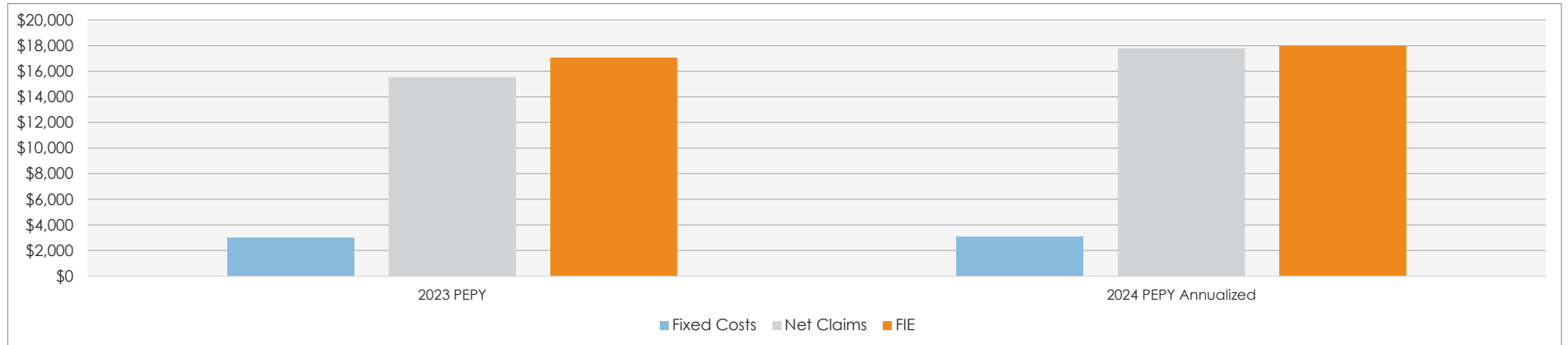
|        | Enrollment | Fixed Costs |                   |           | Paid Claims    |           |           |             |                  |             | Total Plan Costs |             | Position       |                | Miscellaneous       |
|--------|------------|-------------|-------------------|-----------|----------------|-----------|-----------|-------------|------------------|-------------|------------------|-------------|----------------|----------------|---------------------|
|        | (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   | (20)                |
|        | 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 | ER HSA Contribution |
| 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       | \$0                 |
| 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)     | \$0                 |
| 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)    | \$159,200           |
| Apr-23 | 183        | \$8,285     | \$37,785          | \$46,070  | \$90,162       | \$36,487  | \$7,178   | (\$866)     | \$132,961        | \$727       | \$179,030        | \$261,062   | 68.6%          | \$82,032       | \$0                 |
| May-23 | 185        | \$8,313     | \$38,297          | \$46,610  | \$241,284      | \$54,477  | \$7,761   | (\$16,440)  | \$287,081        | \$1,552     | \$333,691        | \$264,550   | 126.1%         | (\$69,142)     | \$0                 |
| Jun-23 | 189        | \$8,357     | \$38,991          | \$47,348  | \$176,731      | \$43,689  | \$7,824   | (\$74,659)  | \$153,584        | \$813       | \$200,932        | \$269,414   | 74.6%          | \$68,482       | \$0                 |
| Jul-23 | 190        | \$8,357     | \$38,918          | \$47,275  | \$206,385      | \$40,343  | \$7,074   | (\$41,853)  | \$211,949        | \$1,116     | \$259,224        | \$269,046   | 96.3%          | \$9,822        | \$0                 |
| Aug-23 | 190        | \$8,364     | \$39,083          | \$47,447  | \$191,438      | \$37,788  | \$6,486   | (\$3,095)   | \$232,617        | \$1,224     | \$280,064        | \$270,102   | 103.7%         | (\$9,962)      | \$0                 |
| Sep-23 | 189        | \$8,350     | \$38,827          | \$47,177  | \$422,091      | \$43,788  | \$4,862   | (\$76,649)  | \$394,091        | \$2,085     | \$441,267        | \$268,358   | 164.4%         | (\$172,909)    | \$0                 |
| Oct-23 | 187        | \$8,328     | \$38,479          | \$46,808  | \$297,533      | \$57,664  | \$7,039   | (\$118,788) | \$243,448        | \$1,302     | \$290,255        | \$265,926   | 109.1%         | (\$24,329)     | \$0                 |
| Nov-23 | 187        | \$8,328     | \$38,479          | \$46,808  | \$234,598      | \$112,368 | \$8,097   | (\$116,560) | \$238,503        | \$1,275     | \$285,311        | \$265,926   | 107.3%         | (\$19,385)     | \$0                 |
| Dec-23 | 187        | \$8,328     | \$38,479          | \$46,808  | \$411,880      | \$79,355  | \$8,076   | (\$196,698) | \$302,613        | \$1,618     | \$349,421        | \$265,926   | 131.4%         | (\$83,495)     | \$0                 |
| Totals | 2,239      | \$99,873    | \$460,638         | \$560,511 | \$2,710,284    | \$587,116 | \$247,388 | (\$645,607) | \$2,899,180      | \$1,295     | \$3,459,691      | \$3,183,450 | 108.7%         | (\$276,241)    | \$159,200           |

Notes

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



City of Manitowoc  
Medical / Rx Plan  
Historical Cost Summary



| Time Period         | Average Employees | Admin Fees | Stop Loss Premium | Total Fixed Costs | Gross Medical Claims | Gross Rx Claims | Misc*     | Claims Over SSL | Total Net Claims | Total Net Plan Costs | FIE         | Net Cost/FIE |
|---------------------|-------------------|------------|-------------------|-------------------|----------------------|-----------------|-----------|-----------------|------------------|----------------------|-------------|--------------|
| 2023 Plan Year      | 187               | \$99,873   | \$460,638         | \$560,511         | \$2,710,284          | \$587,116       | \$247,388 | (\$645,607)     | \$2,899,180      | \$3,459,691          | \$3,183,450 | 108.7%       |
| 2024 YTD Annualized | 193               | \$88,429   | \$510,193         | \$598,622         | \$4,787,015          | \$725,141       | \$379,056 | (\$2,454,653)   | \$3,436,559      | \$4,035,180          | \$3,480,341 | 115.9%       |

| Time Period          | Fixed Costs | Change from Prior Year | Net Claims | Change from Prior Year | FIE      | Change from Prior Year |
|----------------------|-------------|------------------------|------------|------------------------|----------|------------------------|
| 2023 PEPY            | \$3,004     | 5.9%                   | \$15,538   | 10.8%                  | \$17,062 | 12.4%                  |
| 2024 PEPY Annualized | \$3,099     | 3.2%                   | \$17,791   | 14.5%                  | \$18,017 | 5.6%                   |

Notes

1. PEPY = Per Employee Per Year
2. FIE = Fully Insured Equivalent





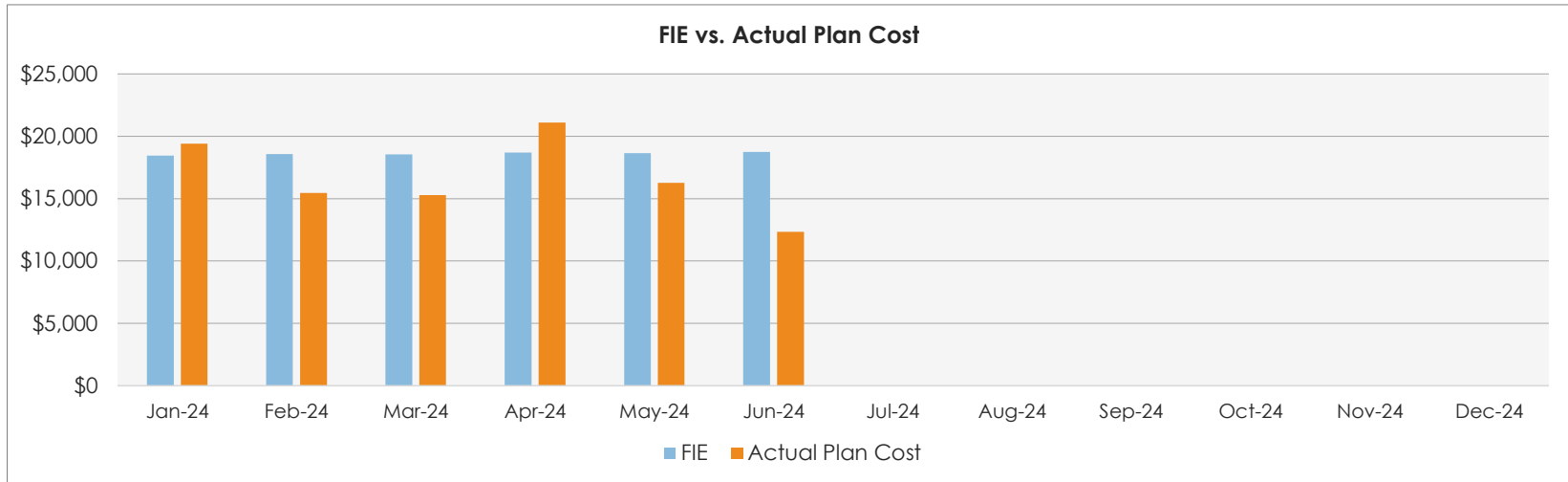
## Section II

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## Dental Experience



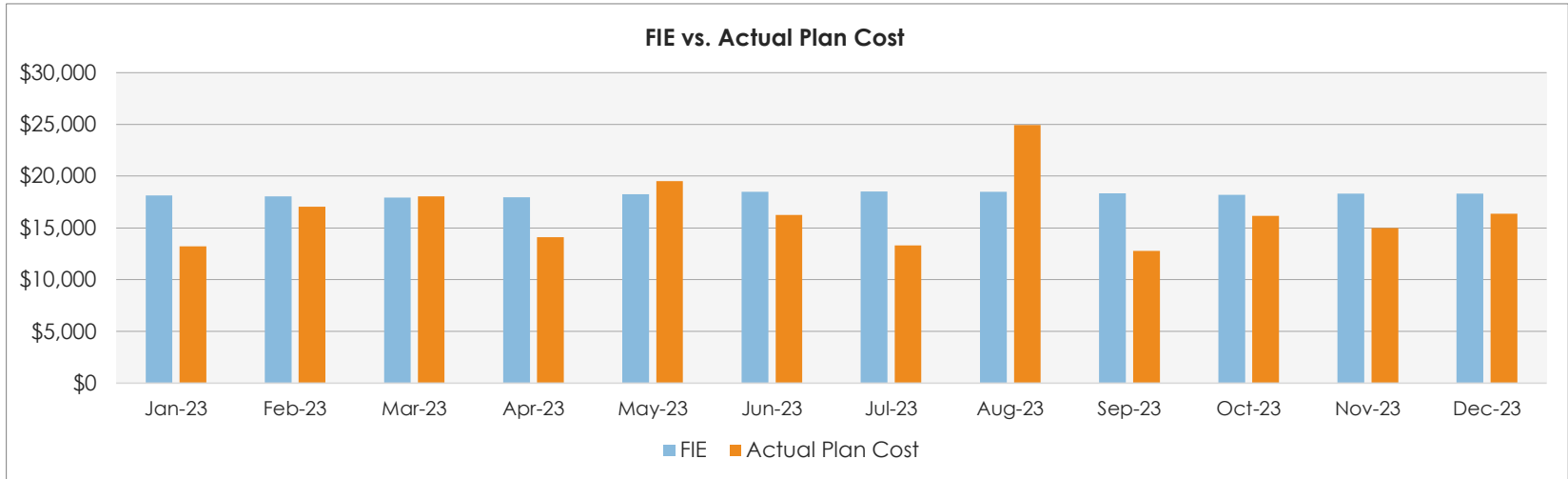
**City of Manitowoc  
Dental Plan - Delta Dental  
2024 Cost Summary**



|               | Enrollment<br>(1) | Fixed Costs<br>(2) | Claims<br>(3) (4) |                    | Claims PEPM<br>(5) = 4/1 | Total Plan Costs<br>(6) = 2+4 | Position<br>(7) = 6/3 (8) = 3-6 |                     |
|---------------|-------------------|--------------------|-------------------|--------------------|--------------------------|-------------------------------|---------------------------------|---------------------|
|               | Total Ees         | Administration     | FIE               | Paid Dental Claims | Claims / Ee              | Actual                        | Actual/FIE                      | FIE to Actual Costs |
| Jan-24        | 198               | \$931              | \$18,453          | \$18,484           | 93                       | \$19,415                      | 105.2%                          | (\$962)             |
| Feb-24        | 201               | \$945              | \$18,581          | \$14,499           | 72                       | \$15,444                      | 83.1%                           | \$3,137             |
| Mar-24        | 200               | \$940              | \$18,538          | \$14,361           | 72                       | \$15,301                      | 82.5%                           | \$3,237             |
| Apr-24        | 202               | \$949              | \$18,700          | \$20,156           | 100                      | \$21,105                      | 112.9%                          | (\$2,405)           |
| May-24        | 201               | \$945              | \$18,658          | \$15,316           | 76                       | \$16,261                      | 87.2%                           | \$2,397             |
| Jun-24        | 201               | \$945              | \$18,735          | \$11,400           | 57                       | \$12,345                      | 65.9%                           | \$6,390             |
| Jul-24        |                   |                    |                   |                    |                          |                               |                                 |                     |
| Aug-24        |                   |                    |                   |                    |                          |                               |                                 |                     |
| Sep-24        |                   |                    |                   |                    |                          |                               |                                 |                     |
| Oct-24        |                   |                    |                   |                    |                          |                               |                                 |                     |
| Nov-24        |                   |                    |                   |                    |                          |                               |                                 |                     |
| Dec-24        |                   |                    |                   |                    |                          |                               |                                 |                     |
| <b>Totals</b> | <b>1,203</b>      | <b>\$5,654</b>     | <b>\$111,665</b>  | <b>\$94,216</b>    | <b>78</b>                | <b>\$99,870</b>               | <b>89.4%</b>                    | <b>\$11,795</b>     |



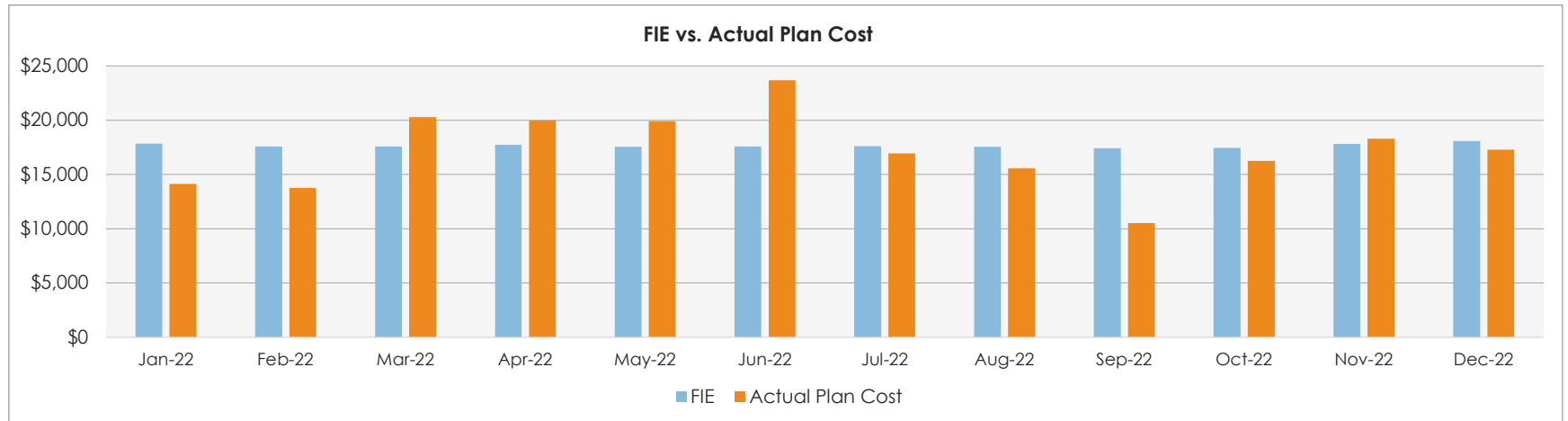
**City of Manitowoc**  
**Dental Plan - Delta Dental**  
**2023 Cost Summary**



|        | Enrollment<br>(1) | Fixed Costs<br>(2) | Claims<br>(3) (4) |                    | Claims PEPM<br>(5) = 4/1 | Total Plan Costs<br>(6) = 2+4 | Position<br>(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               | \$ 902.40          | \$ 18,120.69      | \$12,315.00        | \$64                     | \$13,217.40                   | 72.9%                           | \$4,903.29          |
| Feb-23 | 190               | \$ 893.00          | \$ 18,035.63      | \$16,157.00        | \$85                     | \$17,050.00                   | 94.5%                           | \$985.63            |
| Mar-23 | 189               | \$ 888.30          | \$ 17,915.93      | \$17,159.00        | \$91                     | \$18,047.30                   | 100.7%                          | (\$131.37)          |
| Apr-23 | 190               | \$ 893.00          | \$ 17,958.46      | \$13,213.00        | \$70                     | \$14,106.00                   | 78.5%                           | \$3,852.46          |
| May-23 | 193               | \$ 907.10          | \$ 18,240.39      | \$18,634.00        | \$97                     | \$19,541.10                   | 107.1%                          | (\$1,300.71)        |
| Jun-23 | 195               | \$ 916.50          | \$ 18,479.79      | \$15,336.00        | \$79                     | \$16,252.50                   | 87.9%                           | \$2,227.29          |
| Jul-23 | 196               | \$ 921.20          | \$ 18,522.32      | \$12,404.00        | \$63                     | \$13,325.20                   | 71.9%                           | \$5,197.12          |
| Aug-23 | 195               | \$ 916.50          | \$ 18,479.79      | \$24,022.00        | \$123                    | \$24,938.50                   | 135.0%                          | (\$6,458.71)        |
| Sep-23 | 194               | \$ 911.80          | \$ 18,360.09      | \$11,856.00        | \$61                     | \$12,767.80                   | 69.5%                           | \$5,592.29          |
| Oct-23 | 192               | \$ 902.40          | \$ 18,197.86      | \$15,276.00        | \$80                     | \$16,178.40                   | 88.9%                           | \$2,019.46          |
| Nov-23 | 193               | \$ 907.10          | \$ 18,317.56      | \$14,090.00        | \$73                     | \$14,997.10                   | 81.9%                           | \$3,320.46          |
| Dec-23 | 193               | \$ 907.10          | \$ 18,317.56      | \$15,444.00        | \$80                     | \$16,351.10                   | 89.3%                           | \$1,966.46          |
| Totals | 2,312             | \$10,866           | \$218,946         | \$185,906          | \$80                     | \$196,772                     | 89.9%                           | \$22,174            |



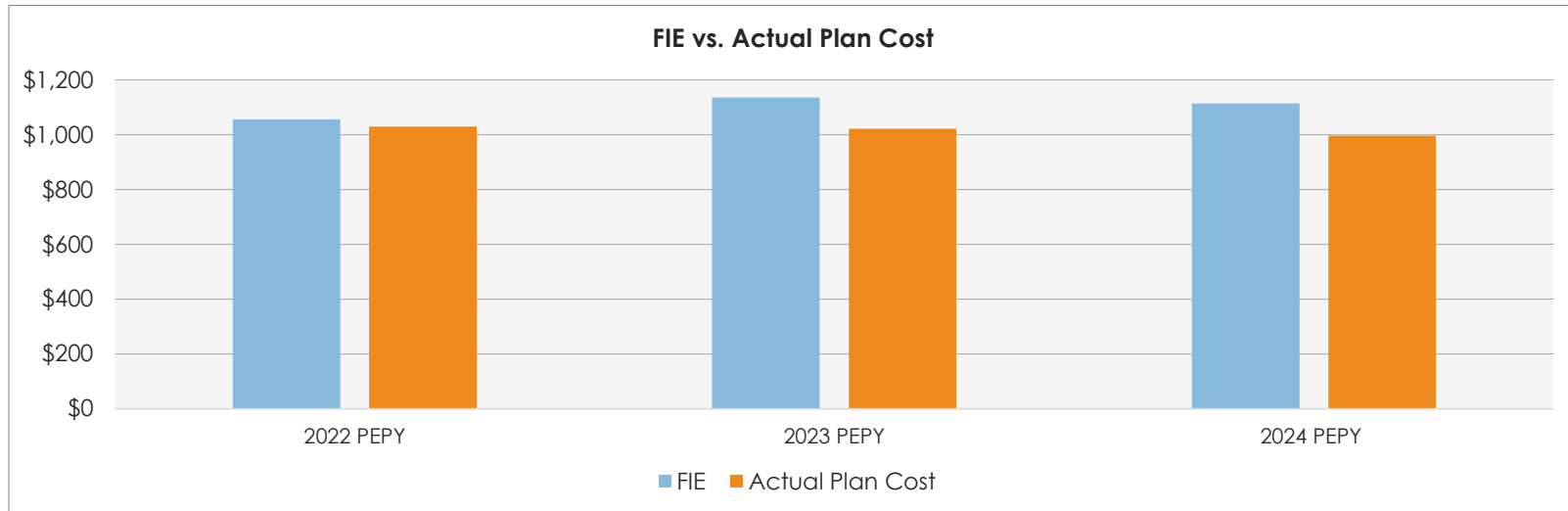
City of Manitowoc  
Dental Plan - Delta Dental  
2022 Cost Summary



|        | Enrollment<br>(1) | Fixed Costs<br>(2) | Claims<br>(3) (4) |                    | Claims PEPM<br>(5) = 4/1 | Total Plan Costs<br>(6) = 2+3 (6) = 2+4 |              | Position<br>(7) = 6/3 (8) = 3-6 |                     |
|--------|-------------------|--------------------|-------------------|--------------------|--------------------------|---|--------------|---------------------------------|---------------------|
|        | Total Ees         | Administration     | FIE               | Paid Dental Claims | Claims / Ee              | FIEed + Admin                           | Actual       | Actual/FIE                      | FIE to Actual Costs |
| Jan-22 | 200               | \$ 900.00          | \$ 17,841.25      | \$13,215.00        | \$66                     | \$18,741.25                             | \$14,115.00  | 79.1%                           | \$3,726.25          |
| Feb-22 | 197               | \$ 886.50          | \$ 17,575.45      | \$12,863.00        | \$65                     | \$18,461.95                             | \$13,749.50  | 78.2%                           | \$3,825.95          |
| Mar-22 | 197               | \$ 886.50          | \$ 17,575.45      | \$19,396.00        | \$98                     | \$18,461.95                             | \$20,282.50  | 115.4%                          | (\$2,707.05)        |
| Apr-22 | 201               | \$ 904.50          | \$ 17,735.85      | \$19,061.00        | \$95                     | \$18,640.35                             | \$19,965.50  | 112.6%                          | (\$2,229.65)        |
| May-22 | 198               | \$ 891.00          | \$ 17,542.80      | \$19,013.00        | \$96                     | \$18,433.80                             | \$19,904.00  | 113.5%                          | (\$2,361.20)        |
| Jun-22 | 199               | \$ 895.50          | \$ 17,582.90      | \$22,802.00        | \$115                    | \$18,478.40                             | \$23,697.50  | 134.8%                          | (\$6,114.60)        |
| Jul-22 | 201               | \$ 904.50          | \$ 17,590.35      | \$16,030.00        | \$80                     | \$18,494.85                             | \$16,934.50  | 96.3%                           | \$655.85            |
| Aug-22 | 200               | \$ 900.00          | \$ 17,550.25      | \$14,661.00        | \$73                     | \$18,450.25                             | \$15,561.00  | 88.7%                           | \$1,989.25          |
| Sep-22 | 200               | \$ 900.00          | \$ 17,404.75      | \$9,627.00         | \$48                     | \$18,304.75                             | \$10,527.00  | 60.5%                           | \$6,877.75          |
| Oct-22 | 201               | \$ 904.50          | \$ 17,444.85      | \$15,340.00        | \$76                     | \$18,349.35                             | \$16,244.50  | 93.1%                           | \$1,200.35          |
| Nov-22 | 205               | \$ 922.50          | \$ 17,823.50      | \$17,369.00        | \$85                     | \$18,746.00                             | \$18,291.50  | 102.6%                          | (\$468.00)          |
| Dec-22 | 208               | \$ 936.00          | \$ 18,089.30      | \$16,349.00        | \$79                     | \$19,025.30                             | \$17,285.00  | 95.6%                           | \$804.30            |
| Totals | 2,407             | \$10,831.50        | \$211,756.70      | \$195,726.00       | \$81                     | \$222,588.20                            | \$206,557.50 | 97.5%                           | \$5,199.20          |



**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 |
|-----------------|-------------------|-------------|-------------|-------------------|------------|--------------|
| 2022 Plan Year  | 201               | \$195,726   | \$10,832    | \$206,558         | \$211,757  | 97.5%        |
| 2023 Plan Year  | 193               | \$185,906   | \$10,866    | \$196,772         | \$218,946  | 89.9%        |
| 2024 Annualized | 201               | \$188,432   | \$11,308    | \$199,740         | \$223,330  | 89.4%        |

| Time Period | Paid Claims | Admin Costs | Actual Plan Costs | FIE Amount |
|-------------|-------------|-------------|-------------------|------------|
| 2022 PEPY   | 976         | \$54        | \$1,030           | \$1,056    |
| 2023 PEPY   | 965         | \$56        | \$1,021           | \$1,136    |
| 2024 PEPY   | 940         | \$56        | \$996             | \$1,114    |

**Notes**

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