

Town and BOE of Colchester
7/1/2016 - 6/30/2017 Claim Projection
Project Current Experience to End of Current Fiscal Year 6/30/2017

Month	Medical		Rx Drug		Dental		TOTAL
	Claims	Contracts	Claims	Contracts	Claims	Contracts	Claims
Jul-15	383,883	401	109,907	401	42,602	402	536,392
Aug-15	401,484	398	95,182	398	31,829	399	528,495
Sep-15	316,690	396	74,739	396	30,601	398	422,030
Oct-15	312,235	396	121,106	396	27,260	396	460,602
Nov-15	421,649	398	99,893	398	26,697	398	548,238
Dec-15	711,518	402	88,578	402	37,583	402	837,679
Jan-16	549,692	397	109,459	397	31,095	398	690,245
Feb-16	369,558	394	111,248	394	28,679	395	509,485
Mar-16	677,060	393	116,333	393	33,153	395	826,546
Apr-16	481,556	393	142,129	393	29,527	394	653,211
May-16	436,461	391	100,153	391	23,199	392	559,813
Jun-16	566,615	392	115,492	392	40,520	394	722,626
Jul-16	335,091	391	138,432	391	28,488	391	502,011
Aug-16	377,334	391	102,110	391	36,098	391	515,542
Sep-16	447,419	409	137,121	409	25,934	409	610,473
Oct-16	263,973	407	85,529	407	22,632	407	372,134
Nov-16	354,431	407	85,754	407	26,588	407	466,772
Latest 12 Paid Claims	\$5,570,707	4,747	\$1,332,336	4,747	\$363,496	4,766	\$7,266,538
less ISL Claims	\$902,562						
Net Latest 12 Paid Claims	\$4,668,145						\$6,363,976
	\$983.39	396	\$280.67	396	76.27	397	
PEPM Paid Claims	\$983.39		\$280.67		\$ 76.27		
Trend Factor	1.0472		1.1016		1.0315		
Proj. Paid PEPM 12/2016 - 6/2017	\$1,029.82		\$309.18		\$ 78.67		
Proj. Paid 12/2016 - 6/2017	\$2,933,956		\$880,861		\$224,141		
Total 7/16 - 6/17 Fiscal Year	\$4,712,203 (1)		\$1,429,807		\$363,881		
Rx Allocation	\$1,429,807		<u>n/a</u>		<u>n/a</u>		
Total Paid Projection 7/16-6/17	\$6,142,010				\$363,881		\$6,505,891
Total Paid Projection 7/16-6/17 PEPY	\$15,184				\$900		\$16,084

(1) No stop loss claims paid to date during the current fiscal year

Experience Period:	12/1/2015	-	11/30/2016	5/31/2016
Projection Period:	12/1/2016	-	6/30/2017	3/16/2017
	Trend period (months):			9.5

	<u>Medical</u>	<u>Rx Drug</u>	<u>Dental</u>
Annual Trend % (2)	6.00%	13.00%	4.00%

(2) Estimated 12-month Trends

EXPENSES	Average Employees	7/1/16 PPO/HDHP		Projected to June 30, 2017 Annual Cost
		Monthly Fees	Annual Cost	
Medical ASO Fees	405	\$23.21	\$112,661	
Dental ASO Fees	405	\$4.75	\$23,057	
Aggregate Stop-Loss	405	\$7.17	\$34,803	
Individual Stop-Loss	405	\$139.63	\$677,764	
Managed Benefits Fee	405	\$4.38	\$21,261	
Network Access Fee	405	\$32.75	\$158,956	
ACA Fees (3)	405	\$7.82	\$37,938	
Commissions			\$60,000	
Total Expenses			\$1,126,440	
Total Expected Medical/Rx/Dental Claims Liability (100%) through June 30, 2017				\$6,505,891
Maximum Medical/Rx (125%) + Expected Dental (100%) Claims Liability (4)				\$7,941,672
Total Expected Med/Rx/Dental Claims Liability (100%) plus Expenses through June 30, 2017				\$7,632,331
Maximum Medical/Rx (125%) + Expected Dental (100%) Claims Liability plus Expenses				\$9,068,112

7/1/2016 - Lockton Projection (5)

(3) Comparative Effectiveness Research (PCORI) Fee and Transitional Reinsurance Fee **\$7,930,893** Med/Rx and Dental (100%)
(4) From Anthem 7/1/2016 Final Renewal of May 4, 2016 -3.8%
(5) From 2016-17 Lockton Projections of December 22, 2015 Updated expected cost vs. final expected

**Town and BOE of Colchester
7/1/2017 - 6/30/2018 Claim Projection**

Month	Medical		Rx Drug		Dental		TOTAL Claims
	Claims	Contracts	Claims	Contracts	Claims	Contracts	
Jul-15	383,883	401	109,907	401	42,602	402	536,392
Aug-15	401,484	398	95,182	398	31,829	399	528,495
Sep-15	316,690	396	74,739	396	30,601	398	422,030
Oct-15	312,235	396	121,106	396	27,260	396	460,602
Nov-15	421,649	398	99,893	398	26,697	398	548,238
Dec-15	711,518	402	88,578	402	37,583	402	837,679
Jan-16	549,692	397	109,459	397	31,095	398	690,245
Feb-16	369,558	394	111,248	394	28,679	395	509,485
Mar-16	677,060	393	116,333	393	33,153	395	826,546
Apr-16	481,556	393	142,129	393	29,527	394	653,211
May-16	436,461	391	100,153	391	23,199	392	559,813
Jun-16	566,615	392	115,492	392	40,520	394	722,626
Jul-16	335,091	391	138,432	391	28,488	391	502,011
Aug-16	377,334	391	102,110	391	36,098	391	515,542
Sep-16	447,419	409	137,121	409	25,934	409	610,473
Oct-16	263,973	407	85,529	407	22,632	407	372,134
Nov-16	354,431	407	85,754	407	26,588	407	466,772
Latest 12 Paid Claims	\$5,570,707	4,747	\$1,332,336	4,747	\$363,496	4,766	\$7,266,538
less ISL Claims	\$902,562						
Net Latest 12 Paid Claims	\$4,668,145						\$6,363,976
	\$983.39	396	\$280.67	396	76.27	397	
PEPM Paid Claims	\$983.39		\$280.67		\$76.27		
Trend Factor	1.0967		1.2135		1.0641		
Proj. Paid PEPM 7/2017- 6/2018	\$1,078.44		\$340.59		\$81.15		
Rx Allocation	\$340.59		n/a		n/a		
Total Paid Projection 7/17-6/18 PEPY	\$17,028				\$974		\$ 18,002
Benefit Plan Adjustments	0.9631				1.0000		
Adjusted Total Paid Projection 7/17-6/18	\$6,511,063				\$388,570		\$6,899,633
Adj. Total Paid Projection 7/17-6/18 PEPY	\$16,401				\$974		\$17,375

Experience Period:	12/1/2015	-	11/30/2016	5/31/2016
Projection Period:	7/1/2017	-	6/30/2018	12/30/2017
	Trend period (months):			19.0

	Medical	Rx Drug	Dental
Annual Trend % (1)	6.00%	13.00%	4.00%
(1) Estimated 12-month trends			
Reserve \$ Estimate (IBNR)	\$487,655	\$55,650	\$16,695
(Est. base on Anthem 2015-16 Settlement)			\$560,000

EXPENSES	Projected	Estimated Renewal	Projected to June 30, 2018
	Employees	7/1/2017 Monthly Fees	Annual Cost
Medical ASO Fees	407	\$23.91	\$116,758
Dental ASO Fees	407	\$4.89	\$23,895
Aggregate Stop-Loss	407	\$7.53	\$36,769
Individual Stop-Loss	407	\$167.56	\$818,344
Managed Benefits Fee	407	\$4.38	\$21,392
Network Access Fee	407	\$32.87	\$160,546
ACA Fees (2)	407	\$0.45	\$2,198
Commissions			\$61,200
Total Expenses			\$1,241,102
Total Expected Medical/Rx/Dental Claims Liability (100%)			\$ 6,899,633
Maximum Medical/Rx (125%) + Expected Dental (100%) Claims Liability			\$ 8,527,399
Total Expected Medical/Rx/Dental Claims Liability (100%) plus Expenses			\$ 8,140,735
Maximum Medical/Rx (125%) + Expected Dental (100%) Claims Liability plus Expenses			\$ 9,768,501

7/1/2016 - Lockton Projection (3)

\$7,930,893 Med/Rx and Dental (100%)
2.6%

(2) Comparative Effectiveness Research (PCOR) Fee
(3) From 2016-17 Lockton Projections of December 22, 2015

7/17 - 6/18 projected cost vs. 7/16-6/17 projection

Town and BOE of Colchester
SELF-INSURED HEALTH BENEFITS COST ANALYSIS
CONTRACT PERIOD: JULY 1, 2017 through JUNE 30, 2018

Preliminary Proposed Budget as of
December 29, 2016
Expected Claims Split by Contract Counts

ITEM	DESCRIPTION	TOWN	BOARD OF ED	TOTAL
1a	Number of Contracts (1)	62	345	407
1b	Expected paid claims for contract period @ 100% split by contract counts	\$1,051,050	\$5,848,583	\$6,899,633
1c	Risk Corridor @ 25% of Med/Rx claims	\$247,964	\$1,379,801	\$1,627,766
2a	Retention Premium (ASO Fees)	\$21,426	\$119,227	\$140,653
		\$23.91		
		\$4.89		
2b	Managed Benefits Fee	\$3,259	\$18,133	\$21,392
		\$4.38		
3	Individual Stop-Loss Premium	\$124,662	\$693,682	\$818,344
		\$167.56		
4	Aggregate Stop-Loss Premium	\$5,601	\$31,168	\$36,769
		\$7.53		
5a	Network Access Fee	\$24,457	\$136,089	\$160,546
		\$32.87		
5b	ACA Fees (2)	\$167	\$932	\$1,099
		\$0.45		
5c	Commissions	\$9,323	\$51,877	\$61,200
6	Run Out Claims (IBNR) (3) split by contract count	\$85,307	\$474,693	\$560,000
7	Gross Total to be Funded	\$1,573,216	\$8,754,185	\$10,327,401

- (1) Contract counts based on December 2016 Anthem ASO P&E report
(2) Comparative Effectiveness Research (PCORI) Fee
(3) From Anthem 2015-2016 Plan Year Settlement

Town and BOE of Colchester
SELF-INSURED HEALTH BENEFITS COST ANALYSIS
CONTRACT PERIOD: JULY 1, 2017 through JUNE 30, 2018

Preliminary Proposed Budget as of
December 29, 2016
Expected Claims Split by Actual Paid Claims

ITEM	DESCRIPTION	TOWN	BOARD OF ED	TOTAL
1a	Number of Contracts (1)	62	345	407
1b	Expected paid claims for contract period @ 100% split by actual paid claims	\$769,309	\$6,130,324	\$6,899,633
1c	Risk Corridor @ 25% of Med/Rx claims	\$181,496	\$1,446,270	\$1,627,766
2a	Retention Premium (ASO Fees)	\$21,426	\$119,227	\$140,653
	\$23.91			
	\$4.89			
2b	Managed Benefits Fee	\$3,259	\$18,133	\$21,392
	\$4.38			
3	Individual Stop-Loss Premium	\$124,662	\$693,682	\$818,344
	\$167.56			
4	Aggregate Stop-Loss Premium	\$5,601	\$31,168	\$36,769
	\$7.53			
5a	Network Access Fee	\$24,457	\$136,089	\$160,546
	\$32.87			
5b	ACA Fees (2)	\$167	\$932	\$1,099
	\$0.45			
5c	Commissions	\$6,824	\$54,376	\$61,200
6	Run Out Claims (IBNR) (3) split by actual claims	\$62,440	\$497,560	\$560,000
7	Gross Total to be Funded	\$1,199,641	\$9,127,761	\$10,327,401

- (1) Contract counts based on December 2016 Anthem ASO P&E report
(2) Comparative Effectiveness Research (PCORI) Fee
(3) From Anthem 2015-2016 Plan Year Settlement

Town and BOE of Colchester
Projected Paid Claim Adjustments
Based on confirmed benefit plan changes



Group	2015-16 Plan	2016-17 Plan	Contracts (1)	Medical/Rx Adjustment Factor	Duration Adjusted	Medical/Rx Paid Claim Adjustment	Dental Adjustment Factor	Duration Adjusted	Dental Paid Claim Adjustment
BOE Nurses	\$30 PPO	\$30/\$40 PPO	0	0.9941	0.7500	0.9956	1.000	1.0000	1.0000
BOE Nurses	\$30 PPO	HDHP w/HSA	1	0.8139	0.7500	0.8604	1.000	1.0000	1.0000
Paraprofessionals	\$30 PPO	\$30/\$40 PPO (2)	50	0.9941	0.5000	0.9971	1.000	1.0000	1.0000
Paraprofessionals	HDHP w/HSA	HDHP w/HSA	5	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Active/COBRA Teachers	\$30/\$40 PPO	\$30/\$40 PPO	52	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Retired Teachers	\$30/\$40 PPO	\$30/\$40 PPO	24	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Active Teachers - Current	HDHP w/HSA	HDHP w/HSA	48	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Active Teachers - Migrating	\$30/\$40 PPO	\$30/\$40 PPO	96	0.8187	0.8333	0.8489	1.000	1.0000	1.0000
Retired Teachers	HDHP w/HSA	HDHP w/HSA	0	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
BOE Administrators	\$30 PPO	\$30 PPO	12	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
BOE Administrators	HDHP w/HSA	HDHP w/HSA	2	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
BOE Office Professionals	\$30 PPO	\$30/\$40 PPO (3)	16	0.9941	1.0000	0.9941	1.000	1.0000	1.0000
BOE Office Professionals	HDHP w/HSA	HDHP w/HSA	3	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
BOE Custodians	\$30 PPO	\$30/\$40 PPO (4)	29	0.9941	1.0000	0.9941	1.000	1.0000	1.0000
BOE Custodians	HDHP w/HSA	HDHP w/HSA	0	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
BOE Central Office (Supervisors)	\$30 PPO	\$30/\$40 PPO (2)	6	0.9941	0.5000	0.9971	1.000	1.0000	1.0000
BOE Central Office (Supervisors)	HDHP w/HSA	HDHP w/HSA	1	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Police	\$20 PPO	\$20 PPO	9	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Town MEUI Administrators	HDHP w/HSA	HDHP w/HSA	9	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Town MEUI Administrators	HDHP w/HRA	HDHP w/HRA	2	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Town Hall Union (Clerical)	HDHP w/HSA	HDHP w/HSA	10	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Firefighters	HDHP w/HSA	HDHP w/HSA	3	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Town Library	HDHP w/HSA	HDHP w/HSA	3	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Town MEUI Highway (PW)	HDHP w/HSA	HDHP w/HSA	17	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
Town Non-union	HDHP w/HSA	HDHP w/HSA	9	1.0000	1.0000	1.0000	1.000	1.0000	1.0000
			407			0.9631	1.000		1.0000
		Total BOE	345						
		Total Town	62						
		Total Colchester	407						

(1) Contract counts based on December 2016 Anthem ASO P&E report - assumes 65% Active Teacher migration from PPO to HDHP
(2) Plan changes effective 4/1/16
(3) Plan changes effective 1/1/17
(4) Plan changes effective 11/1/16



Month	Total EEs	Total Members	Rolling 12			Rolling 12			Rolling 12			Rolling 12		
			Paid Medical Claims	Med Claims per EE	Avg Med Claims per EE	% Chg	Paid Rx Claims	Rx Claims per EE	Avg Rx Claims per EE	% Chg	Total Paid Claims	Med/Rx Claims per EE	Avg Med/Rx Claims per EE	% Chg
Jul-15	404	1,025	383,883	962.11	1,091.59	-3.6%	109,907	275.46	278.86	1.8%	493,790	1,237.57	1,370.45	-2.6%
Aug-15	398	1,006	401,484	1,006.23	1,133.45	3.8%	95,182	238.55	274.07	-1.7%	496,666	1,244.78	1,407.52	2.7%
Sep-15	397	1,009	316,690	783.89	1,086.01	-4.2%	74,739	185.00	272.33	-0.6%	391,429	968.88	1,358.34	-3.5%
Oct-15	395	1,004	312,235	784.51	1,069.64	-1.5%	121,106	304.29	274.00	0.6%	433,341	1,088.80	1,343.64	-1.1%
Nov-15	398	1,006	421,649	1,062.09	1,059.20	-1.0%	99,893	251.62	272.24	-0.6%	521,541	1,313.71	1,331.45	-0.9%
Dec-15	402	1,013	711,518	1,801.31	1,112.88	5.1%	88,578	224.25	271.73	-0.2%	800,096	2,025.56	1,384.61	4.0%
Jan-16	399	1,006	549,692	1,381.13	1,121.93	0.8%	109,459	275.02	270.04	-0.6%	659,150	1,656.16	1,391.97	0.5%
Feb-16	394	998	369,558	919.30	1,117.06	-0.4%	111,248	276.74	268.33	-0.6%	480,806	1,196.04	1,385.39	-0.5%
Mar-16	393	993	677,060	1,696.89	1,185.13	6.1%	115,333	289.05	273.66	2.0%	792,393	1,985.95	1,465.29	5.3%
Apr-16	393	992	481,556	1,222.22	1,182.33	-0.2%	142,129	360.73	282.96	3.4%	623,685	1,582.96	1,465.29	0.4%
May-16	391	990	436,461	1,110.59	1,152.24	-2.5%	100,153	254.84	270.07	-4.6%	536,614	1,365.43	1,422.32	-2.9%
Jun-16	392	991	566,615	1,441.77	1,179.71	2.4%	115,492	293.87	268.96	-0.4%	682,106	1,735.64	1,448.67	1.9%
Jul-16	391	981	335,091	857.01	1,171.45	-0.7%	138,432	354.05	275.40	2.4%	473,522	1,211.05	1,446.85	-0.1%
Aug-16	391	980	377,334	962.59	1,168.09	-0.3%	102,110	260.49	277.26	0.7%	479,444	1,223.07	1,445.36	-0.1%
Sep-16	409	1,012	447,419	1,144.29	1,198.86	2.6%	137,121	350.69	291.18	5.0%	584,539	1,494.99	1,490.04	3.1%
Oct-16	407	1,010	263,973	675.12	1,190.44	-0.7%	85,529	218.74	284.10	-2.4%	349,502	893.87	1,474.54	-1.0%
Nov-16	407	1,009	354,431	866.58	1,173.27	-1.4%	85,754	209.67	280.40	-1.3%	440,185	1,076.25	1,453.67	-1.4%
Dec-16	409	1,010	384,092	943.72	1,101.53	-6.1%	125,964	309.49	287.55	2.5%	510,056	1,253.21	1,389.08	-4.4%
Jan-17	407	1,017	329,731	810.15	1,053.33	-4.4%	108,371	266.27	286.78	-0.3%	438,102	1,076.42	1,340.10	-3.5%
Feb-17	406	1,018	377,962	924.11	1,053.54	0.0%	99,956	244.39	283.99	-1.0%	477,918	1,168.50	1,337.53	-0.2%
Mar-17	392	981	418,399	1,028.01	997.71	-5.3%	145,760	358.13	289.88	2.1%	564,158	1,386.14	1,287.59	-3.7%
Apr-17	397	978	340,198	837.93	965.74	-3.2%	86,671	213.48	277.59	-4.2%	426,869	1,051.40	1,243.33	-3.4%
May-17	397	973	511,183	1,304.04	981.53	1.6%	102,247	260.83	278.08	0.2%	613,430	1,564.87	1,259.61	1.3%
Jun-17	395	968	473,275	1,192.13	961.26	-2.1%	118,238	297.83	278.42	0.1%	591,512	1,489.96	1,239.68	-1.6%
July, 2014 thru June, 2015*			4,697,845	972.04			1,323,230	273.79			6,021,075	1,245.83		
Projected (from Anthem 2014-15 Renewal)				930.02				309.10				1,239.12		
Actual/Projected				105%				89%				101%		
Change from prior FY				22.1%				-4.4%				15.1%		
**Includes removal of ISL claims of \$776,551														
July, 2015 thru June, 2016**			4,625,599	969.52			1,283,217	268.96			5,908,816	1,238.49		
Projected (from Anthem 2015-16 Renewal)				901.55				301.44				1,202.99		
Actual/Projected				108%				89%				103%		
Change from prior FY				-0.3%				-1.8%				-0.6%		
***Includes removal of ISL claims of \$1,002,802														
July, 2016 thru June, 2017***			4,400,221	916.90			1,336,152	278.42			5,736,373	1,195.33		
Projected (from Anthem 2016-17 Renewal)				962.45				286.08				1,248.53		
Actual/Projected				95%				97%				96%		
Change from prior FY				-5.4%				3.5%				-3.5%		
***Includes removal of ISL claims of \$212,866														

Note: Employee lives lagged 2 months for per EE calculations

BOE of Colchester

Anthem Medical and Rx Paid Claims
Self-Insured Program



Month	Total EEs	Total Members	Rolling 12			Rolling 12			Rolling 12			Rolling 12		
			Paid Medical	Med	Avg Med	Rx	Avg Rx	Total Paid	Med/Rx	Avg	Med/Rx	Claims per	EE	% Chg
			Claims	Claims	Claims per	Claims	per EE	Claims per	Claims	Claims per	EE	EE	EE	% Chg
Jul-15	335	860	316,480	944.72	1,099.80	90,847	271.18	283.26	407,327	1,215.90	1,383.05	1.2%	1,383.05	-3.5%
Aug-15	331	847	379,421	1,146.29	1,149.63	85,631	258.70	279.25	465,052	1,404.99	1,428.88	-1.4%	1,428.88	3.3%
Sep-15	332	852	276,988	834.30	1,092.49	67,225	202.49	278.05	344,214	1,036.79	1,370.54	-0.4%	1,370.54	-4.1%
Oct-15	329	846	263,019	799.45	1,074.67	112,714	342.59	282.38	375,733	1,142.04	1,357.05	0.6%	1,357.05	-1.0%
Nov-15	332	850	386,943	1,165.49	1,066.87	92,275	277.94	284.84	479,218	1,443.43	1,351.71	0.9%	1,351.71	-0.4%
Dec-15	335	854	677,735	2,023.09	1,136.20	78,069	233.04	284.59	755,803	2,256.13	1,420.79	-0.1%	1,420.79	5.1%
Jan-16	333	850	490,643	1,473.40	1,139.61	99,879	299.94	283.49	590,522	1,773.34	1,423.10	-0.4%	1,423.10	0.2%
Feb-16	331	847	327,336	988.93	1,130.79	103,188	311.75	283.59	430,524	1,300.68	1,414.39	0.0%	1,414.39	-0.6%
Mar-16	330	842	630,908	1,911.84	1,217.39	104,138	315.57	290.20	735,046	2,227.41	1,507.58	7.7%	1,507.58	6.6%
Apr-16	330	840	401,472	1,216.58	1,211.92	124,220	376.43	301.47	525,692	1,593.01	1,513.39	-0.4%	1,513.39	0.4%
May-16	328	838	379,128	1,155.88	1,223.14	88,878	270.97	287.59	468,005	1,426.85	1,510.74	0.9%	1,510.74	-0.2%
Jun-16	329	842	481,995	1,465.03	1,258.36	98,826	300.38	287.70	580,821	1,765.41	1,546.06	2.9%	1,546.06	2.3%
Jul-16	328	834	276,226	842.15	1,249.83	130,158	396.82	297.94	406,383	1,238.97	1,547.77	-0.7%	1,547.77	0.1%
Aug-16	328	833	347,319	1,058.90	1,242.69	97,811	298.20	301.23	445,129	1,357.10	1,543.92	-0.6%	1,543.92	-0.2%
Sep-16	346	865	357,095	1,032.07	1,265.07	129,885	375.39	317.55	486,980	1,407.46	1,582.63	1.8%	1,582.63	2.5%
Oct-16	345	862	227,929	660.66	1,257.18	80,501	233.34	309.67	398,953	894.00	1,566.85	-0.6%	1,566.85	-1.0%
Nov-16	345	861	318,444	923.03	1,235.54	80,509	233.36	305.62	398,430	1,156.39	1,541.16	-1.7%	1,541.16	-1.6%
Dec-16	346	861	309,580	894.74	1,138.44	118,574	342.70	314.54	428,154	1,237.44	1,452.98	-7.9%	1,452.98	-5.7%
Jan-17	344	864	275,883	801.99	1,081.17	104,097	302.61	314.57	379,981	1,104.59	1,395.73	0.0%	1,395.73	-3.9%
Feb-17	344	865	350,854	1,019.92	1,084.06	89,999	261.62	310.42	440,852	1,281.55	1,394.48	0.3%	1,394.48	-0.1%
Mar-17	331	830	346,760	1,047.61	1,010.59	133,957	404.70	316.98	480,718	1,452.32	1,327.57	-1.3%	1,327.57	-4.8%
Apr-17	333	824	301,389	905.07	982.59	77,776	233.56	304.47	379,165	1,138.63	1,287.06	-2.8%	1,287.06	-3.1%
May-17	333	819	430,208	1,291.92	994.98	86,753	260.52	303.87	516,961	1,552.44	1,298.84	1.3%	1,298.84	0.9%
Jun-17	331	815	380,425	1,149.32	969.14	107,324	324.24	305.74	487,749	1,473.56	1,274.88	-2.6%	1,274.88	-1.8%
July, 2014 thru June, 2015			4,638,777	1,153.64		1,125,004	279.78		5,763,780	1,433.42		26.5%		18.1%
Change from prior FY				26.5%			-7.4%			18.1%				
July, 2015 thru June, 2016			5,012,067	1,258.36		1,145,891	287.70		6,157,958	1,546.06				
Change from prior FY				9.1%			2.8%			7.9%				
July, 2016 thru June, 2017			3,922,111	969.14		1,237,345	305.74		5,159,456	1,274.88				
Change from prior FY				-23.0%			6.3%			-17.5%				

Note: Employee lives lagged 2 months for per EE calculations



Month	Total EEs	Total Members	Rolling 12			Rolling 12			Rolling 12			Rolling 12				
			Paid Medical	Med	Avg Med	Rx	Avg Rx	Total Paid	Med/Rx	Avg	Med/Rx	Claims per	EE	EE	EE	% Chg
			Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	Claims per EE	% Chg
Jul-15	69	165	67,403	976.86	1,050.87	19,060	276.23	256.99	86,463	1,253.09	1,307.86	2.7%				
Aug-15	67	159	22,063	329.30	1,052.95	9,551	142.55	248.32	31,614	471.85	1,301.27	-0.5%				
Sep-15	65	157	39,702	610.79	1,053.83	7,514	115.60	243.91	47,215	726.39	1,297.74	-0.3%				
Oct-15	66	158	49,216	745.70	1,044.70	8,392	127.15	232.41	57,609	872.86	1,277.11	-1.6%				
Nov-15	66	156	34,706	525.85	1,021.11	7,617	115.41	209.72	42,323	641.26	1,230.83	-3.6%				
Dec-15	67	159	33,784	504.23	997.10	10,509	156.85	207.88	44,293	661.09	1,204.99	-2.1%				
Jan-16	66	156	59,049	894.68	1,034.22	9,580	145.15	203.34	68,628	1,039.82	1,237.57	2.7%				
Feb-16	63	151	42,222	670.19	1,048.97	8,060	127.94	192.67	50,282	798.13	1,241.64	0.3%				
Mar-16	63	151	46,152	732.58	1,025.23	11,194	177.69	191.67	57,346	910.26	1,216.90	-2.0%				
Apr-16	63	152	80,084	1,271.18	1,034.68	17,908	284.26	190.60	97,992	1,555.44	1,225.28	0.7%				
May-16	63	152	57,333	910.05	796.30	11,275	178.97	182.13	68,608	1,089.02	978.43	-20.1%				
Jun-16	63	149	84,620	1,343.17	782.15	16,665	264.53	174.27	101,285	1,607.70	956.42	-2.2%				
Jul-16	63	147	58,865	934.36	774.26	8,274	131.34	161.20	67,139	1,065.70	935.46	-2.2%				
Aug-16	63	147	30,015	476.43	788.41	4,300	68.25	155.30	34,315	544.68	943.71	0.9%				
Sep-16	63	147	90,324	1,433.71	859.83	7,236	114.86	156.14	97,560	1,548.57	1,015.98	7.7%				
Oct-16	62	148	36,044	581.36	847.21	5,028	81.10	152.59	41,072	662.46	999.80	-1.6%				
Nov-16	62	148	35,987	580.44	851.08	5,244	84.59	149.90	41,231	665.02	1,000.98	0.1%				
Dec-16	63	149	74,512	1,182.73	908.77	7,389	117.29	146.61	81,902	1,300.02	1,055.37	5.4%				
Jan-17	63	153	53,848	854.73	906.71	4,274	67.84	140.40	58,122	922.56	1,047.12	-0.8%				
Feb-17	62	153	27,108	437.22	891.54	9,958	160.61	143.65	37,066	597.83	1,035.19	-1.1%				
Mar-17	61	151	71,638	1,174.40	928.88	11,803	193.48	145.03	83,441	1,367.88	1,073.92	3.7%				
Apr-17	64	154	38,809	606.39	875.30	8,895	138.98	133.25	47,704	745.38	1,008.56	-6.1%				
May-17	64	154	80,976	1,265.24	909.12	15,493	242.08	139.23	96,469	1,507.33	1,048.34	3.9%				
Jun-17	64	153	92,850	1,450.78	918.85	10,913	170.52	131.39	103,763	1,621.30	1,050.24	0.2%				
July, 2014 thru June, 2015 Change from prior FY			835,620	1,029.09		198,226	244.12		1,033,846		1,273.21	32.1%				
July, 2015 thru June, 2016 Change from prior FY			616,334	782.15		137,326	174.27		753,660		956.42	-24.9%				
July, 2016 thru June, 2017 Change from prior FY			690,976	918.85		98,807	131.39		789,783		1,050.24	9.8%				

Note: Employee lives lagged 2 months for per EE calculations

Town & BOE of Colchester

Anthem Dental Paid Claims

Self-Insured Program



<u>Month</u>	<u>Total EEs</u>	<u>Paid Dental Claims</u>	<u>Dental Claims per EE</u>	<u>Rolling 12 Avg Clms per EE</u>	<u>% Chg</u>
Jul-15	405	42,602	106.24	76.82	-0.6%
Aug-15	399	31,829	79.57	76.78	-0.1%
Sep-15	398	30,601	75.56	77.18	0.5%
Oct-15	396	27,260	68.32	77.29	0.1%
Nov-15	398	26,697	67.08	77.34	0.1%
Dec-15	402	37,583	94.91	79.10	2.3%
Jan-16	398	31,095	78.13	79.16	0.1%
Feb-16	395	28,679	71.34	80.70	1.9%
Mar-16	395	33,153	83.30	79.74	-1.2%
Apr-16	394	29,527	74.75	78.19	-1.9%
May-16	392	23,199	58.73	76.54	-2.1%
Jun-16	394	40,520	102.84	80.06	4.6%
Jul-16	390	28,488	72.67	77.25	-3.5%
Aug-16	390	36,098	91.62	78.24	1.3%
Sep-16	402	25,934	66.50	77.51	-0.9%
Oct-16	397	22,632	58.03	76.68	-1.1%
Nov-16	396	26,588	66.14	76.59	-0.1%
Dec-16	399	32,706	82.38	75.55	-1.4%
Jan-17	397	31,960	80.71	75.76	0.3%
Feb-17	396	27,425	68.74	75.54	-0.3%
Mar-17	393	33,200	83.63	75.57	0.0%
Apr-17	398	18,454	46.60	73.22	-3.1%
May-17	398	31,301	79.65	74.96	2.4%
Jun-17	397	27,064	68.00	72.06	-3.9%

July, 2014 thru June 2015

	403	374,391		77.43
Projected (from Anthem 2014-15 Renewal)				79.03
Actual/Projected				98%
Change from prior FY				4.9%

July, 2015 thru June 2016

	398	382,746		80.21
Projected (from Anthem 2015-16 Renewal)				81.81
Actual/Projected				98%
Change from prior FY				3.6%

July, 2016 thru June 2017

	396	341,850		71.97
Projected (from Anthem 2016-17 Renewal)				85.62
Actual/Projected				84%
Change from prior FY				-10.3%

Note: Employee lives lagged 1 month for per EE calculations