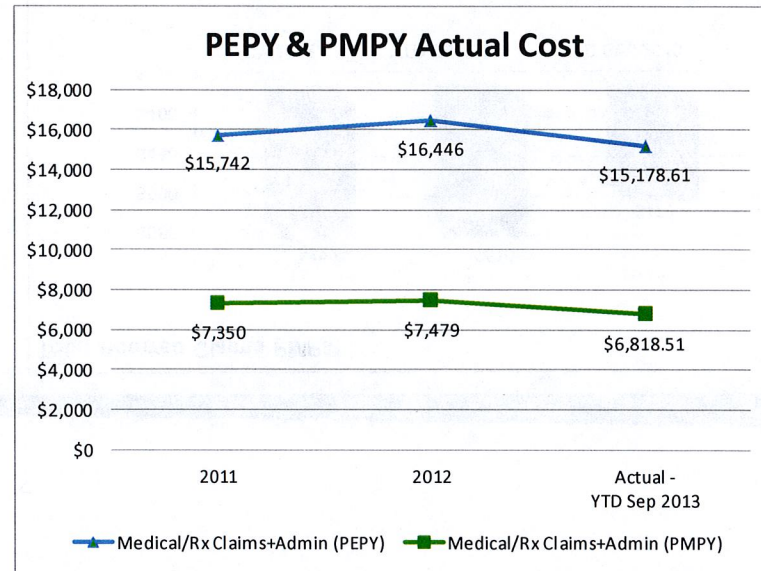
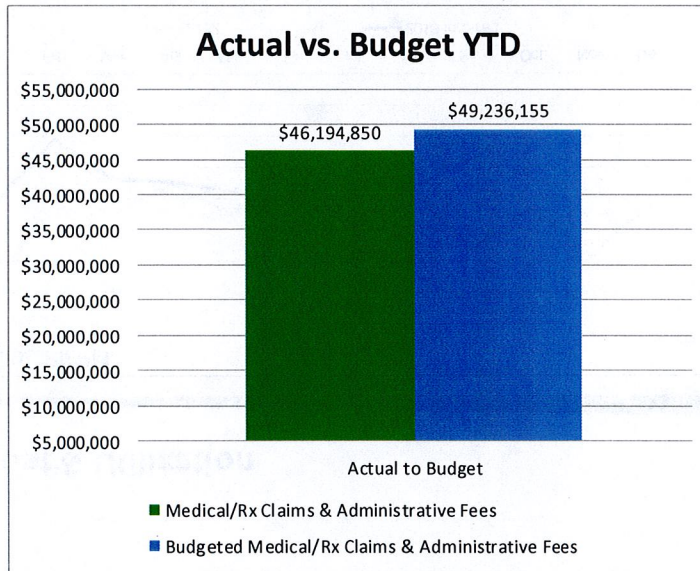


## Met Council Medical & Rx Budget Vs. Actual

**Actual Claims Data: Claims incurred 1/1/13 - 9/30/13 and paid through 10/31/13**

Medical/Rx Plans				
Calendar Year	2011	2012	Actual - YTD Sep 2013	Budget - YTD Sep 2013
1 Total Enrolled Employees	46,986	47,064	36,521	36,521
2 Average Monthly Enrollment	3,916	3,922	4,058	4,058
3 Total Enrolled Members	100,636	103,491	81,299	81,299
4 Average Monthly Members	8,386	8,624	9,033	9,033
5 Incurred Medical & Rx Claims	\$50,604,295	\$54,020,394	\$36,997,300	
6 Administrative Fees <sup>1</sup>	\$11,033,110	\$10,480,829	\$2,373,858	
7 Estimated IBNR <sup>2</sup>			\$1,423,691	
8 Budgeted Reserve Contribution			\$5,400,000	
9 Medical/Rx Claims & Administrative Fees	\$61,637,405	\$64,501,223	\$46,194,850	
10 Budgeted Medical/Rx Claims & Administrative Fees				\$49,236,155
11 Medical/Rx Claims+Admin (PEPY)	\$15,742	\$16,446	\$15,178.61	
12 Budgeted Medical/Rx Claims+Admin (PEPY)				\$16,177.92
13 Medical/Rx Claims+Admin (PMPY)	\$7,350	\$7,479	\$6,818.51	
14 Budgeted Medical/Rx Claims+Admin (PMPY)				\$7,267.42
15 Actual to Budget			-6.2%	



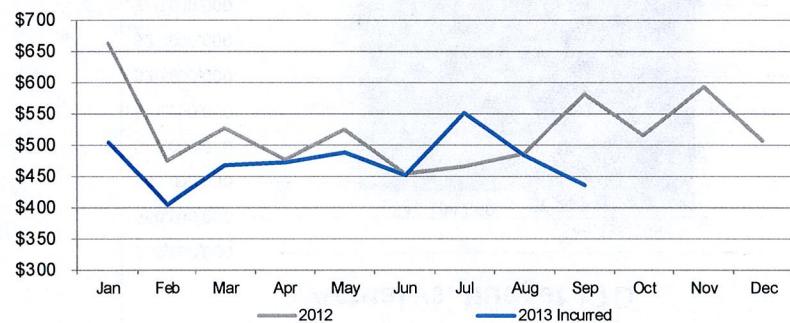
**Notes:**

- 1) For 2011 and 2012 the administration row includes all insured retention. Starting 2013 this includes ASO fees, shared savings fees, and stop loss premium
- 2) IBNR is estimated using Deloitte's actuarial models incorporating the claims payment patterns of a large credible data set

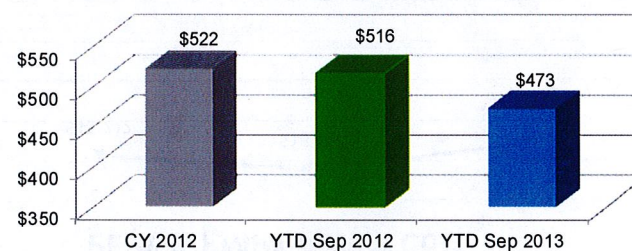


## Overall Cost & Utilization

**Incurred Claims PMPM**



**Total Incurred Claims PMPM**



**Time Periods:**

**YTD Sep 2013** January 1, 2013 through September 30, 2013; Paid through October 31, 2013

**CY 2012** January 1, 2012 through December 31, 2012; Paid through January 31, 2013

**YTD Sep 2012** January 1, 2012 through September 30, 2012; Paid through October 31, 2012

**Note: Aggregate PMPM claims data prior to 2013 includes IBNR and pooling charges, 2013 data includes estimated IBNR only**