Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS™

CITY OF HENDERSON

Claims (through July 2015) & Renewal Report (PY 2016)

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Disclaimers

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

These reports are presented on an accrual basis, not on a cash basis, and will therefore vary somewhat from the LOOMIS CO financial statements. Using an accrual basis provides a more accurate reflection of the actual claim activity as reported by the various vendors. It eliminates the inconsistencies that arise depending on when claim payments and certain fixed costs are actually paid by the City of Henderson.

The Rx data reflected in these reports are based on data provided by Express Scripts and may vary somewhat from the financial statements presented from LOOMIS CO. This is due to the difference in the claim paid date, as shown by Express Scripts, and the actual cash payment from the City of Henderson to fund the claims.

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City of Henderson

Financial Reporting Package - 1/1/2015 - 12/31/2015

1. GBS Estimated Plan Status Report - All Benefits
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City of Henderson
GBS Estimated Accrual Plan Status Report - All Benefits
January 1, 2015 through December 31, 2015

Data Through July 31, 2015	Medical & Rx	Dental (Loomis)	Dental (Delta)	Vision	Grand Totals
Average Enrollees	**1,184**	**1,003**	**316**	**1,272**	
Total Projected Revenues [1]	**$8,515,143**	**$432,276**	**$137,220**	**$126,806**	**$9,211,445**
Plan Costs					
Claims Information [2]					
Paid Claims [3]	$5,040,983	$438,430	$163,261	$101,504	$5,744,177
Rx Claims	$1,931,463				$1,931,463
Less Est. Rx Rebates & Recoveries	($80,000)				($80,000)
Less Claims Over $500K Stop Loss Level	$0				$0
Total Net Claims	**$6,892,445**	**$438,430**	**$163,261**	**$101,504**	**$7,595,640**
Captive Stop Loss					
Premium savings from $250,000 vs. $500,000	($229,239)				($229,239)
Claims between $250,000 and $500,000	$93,296				$93,296
Total Net (Savings)/Cost	**($135,943)**	**$0**	**$0**	**$0**	**($135,943)**
Fixed Expenses					
Administration Fees - Medical	$114,858	$15,023	$15,934	$14,868	$160,683
PPO Network Access Fee	$86,599				$86,599
Utilization Management	$38,452				$38,452
Specific Stop Loss Premium	$131,792				$131,792
Transitional Reinsurance Fee	$91,157				$91,157
Consulting	$54,308				$54,308
Total Fixed Expenses	**$517,166**	**$15,023**	**$15,934**	**$14,868**	**$562,991**
Total Costs:	**$7,273,668**	**$453,453**	**$179,195**	**$116,372**	**$8,158,631**
Plan Status (Revenues minus Total Costs):	**$1,241,475**	**($21,177)**	**($41,975)**	**$10,434**	**$1,052,815**

Other Plan Statistics:

Total Cost Ratio:	85.4%	104.9%	130.6%	91.8%	88.6%
Total Cost/Ee/Month:	$877.72	$64.59	$81.08	$13.07	

(1) Based on monthly enrollments from The Loomis Company and projected funding rates provided by the City.

(2) Medical and Dental claims were provided by The Loomis Company and Delta Dental, Rx claims were provided by Express Scripts, and Vision claims were provided by VSP.

(3) Medical paid claims include Large Case Management.

City of Henderson
GBS Estimated Accrual Medical Plan Status Report - Active versus Retiree
January 1, 2015 through December 31, 2015

Data Through July 31, 2015	Medical & Rx Only			
	Active	Pre-65 Retiree	Post-65 Retiree	Grand Totals
Average Enrollees	**1,078**	**105**	**1**	**1,184**
Total Projected Revenues	**$7,894,058**	**$614,279**	**$6,806**	**$8,515,143**
Plan Costs				
Claims Information				
Paid Claims	$4,421,491	$619,493	($1)	$5,040,983
Rx Claims	$1,613,555	$306,032	$11,876	$1,931,463
Rx Rebates & Recoveries	($66,832)	($12,676)	($492)	($80,000)
Less Claims Over $500K Stop Loss Level	$0	$0	$0	$0
Total Net Claims	**$5,968,213**	**$912,849**	**$11,383**	**$6,892,445**
Captive Stop Loss				
Premium savings from $250,000 vs. $500,000	($208,741)	($20,304)	($194)	($229,239)
Claims between $250,000 and $500,000	$93,296	$0	$0	$93,296
Total Net (Savings)/Cost	**($115,445)**	**($20,304)**	**($194)**	**($135,943)**
Fixed Expenses				
Administration Fees - Medical	$104,588	$10,173	$97	$114,858
PPO Network Access Fee	$78,856	$7,670	$73	$86,599
Utilization Management	$35,013	$3,406	$32	$38,452
Specific Stop Loss Premium	$121,794	$9,867	$131	$131,792
Transitional Reinsurance Fee	$83,006	$8,074	$77	$91,157
Consulting	$49,452	$4,810	$46	$54,308
Total Fixed Expenses	**$472,709**	**$44,000**	**$457**	**$517,166**
Total Costs:	**$6,325,477**	**$936,545**	**$11,646**	**$7,273,668**
Plan Status (Revenues minus Total Costs):	**$1,568,581**	**($322,266)**	**($4,839)**	**$1,241,475**

Other Plan Statistics:

Total Cost Ratio:	80.1%	152.5%	171.1%	85.4%
Total Cost/Ee/Month:	$838.26	$1,275.95	$1,663.68	$877.72
Rx as a Percentage of Net Claims	26.7%	33.1%	N/A	27.7%

City of Henderson
Monthly Claim Summary - Medical & Rx
January 1, 2015 through December 31, 2015

Month	A Medical Paid Claims [1]	B Rx Paid Claims	C $500,000 Claim Dollars Exceeding Stop Loss	D Rx Rebates	E Net Medical & Rx Paid Claims	F Actual YTD Medical & Rx Paid Claims	G "Projected" YTD Paid Claims Current Year	H % of Actual YTD Paid Claims vs. Projected YTD Paid Claims	I Actual Net YTD Paid Claims Prior Year	J # of Employees Enrolled Medical
January	$640,715	$263,664	$0	$0	$904,379	$904,379	$1,028,922	87.9%	$898,837	1,172
February	482,188	257,534	0	0	739,722	1,644,101	2,059,600	79.8%	1,579,339	1,174
March	801,068	296,249	0	(40,000)	1,057,318	2,701,419	3,092,034	87.4%	2,443,519	1,176
April	457,251	299,459	0	0	756,710	3,458,129	4,135,003	83.6%	3,343,490	1,188
May	716,761	256,836	0	0	973,597	4,431,726	5,175,338	85.6%	4,090,829	1,185
June	837,342	269,357	0	(40,000)	1,066,699	5,498,425	6,221,819	88.4%	4,895,525	1,192
July	1,105,657	288,363	0	0	1,394,020	6,892,445	7,275,323	94.7%	5,868,644	1,200
August										
September										
October										
November										
December										
TOTAL	**$5,040,983**	**$1,931,463**	**$0**	**($80,000)**	**$6,892,445**		**$7,275,323**	**94.7%**		**8,287**

2015 ***"Projected"*** Medical & Rx Claims/EE/Mo. = **$877.92**
2015 ***Actual*** YTD Medical & Rx Claims/EE/Mo. = **$831.72**

2015 ***Rx Claim*** Cost/Ee/Month: **$233.07**

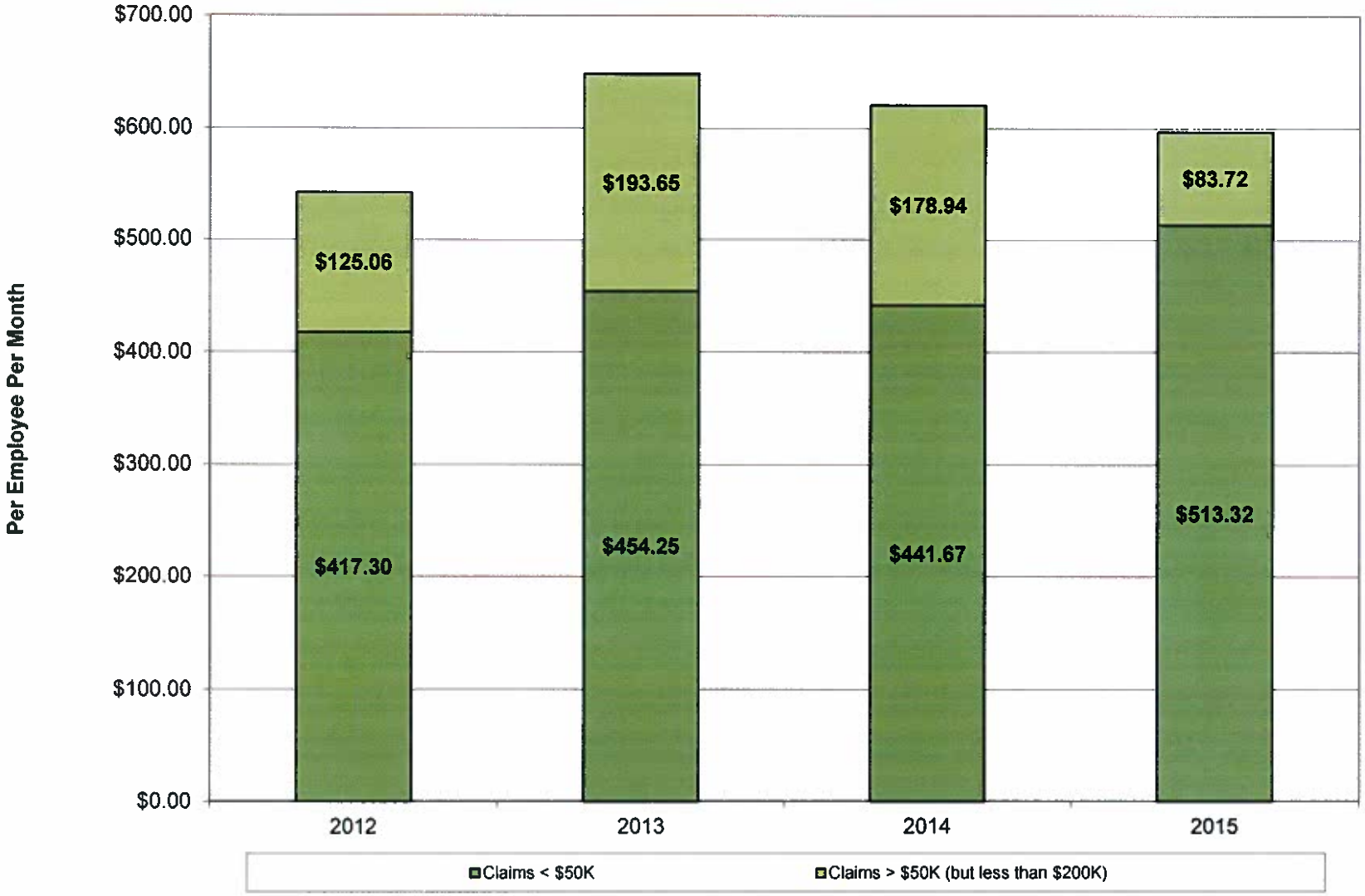
[1] Medical paid claims include Large Case Management.

City of Henderson
Large Claim Summary
For Plan Years 2012 through 2015

Claimants with Plan Year Claims over $50,000:

	1/1/12 thru 12/31/12	1/1/13 thru 12/31/13	1/1/14 thru 12/31/14	1/1/15 thru 7/31/15
	1) $339,133	1) $273,845	1) $602,511	1) $343,296
	2) $170,175	2) $186,423	2) $362,359	2) $91,096
	3) $161,891	3) $164,146	3) $277,351	3) $82,087
	4) $152,584	4) $156,553	4) $192,398	4) $71,710
	5) $152,193	5) $156,438	5) $185,888	5) $69,708
	6) $123,723	6) $156,428	6) $177,189	6) $68,137
	7) $106,685	7) $124,673	7) $165,166	7) $61,040
	8) $78,501	8) $122,012	8) $113,054	
	9) $77,023	9) $120,310	9) $104,643	
	10) $71,695	10) $113,879	10) $101,487	
	11) $66,353	11) $103,440	11) $97,721	
	12) $66,314	12) $94,971	12) $89,322	
	13) $62,182	13) $94,923	13) $87,684	
	14) $59,923	14) $90,761	14) $87,256	
	15) $55,459	15) $80,717	15) $87,114	
	16) $50,919	16) $76,430	16) $80,690	
	17) $50,057	17) $70,070	17) $71,952	
		18) $64,863	18) $67,916	
		19) $63,914	19) $65,435	
		20) $61,808	20) $60,797	
		21) $58,596	21) $52,601	
		22) $58,596		
		23) $55,695		
		24) $52,752		
		25) $51,607		
		26) $51,236		
Plan Year Total Large Claims	**$1,844,810**	**$2,705,086**	**$3,130,534**	**$787,074**
Plan Year Total Net Claims	**$7,196,920**	**$11,092,854**	**$11,274,939**	**$6,879,149**
Net Large Claims as a % of Total Net Claims	**24.4%**	**24.2%**	**23.4%**	**10.1%**
# of claimants > $50,000	**17**	**26**	**21**	**7**
# of claimants > $250,000	**1**	**1**	**3**	**1**
# of claimants > $500,000	**0**	**0**	**1**	**0**
Normative # of claimants > $100,000	**5 to 6**	**6 to 7**	**7 to 8**	**7 to 8**
Normative # of claimants > $250,000	**2 to 3**	**2 to 3**	**3 to 4**	**3 to 4**
Normative # of claimants > $500,000	**2**	**2**	**2**	**2**
# of claimants > $250,000	**1**	**1**	**3**	**1**
Claim Dollars > $250,000	**$89,133**	**$23,845**	**$492,221**	**$93,296**

City of Henderson
Large Claim Analysis - Medical Only



City of Henderson
Self-Funded Medical, Rx, Dental & Vision Benefits
Historical Claims & Enrollment Analysis

Net Medical Paid Claims	Average Enrollment	% Change from Prior Yr	Total Net Paid Claims for Year	% Change from Prior Yr	Claim Cost per Ee / Mo.	% Change from Prior Yr
2012	1,170	2.5%	$7,477,327	13.2%	$532.61	10.4%
2013	1,154	(1.4%)	$8,800,778	17.7%	$635.62	19.3%
2014	1,169	1.3%	$8,894,795	1.1%	$634.26	(0.2%)
2015	**1,184**	**1.3%**	**$5,040,983**		**$608.30**	**(4.1%)**

Rx Paid Claims (excludes Rx Rebates)	Average Enrollment	% Change from Prior Yr	Total Net Paid Claims for Year	% Change from Prior Yr	Claim Cost per Ee / Mo.	% Change from Prior Yr
2012	1,170	2.5%	$2,522,887	14.4%	$179.71	11.6%
2013	1,154	(1.4%)	$2,676,390	6.1%	$193.30	7.6%
2014	1,169	1.3%	$2,914,494	8.9%	$207.82	7.5%
2015	**1,184**	**1.3%**	**$1,931,463**		**$233.07**	**12.1%**

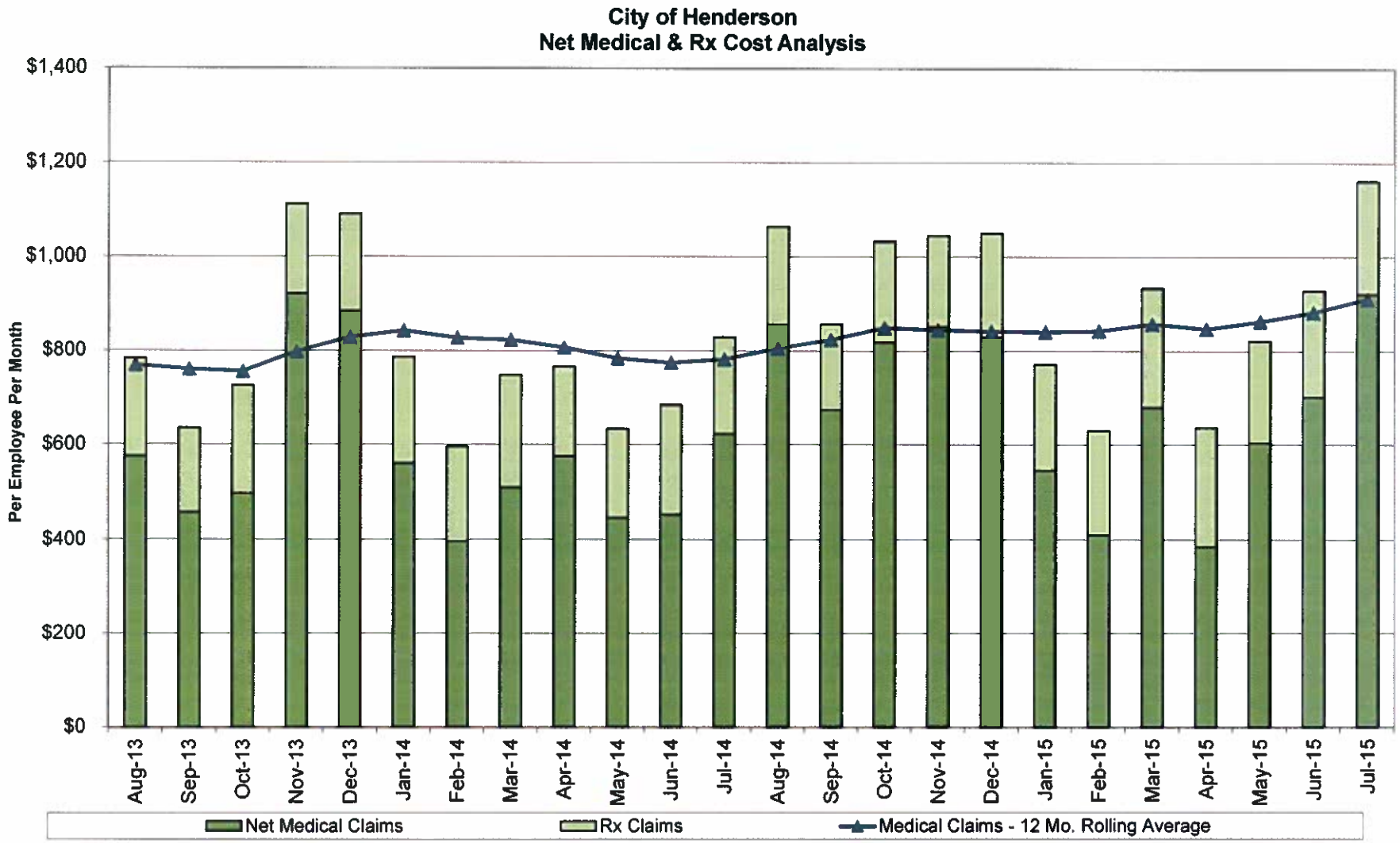
Total Medical & Rx	Average Enrollment	% Change from Prior Yr	Total Net Paid Claims for Year	% Change from Prior Yr	Claim Cost per Ee / Mo.	% Change from Prior Yr
2012	1,170	2.5%	$10,000,214	13.5%	$712.32	10.7%
2013	1,154	(1.4%)	$11,477,168	14.8%	$828.92	16.4%
2014	1,169	1.3%	$11,809,289	2.9%	$842.08	1.6%
2015	**1,184**	**1.3%**	**$6,972,445**		**$841.37**	**(0.1%)**

Dental Paid Claims *** *Loomis Only* ***	Average Enrollment	% Change from Prior Yr	Total Net Paid Claims for Year	% Change from Prior Yr	Claim Cost per Ee / Mo.	% Change from Prior Yr
2012	1,090	(9.9%)	$828,948	12.2%	$63.37	24.5%
2013	983	(9.8%)	$640,711	(22.7%)	$54.31	(14.3%)
2014	1,008	2.5%	$651,721	1.7%	$53.90	(0.7%)
2015	**1,003**	**(0.5%)**	**$438,430**		**$62.45**	**15.9%**

Vision Paid Claims	Average Enrollment	% Change from Prior Yr	Total Net Paid Claims for Year	% Change from Prior Yr	Claim Cost per Ee / Mo.	% Change from Prior Yr
2012	1,235	2.2%	$169,710	7.1%	$11.46	4.7%
2013	1,235	(0.0%)	$168,225	(0.9%)	$11.36	(0.9%)
2014	1,257	1.8%	$176,041	4.6%	$11.67	2.8%
2015	**1,272**	**1.2%**	**$101,504**		**$11.40**	**(2.3%)**

City of Henderson
Medical & Rx Paid Claims
Historical Claims & Enrollment Analysis

Month	Net Medical Claims Paid By Month	Rx Claims Paid By Month	Total Claims Paid By Month	Rolling 12 Months	EE Enrollment Per Month	Rolling 12 Months	Rolling Claims Per EE/Month
Dec-09	**$572,472**	**$158,763**	**$731,235**	**$7,129,581**	**1,132**	**13,535**	**$526.75**
Dec-10	**$637,715**	**$150,247**	**$787,962**	**$8,439,974**	**1,132**	**13,624**	**$619.49**
Dec-11	**$742,409**	**$177,965**	**$920,374**	**$8,810,611**	**1,150**	**13,691**	**$643.53**
Dec-12	**$644,752**	**$212,768**	**$857,520**	**$10,000,214**	**1,177**	**14,039**	**$712.32**
Jan-13	$514,814	$217,941	$732,755	$9,877,414	1,175	14,052	$702.92
Feb-13	$717,036	$201,570	$918,606	$10,005,136	1,173	14,069	$711.15
Mar-13	$719,008	$218,699	$937,707	$9,950,726	1,173	14,084	$706.53
Apr-13	$894,487	$224,896	$1,119,383	$10,330,407	1,174	14,088	$733.28
May-13	$813,918	$234,065	$1,047,984	$10,599,653	1,151	14,066	$753.57
Jun-13	$721,255	$197,052	$918,307	$10,817,911	1,150	14,045	$770.23
Jul-13	$617,333	$227,944	$845,277	$10,798,592	1,148	14,024	$770.01
Aug-13	$660,735	$238,440	$899,175	$10,770,672	1,148	13,999	$769.39
Sep-13	$520,505	$202,799	$723,304	$10,615,326	1,139	13,963	$760.25
Oct-13	$564,713	$260,644	$825,357	$10,520,582	1,137	13,923	$755.63
Nov-13	$1,049,573	$217,657	$1,267,229	$11,092,605	1,140	13,885	$798.89
Dec-13	**$1,007,400**	**$234,683**	**$1,242,083**	**$11,477,168**	**1,138**	13,846	**$828.92**
Jan-14	$641,045	$257,792	$898,837	$11,643,250	1,142	13,813	$842.92
Feb-14	$453,214	$227,287	$680,502	$11,405,146	1,143	13,783	$827.48
Mar-14	$589,273	$274,907	$864,180	$11,331,618	1,155	13,765	$823.22
Apr-14	$676,470	$223,501	$899,972	$11,112,206	1,175	13,766	$807.22
May-14	$526,316	$221,022	$747,338	$10,811,561	1,179	13,794	$783.79
Jun-14	$532,091	$272,606	$804,696	$10,697,950	1,174	13,818	$774.20
Jul-14	$732,745	$240,374	$973,119	$10,825,792	1,174	13,844	$781.98
Aug-14	$1,007,367	$243,676	$1,251,043	$11,177,660	1,175	13,871	$805.83
Sep-14	$798,018	$214,487	$1,012,505	$11,466,862	1,182	13,914	$824.12
Oct-14	$967,931	$251,901	$1,219,832	$11,861,338	1,181	13,958	$849.79
Nov-14	$998,758	$226,858	$1,225,616	$11,819,724	1,172	13,990	$844.87
Dec-14	**$971,567**	**$260,081**	**$1,231,648**	**$11,809,289**	**1,172**	**14,024**	**$842.08**
Jan-15	$640,715	$263,664	$904,379	$11,814,831	1,172	14,054	$840.67
Feb-15	$482,188	$257,534	$739,722	$11,874,051	1,174	14,085	$843.03
Mar-15	$801,068	$296,249	$1,097,318	$12,107,189	1,176	14,106	$858.30
Apr-15	$457,251	$299,459	$756,710	$11,963,928	1,188	14,119	$847.36
May-15	$716,761	$256,836	$973,597	$12,190,186	1,185	14,125	$863.02
Jun-15	$837,342	$269,357	$1,106,699	$12,492,189	1,192	14,143	$883.28
Jul-15	$1,105,657	$288,363	$1,394,020	$12,913,090	1,200	14,169	$911.36


City of Henderson
Net Medical & Rx Cost Analysis
Per Employee Per Month
$1,400
$1,200
$1,000
$800
$600
$400
$200
$0
Aug-13
Sep-13
Oct-13
Nov-13
Dec-13
Jan-14
Feb-14
Mar-14
Apr-14
May-14
Jun-14
Jul-14
Aug-14
Sep-14
Oct-14
Nov-14
Dec-14
Jan-15
Feb-15
Mar-15
Apr-15
May-15
Jun-15
Jul-15
Net Medical Claims
Rx Claims
Medical Claims - 12 Mo. Rolling Average

City of Henderson
Monthly Claim Report - Dental (Loomis)
January 1, 2015 through December 31, 2015

Month	A Total Paid Claims	B Actual Year to Date Dental Paid Claims	C "Projected" YTD Paid Claims Current Year	D % of Actual YTD Paid Claims vs. Projected YTD Paid Claims	E Actual YTD Paid Claims Prior Year	F # of Employees Enrolled Dental
January	$65,421	$65,421	$57,649	113.5%	$49,100	989
February	61,308	126,729	115,472	109.7%	101,166	992
March	66,124	192,854	173,704	111.0%	180,926	999
April	58,254	251,108	232,461	108.0%	231,866	1,008
May	62,835	313,944	291,042	107.9%	271,730	1,005
June	72,316	386,260	349,973	110.4%	323,187	1,011
July	52,170	438,430	409,196	107.1%	380,738	1,016
August						
September						
October						
November						
December						
TOTAL	**$438,430**		**$409,196**	**107.1%**		**7,020**

2015 ***"Projected"*** Claims/EE = **$58.29**

2015 **Actual** Claims/EE = **$62.45**

City of Henderson
Dental Paid Claims (Loomis)
Historical Claims & Enrollment Analysis

Month	Claims Paid By Month	Rolling 12 Months	EE Enrollment Per Month	Moving 12 Months	Rolling Claims Per EE/Month
Dec-09	**$54,708**	**$745,305**	**1,210**	**14,475**	**$51.49**
Dec-10	**$88,226**	**$816,155**	**1,209**	**14,551**	**$56.09**
Dec-11	**$45,437**	**$738,959**	**1,222**	**14,515**	**$50.91**
Dec-12	**$86,344**	**$828,948**	**1,046**	**13,081**	**$63.37**
Jan-13	$24,665	$777,344	1,007	12,864	$60.43
Feb-13	$42,897	$743,391	1,008	12,654	$58.75
Mar-13	$75,145	$738,951	1,007	12,440	$59.40
Apr-13	$67,315	$708,192	1,002	12,393	$57.14
May-13	$55,469	$717,390	981	12,321	$58.23
Jun-13	$46,428	$701,319	979	12,251	$57.25
Jul-13	$59,354	$685,733	968	12,179	$56.30
Aug-13	$49,487	$678,573	975	12,110	$56.03
Sep-13	$49,138	$675,805	967	12,033	$56.16
Oct-13	$56,551	$659,232	967	11,954	$55.15
Nov-13	$53,142	$665,936	969	11,876	$56.07
Dec-13	**$61,119**	**$640,711**	**968**	**11,798**	**$54.31**
Jan-14	$49,100	$665,146	987	11,778	$56.47
Feb-14	$52,066	$674,314	988	11,758	$57.35
Mar-14	$79,760	$678,930	992	11,743	$57.82
Apr-14	$50,940	$662,554	1,010	11,751	$56.38
May-14	$39,864	$646,949	1,013	11,783	$54.91
Jun-14	$51,457	$651,979	1,008	11,812	$55.20
Jul-14	$57,550	$650,175	1,008	11,852	$54.86
Aug-14	$47,279	$647,967	1,015	11,892	$54.49
Sep-14	$71,971	$670,800	1,024	11,949	$56.14
Oct-14	$59,510	$673,758	1,020	12,002	$56.14
Nov-14	$57,473	$678,089	1,013	12,046	$56.29
Dec-14	**$34,751**	**$651,721**	**1,013**	**12,091**	**$53.90**
Jan-15	$65,421	$668,042	989	12,093	$55.24
Feb-15	$61,308	$677,285	992	12,097	$55.99
Mar-15	$66,124	$663,649	999	12,104	$54.83
Apr-15	$58,254	$670,964	1,008	12,102	$55.44
May-15	$62,835	$693,935	1,005	12,094	$57.38
Jun-15	$72,316	$714,794	1,011	12,097	$59.09
Jul-15	$52,170	$709,414	1,016	12,105	$58.61

City of Henderson
Monthly Claim Report - Dental (Delta)
January 1, 2015 through December 31, 2015

Month	A Total Paid Claims	B Actual Year to Date Dental Paid Claims	C "Projected" YTD Paid Claims Current Year	D % of Actual YTD Paid Claims vs. Projected YTD Paid Claims	E # of Employees Enrolled Dental
January	$12,360	$12,360	$28,397	43.5%	311
February	24,004	36,363	56,886	63.9%	312
March	24,496	60,859	84,918	71.7%	307
April	25,256	86,115	113,955	75.6%	318
May	27,196	113,311	142,991	79.2%	318
June	17,393	130,704	172,211	75.9%	320
July	32,556	163,261	201,795	80.9%	324
August					
September					
October					
November					
December					
TOTAL	**$163,261**	**$163,261**	**$201,795**	**80.9%**	**2,210**

2015 ***"Projected"*** Claims/EE = **$91.31**

2015 **Actual** Claims/EE = **$73.87**

City of Henderson
Monthly Claim Report - Vision
January 1, 2015 through December 31, 2015

Month	A Vision Paid Claims	B YTD Paid Claims	C YTD "Projected" Paid Claims	D Percent of Projected	E YTD Paid Claims Prior Year	F # of Employees Enrolled
January	$14,816	$14,816	$15,460	95.8%	$14,918	1,260
February	18,816	33,632	30,945	108.7%	31,275	1,262
March	16,062	49,694	46,454	107.0%	46,237	1,264
April	11,655	61,349	62,111	98.8%	61,178	1,276
May	13,892	75,241	77,730	96.8%	75,916	1,273
June	13,307	88,548	93,436	94.8%	90,121	1,280
July	12,956	101,504	109,240	92.9%	107,112	1,288
August						
September						
October						
November						
December						
TOTAL	**$101,504**		**$109,240**	**92.9%**		**8,903**

2015 ***"Projected"*** Claims/EE = **$12.27**

2015 **Actual** Claims/EE = **$11.40**

City of Henderson
Vision Paid Claims
Historical Claims & Enrollment Analysis

Month	Claims Paid By Month	Rolling 12 Months	EE Enrollment Per Month	Rolling 12 Months	Rolling Claims Per EE/Month
Dec-09	**$9,662**	**$136,976**	**1,208**	**14,434**	**$9.49**
Dec-10	**$10,687**	**$139,106**	**1,207**	**14,516**	**$9.58**
Dec-11	**$14,524**	**$158,505**	**1,221**	**14,493**	**$10.94**
Dec-12	**$15,722**	**$169,710**	**1,246**	**14,815**	**$11.46**
Jan-13	$16,450	$170,093	1,253	14,844	$11.46
Feb-13	$12,321	$167,462	1,250	14,876	$11.26
Mar-13	$15,248	$293,558	1,251	25,966	$11.31
Apr-13	$13,653	$278,270	1,252	24,734	$11.25
May-13	$12,684	$263,872	1,226	23,498	$11.23
Jun-13	$13,569	$249,205	1,228	22,263	$11.19
Jul-13	$15,012	$237,416	1,226	21,030	$11.29
Aug-13	$16,313	$224,600	1,234	19,792	$11.35
Sep-13	$17,176	$208,644	1,222	18,551	$11.25
Oct-13	$13,000	$195,481	1,221	17,306	$11.30
Nov-13	$11,582	$183,947	1,224	16,060	$11.45
Dec-13	**$11,217**	**$168,225**	**1,227**	**14,814**	**$11.36**
Jan-14	$14,918	$166,693	1,230	14,791	$11.27
Feb-14	$16,357	$170,729	1,231	14,772	$11.56
Mar-14	$14,962	$170,443	1,243	14,764	$11.54
Apr-14	$14,941	$171,731	1,263	14,775	$11.62
May-14	$14,738	$173,785	1,267	14,816	$11.73
Jun-14	$14,205	$174,421	1,262	14,850	$11.75
Jul-14	$16,991	$176,400	1,262	14,886	$11.85
Aug-14	$15,517	$175,604	1,263	14,915	$11.77
Sep-14	$16,361	$174,789	1,270	14,963	$11.68
Oct-14	$11,444	$173,233	1,269	15,011	$11.54
Nov-14	$12,475	$174,126	1,260	15,047	$11.57
Dec-14	**$13,132**	**$176,041**	**1,260**	**15,080**	**$11.67**
Jan-15	$14,816	$175,939	1,260	15,110	$11.64
Feb-15	$18,816	$178,398	1,262	15,141	$11.78
Mar-15	$16,062	$179,498	1,264	15,162	$11.84
Apr-15	$11,655	$176,212	1,276	15,175	$11.61
May-15	$13,892	$175,366	1,273	15,181	$11.55
Jun-15	$13,307	$174,468	1,280	15,199	$11.48
Jul-15	$12,956	$170,433	1,288	15,225	$11.19

City of Henderson
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2015 GBS Funding Rates	Self Funded Medical & Rx			Self Funded Dental	Self Funded Vision
	Active	Early Retiree	MCR Retiree		
Employee (EE)	$465.01	$465.01	N/A	$28.88	$6.62
Employee + Spouse	$953.26	$953.26	N/A	$59.20	$13.58
Employee + Child(ren)	$837.01	$837.01	N/A	$51.98	$11.92
Employee + Family	$1,325.26	$1,325.26	N/A	$82.31	$18.88

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

City of Henderson
Development of Projected Paid Claims - Medical & Rx
For Plan Year January 1, 2016 through December 31, 2016

Assuming no benefit changes	Best Estimate			Optimistic Est.
	Medical	Rx	Medical & Rx	Medical & Rx
Paid Claims (8/01/13 thru 7/31/15)	$18,648,112	$6,000,180	$24,648,292	$24,648,292
Less Claims in Excess of $250,000 [1]	($609,362)	$0	($609,362)	($609,362)
Net Claims Paid	$18,038,750	$6,000,180	$24,038,930	$24,038,930
Benefit Adjustment	1.000	1.000	1.000	1.000
Net Benefit Adjusted Claims Paid	$18,038,750	$6,000,180	$24,038,930	$24,038,930
Average No. of EE's Covered (7/01/13 thru 6/30/15)	1,165	1,165	1,165	1,165
Claim Cost / EE / Month	$645.14	$214.59	$859.73	$859.73
Trend Factor [2]	14.0%	24.0%	16.5%	10.0%
Trended Claim Cost / EE / Month	$735.46	$266.09	$1,001.55	$945.70
Projected No. of EE's	1,200	1,200	1,200	1,200
Total Projected Paid Claims for PY 2016	**$10,590,613**	**$3,831,738**	**$14,422,350**	**$13,618,134**

[1] Effective PY 2015, the City moved the ISL to $500,000 under a self funded captive arrangement - Agreement was made to budget based on a $250,000 ISL and self fund any claims between $500,000 and $250,000. No adjustment has been made to funding rates for any positive/negative effects of this arrangement.

[2] Annual Trend Factors	**7.0%**	**12.0%**	**8.2%**	**5.0%**
Months of Trend	24.0	24.0	24.0	24.0

City of Henderson
Fixed Cost Analysis
For Plan Year January 1, 2016 through December 31, 2016

	Vendor		Covered Units		Current 2014	Renewal 2015	Percent Change
Medical Fixed Costs							
ISL at $250,000 (contract $500,000)	Sun Life	(1)			** Rates are based on $250,000 **		
Single			292	Est	$18.64	$24.23	30%
Family			908	Est	$51.36	$66.77	30%
Monthly Premium					$52,078	$67,701	
Annual Premium					**$624,933**	**$812,413**	
Other Administration Fees							
Transitional Research Fee	U.S. Gov't.	(2)	1,200	Est	$7.33	$3.67	-50%
Administration Fee - Medical	Loomis		1,200	Act	$14.85	$15.00	1%
Administration Fee - Rx	Express Scripts		1,200	Act	$0.00	$0.00	0%
Network Access Fee - Medical	Sierra Health		1,200	Act	$10.45	$10.77	3%
Network Access Fee - Medical	CIGNA		52	Act	$14.42	$14.42	0%
Utilization Management	Sierra Health		1,200	Act	$4.64	$4.78	3%
Total Monthly Fees					$45,478	$41,810	
Total Annual Fees					**$545,734**	**$501,718**	
Total Monthly Self-Funded Medical & Rx Fixed Costs					$97,556	$109,511	12.3%
Total Annual Self-Funded Medical & Rx Fixed Costs					**$1,170,667**	**$1,314,131**	**12.3%**
Other Fixed Costs & Offsetting Revenue							
Interest Income & Rx Rebates				Est	$195,000	$195,000	
Administrative Costs:							
Salaries, wages & benefits				Est	$120,000	$123,500	3%
Consulting				Act	$93,100	$95,885	3%
Miscellaneous Costs				Est	$20,000	$20,000	0%
Administrative Fee-GF				Est	$25,000	$25,000	0%
Total Administrative Costs					**$258,100**	**$264,385**	
Total of Other Fixed Costs & Offsetting Revenue					**($63,100)**	**($69,385)**	

(1) Effective PY 2015, the City moved the ISL to $500,000 under a self funded captive arrangement - Agreement was made to budget based on a $250,000 ISL and self fund any claims between $500,000 and $250,000. No adjustment has been made to funding rates for any positive/negative effects of this arrangement.

(2) The Transitional Reinsurance Fee is part of PPACA, was $44 per member per year for 2015 (payable in Jan. 2016), and is projected to be $22 per member per year for 2016 (payable in Jan. 2017). Note: estimated member to contract ratio is 2.0 assuming snapshot factor method.

City of Henderson
Development of Needed Annual Funding
For Plan Year January 1, 2016 through December 31, 2016

EXPECTED COSTS	Best Estimate Medical & Rx	Optimistic Est. Medical & Rx
Projected Paid Claims	$14,422,350	$13,618,134
Projected Fixed Costs	$1,314,131	$1,314,131
Total Projected Costs	**$15,736,481**	**$14,932,265**
Projected Funding at Current Rates	$14,480,244	$14,480,244
% Change to Meet Projected Total Costs	**8.7%**	**3.1%**
Suggested Change to Meet Projected Total Costs	**8.7%**	**3.1%**

Active	**# Covered**	**Current Rates**
Employee	240	$465.01
Employee + Spouse	137	$953.26
Employee + Child(ren)	140	$837.01
Employee + Family	569	$1,325.26
Total Monthly	**1,086**	$1,113,453
Annual Funding		**$13,361,440**

Pre 65 Retirees	**# Covered**	**Current Rates**
Employee	52	$465.01
Employee + Spouse	30	$953.26
Employee + Child(ren)	4	$837.01
Employee + Family	28	$1,325.26
Total Monthly	**114**	$93,234
Annual Funding		**$1,118,804**

City of Henderson
Summary of GBS Medical & Rx Funding Rates - Current Tiers & Actuarial Equivalents
For Plan Year January 1, 2016 through December 31, 2016

Plan Costs at $250,000 Specific Stop Loss (self funding to $500,000)

GBS Expected Cash Costs **$15,736,481** (From Development of Needed Annual Funding Exhibit)

Active

	Estimated Enrollment	Current Ratio	PY 2015 Current Rates	PY 2016 Rates	COBRA Rates
Employee	240	1.00	$465.01	$505.35	$515.46
Employee + Spouse	137	2.05	$953.26	$1,035.96	$1,056.68
Employee + Child(ren)	140	1.80	$837.01	$909.63	$927.82
Employee + Family	569	2.85	$1,325.26	$1,440.23	$1,469.03
Total Monthly	**1,086**		$1,113,453	$1,210,050	
			$13,361,440	**$14,520,595**	

Pre 65 Retirees

	Estimated Enrollment	Current Ratio	PY 2016 Current Rates	PY 2016 Rates	COBRA Rates
Employee	52	1.00	$465.01	$505.35	N/A
Employee + Spouse	30	2.05	$953.26	$1,035.96	N/A
Employee + Child(ren)	4	1.80	$837.01	$909.63	N/A
Employee + Family	28	2.85	$1,325.26	$1,440.23	N/A
Total Monthly	**114**		$93,234	$101,322	
Annual Funding			**$1,118,804**	**$1,215,864**	

Total Annual Funding	**$14,480,244**	**$15,736,459**
Percent Change		8.7%

City of Henderson
Development of Projected Paid Claims - Dental & Vision
For Plan Year January 1, 2016 through December 31, 2016

Assuming no benefit changes		Dental			Vision
		Loomis	Delta Dental	Total	
Claims (8/01/14 thru 7/31/15)		$709,414	$297,609	$1,007,023	$346,833
Benefit Adjustment		1.000	1.000	1.000	1.000
Net Claims Paid		$709,414	$297,609	$1,007,023	$346,833
Average No. of EE's Covered		1,008	307	1,315	1,252
Claim Cost / EE / Month		$58.64	$80.78	$63.81	$11.54
Trend Factor	(1)	4.5%	7.5%	10.0%	6.0%
Trended Claim Cost / EE / Month		$61.28	$86.84	$70.19	$12.23
Fixed Cost / EE / Month		$2.18	$7.21	$7.21	$1.67
Trended Claim Cost / EE / Month		$63.46	$94.05	$77.40	$13.90
Projected No. of EE's		1,014	324	1,338	1,070
Total Projected Plan Expense for PY 2016		**$772,215**	**$365,678**	**$1,242,792**	**$178,537**
Current Funding		**$747,079**	**$239,923**	**$987,002**	**$201,950**
Needed Change		**3.4%**	**52.4%**	**25.9%**	**(11.6%)**
Suggested Change				25.9%	0.0%
(1) Annual Trend Factors		**3.0%**	**5.0%**	**5.0%**	**3.0%**
Months of Trend		18.0	18.0	24.0	24.0

City of Henderson
Summary of Dental & Vision GBS Funding Rates - Current Tiers Ratios
For Plan Year January 1, 2016 through December 31, 2016

Dental - Loomis (Unblended Rates)

	Estimated Enrollment	Current Tier Ratio	PY 2015 Rates	PY 2016 Rates	PY 2016 COBRA Rate
Employee	271	1.00	$28.88	$29.85	$30.45
Employee + Spouse	127	2.05	$59.20	$61.19	$62.41
Employee + Child(ren)	125	1.80	$51.98	$53.73	$54.80
Employee + Family	491	2.85	$82.31	$85.08	$86.78
Total Monthly	**1,014**		$62,257	$64,351	N/A
Annual Funding			**$747,079**	**$772,212**	N/A
Suggested Change				3.4%	N/A

Dental - Delta Dental (Unblended Rates)

	Estimated Enrollment	Current Tier Ratio	PY 2015 Rates	PY 2016 Rates	PY 2016 COBRA Rate
Employee	83	1.00	$28.88	$44.02	$44.90
Employee + Spouse	51	2.05	$59.20	$90.23	$92.03
Employee + Child(ren)	35	1.80	$51.98	$79.23	$80.81
Employee + Family	155	2.85	$82.31	$125.45	$127.96
Total Monthly	**324**		$19,994	$30,473	N/A
Annual Funding			**$239,923**	**$365,678**	N/A
Suggested Change				52.4%	N/A
Implied rate subsidization				($0)	

Vision

	Estimated Enrollment	Tier Ratio	PY 2015 Rates	PY 2016 Rates	PY 2016 COBRA Rate
Employee	109	1.00	$6.62	$6.62	$6.75
Employee + Spouse	178	2.05	$13.58	$13.58	$13.85
Employee + Child(ren)	157	1.80	$11.92	$11.92	$12.16
Employee + Family	626	2.85	$18.88	$18.88	$19.26
Total Monthly	**1,070**		$16,829	$16,829	N/A
Annual Funding			**$201,950**	**$201,950**	N/A
Suggested Change				0.0%	N/A

City of Henderson
Summary of Dental & Vision GBS Funding Rates - Current Tiers Ratios
For Plan Year January 1, 2016 through December 31, 2016

Dental - Loomis (Blended Rates)

	Estimated Enrollment	Current Tier Ratio	PY 2015 Rates	PY 2016 Rates	PY 2016 COBRA Rate
Employee	271	1.00	$28.88	$36.36	$37.09
Employee + Spouse	127	2.05	$59.20	$74.54	$76.03
Employee + Child(ren)	125	1.80	$51.98	$65.45	$66.76
Employee + Family	491	2.85	$82.31	$103.64	$105.71
Total Monthly	**1,014**		$62,257	$78,389	N/A
Annual Funding			**$747,079**	**$940,664**	N/A
Suggested Change				25.9%	N/A

Dental - Delta Dental (Blended Rates)

	Estimated Enrollment	Current Tier Ratio	PY 2015 Rates	PY 2016 Rates	PY 2016 COBRA Rate
Employee	83	1.00	$28.88	$36.36	$37.09
Employee + Spouse	51	2.05	$59.20	$74.54	$76.03
Employee + Child(ren)	35	1.80	$51.98	$65.45	$66.76
Employee + Family	155	2.85	$82.31	$103.64	$105.71
Total Monthly	**324**		$19,994	$25,174	N/A
Annual Funding			**$239,923**	**$302,092**	N/A
Suggested Change				25.9%	N/A
Implied rate subsidization				$63,586	

Vision

	Estimated Enrollment	Tier Ratio	PY 2015 Rates	PY 2016 Rates	PY 2016 COBRA Rate
Employee	109	1.00	$6.62	$6.62	$6.75
Employee + Spouse	178	2.05	$13.58	$13.58	$13.85
Employee + Child(ren)	157	1.80	$11.92	$11.92	$12.16
Employee + Family	626	2.85	$18.88	$18.88	$19.26
Total Monthly	**1,070**		$16,829	$16,829	N/A
Annual Funding			**$201,950**	**$201,950**	N/A
Suggested Change				0.0%	N/A

City of Henderson
Global Budget - Total GBS Needed Funding Rate Analysis for Loomis
For Plan Years 2014 through 2016

Total Actuarial Rates - PY 2014	Counts	Medical/Rx	Dental	Vision	LTD	Life/AD&D	EAP	Total
Employee Only	240	$441.17	$28.88	$6.62	$14.00	$9.00	$2.50	$502.17
Employee + Spouse	137	$904.39	$59.20	$13.58	$14.00	$9.00	$2.50	$1,002.67
Employee + Child(ren)	140	$794.10	$51.98	$11.92	$14.00	$9.00	$2.50	$883.50
Employee + Family	569	$1,257.33	$82.31	$18.88	$14.00	$9.00	$2.50	$1,384.02
Total Annual Benefit Cost	**1,086**	**$12,676,524**	**$829,838**	**$190,329**	**$182,448**	**$117,288**	**$32,580**	**$14,029,008**

Total Actuarial Rate - PY 2015	Counts	Medical/Rx	Dental	Vision	LTD	Life/AD&D	EAP	Total
Employee Only	240	$465.01	$28.88	$6.62	$16.75	$9.00	$3.50	$529.76
Employee + Spouse	137	$953.26	$59.20	$13.58	$16.75	$9.00	$3.50	$1,055.29
Employee + Child(ren)	140	$837.01	$51.98	$11.92	$16.75	$9.00	$3.50	$930.16
Employee + Family	569	$1,325.26	$82.31	$18.88	$16.75	$9.00	$3.50	$1,455.70
Total Annual Benefit Cost	**1,086**	**$13,361,440**	**$829,838**	**$190,329**	**$218,286**	**$117,288**	**$45,612**	**$14,762,794**

Total Actuarial Rate - PY 2016	Counts	Medical/Rx	Dental	Vision	LTD	Life/AD&D	EAP	Total
Employee Only	240	$505.35	$36.36	$6.62	$17.00	$9.05	$4.30	$578.68
Employee + Spouse	137	$1,035.96	$74.54	$13.58	$17.00	$9.05	$4.30	$1,154.43
Employee + Child(ren)	140	$909.63	$65.45	$11.92	$17.00	$9.05	$4.30	$1,017.35
Employee + Family	569	$1,440.23	$103.64	$18.88	$17.00	$9.05	$4.30	$1,593.10
Total Annual Benefit Cost	**1,086**	**$14,520,595**	**$1,044,870**	**$190,329**	**$221,544**	**$117,940**	**$56,038**	**$16,151,316**

City of Henderson
Global Budget - Total GBS Needed Funding Rate Analysis for HPN
For Plan Years 2014 through 2016

Total Actuarial Rates - PY 2014	Counts	Medical/Rx	Dental	Vision	LTD	Life/AD&D	EAP	Total
Employee Only	37	$361.12	$28.88	$6.62	$14.00	$9.00	$2.50	$422.12
Employee + Spouse	10	$740.30	$59.20	$13.58	$14.00	$9.00	$2.50	$838.58
Employee + Child(ren)	13	$650.03	$51.98	$11.92	$14.00	$9.00	$2.50	$739.43
Employee + Family	33	$1,029.21	$82.31	$18.88	$14.00	$9.00	$2.50	$1,155.90
Total Annual Benefit Cost	**93**	**$758,145**	**$60,630**	**$13,905**	**$15,624**	**$10,044**	**$2,790**	**$861,138**

Total Actuarial Rate - PY 2015	Counts	Medical/Rx	Dental	Vision	LTD	Life/AD&D	EAP	Total
Employee Only	37	$390.02	$28.88	$6.62	$16.75	$9.00	$3.50	$454.77
Employee + Spouse	10	$799.54	$59.20	$13.58	$16.75	$9.00	$3.50	$901.57
Employee + Child(ren)	13	$702.05	$51.98	$11.92	$16.75	$9.00	$3.50	$795.20
Employee + Family	33	$1,111.58	$82.31	$18.88	$16.75	$9.00	$3.50	$1,242.02
Total Annual Benefit Cost	**93**	**$818,819**	**$60,630**	**$13,905**	**$18,693**	**$10,044**	**$3,906**	**$925,997**

Total Actuarial Rate - PY 2016	Counts	Medical/Rx	Dental	Vision	LTD	Life/AD&D	EAP	Total
Employee Only	37	$414.86	$36.36	$6.62	$17.00	$9.05	$4.30	$488.19
Employee + Spouse	10	$850.46	$74.54	$13.58	$17.00	$9.05	$4.30	$968.93
Employee + Child(ren)	13	$746.76	$65.45	$11.92	$17.00	$9.05	$4.30	$854.48
Employee + Family	33	$1,182.38	$103.64	$18.88	$17.00	$9.05	$4.30	$1,335.25
Total Annual Benefit Cost	**93**	**$870,970**	**$76,340**	**$13,905**	**$18,972**	**$10,100**	**$4,799**	**$995,086**

City of Henderson
City/Employee Contribution Analysis
For Plan Years 2015 and 2016

Total Funding Rate - PY 2015	Self Funded Plan - Loomis Co				Fully Insured - HPN			
	Total Rate	City	Employee	Subsidization	Total Rate	City	Employee	Subsidization
Employee Only	$529.76	$900.00	$63.78	$1,249,978	$454.77	$900.00	$57.40	$223,168
Employee + Spouse	$1,055.29	$900.00	$127.12	($46,311)	$901.57	$900.00	$114.41	$13,541
Employee + Child(ren)	$930.16	$900.00	$121.30	$153,115	$795.20	$900.00	$109.17	$33,379
Employee + Family	$1,455.70	$900.00	$189.50	($2,500,414)	$1,242.02	$900.00	$170.55	($67,902)
Total Annual Funding	**$14,762,794**	**$11,728,800**	**$1,890,362**	**($1,143,632)**	**$925,997**	**$1,004,400**	**$123,783**	**$202,186**

Total Funding Rate - PY 2016	Self Funded Plan - Loomis Co				Fully Insured - HPN			
	Total Rate	City	Employee	Subsidization	Total Rate	City	Employee	Subsidization
Employee Only	$578.68	$900.00	$63.78	$1,109,088	$488.19	$900.00	$57.40	$208,329
Employee + Spouse	$1,154.43	$900.00	$127.12	($209,298)	$968.93	$900.00	$114.41	$5,458
Employee + Child(ren)	$1,017.35	$900.00	$121.30	$6,636	$854.48	$900.00	$109.17	$24,132
Employee + Family	$1,593.10	$900.00	$189.50	($3,438,581)	$1,335.25	$900.00	$170.55	($104,821)
Total Per Unit Cost	**$16,151,316**	**$11,728,800**	**$1,890,362**	**($2,532,154)**	**$995,086**	**$1,004,400**	**$123,783**	**$133,097**

UNKNOWN/TBD