CITY OF SURPRISE
Health Benefits Trust fund Board Meeting
16000 N. Civic Center Plaza
Surprise, AZ 85374
Wednesday, August 24, 2022 @ 4:00 PM
COUNCIL CHAMBERS OVERFLOW ROOM

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:

INSTRUCTIONS: In order to address the Board\Commission, you will need to fill out a Call to the Public Form available at the front counter, and then turn it in to the Secretary before the meeting begins.

Note: A.R.S. 38-431.01(H) - During this time members of the public may address the Board\Commission only on issues within the jurisdiction of the Board\Commission which are not an item on the agenda. At the conclusion of the open call, the Board\Commission may respond to criticism, may ask staff to review the matter or may ask that the matter be put on a future agenda. No discussion or action shall take place on any item raised.

CONSENT AGENDA:

1.	Citywide	Consideration and action pertaining to approval of the May 25, 2022 Health Benefits Trust Fund Board Meeting minutes.	Finance

REGULAR AGENDA ITEM - NON-PUBLIC HEARING:

2.	Citywide	Presentation and discussion pertaining to CBIZ Consulting FY2022 4th Quarter Report.	None Donna Meuse 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: August 19, 2022 at 8:10 AM

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 Benefits Trust fund Board Meeting

Council Meeting Date: August 24, 2022
Submitting Department: Finance
Staff Recommendations:

Contact Person:
District: Citywide

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

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Agenda Wording:
Consideration and action pertaining to approval of the May 25, 2022 Health Benefits Trust Fund Board Meeting minutes.

Motion:
I move to approve the May 25, 2022 Health Benefits Trust Fund Board meeting minutes.

Background:
Attached are the minutes from the Mayh 25, 2022 meeting.

Objective Analysis:

Policy Compliant:

Financial Impact:
No financial impact.

Budget Impact:
None
FTE Impact:

ATTACHMENTS:
1. HBTF MINUTES 05.25.22 Draft

CITY OF SURPRISE

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

May 25, 2022

MEETING MINUTES

CALL TO ORDER

Chair Renee Pastor called the Health Benefits Trust Fund Meeting to order at 4:02 p.m. at Surprise City Hall, 16000 North Civic Center Plaza, Surprise, Arizona 85374, on Wednesday, May 25, 2022.

ROLL CALL

In attendance were Chair Renee Pastor, Vice Chair William Coniam, Board Member Candice Rachal, Board Member Barb Minick, and Board Member Andrea Davis.

STAFF PRESENT:

Donna Meuse, Human Resources Director; Paige Gearhart, Human Resources Manager; Lindsey Steinhoff, Human Resources Business Partner; Jennifer Medina, Budget Manager; Julie Ralls, Accountant – Senior; Erick Martin, Accounting Manager.

PLEDGE OF ALLEGIANCE

CURRENT EVENTS REPORT

None

STAFF REPORT

None

CALL TO THE PUBLIC

None

CONSENT AGENDA

Item 1: Consideration and action pertaining to the approval of the March 2, 2022 Health Benefits Trust Fund Board Meeting Minutes.

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

REGULAR AGENDA ITEMS NOT REQUIRING A PUBLIC HEARING

Item 2: Presentation and discussion pertaining to CBIZ Consulting FY2022 3rd Quarter Report.

- Michael Barberio and Melissa Barbakoff presented CBIZ Consulting's FY2022 3rd Quarter Report, with an elaboration regarding inflation and utilization, and how Covid has caused a higher utilization trend.
- Melissa Barbakoff presented the city's pharmacy spend and rebate summary.

Item 3: Presentation and discussion pertaining to the City's unaudited Employee Healthcare and Worker's Compensation Self Insurance Funds Financial Report for FY2022 3rd Quarter.

- Andrea Davis, Finance Director, presented the FY2022 3rd Quarter Financial Reports.
- Chairman Pastor requested a total number of Workers' Compensation claims settled for FY2022 through 3rd Quarter. Michelle Casciato will follow up on this request.

OTHER BUSINESS

ADJOURNMENT

Board Member Coniam made a motion to adjourn the meeting. Board Member Davis seconded the motion. Motion passed. Hearing no further business, Chairperson Renee Pastor adjourned the Health Benefits Trust Fund meeting at 4:41 p.m.

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Renee Pastor, Chair
Health Benefits Trust Fund Board

CITY OF SURPRISE
Health Benefits Trust fund Board Meeting

Council Meeting Date: August 24, 2022

Submitting Department: Finance
Staff Recommendations: None

Contact Person: Donna Meuse, Human Resources Director
District: Citywide

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

Agenda Wording:
Presentation and discussion pertaining to CBIZ Consulting FY2022 4th Quarter Report.

Motion:
None. Presentation and discussion only.

Background:
CBIZ Consulting will present the 4th Quarter self-funded medical, dental, and vision report for plan year FY2022 for the City. 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. City of Surprise Medical, Dental & Vision Experience 06 22
2. 2021-2022 City of Surprise PBM Summary thru June 2022

City of Surprise

Medical, Pharmacy, Dental & Vision Experience

Plan Year: *July 2021 – June 2022*

Month End: *June 2022*

Presented by your CBIZ Team

Mike Barberio, Branson Cobb, Melissa Barbakoff & Margaret Latham

our business is growing yours.

Executive Summary

Medical and Pharmacy

The experience report illustrates claims paid through the fourth quarter of the 2021-2022 plan year. While the plan year has completed there is 12 months of run that will be accounted for. The overall loss ratio through June is of 95.1% of expected claims cost and 78.9% of maximum claims cost not including run out claims. For the month of June expected claims were 99.6% of expected and 78.9% of maximum claims liability.

- Rebates through June are $298,445, there will be two more rebate periods that will be accounted for during the run-out period.
- Stop loss recoveries through June are $154,266

Claims spend by individual plan design was:

- **HMO represents 55%, $1,650.47 PEPM**
- **PPO represents 31%, $1,225.90 PEPM**
- **EPO represents 14%, $919.66 PEPM**

Run out is now completed for the 2021 plan year. Gross run out claims through June is $571,429. After rebates and stop loss recoveries that amount drops to $212,369. The overall loss ratio for the 2021/2022 plan year is 83.8% of expected and 65.7% of maximum claims liability.

The annual cost comparison analysis outlined on page 7 of the report illustrates that the 2021/2022 claims are 18.3% higher than 2020/2021 with runout still to be accounted for. Medical claims cost has increase 24.86% and pharmacy claims have increased by 3.86%.

There is one new large claimant that has exceeded the $100,000 claims threshold. The large claimants increased from 16.6% of overall claims in March to 20.6% through June. Of the 14 large claimants, three of them are driven by specialty drugs. Large claims dollars increase by $264,838 from the prior months experience. Large claimants representing 20% of overall claims is a good result for the City when benchmarking results.

Dental

Dental is running very similar to the 2020-2021 plan year. The current loss ratio with 12 months of claims is 88%. Historically, the City of Surprise has higher claims the first quarter and then claim usage begins to come down.

Vision

Vision claims have followed similar utilization patterns from prior years. Vision claims through June the loss ratio is 93.4%.

City of Surprise

Paid Claims and Administration

Plan Year: July 2021 to June 2022 (as of June 2022)

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-21	795	$ 1,002,888	$ 1,209,887	$ 322,951	$ 195,921	$ -	$ 1,003	$ 7,035	$ 1,721	$ -	$ 528,630	$ 109,184	$ 637,814	52.7%	43.7%	$418.50	$246.44	$664.94	$664.94	$802.28
Aug-21	799	$ 1,010,908	$ 1,218,979	$ 661,061	$ 217,018	$ -	$ 1,090	$ 7,102	$ 1,629	$ -	$ 887,900	$ 109,734	$ 997,634	87.8%	72.8%	$839.65	$271.61	$1,111.26	$1,111.26	$1,248.60
Sep-21	803	$ 1,016,566	$ 1,225,523	$ 739,246	$ 218,170	$ -	$ 278	$ 7,082	$ 956	$ -	$ 965,732	$ 110,285	$ 1,076,017	95.0%	78.8%	$930.96	$271.69	$1,202.65	$1,202.65	$1,340.00
Oct-21	801	$ 1,011,746	$ 1,219,745	$ 841,297	$ 217,625	$ -	$ 1,408	$ 7,114	$ 3,132	$ -	$ 1,070,576	$ 110,010	$ 1,180,586	105.8%	87.8%	$1,064.86	$271.69	$1,336.55	$1,336.55	$1,473.89
Nov-21	806	$ 1,015,302	$ 1,224,074	$ 824,343	$ 249,799	$ -	$ 2,381	$ 7,094	$ 1,712	$ -	$ 1,085,328	$ 110,696	$ 1,196,024	106.9%	88.7%	$1,036.64	$309.92	$1,346.56	$1,346.56	$1,483.90
Dec-21	809	$ 1,015,903	$ 1,225,001	$ 811,101	$ 203,750	$ -	$ 1,600	$ 7,067	$ 1,567	$ -	$ 1,025,085	$ 111,108	$ 1,136,193	100.9%	83.7%	$1,015.25	$251.85	$1,267.10	$1,267.10	$1,404.44
Jan-22	811	$ 1,019,147	$ 1,228,640	$ 690,819	$ 207,592	$ (149,160)	$ 1,304	$ 7,158	$ 1,576	$ -	$ 759,288	$ 111,383	$ 870,671	74.5%	61.8%	$864.19	$255.97	$936.24	$936.24	$1,073.58
Feb-22	813	$ 1,015,971	$ 1,225,080	$ 914,393	$ 212,279	$ -	$ 1,788	$ 7,161	$ 1,574	$ -	$ 1,137,194	$ 111,656	$ 1,248,850	111.9%	92.8%	$1,137.66	$261.11	$1,398.76	$1,398.76	$1,536.10
Mar-22	815	$ 1,019,699	$ 1,229,209	$ 902,985	$ 285,791	$ -	$ 1,509	$ 7,123	$ 1,571	$ -	$ 1,198,978	$ 111,930	$ 1,310,908	117.6%	97.5%	$1,120.48	$350.66	$1,471.14	$1,471.14	$1,608.48
Apr-22	826	$ 1,028,430	$ 1,240,012	$ 803,928	$ 259,898	$ (149,285)	$ (1,929)	$ 7,243	$ 1,416	$ (31,405)	$ 889,867	$ 113,441	$ 1,003,308	86.5%	71.8%	$981.43	$314.65	$1,115.34	$1,077.32	$1,214.66
May-22	827	$ 1,028,803	$ 1,240,633	$ 877,548	$ 199,590	$ -	$ 1,618	$ 7,217	$ -	$ (46,083)	$ 1,039,891	$ 113,578	$ 1,153,469	101.1%	83.8%	$1,071.81	$241.34	$1,313.15	$1,257.43	$1,394.76
Jun-22	832	$ 1,032,299	$ 1,245,141	$ 818,250	$ 273,532	$ -	$ 3,122	$ 7,190	$ 2,991	$ (76,779)	$ 1,028,306	$ 114,266	$ 1,142,572	99.6%	82.6%	$999.46	$328.76	$1,328.23	$1,235.94	$1,373.28
Total	**9,737**	**$ 12,217,662**	**$ 14,731,923**	**$ 9,207,920**	**$ 2,740,965**	**$ (298,445)**	**$ 15,171**	**$ 85,585**	**$ 19,845**	**$ (154,266)**	**$ 11,616,775**	**$ 1,337,272**	**$ 12,954,047**	**95.1%**	**78.9%**	**$958.05**	**$281.50**	**$1,208.90**	**$1,193.05**	**$1,330.39**
Avg	**811**																			

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	$51.25	$51.25	$51.25	$51.25	$51.25	$51.25	$51.25	$51.25	$51.25
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	**$137.70**	**$137.70**	**$137.70**	**$137.15**	**$137.15**	**$137.15**	**$137.15**	**$137.15**	**$137.15**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$502.79**	**$1,143.26**	**$1,655.63**	**$525.26**	**$1,187.64**	**$1,717.60**	**$462.33**	**$1,061.80**	**$1,541.40**
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 2021 to June 2022 (as of June 2022)

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	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-21	272	$ 326,593	$ 405,759	$ 166,590	$ 32,987	$ -	$ 199,576	$ 37,454	$ 237,031	61.1%	49.2%	$612.46	$121.27	$733.74	$871.44
Aug-21	275	$ 329,255	$ 409,190	$ 177,382	$ 58,514	$ -	$ 235,896	$ 37,868	$ 273,763	71.6%	57.6%	$645.02	$212.78	$857.80	$995.50
Sep-21	280	$ 334,074	$ 415,336	$ 216,023	$ 50,433	$ -	$ 266,456	$ 38,556	$ 305,012	79.8%	64.2%	$771.51	$180.12	$951.63	$1,089.33
Oct-21	277	$ 330,773	$ 411,194	$ 310,008	$ 48,163	$ -	$ 358,170	$ 38,143	$ 396,313	108.3%	87.1%	$1,119.16	$173.87	$1,293.03	$1,430.73
Nov-21	279	$ 333,956	$ 415,045	$ 293,928	$ 67,513	$ -	$ 361,441	$ 38,418	$ 399,859	108.2%	87.1%	$1,053.51	$241.98	$1,295.49	$1,433.19
Dec-21	280	$ 334,459	$ 415,762	$ 306,793	$ 54,044	$ -	$ 360,837	$ 38,556	$ 399,393	107.9%	86.8%	$1,095.69	$193.02	$1,288.70	$1,426.40
Jan-22	280	$ 335,099	$ 416,473	$ 216,841	$ 64,052	$ -	$ 280,894	$ 38,556	$ 319,450	83.8%	67.4%	$774.43	$228.76	$1,003.19	$1,140.89
Feb-22	279	$ 330,113	$ 410,783	$ 204,166	$ 53,848	$ -	$ 258,014	$ 38,418	$ 296,432	78.2%	62.8%	$731.78	$193.00	$924.78	$1,062.48
Mar-22	278	$ 330,763	$ 411,344	$ 236,246	$ 63,833	$ -	$ 300,079	$ 38,281	$ 338,360	90.7%	73.0%	$849.81	$229.62	$1,079.42	$1,217.12
Apr-22	282	$ 332,774	$ 414,215	$ 319,613	$ 68,187	$ (31,405)	$ 356,395	$ 38,831	$ 395,226	107.1%	86.0%	$1,133.38	$241.80	$1,375.18	$1,401.51
May-22	282	$ 334,439	$ 416,061	$ 225,763	$ 61,364	$ (33,488)	$ 253,639	$ 38,831	$ 292,471	75.8%	61.0%	$800.58	$217.60	$1,018.18	$1,037.13
Jun-22	286	$ 339,397	$ 422,200	$ 388,741	$ 77,200	$ (51,870)	$ 414,072	$ 39,382	$ 453,454	122.0%	98.1%	$1,359.24	$269.93	$1,629.17	$1,585.50
Total	**3,350**	**$ 3,991,694**	**$ 4,963,361**	**$ 3,062,093**	**$ 700,138**	**$ (116,762)**	**$ 3,645,469**	**$ 461,295**	**$ 4,106,764**	**91.3%**	**73.4%**	**$914.06**	**$209.00**	**$1,123.05**	**$1,225.90**
Avg	**279**														

Administrative Fees	PPO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$51.25	$51.25	$51.25
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	**$137.70**	**$137.70**	**$137.70**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$502.79**	**$1,143.26**	**$1,655.63**
Maximum Liability (ICAP)	**$717.77**	**$1,428.05**	**$1,996.26**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	82	57	133	272
August	84	57	134	275
September	87	57	136	280
October	86	56	135	277
November	87	54	138	279
December	88	54	138	280
January	87	55	138	280
February	89	57	133	279
March	87	57	134	278
April	91	57	134	282
May	90	56	136	282
June	91	57	138	286
Totals	**1,049**	**674**	**1,627**	**3,350**

City of Surprise

Paid Claims and Administration

Plan Year: July 2021 to June 2022 (as of June 2022)

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	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-21	366	$ 502,516	$ 605,106	$ 121,994	$ 114,783	$ -	$ 236,777	$ 50,197	$ 286,974	47.1%	39.1%	$333.32	$313.61	$646.93	$784.08
Aug-21	366	$ 503,576	$ 606,262	$ 432,244	$ 140,859	$ -	$ 573,103	$ 50,197	$ 623,300	113.8%	94.5%	$1,180.99	$384.86	$1,565.85	$1,703.00
Sep-21	362	$ 500,150	$ 601,900	$ 472,538	$ 118,337	$ -	$ 590,876	$ 49,648	$ 640,524	118.1%	98.2%	$1,305.35	$326.90	$1,632.25	$1,769.40
Oct-21	361	$ 497,108	$ 598,427	$ 400,212	$ 118,765	$ -	$ 518,978	$ 49,511	$ 568,489	104.4%	86.7%	$1,108.62	$328.99	$1,437.61	$1,574.76
Nov-21	359	$ 493,010	$ 593,648	$ 422,138	$ 156,846	$ -	$ 578,984	$ 49,237	$ 628,221	117.4%	97.5%	$1,175.87	$436.90	$1,612.77	$1,749.92
Dec-21	358	$ 490,763	$ 591,041	$ 393,651	$ 103,027	$ -	$ 496,677	$ 49,100	$ 545,777	101.2%	84.0%	$1,099.58	$287.78	$1,387.37	$1,524.52
Jan-22	357	$ 490,900	$ 591,034	$ 316,455	$ 99,959	$ -	$ 416,414	$ 48,963	$ 465,376	84.8%	70.5%	$886.43	$280.00	$1,166.42	$1,303.57
Feb-22	356	$ 489,182	$ 589,005	$ 632,207	$ 134,686	$ -	$ 766,893	$ 48,825	$ 815,718	156.8%	130.2%	$1,775.86	$378.33	$2,154.19	$2,291.34
Mar-22	357	$ 489,178	$ 589,157	$ 529,248	$ 132,549	$ -	$ 661,797	$ 48,963	$ 710,759	135.3%	112.3%	$1,482.49	$371.29	$1,853.77	$1,990.92
Apr-22	358	$ 490,365	$ 590,608	$ 418,371	$ 133,966	$ -	$ 552,337	$ 49,100	$ 601,437	112.6%	93.5%	$1,168.63	$374.21	$1,542.84	$1,679.99
May-22	357	$ 489,708	$ 589,734	$ 588,252	$ 121,491	$ (12,595)	$ 697,148	$ 48,963	$ 746,111	142.4%	118.2%	$1,647.76	$340.31	$1,988.08	$2,089.95
Jun-22	355	$ 486,140	$ 585,532	$ 318,577	$ 141,788	$ (24,909)	$ 435,455	$ 48,688	$ 484,143	89.6%	74.4%	$897.40	$399.40	$1,296.80	$1,363.78
Total	**4,312**	**$ 5,922,596**	**$ 7,131,455**	**$ 5,045,887**	**$ 1,517,056**	**$ (37,504)**	**$ 6,525,439**	**$ 591,391**	**$ 7,116,829**	**110.2%**	**91.5%**	**$1,170.20**	**$351.82**	**$1,522.02**	**$1,650.47**
Avg	**359**														

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$51.25	$51.25	$51.25
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	**$137.15**	**$137.15**	**$137.15**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$525.26**	**$1,187.64**	**$1,717.60**
Maximum Liability (ICAP)	**$729.38**	**$1,451.31**	**$2,028.86**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	72	76	218	366
August	72	74	220	366
September	70	72	220	362
October	72	70	219	361
November	73	69	217	359
December	73	70	215	358
January	71	71	215	357
February	71	71	214	356
March	72	72	213	357
April	72	73	213	358
May	72	71	214	357
June	73	69	213	355
Totals	**863**	**858**	**2,591**	**4,312**

City of Surprise
Paid Claims and Administration
Plan Year: July 2021 to June 2022 (as of June 2022)
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	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-21	157	$ 173,778	$ 199,023	$ 34,367	$ 48,151	$ -	$ 82,518	$ 21,533	$ 104,051	47.5%	41.5%	$218.90	$306.69	$525.60	$662.75
Aug-21	158	$ 178,077	$ 203,527	$ 51,435	$ 17,645	$ -	$ 69,080	$ 21,670	$ 90,750	38.8%	33.9%	$325.54	$111.68	$437.21	$574.36
Sep-21	161	$ 182,342	$ 208,287	$ 50,684	$ 49,400	$ -	$ 100,084	$ 22,081	$ 122,165	54.9%	48.1%	$314.81	$306.83	$621.64	$758.79
Oct-21	163	$ 183,866	$ 210,123	$ 131,076	$ 50,697	$ -	$ 181,773	$ 22,355	$ 204,129	98.9%	86.5%	$804.15	$311.02	$1,115.17	$1,252.32
Nov-21	168	$ 188,336	$ 215,382	$ 108,277	$ 25,440	$ -	$ 133,716	$ 23,041	$ 156,758	71.0%	62.1%	$644.50	$151.43	$795.93	$933.08
Dec-21	171	$ 190,682	$ 218,197	$ 110,657	$ 46,679	$ -	$ 157,336	$ 23,453	$ 180,789	82.5%	72.1%	$647.12	$272.98	$920.09	$1,057.24
Jan-22	174	$ 193,148	$ 221,133	$ 157,523	$ 43,581	$ -	$ 201,104	$ 23,864	$ 224,968	104.1%	90.9%	$905.30	$250.46	$1,155.77	$1,292.92
Feb-22	178	$ 196,676	$ 225,292	$ 78,020	$ 23,745	$ -	$ 101,765	$ 24,413	$ 126,178	51.7%	45.2%	$438.32	$133.40	$571.71	$708.86
Mar-22	180	$ 199,759	$ 228,708	$ 137,491	$ 89,409	$ -	$ 226,900	$ 24,687	$ 251,587	113.6%	99.2%	$763.84	$496.72	$1,260.56	$1,397.71
Apr-22	186	$ 205,290	$ 235,189	$ 65,944	$ 57,745	$ -	$ 123,690	$ 25,510	$ 149,200	60.3%	52.6%	$354.54	$310.46	$665.00	$802.15
May-22	188	$ 204,656	$ 234,837	$ 63,533	$ 16,735	$ -	$ 80,268	$ 25,784	$ 106,052	39.2%	34.2%	$337.94	$89.02	$426.96	$564.11
Jun-22	191	$ 206,763	$ 237,409	$ 110,932	$ 54,544	$ -	$ 165,476	$ 26,196	$ 191,671	80.0%	69.7%	$580.79	$285.57	$866.37	$1,003.52
Total	**2,075**	**$ 2,303,372**	**$ 2,637,106**	**$ 1,099,940**	**$ 523,771**	**$ -**	**$ 1,623,710**	**$ 284,586**	**$ 1,908,297**	**70.5%**	**61.6%**	**$530.09**	**$252.42**	**$782.51**	**$919.66**
Avg	**173**														

Administrative Fees	HMO Plan		
	Employee	Emp + 1 Dep	EE + Family
Administration	$51.25	$51.25	$51.25
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	**$137.15**	**$137.15**	**$137.15**

Claim Expenses	Employee	Emp + 1 Dep	EE + Family
Expected Liability	**$462.33**	**$1,061.80**	**$1,541.40**
Maximum Liability (ICAP)	**$614.12**	**$1,221.96**	**$1,708.26**

Number of Enrollees by Month				
Month	EE	EE + 1	EE + Fam	Total
July	53	23	81	157
August	50	24	84	158
September	49	27	85	161
October	50	28	85	163
November	53	28	87	168
December	56	26	89	171
January	58	26	90	174
February	60	27	91	178
March	60	27	93	180
April	63	28	95	186
May	66	29	93	188
June	67	32	92	191
Totals	**685**	**325**	**1,065**	**2,075**

City of Surprise

Paid Claims and Administration

Plan Year: July 2020 to June 2021 (as of June 2022)

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	$ 206,976	$ -	$ 760	$ 6,988	$ 1,846	$ -	$ 514,988	$ 105,420	$ 620,408	54.6%	42.8%	$396.92	$266.72	$663.64	$663.64	$799.49
Aug-20	774	$ 938,912	$ 1,197,241	$ 636,398	$ 216,421	$ -	$ 1,026	$ 6,959	$ 1,783	$ -	$ 862,586	$ 105,148	$ 967,735	91.9%	72.0%	$834.84	$279.61	$1,114.45	$1,114.45	$1,250.30
Sep-20	782	$ 944,205	$ 1,204,302	$ 437,593	$ 338,591	$ -	$ 1,444	$ 6,982	$ 1,771	$ -	$ 786,381	$ 106,235	$ 892,615	83.3%	65.3%	$572.62	$432.98	$1,005.60	$1,005.60	$1,141.45
Oct-20	781	$ 943,305	$ 1,203,191	$ 461,606	$ 277,626	$ -	$ 1,097	$ 6,988	$ 1,755	$ -	$ 749,072	$ 106,101	$ 855,173	79.4%	62.3%	$603.64	$355.47	$959.12	$959.12	$1,094.97
Nov-20	780	$ 946,776	$ 1,206,512	$ 460,053	$ 209,716	$ -	$ 1,088	$ 7,014	$ 1,758	$ -	$ 679,629	$ 105,962	$ 785,592	71.8%	56.3%	$602.45	$268.87	$871.32	$871.32	$1,007.17
Dec-20	781	$ 946,386	$ 1,206,052	$ 598,192	$ 182,483	$ -	$ 1,167	$ 7,038	$ 1,737	$ -	$ 790,618	$ 106,098	$ 896,716	83.5%	65.6%	$778.66	$233.65	$1,012.32	$1,012.32	$1,148.16
Jan-21	785	$ 949,365	$ 1,209,970	$ 624,716	$ 196,363	$ (133,529)	$ 1,130	$ 7,014	$ 1,727	$ -	$ 697,422	$ 106,641	$ 804,063	73.5%	57.6%	$808.39	$250.14	$888.44	$888.44	$1,024.28
Feb-21	782	$ 948,023	$ 1,207,791	$ 573,157	$ 221,134	$ -	$ 1,227	$ 7,041	$ 1,727	$ (1,092)	$ 803,194	$ 106,234	$ 909,428	84.7%	66.5%	$745.72	$282.78	$1,028.50	$1,027.10	$1,162.95
Mar-21	780	$ 942,879	$ 1,201,328	$ 1,180,234	$ 190,143	$ -	$ 1,013	$ 6,953	$ 1,646	$ (435,334)	$ 944,655	$ 105,962	$ 1,050,617	100.2%	78.6%	$1,525.44	$243.77	$1,769.22	$1,211.10	$1,346.94
Apr-21	781	$ 944,975	$ 1,204,133	$ 892,114	$ 195,045	$ (125,975)	$ 1,410	$ 6,950	$ 1,613	$ (10,753)	$ 960,403	$ 106,100	$ 1,066,503	101.6%	79.8%	$1,155.04	$249.74	$1,243.48	$1,229.71	$1,365.56
May-21	781	$ 944,328	$ 1,203,232	$ 562,968	$ 198,684	$ -	$ 988	$ 7,000	$ 1,722	$ (24,491)	$ 746,871	$ 106,099	$ 852,970	79.1%	62.1%	$733.26	$254.40	$987.66	$956.30	$1,092.15
Jun-21	789	$ 949,477	$ 1,210,362	$ 656,418	$ 202,023	$ -	$ 1,081	$ 7,026	$ 1,704	$ (112,846)	$ 755,407	$ 107,185	$ 862,592	79.6%	62.4%	$844.40	$256.05	$1,100.45	$957.42	$1,093.27
Total	**9,372**	**$ 11,341,331**	**$ 14,455,998**	**$ 7,381,869**	**$ 2,635,207**	**$ (259,504)**	**$ 13,430**	**$ 83,953**	**$ 20,788**	**$ (584,516)**	**$ 9,291,227**	**$ 1,273,185**	**$ 10,564,411**	**81.9%**	**64.3%**	**$800.26**	**$281.18**	**$1,053.75**	**$991.38**	**$1,127.23**
Avg	**781**																			

BCBS and Optum Rx Runout

Month	Paid Medical	Paid Rx	Optum Rx Rebates*	Blue Card Claims Expense	Capitation (Chiro FFS Costs)	Stop Loss Recovery	Total Paid Claims
Jul-21	$ 232,051	$ 135	$ (168,260)	$ 233	$ (26)	$ (4,148)	$ 59,985
Aug-21	$ 224,226	$ 3,280	$ -	$ 119	$ (15)	$ -	$ 227,611
Sep-21	$ 69,645	$ 203	$ -	$ 57	$ (21)	$ (557)	$ 69,328
Oct-21	$ 28,027	$ -	$ (192,507)	$ (4)	$ -	$ 72	$ (164,411)
Nov-21	$ 8,219	$ 237	$ -	$ 4	$ -	$ -	$ 8,460
Dec-21	$ 4,289	$ 40	$ -	$ -	$ -	$ -	$ 4,329
Jan-22	$ 2,376	$ 57	$ -	$ 2,011	$ -	$ -	$ 4,444
Feb-22	$ (7,632)	$ -	$ -	$ -	$ -	$ -	$ (7,632)
Mar-22	$ 2,812	$ -	$ -	$ 40	$ -	$ -	$ 2,851
Apr-22	$ 904	$ -	$ -	$ 5	$ -	$ -	$ 909
May-22	$ 1,383	$ -	$ -	$ -	$ -	$ -	$ 1,383
Jun-22	$ 5,128	$ -	$ -	$ (15)	$ -	$ -	$ 5,113
Total	**$ 571,429**	**$ 3,951**	**$ (360,767)**	**$ 2,450**	**$ (62)**	**$ (4,632)**	**$ 212,369**

2020-2021 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
$ 10,092,743	$ (589,148)	$ 9,503,595	$ 1,273,185	$ 10,776,780	83.8%	65.7%	$ 1,149.89

Specific Stoploss 12/24 $250,000 ISL

Aggregate Stoploss (125%)

City of Surprise

Plan Year: July 2021 to June 2022 (as of June 2022)

Annual Cost Comparison Analysis

Incurred and Paid - 2020/2021 vs. 2021/2022

Cost Categories	2020/2021 with Runout	PEPM Costs	2021/2022 Estimated Annual*	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$8,112,363	$865.60	$10,128,712	$1,040.23	24.86%	$2,016,349	20.2%	$174.63
Rx Claims Costs**	$2,639,158	$281.60	$2,740,965	$281.50	3.86%	$101,807	0.0%	($0.10)
Rx Rebates	($511,185)	($54.54)	($596,890)	($61.30)	16.77%	($85,705)	12.4%	($6.76)
Blue Card, Captitation Expenses, Misc and Value Based Services	$120,559	$12.86	$120,601	$12.39	0.03%	$42	-3.7%	($0.48)
Stop Loss Recoveries***	($589,148)	($62.86)	($154,266)	($15.84)	n/a	$434,881	n/a	$47.02
Admin Fees	$1,273,185	$135.85	$1,337,272	$137.34	5.03%	$64,087	1.1%	$1.49
Total Costs	**$11,044,932**	**$1,178.50**	**$13,576,394**	**$1,394.31**	**22.9%**	**$2,531,462**	**18.3%**	**$215.81**

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	**$1,201.50**	**0.1%**
2020/2021	**$1,178.50**	**-1.9%**
2021/2022	**$1,394.31**	**18.3%**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,372	9,737	3.89%	365

***2021/2022 Medical Claims Costs includes a 10% completion factor**

***2021/2022 Medical Claims Costs includes an escalator load for participants who have not met deductibles**

*****Stop Loss Recoveries are not annualized**

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

Cost Categories	2019/2020 with Runout	PEPM Costs	2020/2021 with Runout	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Medical Claims Costs*	$8,575,820	$933.17	$8,112,363	$865.60	-5.40%	($463,457)	-7.2%	($67.57)
Rx Claims Costs	$1,958,050	$213.06	$2,639,158	$281.60	34.79%	$681,108	32.2%	$68.54
Rx Rebates	($494,679)	($53.83)	($511,185)	($54.54)	3.34%	($16,506)	1.3%	($0.72)
Blue Card, Captitation Expenses, Misc and Value Based Services	$121,600	$13.23	$120,559	$12.86	-0.86%	($1,041)	-2.8%	($0.37)
Stop Loss Recoveries***	($285,777)	($31.10)	($589,148)	($62.86)	n/a	($303,371)	n/a	($31.77)
Admin Fees	$1,166,811	$126.97	$1,273,185	$135.85	9.12%	$106,374	7.0%	$8.88
Total Costs	**$11,041,825**	**$1,201.50**	**$11,044,932**	**$1,178.50**	**0.0%**	**$3,107**	**-1.9%**	**($23.00)**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,190	9,372	1.98%	182

***2020/2021 Medical Claims Costs includes a 2% completion factor**

*****Stop Loss Recoveries are not annualized**

City of Surprise

Blue Cross Blue Shield - Large Claims over $100k

Plan Year: July 2021 to June 2022 (as of June 2022)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Month	Previous Month's YTD Paid Claims	Change from Prior Month's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
1	E002	N	Active	PPO	$346,497	$0	$346,497	$314,375	$32,122	100.0%	($96,497)	$250,000
2	C014	Y	Active	HMO	$326	$287,178	$287,504	$262,595	$24,909	100.0%	($37,504)	$250,000
3	D014	Y	Active	PPO	$263,732	$6,533	$270,265	$250,518	$19,747	100.0%	($20,265)	$250,000
4	C006	Y	Active	EPO	$812	$196,918	$197,730	$172,062	$25,668	79.1%		$197,730
5	C011	Y	Active	HMO	$152,987	$16,835	$169,822	$167,380	$2,442	67.9%		$169,822
6	E004	N	Active	PPO	$2,599	$166,415	$169,015	$168,894	$120	67.6%		$169,015
7	E015	N	Active	HMO	$167,527	$0	$167,527	$126,288	$41,239	67.0%		$167,527
8	C018	Y	Active	HMO	$131,535	$19,026	$150,561	$149,303	$1,258	60.2%		$150,561
9	E003	N	Active	PPO	$125,813	$114	$125,926	$125,787	$139	50.4%		$125,926
10	E010	N	Active	HMO	$113,938	$8,281	$122,219	$120,535	$1,684	48.9%		$122,219
11	E009	N	Termed	HMO	$118,623	$184	$118,807	$118,807	$0	47.5%		$118,807
12	E006	N	Active	EPO	$116,080	$1	$116,081	$115,716	$365	46.4%		$116,081
13	E016	N	Active	PPO	$113,591	$1,401	$114,992		$114,992	46.0%		$114,992
14	A010	Y	Active	HMO	$98,155	$2,535	$100,690	$100,539	$152	40.3%		$100,690
				Total	$1,752,216	$705,421	$2,457,637	$2,192,799	$264,838		($154,266)	$2,303,370

Percentage of Large Claims vs. Medical & Rx Claims	20.6%

City of Surprise
Blue Cross Blue Shield - Large Claims over $50k
Plan Year: July 2020 to June 2021 (as of June 2022)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Month	Previous Month's YTD Paid Claims	Change from Prior Month's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
1	C018	Y	Active	HMO	$701,453	$12,499	$713,952	$713,952	$0	100.0%	($463,952)	$250,000
2	D009	N	Active	PPO	$375,196	$0	$375,196	$375,196	$0	100.0%	($125,196)	$250,000
3	D002	N	Active	HMO	$3,714	$208,784	$212,498	$212,498	$0	85.0%		$212,498
4	A010	Y	Active	HMO	$187,928	$22,042	$209,970	$209,970	$0	84.0%		$209,970
5	D014	N	Active	HMO	$173,084	$5,294	$178,378	$178,378	$0	71.4%		$178,378
6	C006	Y	Active	EPO	$1,186	$160,689	$161,875	$161,875	$0	64.7%		$161,875
7	D021	N	Active	HMO	$161,069.36	$155.78	$161,225	$161,225	$0	64.5%		$161,225
8	C003	Y	Active	HMO	$101,921.85	$43,183.47	$145,105	$145,105	$0	58.0%		$145,105
9	C014	Y	Active	HMO	$430.80	$130,210.67	$130,641	$130,641	$0	52.3%		$130,641
10	PY 16-17 #26	Y	Termed 5/21	HMO	$6,295.36	$115,086.31	$121,382	$121,382	$0	48.6%		$121,382
11	D007	N	Termed 1/21	PPO	$90,127.24	$7,182.79	$97,310	$97,310	$0	38.9%		$97,310
12	D015	N	Active	PPO	$94,950.33	$26.49	$94,977	$94,977	$0	38.0%		$94,977
13	D003	N	Active	PPO	$1,470.26	$92,581.20	$94,051	$94,051	$0	37.6%		$94,051
14	A007	Y	Active	HMO	$1,969.09	$91,188.06	$93,157	$93,157	$0	37.3%		$93,157
15	A023	Y	Active	HMO	$31,217.07	$58,756.10	$89,973	$89,973	$0	36.0%		$89,973
16	D011	N	Active	PPO	$76,520.16	$2,740.14	$79,260	$79,260	$0	31.7%		$79,260
17	D001	N	Termed 8/20	HMO	$76,058.37	$35.70	$76,094	$76,094	$0	30.4%		$76,094
18	D010	N	Active	HMO	$4,242.22	$70,848.77	$75,091	$75,091	$0	30.0%		$75,091
19	D012	N	Termed 5/22	PPO	$6,013.44	$66,822.32	$72,836	$72,836	$0	29.1%		$72,836
20	A018	Y	Termed 7/22	HMO	$1,855.10	$68,695.37	$70,550	$70,550	$0	28.2%		$70,550
21	D008	N	Active	PPO	$70,550.31	$0.00	$70,550	$70,550	$0	28.2%		$70,550
22	D017	N	Active	PPO	$68,833.51	$1,637.27	$70,471	$70,471	$0	28.2%		$70,471
23	D016	N	Termed 6/21	HMO	$68,098.51	$0.00	$68,099	$67,011	$1,088	27.2%		$68,099

City of Surprise

Blue Cross Blue Shield - Large Claims over $50k

Plan Year: July 2020 to June 2021 (as of June 2022)

Claimant	Unique ID	Prior Year Large Claimant (Y/N)	Enrollment Status	Plan	Medical Paid Claims	Rx Paid Claims	Current YTD Paid Claims through Month	Previous Month's YTD Paid Claims	Change from Prior Month's Claims	% of $250K ISL Limit	Stop Loss Reimbursement	Net Paid after SL Reimbursements
24	A025	Y	Active	PPO	$55,614.98	$6,223.42	$61,838	$61,838	$0	24.7%		$61,838
25	D018	N	Active	HMO	$2,215.65	$55,857.83	$58,073	$58,073	$0	23.2%		$58,073
26	B010	Y	Active	PPO	$30,347.24	$27,057.53	$57,405	$57,405	$0	23.0%		$57,405
27	B015	Y	Active	HMO	$4,628.22	$52,434.83	$57,063	$57,063	$0	22.8%		$57,063
28	D004	N	Active	PPO	$56,177.80	$170.23	$56,348	$56,348	$0	22.5%		$56,348
29	D005	N	Active	PPO	$55,978.47	$322.71	$56,301	$56,301	$0	22.5%		$56,301
30	D019	N	Active	PPO	$54,216.78	$488.82	$54,706	$54,706	$0	21.9%		$54,706
31	D006	N	Active	HMO	$54,103.91	$98.98	$54,203	$54,203	$0	21.7%		$54,203
32	D020	N	Termed 6/22	PPO	$53,013.27	$557.88	$53,571	$53,571	$0	21.4%		$53,571
33	D013	N	Active	EPO	$961.80	$49,244.25	$50,206	$50,206	$0	20.1%		$50,206
				Total	$2,671,443	$1,350,914	$4,022,356	$4,021,269	$1,088		($589,148)	$3,433,209

Percentage of Large Claims vs. Medical & Rx Claims	40.2%

Dental Reports

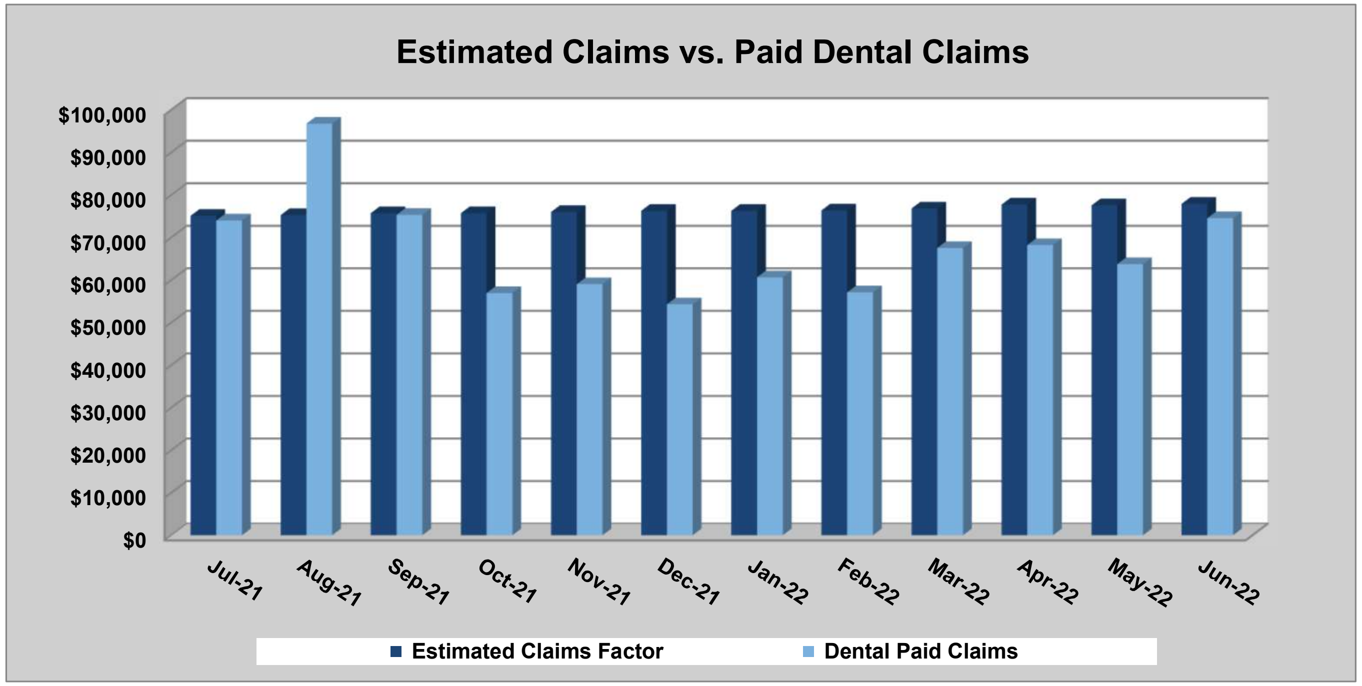
City of Surprise
Delta Dental Self Funded Paid Claims
Plan Year: July 2021 to June 2022 (as of June 2022)

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-21	821	$75,072	$2,915	$73,986	$76,900	98.6%	$90.12	$93.67
Aug-21	823	$75,255	$2,922	$96,758	$99,679	128.6%	$117.57	$121.12
Sep-21	828	$75,712	$2,939	$75,316	$78,256	99.5%	$90.96	$94.51
Oct-21	828	$75,712	$2,939	$56,931	$59,871	75.2%	$68.76	$72.31
Nov-21	831	$75,987	$2,950	$59,014	$61,964	77.7%	$71.02	$74.57
Dec-21	834	$76,261	$2,961	$54,283	$57,244	71.2%	$65.09	$68.64
Jan-22	834	$76,261	$2,961	$60,631	$63,592	79.5%	$72.70	$76.25
Feb-22	835	$76,352	$2,964	$57,089	$60,054	74.8%	$68.37	$71.92
Mar-22	840	$76,810	$2,982	$67,522	$70,504	87.9%	$80.38	$83.93
Apr-22	850	$77,724	$3,018	$68,205	$71,223	87.8%	$80.24	$83.79
May-22	848	$77,541	$3,010	$63,732	$66,743	82.2%	$75.16	$78.71
Jun-22	852	$77,907	$3,025	$74,531	$77,555	95.7%	$87.48	$91.03
Total	**10,024**	**$916,595**	**$35,585**	**$807,999**	**$843,584**	**88.2%**	**$80.61**	**$84.16**
Avg PEPM Enrollment	835							

Admin Fees	Employee
Administration	$3.55

Claim Expenses	
Estimated Claim Factor	$91.44

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



City of Surprise
MetLife Dental Claims
Plan Year: July 2021 to June 2022 (as of June 2022)

Annual Cost Comparison Analysis 2020/2021 vs. 2021/2022

Cost Categories	2020/2021 Annual Costs	PEPM Costs	2021/2022 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims*	$803,660	$83.30	$807,999	$80.61	0.5%	$4,339	-3.2%	($2.69)
Admin Fees	$34,239	$3.55	$35,585	$3.55	3.9%	$1,346	0.0%	$0.00
Total Costs	**$837,899**	**$86.85**	**$843,584**	**$84.16**	**0.7%**	**$5,685**	**-3.1%**	**($2.69)**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,648	10,024	3.9%	376

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	**$68.78**	**-24.9%**
2020/2021	**$86.85**	**26.3%**
2021/2022	**$84.16**	**-3.1%**

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

Cost Categories	2019/2020 Annual Costs	PEPM Costs	2020/2021 Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Dental Claims*	$615,225	$65.23	$803,660	$83.30	30.6%	$188,435	27.7%	$18.06
Admin Fees	$33,484	$3.55	$34,239	$3.55	2.3%	$755	0.0%	($0.00)
Total Costs	**$648,709**	**$68.78**	**$837,899**	**$86.85**	**29.2%**	**$189,190**	**26.3%**	**$18.06**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,431	9,648	2.3%	217

Vision Reports

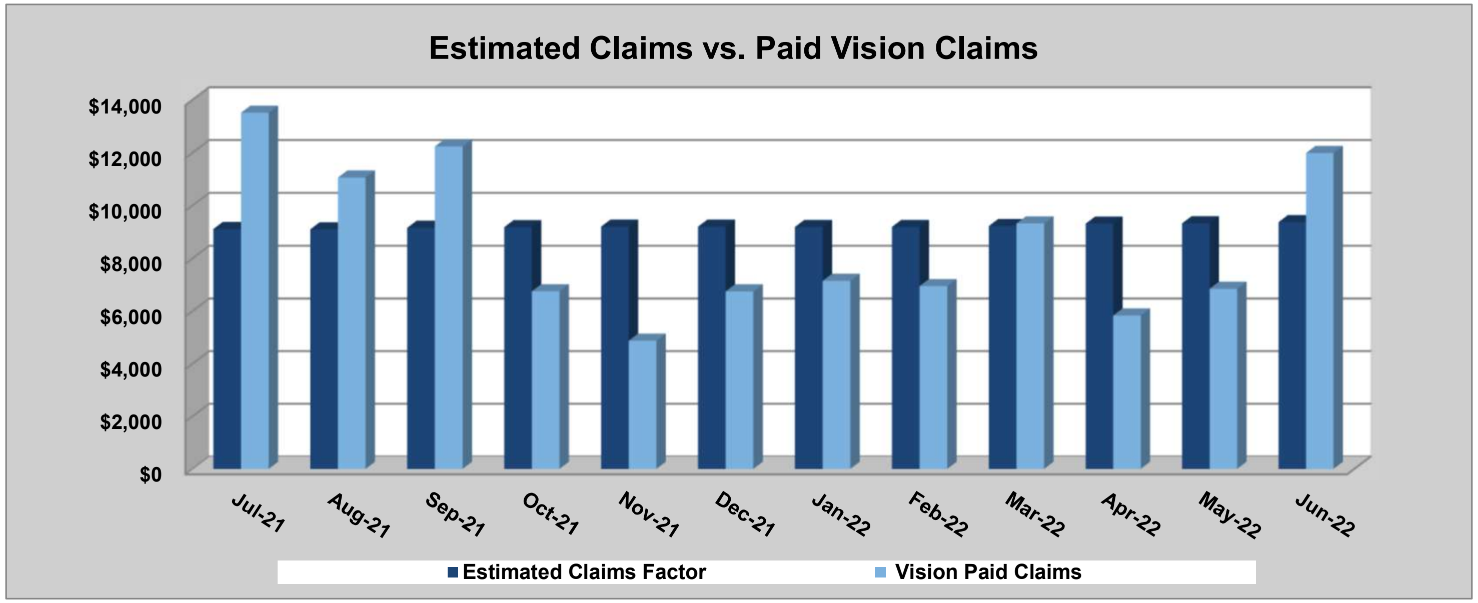
City of Surprise
Avesis Vision Self Funded Paid Claims
Plan Year: July 2021 to June 2022 (as of June 2022)

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-21	803	$9,106	$763	$13,510	$14,273	148.4%	$16.82	$17.77
Aug-21	802	$9,095	$762	$11,057	$11,819	121.6%	$13.79	$14.74
Sep-21	807	$9,151	$767	$12,236	$13,002	133.7%	$15.16	$16.11
Oct-21	809	$9,174	$769	$6,747	$7,516	73.5%	$8.34	$9.29
Nov-21	811	$9,197	$770	$4,871	$5,641	53.0%	$6.01	$6.96
Dec-21	811	$9,197	$770	$6,746	$7,516	73.3%	$8.32	$9.27
Jan-22	810	$9,185	$770	$7,145	$7,914	77.8%	$8.82	$9.77
Feb-22	810	$9,185	$770	$6,945	$7,714	75.6%	$8.57	$9.52
Mar-22	813	$9,219	$772	$9,319	$10,091	101.1%	$11.46	$12.41
Apr-22	821	$9,310	$780	$5,827	$6,607	62.6%	$7.10	$8.05
May-22	822	$9,321	$781	$6,843	$7,624	73.4%	$8.32	$9.27
Jun-22	826	$9,367	$785	$11,983	$12,768	127.9%	$14.51	$15.46
Total	**9,745**	**$110,508**	**$9,258**	**$103,227**	**$112,484**	**93.4%**	**$10.59**	**$11.54**
Avg Enrollment	**812**							

Admin Fees	Employee
Administration	$0.95

Claim Expenses	
Estimated Claim Factor	$11.34

Premium Equivalent Rates	
EE	Family
$5.16	$14.62



City of Surprise
Avesis Vision Claims
Plan Year: July 2021 to June 2022 (as of June 2022)
Annual Cost Comparison Analysis 2020/2021 vs. 2021/2022

Cost Categories	2020/2021 Costs	PEPM Costs	2021/2022 Estimated Annual Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$100,336	$10.58	$103,227	$10.59	2.9%	$2,891	0.1%	$0.01
Admin Fees	$9,010	$0.95	$9,258	$0.95	2.8%	$248	0.0%	$0.00
Total Costs	**$109,346**	**$11.53**	**$112,484**	**$11.54**	**2.9%**	**$3,138**	**0.1%**	**$0.01**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,484	9,745	2.8%	261

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	**$11.53**	**16.8%**
2021/2022	**$11.54**	**0.1%**

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

Cost Categories	2019/2020 Costs	PEPM Costs	2020/2021 Costs	PEPM Costs	% Cost Change	$ Cost Change	% PEPM Change	$ PEPM Change
Vision Claims	$83,343	$8.92	$100,336	$10.58	20.4%	$16,993	18.6%	$1.66
Admin Fees	$8,876	$0.95	$9,010	$0.95	1.5%	$134	0.0%	$0.00
Total Costs	**$92,219**	**$9.87**	**$109,346**	**$11.53**	**18.6%**	**$17,127**	**16.8%**	**$1.66**

	Annual	Annualized	% Enrollment Change	# Enrollment Change
Enrollment	9,343	9,484	1.5%	141

City of Surprise PBM Summary

January 1, 2022 – December 31, 2022

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

Prior Calendar Year - 2018

$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)

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)

Prior Calendar Year – 2020

$53.28 – Results thru March, 2020 (includes 1st Q rebate of $131,400)

$56.32 – Results thru June, 2020 (includes 1st Q & 2nd Q rebates of $120,281)

$87.82** – Results thru September, 2020 (includes 1st, 2nd & 3rd Q rebates of $132,089)

$74.55 – Results thru December, 2020 (includes 1st, 2nd, 3rd & 4th Q rebates of $125,975)

Prior Calendar Year – 2021

$84.47 – Results thru March, 2021 (includes 1st Q rebate of $168,260)

$83.48 – Results thru June, 2021 (includes 1st Q & 2nd Q rebates of $133,310)

$86.83 – Results thru September, 2021 (includes 1st, 2nd & 3rd Q rebates of $149,160)

$93.08 – Results thru December, 2021 (includes 1st, 2nd, 3rd & 4th Q estimated rebates of $152,930)

Current Calendar Year – 2022

$94.88 – Results thru March, 2022 (includes 1st Q rebate of $187,775)

$106.93 – Results thru June, 2022 (includes 1st Q Rebate & 2nd Q estimated rebates of $205,585)

$00.00– Results thru September, 2022 (includes 1st, 2nd & 3rd Q rebates of $150,000)

$00.00 – Results thru December, 2022 (includes 1st, 2nd, 3rd & 4th Q estimated rebates of $150,000)

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

Projected Rebates (CY 22 - 12 months) - $600,000

Projected Rebates Per Quarter - $150,000

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.*