

Self-Insurance Update

Presented by Marcy Syman, HR Director

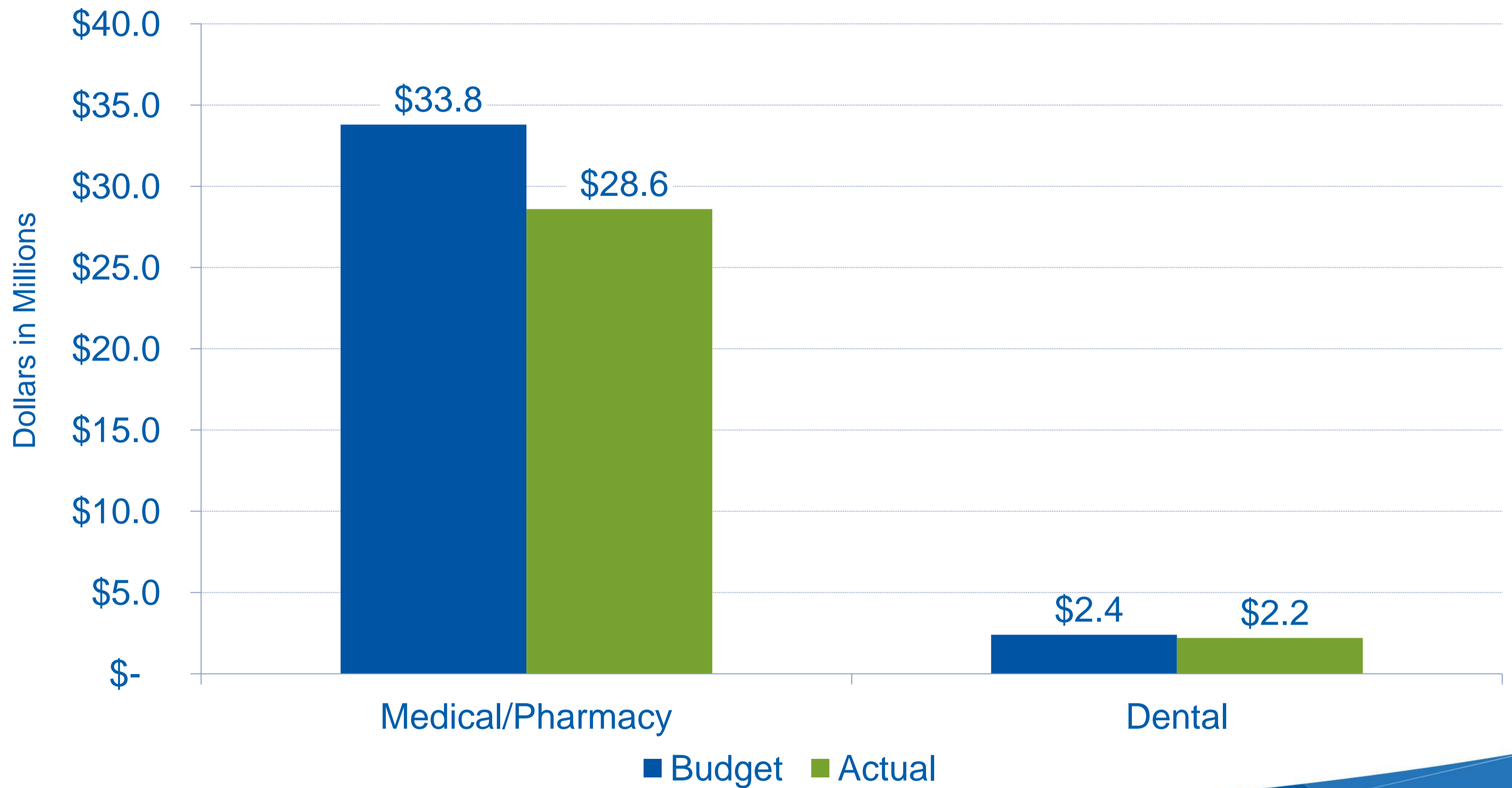
Management Committee 10-22-2014



YTD Q2 2014 Results

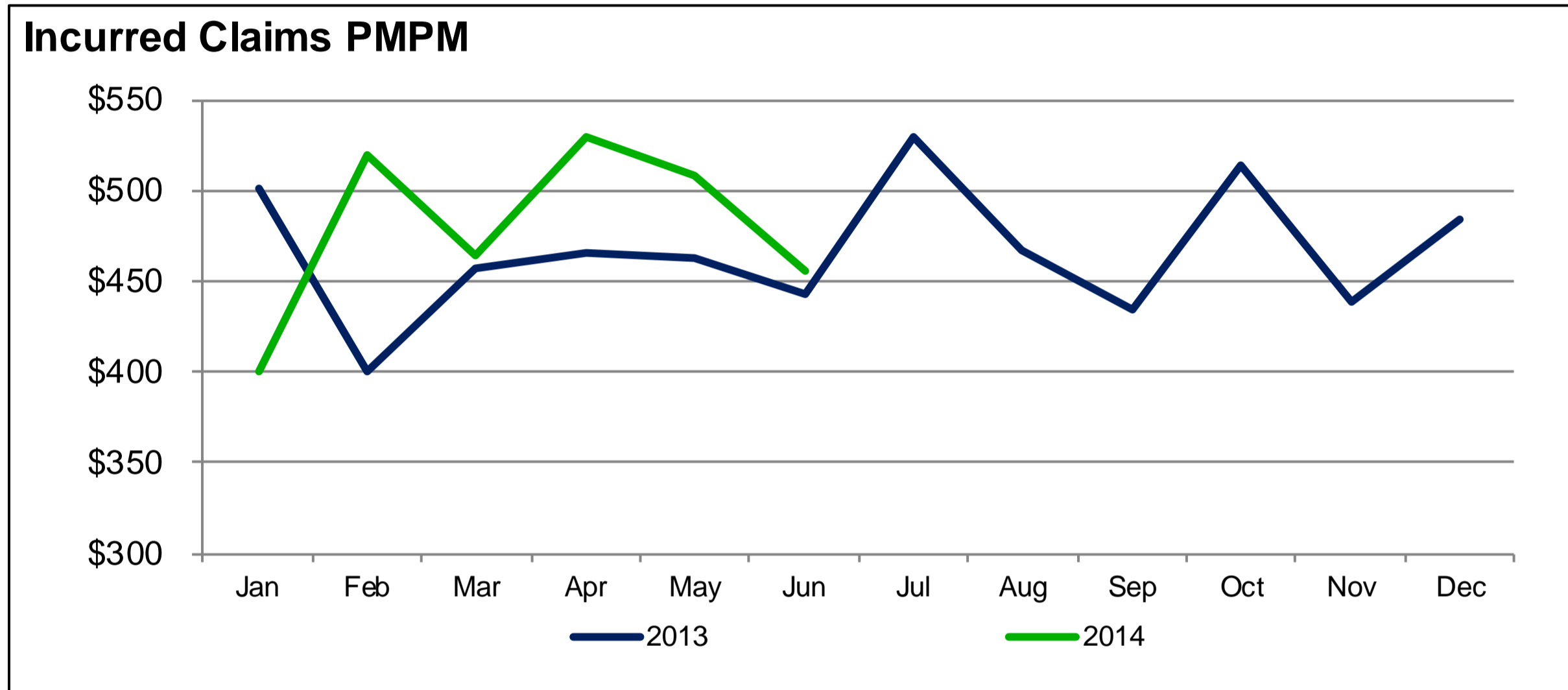
Self-Insured Plan Costs

(Claims, admin fees and stop loss premium)

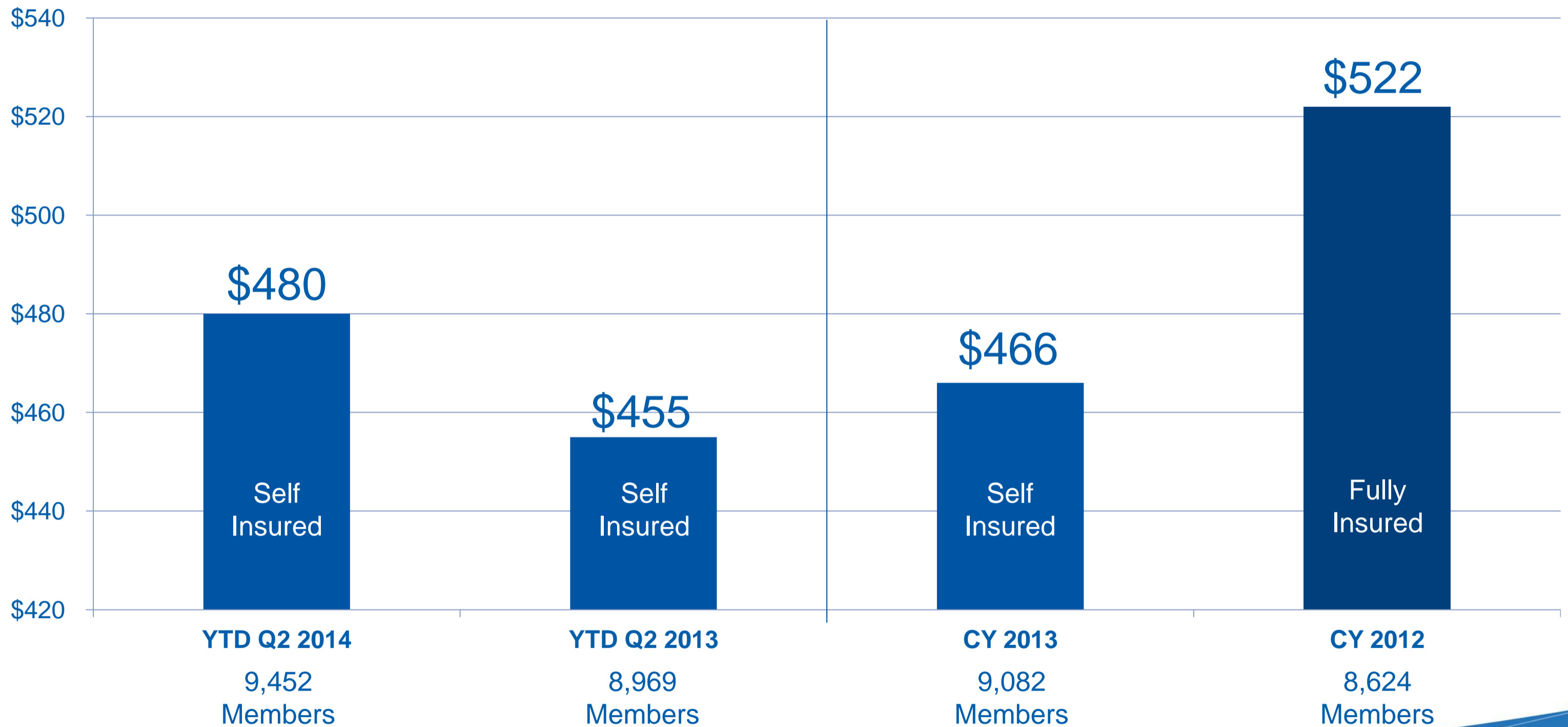


Medical & Pharmacy

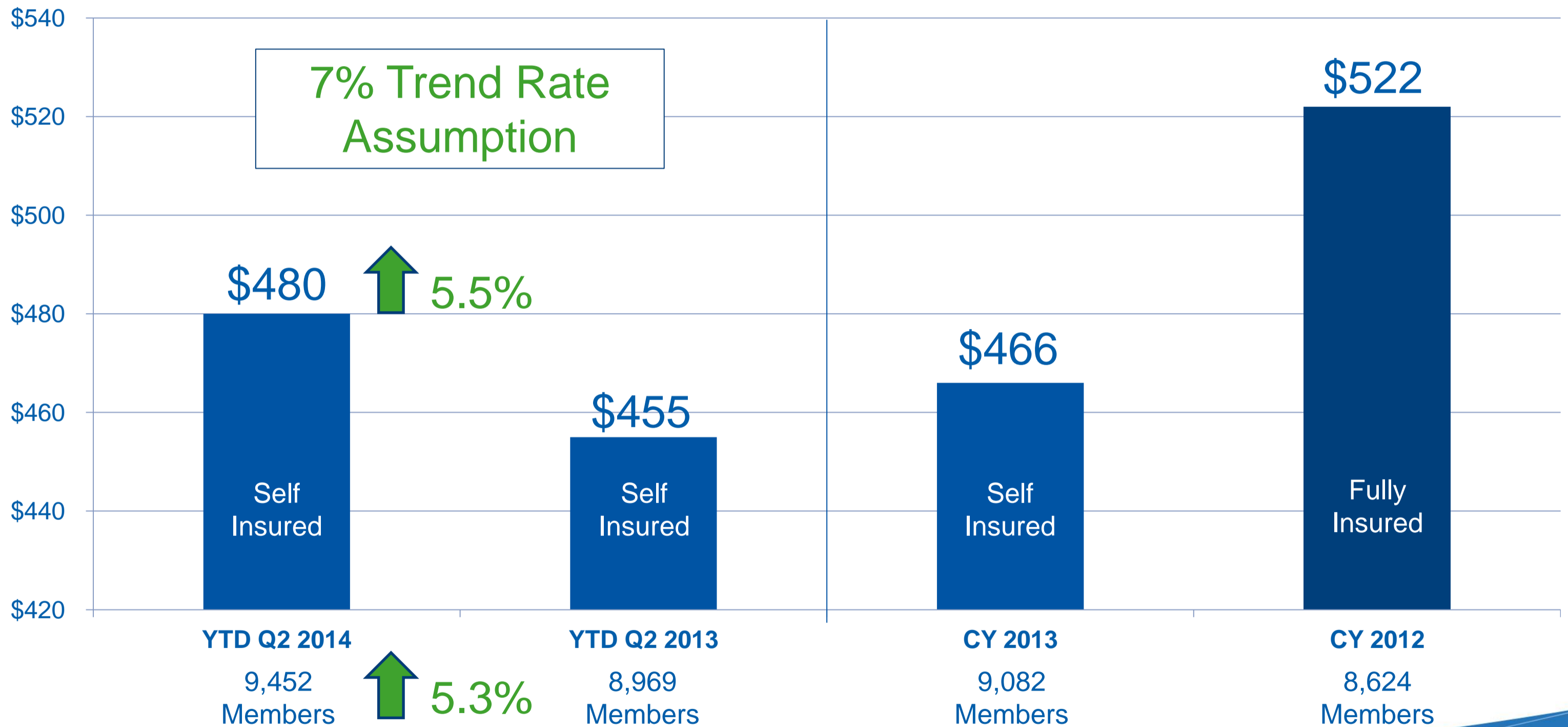
Overall Cost & Utilization



Total Incurred Medical Claims Per Member Per Month (PMPM)



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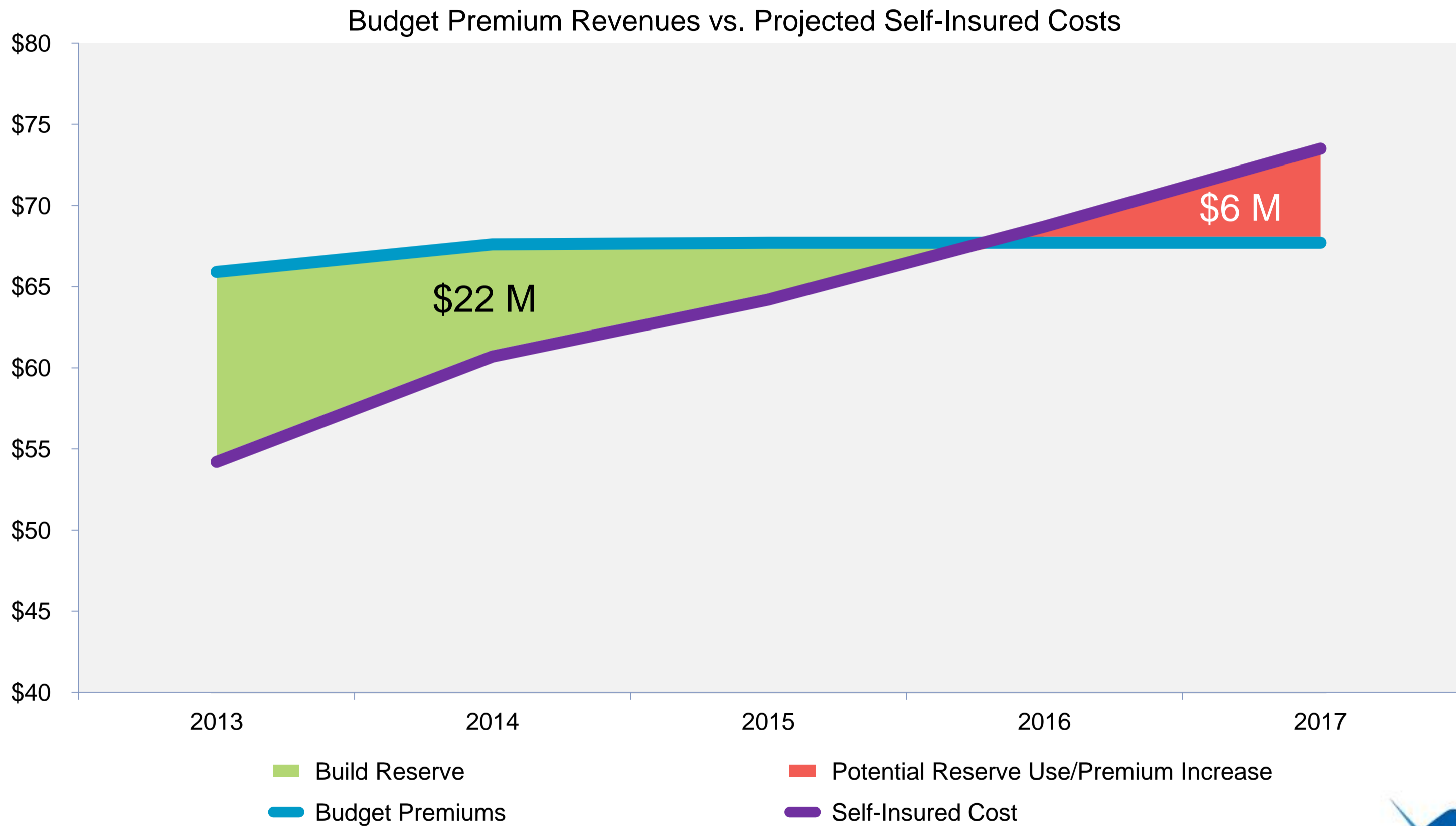


	Cost / Visit			Visits PMPM		
Service Type	YTD Q2 2014	YTD Q2 2013	Year End 2013	YTD Q2 2014	YTD Q2 2013	Year End 2013
Preventative	\$170	\$117	\$120	0.88	0.94	1.22
Non-Preventative	\$130	\$118	\$123	3.41	3.55	3.53
E-visits	\$30	\$31	\$29	0.03	0.03	0.03
Emergency	\$746	\$701	\$759	0.24	0.23	0.24
Admissions	\$14,807	\$14,818	\$14,651	0.079	0.088	0.083
Pharmacy	\$888	\$801	\$885	15.2	15.8	16.2

Self-insured projection

Projected Self-Insured Plan

- Total premiums remain flat for 2015



Dental

Overall Cost & Utilization

