City of Foley

2012	Ee	Fam	Total	Medical Paid Claims	Medical Admin Fee	Vision Paid Claims	Prescription Paid Claims	Prescription Admin	Dental Paid Claims w/ Admin	Spec & Agg Premium	Specific Reimbursed Claims over $50K	Total Claims and Fixed Minus Large Claims	BC Fully Insured Premium	Savings Being Self Insured
Jan	72	162	234	105,353.06	11,726.08	5,407.47	46,369	714	14,526.40	24,763.14	-	208,859.15	$265,862.34	$57,003.19
Feb	77	161	238	149,727.77	14,948.46	5,787.80	53,806	729	15,854.93	24,904.88	-	265,758.84	$268,116.66	$2,357.82
Mar	80	160	240	238,879.94	26,094.00	7,585.36	52,763	732	15,871.45	24,938.40	49,630.36	317,233.79	$268,940.00	($48,293.79)
April	78	164	242	96,431.19	10,773.53	5,532.32	43,015	651	14,330.27	25,345.42	15,342.31	180,736.42	$272,801.54	$92,065.12
May	79	161	240	229,937.36	24,698.37	3,573.94	50,414	714	15,550.80	25,013.10	56,201.93	293,699.64	$269,547.64	($24,152.00)
June	77	160	237	135,951.82	14,904.25	5,067.27	40,079	717	13,314.41	24,776.07	16,836.11	217,973.71	$266,793.53	$48,819.82
July	78	161	239	185,122.57	19,822.53	2,319.89	37,668	720	15,464.88	24,958.99	9,939.32	276,137.54	$268,832.15	($7,305.39)
Aug	80	161	241	110,072.39	12,122.69	4,292.55	38,442	726	16,363.67	25,067.21	14,522.34	192,564.17	$270,263.13	$77,698.96
Sept	78	163	241	158,781.36	17,205.47	3,534.35	42,804	732	11,224.54	25,216.61	15,519.05	243,979.28	$271,478.41	$27,499.13
Oct	80	164	244	102,103.19	11,123.05	2,831.18	55,069	735	14,950.24	25,453.64	2,555.42	209,709.88	$274,232.52	$64,522.64
Nov	77	165	242	179,510.01	19,195.79	1,582.39	47,040	738	14,011.15	25,420.12	54,099.73	233,397.73	$273,409.18	$40,011.45
Dec	78	163	241	116,167.03	12,608.44	2,780.39	37,456	735	12,590.71	25,216.61	31,242.51	176,311.67	$271,478.41	$95,166.74
Total	**934**	**1945**	**2879**	**1,808,037.69**	**195,222.66**	**50,294.91**	**544,925**	**8,643**	**174,053.45**	**301,074.19**	**265,889.08**	**2,816,361.82**	**$3,241,755.51**	**$425,393.69**

The 2010 Stop Loss Rates and Factors are-

Specific

$50.00 Single
$124.70 Family

$4.11 Agg Premium

Aggregate Factors

$427.14 Single
$1,131.92 Family

First Quarter Fully Insured

Single $715.49
Family $1,323.13

Second Quarter Fully Insured

Single $715.49
Family $1,323.13

Third Quarter Fully Insured

Single
Family

Forth Quarter Fully Insured

Single
Family

4 years $1,858,994.59
(2009, 2010, 2011, 2012)

City of Foley

2011	Ee	Fam	Total	Medical Paid Claims	Medical Admin Fee	Vision Paid Claims	Prescription Paid Claims w/Admin	Dental Paid Claims w/ Admin	Spec & Agg Premium	Specific Reimbursed Claims over $50K	Total Claims and Fixed Minus Large Claims	BC Fully Insured Premium	Savings Being Self Insured
Jan	79	157	236	83,810.67	9,453.17	5,370.32	51,122.00	10,027.61	22,262.16	-	182,045.93	$249,637.68	$67,591.75
Feb	79	157	236	101,457.13	11,286.12	5,015.59	39,100.00	10,645.36	22,262.16	-	189,766.36	$249,637.68	$59,871.32
Mar	83	157	240	133,818.11	14,554.71	3,490.45	47,883.00	8,858.90	22,459.60	-	231,064.77	$252,305.32	$21,240.55
April	82	158	240	95,577.57	10,511.07	3,583.82	41,016.00	6,616.90	22,527.20	-	179,832.56	$232,977.54	$53,144.98
May	82	158	240	131,264.08	14,365.38	4,258.41	40,326.00	10,261.94	22,527.20	-	223,003.01	$232,977.54	$9,974.53
June	80	158	238	131,138.89	14,237.55	3,177.72	44,563.00	17,965.69	22,428.48	-	233,511.33	$231,718.66	($1,792.67)
July	78	160	238	135,309.49	14,605.71	2,480.10	38,099.00	8,954.20	22,563.68	-	222,012.18	$232,755.52	$10,743.34
Aug	77	161	238	114,145.47	12,360.78	2,465.72	42,748.00	16,049.38	22,631.28	-	210,400.63	$253,321.74	$42,921.11
Sept	76	161	237	126,017.42	13,558.66	1,894.42	41,289.00	13,114.31	22,581.92	-	218,455.73	$252,654.83	$34,199.10
Oct	76	161	237	121,383.11	13,187.00	3,022.60	41,109.00	10,710.14	22,581.92	-	211,993.77	$252,654.83	$40,661.06
Nov	75	161	236	117,316.76	12,628.43	1,819.47	48,599.00	11,345.34	22,532.56	9,217.06	205,024.50	$251,987.92	$46,963.42
Dec	75	161	236	97,438.21	10,771.32	4,178.02	37,109.00	14,291.65	22,532.56	11,285.25	175,035.51	$251,987.92	$76,952.41
Total	**942**	**1910**	**2852**	**1,388,676.91**	**151,519.90**	**40,756.64**	**512,963.00**	**138,841.42**	**269,890.72**	**20,502.31**	**2,482,146.28**	**$2,944,617.18**	**$462,470.90**

The 2010 Stop Loss Rates and Factors are-

Specific

$45.25 Single
$112.85 Family

$4.11 Agg Premium

Aggregate Factors

$427.14 Single
$1,131.92 Family

First Quarter Fully Insured

Single $666.91
Family $1,254.47

Second Quarter Fully Insured

Single $629.44
Family $1,147.87

Third Quarter Fully Insured

Single
Family

Forth Quarter Fully Insured

Single
Family

City of Foley

2010	Ee	Fam	Total	Medical Paid Claims w Access Fee	Medical Admin Fee	Vision Paid Claims	Prescription Paid Claims w/Admin	Dental Paid Claims w/ Admin	Spec & Agg Premium	Specific Reimbursed Claims over $50K	Total Claims and Fixed Minus Large Claims	BC Fully Insured Premium	Savings Being Self Insured
Jan	83	162	245	92,503.94	10,178.04	3,582.32	46,911.21	11,922.56	21,132.23	-	186,230.30	$233,805.35	$47,575.05
Feb	83	161	244	114,601.71	12,974.26	7,959.79	42,920.36	11,893.90	21,025.06	-	211,375.08	$232,674.10	$21,299.02
Mar	83	162	245	114,540.05	12,750.86	5,862.26	34,585.47	19,126.60	21,132.23	-	207,997.47	$233,805.35	$25,807.88
April	84	162	246	115,843.36	12,588.74	3,043.97	45,867.90	14,665.01	21,177.66	-	213,186.64	$245,011.14	$31,824.50
May	88	161	249	114,752.06	12,512.91	4,126.73	18,672.47	11,464.82	21,252.21	7,286.78	175,494.42	$246,400.97	$70,906.55
June	87	162	249	152,834.80	16,390.32	2,133.42	40,004.65	11,476.46	21,313.95	391.27	243,762.33	$246,938.04	$3,175.71
July	86	160	246	132,475.80	14,322.21	2,966.28	41,194.86	11,491.04	21,054.18	1,193.40	222,310.97	$250,860.88	$28,549.91
Aug	87	158	245	102,030.52	11,018.07	2,273.14	26,107.56	11,381.02	20,885.27	637.25	173,058.33	$249,068.64	$76,010.31
Sept	86	156	242	159,813.41	17,030.38	2,228.00	37,623.77	10,945.27	20,625.50	1,571.41	246,694.92	$245,981.44	($713.48)
Oct	86	156	242	93,147.54	10,095.63	2,264.00	34,093.63	10,516.37	20,625.50	2,776.11	167,966.56	$244,034.54	$76,067.98
Nov	85	156	241	93,936.08	10,146.68	1,965.65	42,561.00	10,605.49	20,580.07	608.28	179,186.69	$243,389.11	$64,202.42
Dec	85	156	241	103,279.97	11,109.25	1,757.00	36,975.00	13,922.85	20,580.07	-	187,624.14	$243,389.11	$55,764.97
Total	**###**	**1912**	**2935**	**1,389,759.24**	**151,117.35**	**40,162.56**	**447,517.88**	**149,411.39**	**251,383.93**	**14,464.50**	**2,414,887.85**	**$2,915,358.67**	**$500,470.82**

The 2010 Stop Loss Rates and Factors are-

Specific

$41.32 Single
$103.06 Family

$4.11 Agg Premium

Aggregate Factors

$820.87 Single
$820.87 Family

First Quarter Fully Insured

Single $608.95
Family $1,131.25

Second Quarter Fully Insured

Single $642.30
Family $1,179.37

Third Quarter Fully Insured

Single $647.48
Family $1,219.86

Forth Quarter Fully Insured

Single $645.43
Family $1,208.51

City of Foley

2009	Ee	Fam	Total	Medical/Vision Paid Claims w Access Fee	Administration Cost @10.6%	Prescription Paid Claims	Prescription Admin	Dental Paid Claims	Dental Administratior Cost @ 14.25%	Spec & Agg Premium	Specific Reimbursed Claims over $50K	Total Claims and Fixed Minus Large Claims	BC Fully Insured Premium	Savings Being Self Insured
Jan	80	161	241	27,812.20	2,933.76	41,991.14	723.00	10,018.70	1,427.66	18,900.93	0.00	103,807.39	217,500.04	113,692.65
Feb	82	161	243	93,991.86	9,957.73	37,643.19	738.00	11,288.90	1,608.67	18,983.31	0.00	174,211.66	218,612.92	44,401.26
Mar	80	161	241	103,598.94	10,973.20	45,460.61	732.00	9,358.10	1,333.53	18,900.93	0.00	190,357.31	217,500.04	27,142.73
April	79	161	240	107,116.98	11,352.37	37,038.89	729.00	10,356.50	1,475.80	18,859.74	0.00	186,929.28	216,943.60	30,014.32
May	81	161	242	96,995.69	10,250.33	32,514.37	735.00	7,166.10	1,021.17	18,942.12	0.00	167,624.78	218,056.48	50,431.70
June	81	160	241	74,449.46	7,872.80	35,595.80	741.00	7,818.90	1114.19	18,845.19	0.00	146,437.34	216,982.04	70,544.70
July	83	159	242	127,431.01	13,486.42	30,996.18	732.00	10,729.10	1528.90	18,830.64	0.00	203,734.25	217,020.48	13,286.23
Aug	82	159	241	148,660.12	15,756.43	39,095.63	729.00	10,655.70	1,518.44	18,789.45	0.00	235,204.77	216,464.04	(18,740.73)
Sept	81	157	238	113,294.58	12,002.44	33,608.97	723.00	10,268.20	1,463.22	18,554.40	0.00	189,914.81	213,758.72	23,843.91
Oct	83	158	241	169,655.90	17,973.43	35,165.00	729.00	8,406.90	1,197.98	18,733.71	0.00	251,861.92	215,946.04	(35,915.88)
Nov	80	163	243	157,401.42	16,619.84	32,758.56	747.00	8,094.10	1,153.41	19,094.79	0.00	235,869.12	219,648.92	(16,220.20)
Dec	80	167	247	121,117.72	12,801.01	35,219.15	747.00	7,386.30	1,052.55	19,482.51	14,396.41	183,409.83	223,946.68	40,536.85
Total	**972**	**1928**	**2900**	**1,341,525.88**	**141,979.76**	**437,087.49**	**8,805.00**	**111,547.50**	**15,895.52**	**226,917.72**	**14,396.41**	**2,269,362.46**	**2,612,380.00**	**470,460.56**

The 2009 Stop Loss Rates and Factors are-

Specific

$37.29 Single
$93.03 Family

$3.90 Agg Premium

Aggregate Factors

$378.00 Single
$871.76 Family
$686.07 Comp

The Fully Insured Rates are -

Medical and RX

$556.44 Single
$1,074.44 Family