CITY OF SURPRISE
Health Benefit Trust Fund Board Meeting
16000 N. Civic Center Plaza
Surprise, AZ 85374
Wednesday, December 2, 2020 @ 4:00 PM
COUNCIL CHAMBERS

SURPRISE ARIZONA

NOTICE: In an effort to protect health and safety of city employees, residents, and visitors, the Council Chambers will be closed to the public during this meeting. The public may access the meeting by viewing a live stream or broadcast of the meeting. To watch live, please visit www.surpriseaz.gov/surprisetv, the Surprise City Gov Facebook page at www.facebook.com/cityofsurprise. Cox channel 11 and Century Link channel 8513 will also carry the meeting live.

For instructions on how to comment on agenda items and public hearings, please go to https://bit.ly/3fCT6gv

A. Call To Order

B. Roll Call

C. Pledge of Allegiance

D. Current Events and Reports

E. Staff Reports

F. Health Benefits Trust Fund Board Agenda

CALL TO THE PUBLIC:

Public comment will be taken through email or via phone. To submit email comments, including Call to the Public for non-agenda items, please email publiccomments@surpriseaz.gov. Comments for Call to the Public must be submitted prior to the start of the meeting.

To comment on agenda items, emails must be submitted prior to the time(s) designated for public comment by the Board Chair during the meeting or before the agenda item has otherwise concluded. To comment live by phone for Call to the Public for non-agenda items or for agenda items, please call 623.222.1821 prior to, or during, the meeting to have your name placed on a callback list. If you reach voicemail, please leave your name and phone number. The Board Liaison will call those wishing to comment from the dais during the meeting, and the call will be streamed through the Council Chamber audio system. Only calls received before Call to the Public for non-agenda items or before or during the time(s) designated for public comment by the Board Chair during the meeting on the subject agenda item will be accepted and streamed. No calls will be accepted after the time(s) designated by the Board Chair for public comment or after an agenda item has otherwise concluded.

CONSENT AGENDA:

1.	Citywide	Consideration and action pertaining to approval of the February 26, 2020 Health Benefits Trust Fund Board meeting minutes.	Finance

REGULAR AGENDA ITEM - NON-PUBLIC HEARING:

2.	Citywide	Presentation and discussion pertaining to CBIZ Consulting FY2020 3rd Quarter, FY2020 4th Quarter, and FY2021 1st Quarter Reports.	None Lisa Angelini Finance
3.	Citywide	Presentation and discussion pertaining to the City's unaudited Employee Healthcare and Workers' Compensation Self Insurance Funds Financial Report for End of FY2020, and FY2021 1st Quarter.	None Andrea Davis Finance
4.	Citywide	Consideration and action pertaining to the Health Benefits Trust Fund Board Annual Calendar for 2021.	Andrea Davis Finance
5.	Internal	Consideration and action to elect a Chairperson and Vice-Chairperson for the Health Benefits Trust Fund Board.	Andrea Davis Finance
6.	Citywide	Discussion pertaining to placing items on a future agenda.	Finance

G. Other Business and Future Agenda Items

H. Executive Session

For information purposes: Upon a public majority vote of a quorum ("Commission"), the Commission may hold an executive session, which will not be open to the public, but for only the following purposes: discussion or consideration of records exempt by law from public inspection (A.R.S. §38-431.03(A)(2));

or discussion or consultation for legal advice with the attorney or attorneys of the public body (A.R.S. §38-431.03(A)(3)).

Confidentiality Requirements: Pursuant to A.R.S. §38-431.03(C)(D), any person receiving executive session information pursuant to A.R.S. §38-431.02 shall not disclose that information except to the Attorney General or County Attorney or by agreement of the Commission, or as otherwise ordered by a court of competent jurisdiction.

The Commission may vote to hold an executive session for the purpose of obtaining legal advice from the Commission's attorney on any matter listed on the agenda pursuant to A.R.S. § 38-431.03(A)(3).

I. Adjournment

SHERRY ANN AGUILAR, CITY CLERK, MMC

POSTED:Monday, November 30, 2020 @ 10:00 a.m.

SPECIAL NOTE: PERSONS WITH SPECIAL ACCESSIBILITY NEEDS, INCLUDING LARGE PRINT MATERIALS OR INTERPRETER, SHOULD CONTACT THE CITY CLERK'S OFFICE @ 623.222.1200 OR TTY 623.222.1002, BY NO LATER THAN 24 HOURS IN ADVANCE OF THE REGULAR SCHEDULED MEETING TIME.

CITY OF SURPRISE
Health Benefit Trust Fund Board Meeting

Council Meeting Date: December 2, 2020
Submitting Department: Finance
Staff Recommendations:

Contact Person:
District: Citywide

Consent: Yes   Regular: No   Public Hearing: No   Report/Discussion: No

Agenda Wording:
Consideration and action pertaining to approval of the February 26, 2020 Health Benefits Trust Fund Board meeting minutes.

Motion:
I move to approve the February 26, 2020 Health Benefits Trust Fund Board meeting minutes.

Background:
Attached are the minutes from the February 26, 2020 board meeting.

Objective Analysis:

Policy Compliant:

Financial Impact:
No financial impact.

Budget Impact:
No budget impact.
FTE Impact:
No FTE impact.

ATTACHMENTS:
1. HBTF MINUTES 02.26.20 Draft

CITY OF SURPRISE

HEALTH BENEFITS TRUST FUND BOARD
16000 North Civic Center Plaza
Surprise, AZ 85374

February 26, 2020

MEETING MINUTES

CALL TO ORDER

Chair Gwen Skorupan called the Health Benefits Trust Fund Meeting to order at 3:05 p.m. at Surprise City Hall, 16000 North Civic Center Plaza, Surprise, Arizona 85374, on Wednesday, February 26, 2020.

ROLL CALL

In attendance were Chair Gwen Skorupan, Board Member William Coniam, Board Member Renee Pastor, and Board Member Andrea Davis. Vice Chair Aaron Bacon was excused.

STAFF PRESENT:

Vicki Moss, Human Resources Manager; Lindsey Steinhoff, Human Resources Analyst – Senior; Nicholas Sarpy, Accounting Manager; Jennifer Medina, Financial Management Analyst Senior; Brandi Flores, Financial Management Analyst – Senior; Melanie Huante, Financial Analyst – Senior; Digger Oster, Risk Manager - Senior; Michelle Casciato, Workers' Comp Claims Adjuster/Safety Analyst; Alison Matthees, Internal Auditor; Harold Brady, PS Legal Advisor; Laura Roybal, Administrative Services Assistant.

PLEDGE OF ALLEGIANCE

CURRENT EVENTS REPORT

None

STAFF REPORT

None

CALL TO THE PUBLIC

None

CONSENT AGENDA

Item 1: Consideration and action to approve the December 4, 2019 Health Benefits Trust Fund Board Meeting Minutes.

- Board Member Davis made a motion to approve the minutes. Board Member Coniam seconded the motion. Motion passed.

REGULAR AGENDA ITEMS NOT REQUIRING A PUBLIC HEARING

Item 2: Presentation and discussion of CBIZ Consulting FY2020 2nd Quarter Report.

- Michael Barberio presented CBIZ Consulting's 2nd Quarter Report for FY2020.

Item 3: Presentation and discussion of the city's unaudited Employee Healthcare and Worker's Compensation Self Insurance Funds Financial Report for FY2020 2nd Quarter.

- Nicholas Sarpy, Accounting Manager, presented the 2nd Quarter Financial report for FY2020.

Item 4: Consideration and action pertaining to the FY2021 Health Benefit Trust Fund Budget.

- Chairperson Skorupan made a motion to approve the FY2021 Health Benefit Trust Fund Budget. Board Member Pastor seconded the motion. Motion passed.

Item 5: Presentation pertaining to Workers' Compensation Program Overview.

- Digger Oster, Risk Manager, and Michelle Casciato, Workers' Comp Claims Adjuster/Safety Analyst, gave a general overview of the Workers' Compensation Program.

Item 6: Consideration and action pertaining to the FY2021 Workers' Compensation Plan Funding.

- Board Member Pastor made a motion to approve the FY2021 Workers' Compensation Plan Funding. Board Member Coniam seconded the motion. Motion passed.
- Further into the meeting, a discussion was held to clarify the fact that there will be a transfer made into the Workers' Compensation Fund from the General Fund in the amount of $1.5M to bring the reserve up to $3M. Board Member Davis made a new motion to approve the budget sources of $2,763,600 and uses of $1,263,600. Chairperson Skorupan seconded the motion. Motion passed.

Item 7: Consideration and action pertaining to placing items on future agenda.

- Board Member Pastor requested an inquiry regarding the rule in the Boards and Commissions handbook regarding electronic attendance.
- Chairperson Skorupan announced her intent to resign from the Board. This will necessitate the election of a new Chair for the Board at the next meeting.
- Board member Pastor made a motion to cancel the special meeting originally scheduled for March 11, 2020. Board member Davis seconded the motion. Motion passed.

OTHER BUSINESS

None

ADJOURNMENT

Chairperson Skorupan made a motion to adjourn the meeting. Board Member Davis seconded the motion. Hearing no further business, Chairperson Skorupan adjourned the Health Benefits Trust Fund meeting at 4:24 p.m.

____

Gwen Skorupan, Chair
Health Benefits Trust Fund Board

CITY OF SURPRISE
Health Benefit Trust Fund Board Meeting

Council Meeting Date: December 2, 2020
Submitting Department: Finance
Staff Recommendations: None

Contact Person: Lisa Angelini, DIRECTOR - HR
District: Citywide

Consent: No Regular: Yes Public Hearing: No Report/Discussion: No

Agenda Wording:
Presentation and discussion pertaining to CBIZ Consulting FY2020 3rd Quarter, FY2020 4th Quarter, and FY2021 1st Quarter Reports.

Motion:
None. Discussion only

Background:
CBIZ Consulting will present the 3rd and 4th Quarter self-funded medical, dental, and vision report for plan year FY2020 for the City, as well as 1st Quarter for plan year FY2021. This report contains financial information and claims activity.

Objective Analysis:

Policy Compliant:

Financial Impact:
None at this time; however, topics in this presentation could lead to future actions which may have a fiscal impact on the fund's operation.

Budget Impact:
None at this time; however, topics in this presentation could lead to future actions which may have a fiscal impact on the fund's operation.

FTE Impact:

ATTACHMENTS:
1. COS Medical, Dental & Vision Experience 03.20
2. City of Surprise PBM Summary thru Mar 2020
3. COS Medical Dental Vision Experience 06.20
4. City of Surprise Medical Dental Vision Experience 09 20

5. City of Surprise PBM Summary thru Sep 2020

City of Surprise

Medical, Pharmacy, Dental & Vision Experience

Plan Year: ***July 2019 – June 2020***

Month End: ***March 2020***

Presented by your CBIZ Team

Mike Barberio, Melissa Barbakoff & Margaret Latham

our business is growing yours.

Executive Summary

Medical and Pharmacy

For the first nine months of the 2019-2020 plan year, an average of 761 covered employees, overall claims are performing at a very acceptable 84.9% of expected claims costs, not adjusted for lag. The PPO plan with an average of 286 subscribers is at 68.9% of expected claims. While the HMO (370 subscribers) and EPO (105 subscribers) are running at 95.3% and 88.6% respectively.

Claim spend by individual plan design:

- HMO represents 59%
- PPO represents 28%
- EPO represents 13%

There are seven new claimants in the current quarter that have exceeded the $50,000 claims threshold for the year. Expect several of these claims to be ongoing in nature. The percentage of large claimants to overall plan spend represents 25.7% of claims.

On a Per Employee per Month (PEPM) basis for the current plan year which ends June 30, 2020, including full run out of claims incurred from July 1, 2019 to June 30, 2020 and paid through June 30, 2021. You can anticipate slightly lower (-1.7%) overall medical plan costs then in the previous plan year. Pharmacy continues to run well and is in line with national averages at around 20% of total claim spend.

Dental

Dental continues to perform very well. Even after adjusting for claims lag with the change in carriers. Expect a slight decrease of -9.3% on a year over year basis. Due to COVID this number will probably continue to trend lower since many services have been on hold.

Vision

Vision claims have followed similar utilization patterns from prior years. Right now a 1.1% increase in plan costs is anticipated. Given the current decreased monthly utilization, you can expect this projection to get closer to a flat result by plan year end.

City of Surprise

Paid Claims and Administration

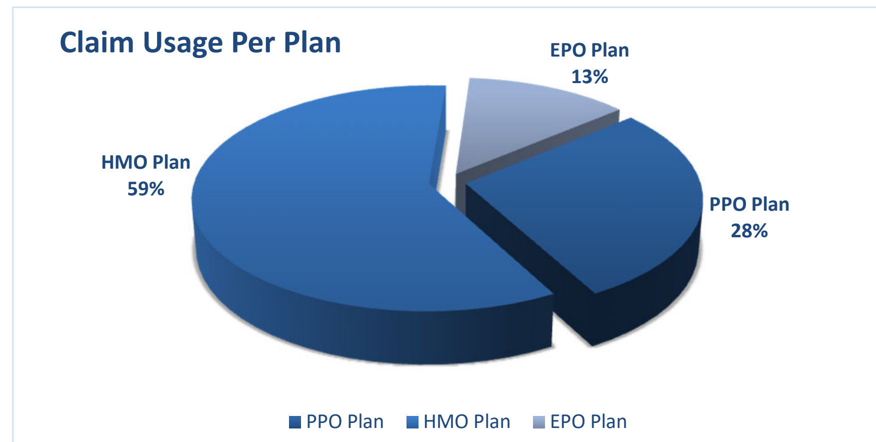
Plan Year: July 2019 to June 2020 (as of March 2020)

Incurred and Paid

	BlueCross BlueShield of Arizona and Optum Rx- All Plans													Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-19	748	$ 920,343	$ 1,068,869	$ 305,605	$ 169,654	$ -	$ 675	$ 6,718	$ 1,602	$ -	$ 484,255	$ 94,973	$ 579,228	52.6%	45.3%	$418.45	$226.81	$647.40	$647.40	$774.37
Aug-19	752	$ 921,496	$ 1,070,695	$ 698,774	$ 138,631	$ -	$ 2,432	$ 6,733	$ 1,526	$ -	$ 848,096	$ 95,482	$ 943,578	92.0%	79.2%	$941.41	$184.35	$1,127.79	$1,127.79	$1,254.76
Sep-19	752	$ 918,143	$ 1,066,985	$ 823,408	$ 133,900	$ -	$ 2,698	$ 6,710	$ 1,642	$ -	$ 968,358	$ 95,480	$ 1,063,838	105.5%	90.8%	$1,107.47	$178.06	$1,287.71	$1,287.71	$1,414.68
Oct-19	753	$ 916,355	$ 1,065,333	$ 875,897	$ 164,721	$ -	$ 1,351	$ 6,707	$ 1,598	$ -	$ 1,050,275	$ 95,607	$ 1,145,882	114.6%	98.6%	$1,173.91	$218.75	$1,394.79	$1,394.79	$1,521.76
Nov-19	756	$ 919,082	$ 1,068,637	$ 691,413	$ 156,481	$ -	$ 3,122	$ 6,698	$ 1,636	$ -	$ 859,349	$ 95,988	$ 955,337	93.5%	80.4%	$927.56	$206.99	$1,136.71	$1,136.71	$1,263.67
Dec-19	767	$ 928,677	$ 1,079,984	$ 458,303	$ 171,603	$ -	$ 1,325	$ 6,795	$ 1,675	$ -	$ 639,700	$ 97,384	$ 737,085	68.9%	59.2%	$608.11	$223.73	$834.03	$834.03	$961.00
Jan-20	770	$ 934,615	$ 1,085,407	$ 578,058	$ 143,787	$ (121,214)	$ 1,100	$ 6,862	$ 1,732	$ -	$ 610,326	$ 97,762	$ 708,087	65.3%	56.2%	$761.07	$186.74	$792.63	$792.63	$919.59
Feb-20	772	$ 938,090	$ 1,089,060	$ 519,729	$ 163,398	$ -	$ 1,091	$ 6,859	$ 1,727	$ -	$ 692,804	$ 98,016	$ 790,820	73.9%	63.6%	$683.52	$211.66	$897.41	$897.41	$1,024.38
Mar-20	779	$ 943,887	$ 1,095,601	$ 722,066	$ 197,839	$ -	$ 1,761	$ 6,941	$ 1,757	$ -	$ 930,364	$ 98,903	$ 1,029,267	98.6%	84.9%	$938.09	$253.97	$1,194.31	$1,194.31	$1,321.27
Apr-20																				
May-20																				
Jun-20																				
Total	**6,849**	**$ 8,340,689**	**$ 9,690,571**	**$ 5,673,253**	**$ 1,440,014**	**$ (121,214)**	**$ 15,554**	**$ 61,023**	**$ 14,895**	**$ -**	**$ 7,083,526**	**$ 869,595**	**$ 7,953,121**	**84.9%**	**73.1%**	**$839.51**	**$210.25**	**$1,034.24**	**$1,034.24**	**$1,161.21**
Avg	**761**																			

Administrative Fees	PPO Plan			HMO Plan			EPO Plan		
	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$5.10	$5.10	$5.10	$4.55	$4.55	$4.55	$4.55	$4.55	$4.55
Total Admin Fees	**$127.31**	**$127.31**	**$127.31**	**$126.76**	**$126.76**	**$126.76**	**$126.76**	**$126.76**	**$126.76**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$481.10**	**$1,089.51**	**$1,576.22**	**$502.47**	**$1,131.70**	**$1,635.12**	**$442.70**	**$1,012.16**	**$1,467.74**
Maximum Liability (ICAP)	**$656.76**	**$1,306.66**	**$1,826.57**	**$667.38**	**$1,327.94**	**$1,856.40**	**$561.92**	**$1,118.09**	**$1,563.05**



City of Surprise

Paid Claims and Administration

Plan Year: July 2019 to June 2020 (as of March 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - PPO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-19	284	$ 325,480	$ 388,247	$ 79,931	$ 41,236	$ -	$ -	$ 121,167	$ 36,156	$ 157,323	37.2%	31.2%	$281.45	$145.20	$426.65	$553.96
Aug-19	288	$ 327,891	$ 391,394	$ 221,135	$ 37,495	$ -	$ -	$ 258,630	$ 36,665	$ 295,296	78.9%	66.1%	$767.83	$130.19	$898.02	$1,025.33
Sep-19	285	$ 323,163	$ 385,915	$ 278,681	$ 40,543	$ -	$ -	$ 319,224	$ 36,283	$ 355,507	98.8%	82.7%	$977.83	$142.26	$1,120.08	$1,247.39
Oct-19	285	$ 321,459	$ 384,095	$ 191,748	$ 35,645	$ -	$ -	$ 227,393	$ 36,283	$ 263,676	70.7%	59.2%	$672.80	$125.07	$797.87	$925.18
Nov-19	286	$ 322,427	$ 385,272	$ 206,959	$ 34,789	$ -	$ -	$ 241,748	$ 36,411	$ 278,159	75.0%	62.7%	$723.63	$121.64	$845.27	$972.58
Dec-19	290	$ 325,447	$ 389,068	$ 119,652	$ 27,652	$ -	$ -	$ 147,304	$ 36,920	$ 184,224	45.3%	37.9%	$412.59	$95.35	$507.95	$635.26
Jan-20	285	$ 319,756	$ 382,275	$ 215,180	$ 41,386	$ -	$ -	$ 256,566	$ 36,283	$ 292,849	80.2%	67.1%	$755.02	$145.21	$900.23	$1,027.54
Feb-20	286	$ 320,115	$ 382,802	$ 151,017	$ 32,629	$ -	$ -	$ 183,646	$ 36,411	$ 220,057	57.4%	48.0%	$528.03	$114.09	$642.12	$769.43
Mar-20	286	$ 320,115	$ 382,802	$ 211,285	$ 36,013	$ -	$ -	$ 247,298	$ 36,411	$ 283,709	77.3%	64.6%	$738.76	$125.92	$864.68	$991.99
Apr-20																
May-20																
Jun-20																
Total	**2,575**	**$ 2,905,854**	**$ 3,471,871**	**$ 1,675,587**	**$ 327,389**	**$ -**	**$ -**	**$ 2,002,976**	**$ 327,823**	**$ 2,330,800**	**68.9%**	**57.7%**	**$650.71**	**$127.14**	**$777.85**	**$905.16**
Avg	**286**															

Administrative Fees	PPO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$5.10	$5.10	$5.10
Total Admin Fees	**$127.31**	**$127.31**	**$127.31**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$481.10**	**$1,089.51**	**$1,576.22**
Maximum Liability (ICAP)	**$656.76**	**$1,306.66**	**$1,826.57**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	84	62	138	284
August	88	61	139	288
September	88	61	136	285
October	90	60	135	285
November	91	59	136	286
December	94	59	137	290
January	92	59	134	285
February	94	57	135	286
March	94	57	135	286
April	0	0	0	0
May	0	0	0	0
June	0	0	0	0
Totals	**815**	**535**	**1,225**	**2,575**

City of Surprise

Paid Claims and Administration

Plan Year: July 2019 to June 2020 (as of March 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - HMO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-19	368	$ 488,584	$ 564,385	$ 188,533	$ 113,801	$ -	$ -	$ 302,333	$ 46,648	$ 348,981	61.9%	53.6%	$512.32	$309.24	$821.56	$948.32
Aug-19	368	$ 487,325	$ 563,064	$ 411,300	$ 87,705	$ -	$ -	$ 499,005	$ 46,648	$ 545,652	102.4%	88.6%	$1,117.66	$238.33	$1,355.99	$1,482.75
Sep-19	369	$ 487,702	$ 563,599	$ 481,864	$ 78,455	$ -	$ -	$ 560,319	$ 46,774	$ 607,093	114.9%	99.4%	$1,305.86	$212.61	$1,518.48	$1,645.24
Oct-19	370	$ 489,211	$ 565,323	$ 616,745	$ 121,404	$ -	$ -	$ 738,148	$ 46,901	$ 785,050	150.9%	130.6%	$1,666.88	$328.12	$1,995.00	$2,121.76
Nov-19	372	$ 490,971	$ 567,451	$ 370,731	$ 101,244	$ -	$ -	$ 471,974	$ 47,155	$ 519,129	96.1%	83.2%	$996.59	$272.16	$1,268.75	$1,395.51
Dec-19	373	$ 493,865	$ 570,628	$ 296,768	$ 112,089	$ -	$ -	$ 408,857	$ 47,281	$ 456,138	82.8%	71.7%	$795.62	$300.51	$1,096.13	$1,222.89
Jan-20	371	$ 491,727	$ 568,105	$ 293,874	$ 86,049	$ -	$ -	$ 379,923	$ 47,028	$ 426,951	77.3%	66.9%	$792.11	$231.94	$1,024.05	$1,150.81
Feb-20	370	$ 491,225	$ 567,437	$ 263,992	$ 94,479	$ -	$ -	$ 358,471	$ 46,901	$ 405,372	73.0%	63.2%	$713.49	$255.35	$968.84	$1,095.60
Mar-20	370	$ 490,847	$ 567,041	$ 365,436	$ 119,055	$ -	$ -	$ 484,491	$ 46,901	$ 531,392	98.7%	85.4%	$987.66	$321.77	$1,309.44	$1,436.20
Apr-20																
May-20																
Jun-20																
Total	**3,331**	**$ 4,411,457**	**$ 5,097,032**	**$ 3,289,241**	**$ 914,280**	**$ -**	**$ -**	**$ 4,203,521**	**$ 422,238**	**$ 4,625,758**	**95.3%**	**82.5%**	**$987.46**	**$274.48**	**$1,261.94**	**$1,388.70**
Avg	**370**															

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$4.55	$4.55	$4.55
Total Admin Fees	**$126.76**	**$126.76**	**$126.76**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$502.47**	**$1,131.70**	**$1,635.12**
Maximum Liability (ICAP)	**$667.38**	**$1,327.94**	**$1,856.40**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	71	65	232	368
August	73	63	232	368
September	75	61	233	369
October	76	59	235	370
November	76	62	234	372
December	74	64	235	373
January	73	64	234	371
February	72	64	234	370
March	71	67	232	370
April	0	0	0	0
May	0	0	0	0
June	0	0	0	0
Totals	**661**	**569**	**2,101**	**3,331**

City of Surprise

Paid Claims and Administration

Plan Year: July 2019 to June 2020 (as of March 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - EPO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-19	96	$ 106,279	$ 116,237	$ 37,142	$ 14,617	$ -	$ -	$ 51,759	$ 12,169	$ 63,928	48.7%	44.5%	$386.89	$152.27	$539.16	$665.92
Aug-19	96	$ 106,279	$ 116,237	$ 66,340	$ 13,431	$ -	$ -	$ 79,770	$ 12,169	$ 91,939	75.1%	68.6%	$691.04	$139.90	$830.94	$957.70
Sep-19	98	$ 107,279	$ 117,472	$ 62,863	$ 14,902	$ -	$ -	$ 77,765	$ 12,422	$ 90,187	72.5%	66.2%	$641.46	$152.06	$793.52	$920.28
Oct-19	98	$ 105,684	$ 115,914	$ 67,405	$ 7,673	$ -	$ -	$ 75,077	$ 12,422	$ 87,500	71.0%	64.8%	$687.80	$78.30	$766.10	$892.86
Nov-19	98	$ 105,684	$ 115,914	$ 113,723	$ 20,448	$ -	$ -	$ 134,171	$ 12,422	$ 146,594	127.0%	115.8%	$1,160.44	$208.66	$1,369.09	$1,495.85
Dec-19	104	$ 109,365	$ 120,287	$ 41,883	$ 31,862	$ -	$ -	$ 73,745	$ 13,183	$ 86,928	67.4%	61.3%	$402.73	$306.36	$709.09	$835.85
Jan-20	114	$ 123,132	$ 135,028	$ 69,004	$ 16,352	$ -	$ -	$ 85,356	$ 14,451	$ 99,807	69.3%	63.2%	$605.30	$143.44	$748.74	$875.50
Feb-20	116	$ 126,750	$ 138,821	$ 104,720	$ 36,290	$ -	$ -	$ 141,010	$ 14,704	$ 155,714	111.3%	101.6%	$902.76	$312.85	$1,215.60	$1,342.36
Mar-20	123	$ 132,924	$ 145,758	$ 145,345	$ 42,770	$ -	$ -	$ 188,116	$ 15,591	$ 203,707	141.5%	129.1%	$1,181.67	$347.73	$1,529.40	$1,656.16
Apr-20																
May-20																
Jun-20																
Total	**943**	**$ 1,023,378**	**$ 1,121,668**	**$ 708,424**	**$ 198,346**	**$ -**	**$ -**	**$ 906,770**	**$ 119,535**	**$ 1,026,305**	**88.6%**	**80.8%**	**$751.25**	**$210.34**	**$961.58**	**$1,088.34**
Avg	**105**															

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$4.55	$4.55	$4.55
Total Admin Fees	**$126.76**	**$126.76**	**$126.76**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$442.70**	**$1,012.16**	**$1,467.74**
Maximum Liability (ICAP)	**$561.92**	**$1,118.09**	**$1,563.05**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	28	13	55	96
August	28	13	55	96
September	29	15	54	98
October	31	14	53	98
November	31	14	53	98
December	36	14	54	104
January	36	16	62	114
February	34	19	63	116
March	38	19	66	123
April	0	0	0	0
May	0	0	0	0
June	0	0	0	0
Totals	**291**	**137**	**515**	**943**

City of Surprise
Paid Claims and Administration
Plan Year: July 2018 to June 2019 with Runout through September 2019
Incurred and Paid

	BlueCross BlueShield of Arizona and Optum Rx- All Plans														Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-18	710	$ 833,067	$ 971,366	$ 274,230	$ 172,399	$ -	$ 15	$ 3,610	$ 1,346	$ -	$ 451,599	$ 85,578	$ 537,177	54.2%	46.5%	$391.34	$242.82	$636.06	$636.06	$756.59
Aug-18	715	$ 838,586	$ 977,857	$ 810,047	$ 156,087	$ -	$ 148	$ 3,655	$ 1,354	$ -	$ 971,290	$ 86,182	$ 1,057,472	115.8%	99.3%	$1,138.25	$218.30	$1,358.45	$1,358.45	$1,478.98
Sep-18	715	$ 841,030	$ 980,453	$ 726,683	$ 149,875	$ -	$ 179	$ 3,703	$ 1,327	$ (75,627)	$ 806,140	$ 86,183	$ 892,323	95.9%	82.2%	$1,021.77	$209.62	$1,233.24	$1,127.47	$1,248.00
Oct-18	715	$ 839,935	$ 979,306	$ 909,571	$ 172,101	$ -	$ 400	$ 3,686	$ 1,370	$ (90,880)	$ 996,247	$ 86,184	$ 1,082,431	118.6%	101.7%	$1,277.84	$240.70	$1,520.46	$1,393.35	$1,513.89
Nov-18	714	$ 838,278	$ 977,433	$ 647,417	$ 115,033	$ -	$ (952)	$ 3,668	$ 1,469	$ (68,978)	$ 697,657	$ 86,064	$ 783,721	83.2%	71.4%	$910.55	$161.11	$1,073.72	$977.11	$1,097.65
Dec-18	713	$ 835,049	$ 973,911	$ 702,396	$ 151,891	$ -	$ 36	$ 3,667	$ 1,470	$ (3,097)	$ 856,363	$ 85,945	$ 942,308	102.6%	87.9%	$990.32	$213.03	$1,205.41	$1,201.07	$1,321.61
Jan-19	729	$ 850,754	$ 992,626	$ 602,574	$ 155,411	$ (108,496)	$ 237	$ 3,826	$ 1,449	$ -	$ 655,000	$ 87,878	$ 742,878	77.0%	66.0%	$832.15	$213.18	$898.49	$898.49	$1,019.04
Feb-19	733	$ 856,373	$ 999,093	$ 614,827	$ 154,026	$ -	$ 236	$ 3,879	$ 1,481	$ (41,559)	$ 732,890	$ 88,361	$ 821,251	85.6%	73.4%	$844.40	$210.13	$1,056.55	$999.85	$1,120.40
Mar-19	737	$ 860,686	$ 1,004,187	$ 707,830	$ 152,514	$ -	$ 1,845	$ 3,911	$ 1,421	$ (16)	$ 867,504	$ 88,845	$ 956,349	100.8%	86.4%	$968.23	$206.94	$1,177.10	$1,177.08	$1,297.62
Apr-19	737	$ 860,761	$ 1,004,273	$ 764,990	$ 157,088	$ (102,823)	$ 168	$ 3,931	$ 1,423	$ (35,830)	$ 788,948	$ 88,845	$ 877,793	91.7%	78.6%	$1,043.54	$213.15	$1,119.10	$1,070.49	$1,191.04
May-19	732	$ 856,386	$ 999,009	$ 785,314	$ 126,056	$ (53,710)	$ 379	$ 3,905	$ 1,655	$ (261,062)	$ 602,537	$ 88,243	$ 690,780	70.4%	60.3%	$1,078.69	$172.21	$1,179.78	$823.14	$943.69
Jun-19	730	$ 857,009	$ 999,413	$ 565,102	$ 134,171	$ -	$ 294	$ 3,944	$ 1,624	$ (16)	$ 705,119	$ 88,002	$ 793,121	82.3%	70.6%	$779.92	$183.80	$965.94	$965.92	$1,086.47
Total	**8,680**	**$ 10,167,914**	**$ 11,858,927**	**$ 8,110,980**	**$ 1,796,652**	**$ (265,029)**	**$ 2,983**	**$ 45,385**	**$ 17,391**	**$ (577,066)**	**$ 9,131,295**	**$ 1,046,310**	**$ 10,177,605**	**89.8%**	**77.0%**	**$940.02**	**$206.99**	**$1,118.47**	**$1,051.99**	**$1,172.54**
Avg	**723**																			

BCBS Runout

Month	Paid Medical	Paid Rx	Optum Rx Rebates	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-19	$ 266,880	$ -	$ (120,916)	$ 204	$ (3)	$ -	$ 146,165
Aug-19	$ 110,095	$ -	$ -	$ 2,031	$ (3)	$ -	$ 112,123
Sep-19	$ 17,472	$ -	$ -	$ -	$ -	$ -	$ 17,472
Oct-19	$ 15,523	$ -	$ (120,494)	$ (5)	$ -	$ -	$ (104,976)
Nov-19	$ 7,971	$ -	$ -	$ (11)	$ -	$ -	$ 7,960
Dec-19	$ 6,522	$ -	$ -	$ 17	$ -	$ -	$ 6,540
Jan-20	$ 3,293	$ -	$ -	$ -	$ -	$ -	$ 3,293
Feb-20	$ 1,974	$ -	$ -	$ -	$ -	$ -	$ 1,974
Mar-20	$ 302	$ -	$ -	$ 408	$ -	$ -	$ 710
Apr-20							$ -
May-20							$ -
Jun-20							$ -
Total	**$ 430,032**	**$ -**	**$ (241,410)**	**$ 2,645**	**$ (6)**	**$ -**	**$ 191,261**

2018-2019 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Costs PEPM
$ 9,899,622	**$ (577,066)**	**$ 9,322,556**	**$ 1,046,310**	**$ 10,368,865**	**91.7%**	**78.6%**	**$ 1,194.57**

Specific Stoploss 12/24 $250,000 ISL

Aggregate Stoploss (125%)

2018 BCBS Total Rebate amount YTD is $3,924.

City of Surprise

Plan Year: July 2019 to June 2020 (as of March 2020)

Annual Cost Comparison Analysis

Incurred and Paid - 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 with Runout	PEPM Costs	2019/2020 Estimated Annual	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$8,797,242	$1,013.51	$8,320,771	$911.17	-5.42%	($476,472)	-10.1%	($102.34)
Rx Claims Costs	$1,796,652	$206.99	$1,920,019	$210.25	6.87%	$123,368	1.6%	$3.26
Rx Rebates	($459,000)	($52.88)	($484,856)	($53.09)	5.63%	($25,856)	0.4%	($0.21)
Blue Card, Captitation Expenses, Misc and Value Based Services	$68,397	$7.88	$121,964	$13.36	78.32%	$53,566	69.5%	$5.48
Stop Loss Recoveries***	($577,066)	($66.48)	$0	$0.00	n/a	$577,066	n/a	$66.48
Admin Fees	$1,046,310	$120.54	$1,159,461	$126.97	10.81%	$113,151	5.3%	$6.42
Total Costs	**$10,672,535**	**$1,229.55**	**$11,037,358**	**$1,208.65**	**3.4%**	**$364,824**	**-1.7%**	**($20.91)**

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$1,079.93**	
2015/2016	**$1,160.82**	**7.5%**
2016/2017	**$1,202.07**	**3.6%**
2017/2018	**$1,151.77**	**-4.2%**
2018/2019	**$1,229.55**	**6.8%**
2019/2020	**$1,208.65**	**-1.7%**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,680	9,132	5.21%	$452

***2019/2020 Medical Claims Costs include a 10% completion factor**
*****Stop Loss Recoveries are not annualized**

Incurred and Paid - 2017/2018 vs. 2018/2019

Cost Categories	2017/2018 with Runout	PEPM Costs	2018/2019 with Runout	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$7,146,271	$849.63	$8,797,242	$1,013.51	23.10%	$1,650,971	19.3%	$163.87
Rx Claims Costs	$1,729,232	$205.59	$1,796,652	$206.99	3.90%	$67,420	0.7%	$1.40
Rx Rebates	($206,433)	($24.54)	($459,000)	($52.88)	122.35%	($252,567)	115.5%	($28.34)
Blue Card, Captitation Expenses & Misc.	$62,469	$7.43	$68,397	$7.88	9.49%	$5,928	6.1%	$0.45
Stop Loss Recoveries***	($18,369)	($2.18)	($577,066)	($66.48)	n/a	($558,697)	n/a	($64.30)
Admin Fees	$974,352	$115.84	$1,046,310	$120.54	7.39%	$71,958	4.1%	$4.70
Total Costs	**$9,687,522**	**$1,151.77**	**$10,672,535**	**$1,229.55**	**10.2%**	**$985,013**	**6.8%**	**$77.79**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,411	8,680	3.20%	$269

***2018/2019 Medical Claims Costs includes a 3% completion factor**

City of Surprise

Paid Claims and Administration

Plan Year: July 2017 to June 2018 with Runout (as of June 2019)

Incurred and Paid

	BlueCross BlueShield of Arizona and Optum Rx- All Plans												Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims Includes Optum Rx Rebates*	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-17	691	$ 840,942	$ 1,051,177	$ 226,493	$ 81,653	$ 180	$ 3,310	$ -	$ -	$ 311,636	$ 80,041	$ 391,677	37.1%	29.6%	$332.83	$118.17	$450.99	$450.99	$566.83
Aug-17	694	$ 844,150	$ 1,055,187	$ 509,473	$ 150,218	$ 208	$ 3,362	$ 1,139	$ -	$ 664,400	$ 80,391	$ 744,790	78.7%	63.0%	$739.26	$216.45	$957.35	$957.35	$1,073.19
Sep-17	703	$ 852,624	$ 1,065,780	$ 537,970	$ 154,662	$ 831	$ 3,430	$ 1,160	$ -	$ 698,053	$ 81,436	$ 779,490	81.9%	65.5%	$771.31	$220.00	$992.96	$992.96	$1,108.80
Oct-17	699	$ 846,843	$ 1,058,553	$ 583,312	$ 133,054	$ 488	$ 3,413	$ 1,088	$ -	$ 721,355	$ 80,972	$ 802,327	85.2%	68.1%	$840.08	$190.35	$1,031.98	$1,031.98	$1,147.82
Nov-17	695	$ 843,012	$ 1,053,764	$ 674,350	$ 166,342	$ 3,107	$ 3,351	$ 1,092	$ -	$ 848,242	$ 80,508	$ 928,750	100.6%	80.5%	$979.58	$239.34	$1,220.49	$1,220.49	$1,336.33
Dec-17	696	$ 842,916	$ 1,053,645	$ 598,440	$ 151,590	$ 629	$ 3,421	$ 1,125	$ -	$ 755,205	$ 80,625	$ 835,830	89.6%	71.7%	$865.65	$217.80	$1,085.06	$1,085.06	$1,200.91
Jan-18	702	$ 848,307	$ 1,060,384	$ 701,237	$ 207,820	$ 311	$ 3,448	$ 1,148	$ -	$ 913,965	$ 81,320	$ 995,285	107.7%	86.2%	$1,004.27	$296.04	$1,301.94	$1,301.94	$1,417.78
Feb-18	702	$ 845,969	$ 1,057,462	$ 415,478	$ 135,498	$ 137	$ 3,462	$ 1,111	$ -	$ 555,686	$ 81,323	$ 637,009	65.7%	52.5%	$596.98	$193.02	$791.58	$791.58	$907.42
Mar-18	706	$ 852,341	$ 1,065,426	$ 495,739	$ 127,417	$ 229	$ 3,483	$ 1,643	$ -	$ 628,512	$ 81,788	$ 710,300	73.7%	59.0%	$707.44	$180.48	$890.24	$890.24	$1,006.09
Apr-18	707	$ 853,803	$ 1,067,254	$ 480,632	$ 136,050	$ 385	$ 3,541	$ 1,430	$ (1,116)	$ 620,922	$ 81,905	$ 702,827	72.7%	58.2%	$685.37	$192.43	$879.83	$878.25	$994.10
May-18	708	$ 856,735	$ 1,070,919	$ 551,406	$ 150,597	$ 315	$ 3,525	$ 1,360	$ (2,657)	$ 704,547	$ 82,021	$ 786,569	82.2%	65.8%	$784.25	$212.71	$998.88	$995.12	$1,110.97
Jun-18	708	$ 856,611	$ 1,070,763	$ 662,491	$ 134,625	$ 406	$ 3,547	$ 1,228	$ (5,990)	$ 796,307	$ 82,022	$ 878,329	93.0%	74.4%	$941.30	$190.15	$1,133.19	$1,124.73	$1,240.58
Total	**8,411**	**$ 10,184,252**	**$ 12,730,316**	**$ 6,437,020**	**$ 1,729,527**	**$ 7,224**	**$ 41,294**	**$ 13,526**	**$ (9,762)**	**$ 8,218,830**	**$ 974,352**	**$ 9,193,182**	**80.7%**	**64.6%**	**$771.08**	**$205.63**	**$978.31**	**$977.15**	**$1,093.00**
Avg	**701**																		

BCBS Runout							
Month	Paid Medical	Paid Rx	Optum Rx Rebates	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-18	$ 320,216	$ -	$ (107,496)	$ 76	$ 6	$ (5,606)	$ 207,195
Aug-18	$ 115,408	$ -	$ -	$ 271	$ 8	$ -	$ 115,688
Sep-18	$ 116,940	$ -	$ -	$ 28	$ -	$ -	$ 116,968
Oct-18	$ 93,868	$ -	$ (98,937)	$ 10	$ -	$ (514)	$ (5,573)
Nov-18	$ 8,173	$ (295)	$ -	$ 15	$ -	$ -	$ 7,892
Dec-18	$ 8,774	$ -	$ -	$ 13	$ -	$ (2,879)	$ 5,908
Jan-19	$ 8,438	$ -	$ -		$ -	$ 392	$ 8,830
Feb-19	$ 2,775	$ -	$ -	$ (2)	$ -	$ -	$ 2,773
Mar-19	$ 24,204	$ -	$ -	$ -	$ -	$ -	$ 24,204
Apr-19	$ 2,093	$ -	$ -	$ -	$ -	$ -	$ 2,093
May-19	$ 4,305	$ -	$ -	$ -	$ -	$ -	$ 4,305
Jun-19	$ 4,058	$ -	$ -	$ -	$ -	$ -	$ 4,058
Total	**$ 709,251**	**$ (295)**	**$ (206,433)**	**$ 410**	**$ 14**	**$ (8,606)**	**$ 494,341**
Runout Pd in 19-20	**$ 29**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 29**

2017-2018 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Costs PEPM
$ 8,731,568	**$ (18,369)**	**$ 8,713,199**	**$ 974,352**	**$9,687,551**	**85.6%**	**68.4%**	**$ 1,151.77**

Specific Stoploss 12/24 $250,000 ISL

Aggregate Stoploss (125%)

1/2017-12/2017 BCBS Rx Rebates total $126.34.

City of Surprise

Paid Claims and Administration

Plan Year: July 2016 to June 2017 with Runout

Incurred and Paid

	BlueCross BlueShield of Arizona - All Plans												Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims Includes Optum Rx Rebates*	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-16	647	$ 768,856	$ 961,070	$ 192,964	$ 61,092	$ 230	$ 2,983	$ -	$ -	$ 257,269	$ 103,436	$ 360,705	33.5%	26.8%	$303.21	$94.42	$397.63	$397.63	$557.50
Aug-16	657	$ 780,068	$ 975,085	$ 643,671	$ 105,569	$ 375	$ 3,099	$ 821	$ -	$ 753,534	$ 105,039	$ 858,573	96.6%	77.3%	$985.00	$160.68	$1,146.93	$1,146.93	$1,306.81
Sep-16	664	$ 787,094	$ 983,867	$ 418,333	$ 123,568	$ 241	$ 3,148	$ 791	$ -	$ 546,081	$ 106,160	$ 652,242	69.4%	55.5%	$635.12	$186.10	$822.41	$822.41	$982.29
Oct-16	664	$ 788,227	$ 985,284	$ 497,529	$ 104,967	$ 225	$ 3,224	$ 791	$ -	$ 606,735	$ 106,163	$ 712,898	77.0%	61.6%	$754.48	$158.08	$913.76	$913.76	$1,073.64
Nov-16	670	$ 791,713	$ 989,641	$ 506,780	$ 183,792	$ 303	$ 3,240	$ 758	$ -	$ 694,873	$ 107,124	$ 801,997	87.8%	70.2%	$761.68	$274.32	$1,037.12	$1,037.12	$1,197.01
Dec-16	669	$ 773,576	$ 966,970	$ 528,008	$ 202,460	$ 2,186	$ 3,231	$ 767	$ -	$ 736,651	$ 106,964	$ 843,615	95.2%	76.2%	$797.35	$302.63	$1,101.12	$1,101.12	$1,261.01
Jan-17	674	$ 780,483	$ 975,604	$ 624,228	$ 103,068	$ 1,764	$ 3,272	$ 1,064	$ (2,729)	$ 730,667	$ 107,765	$ 838,432	93.6%	74.9%	$933.63	$152.92	$1,088.12	$1,084.08	$1,243.96
Feb-17	685	$ 791,874	$ 989,842	$ 516,627	$ 147,831	$ 449	$ 3,380	$ -	$ (14,728)	$ 653,558	$ 109,527	$ 763,085	82.5%	66.0%	$759.79	$215.81	$975.60	$954.10	$1,113.99
Mar-17	691	$ 795,834	$ 994,792	$ 615,240	$ 127,281	$ 354	$ 3,424	$ -	$ (40,468)	$ 705,831	$ 110,488	$ 816,319	88.7%	71.0%	$895.83	$184.20	$1,080.03	$1,021.46	$1,181.36
Apr-17	684	$ 789,625	$ 987,032	$ 625,437	$ 151,178	$ 226	$ 3,374	$ -	$ (40,541)	$ 739,674	$ 109,368	$ 849,042	93.7%	74.9%	$919.64	$221.02	$1,140.66	$1,081.40	$1,241.29
May-17	686	$ 790,352	$ 987,941	$ 607,182	$ 134,585	$ 1,845	$ 3,372	$ 3,183	$ (21,707)	$ 728,460	$ 109,689	$ 838,148	92.2%	73.7%	$892.71	$196.19	$1,093.54	$1,061.89	$1,221.79
Jun-17	687	$ 789,349	$ 986,686	$ 640,393	$ 150,334	$ 531	$ 3,393	$ 2,165	$ (22,257)	$ 774,560	$ 109,850	$ 884,409	98.1%	78.5%	$937.87	$218.83	$1,159.85	$1,127.45	$1,287.35
Total	**8,078**	**$ 9,427,051**	**$ 11,783,814**	**$ 6,416,391**	**$ 1,595,725**	**$ 8,729**	**$ 39,139**	**$ 10,340**	**$ (142,430)**	**$ 7,927,894**	**$ 1,291,572**	**$ 9,219,466**	**84.1%**	**67.3%**	**$800.23**	**$197.54**	**$999.05**	**$981.42**	**$1,141.31**
Avg	**673**																		

BCBS Runout						
Month	Paid Medical	Paid Rx	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-17	$ 381,280	$ 56,575	$ 213	$ (53)	$ (142,105)	$ 295,910
Aug-17	$ 140,903	$ 216	$ 86	$ (43)	$ (46,122)	$ 95,039
Sep-17	$ 59,704	$ -	$ -	$ (24)	$ 4,155	$ 63,835
Oct-17	$ 10,134	$ (3)	$ 145	$ -	$ (325)	$ 9,951
Nov-17	$ 3,920	$ -	$ -	$ -	$ -	$ 3,920
Dec-17	$ 4,071	$ 292	$ 36	$ -	$ -	$ 4,399
Jan-18	$ 6,573	$ -	$ (3)	$ -	$ -	$ 6,570
Feb-18	$ 1,529	$ -	$ 30	$ -	$ (463)	$ 1,095
Mar-18	$ 3,168	$ -	$ -	$ -	$ -	$ 3,168
Apr-18	$ 6,442	$ -	$ -	$ -	$ -	$ 6,442
May-18	$ 114	$ -	$ -	$ -	$ -	$ 114
Jun-18	$ 399	$ -	$ -	$ -	$ -	$ 399
Total	**$ 618,239**	**$ 57,080**	**$ 506**	**$ (120)**	**$ (184,861)**	**$ 490,844**
Runout Pd in 18-19	**$ 522**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 522**

2016-2017 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Costs PEPM
$ 8,746,550	**($327,291)**	**$ 8,419,259**	**$ 1,291,572**	**$9,710,832**	**89.3%**	**71.4%**	**$ 1,202.13**

Specific Stoploss 12/24 $125,000 ISL

Aggregate Stoploss (125%)

Rx Optum credits totalled $19,626 for the year. This credit was provided by BCBS for a network discount guarantee based on Optum Rx performance.

City of Surprise
Blue Cross Blue Shield - Large Claims over $50k
Plan Year: July 2019 to June 2020 (as of March 2020)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit
1	C002	N	Active	HMO	$170,747	$647	**$171,393**	$169,325	**$2,069**	**68.6%**
2	C001	N	Active	HMO	$162,510	$8	**$162,519**	$161,478	**$1,040**	**65.0%**
3	C003	N	Active	HMO	$152,920	$0	**$152,920**	$149,288	**$3,632**	**61.2%**
4	B012	Y	Active	PPO	$126,845	$303	**$127,149**	$126,645	**$504**	**50.9%**
5	A010	Y	Active	HMO	$117,176	$996	**$118,172**	$116,351	**$1,821**	**47.3%**
6	PY 16-17 #26	Y	Active	HMO	$2,683	$108,036	**$110,718**	$76,695	**$34,023**	**44.3%**
7	C013	N	Active	PPO	$108,208	$767	**$108,976**		**$108,976**	**43.6%**
8	C006	N	Active	T Alliance EPO	$26,921	$77,286	**$104,208**	$57,184	**$47,024**	**41.7%**
9	C008	N	Active	T Alliance EPO	$97,926	$211	**$98,137**		**$98,137**	**39.3%**
10	C004	N	Active	T Alliance EPO	$82,562	$1	**$82,563**	$82,563	**$0**	**33.0%**
11	C014	n	Active	HMO	$83	$78,900	**$78,983**		**$78,983**	**31.6%**
12	C005	N	Termed	HMO	$70,442	$1,140	**$71,582**	$71,582	**$0**	**28.6%**
13	C011		Active	HMO	$62,541	$5,334	**$67,875**		**$67,875**	**27.1%**
14	A018	Y	Active	HMO	$548	$65,556	**$66,104**	$65,993	**$111**	**26.4%**
15	B003	N	Active	HMO	$61,032	$2,754	**$63,786**	$63,100	**$686**	**25.5%**
16	C007	N	Active	HMO	$61,980	$0	**$61,980**	$54,965	**$7,015**	**24.8%**
17	C010	N	Active	T Alliance EPO	$57,725	$4,189	**$61,913**		**$61,913**	**24.8%**
18	C012	N	Active	HMO	$57,984	$168	**$58,152**		**$58,152**	**23.3%**
19	C009	N	Active	HMO	$50,343	$957	**$51,300**		**$51,300**	**20.5%**
				Total	**$1,471,176**	**$347,252**	**$1,818,429**	**$1,195,168**	**$623,261**	

Percentage of Large Claims vs. Medical & Rx Claims	**12.8%**

Green highlight denotes new claimant in the current quarter.

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2018 to June 2019 (as of December 2019)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
1	B008	N	Termed 5/1/19	PPO	$492,051	$18,455	$510,506	$510,506	$0	100.0%	($260,506)	$250,000
2	A021	Y	Termed 12/1/18	HMO	$487,161	$4,649	$491,810	$491,810	$0	100.0%	($241,810)	$250,000
3	B001	N	Active	HMO	$324,663	$88	$324,751	$324,751	$0	100.0%	($74,751)	$250,000
4	B005	N	Active	PPO	$170,029	$73	$170,102	$170,102	$0	68.0%		$170,102
5	B002	N	Active	PPO	$148,052	$4,725	$152,777	$152,777	$0	61.1%		$152,777
6	A017	Y	Termed 11/1/19	HMO	$148,220	$1,556	$149,776	$149,776	$0	59.9%		$149,776
7	B007	N	Active	HMO	$140,276	$0	$140,276	$140,276	$0	56.1%		$140,276
8	B003	N	Active	HMO	$132,384	$419	$132,803	$131,693	$1,110	53.1%		$132,803
9	A019	Y	Active	PPO	$124,876	$0	$124,876	$124,775	$101	50.0%		$124,876
10	A007	N	Active	PPO	$2,458	$116,829	$119,287	$119,287	$0	47.7%		$119,287
11	PY 16-17 #26	Y	Active	HMO	$18,315	$97,389	$115,704	$115,704	$0	46.3%		$115,704
12	B014	N	Active	HMO	$107,474	$1,181	$108,655	$108,655	$0	43.5%		$108,655
13	B009	N	Termed	HMO	$0	$96,190	$96,190	$96,190	$0	38.5%		$96,190
14	B006	N	Active	HMO	$82,200	$519	$82,719	$82,719	$0	33.1%		$82,719
15	B016	Y	Termed 9/1/19	PPO	$82,509	$0	$82,509	$82,329	$180	33.0%		$82,509
16	B012	N	Active	PPO	$80,269	$2,048	$82,316	$81,960	$356	32.9%		$82,316
17	A024	Y	Active	PPO	$13,309	$67,695	$81,004	$81,004	$0	32.4%		$81,004
18	B011	N	Active	PPO	$71,777	$4,323	$76,100	$75,946	$154	30.4%		$76,100
19	A013	Y	Active	HMO	$1,102	$72,645	$73,747	$73,747	$0	29.5%		$73,747
20	B010	N	Active	PPO	$54,392	$16,921	$71,314	$71,314	$0	28.5%		$71,314
21	B013	N	Active	HMO	$64,606	$2	$64,608	$64,608	$0	25.8%		$64,608
22	A018	Y	Active	HMO	$896	$61,887	$62,783	$62,783	$0	25.1%		$62,783
23	B004	N	Active	HMO	$58,746	$0	$58,746	$58,746	$0	23.5%		$58,746
24	B012	N	Active	PPO	$7,652	$47,273	$54,925	$54,925	$0	22.0%		$54,925
25	A020	Y	Active	PPO	$54,595	$11	$54,606	$54,606	$0	21.8%		$54,606

City of Surprise
Blue Cross Blue Shield - Large Claims over $50k
Plan Year: July 2018 to June 2019 (as of December 2019)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
26	B015	N	Active	HMO	$33,393	$17,503	$50,897	$50,897	$0	20.4%		$50,897
27	A023	Y	Active	HMO	$19,009	$31,277	$50,286	$50,524	-$238	20.1%		$50,286
					$2,920,415	$663,658	$3,584,073	$3,582,409	$1,664		($577,066)	$3,007,007

Percentage of Large Claims vs. Medical & Rx Claims	34.7%

Dental Reports

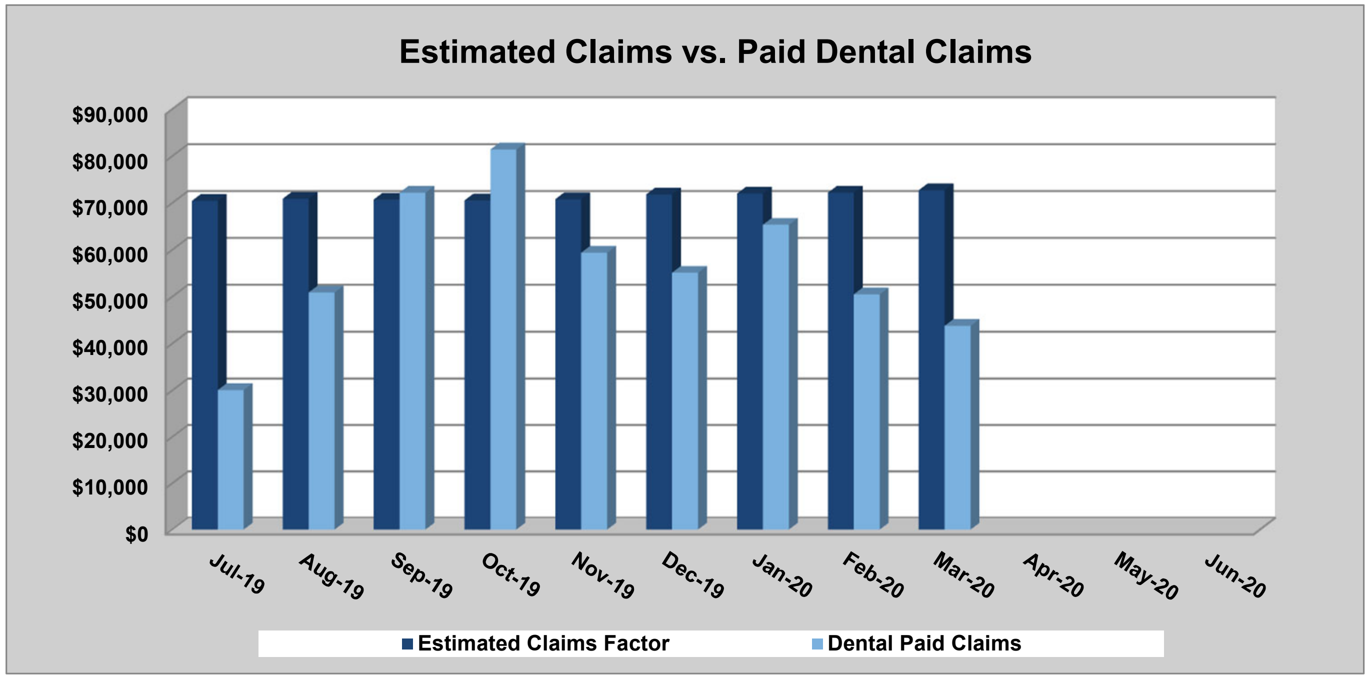
City of Surprise
Delta Dental Self Funded Paid Claims
Plan Year: July 2019 to June 2020 (as of March 2020)

	Delta Dental					Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-19	771	$70,408	$2,737	$30,048	$32,785	42.7%	$38.97	$42.52
Aug-19	776	$70,864	$2,755	$50,869	$53,624	71.8%	$65.55	$69.10
Sep-19	774	$70,682	$2,755	$72,157	$74,912	102.1%	$93.23	$96.79
Oct-19	772	$70,499	$2,748	$81,370	$84,118	115.4%	$105.40	$108.96
Nov-19	775	$70,773	$2,751	$59,360	$62,111	83.9%	$76.59	$80.14
Dec-19	786	$71,778	$2,790	$55,083	$57,873	76.7%	$70.08	$73.63
Jan-20	788	$71,960	$2,797	$65,325	$68,122	90.8%	$82.90	$86.45
Feb-20	790	$72,143	$2,805	$50,487	$53,292	70.0%	$63.91	$67.46
Mar-20	796	$72,691	$2,822	$43,759	$46,581	60.2%	$54.97	$58.52
Apr-20								
May-20								
Jun-20								
Total	**7,028**	**$641,797**	**$24,960**	**$508,458**	**$533,418**	**79.2%**	**$72.35**	**$75.90**
Avg PEPM Enrollment	**781**							

Admin Fees	Employee
Administration	$3.55

Claim Expenses	
Estimated Claim Factor	$91.32

Premium Equivalent Rates		
EE	EE + 1	Family
$38.80	$76.89	$124.56



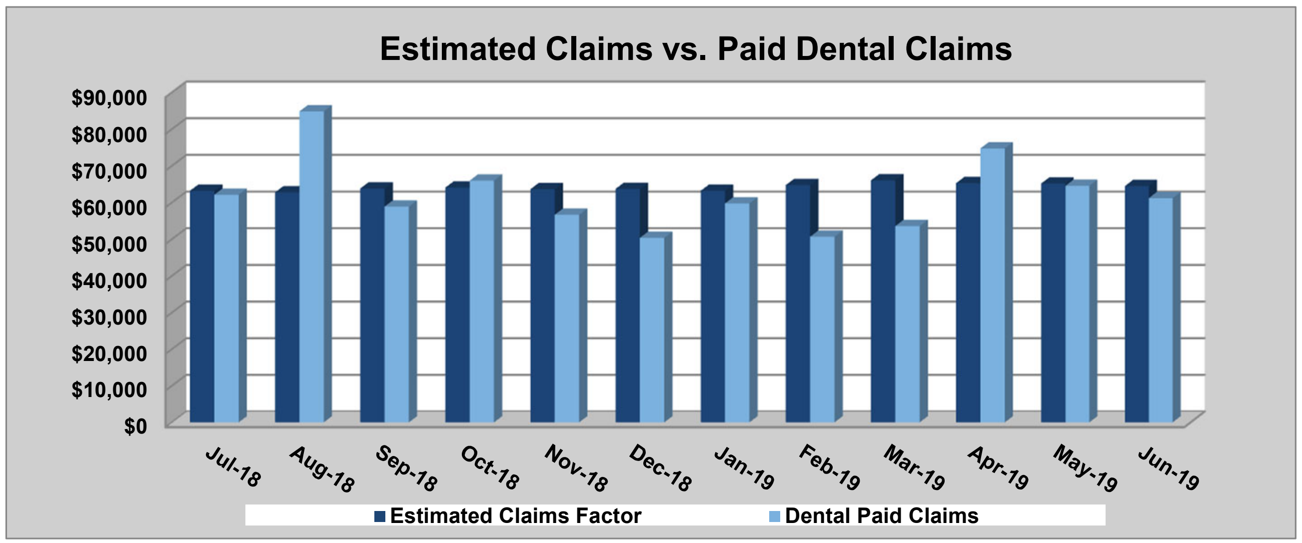
City of Surprise
Metlife Dental Self Funded Paid Claims
Plan Year: July 2018 to June 2019 with Runout (as of December 2019)

MetLife Dental						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-18	734	$63,219	$3,920	$62,128	$66,048	98.3%	$84.64	$89.98
Aug-18	729	$62,789	$3,893	$84,852	$88,745	135.1%	$116.39	$121.73
Sep-18	741	$63,822	$3,957	$58,892	$62,849	92.3%	$79.48	$84.82
Oct-18	744	$64,081	$3,973	$65,983	$69,956	103.0%	$88.69	$94.03
Nov-18	739	$63,650	$3,946	$56,676	$60,622	89.0%	$76.69	$82.03
Dec-18	740	$63,736	$3,952	$50,384	$54,335	79.1%	$68.09	$73.43
Jan-19	734	$63,219	$3,920	$59,755	$63,674	94.5%	$81.41	$86.75
Feb-19	752	$64,770	$4,016	$50,679	$54,694	78.2%	$67.39	$72.73
Mar-19	767	$66,062	$4,096	$53,581	$57,677	81.1%	$69.86	$75.20
Apr-19	758	$65,287	$4,048	$74,757	$78,804	114.5%	$98.62	$103.96
May-19	757	$65,200	$4,042	$64,562	$68,605	99.0%	$85.29	$90.63
Jun-19	749	$64,511	$4,000	$61,204	$65,204	94.9%	$81.71	$87.05
Total	**8,944**	**$770,347**	**$47,761**	**$743,452**	**$791,213**	**96.5%**	**$83.12**	**$88.46**
Avg PEPM Enrollment	**745**							
	Runout Claims Paid 7/2019 to 6/2020			**$28,217**				
	Totals with Runout			**$771,669**	**$819,430**		**$86.28**	**$91.62**

Admin Fees	Employee
Administration	$5.34

Claim Expenses	
Estimated Claim Factor	$86.13

Premium Equivalent Rates		
EE	EE + 1	Family
$38.48	$76.26	$123.54



City of Surprise
MetLife Dental Claims
Plan Year: July 2019 to June 2020 (as of March 2020)

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 Costs with Runout	PEPM Costs	2019/2020 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims*	$771,669	$86.28	$745,738	$79.58	-3.4%	($25,931)	-7.8%	($6.70)
Admin Fees	$47,761	$5.34	$33,280	$3.55	-30.3%	($14,481)	-33.5%	($1.79)
Total Costs	**$819,430**	**$91.62**	**$779,018**	**$83.13**	**-4.9%**	**($40,412)**	**-9.3%**	**($8.48)**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,944	9,371	4.8%	427

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$75.97**	
2015/2016	**$86.13**	**13.4%**
2016/2017	**$85.96**	**-0.2%**
2017/2018	**$86.59**	**0.7%**
2018/2019	**$91.62**	**5.8%**
2019/2020	**$83.13**	**-9.3%**

*2019-20 Dental claims includes a 10% escalator load for immature claims.

Annual Cost Comparison Analysis 2017/2018 vs. 2018/2019

Cost Categories	2017/2018 Costs	PEPM Costs	2018/2019 Costs with Runout	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims	$712,298	$81.74	$771,669	$86.28	8.3%	$59,371	5.5%	$4.54
Admin Fees	$42,263	$4.85	$47,761	$5.34	13.0%	$5,498	10.1%	$0.49
Total Costs	**$754,561**	**$86.59**	**$819,430**	**$91.62**	**8.6%**	**$64,869**	**5.8%**	**$5.03**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,714	8,944	2.6%	230

Vision Reports

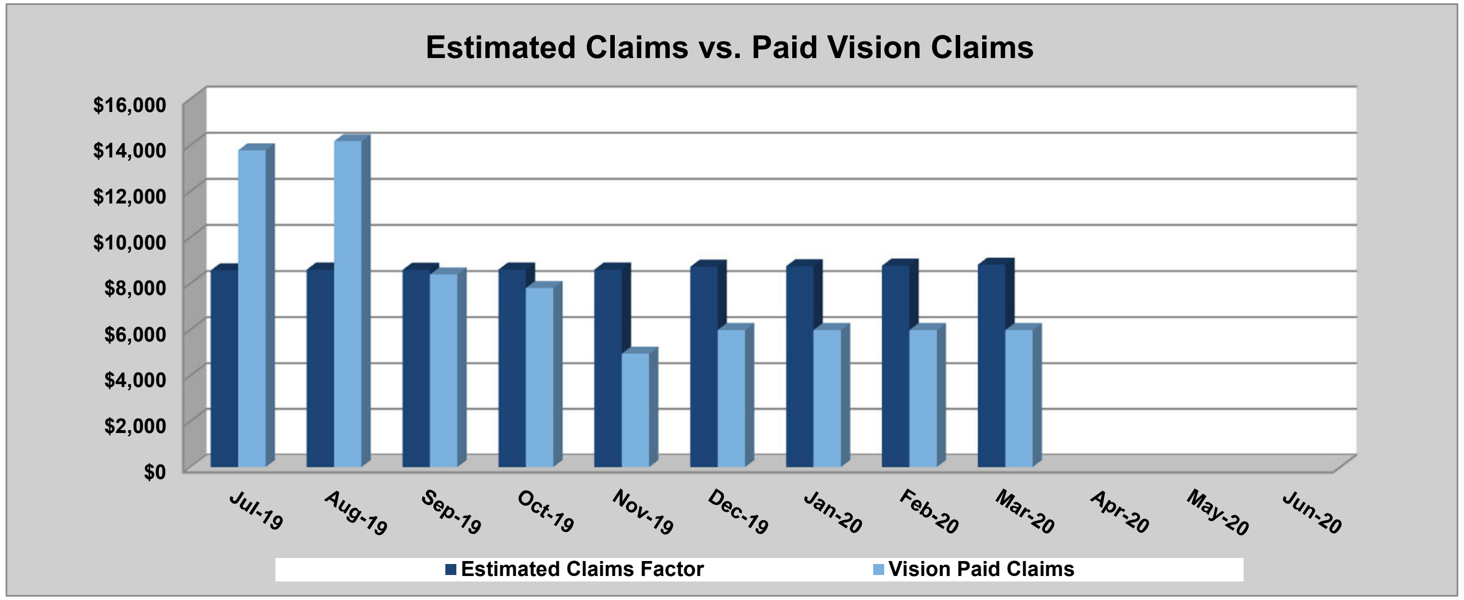
City of Surprise
Avesis Vision Self Funded Paid Claims
Plan Year: July 2019 to June 2020 (as of March 2020)

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-19	765	$8,568	$727	$13,776	$14,503	160.8%	$18.01	$18.96
Aug-19	768	$8,602	$730	$14,172	$14,901	164.8%	$18.45	$19.40
Sep-19	767	$8,590	$729	$8,388	$9,116	97.6%	$10.94	$11.89
Oct-19	768	$8,602	$730	$7,804	$8,533	90.7%	$10.16	$11.11
Nov-19	768	$8,602	$730	$4,952	$5,682	57.6%	$6.45	$7.40
Dec-19	779	$8,725	$740	$5,978	$6,718	68.5%	$7.67	$8.62
Jan-20	781	$8,747	$742	$5,978	$6,719	68.3%	$7.65	$8.60
Feb-20	783	$8,770	$744	$5,978	$6,721	68.2%	$7.63	$8.58
Mar-20	787	$8,814	$748	$5,978	$6,725	67.8%	$7.60	$8.55
Apr-20								
May-20								
Jun-20								
Total	**6,966**	**$78,019**	**$6,618**	**$73,001**	**$79,618**	**93.6%**	**$10.48**	**$11.43**
Avg Enrollment	**774**							

Admin Fees	Employee
Administration	$0.95

Claim Expenses	
Estimated Claim Factor	$11.20

Premium Equivalent Rates	
EE	Family
$5.16	$14.61



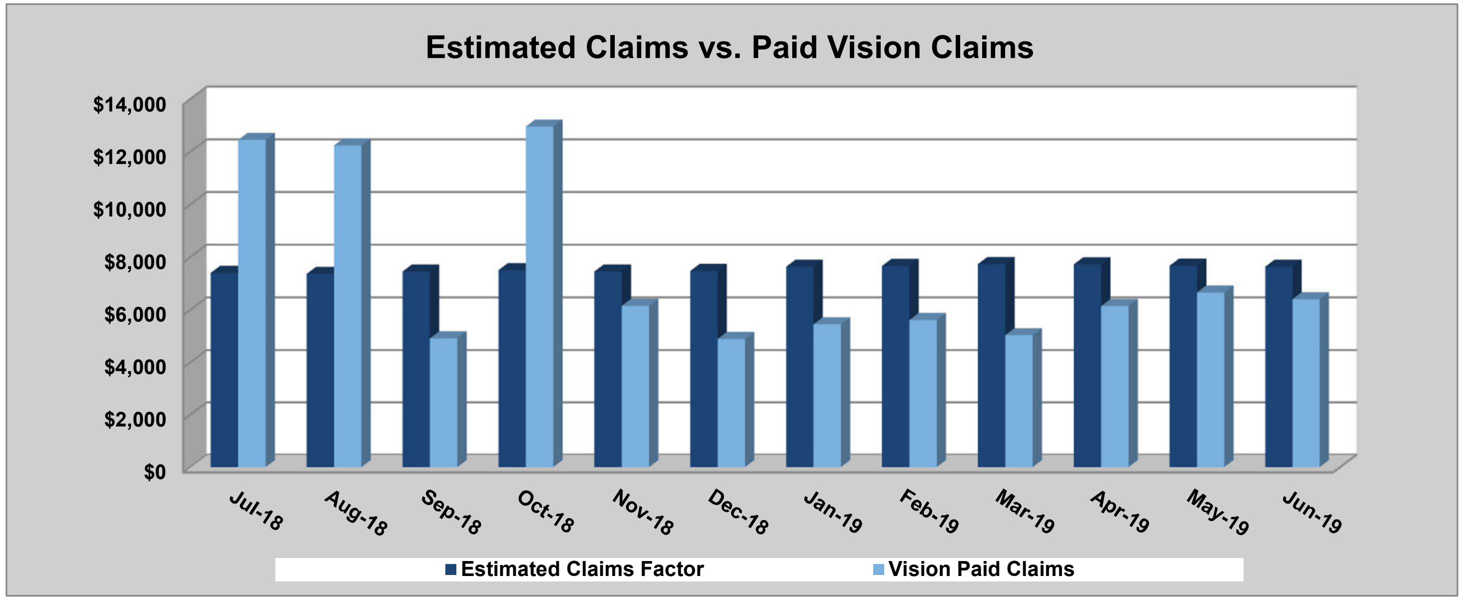
City of Surprise
Avesis Vision Self Funded Paid Claims
Plan Year: July 2018 to June 2019

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-18	736	$7,404	$702	$12,450	$13,152	168.1%	$16.92	$17.87
Aug-18	732	$7,364	$695	$12,241	$12,936	166.2%	$16.72	$17.67
Sep-18	741	$7,454	$713	$4,917	$5,630	66.0%	$6.64	$7.60
Oct-18	746	$7,505	$709	$12,958	$13,666	172.7%	$17.37	$18.32
Nov-18	741	$7,454	$704	$6,150	$6,853	82.5%	$8.30	$9.25
Dec-18	743	$7,475	$706	$4,891	$5,596	65.4%	$6.58	$7.53
Jan-19	759	$7,636	$721	$5,451	$6,172	71.4%	$7.18	$8.13
Feb-19	762	$7,666	$724	$5,612	$6,335	73.2%	$7.36	$8.31
Mar-19	769	$7,736	$731	$5,039	$5,769	65.1%	$6.55	$7.50
Apr-19	768	$7,726	$730	$6,142	$6,871	79.5%	$8.00	$8.95
May-19	763	$7,676	$725	$6,659	$7,384	86.8%	$8.73	$9.68
Jun-19	759	$7,636	$721	$6,403	$7,124	83.9%	$8.44	$9.39
Total	**9,019**	**$90,731**	**$8,579**	**$88,909**	**$97,488**	**98.0%**	**$9.86**	**$10.81**
Avg Enrollment	752							

Admin Fees	Employee
Administration	$0.95

Claim Expenses	
Estimated Claim Factor	$10.06

Premium Equivalent Rates	
EE	Family
$4.98	$14.10



City of Surprise
Avesis Vision Claims
Plan Year: July 2019 to June 2020 (as of March 2020)

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 Costs	PEPM Costs	2019/2020 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$88,909	$9.86	$139,001	$9.98	56.3%	$50,093	1.2%	$0.12
Admin Fees	$8,579	$0.95	$13,235	$0.95	54.3%	$4,656	-0.1%	($0.00)
Total Costs	**$97,488**	**$10.81**	**$152,236**	**$10.93**	**56.2%**	**$54,748**	**1.1%**	**$0.12**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,019	13,932	54.5%	4,913

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$9.09**	
2015/2016	**$10.33**	**13.6%**
2016/2017	**$10.42**	**0.9%**
2017/2018	**$10.69**	**2.6%**
2018/2019	**$10.81**	**1.1%**
2019/2020	**$10.93**	**1.1%**

Annual Cost Comparison Analysis 2017/2018 vs. 2018/2019

Cost Categories	2017/2018 Costs	PEPM Costs	2018/2019 Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$86,735	$9.74	$88,909	$9.86	2.5%	$2,174	1.2%	$0.12
Admin Fees	$8,460	$0.95	$8,579	$0.95	1.4%	$120	0.1%	$0.00
Total Costs	**$95,194**	**$10.69**	**$97,488**	**$10.81**	**2.4%**	**$2,294**	**1.1%**	**$0.12**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,904	9,019	1.3%	115

CBIZ

City of Surprise PBM Summary

January 1, 2020 – December 31, 2020

Per Member Per Month Actual Cost Versus Projection (Accrued Basis)

BCBS Optum	**Modeled Projection**	**Prior Calendar Year - 2018**
$66.07	$61.67	$44.16 – Results thru March, 2018
		$54.57 – Results thru June, 2018 (includes 1st Q rebates)
		$55.73 – Results thru Sep, 2018 (includes 1st and 2nd Q rebates)
		$54.45 – Results thru Dec, 2018 (includes 1st, 2nd and 3rd Q rebates)
		$50.49 – Results thru Dec, 2018 (includes 1st, 2nd, 3rd and 4th Q rebates)
BCBS Optum	**Modeled Projection**	**Prior Calendar Year – 2019***
		$68.70 – Results thru March, 2019 (includes no rebates) $53.84 with estimated rebates
		$56.32 – Results thru June, 2019 (includes 1st Q Rebate $120,916)
		$53.35 – Results thru September, 2019 (includes 1st & 2nd Q Rebates)
		$66.75 – Results thru December, 2019 (includes 1st, 2nd, 3rd & 4th Q Rebates)
BCBS Optum	**Modeled Projection**	**Current Calendar Year – 2020**
		$73.81 – Results thru March, 2020 (includes no rebates) $56.27 with estimated rebates
		$00.00 – Results thru June, 2020
		$00.00 – Results thru September, 2020
		$00.00 – Results thru December, 2019

Your PMPM trend continues to be lower than the overall Optum book of business.

Projected Rebates (CY 19 - 12 months) - $480,000

Projected Rebates Per Quarter - $120,000

Changes in utilization that are unexpected may result in a variance against targets.

**Does not include $53,710 paid in May, 2019 for pricing performance guarantees.*

City of Surprise

Medical, Pharmacy, Dental & Vision Experience

Plan Year: ***July 2019 – June 2020***

Month End: ***June 2020***

Presented by your CBIZ Team

Mike Barberio, Melissa Barbakoff & Margaret Latham

our business is growing yours.

Executive Summary

Medical and Pharmacy

Expenditures for the first two months of the 4th quarter and overall for the plan year are below projections as utilization was affected by COVID-19. COVID-19 caused April and May's medical claims (even with COVID-19 testing and treatment covered at 100%) to be only 53.9% and 65.9% of expected results. Most provider offices and surgical facilities were either closed or operating on reduced patient load. When offices reopened in May, medical claims reverted back to a more normal level and some pend up demand was released. This caused the June's medical reimbursements to increase to 122.8% of the expected level. Pharmacy utilization was generally unaffected by the pandemic, as costs were consistent with the first nine months of the year and members continued to fill prescriptions.

For the 2019-2020 plan year, with an average of 766 covered employees, overall medical and pharmacy claims are performing at 85.5% of expected on a paid. With "run out" for claims incurred, but not yet paid, you can anticipate that year end claims costs will be in the low 90's of expected results.

The PPO plan with an average of 286 subscribers is performing at 72.7% of expected claims. While the HMO (371 subscribers) and EPO (105 subscribers) are running at 93.7% and 86.3% respectively for the year.

Claim spend by individual plan design was:

- HMO represents 58%
- PPO represents 29%
- EPO represents 13%

There are twelve new claimants in the current quarter that have now exceeded the $50,000 claims threshold for the year. Bringing the total to thirty two for the year. Expect several of these claims to be ongoing in nature. The percentage of large claimants over $50,000 to overall plan spend represents only 16.2% of claims. No claims have exceeded the $250,000 Individual Stop Loss (ISL) level as of June 30, 2020. However, we are aware of a large claim that has been incurred, with most charges yet to be paid that will be processed during the run out period. This claimant may exceed the ISL when claims are adjudicated in the run out portion of your contract with Blue Cross Blue Shield of Arizona.

On a Per Employee per Month (PEPM) basis for the current plan year which ended June 30, 2020, including full run out of claims incurred from July 1, 2019 to June 30, 2020 and paid through June 30, 2021. You can anticipate lower (-4.3%) overall combined medical and pharmacy plan costs then in the previous plan year. A truly excellent result. Pharmacy continues to run well and costs are below national averages at around 20% of total claim spend.

Dental

Dental claims in the 4th quarter were greatly affected (only 49% of expected costs) by COVID-19's forced closure of most dental offices. The plan was performing well from a financial perspective pre-COVID with a -9% year over year cost reduction being anticipated. However, dental plan costs finished the year a whopping 25% lower than the previous plan year.

Vision

Vision claims followed a similar utilization pattern as the dental. The 4th quarter average for claims was just 39% of projected expenditures as vision providers were closed and/or members were reluctant to seek services. Due to COVID-19, plan costs were 15.6% less the prior plan year. Otherwise vision plan expenses would have been flat on a year over year basis.

City of Surprise

Paid Claims and Administration

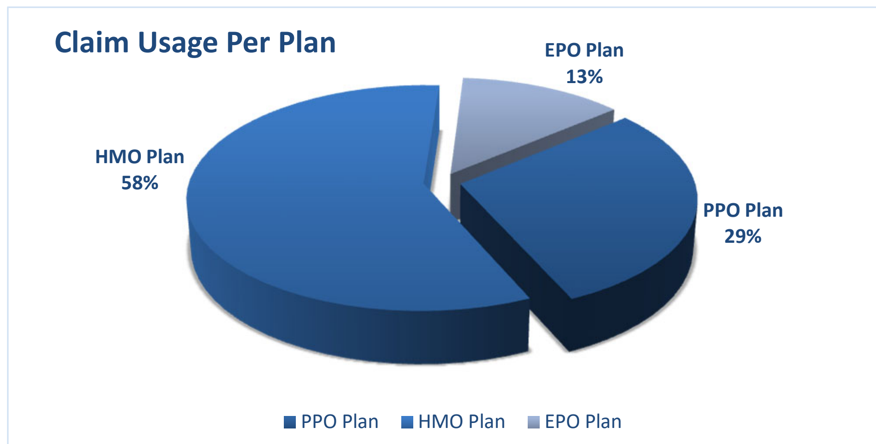
Plan Year: July 2019 to June 2020 (as of June 2020)

Incurred and Paid

BlueCross BlueShield of Arizona and Optum Rx- All Plans														Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-19	748	$ 920,343	$ 1,068,869	$ 305,605	$ 169,654	$ -	$ 675	$ 6,718	$ 1,602	$ -	$ 484,255	$ 94,973	$ 579,228	52.6%	45.3%	$418.45	$226.81	$647.40	$647.40	$774.37
Aug-19	752	$ 921,496	$ 1,070,695	$ 698,774	$ 138,631	$ -	$ 2,432	$ 6,733	$ 1,526	$ -	$ 848,096	$ 95,482	$ 943,578	92.0%	79.2%	$941.41	$184.35	$1,127.79	$1,127.79	$1,254.76
Sep-19	752	$ 918,143	$ 1,066,985	$ 823,408	$ 133,900	$ -	$ 2,698	$ 6,710	$ 1,642	$ -	$ 968,358	$ 95,480	$ 1,063,838	105.5%	90.8%	$1,107.47	$178.06	$1,287.71	$1,287.71	$1,414.68
Oct-19	753	$ 916,355	$ 1,065,333	$ 875,897	$ 164,721	$ -	$ 1,351	$ 6,707	$ 1,598	$ -	$ 1,050,275	$ 95,607	$ 1,145,882	114.6%	98.6%	$1,173.91	$218.75	$1,394.79	$1,394.79	$1,521.76
Nov-19	756	$ 919,082	$ 1,068,637	$ 689,363	$ 156,481	$ -	$ 3,122	$ 6,698	$ 1,636	$ -	$ 857,299	$ 95,988	$ 953,287	93.3%	80.2%	$924.84	$206.99	$1,133.99	$1,133.99	$1,260.96
Dec-19	767	$ 928,677	$ 1,079,984	$ 458,303	$ 171,603	$ -	$ 1,325	$ 6,795	$ 1,675	$ -	$ 639,700	$ 97,384	$ 737,085	68.9%	59.2%	$608.11	$223.73	$834.03	$834.03	$961.00
Jan-20	770	$ 934,615	$ 1,085,407	$ 578,058	$ 143,787	$ (121,214)	$ 1,100	$ 6,862	$ 1,732	$ -	$ 610,326	$ 97,762	$ 708,087	65.3%	56.2%	$761.07	$186.74	$792.63	$792.63	$919.59
Feb-20	772	$ 938,090	$ 1,089,060	$ 519,729	$ 163,398	$ -	$ 1,091	$ 6,859	$ 1,727	$ -	$ 692,804	$ 98,016	$ 790,820	73.9%	63.6%	$683.52	$211.66	$897.41	$897.41	$1,024.38
Mar-20	779	$ 943,887	$ 1,095,601	$ 722,066	$ 197,839	$ -	$ 1,761	$ 6,941	$ 1,757	$ -	$ 930,364	$ 98,903	$ 1,029,267	98.6%	84.9%	$938.09	$253.97	$1,194.31	$1,194.31	$1,321.27
Apr-20	783	$ 948,043	$ 1,100,437	$ 416,339	$ 166,705	$ -	$ 1,795	$ 6,976	$ 1,770	$ -	$ 593,585	$ 99,410	$ 692,995	62.6%	53.9%	$542.93	$212.90	$758.09	$758.09	$885.05
May-20	782	$ 950,224	$ 1,102,574	$ 559,598	$ 157,398	$ -	$ 923	$ 6,970	$ 1,773	$ -	$ 726,663	$ 99,283	$ 825,946	76.5%	65.9%	$725.69	$201.28	$929.24	$929.24	$1,056.20
Jun-20	776	$ 943,557	$ 1,094,981	$ 954,914	$ 193,933	$ -	$ 997	$ 6,935	$ 1,804	$ -	$ 1,158,583	$ 98,523	$ 1,257,106	122.8%	105.8%	$1,240.78	$249.91	$1,493.02	$1,493.02	$1,619.98
Total	**9,190**	**$ 11,182,513**	**$ 12,988,563**	**$ 7,602,054**	**$ 1,958,050**	**$ (121,214)**	**$ 19,270**	**$ 81,905**	**$ 20,243**	**$ -**	**$ 9,560,307**	**$ 1,166,811**	**$ 10,727,118**	**85.5%**	**73.6%**	**$838.22**	**$213.06**	**$1,040.29**	**$1,040.29**	**$1,167.26**
Avg	**766**																			

Administrative Fees	PPO Plan			HMO Plan			EPO Plan		
	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$5.10	$5.10	$5.10	$4.55	$4.55	$4.55	$4.55	$4.55	$4.55
Total Admin Fees	**$127.31**	**$127.31**	**$127.31**	**$126.76**	**$126.76**	**$126.76**	**$126.76**	**$126.76**	**$126.76**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$481.10**	**$1,089.51**	**$1,576.22**	**$502.47**	**$1,131.70**	**$1,635.12**	**$442.70**	**$1,012.16**	**$1,467.74**
Maximum Liability (ICAP)	**$656.76**	**$1,306.66**	**$1,826.57**	**$667.38**	**$1,327.94**	**$1,856.40**	**$561.92**	**$1,118.09**	**$1,563.05**



City of Surprise

Paid Claims and Administration

Plan Year: July 2019 to June 2020 (as of June 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - PPO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-19	284	$ 325,480	$ 388,247	$ 79,931	$ 41,236	$ -	$ -	$ 121,167	$ 36,156	$ 157,323	37.2%	31.2%	$281.45	$145.20	$426.65	$553.96
Aug-19	288	$ 327,891	$ 391,394	$ 221,135	$ 37,495	$ -	$ -	$ 258,630	$ 36,665	$ 295,296	78.9%	66.1%	$767.83	$130.19	$898.02	$1,025.33
Sep-19	285	$ 323,163	$ 385,915	$ 278,681	$ 40,543	$ -	$ -	$ 319,224	$ 36,283	$ 355,507	98.8%	82.7%	$977.83	$142.26	$1,120.08	$1,247.39
Oct-19	285	$ 321,459	$ 384,095	$ 191,748	$ 35,645	$ -	$ -	$ 227,393	$ 36,283	$ 263,676	70.7%	59.2%	$672.80	$125.07	$797.87	$925.18
Nov-19	286	$ 322,427	$ 385,272	$ 206,959	$ 34,789	$ -	$ -	$ 241,748	$ 36,411	$ 278,159	75.0%	62.7%	$723.63	$121.64	$845.27	$972.58
Dec-19	290	$ 325,447	$ 389,068	$ 119,652	$ 27,652	$ -	$ -	$ 147,304	$ 36,920	$ 184,224	45.3%	37.9%	$412.59	$95.35	$507.95	$635.26
Jan-20	285	$ 319,756	$ 382,275	$ 215,180	$ 41,386	$ -	$ -	$ 256,566	$ 36,283	$ 292,849	80.2%	67.1%	$755.02	$145.21	$900.23	$1,027.54
Feb-20	286	$ 320,115	$ 382,802	$ 151,017	$ 32,629	$ -	$ -	$ 183,646	$ 36,411	$ 220,057	57.4%	48.0%	$528.03	$114.09	$642.12	$769.43
Mar-20	286	$ 320,115	$ 382,802	$ 211,285	$ 36,013	$ -	$ -	$ 247,298	$ 36,411	$ 283,709	77.3%	64.6%	$738.76	$125.92	$864.68	$991.99
Apr-20	285	$ 320,242	$ 382,795	$ 168,912	$ 44,094	$ -	$ -	$ 213,006	$ 36,283	$ 249,289	66.5%	55.6%	$592.67	$154.71	$747.39	$874.70
May-20	285	$ 321,338	$ 383,965	$ 120,154	$ 44,149	$ -	$ -	$ 164,303	$ 36,283	$ 200,586	51.1%	42.8%	$421.59	$154.91	$576.50	$703.81
Jun-20	285	$ 320,851	$ 383,445	$ 387,782	$ 43,304	$ -	$ -	$ 431,086	$ 36,283	$ 467,370	134.4%	112.4%	$1,360.64	$151.94	$1,512.58	$1,639.89
Total	**3,430**	**$ 3,868,285**	**$ 4,622,076**	**$ 2,352,436**	**$ 458,935**	**$ -**	**$ -**	**$ 2,811,371**	**$ 436,673**	**$ 3,248,044**	**72.7%**	**60.8%**	**$685.84**	**$133.80**	**$819.64**	**$946.95**
Avg	**286**															

Administrative Fees	PPO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$5.10	$5.10	$5.10
Total Admin Fees	**$127.31**	**$127.31**	**$127.31**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$481.10**	**$1,089.51**	**$1,576.22**
Maximum Liability (ICAP)	**$656.76**	**$1,306.66**	**$1,826.57**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	84	62	138	284
August	88	61	139	288
September	88	61	136	285
October	90	60	135	285
November	91	59	136	286
December	94	59	137	290
January	92	59	134	285
February	94	57	135	286
March	94	57	135	286
April	92	58	135	285
May	91	58	136	285
June	91	59	135	285
Totals	**1,089**	**710**	**1,631**	**3,430**

City of Surprise

Paid Claims and Administration

Plan Year: July 2019 to June 2020 (as of June 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - HMO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-19	368	$ 488,584	$ 564,385	$ 188,533	$ 113,801	$ -	$ -	$ 302,333	$ 46,648	$ 348,981	61.9%	53.6%	$512.32	$309.24	$821.56	$948.32
Aug-19	368	$ 487,325	$ 563,064	$ 411,300	$ 87,705	$ -	$ -	$ 499,005	$ 46,648	$ 545,652	102.4%	88.6%	$1,117.66	$238.33	$1,355.99	$1,482.75
Sep-19	369	$ 487,702	$ 563,599	$ 481,864	$ 78,455	$ -	$ -	$ 560,319	$ 46,774	$ 607,093	114.9%	99.4%	$1,305.86	$212.61	$1,518.48	$1,645.24
Oct-19	370	$ 489,211	$ 565,323	$ 616,745	$ 121,404	$ -	$ -	$ 738,148	$ 46,901	$ 785,050	150.9%	130.6%	$1,666.88	$328.12	$1,995.00	$2,121.76
Nov-19	372	$ 490,971	$ 567,451	$ 368,681	$ 101,244	$ -	$ -	$ 469,924	$ 47,155	$ 517,079	95.7%	82.8%	$991.08	$272.16	$1,263.24	$1,390.00
Dec-19	373	$ 493,865	$ 570,628	$ 296,768	$ 112,089	$ -	$ -	$ 408,857	$ 47,281	$ 456,138	82.8%	71.7%	$795.62	$300.51	$1,096.13	$1,222.89
Jan-20	371	$ 491,727	$ 568,105	$ 293,874	$ 86,049	$ -	$ -	$ 379,923	$ 47,028	$ 426,951	77.3%	66.9%	$792.11	$231.94	$1,024.05	$1,150.81
Feb-20	370	$ 491,225	$ 567,437	$ 263,992	$ 94,479	$ -	$ -	$ 358,471	$ 46,901	$ 405,372	73.0%	63.2%	$713.49	$255.35	$968.84	$1,095.60
Mar-20	370	$ 490,847	$ 567,041	$ 365,436	$ 119,055	$ -	$ -	$ 484,491	$ 46,901	$ 531,392	98.7%	85.4%	$987.66	$321.77	$1,309.44	$1,436.20
Apr-20	373	$ 493,991	$ 570,760	$ 216,968	$ 109,268	$ -	$ -	$ 326,236	$ 47,281	$ 373,518	66.0%	57.2%	$581.68	$292.94	$874.63	$1,001.39
May-20	372	$ 494,621	$ 571,282	$ 301,516	$ 97,507	$ -	$ -	$ 399,024	$ 47,155	$ 446,178	80.7%	69.8%	$810.53	$262.12	$1,072.64	$1,199.40
Jun-20	370	$ 491,351	$ 567,569	$ 484,693	$ 109,754	$ -	$ -	$ 594,447	$ 46,901	$ 641,348	121.0%	104.7%	$1,309.98	$296.63	$1,606.61	$1,733.37
Total	**4,446**	**$ 5,891,419**	**$ 6,806,644**	**$ 4,290,369**	**$ 1,230,809**	**$ -**	**$ -**	**$ 5,521,178**	**$ 563,575**	**$ 6,084,753**	**93.7%**	**81.1%**	**$965.00**	**$276.84**	**$1,241.83**	**$1,368.59**
Avg	**371**															

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$4.55	$4.55	$4.55
Total Admin Fees	**$126.76**	**$126.76**	**$126.76**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$502.47**	**$1,131.70**	**$1,635.12**
Maximum Liability (ICAP)	**$667.38**	**$1,327.94**	**$1,856.40**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	71	65	232	368
August	73	63	232	368
September	75	61	233	369
October	76	59	235	370
November	76	62	234	372
December	74	64	235	373
January	73	64	234	371
February	72	64	234	370
March	71	67	232	370
April	73	66	234	373
May	71	66	235	372
June	71	66	233	370
Totals	**876**	**767**	**2,803**	**4,446**

City of Surprise

Paid Claims and Administration

Plan Year: July 2019 to June 2020 (as of June 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - EPO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-19	96	$ 106,279	$ 116,237	$ 37,142	$ 14,617	$ -	$ -	$ 51,759	$ 12,169	$ 63,928	48.7%	44.5%	$386.89	$152.27	$539.16	$665.92
Aug-19	96	$ 106,279	$ 116,237	$ 66,340	$ 13,431	$ -	$ -	$ 79,770	$ 12,169	$ 91,939	75.1%	68.6%	$691.04	$139.90	$830.94	$957.70
Sep-19	98	$ 107,279	$ 117,472	$ 62,863	$ 14,902	$ -	$ -	$ 77,765	$ 12,422	$ 90,187	72.5%	66.2%	$641.46	$152.06	$793.52	$920.28
Oct-19	98	$ 105,684	$ 115,914	$ 67,405	$ 7,673	$ -	$ -	$ 75,077	$ 12,422	$ 87,500	71.0%	64.8%	$687.80	$78.30	$766.10	$892.86
Nov-19	98	$ 105,684	$ 115,914	$ 113,723	$ 20,448	$ -	$ -	$ 134,171	$ 12,422	$ 146,594	127.0%	115.8%	$1,160.44	$208.66	$1,369.09	$1,495.85
Dec-19	104	$ 109,365	$ 120,287	$ 41,883	$ 31,862	$ -	$ -	$ 73,745	$ 13,183	$ 86,928	67.4%	61.3%	$402.73	$306.36	$709.09	$835.85
Jan-20	114	$ 123,132	$ 135,028	$ 69,004	$ 16,352	$ -	$ -	$ 85,356	$ 14,451	$ 99,807	69.3%	63.2%	$605.30	$143.44	$748.74	$875.50
Feb-20	116	$ 126,750	$ 138,821	$ 104,720	$ 36,290	$ -	$ -	$ 141,010	$ 14,704	$ 155,714	111.3%	101.6%	$902.76	$312.85	$1,215.60	$1,342.36
Mar-20	123	$ 132,924	$ 145,758	$ 145,345	$ 42,770	$ -	$ -	$ 188,116	$ 15,591	$ 203,707	141.5%	129.1%	$1,181.67	$347.73	$1,529.40	$1,656.16
Apr-20	125	$ 133,810	$ 146,882	$ 30,459	$ 13,343	$ -	$ -	$ 43,802	$ 15,845	$ 59,647	32.7%	29.8%	$243.67	$106.74	$350.41	$477.17
May-20	125	$ 134,265	$ 147,327	$ 137,927	$ 15,742	$ -	$ -	$ 153,669	$ 15,845	$ 169,514	114.5%	104.3%	$1,103.42	$125.93	$1,229.35	$1,356.11
Jun-20	121	$ 131,356	$ 143,967	$ 82,438	$ 40,875	$ -	$ -	$ 123,314	$ 15,338	$ 138,651	93.9%	85.7%	$681.31	$337.81	$1,019.12	$1,145.88
Total	**1,314**	**$ 1,422,809**	**$ 1,559,843**	**$ 959,249**	**$ 268,306**	**$ -**	**$ -**	**$ 1,227,554**	**$ 166,563**	**$ 1,394,117**	**86.3%**	**78.7%**	**$730.02**	**$204.19**	**$934.21**	**$1,060.97**
Avg	**110**															

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$72.45	$72.45	$72.45
Aggregate Stoploss (125%)	$4.55	$4.55	$4.55
Total Admin Fees	**$126.76**	**$126.76**	**$126.76**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$442.70**	**$1,012.16**	**$1,467.74**
Maximum Liability (ICAP)	**$561.92**	**$1,118.09**	**$1,563.05**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	28	13	55	96
August	28	13	55	96
September	29	15	54	98
October	31	14	53	98
November	31	14	53	98
December	36	14	54	104
January	36	16	62	114
February	34	19	63	116
March	38	19	66	123
April	40	19	66	125
May	40	18	67	125
June	38	16	67	121
Totals	**409**	**190**	**715**	**1,314**

City of Surprise

Paid Claims and Administration

Plan Year: July 2018 to June 2019 with Runout through June 2020

Incurred and Paid

BlueCross BlueShield of Arizona and Optum Rx- All Plans														Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-18	710	$ 833,067	$ 971,366	$ 274,230	$ 172,399	$ -	$ 15	$ 3,610	$ 1,346	$ -	$ 451,599	$ 85,578	$ 537,177	54.2%	46.5%	$391.34	$242.82	$636.06	$636.06	$756.59
Aug-18	715	$ 838,586	$ 977,857	$ 810,047	$ 156,087	$ -	$ 148	$ 3,655	$ 1,354	$ -	$ 971,290	$ 86,182	$ 1,057,472	115.8%	99.3%	$1,138.25	$218.30	$1,358.45	$1,358.45	$1,478.98
Sep-18	715	$ 841,030	$ 980,453	$ 726,683	$ 149,875	$ -	$ 179	$ 3,703	$ 1,327	$ (75,627)	$ 806,140	$ 86,183	$ 892,323	95.9%	82.2%	$1,021.77	$209.62	$1,233.24	$1,127.47	$1,248.00
Oct-18	715	$ 839,935	$ 979,306	$ 909,571	$ 172,101	$ -	$ 400	$ 3,686	$ 1,370	$ (90,880)	$ 996,247	$ 86,184	$ 1,082,431	118.6%	101.7%	$1,277.84	$240.70	$1,520.46	$1,393.35	$1,513.89
Nov-18	714	$ 838,278	$ 977,433	$ 647,417	$ 115,033	$ -	$ (952)	$ 3,668	$ 1,469	$ (68,978)	$ 697,657	$ 86,064	$ 783,721	83.2%	71.4%	$910.55	$161.11	$1,073.72	$977.11	$1,097.65
Dec-18	713	$ 835,049	$ 973,911	$ 702,396	$ 151,891	$ -	$ 36	$ 3,667	$ 1,470	$ (3,097)	$ 856,363	$ 85,945	$ 942,308	102.6%	87.9%	$990.32	$213.03	$1,205.41	$1,201.07	$1,321.61
Jan-19	729	$ 850,754	$ 992,626	$ 602,574	$ 155,411	$ (108,496)	$ 237	$ 3,826	$ 1,449	$ -	$ 655,000	$ 87,878	$ 742,878	77.0%	66.0%	$832.15	$213.18	$898.49	$898.49	$1,019.04
Feb-19	733	$ 856,373	$ 999,093	$ 614,827	$ 154,026	$ -	$ 236	$ 3,879	$ 1,481	$ (41,559)	$ 732,890	$ 88,361	$ 821,251	85.6%	73.4%	$844.40	$210.13	$1,056.55	$999.85	$1,120.40
Mar-19	737	$ 860,686	$ 1,004,187	$ 707,830	$ 152,514	$ -	$ 1,845	$ 3,911	$ 1,421	$ (16)	$ 867,504	$ 88,845	$ 956,349	100.8%	86.4%	$968.23	$206.94	$1,177.10	$1,177.08	$1,297.62
Apr-19	737	$ 860,761	$ 1,004,273	$ 764,990	$ 157,088	$ (102,823)	$ 168	$ 3,931	$ 1,423	$ (35,830)	$ 788,948	$ 88,845	$ 877,793	91.7%	78.6%	$1,043.54	$213.15	$1,119.10	$1,070.49	$1,191.04
May-19	732	$ 856,386	$ 999,009	$ 785,314	$ 126,056	$ (53,710)	$ 379	$ 3,905	$ 1,655	$ (261,062)	$ 602,537	$ 88,243	$ 690,780	70.4%	60.3%	$1,078.69	$172.21	$1,179.78	$823.14	$943.69
Jun-19	730	$ 857,009	$ 999,413	$ 565,102	$ 134,171	$ -	$ 294	$ 3,944	$ 1,624	$ (16)	$ 705,119	$ 88,002	$ 793,121	82.3%	70.6%	$779.92	$183.80	$965.94	$965.92	$1,086.47
Total	**8,680**	**$ 10,167,914**	**$ 11,858,927**	**$ 8,110,980**	**$ 1,796,652**	**$ (265,029)**	**$ 2,983**	**$ 45,385**	**$ 17,391**	**$ (577,066)**	**$ 9,131,295**	**$ 1,046,310**	**$ 10,177,605**	**89.8%**	**77.0%**	**$940.02**	**$206.99**	**$1,118.47**	**$1,051.99**	**$1,172.54**
Avg	**723**																			

BCBS Runout							
Month	Paid Medical	Paid Rx	Optum Rx Rebates	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-19	$ 266,880	$ -	$ (120,916)	$ 204	$ (3)	$ -	$ 146,165
Aug-19	$ 110,095	$ -	$ -	$ 2,031	$ (3)	$ -	$ 112,123
Sep-19	$ 17,472	$ -	$ -	$ -	$ -	$ -	$ 17,472
Oct-19	$ 15,523	$ -	$ (120,494)	$ (5)	$ -	$ -	$ (104,976)
Nov-19	$ 7,971	$ -	$ -	$ (11)	$ -	$ -	$ 7,960
Dec-19	$ 6,522	$ -	$ -	$ 17	$ -	$ -	$ 6,540
Jan-20	$ 3,293	$ -	$ -	$ -	$ -	$ -	$ 3,293
Feb-20	$ 1,974	$ -	$ -	$ -	$ -	$ -	$ 1,974
Mar-20	$ 302	$ -	$ -	$ 408	$ -	$ -	$ 710
Apr-20	$ (455)	$ -	$ -	$ -	$ -	$ -	$ (455)
May-20	$ 915	$ -	$ -	$ -	$ -	$ -	$ 915
Jun-20	$ 1,219	$ -	$ -	$ -	$ -	$ -	$ 1,219
Total	**$ 431,711**	**$ -**	**$ (241,410)**	**$ 2,645**	**$ (6)**	**$ -**	**$ 192,940**

2018-2019 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Costs PEPM
$ 9,901,301	$ (577,066)	$ 9,324,235	$ 1,046,310	$ 10,370,545	91.7%	78.6%	$ 1,194.76

Specific Stoploss 12/24 $250,000 ISL

Aggregate Stoploss (125%)

2018 BCBS Total Rebate amount YTD is $3,924.

City of Surprise

Paid Claims and Administration

Plan Year: July 2017 to June 2018 with Runout (as of June 2019)

Incurred and Paid

BlueCross BlueShield of Arizona and Optum Rx- All Plans													Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims Includes Optum Rx Rebates*	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-17	691	$ 840,942	$ 1,051,177	$ 226,493	$ 81,653	$ 180	$ 3,310	$ -	$ -	$ 311,636	$ 80,041	$ 391,677	37.1%	29.6%	$332.83	$118.17	$450.99	$450.99	$566.83
Aug-17	694	$ 844,150	$ 1,055,187	$ 509,473	$ 150,218	$ 208	$ 3,362	$ 1,139	$ -	$ 664,400	$ 80,391	$ 744,790	78.7%	63.0%	$739.26	$216.45	$957.35	$957.35	$1,073.19
Sep-17	703	$ 852,624	$ 1,065,780	$ 537,970	$ 154,662	$ 831	$ 3,430	$ 1,160	$ -	$ 698,053	$ 81,436	$ 779,490	81.9%	65.5%	$771.31	$220.00	$992.96	$992.96	$1,108.80
Oct-17	699	$ 846,843	$ 1,058,553	$ 583,312	$ 133,054	$ 488	$ 3,413	$ 1,088	$ -	$ 721,355	$ 80,972	$ 802,327	85.2%	68.1%	$840.08	$190.35	$1,031.98	$1,031.98	$1,147.82
Nov-17	695	$ 843,012	$ 1,053,764	$ 674,350	$ 166,342	$ 3,107	$ 3,351	$ 1,092	$ -	$ 848,242	$ 80,508	$ 928,750	100.6%	80.5%	$979.58	$239.34	$1,220.49	$1,220.49	$1,336.33
Dec-17	696	$ 842,916	$ 1,053,645	$ 598,440	$ 151,590	$ 629	$ 3,421	$ 1,125	$ -	$ 755,205	$ 80,625	$ 835,830	89.6%	71.7%	$865.65	$217.80	$1,085.06	$1,085.06	$1,200.91
Jan-18	702	$ 848,307	$ 1,060,384	$ 701,237	$ 207,820	$ 311	$ 3,448	$ 1,148	$ -	$ 913,965	$ 81,320	$ 995,285	107.7%	86.2%	$1,004.27	$296.04	$1,301.94	$1,301.94	$1,417.78
Feb-18	702	$ 845,969	$ 1,057,462	$ 415,478	$ 135,498	$ 137	$ 3,462	$ 1,111	$ -	$ 555,686	$ 81,323	$ 637,009	65.7%	52.5%	$596.98	$193.02	$791.58	$791.58	$907.42
Mar-18	706	$ 852,341	$ 1,065,426	$ 495,739	$ 127,417	$ 229	$ 3,483	$ 1,643	$ -	$ 628,512	$ 81,788	$ 710,300	73.7%	59.0%	$707.44	$180.48	$890.24	$890.24	$1,006.09
Apr-18	707	$ 853,803	$ 1,067,254	$ 480,632	$ 136,050	$ 385	$ 3,541	$ 1,430	$ (1,116)	$ 620,922	$ 81,905	$ 702,827	72.7%	58.2%	$685.37	$192.43	$879.83	$878.25	$994.10
May-18	708	$ 856,735	$ 1,070,919	$ 551,406	$ 150,597	$ 315	$ 3,525	$ 1,360	$ (2,657)	$ 704,547	$ 82,021	$ 786,569	82.2%	65.8%	$784.25	$212.71	$998.88	$995.12	$1,110.97
Jun-18	708	$ 856,611	$ 1,070,763	$ 662,491	$ 134,625	$ 406	$ 3,547	$ 1,228	$ (5,990)	$ 796,307	$ 82,022	$ 878,329	93.0%	74.4%	$941.30	$190.15	$1,133.19	$1,124.73	$1,240.58
Total	**8,411**	**$ 10,184,252**	**$ 12,730,316**	**$ 6,437,020**	**$ 1,729,527**	**$ 7,224**	**$ 41,294**	**$ 13,526**	**$ (9,762)**	**$ 8,218,830**	**$ 974,352**	**$ 9,193,182**	**80.7%**	**64.6%**	**$771.08**	**$205.63**	**$978.31**	**$977.15**	**$1,093.00**
Avg	**701**																		

BCBS Runout							
Month	Paid Medical	Paid Rx	Optum Rx Rebates	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-18	$ 320,216	$ -	$ (107,496)	$ 76	$ 6	$ (5,606)	$ 207,195
Aug-18	$ 115,408	$ -	$ -	$ 271	$ 8	$ -	$ 115,688
Sep-18	$ 116,940	$ -	$ -	$ 28	$ -	$ -	$ 116,968
Oct-18	$ 93,868	$ -	$ (98,937)	$ 10	$ -	$ (514)	$ (5,573)
Nov-18	$ 8,173	$ (295)	$ -	$ 15	$ -	$ -	$ 7,892
Dec-18	$ 8,774	$ -	$ -	$ 13	$ -	$ (2,879)	$ 5,908
Jan-19	$ 8,438	$ -	$ -		$ -	$ 392	$ 8,830
Feb-19	$ 2,775	$ -	$ -	$ (2)	$ -	$ -	$ 2,773
Mar-19	$ 24,204	$ -	$ -	$ -	$ -	$ -	$ 24,204
Apr-19	$ 2,093	$ -	$ -	$ -	$ -	$ -	$ 2,093
May-19	$ 4,305	$ -	$ -	$ -	$ -	$ -	$ 4,305
Jun-19	$ 4,058	$ -	$ -	$ -	$ -	$ -	$ 4,058
Total	**$ 709,251**	**$ (295)**	**$ (206,433)**	**$ 410**	**$ 14**	**$ (8,606)**	**$ 494,341**
Runout Pd in 19-20	**$ 29**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 29**

2017-2018 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Costs PEPM
$ 8,731,568	**$ (18,369)**	**$ 8,713,199**	**$ 974,352**	**$9,687,551**	**85.6%**	**68.4%**	**$ 1,151.77**

Specific Stoploss 12/24 $250,000 ISL
Aggregate Stoploss (125%)

1/2017-12/2017 BCBS Rx Rebates total $126.34.

City of Surprise
Paid Claims and Administration
Plan Year: July 2016 to June 2017 with Runout
Incurred and Paid

BlueCross BlueShield of Arizona - All Plans													Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims Includes Optum Rx Rebates*	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-16	647	$ 768,856	$ 961,070	$ 192,964	$ 61,092	$ 230	$ 2,983	$ -	$ -	$ 257,269	$ 103,436	$ 360,705	33.5%	26.8%	$303.21	$94.42	$397.63	$397.63	$557.50
Aug-16	657	$ 780,068	$ 975,085	$ 643,671	$ 105,569	$ 375	$ 3,099	$ 821	$ -	$ 753,534	$ 105,039	$ 858,573	96.6%	77.3%	$985.00	$160.68	$1,146.93	$1,146.93	$1,306.81
Sep-16	664	$ 787,094	$ 983,867	$ 418,333	$ 123,568	$ 241	$ 3,148	$ 791	$ -	$ 546,081	$ 106,160	$ 652,242	69.4%	55.5%	$635.12	$186.10	$822.41	$822.41	$982.29
Oct-16	664	$ 788,227	$ 985,284	$ 497,529	$ 104,967	$ 225	$ 3,224	$ 791	$ -	$ 606,735	$ 106,163	$ 712,898	77.0%	61.6%	$754.48	$158.08	$913.76	$913.76	$1,073.64
Nov-16	670	$ 791,713	$ 989,641	$ 506,780	$ 183,792	$ 303	$ 3,240	$ 758	$ -	$ 694,873	$ 107,124	$ 801,997	87.8%	70.2%	$761.68	$274.32	$1,037.12	$1,037.12	$1,197.01
Dec-16	669	$ 773,576	$ 966,970	$ 528,008	$ 202,460	$ 2,186	$ 3,231	$ 767	$ -	$ 736,651	$ 106,964	$ 843,615	95.2%	76.2%	$797.35	$302.63	$1,101.12	$1,101.12	$1,261.01
Jan-17	674	$ 780,483	$ 975,604	$ 624,228	$ 103,068	$ 1,764	$ 3,272	$ 1,064	$ (2,729)	$ 730,667	$ 107,765	$ 838,432	93.6%	74.9%	$933.63	$152.92	$1,088.12	$1,084.08	$1,243.96
Feb-17	685	$ 791,874	$ 989,842	$ 516,627	$ 147,831	$ 449	$ 3,380	$ -	$ (14,728)	$ 653,558	$ 109,527	$ 763,085	82.5%	66.0%	$759.79	$215.81	$975.60	$954.10	$1,113.99
Mar-17	691	$ 795,834	$ 994,792	$ 615,240	$ 127,281	$ 354	$ 3,424	$ -	$ (40,468)	$ 705,831	$ 110,488	$ 816,319	88.7%	71.0%	$895.83	$184.20	$1,080.03	$1,021.46	$1,181.36
Apr-17	684	$ 789,625	$ 987,032	$ 625,437	$ 151,178	$ 226	$ 3,374	$ -	$ (40,541)	$ 739,674	$ 109,368	$ 849,042	93.7%	74.9%	$919.64	$221.02	$1,140.66	$1,081.40	$1,241.29
May-17	686	$ 790,352	$ 987,941	$ 607,182	$ 134,585	$ 1,845	$ 3,372	$ 3,183	$ (21,707)	$ 728,460	$ 109,689	$ 838,148	92.2%	73.7%	$892.71	$196.19	$1,093.54	$1,061.89	$1,221.79
Jun-17	687	$ 789,349	$ 986,686	$ 640,393	$ 150,334	$ 531	$ 3,393	$ 2,165	$ (22,257)	$ 774,560	$ 109,850	$ 884,409	98.1%	78.5%	$937.87	$218.83	$1,159.85	$1,127.45	$1,287.35
Total	**8,078**	**$ 9,427,051**	**$ 11,783,814**	**$ 6,416,391**	**$ 1,595,725**	**$ 8,729**	**$ 39,139**	**$ 10,340**	**$ (142,430)**	**$ 7,927,894**	**$ 1,291,572**	**$ 9,219,466**	**84.1%**	**67.3%**	**$800.23**	**$197.54**	**$999.05**	**$981.42**	**$1,141.31**
Avg	**673**																		

BCBS Runout						
Month	Paid Medical	Paid Rx	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-17	$ 381,280	$ 56,575	$ 213	$ (53)	$ (142,105)	$ 295,910
Aug-17	$ 140,903	$ 216	$ 86	$ (43)	$ (46,122)	$ 95,039
Sep-17	$ 59,704	$ -	$ -	$ (24)	$ 4,155	$ 63,835
Oct-17	$ 10,134	$ (3)	$ 145	$ -	$ (325)	$ 9,951
Nov-17	$ 3,920	$ -	$ -	$ -	$ -	$ 3,920
Dec-17	$ 4,071	$ 292	$ 36	$ -	$ -	$ 4,399
Jan-18	$ 6,573	$ -	$ (3)	$ -	$ -	$ 6,570
Feb-18	$ 1,529	$ -	$ 30	$ -	$ (463)	$ 1,095
Mar-18	$ 3,168	$ -	$ -	$ -	$ -	$ 3,168
Apr-18	$ 6,442	$ -	$ -	$ -	$ -	$ 6,442
May-18	$ 114	$ -	$ -	$ -	$ -	$ 114
Jun-18	$ 399	$ -	$ -	$ -	$ -	$ 399
Total	**$ 618,239**	**$ 57,080**	**$ 506**	**$ (120)**	**$ (184,861)**	**$ 490,844**
Runout Pd in 18-19	**$ 522**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 522**

2016-2017 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Fees PEPM
$ 8,746,550	**($327,291)**	**$ 8,419,259**	**$ 1,291,572**	**$9,710,832**	**89.3%**	**71.4%**	**$ 1,202.13**

Specific Stoploss 12/24 $125,000 ISL

Aggregate Stoploss (125%)

Rx Optum credits totalled $19,626 for the year. This credit was provided by BCBS for a network discount guarantee based on Optum Rx performance.

City of Surprise

Plan Year: July 2019 to June 2020 (as of June 2020)

Annual Cost Comparison Analysis

Incurred and Paid - 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 with Runout	PEPM Costs	2019/2020 Estimated Annual*	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$8,798,972	$1,013.71	$8,058,177	$876.84	-8.42%	($740,795)	-13.5%	($136.86)
Rx Claims Costs	$1,796,652	$206.99	$1,958,050	$213.06	8.98%	$161,398	2.9%	$6.08
Rx Rebates	($459,000)	($52.88)	($484,856)	($52.76)	5.63%	($25,856)	-0.2%	$0.12
Blue Card, Captitation Expenses, Misc and Value Based Services	$68,397	$7.88	$121,417	$13.21	77.52%	$53,020	67.7%	$5.33
Stop Loss Recoveries***	($577,066)	($66.48)	$0	$0.00	n/a	$577,066	n/a	$66.48
Admin Fees	$1,046,310	$120.54	$1,166,811	$126.97	11.52%	$120,501	5.3%	$6.42
Total Costs	**$10,674,265**	**$1,229.75**	**$10,819,599**	**$1,177.32**	**1.4%**	**$145,334**	**-4.3%**	**($52.43)**

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$1,079.93**	
2015/2016	**$1,160.82**	**7.5%**
2016/2017	**$1,202.07**	**3.6%**
2017/2018	**$1,151.77**	**-4.2%**
2018/2019	**$1,229.75**	**6.8%**
2019/2020	**$1,177.32**	**-4.3%**

*2019/2020 Medical Claims Costs includes a 6% completion factor

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,680	9,190	5.88%	$510

***Stop Loss Recoveries are not annualized

Incurred and Paid - 2017/2018 vs. 2018/2019

Cost Categories	2017/2018 with Runout	PEPM Costs	2018/2019 with Runout	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$7,146,271	$849.63	$8,798,972	$1,013.71	23.13%	$1,652,701	19.3%	$164.07
Rx Claims Costs	$1,729,232	$205.59	$1,796,652	$206.99	3.90%	$67,420	0.7%	$1.40
Rx Rebates	($206,433)	($24.54)	($459,000)	($52.88)	122.35%	($252,567)	115.5%	($28.34)
Blue Card, Captitation Expenses & Misc.	$62,469	$7.43	$68,397	$7.88	9.49%	$5,928	6.1%	$0.45
Stop Loss Recoveries***	($18,369)	($2.18)	($577,066)	($66.48)	n/a	($558,697)	n/a	($64.30)
Admin Fees	$974,352	$115.84	$1,046,310	$120.54	7.39%	$71,958	4.1%	$4.70
Total Costs	**$9,687,522**	**$1,151.77**	**$10,674,265**	**$1,229.75**	**10.2%**	**$986,743**	**6.8%**	**$77.99**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,411	8,680	3.20%	$269

*2018/2019 Medical Claims Costs includes a 3% completion factor

City of Surprise
Blue Cross Blue Shield - Large Claims over $50k
Plan Year: July 2019 to June 2020 (as of June 2020)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit
1	C002	N	Active	HMO	$176,077	$751	$176,828	$171,393	$5,435	70.7%
2	C013	N	Active	PPO	$172,642	$972	$173,614	$108,976	$64,638	69.4%
3	C015	N	Active	PPO	$171,616	$601	$172,217	$67,876	$104,341	68.9%
4	C001	N	Active	HMO	$162,849	$8	$162,857	$162,519	$338	65.1%
5	C003	N	Active	HMO	$153,020	$0	$153,020	$152,920	$100	61.2%
6	PY 16-17 #26	Y	Active	HMO	$3,066	$141,839	$144,905	$110,718	$34,187	58.0%
7	C016	N	Active	T Alliance EPO	$130,081	$28	$130,109	$0	$130,109	52.0%
8	A010	Y	Active	HMO	$126,658	$1,492	$128,151	$118,172	$9,979	51.3%
9	B012	Y	Active	PPO	$127,374	$518	$127,892	$127,539	$353	51.2%
10	C006	N	Active	T Alliance EPO	$27,403	$99,987	$127,390	$104,202	$23,188	51.0%
11	C017	N	Active	HMO	$124,417	$69	$124,486	$0	$124,486	49.8%
12	C018	N	Active	HMO	$109,136	$3,912	$113,048	$0	$113,048	45.2%
13	C014	N	Active	HMO	$83	$111,456	$111,539	$78,983	$32,556	44.6%
14	B014	Y	Active	HMO	$109,827	$954	$110,781	$0	$110,781	44.3%
15	C008	N	Active	T Alliance EPO	$101,194	$235	$101,429	$98,137	$3,293	40.6%
16	A023	Y	Active	HMO	$38,580	$48,463	$87,043	$0	19.4%	34.8%
17	C004	N	Active	T Alliance EPO	$83,484	$1	$83,485	$82,563	$922	33.4%
18	C005	N	Termed	HMO	$70,442	$1,140	$71,582	$71,582	$0	28.6%
19	C011		Active	HMO	$62,871	$8,110	$70,981	$67,875	$3,106	28.4%
20	C007	N	Active	HMO	$69,861	$0	$69,861	$61,980	$7,881	27.9%
21	C019	N	Active	T Alliance EPO	$21,150	$48,231	$69,381	$0	19.3%	27.8%
22	A018	Y	Active	HMO	$620	$65,753	$66,373	$66,104	$269	26.5%
23	B003	N	Active	HMO	$62,903	$2,837	$65,739	$63,786	$1,954	26.3%
24	C010	N	Active	T Alliance EPO	$58,355	$6,612	$64,967	$61,913	$3,053	26.0%

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2019 to June 2020 (as of June 2020)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit
25	A024	Y	Active	PPO	$994	$63,012	$64,006	$0	$64,006	25.6%
26	B015	Y	Active	HMO	$3,082	$58,770	$61,852	$0	$61,852	24.7%
27	C012	N	Active	HMO	$59,793	$180	$59,973	$58,152	$1,821	24.0%
28	C020	N	Active	HMO	$58,691	$0	$58,691	$0	$58,691	23.5%
29	C021	N	Active	PPO	$52,518	$174	$52,692	$0	$52,692	21.1%
30	C009	N	Active	HMO	$50,921	$957	$51,877	$51,300	$578	20.8%
31	C022	N	Active	HMO	$39,302	$12,123	$51,425	$0	$51,425	20.6%

Total	$2,429,010	$679,187	$3,108,196	$1,886,690	$1,065,083	

Percentage of Large Claims vs. Medical & Rx Claims	16.2%

Green highlight denotes new claimant in the current quarter.

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2018 to June 2019 (as of December 2019)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
1	B008	N	Termed 5/1/19	PPO	$493,143	$18,455	**$511,598**	$511,598	$0	100.0%	($261,598)	$250,000
2	A021	Y	Termed 12/1/18	HMO	$487,161	$4,649	**$491,810**	$491,810	$0	100.0%	($241,810)	$250,000
3	B001	N	Active	HMO	$324,663	$88	**$324,751**	$324,751	$0	100.0%	($74,751)	$250,000
4	B005	N	Active	PPO	$170,029	$73	**$170,102**	$170,102	$0	68.0%		$170,102
5	B002	N	Active	PPO	$148,052	$4,725	**$152,777**	$152,777	$0	61.1%		$152,777
6	A017	Y	Termed 11/1/19	HMO	$148,220	$1,556	**$149,776**	$149,776	$0	59.9%		$149,776
7	B007	N	Active	HMO	$140,276	$0	**$140,276**	$140,276	$0	56.1%		$140,276
8	B003	N	Active	HMO	$132,384	$419	**$132,803**	$132,803	$0	53.1%		$132,803
9	A019	Y	Active	PPO	$125,064	$72	**$125,136**	$125,064	$72	50.1%		$125,136
10	A007	N	Active	PPO	$2,458	$116,829	**$119,287**	$119,287	$0	47.7%		$119,287
11	PY 16-17 #26	Y	Active	HMO	$18,315	$97,389	**$115,704**	$115,704	$0	46.3%		$115,704
12	B014	N	Active	HMO	$107,474	$1,181	**$108,655**	$108,655	$0	43.5%		$108,655
13	B009	N	Termed	HMO	$0	$96,190	**$96,190**	$96,190	$0	38.5%		$96,190
14	B006	N	Active	HMO	$82,200	$519	**$82,719**	$82,719	$0	33.1%		$82,719
15	B016	Y	Termed 9/1/19	PPO	$82,535	$16	**$82,551**	$82,509	$42	33.0%		$82,551
16	B012	N	Active	PPO	$80,269	$2,048	**$82,316**	$82,316	$0	32.9%		$82,316
17	A024	Y	Active	PPO	$13,309	$67,695	**$81,004**	$81,004	$0	32.4%		$81,004
18	B011	N	Active	PPO	$71,777	$4,323	**$76,100**	$76,100	$0	30.4%		$76,100
19	A013	Y	Active	HMO	$1,102	$72,645	**$73,747**	$73,747	$0	29.5%		$73,747
20	B010	N	Active	PPO	$54,392	$16,921	**$71,314**	$71,314	$0	28.5%		$71,314
21	B013	N	Active	HMO	$64,606	$2	**$64,608**	$64,608	$0	25.8%		$64,608
22	A018	Y	Active	HMO	$896	$61,887	**$62,783**	$62,783	$0	25.1%		$62,783
23	B004	N	Active	HMO	$58,746	$0	**$58,746**	$58,746	$0	23.5%		$58,746
24	B012	N	Active	PPO	$7,652	$47,273	**$54,925**	$54,925	$0	22.0%		$54,925
25	A020	Y	Active	PPO	$54,595	$11	**$54,606**	$54,606	$0	21.8%		$54,606

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2018 to June 2019 (as of December 2019)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
26	B015	N	Active	HMO	$33,393	$17,503	$50,897	$50,897	$0	20.4%		$50,897
27	A023	Y	Active	HMO	$19,009	$31,277	$50,286	$50,286	$0	20.1%		$50,286
					$2,921,720	$663,746	$3,585,466	$3,585,352	$114		($578,158)	$3,007,308
			Percentage of Large Claims vs. Medical & Rx Claims				34.7%					

Dental Reports

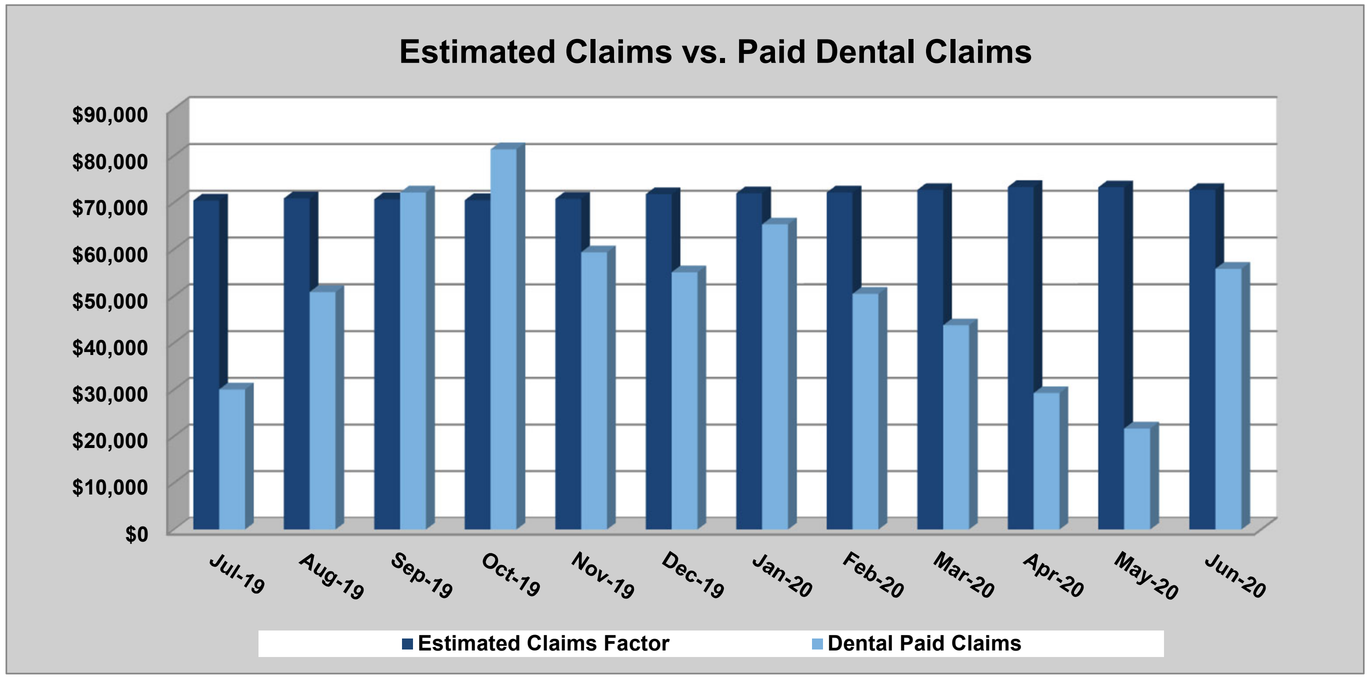
City of Surprise
Delta Dental Self Funded Paid Claims
Plan Year: July 2019 to June 2020 (as of June 2020)

Delta Dental						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-19	771	$70,408	$2,737	$30,048	$32,785	42.7%	$38.97	$42.52
Aug-19	776	$70,864	$2,755	$50,869	$53,624	71.8%	$65.55	$69.10
Sep-19	774	$70,682	$2,755	$72,157	$74,912	102.1%	$93.23	$96.79
Oct-19	772	$70,499	$2,748	$81,370	$84,118	115.4%	$105.40	$108.96
Nov-19	775	$70,773	$2,751	$59,360	$62,111	83.9%	$76.59	$80.14
Dec-19	786	$71,778	$2,790	$55,083	$57,873	76.7%	$70.08	$73.63
Jan-20	788	$71,960	$2,797	$65,325	$68,122	90.8%	$82.90	$86.45
Feb-20	790	$72,143	$2,805	$50,487	$53,292	70.0%	$63.91	$67.46
Mar-20	796	$72,691	$2,822	$43,759	$46,581	60.2%	$54.97	$58.52
Apr-20	803	$73,330	$2,851	$29,262	$32,113	39.9%	$36.44	$39.99
May-20	802	$73,239	$2,847	$21,671	$24,518	29.6%	$27.02	$30.57
Jun-20	796	$72,691	$2,826	$55,834	$58,660	76.8%	$70.14	$73.69
Total	**9,429**	**$861,056**	**$33,484**	**$615,225**	**$648,709**	**71.5%**	**$65.25**	**$68.80**
Avg PEPM Enrollment	**786**							

Admin Fees	Employee
Administration	$3.55

Claim Expenses	
Estimated Claim Factor	$91.32

Premium Equivalent Rates		
EE	EE + 1	Family
$38.80	$76.89	$124.56



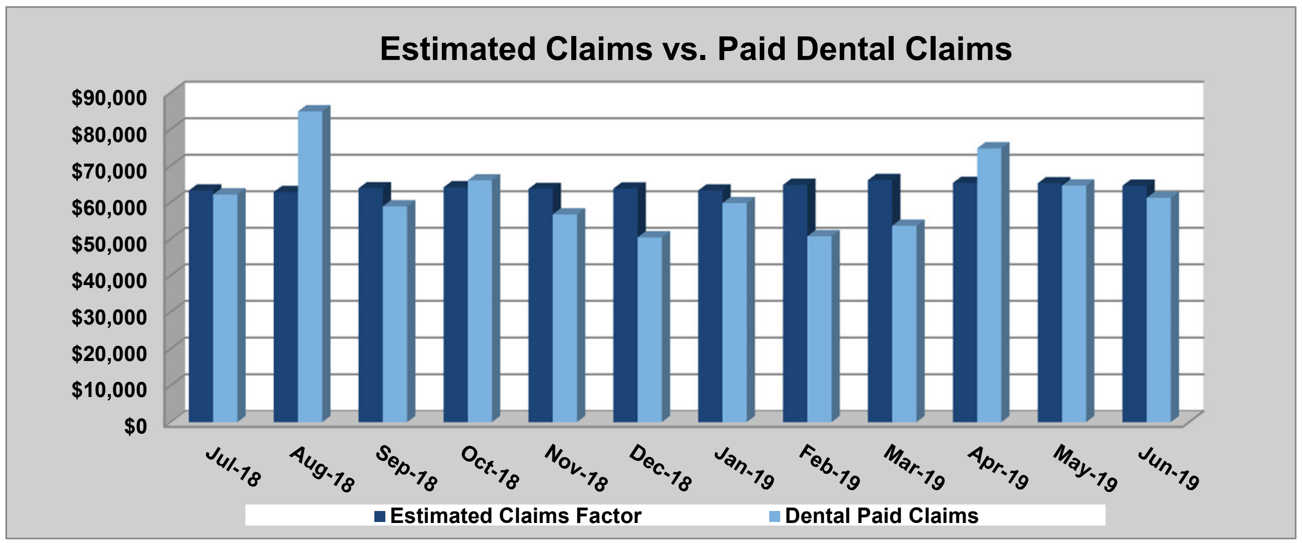
City of Surprise
Metlife Dental Self Funded Paid Claims
Plan Year: July 2018 to June 2019 with Runout (as of December 2019)

MetLife Dental						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-18	734	$63,219	$3,920	$62,128	$66,048	98.3%	$84.64	$89.98
Aug-18	729	$62,789	$3,893	$84,852	$88,745	135.1%	$116.39	$121.73
Sep-18	741	$63,822	$3,957	$58,892	$62,849	92.3%	$79.48	$84.82
Oct-18	744	$64,081	$3,973	$65,983	$69,956	103.0%	$88.69	$94.03
Nov-18	739	$63,650	$3,946	$56,676	$60,622	89.0%	$76.69	$82.03
Dec-18	740	$63,736	$3,952	$50,384	$54,335	79.1%	$68.09	$73.43
Jan-19	734	$63,219	$3,920	$59,755	$63,674	94.5%	$81.41	$86.75
Feb-19	752	$64,770	$4,016	$50,679	$54,694	78.2%	$67.39	$72.73
Mar-19	767	$66,062	$4,096	$53,581	$57,677	81.1%	$69.86	$75.20
Apr-19	758	$65,287	$4,048	$74,757	$78,804	114.5%	$98.62	$103.96
May-19	757	$65,200	$4,042	$64,562	$68,605	99.0%	$85.29	$90.63
Jun-19	749	$64,511	$4,000	$61,204	$65,204	94.9%	$81.71	$87.05
Total	**8,944**	**$770,347**	**$47,761**	**$743,452**	**$791,213**	**96.5%**	**$83.12**	**$88.46**
Avg PEPM Enrollment	**745**							
	Runout Claims Paid 7/2019 to 6/2020			**$28,217**				
	Totals with Runout			**$771,669**	**$819,430**		**$86.28**	**$91.62**

Admin Fees	Employee
Administration	$5.34

Claim Expenses	
Estimated Claim Factor	$86.13

Premium Equivalent Rates		
EE	EE + 1	Family
$38.48	$76.26	$123.54



City of Surprise
MetLife Dental Claims
Plan Year: July 2019 to June 2020 (as of June 2020)

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 Costs with Runout	PEPM Costs	2019/2020 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims*	$771,669	$86.28	$615,225	$65.25	-20.3%	($156,444)	-24.4%	($21.03)
Admin Fees	$47,761	$5.34	$33,484	$3.55	-29.9%	($14,277)	-33.5%	($1.79)
Total Costs	**$819,430**	**$91.62**	**$648,709**	**$68.80**	**-20.8%**	**($170,721)**	**-24.9%**	**($22.82)**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,944	9,429	5.4%	485

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$75.97**	
2015/2016	**$86.13**	**13.4%**
2016/2017	**$85.96**	**-0.2%**
2017/2018	**$86.59**	**0.7%**
2018/2019	**$91.62**	**5.8%**
2019/2020	**$68.80**	**-24.9%**

*2019-20 Dental claims includes a 10% escalator load for immature claims.

Annual Cost Comparison Analysis 2017/2018 vs. 2018/2019

Cost Categories	2017/2018 Costs	PEPM Costs	2018/2019 Costs with Runout	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims	$712,298	$81.74	$771,669	$86.28	8.3%	$59,371	5.5%	$4.54
Admin Fees	$42,263	$4.85	$47,761	$5.34	13.0%	$5,498	10.1%	$0.49
Total Costs	**$754,561**	**$86.59**	**$819,430**	**$91.62**	**8.6%**	**$64,869**	**5.8%**	**$5.03**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,714	8,944	2.6%	230

Vision Reports

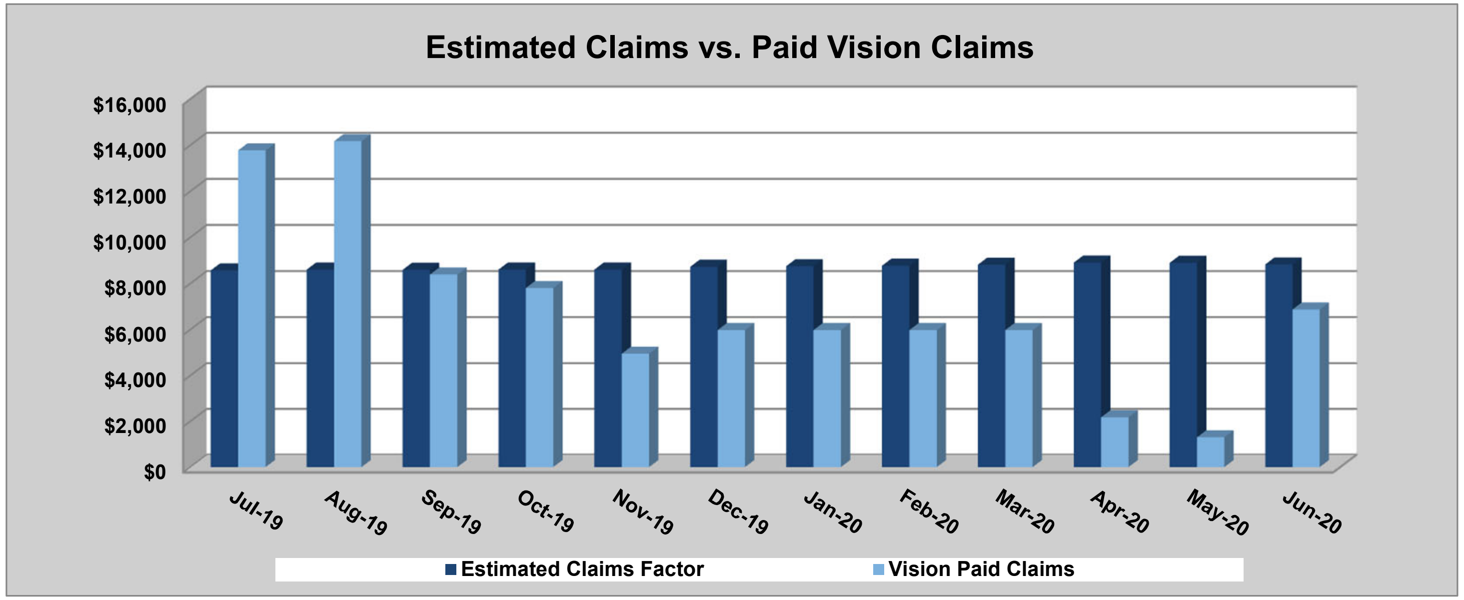
City of Surprise
Avesis Vision Self Funded Paid Claims
Plan Year: July 2019 to June 2020 (as of June 2020)

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-19	765	$8,568	$727	$13,776	$14,503	160.8%	$18.01	$18.96
Aug-19	768	$8,602	$730	$14,172	$14,901	164.8%	$18.45	$19.40
Sep-19	767	$8,590	$729	$8,388	$9,116	97.6%	$10.94	$11.89
Oct-19	768	$8,602	$730	$7,804	$8,533	90.7%	$10.16	$11.11
Nov-19	768	$8,602	$730	$4,952	$5,682	57.6%	$6.45	$7.40
Dec-19	779	$8,725	$740	$5,978	$6,718	68.5%	$7.67	$8.62
Jan-20	781	$8,747	$742	$5,978	$6,719	68.3%	$7.65	$8.60
Feb-20	783	$8,770	$744	$5,978	$6,721	68.2%	$7.63	$8.58
Mar-20	787	$8,814	$748	$5,978	$6,725	67.8%	$7.60	$8.55
Apr-20	795	$8,904	$755	$2,174	$2,929	24.4%	$2.73	$3.68
May-20	794	$8,893	$754	$1,301	$2,055	14.6%	$1.64	$2.59
Jun-20	788	$8,826	$749	$6,868	$7,617	77.8%	$8.72	$9.67
Total	**9,343**	**$104,642**	**$8,876**	**$83,343**	**$92,219**	**79.6%**	**$8.92**	**$9.87**
Avg Enrollment	**779**							

Admin Fees	Employee
Administration	$0.95

Claim Expenses	
Estimated Claim Factor	$11.20

Premium Equivalent Rates	
EE	Family
$5.16	$14.61



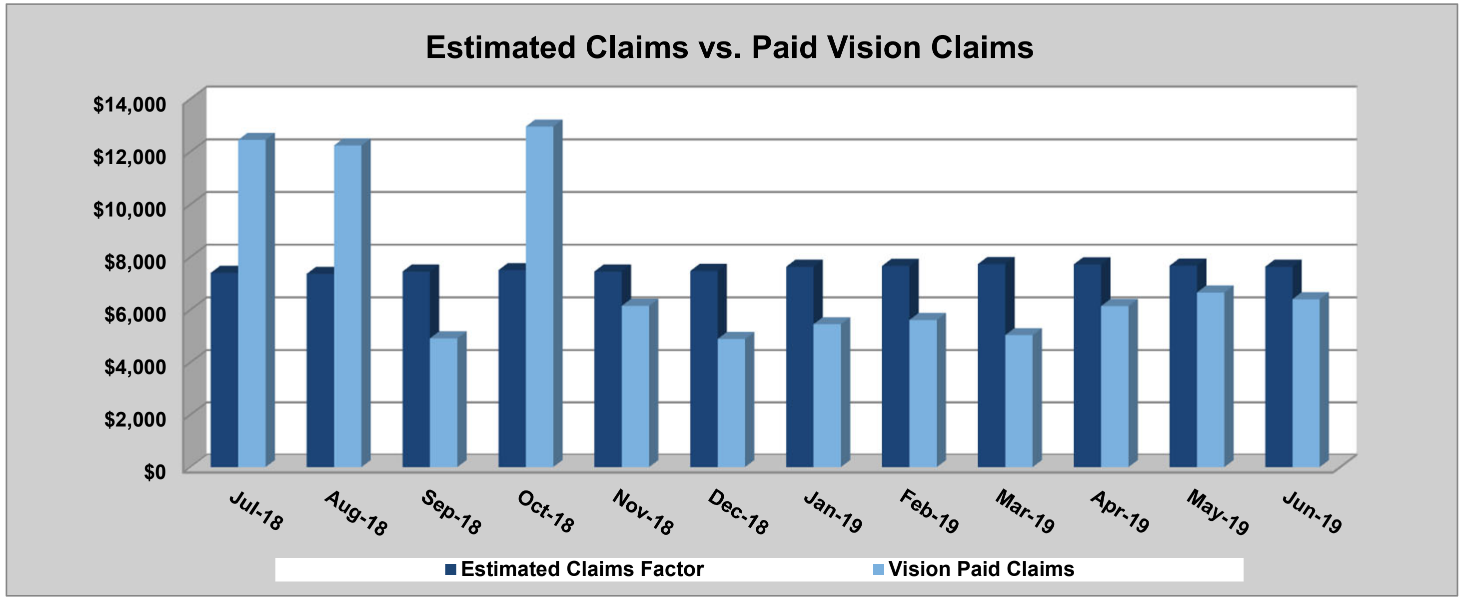
City of Surprise
Avesis Vision Self Funded Paid Claims
Plan Year: July 2018 to June 2019

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-18	736	$7,404	$702	$12,450	$13,152	168.1%	$16.92	$17.87
Aug-18	732	$7,364	$695	$12,241	$12,936	166.2%	$16.72	$17.67
Sep-18	741	$7,454	$713	$4,917	$5,630	66.0%	$6.64	$7.60
Oct-18	746	$7,505	$709	$12,958	$13,666	172.7%	$17.37	$18.32
Nov-18	741	$7,454	$704	$6,150	$6,853	82.5%	$8.30	$9.25
Dec-18	743	$7,475	$706	$4,891	$5,596	65.4%	$6.58	$7.53
Jan-19	759	$7,636	$721	$5,451	$6,172	71.4%	$7.18	$8.13
Feb-19	762	$7,666	$724	$5,612	$6,335	73.2%	$7.36	$8.31
Mar-19	769	$7,736	$731	$5,039	$5,769	65.1%	$6.55	$7.50
Apr-19	768	$7,726	$730	$6,142	$6,871	79.5%	$8.00	$8.95
May-19	763	$7,676	$725	$6,659	$7,384	86.8%	$8.73	$9.68
Jun-19	759	$7,636	$721	$6,403	$7,124	83.9%	$8.44	$9.39
Total	**9,019**	**$90,731**	**$8,579**	**$88,909**	**$97,488**	**98.0%**	**$9.86**	**$10.81**
Avg Enrollment	752							

Admin Fees	Employee
Administration	$0.95

Claim Expenses	
Estimated Claim Factor	$10.06

Premium Equivalent Rates	
EE	Family
$4.98	$14.10



City of Surprise

Avesis Vision Claims

Plan Year: July 2019 to June 2020 (as of June 2020)

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 Costs	PEPM Costs	2019/2020 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$88,909	$9.86	$76,343	$8.17	-14.1%	($12,566)	-17.1%	($1.69)
Admin Fees	$8,579	$0.95	$8,876	$0.95	3.5%	$296	-0.1%	($0.00)
Total Costs	**$97,488**	**$10.81**	**$85,219**	**$9.12**	**-12.6%**	**($12,269)**	**-15.6%**	**($1.69)**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,019	9,343	3.6%	324

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$9.09**	
2015/2016	**$10.33**	**13.6%**
2016/2017	**$10.42**	**0.9%**
2017/2018	**$10.69**	**2.6%**
2018/2019	**$10.81**	**1.1%**
2019/2020	**$9.12**	**-15.6%**

Annual Cost Comparison Analysis 2017/2018 vs. 2018/2019

Cost Categories	2017/2018 Costs	PEPM Costs	2018/2019 Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$86,735	$9.74	$88,909	$9.86	2.5%	$2,174	1.2%	$0.12
Admin Fees	$8,460	$0.95	$8,579	$0.95	1.4%	$120	0.1%	$0.00
Total Costs	**$95,194**	**$10.69**	**$97,488**	**$10.81**	**2.4%**	**$2,294**	**1.1%**	**$0.12**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,904	9,019	1.3%	115

City of Surprise

Medical, Pharmacy, Dental & Vision Experience

Plan Year: *July 2020 – June 2021*

Month End: *September 2020*

Presented by your CBIZ Team

Mike Barberio, Melissa Barbakoff & Margaret Latham

our business is growing yours.

Executive Summary

Medical and Pharmacy

For the first three months of the 2020-2021 plan year, for 751 covered employees, overall claims are performing at an acceptable rate of 79.1% of expected claims cost and 61.9% of maximum claims cost. Pharmacy claims are much higher than in 2019-2020. The average pharmacy claim month was $163,170. The average pharmacy claim month through the first three months has increased to $255,163. Specialty drug utilization is driving this increase in pharmacy claims cost. Gross run out claims through September were $964,313, after rebates and Stop Loss recoveries that amount drops to $547,301. With run out claims for the prior plan year mostly complete, the 2019-2020 plan year is finishing at ~90% of expected costs.

Claim spend by individual plan design was:

- **HMO represents 58%**
- **PPO represents 32%**
- **EPO represents 10%**

There are six claimants in the first quarter that have now exceeded the $50,000 claims threshold. No claims have exceeded the $250,000 Individual Stop Loss (ISL) level as of September 30, 2020. The large claimants represent 23.4% of overall claims. Currently, there are two claimants on specialty medication. One of the claimants we do not expect to hit the individual stop loss level and the other claimant appears to have completed his RX regimen but if another script is filled they will be in excess of the ISL level.

Dental

Dental is running higher through the first quarter this could be due to pent up demand when offices were closed during the initial COVID outbreak. The current loss ratio is 110.9%. The loss ratio for the 2019/2020 plan year was 71.5%. The PEPM total cost for 2019/2020 was $68.80. The PEPM total cost with claims through September for 2020/2021 is at $92.37, an increase of 34.3%.

Vision

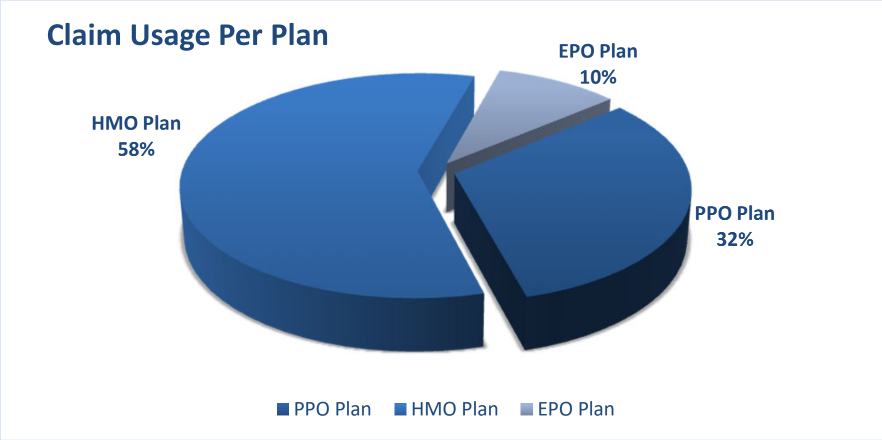
Vision claims have followed similar utilization patterns from prior years. Your vision claims are typically high the first two months of the plan year and then they become more stable. The overall vision loss ratio through September is 127.4%. Last year your vision loss ratio with claims through September was at 141.1%.

City of Surprise
Paid Claims and Administration
Plan Year: July 2020 to June 2021 (as of September 2020)
Incurred and Paid

BlueCross BlueShield of Arizona and Optum Rx- All Plans														Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-20	776	$ 942,700	$ 1,201,885	$ 298,418	$ 206,595	$ -	$ 760	$ 6,988	$ 1,846	$ -	$ 514,607	$ 105,420	$ 620,027	54.6%	42.8%	$396.92	$266.23	$663.15	$663.15	$799.00
Aug-20	773	$ 938,439	$ 1,196,523	$ 636,574	$ 216,010	$ -	$ 1,026	$ 6,968	$ 1,783	$ -	$ 862,360	$ 105,012	$ 967,372	91.9%	72.1%	$836.16	$279.44	$1,115.60	$1,115.60	$1,251.45
Sep-20	780	$ 943,298	$ 1,202,970	$ 439,084	$ 342,884	$ -	$ 1,444	$ 6,979	$ 1,771	$ -	$ 792,162	$ 105,963	$ 898,124	84.0%	65.9%	$576.00	$439.60	$1,015.59	$1,015.59	$1,151.44
Oct-20																				
Nov-20																				
Dec-20																				
Jan-21																				
Feb-21																				
Mar-21																				
Apr-21																				
May-21																				
Jun-21																				
Total	2,329	$ 2,824,437	$ 3,601,378	$ 1,374,076	$ 765,489	$ -	$ 3,229	$ 20,935	$ 5,400	$ -	$ 2,169,129	$ 316,394	$ 2,485,523	76.8%	60.2%	$602.68	$328.68	$931.36	$931.36	$1,067.21
Avg	776																			

Administrative Fees	PPO Plan			HMO Plan			EPO Plan		
	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$81.35	$81.35	$81.35	$81.35	$81.35	$81.35	$81.35	$81.35	$81.35
Aggregate Stoploss (125%)	$5.10	$5.10	$5.10	$4.55	$4.55	$4.55	$4.55	$4.55	$4.55
Total Admin Fees	$136.21	$136.21	$136.21	$135.66	$135.66	$135.66	$135.66	$135.66	$135.66

Claim Expenses	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Expected Liability	$472.87	$1,081.92	$1,569.17	$494.26	$1,124.16	$1,628.12	$433.64	$1,003.71	$1,459.78
Maximum Liability (ICAP)	$717.77	$1,428.05	$1,996.26	$729.38	$1,451.31	$2,028.86	$614.12	$1,221.96	$1,708.26



City of Surprise

Paid Claims and Administration

Plan Year: July 2020 to June 2021 (as of September 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - PPO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-20	268	$ 303,233	$ 398,200	$ 87,529	$ 56,927	$ -	$ -	$ 144,456	$ 36,504	$ 180,960	47.6%	36.3%	$326.60	$212.41	$539.01	$675.22
Aug-20	267	$ 301,664	$ 396,203	$ 199,802	$ 52,057	$ -	$ -	$ 251,860	$ 36,368	$ 288,228	83.5%	63.6%	$748.32	$194.97	$943.29	$1,079.50
Sep-20	269	$ 303,706	$ 398,917	$ 178,507	$ 109,089	$ -	$ -	$ 287,596	$ 36,640	$ 324,237	94.7%	72.1%	$663.60	$405.54	$1,069.13	$1,205.34
Oct-20																
Nov-20																
Dec-20																
Jan-21																
Feb-21																
Mar-21																
Apr-21																
May-21																
Jun-21																
Total	**804**	**$ 908,603**	**$ 1,193,321**	**$ 465,838**	**$ 218,073**	**$ -**	**$ -**	**$ 683,912**	**$ 109,513**	**$ 793,424**	**75.3%**	**57.3%**	**$579.40**	**$271.24**	**$850.64**	**$986.85**
Avg	**268**															

Administrative Fees	PPO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$81.35	$81.35	$81.35
Aggregate Stoploss (125%)	$5.10	$5.10	$5.10
Total Admin Fees	**$136.21**	**$136.21**	**$136.21**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$472.87**	**$1,081.92**	**$1,569.17**
Maximum Liability (ICAP)	**$717.77**	**$1,428.05**	**$1,996.26**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	83	54	131	268
August	83	54	130	267
September	84	54	131	269
October				
November				
December				
January				
February				
March				
April				
May				
June				
Totals	**250**	**162**	**392**	**804**

City of Surprise
Paid Claims and Administration
Plan Year: July 2020 to June 2021 (as of September 2020)
Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - HMO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-20	387	$ 506,616	$ 643,670	$ 179,914	$ 113,132	$ -	$ -	$ 293,046	$ 52,500	$ 345,547	57.8%	45.5%	$464.89	$292.33	$757.23	$892.89
Aug-20	385	$ 504,494	$ 640,911	$ 394,299	$ 147,640	$ -	$ -	$ 541,939	$ 52,229	$ 594,168	107.4%	84.6%	$1,024.15	$383.48	$1,407.63	$1,543.29
Sep-20	386	$ 503,980	$ 640,486	$ 218,239	$ 195,781	$ -	$ -	$ 414,020	$ 52,365	$ 466,384	82.2%	64.6%	$565.39	$507.20	$1,072.59	$1,208.25
Oct-20																
Nov-20																
Dec-20																
Jan-21																
Feb-21																
Mar-21																
Apr-21																
May-21																
Jun-21																
Total	**1,158**	**$ 1,515,090**	**$ 1,925,067**	**$ 792,452**	**$ 456,553**	**$ -**	**$ -**	**$ 1,249,005**	**$ 157,094**	**$ 1,406,100**	**82.4%**	**64.9%**	**$684.33**	**$394.26**	**$1,078.59**	**$1,214.25**
Avg	**386**															

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$81.35	$81.35	$81.35
Aggregate Stoploss (125%)	$4.55	$4.55	$4.55
Total Admin Fees	**$135.66**	**$135.66**	**$135.66**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$494.26**	**$1,124.16**	**$1,628.12**
Maximum Liability (ICAP)	**$729.38**	**$1,451.31**	**$2,028.86**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	76	74	237	387
August	75	74	236	385
September	76	76	234	386
October				
November				
December				
January				
February				
March				
April				
May				
June				
Totals	**227**	**224**	**707**	**1,158**

City of Surprise

Paid Claims and Administration

Plan Year: July 2020 to June 2021 (as of September 2020)

Incurred and Paid

BlueCross BlueShield of Arizona & Optum Rx - EPO Plan											Loss Ratio		PEPM Costs			
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims and Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Claims & Fees PEPM
Jul-20	121	$ 132,851	$ 160,016	$ 30,976	$ 36,535	$ -	$ -	$ 67,511	$ 16,415	$ 83,926	50.8%	42.2%	$256.00	$301.95	$557.94	$693.60
Aug-20	121	$ 132,281	$ 159,408	$ 42,473	$ 16,312	$ -	$ -	$ 58,785	$ 16,415	$ 75,200	44.4%	36.9%	$351.01	$134.81	$485.83	$621.49
Sep-20	125	$ 135,612	$ 163,567	$ 42,337	$ 38,015	$ -	$ -	$ 80,352	$ 16,958	$ 97,309	59.3%	49.1%	$338.70	$304.12	$642.82	$778.48
Oct-20																
Nov-20																
Dec-20																
Jan-21																
Feb-21																
Mar-21																
Apr-21																
May-21																
Jun-21																
Total	**367**	**$ 400,745**	**$ 482,991**	**$ 115,786**	**$ 90,863**	**$ -**	**$ -**	**$ 206,648**	**$ 49,787**	**$ 256,435**	**51.6%**	**42.8%**	**$315.49**	**$247.58**	**$563.07**	**$698.73**
Avg	**122**															

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$49.76	$49.76	$49.76
Specific Stoploss 12/24 $250,000 ISL	$81.35	$81.35	$81.35
Aggregate Stoploss (125%)	$4.55	$4.55	$4.55
Total Admin Fees	**$135.66**	**$135.66**	**$135.66**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$433.64**	**$1,003.71**	**$1,459.78**
Maximum Liability (ICAP)	**$614.12**	**$1,221.96**	**$1,708.26**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	36	15	70	121
August	37	14	70	121
September	39	15	71	125
October				
November				
December				
January				
February				
March				
April				
May				
June				
Totals	**112**	**44**	**211**	**367**

City of Surprise

Paid Claims and Administration

Plan Year: July 2019 to June 2020 with Runout through September 2020

Incurred and Paid

BlueCross BlueShield of Arizona and Optum Rx- All Plans														Loss Ratio		PEPM Costs				
Paid Month	Subscribers	Expected Claims Liability	Maximum Claims Liability	Medical Paid Claims	Rx Paid Claims	Optum Rx Rebates & Performance Guarantees	Blue Card Claims Expense & Misc.	Capitation Fees	Value Based Services	Stop Loss Recovery	Total Paid Claims	Admin Fees	Total Paid Claims & Admin Fees	Actual Claims vs Expected Claims Liability	Actual Claims vs Maximum Claims Liability	Medical Claims Paid PEPM	Rx Claims Paid PEPM	Total Claims Paid PEPM	Total Paid Claims Net Stop Loss Reimburse-ment PEPM	Total Claims & Fees PEPM
Jul-19	748	$ 920,343	$ 1,068,869	$ 305,605	$ 169,654	$ -	$ 675	$ 6,718	$ 1,602	$ -	$ 484,255	$ 94,973	$ 579,228	52.6%	45.3%	$420.59	$226.81	$647.40	$647.40	$774.37
Aug-19	752	$ 921,496	$ 1,070,695	$ 698,774	$ 138,631	$ -	$ 2,432	$ 6,733	$ 1,526	$ -	$ 848,096	$ 95,482	$ 943,578	92.0%	79.2%	$943.44	$184.35	$1,127.79	$1,127.79	$1,254.76
Sep-19	752	$ 918,143	$ 1,066,985	$ 823,408	$ 133,900	$ -	$ 2,698	$ 6,710	$ 1,642	$ -	$ 968,358	$ 95,480	$ 1,063,838	105.5%	90.8%	$1,109.65	$178.06	$1,287.71	$1,287.71	$1,414.68
Oct-19	753	$ 916,355	$ 1,065,333	$ 875,897	$ 164,721	$ -	$ 1,351	$ 6,707	$ 1,598	$ -	$ 1,050,275	$ 95,607	$ 1,145,882	114.6%	98.6%	$1,176.03	$218.75	$1,394.79	$1,394.79	$1,521.76
Nov-19	756	$ 919,082	$ 1,068,637	$ 689,363	$ 156,481	$ -	$ 3,122	$ 6,698	$ 1,636	$ -	$ 857,299	$ 95,988	$ 953,287	93.3%	80.2%	$927.01	$206.99	$1,133.99	$1,133.99	$1,260.96
Dec-19	767	$ 928,677	$ 1,079,984	$ 458,303	$ 171,603	$ -	$ 1,325	$ 6,795	$ 1,675	$ -	$ 639,700	$ 97,384	$ 737,085	68.9%	59.2%	$610.30	$223.73	$834.03	$834.03	$961.00
Jan-20	770	$ 934,615	$ 1,085,407	$ 578,058	$ 143,787	$ (121,214)	$ 1,100	$ 6,862	$ 1,732	$ -	$ 610,326	$ 97,762	$ 708,087	65.3%	56.2%	$763.31	$186.74	$792.63	$792.63	$919.59
Feb-20	772	$ 938,090	$ 1,089,060	$ 519,729	$ 163,398	$ -	$ 1,091	$ 6,859	$ 1,727	$ -	$ 692,804	$ 98,016	$ 790,820	73.9%	63.6%	$685.76	$211.66	$897.41	$897.41	$1,024.38
Mar-20	779	$ 943,887	$ 1,095,601	$ 722,066	$ 197,839	$ -	$ 1,761	$ 6,941	$ 1,757	$ -	$ 930,364	$ 98,903	$ 1,029,267	98.6%	84.9%	$940.34	$253.97	$1,194.31	$1,194.31	$1,321.27
Apr-20	783	$ 948,043	$ 1,100,437	$ 416,339	$ 166,705	$ (121,784)	$ 1,795	$ 6,976	$ 1,770	$ -	$ 471,801	$ 99,410	$ 571,211	49.8%	42.9%	$545.19	$212.90	$602.56	$602.56	$729.52
May-20	782	$ 950,224	$ 1,102,574	$ 559,598	$ 157,398	$ -	$ 923	$ 6,970	$ 1,773	$ -	$ 726,663	$ 99,283	$ 825,946	76.5%	65.9%	$727.96	$201.28	$929.24	$929.24	$1,056.20
Jun-20	776	$ 943,557	$ 1,094,981	$ 954,914	$ 193,933	$ -	$ 997	$ 6,935	$ 1,804	$ -	$ 1,158,583	$ 98,523	$ 1,257,106	122.8%	105.8%	$1,243.11	$249.91	$1,493.02	$1,493.02	$1,619.98
Total	**9,190**	**$ 11,182,513**	**$ 12,988,563**	**$ 7,602,054**	**$ 1,958,050**	**$ (242,998)**	**$ 19,270**	**$ 81,905**	**$ 20,243**	**$ -**	**$ 9,438,523**	**$ 1,166,811**	**$ 10,605,334**	**84.4%**	**72.7%**	**$840.42**	**$213.06**	**$1,027.04**	**$1,027.04**	**$1,154.01**
Avg	**766**																			

BCBS Runout							
Month	Paid Medical	Paid Rx	Optum Rx Rebates	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-20	$ 865,602	$ -	$ (131,400)	$ 132	$ 9	$ (285,464)	$ 448,879
Aug-20	$ 72,039	$ -	$ -	$ 9	$ 3	$ (313)	$ 71,738
Sep-20	$ 26,672	$ -	$ -	$ 12	$ -	$ -	$ 26,684
Oct-20							
Nov-20							
Dec-20							
Jan-21							
Feb-21							
Mar-21							
Apr-21							
May-21							
Jun-21							
Total	**$ 964,313**	**$ -**	**$ (131,400)**	**$ 153**	**$ 12**	**$ (285,777)**	**$ 547,301**

Specific Stoploss 12/24 $250,000 ISL

Aggregate Stoploss (125%)

2019-2020 Medical Plan Costs with Runout

Total Claims Incurred for Time Period	Total Stop Loss Recovery	Total Paid Claims Net Runout	Total Admin Fees	Total Paid Claims and Admin Costs	% Actual Claims vs. Expected	% Actual Claims vs. Maximum Claim Liability	Total Paid Claims & Admin Costs PEPM
$10,271,601	**$ (285,777)**	**$ 9,985,823**	**$ 1,166,811**	**$ 11,152,634**	**89.3%**	**76.9%**	**$ 1,213.56**

City of Surprise

Plan Year: July 2020 to June 2021 (as of September 2020)

Annual Cost Comparison Analysis

Incurred and Paid - 2019/2020 vs. 2020/2021

Cost Categories	2019/2020 with Runout	PEPM Costs	2020/2021 Estimated Annual*	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$8,737,694	$950.78	$8,917,753	$957.25	2.06%	$180,060	0.7%	$6.47
Rx Claims Costs	$1,958,050	$213.06	$2,486,957	$266.96	27.01%	$528,907	25.3%	$53.89
Rx Rebates	($499,197)	($54.32)	($529,400)	($56.83)	6.05%	($30,203)	4.6%	($2.51)
Blue Card, Captitation Expenses, Misc and Value Based Services	$121,582	$13.23	$118,254	$12.69	-2.74%	($3,328)	-4.1%	($0.54)
Stop Loss Recoveries***	($285,777)	($31.10)	$0	$0.00	n/a	$285,777	n/a	$31.10
Admin Fees	$1,166,811	$126.97	$1,265,577	$135.85	8.46%	$98,766	7.0%	$8.88
Total Costs	$11,199,162	$1,218.62	$12,259,141	$1,315.92	9.5%	$1,059,979	8.0%	$97.30

PEPM Total Cost History		Increase/ Decrease
2014/2015	$1,079.93	
2015/2016	$1,160.82	7.5%
2016/2017	$1,202.07	3.6%
2017/2018	$1,151.77	-4.2%
2018/2019	$1,200.23	4.2%
2019/2020	$1,218.62	1.5%
2020/2021	$1,315.92	8.0%

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,190	9,316	1.37%	$126

*2020/2021 Medical Claims Costs includes a 47% escalator load and a 10% completion factor
***Stop Loss Recoveries are not annualized

Incurred and Paid - 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 with Runout	PEPM Costs	2019/2020 with Runout	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$8,542,692	$984.18	$8,737,694	$950.78	2.28%	$195,002	-3.4%	($33.40)
Rx Claims Costs	$1,796,652	$206.99	$1,958,050	$213.06	8.98%	$161,398	2.9%	$6.08
Rx Rebates	($459,000)	($52.88)	($499,197)	($54.32)	8.76%	($40,197)	2.7%	($1.44)
Blue Card, Captitation Expenses, Misc and Value Based Services	$68,397	$7.88	$121,582	$13.23	77.76%	$53,185	67.9%	$5.35
Stop Loss Recoveries***	($577,066)	($66.48)	($285,777)	($31.10)	n/a	$291,289	n/a	$35.39
Admin Fees	$1,046,310	$120.54	$1,166,811	$126.97	11.52%	$120,501	5.3%	$6.42
Total Costs	$10,417,984	$1,200.23	$11,199,162	$1,218.62	7.5%	$781,178	1.5%	$18.40

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,680	9,190	5.88%	$510

*2019/2020 Medical Claims Costs includes a 2% completion factor
***Stop Loss Recoveries are not annualized

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2020 to June 2021 (as of September 2020)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit
1	A010	Y	Active	HMO	$154,382	$207	**$154,590**	**$154,452**	**$137**	**61.8%**
2	D002	N	Active	PPO	$67	$103,878	**$103,945**	**$51,950**	**$51,995**	**41.6%**
3	D001	N	Termed	HMO	$76,038	$36	**$76,074**	**$75,299**	**$775**	**30.4%**
4	D003	N	Active	PPO	$691	$61,721	**$62,412**	**$0**	**$62,412**	**25.0%**
5	D005	N	Active	PPO	$53,102	$57	**$53,159**	**$0**	**$53,159**	**21.3%**
6	D004	N	Active	PPO	$52,020	$0	**$52,020**	**$0**	**$52,020**	**20.8%**

Total	**$336,300**	**$165,899**	**$502,199**	**$281,701**	**$220,498**

Percentage of Large Claims vs. Medical & Rx Claims	**23.4%**

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2019 to June 2020 (as of September 2020)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
1	C023	N	Active	PPO	$535,777	$0	$535,777	$535,777	$0	100.0%	$250,000	$285,777
2	B014	Y	Active	HMO	$212,696	$954	$213,650	$213,650	$0	85.5%		$213,650
3	C002	N	Active	HMO	$176,211	$751	$176,962	$176,962	$0	70.8%		$176,962
4	C013	N	Active	PPO	$172,748	$972	$173,720	$173,720	$0	69.5%		$173,720
5	C015	N	Active	PPO	$172,797	$601	$173,399	$173,334	$64	69.4%		$173,399
6	C001	N	Active	HMO	$163,679	$8	$163,687	$163,687	$0	65.5%		$163,687
7	C003	N	Active	HMO	$153,020	$0	$153,020	$153,020	$0	61.2%		$153,020
8	PY 16-17 #26	Y	Active	HMO	$3,066	$141,839	$144,905	$144,905	$0	58.0%		$144,905
9	C016	N	Active	T Alliance EPO	$138,910	$28	$138,939	$138,885	$54	55.6%		$138,939
10	A010	Y	Active	HMO	$126,900	$1,403	$128,303	$128,303	$0	51.3%		$128,303
11	B012	Y	Active	PPO	$127,374	$518	$127,892	$127,892	$0	51.2%		$127,892
12	C006	N	Active	T Alliance EPO	$27,439	$99,987	$127,427	$127,390	$36	51.0%		$127,427
13	C017	N	Active	HMO	$124,474	$69	$124,543	$124,543	$0	49.8%		$124,543
14	C018	N	Active	HMO	$113,623	$3,897	$117,521	$113,327	$4,194	47.0%		$117,521
15	C014	N	Active	HMO	$83	$111,456	$111,539	$111,539	$0	44.6%		$111,539
16	C008	N	Active	T Alliance EPO	$101,194	$215	$101,409	$101,409	$0	40.6%		$101,409
17	A023	Y	Active	HMO	$38,952	$48,463	$87,415	$87,415	$0	35.0%		$87,415
18	C004	N	Active	T Alliance EPO	$83,484	$1	$83,485	$83,485	$0	33.4%		$83,485
19	C005	N	Termed	HMO	$70,442	$1,140	$71,582	$71,582	$0	28.6%		$71,582
20	C011		Active	HMO	$62,871	$8,110	$70,981	$70,981	$0	28.4%		$70,981
21	C007	N	Active	HMO	$69,941	$0	$69,941	$69,941	$0	28.0%		$69,941
22	C019	N	Active	T Alliance EPO	$21,238	$48,231	$69,469	$69,381	$0	27.8%		$69,469
23	A018	Y	Active	HMO	$717	$65,753	$66,471	$66,471	$0	26.6%		$66,471
24	B003	N	Active	HMO	$62,927	$2,837	$65,763	$65,763	$0	26.3%		$65,763

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2019 to June 2020 (as of September 2020)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Qtr	Previous Quarter's YTD Paid Claims	Change from Prior Quarter's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
25	C010	N	Active	T Alliance EPO	$58,355	$6,612	$64,967	$64,967	$0	26.0%		$64,967
26	C020	N	Active	HMO	$62,912	$0	$62,912	$62,912	$0	25.2%		$62,912
27	B015	Y	Active	HMO	$3,203	$58,770	$61,973	$61,973	$0	24.8%		$61,973
28	C012	N	Active	HMO	$59,854	$180	$60,034	$60,034	$0	24.0%		$60,034
29	C024	N	Termed	HMO	$57,639	$0	$57,639	$0	$57,639	23.1%		$57,639
30	A024	Y	Active	PPO	$994	$54,948	$55,942	$55,942	$0	22.4%		$55,942
31	C021	N	Active	PPO	$52,548	$174	$52,722	$52,722	$0	21.1%		$52,722
32	C009	N	Active	HMO	$50,971	$957	$51,928	$51,928	$0	20.8%		$51,928
33	C022	N	Active	HMO	$39,302	$12,123	$51,425	$51,425	$0	20.6%		$51,425
				Total	$3,146,342	$670,999	$3,817,340	$3,755,265	$61,988		$250,000	$3,567,340

Percentage of Large Claims vs. Medical & Rx Claims	36.2%

Green highlight denotes new claimant in the current quarter.

Dental Reports

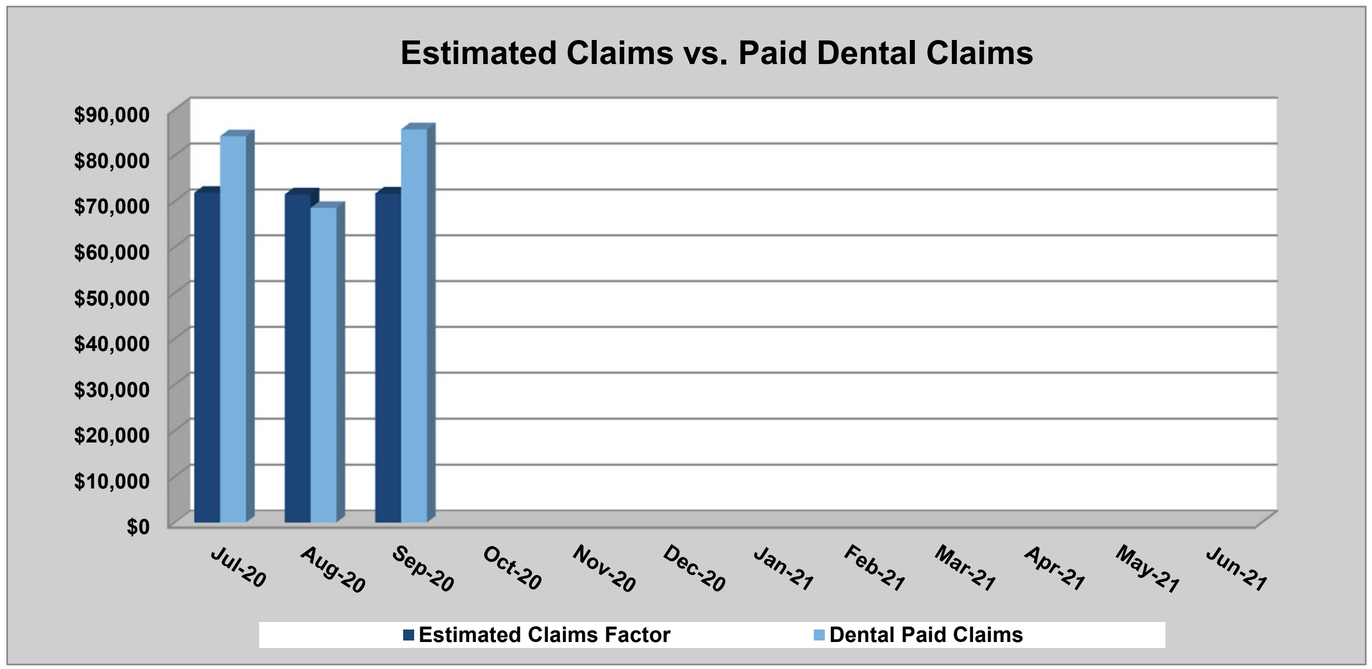
City of Surprise
Delta Dental Self Funded Paid Claims
Plan Year: July 2020 to June 2021 (as of September 2020)

	Delta Dental					Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-20	808	$71,807	$2,865	$84,137	$87,002	117.2%	$104.13	$107.68
Aug-20	804	$71,451	$2,854	$68,500	$71,354	95.9%	$85.20	$88.75
Sep-20	806	$71,629	$2,861	$85,645	$88,506	119.6%	$106.26	$109.81
Oct-20								
Nov-20								
Dec-20								
Jan-21								
Feb-21								
Mar-21								
Apr-21								
May-21								
Jun-21								
Total	**2,418**	**$214,888**	**$8,580**	**$238,282**	**$246,862**	**110.9%**	**$98.55**	**$102.09**
Avg PEPM Enrollment	**806**							

Admin Fees	Employee
Administration	$3.55

Claim Expenses	
Estimated Claim Factor	$88.87

Premium Equivalent Rates		
EE	EE + 1	Family
$38.22	$75.74	$122.69



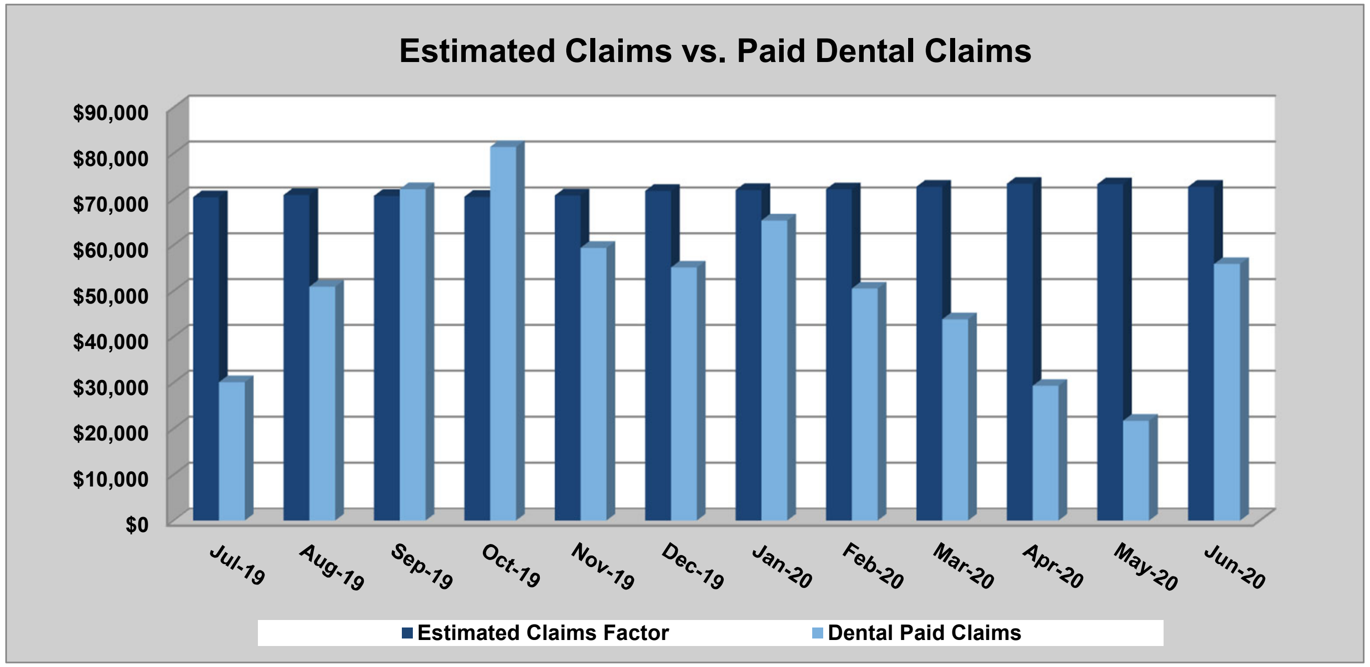
City of Surprise
Delta Dental Self Funded Paid Claims
Plan Year: July 2019 to June 2020

Delta Dental						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Dental Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Dental Paid Claims PEPM	Total Plan Costs PEPM
Jul-19	771	$70,408	$2,737	$30,048	$32,785	42.7%	$38.97	$42.52
Aug-19	776	$70,864	$2,755	$50,869	$53,624	71.8%	$65.55	$69.10
Sep-19	774	$70,682	$2,755	$72,157	$74,912	102.1%	$93.23	$96.79
Oct-19	772	$70,499	$2,748	$81,370	$84,118	115.4%	$105.40	$108.96
Nov-19	775	$70,773	$2,751	$59,360	$62,111	83.9%	$76.59	$80.14
Dec-19	786	$71,778	$2,790	$55,083	$57,873	76.7%	$70.08	$73.63
Jan-20	788	$71,960	$2,797	$65,325	$68,122	90.8%	$82.90	$86.45
Feb-20	790	$72,143	$2,805	$50,487	$53,292	70.0%	$63.91	$67.46
Mar-20	796	$72,691	$2,822	$43,759	$46,581	60.2%	$54.97	$58.52
Apr-20	803	$73,330	$2,851	$29,262	$32,113	39.9%	$36.44	$39.99
May-20	802	$73,239	$2,847	$21,671	$24,518	29.6%	$27.02	$30.57
Jun-20	796	$72,691	$2,826	$55,834	$58,660	76.8%	$70.14	$73.69
Total	**9,429**	**$861,056**	**$33,484**	**$615,225**	**$648,709**	**71.5%**	**$65.25**	**$68.80**
Avg PEPM Enrollment	786							

Admin Fees	Employee
Administration	$3.55

Claim Expenses	
Estimated Claim Factor	$91.32

Premium Equivalent Rates		
EE	EE + 1	Family
$38.80	$76.89	$124.56



City of Surprise
MetLife Dental Claims
Plan Year: July 2020 to June 2021 (as of September 2020)

Annual Cost Comparison Analysis 2019/2020 vs. 2020/2021

Cost Categories	2019/2020 Annual Costs	PEPM Costs	2020/2021 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims*	$615,225	$65.25	$859,128	$88.83	39.6%	$243,903	36.1%	$23.58
Admin Fees	$33,484	$3.55	$34,320	$3.55	2.5%	$836	-0.1%	($0.00)
Total Costs	**$648,709**	**$68.80**	**$893,448**	**$92.37**	**37.7%**	**$244,739**	**34.3%**	**$23.58**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,429	9,672	2.6%	243

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$75.97**	
2015/2016	**$86.13**	**13.4%**
2016/2017	**$85.96**	**-0.2%**
2017/2018	**$86.59**	**0.7%**
2018/2019	**$91.62**	**5.8%**
2019/2020	**$68.80**	**-24.9%**
2020/2021	**$92.37**	**34.3%**

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 Costs with Runout	PEPM Costs	2019/2020 Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims*	$771,669	$86.28	$615,225	$65.25	-20.3%	($156,444)	-24.4%	($21.03)
Admin Fees	$47,761	$5.34	$33,484	$3.55	-29.9%	($14,277)	-33.5%	($1.79)
Total Costs	**$819,430**	**$91.62**	**$648,709**	**$68.80**	**-20.8%**	**($170,721)**	**-24.9%**	**($22.82)**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	8,944	9,429	5.4%	485

Vision Reports

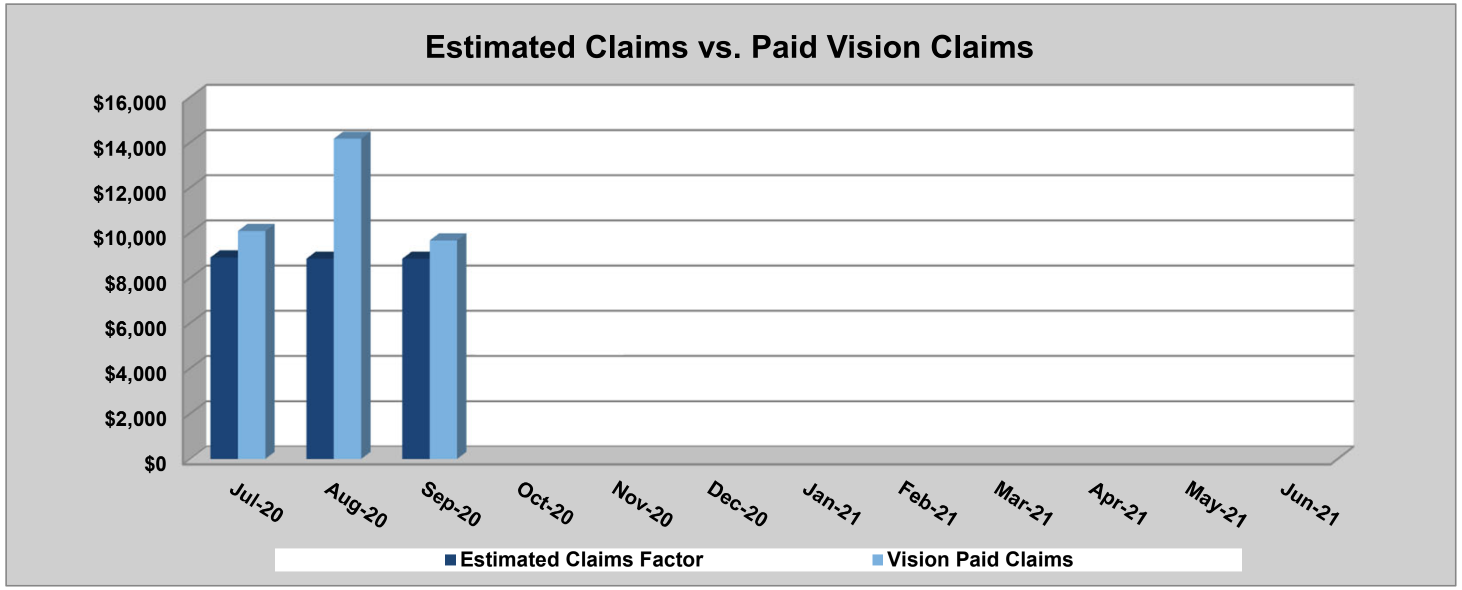
City of Surprise
Avesis Vision Self Funded Paid Claims
Plan Year: July 2020 to June 2021 (as of September 2020)

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-20	792	$8,910	$752	$10,080	$10,832	113.1%	$12.73	$13.68
Aug-20	787	$8,854	$748	$14,170	$14,917	160.0%	$18.00	$18.95
Sep-20	787	$8,854	$748	$9,663	$10,410	109.1%	$12.28	$13.23
Oct-20								
Nov-20								
Dec-20								
Jan-21								
Feb-21								
Mar-21								
Apr-21								
May-21								
Jun-21								
Total	**2,366**	**$26,618**	**$2,248**	**$33,912**	**$36,159**	**127.4%**	**$14.33**	**$15.28**
Avg Enrollment	**789**							

Admin Fees	Employee
Administration	$0.95

Claim Expenses	
Estimated Claim Factor	$11.25

Premium Equivalent Rates	
EE	Family
$5.16	$14.61



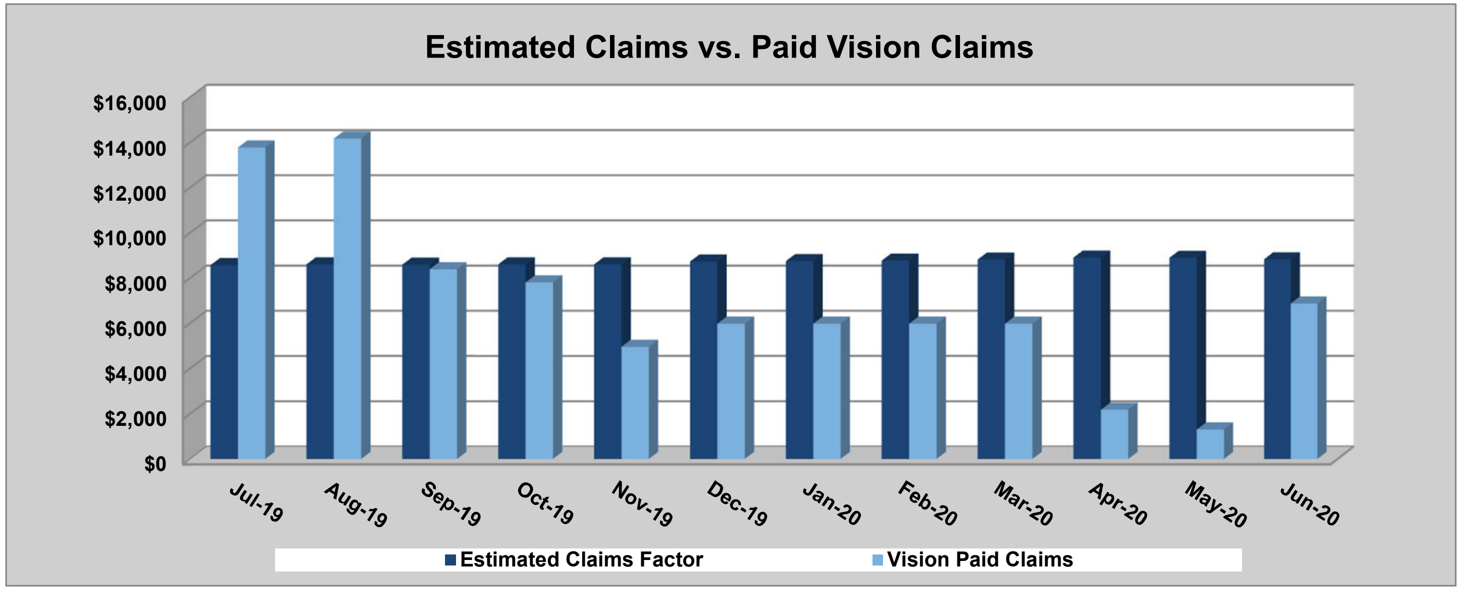
City of Surprise
Avesis Vision Self Funded Paid Claims
Plan Year: July 2019 to June 2020

Avesis Vision						Loss Ratio	PEPM Costs	
Month	Enrollment	Estimated Claims Factor	Administrative Costs	Vision Paid Claims	Total Plan Costs	% Actual Claims vs. Estimated Claims Factor	Vision Paid Claims PEPM	Total Plan Costs PEPM
Jul-19	765	$8,568	$727	$13,776	$14,503	160.8%	$18.01	$18.96
Aug-19	768	$8,602	$730	$14,172	$14,901	164.8%	$18.45	$19.40
Sep-19	767	$8,590	$729	$8,388	$9,116	97.6%	$10.94	$11.89
Oct-19	768	$8,602	$730	$7,804	$8,533	90.7%	$10.16	$11.11
Nov-19	768	$8,602	$730	$4,952	$5,682	57.6%	$6.45	$7.40
Dec-19	779	$8,725	$740	$5,978	$6,718	68.5%	$7.67	$8.62
Jan-20	781	$8,747	$742	$5,978	$6,719	68.3%	$7.65	$8.60
Feb-20	783	$8,770	$744	$5,978	$6,721	68.2%	$7.63	$8.58
Mar-20	787	$8,814	$748	$5,978	$6,725	67.8%	$7.60	$8.55
Apr-20	795	$8,904	$755	$2,174	$2,929	24.4%	$2.73	$3.68
May-20	794	$8,893	$754	$1,301	$2,055	14.6%	$1.64	$2.59
Jun-20	788	$8,826	$749	$6,868	$7,617	77.8%	$8.72	$9.67
Total	**9,343**	**$104,642**	**$8,876**	**$83,343**	**$92,219**	**79.6%**	**$8.92**	**$9.87**
Avg Enrollment	**779**							

Admin Fees	Employee
Administration	$0.95

Claim Expenses	
Estimated Claim Factor	$11.20

Premium Equivalent Rates	
EE	Family
$5.16	$14.61



City of Surprise
Avesis Vision Claims
Plan Year: July 2020 to June 2021 (as of September 2020)

Annual Cost Comparison Analysis 2019/2020 vs. 2020/2021

Cost Categories	2019/2020 Costs	PEPM Costs	2020/2021 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$83,343	$8.92	$104,646	$11.06	25.6%	$21,303	24.0%	$2.14
Admin Fees	$8,876	$0.95	$8,991	$0.95	1.3%	$115	0.0%	$0.00
Total Costs	**$92,219**	**$9.87**	**$113,637**	**$12.01**	**23.2%**	**$21,418**	**21.6%**	**$2.14**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,343	9,464	1.3%	121

PEPM Total Cost History		Increase/ Decrease
2014/2015	**$9.09**	
2015/2016	**$10.33**	**13.6%**
2016/2017	**$10.42**	**0.9%**
2017/2018	**$10.69**	**2.6%**
2018/2019	**$10.81**	**1.1%**
2019/2020	**$9.87**	**-8.7%**
2020/2021	**$12.01**	**21.6%**

Annual Cost Comparison Analysis 2018/2019 vs. 2019/2020

Cost Categories	2018/2019 Costs	PEPM Costs	2019/2020 Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$88,909	$9.86	$83,343	$8.92	-6.3%	($5,566)	-9.5%	($0.94)
Admin Fees	$8,579	$0.95	$8,876	$0.95	3.5%	$296	-0.1%	($0.00)
Total Costs	**$97,488**	**$10.81**	**$92,219**	**$9.87**	**-5.4%**	**($5,269)**	**-8.7%**	**($0.94)**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,019	9,343	3.6%	324

City of Surprise PBM Summary

January 1, 2020 – December 31, 2020

Per Member Per Month Actual Cost Versus Projection (Accrued Basis)

BCBS Optum	**Modeled Projection**	**Prior Calendar Year - 2018**
$66.07	$61.67	$44.16 – Results thru March, 2018
		$54.57 – Results thru June, 2018 (includes 1st Q rebates)
		$55.73 – Results thru Sep, 2018 (includes 1st and 2nd Q rebates)
		$54.45 – Results thru Dec, 2018 (includes 1st, 2nd and 3rd Q rebates)
		$50.49 – Results thru Dec, 2018 (includes 1st, 2nd, 3rd and 4th Q rebates)
BCBS Optum	**Modeled Projection**	**Prior Calendar Year – 2019***
		$68.70 – Results thru March, 2019 (includes no rebates) $53.84 with estimated rebates
		$56.32 – Results thru June, 2019 (includes 1st Q Rebate $120,916)
		$53.35 – Results thru September, 2019 (includes 1st & 2nd Q Rebates)
		$66.75 – Results thru December, 2019 (includes 1st, 2nd, 3rd & 4th Q Rebates)
BCBS Optum	**Modeled Projection**	**Current Calendar Year – 2020**
		$53.28 – Results thru March, 2020 (includes 1st Q rebate)
		$56.32 – Results thru June, 2020 (includes 1st Q & 2nd Q rebates)
		$88.81** – Results thru September, 2020 (includes estimated rebates)
		$00.00 – Results thru December, 2020

Your PMPM trend continues to be lower than the overall Optum book of business.

Projected Rebates (CY 20 - 12 months) - $480,000

Projected Rebates Per Quarter - $120,000

Changes in utilization that are unexpected may result in a variance against targets.

**Does not include $53,710 paid in May, 2019 for pricing performance guarantees.*

***The $30 spike from Q2 to Q3 was mostly due to specialty drugs.*

CITY OF SURPRISE
Health Benefit Trust Fund Board Meeting

Council Meeting Date: December 2, 2020

Contact Person: Andrea Davis, DIRECTOR - FINANCE

Submitting Department: Finance

District: Citywide

Staff Recommendations: None

Consent: No   Regular: Yes   Public Hearing: No   Report/Discussion: No

Agenda Wording:
Presentation and discussion pertaining to the City's unaudited Employee Healthcare and Workers' Compensation Self Insurance Funds Financial Report for End of FY2020, and FY2021 1st Quarter.

Motion:
None; Presentation and discussion only.

Background:
Staff will be presenting the city's unaudited Employee Healthcare Self Insurance Fund and Workers' Compensation Fund financial report for year end FY2020, as well as FY2021 1st Quarter. This report contains unaudited financial activity through September 30, 2020 for the Employee Healthcare Self Insurance Fund and the Workers' Compensation Fund.

Objective Analysis:

Policy Compliant:

Financial Impact:
None at this time; however, topics covered in this presentation could lead to future actions which may have fiscal impact on the fund's operation.

Budget Impact:
None at this time; however, topics covered in this presentation could lead to future actions which may have fiscal impact on the fund's operation.

FTE Impact:

ATTACHMENTS:
1. 4th Quarter Self Insurance Fund 2020
2. 1st Quarter Self Insurance Fund

City of Surprise, Arizona
Employee Healthcare Self Insurance Fund and Workers' Compensation Fund
June 30, 2020

	Employee Healthcare Trust Fund	Worker's Compensation Trust Fund
ASSETS		
Current assets:		
Cash and investments	$ 8,395,521	$ 2,032,754
Other Receivables	278,249	-
Prepaid services	3,311	18,305
Total current assets	8,677,081	2,051,059
Noncurrent assets:		
Net OPEB asset	212	154
Total noncurrent assets	212	154
Total assets	8,677,293	2,051,213
DEFERRED OUTFLOWS OF RESOURCES		
Deferred outflows of resources - pension related	15,344	11,166
Deferred outflows of resources - OPEB related	1,078	785
Total deferred outflows of resources	16,422	11,951
Total assets and deferred outflows of resources	8,693,715	2,063,164
LIABILITIES		
Current liabilities:		
Accounts payable	57,871	7,339
Accrued payroll and benefits	3,836	3,287
Compensated absences payable, due in less than one year	2,406	3,372
Claims payable	1,028,667	49,537
Claims - incurred but not reported (IBNR)	782,150	153,210
Total current liabilities	1,874,930	216,745
Noncurrent liabilities:		
Compensated absences payable, greater than one year	3,610	5,059
Net pension liability	109,046	79,356
Net OPEB liability	495	360
Total noncurrent liabilities	113,151	84,775
Total liabilities	1,988,081	301,520
DEFERRED INFLOWS OF RESOURCES		
Deferred inflows of resources - pension related	6,814	4,959
Deferred inflow of resources - OPEB related	540	393
Total deferred inflows of resources	7,354	5,352
Total liabilities and deferred inflows of resources	1,995,435	306,872
NET POSITION		
Restricted for:		
Committed - Industrial Commission Reserve	-	1,500,000
Committed - Adverse Claims Contingency Reserve	2,966,836	-
Unrestricted	3,731,444	256,292
Total net position	$ 6,698,280	$ 1,756,292

City of Surprise, Arizona - Employee Healthcare Self Insurance Fund
Schedule of Revenues, Expenditures, and Changes in Net Position -Budget and Actual
For the quarter ended June 30, 2020

	F2020 Fourth Quarter Budget	FY 2020 Actual	Variance favorable (unfavorable)	% Variance
OPERATING REVENUES				
Employee Contributions				
Medical	$ 2,331,600	$ 2,460,348	$ 128,748	5.5%
Dental	230,700	244,168	13,468	5.8%
Vision	27,100	28,776	1,676	6.2%
City Contributions				
Medical	8,255,400	8,472,114	216,714	2.6%
Dental	622,100	533,763	(88,337)	(14.2%)
Vision	81,100	70,287	(10,813)	(13.3%)
Cobra contributions	72,600	62,999	(9,601)	(13.2%)
Subrogation recovery	-	43,532	43,532	-
Wellness reimbursement	38,000	25,299	(12,701)	(33.4%)
Pharmacy rebate	425,800	597,089	171,289	40.2%
Premium holiday	100,000	105,179	5,179	5.2%
Interest revenue		117,088	117,088	-
Total operating revenues	12,184,400	12,760,642	576,242	6.5%
OPERATING EXPENSES				
Personnel (Wages/Benefits)	113,100	104,572	8,528	7.5%
Wellness				
Work/life balance	4,200	2,552	1,648	39.2%
Physical & nutritional well being	26,000	12,719	13,281	51.1%
Preventative Well-Being	9,300	9,721	(421)	(4.5%)
Books & subscriptions		-	-	-
Special event hosting	1,000	39	961	96.1%
Administration				
Medical	422,000	453,865	(31,865)	(7.6%)
Medical stop loss	648,700	714,142	(65,442)	(10.1%)
Dental	32,000	37,357	(5,357)	(16.7%)
Vision	8,500	8,145	355	4.2%
Claims				
Medical	7,777,900	8,462,758	(684,858)	(8.8%)
Pharmacy	1,886,800	1,966,989	(80,189)	(4.3%)
Dental	820,800	653,938	166,862	20.3%
Vision	99,600	87,272	12,328	12.4%
Professional outside services	73,300	73,844	(544)	(0.7%)
Travel & training	5,000	2,331	2,669	53.4%
Dues & membership	1,000	433	567	56.7%
Limited purpose flex spending	10,000	10,941	(941)	(9.4%)
Federal medical insurance fees	-	4,119	(4,119)	-
Total operating expenses	11,939,200	12,605,737	(666,537)	(5.6%)
Change in net position	$ 245,200	$ 154,905	$ (90,295)	

City of Surprise, Arizona - Workers' Compensation
Schedule of Revenues, Expenditures, and Changes in Net Position -Budget and Actual
For the quarter ended June 30, 2020

	FY2020 Fourth Quarter Budget	FY 2020 Actual	Variance favorable (unfavorable)	% Variance
OPERATING REVENUES				
City Contributions				
Worker's comp	$ 1,017,100	$ 872,380	$ (144,720)	(14.2%)
Subrogation recovery	-	1,754	1,754.00	-
Interest revenue	-	41,559	41,559.00	-
Total operating revenues	1,017,100	915,693	(101,407)	(10.0%)
OPERATING EXPENSES				
Personnel (Wages/Benefits)	85,300	91,797	(6,497)	(7.6%)
Administration	170,000	178,378	(8,378)	(4.9%)
Claims			-	-
Claim Settlement	425,000	379,262	45,738	10.8%
Software license	32,800	27,458	5,342	16.3%
Other professional services	36,000	70,716	(34,716)	(96.4%)
Total operating expenses	749,100	747,611	1,489	0.2%
Operating income (loss)	268,000	168,082	(99,918)	(37.3%)
Income (loss) before contributions and transfers	268,000	168,082	(99,918)	(37.3%)
Transfers in		10,000	10,000	-
Change in net position	$ 268,000	$ 178,082	$ 191,247	

Employee Health Care Activity

Claims History By Quarter

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
2018	2,291,479	1,718,879	2,406,320	3,150,781	9,567,459
2019	3,087,680	2,846,207	2,532,388	2,694,959	11,161,234
2020	2,926,865	2,089,090	1,538,628	4,616,374	11,170,957

Net Income (loss) By Quarter

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
2018	303,160	921,525	249,104	(335,885)	1,137,904
2019	(405,664)	(110,601)	533,198	586,984	603,917
2020	(115,223)	990,840	(493,804)	(226,908)	154,905

Stop Loss Credits

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
2018	184,073	325	463	9,762	194,623
2019	81,233	166,349	41,167	261,062	549,811
2020	-	-	-	-	-

FY2020 IBNR
Medical, Dental and Vision Activity

	Medical	Dental	Vision	Total
July	265,288.69	34,382.10	4,894.00	304,564.79
August	114,013.56	4,955.60	265.50	119,234.66
September	17,167.77	1,873.34	-	19,041.11
October	15,720.28	837.50	-	16,557.78
November	7,419.52	738.50	-	8,158.02
December	1,530.00	3,016.50	-	4,546.50
January	671.87	980.00	-	1,651.87
February	2,048.64	-	-	2,048.64
March	710.14	503.00	-	1,213.14
April	(706.10)	838.00	-	131.90
May	983.45	916.00	-	1,899.45
June	1,314.66		-	1,314.66
Total FY 2019 Claims Run out	426,162.48	49,040.54	5,159.50	480,362.52
	756,000.00	33,600.00	4,725.00	

FY2020 IBNR	794,325.00
Total Run Out Claims FY2019	(480,362.52)
Medical Claim Adjustment - Revenue to Fund	313,962.48

City of Surprise, Arizona
Employee Healthcare Self Insurance Fund and Workers' Compensation Fund
September 30, 2020

	Employee Healthcare Trust Fund	Worker's Compensation Trust Fund
ASSETS		
Current assets:		
Cash and investments	$ 7,559,539	$ 3,224,637
Other Receivables	-	-
Prepaid services	3,311	-
Total current assets	7,562,850	3,224,637
Noncurrent assets:		
Net OPEB asset	212	154
Total noncurrent assets	212	154
Total assets	7,563,062	3,224,791
DEFERRED OUTFLOWS OF RESOURCES		
Deferred outflows of resources - pension related	15,344	11,166
Deferred outflows of resources - OPEB related	1,078	785
Total deferred outflows of resources	16,422	11,951
Total assets and deferred outflows of resources	7,579,484	3,236,742
LIABILITIES		
Current liabilities:		
Accounts payable	-	3,209
Accrued payroll and benefits	1,477	1,823
Compensated absences payable, due in less than one year	2,406	3,372
Claims payable	-	-
Claims - incurred but not reported (IBNR)	782,150	153,210
Total current liabilities	786,033	161,614
Noncurrent liabilities:		
Compensated absences payable, greater than one year	3,610	5,059
Net pension liability	109,046	79,356
Net OPEB liability	495	360
Total noncurrent liabilities	113,151	84,775
Total liabilities	899,184	246,389
DEFERRED INFLOWS OF RESOURCES		
Deferred inflows of resources - pension related	6,814	4,959
Deferred inflow of resources - OPEB related	540	393
Total deferred inflows of resources	7,354	5,352
Total liabilities and deferred inflows of resources	906,538	251,741
NET POSITION		
Restricted for:		
Committed - Industrial Commission Reserve	-	1,500,000
Committed - Adverse Claims Contingency Reserve	3,254,591	-
Unrestricted	3,418,355	1,485,001
Total net position	$ 6,672,946	$ 2,985,001

City of Surprise, Arizona - Employee Healthcare Self Insurance Fund
Schedule of Revenues, Expenditures, and Changes in Net Position -Budget and Actual
For the quarter ended September 30, 2020

	FY2021 First Quarter Budget	FY 2020 Actual	Variance favorable (unfavorable)	% Variance
OPERATING REVENUES				
Employee Contributions				
Medical	$ 618,350	$ 834,010	$ 215,660	34.9%
Dental	59,500	82,659	23,158.99	38.9%
Vision	7,050	9,677	2,626.92	37.3%
City Contributions			-	-
Medical	2,458,425	3,330,525	872,100.00	35.5%
Dental	160,575	222,127	61,552.13	38.3%
Vision	21,075	28,919	7,844.00	37.2%
Cobra contributions	25,000	17,648	(7,352.38)	(29.4%)
Subrogation recovery	-	2,693	2,693.00	-
Wellness reimbursement	38,000	54	(37,946.00)	(99.9%)
Pharmacy rebate	140,700	(5,038)	(145,738.00)	(103.6%)
Premium holiday			-	-
Interest revenue	8,625		(8,625.00)	(100.0%)
Total operating revenues	3,537,300	4,523,274	985,974	7.0%
OPERATING EXPENSES				
Personnel (Wages/Benefits)	25,500	40,141	(14,641)	(57.4%)
Wellness				-
Work/life balance	1,525	-	1,525	100.0%
Physical & nutritional well being	5,275	-	5,275	100.0%
Preventative Well-Being	3,075	220	2,855	92.8%
Books & subscriptions	1,000	559	441	44.1%
Special event hosting	1,000	-	1,000	100.0%
Administration				-
Medical	113,450	133,612	(20,162)	(17.8%)
Medical stop loss	196,325	337,732	(141,407)	(72.0%)
Dental	8,250	11,449	(3,199)	(38.8%)
Vision	2,200	4,492	(2,292)	(104.2%)
Claims			-	-
Medical	2,349,550	2,565,575	(216,025)	(9.2%)
Pharmacy	531,000	1,036,619	(505,619)	(95.2%)
Dental	226,700	291,350	(64,650)	(28.5%)
Vision	24,800	42,084	(17,284)	(69.7%)
Professional outside services	18,325	29,167	(10,842)	(59.2%)
Travel & training	1,250	100	1,150	92.0%
Dues & membership	250	-	250	100.0%
Limited purpose flex spending	3,025	4,615	(1,590)	(52.6%)
Federal medical insurance fees	-	-	-	-
Total operating expenses	3,512,500	4,497,714	(985,214)	128.0%
Change in net position	$ 24,800	$ 25,559	$ 759	

City of Surprise, Arizona - Workers' Compensation
Schedule of Revenues, Expenditures, and Changes in Net Position -Budget and Actual
For the quarter ended September 30, 2020

	FY2021 First Quarter Budget	FY 2020 Actual	Variance favorable (unfavorable)	% Variance
OPERATING REVENUES				
City Contributions				
Worker's comp	$ 315,900	$ 408,260	$ 92,360	29.2%
Subrogation recovery	-	6,074	6,074	-
Interest revenue	-	-	-	-
Total operating revenues	315,900	414,334	98,434	7.8%
OPERATING EXPENSES				
Personnel (Wages/Benefits)	21,250	34,979	(13,729)	(64.6%)
Administration	42,500	209,520	(167,020)	(393.0%)
Claims			-	-
Claim Settlement	201,250	190,994	10,256	5.1%
Software license	-	-	-	-
Taxes Chages Service Fees	11,250	3,671	7,579	67.4%
Other professional services	24,500	38,102	(13,602)	(55.5%)
Total operating expenses	300,750	477,266	(176,516)	(58.7%)
Operating income (loss)	15,150	(62,932)	(78,082)	(515.4%)
Income (loss) before contributions and transfers	15,150	(62,932)	(276,532)	(1,825.3%)
Transfers in	-	1,300,000	1,300,000	-
Change in net position	$ 15,150	$ 1,237,068	$ 1,221,918	

Employee Health Care Activity

Claims History By Quarter

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
2019	3,087,680	2,846,207	2,532,388	2,694,959	11,161,234
2020	2,926,865	2,089,090	1,538,628	4,616,374	11,170,957
2021	3,935,628				

Net Income (loss) By Quarter

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
2019	(405,664)	(110,601)	533,198	586,984	603,917
2020	(115,223)	990,840	(493,804)	(356,254)	25,559
2021	25,559				

Stop Loss Credits

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
2019	81,233	166,349	41,167	261,062	549,811
2020	-	-	-		-
2021	-				-

FY2021 IBNR
Medical, Dental and Vision Activity

	Medical	Dental	Vision	Total
July	582,056.99		4,622.00	586,678.99
August	65,696.70		60.00	65,756.70
September	27,019.54			27,019.54
October				-
November				-
December				-
January				-
February				-
March				-
April				-
May				-
June				-
Total FY 2020 Claims Run out	674,773.23	-	4,682.00	679,455.23

FY2021 IBNR	782,150.00
Total Run Out Claims FY2020	(679,455.23)
Medical Claim Adjustment - Revenue to Fund	102,694.77

CITY OF SURPRISE
Health Benefit Trust Fund Board Meeting

SURPRISE
ARIZONA

Council Meeting Date: December 2, 2020

Contact Person: Andrea Davis, DIRECTOR - FINANCE

Submitting Department: Finance

District: Citywide

Staff Recommendations:

Consent: No   Regular: Yes   Public Hearing: No   Report/Discussion: No

Agenda Wording:
Consideration and action pertaining to the Health Benefits Trust Fund Board Annual Calendar for 2021.

Motion:
I move to approve the Health Benefits Trust Fund Board Annual Calendar for 2021.

(Or, if amended) - I move to approve the Health Benefits Trust Fund Board Annual Calendar for 2021, as amended.

Background:
Per requirements according to Boards and Commissions Handbook, Boards that meet regularly must adopt an annual meeting schedule.

Objective Analysis:

Policy Compliant:

Financial Impact:
No financial impact.

Budget Impact:
No budget impact.

FTE Impact:

ATTACHMENTS:
1. HBTF PROPOSED CALENDAR - 2021 schedule

CITY OF SURPRISE

HEALTH BENEFITS TRUST FUND BOARD
16000 North Civic Center Plaza
Surprise, AZ 85374

2021 Meeting Calendar
Proposed

Health Benefits Trust Fund Board Meetings

Annual Calendar	**Regular Quarterly Meetings**
Location	**City of Surprise – Council Overflow Room**

Regular Meetings

February 24, 2021*	**3:00 pm**
May 26, 20201	**4:00 pm**
August 25, 2021	**4:00 pm**
December 1, 2021	**4:00 pm**

*** Earlier February 24, 2021 Meeting Includes:**

- **Medical and Pharmacy Funding Rate Projection**
- **Budget Plan Design & Contribution Rate Setting**

CITY OF SURPRISE
Health Benefit Trust Fund Board Meeting

Council Meeting Date: December 2, 2020	Contact Person: Andrea Davis, DIRECTOR - FINANCE
Submitting Department: Finance	District: Internal
Staff Recommendations:	

Consent: No Regular: Yes Public Hearing: No Report/Discussion: No

Agenda Wording:
Consideration and action to elect a Chairperson and Vice-Chairperson for the Health Benefits Trust Fund Board.

Motion:
I move to elect as Chairperson and as Vice-Chairperson of the Health Benefits Trust Fund Board.

Background:
Per the City of Surprise Boards and Commissions Handbook, the Health Benefits Trust Fund Board must annually elect a Chairperson and Vice-Chairperson. As this is the first meeting being held for FY2021, the elected Chairperson and Vice-Chairperson will serve the remainder of the fiscal year, through June 30, 2021.

Objective Analysis:
The role of the Chairperson, or Vice-Chairperson when the Chairperson is absent, is to preside over the Health Benefit Trust Fund Board meetings. The Chairperson has the authority to sign correspondence as the official representative of the Health Benefit Trust Fund Board. During the absence of the Chairperson, the Vice-Chairperson shall act as the presiding officer over all Health Benefit Trust Fund Board meetings and activities.

Policy Compliant:

Financial Impact:
There is no financial impact associated with this item.

Budget Impact:
There is no budget impact associated with this item.
FTE Impact:
There is no FTE impact associated with this item.

ATTACHMENTS:

CITY OF SURPRISE
Health Benefit Trust Fund Board Meeting

Council Meeting Date: December 2, 2020
Submitting Department: Finance
Staff Recommendations:

Contact Person:
District: Citywide

Consent: No   Regular: No   Public Hearing: No   Report/Discussion: No

Agenda Wording:
Discussion pertaining to placing items on a future agenda.

Motion:
Discussion only.

Background:
This item provides the opportunity for the board to have an open discussion on items to be placed on future agendas. Items are also added by the staff as needed based on citizen, board, council, and administrative requests.

Objective Analysis:

Policy Compliant:

Financial Impact:
No financial impact.

Budget Impact:
No budget impact.
FTE Impact:

ATTACHMENTS: