

**A Self-Funded  
Evaluation**

**YTD CLAIMS ANALYSIS  
PREPARED EXCLUSIVELY FOR:**

**Acme, Inc.**

**Plan Year**

**2017-2018**

**Reporting Through**

**November 2017**

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, stop-loss reimbursements, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

# Monthly Performance Report

## Acme, Inc.

Plan  
All

Division  
All

Twelve Months Ending  
Dec 2017

	Paid Month												Year-to-Date	
	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total	PEPM
Members	907	901	889	901	900	905	907	898	920	927	0	0	9,055	906
Employees	782	778	767	774	774	781	783	776	791	796	0	0	7,802	780
Contract Size	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	

### Claim Payments

Medical Claims	\$139,227	\$138,538	\$155,756	\$270,942	\$177,102	\$220,781	\$151,048	\$277,039	\$233,350	\$141,888	\$0	\$0	\$1,905,671	\$244.25
Rx Claims	\$55,572	\$58,845	\$45,546	\$49,477	\$71,313	\$49,134	\$48,690	\$45,438	\$45,132	\$66,119	\$0	\$0	\$535,266	\$68.61
<b>Total Net Claim Payments</b>	<b>\$194,799</b>	<b>\$197,383</b>	<b>\$201,302</b>	<b>\$320,419</b>	<b>\$248,414</b>	<b>\$269,915</b>	<b>\$199,737</b>	<b>\$322,477</b>	<b>\$278,483</b>	<b>\$208,007</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,440,937</b>	<b>\$312.86</b>

### Fixed Costs

ISL Premium	\$45,356	\$45,124	\$44,486	\$44,892	\$38,143	\$38,488	\$38,586	\$38,241	\$38,980	\$39,227	\$0	\$0	\$411,523	\$52.75
Benefit Advisor Fee	\$19,550	\$19,450	\$19,175	\$19,350	\$19,350	\$19,525	\$19,575	\$19,400	\$19,775	\$19,900	\$0	\$0	\$195,050	\$25.00
TPA Admin	\$12,590	\$12,526	\$12,349	\$12,461	\$13,212	\$13,332	\$13,366	\$13,246	\$13,502	\$13,588	\$0	\$0	\$130,172	\$16.68
Network Access Fee	\$12,809	\$12,744	\$12,563	\$12,678	\$8,545	\$8,622	\$8,644	\$8,567	\$8,733	\$8,788	\$0	\$0	\$102,693	\$13.16
ASL Premium	\$1,955	\$1,945	\$1,918	\$1,935	\$1,749	\$1,765	\$1,770	\$1,754	\$1,788	\$1,799	\$0	\$0	\$18,377	\$2.36
Your Health First Fee	\$0	\$0	\$0	\$0	\$4,272	\$4,311	\$4,322	\$4,284	\$4,366	\$4,394	\$0	\$0	\$25,950	\$3.33
<b>Total Fixed Costs</b>	<b>\$92,260</b>	<b>\$91,788</b>	<b>\$90,491</b>	<b>\$91,317</b>	<b>\$85,272</b>	<b>\$86,043</b>	<b>\$86,263</b>	<b>\$85,492</b>	<b>\$87,144</b>	<b>\$87,695</b>	<b>\$0</b>	<b>\$0</b>	<b>\$883,765</b>	<b>\$113.27</b>
<b>Total Plan Cost</b>	<b>\$287,059</b>	<b>\$289,172</b>	<b>\$291,792</b>	<b>\$411,736</b>	<b>\$333,686</b>	<b>\$355,958</b>	<b>\$286,000</b>	<b>\$407,969</b>	<b>\$365,627</b>	<b>\$295,702</b>	<b>\$0</b>	<b>\$0</b>	<b>\$3,324,702</b>	<b>\$426.13</b>

### Premium

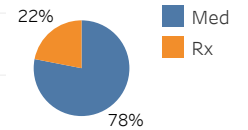
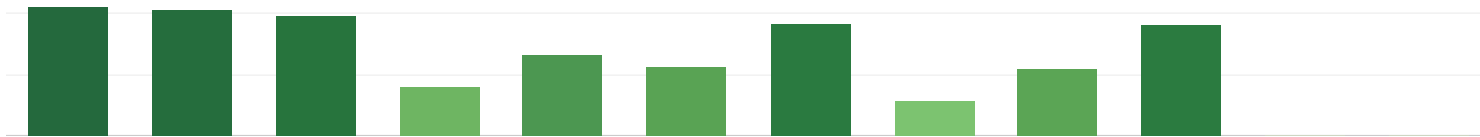
Company Premium	\$495,536	\$491,176	\$484,256	\$490,152	\$463,016	\$466,600	\$467,624	\$462,752	\$473,008	\$474,280	\$0	\$0	\$4,768,400	\$611.18
Employee Premium	\$2,048	\$2,560	\$2,048	\$1,536	\$1,567	\$1,567	\$1,567	\$1,567	\$1,567	\$2,880	\$0	\$0	\$18,906	\$2.42
<b>Total Premium</b>	<b>\$497,584</b>	<b>\$493,736</b>	<b>\$486,304</b>	<b>\$491,688</b>	<b>\$464,583</b>	<b>\$468,167</b>	<b>\$469,191</b>	<b>\$464,319</b>	<b>\$474,575</b>	<b>\$477,160</b>	<b>\$0</b>	<b>\$0</b>	<b>\$4,787,306</b>	<b>\$613.60</b>
<b>Surplus/(Deficit)</b>	<b>\$210,525</b>	<b>\$204,564</b>	<b>\$194,512</b>	<b>\$79,952</b>	<b>\$130,897</b>	<b>\$112,208</b>	<b>\$183,190</b>	<b>\$56,350</b>	<b>\$108,948</b>	<b>\$181,458</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,462,604</b>	<b>\$187.47</b>

### Plan Metrics

Network Penetration	96.5%	92.1%	81.6%	93.6%	95.6%	94.9%	87.5%	96.5%	97.5%	93.1%	0.0%	0.0%	93.4%
Generic Utilization	85.7%	85.4%	86.4%	87.5%	84.8%	86.2%	86.4%	88.2%	88.2%	87.3%	0.0%	0.0%	86.6%

### Surplus/Deficit

\$0 \$210,525

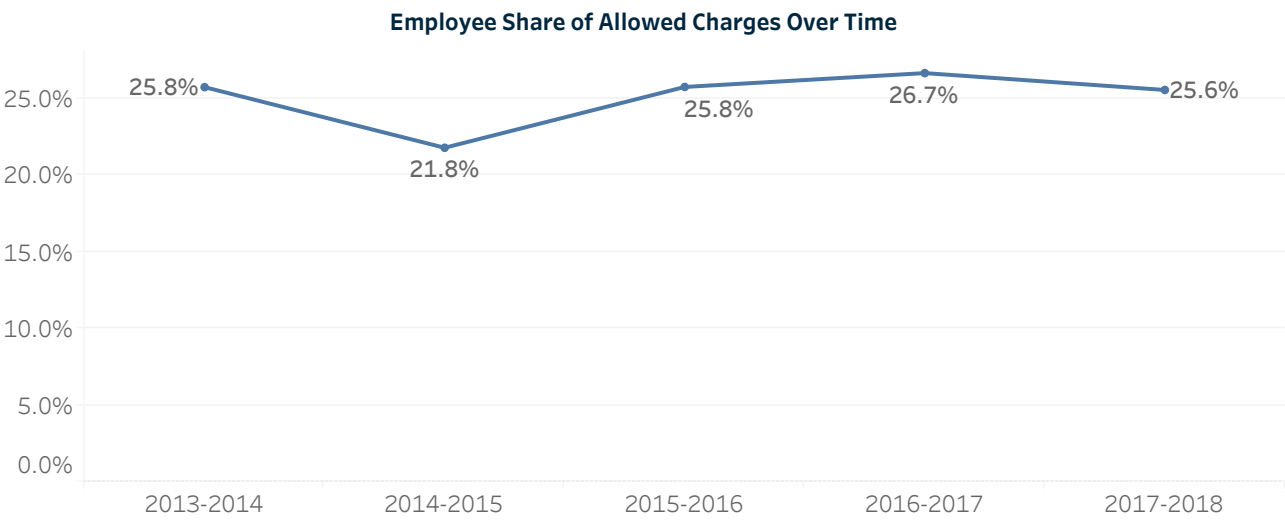
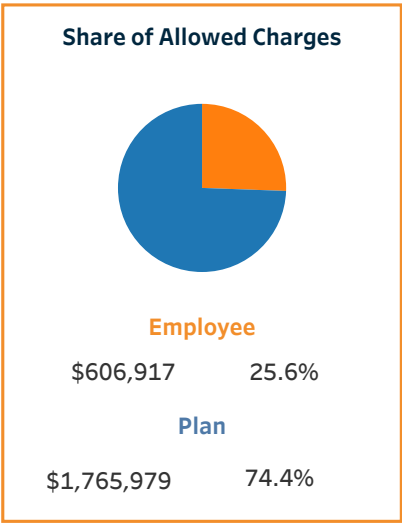


# Financial Report

## Cost Sharing Summary

**Acme, Inc.**  
 Plan Year Through (Paid Basis): **November 2017**

	Paid Claims	Medical	Rx	HRA	Total	% of Total
<b>Employee</b>	Copay	\$129,212	\$58,643		\$187,856	7.9%
	Deductible	\$211,923	\$14,747		\$226,671	9.6%
	Coinsurance	\$192,391	\$0		\$192,391	8.1%
	<b>Employee Subtotal</b>	<b>\$533,526</b>	<b>\$73,391</b>		<b>\$606,917</b>	<b>25.6%</b>
<b>Plan</b>	Plan Paid	\$1,392,162	\$373,817		\$1,765,979	74.4%
	HRA					
	<b>Plan Subtotal</b>	<b>\$1,392,162</b>	<b>\$373,817</b>		<b>\$1,765,979</b>	<b>74.4%</b>
<b>Totals</b>		<b>\$1,925,689</b>	<b>\$447,207</b>		<b>\$2,372,896</b>	<b>100.0%</b>



# Financial Report

## Cost Sharing by Plan

**Acme, Inc.**  
 Plan Year Through (Paid Basis): November 2017

Claims Incurred Under Previous Year Plans, Paid in Current Year		Medical	Rx	Total	% of Total
	<b>Employee</b>	\$57,266	\$271	\$57,537	23.8%
	<b>Plan</b>	\$180,671	\$3,079	\$183,750	76.2%
	<b>Total</b>	\$237,937	\$3,350	\$241,287	100.0%

### Current Year Plans

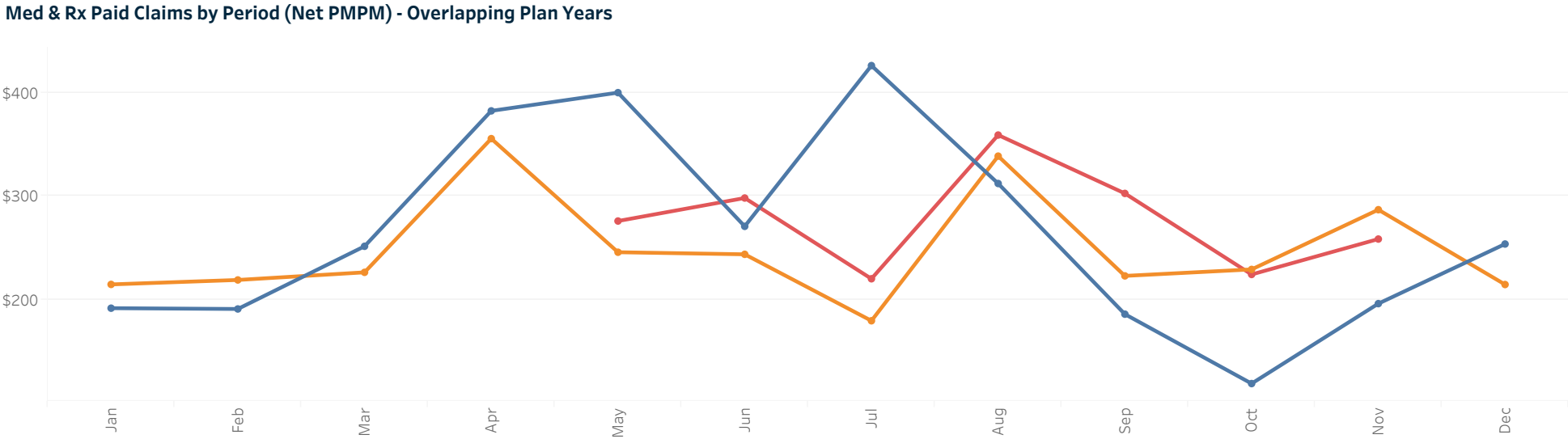
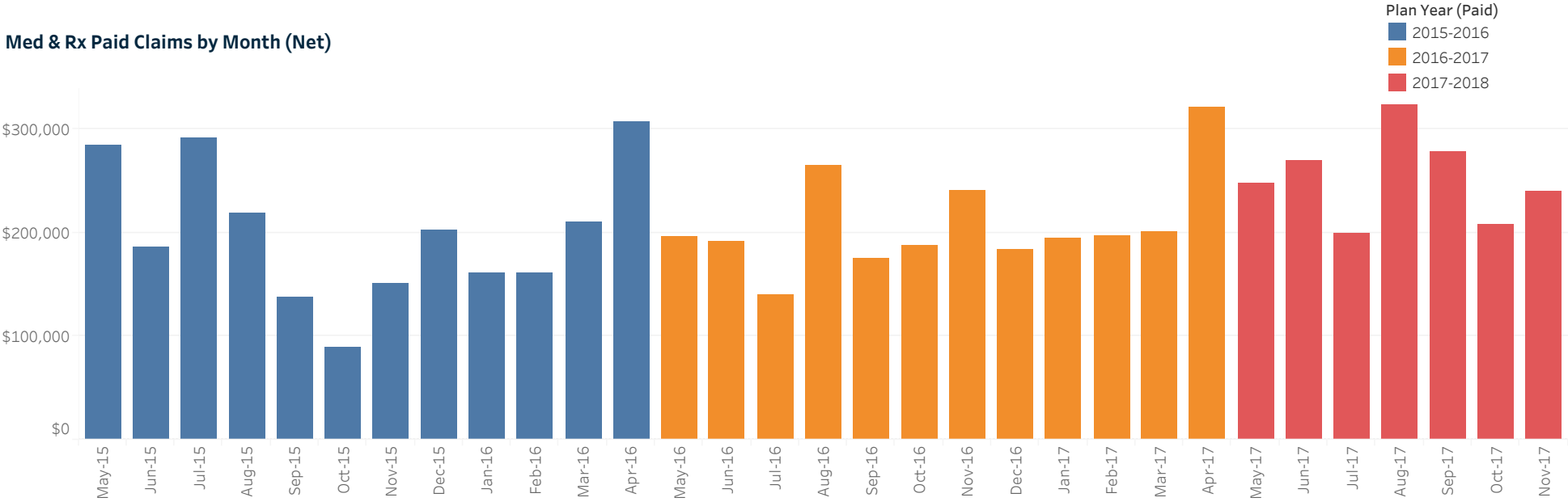
Enrollment (Avg.)	Plan Name		Medical	Rx	Total	% of Total
		<b>Employee</b>	\$476,261	\$73,120	\$549,380	25.8%
786	<b>Open Access Plus Plan</b>	<b>Plan</b>	\$1,211,491	\$370,738	\$1,582,229	74.2%
		<b>Total</b>	\$1,687,752	\$443,858	\$2,131,609	100.0%

UDA dollars (if applicable) are subtracted from the Medical column for the Employee account and added under the Medical column for the Plan Account.

# Financial Report

## Distribution of Claims

**Acme, Inc.**  
 Plan Year Through (Paid Basis): **November 2017**



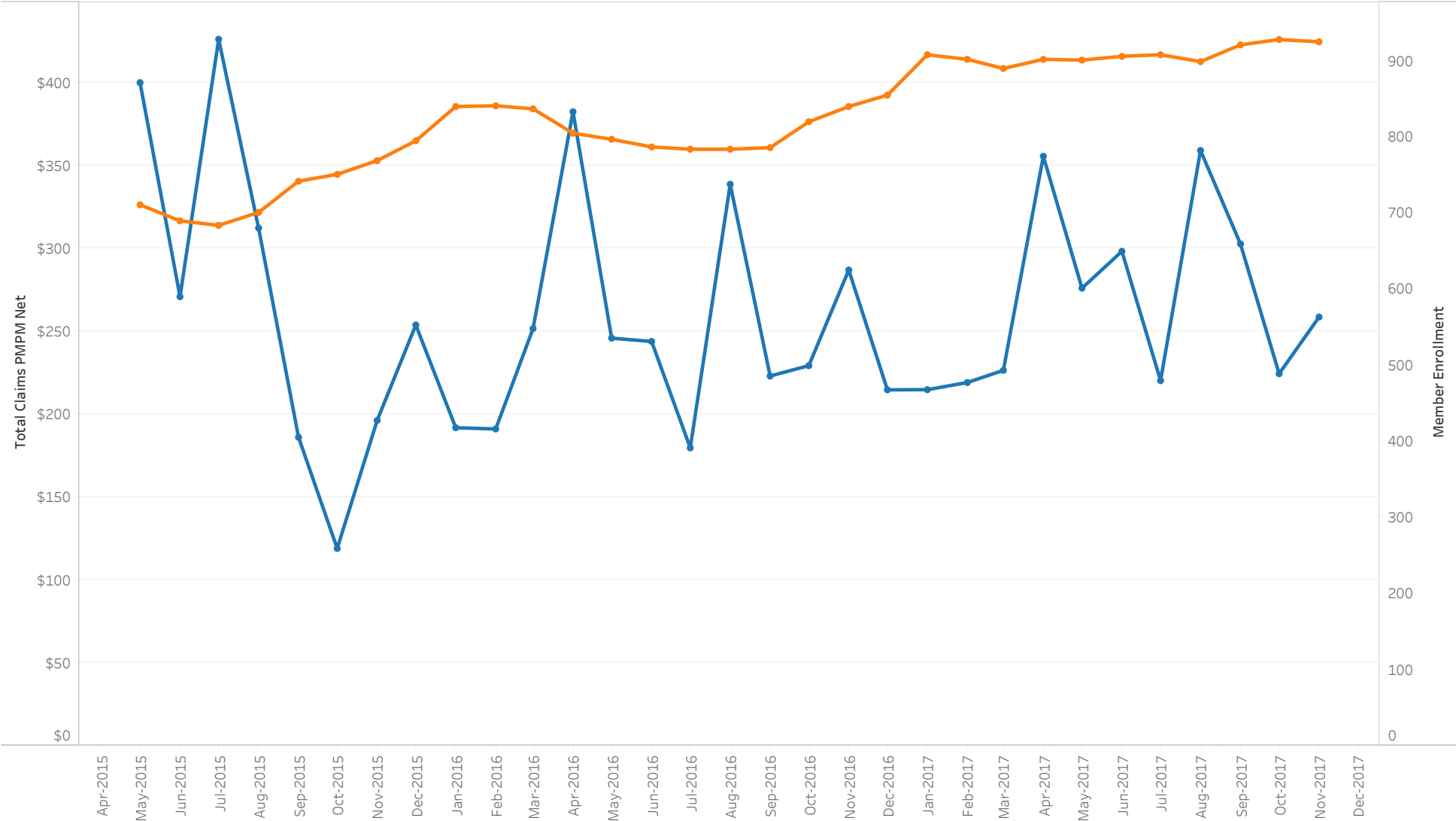
# Financial Report

## Distribution of Claims

Acme, Inc.  
Plan Year Through (Paid Basis): November 2017

Med & Rx Paid Claims by Month (Net PMPM)

Member Enrollment  
Total Claims PMPM Net



# Financial Report

## Large Claimant Summary

Acme, Inc.

Plan Year Through (Paid Basis): November 2017

### Top 25 Claimants

No.	Person ID	Plan	Age	Relation	Status	Diagnosis / Therapeutic Code	Medical	Rx	Total Paid	% of Total	Cumulative
1	427	Open Access Plus P..	46 - 65	Employee	Active	Deforming dorsopathies	\$110,165	\$553	\$110,718	6.27%	6.27%
2	157	Open Access Plus P..	66+	Employee	Active	Other forms of heart disease	\$61,556	\$5,999	\$67,555	3.83%	10.09%
3	697	Open Access Plus P..	46 - 65	Employee	Active	UNKNOWN	\$64,581	\$2,642	\$67,223	3.81%	13.90%
4	1927	Open Access Plus P..	46 - 65	Employee	Terminated	General symptoms and signs	\$60,454	\$0	\$60,454	3.42%	17.32%
5	345	Open Access Plus P..	31 - 45	Employee	Active	Other forms of heart disease	\$42,094	\$472	\$42,565	2.41%	19.73%
6	377	Open Access Plus P..	46 - 65	Employee	Active	Analgesic, Anti-inflammatory or Antipyretic	\$204	\$40,411	\$40,614	2.30%	22.03%
7	463	Open Access Plus P..	31 - 45	Employee	Active	Cerebrovascular diseases	\$37,684	\$1,638	\$39,322	2.23%	24.26%
8	511	Open Access Plus P..	46 - 65	Spouse	Active	Other osteopathies	\$38,340	\$80	\$38,421	2.18%	26.44%
9	296	Open Access Plus P..	66+	Employee	Active	Encounters for other specific health care	\$34,297	\$3,624	\$37,921	2.15%	28.58%
10	1543	Open Access Plus P..	46 - 65	Employee	Active	Injuries to the hip and thigh	\$37,562	\$100	\$37,662	2.13%	30.72%
11	1651	Open Access Plus P..	46 - 65	Employee	Active	Diseases of arteries, arterioles and capillaries	\$35,748	\$942	\$36,690	2.08%	32.79%
12	1571	Open Access Plus P..	31 - 45	Employee	Active	Certain disorders involving the immune mechanism	\$25,402	\$1,331	\$26,733	1.51%	34.31%
13	67	Open Access Plus P..	46 - 65	Employee	Active	Other forms of heart disease	\$23,595	\$2,361	\$25,956	1.47%	35.78%
14	1843	Open Access Plus P..	31 - 45	Employee	Active	Noninfective enteritis and colitis	\$23,233	\$1,129	\$24,362	1.38%	37.16%
15	523	Open Access Plus P..	31 - 45	Spouse	Active	Disorders of breast	\$19,560	\$3,010	\$22,570	1.28%	38.44%
16	1620	Open Access Plus P..	31 - 45	Employee	Active	Anti-Infective Agents	\$2,719	\$19,119	\$21,838	1.24%	39.67%
17	1042	Open Access Plus P..	31 - 45	Employee	Active	Multiple Sclerosis Agents	\$0	\$21,519	\$21,519	1.22%	40.89%
18	493	Open Access Plus P..	31 - 45	Spouse	Active	Dermatological	\$7,279	\$12,335	\$19,614	1.11%	42.00%
19	1411	Open Access Plus P..	46 - 65	Employee	Active	Diseases of liver	\$18,503	\$320	\$18,823	1.07%	43.07%
20	417	Open Access Plus P..	66+	Employee	Active	Hernia	\$16,292	\$2,260	\$18,552	1.05%	44.12%
21	490	Open Access Plus P..	46 - 65	Spouse	Active	Other diseases of intestines	\$17,746	\$443	\$18,189	1.03%	45.15%
22	1817	Open Access Plus P..	46 - 65	Employee	Active	General symptoms and signs	\$18,115	\$16	\$18,131	1.03%	46.17%
23	2144	Open Access Plus P..	46 - 65	Employee	Terminated	Malignant neoplasms of digestive organs	\$17,669	\$0	\$17,669	1.00%	47.17%
24	226	Open Access Plus P..	31 - 45	Employee	Active	Spondylopathies	\$17,252	\$0	\$17,252	0.98%	48.15%
25	1710	Open Access Plus P..	18 - 30	Employee	Active	Other dorsopathies	\$16,507	\$105	\$16,612	0.94%	49.09%

Number of Claimants

25

Med & Rx Plan Paid

\$866,965

Percentage of All Claims

49%

# Financial Report

**Acme, Inc.**

Plan Year Through (Paid Basis): **November 2017**

## Large Claimants by Month

Carrier: **ReliaStar Life Insurance Company**

Individual Deductible: **\$125,000**

Incurred Start Date - Paid End Date:

**5/1/2017**

- **4/30/2018**

### Top 25 Claimants

No.	Person ID	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Total	Projected Reimbursement
1	427	\$0	\$0	\$0	\$0	\$121	\$1,815	\$5,824	\$102,599	\$80	\$90	\$190	\$0	\$110,718	\$0
2	157	\$0	\$0	\$0	\$0	\$1,991	\$603	\$1,939	\$1,163	\$55,925	\$5,127	\$807	\$0	\$67,555	\$0
3	697	\$0	\$0	\$0	\$0	\$0	\$0	\$236	\$570	\$26,177	\$2,789	\$37,452	\$0	\$67,223	\$0
4	1927	\$0	\$0	\$0	\$0	\$17,932	\$33,440	\$9,061	\$10	\$10	\$0	\$0	\$0	\$60,454	\$0
5	345	\$0	\$0	\$0	\$0	\$2,131	\$38,271	\$627	\$1,391	\$47	\$0	\$98	\$0	\$42,565	\$0
6	377	\$0	\$0	\$0	\$0	\$4,167	\$8,092	\$4,049	\$4,123	\$4,049	\$8,044	\$8,089	\$0	\$40,614	\$0
7	463	\$0	\$0	\$0	\$0	\$29,524	\$1,582	\$1,582	\$1,773	\$1,580	\$1,636	\$1,644	\$0	\$39,322	\$0
8	511	\$0	\$0	\$0	\$0	\$0	\$0	\$118	\$574	\$31,694	\$4,464	\$1,572	\$0	\$38,421	\$0
9	296	\$0	\$0	\$0	\$0	\$886	\$690	\$1,194	\$522	\$2,207	\$31,168	\$1,254	\$0	\$37,921	\$0
10	1543	\$0	\$0	\$0	\$0	\$0	\$30,957	\$2,516	\$3,747	\$0	\$15	\$427	\$0	\$37,662	\$0
11	1651	\$0	\$0	\$0	\$0	\$5,237	\$1,550	\$9	\$26,477	\$2,547	\$350	\$520	\$0	\$36,690	\$0
12	1571	\$0	\$0	\$0	\$0	\$764	\$5,441	\$157	\$5,283	\$2,571	\$3,453	\$9,064	\$0	\$26,733	\$0
13	67	\$0	\$0	\$0	\$0	\$3,080	\$549	\$1,546	\$419	\$19,237	\$697	\$427	\$0	\$25,956	\$0
14	1843	\$0	\$0	\$0	\$0	\$0	\$1,358	\$4,080	\$124	\$0	\$14,480	\$4,321	\$0	\$24,362	\$0
15	523	\$0	\$0	\$0	\$0	\$2,820	\$11,805	\$2,944	\$2,953	\$1,902	\$77	\$69	\$0	\$22,570	\$0
16	1620	\$0	\$0	\$0	\$0	\$3,269	\$2,812	\$3,254	\$3,498	\$2,891	\$3,387	\$2,727	\$0	\$21,838	\$0
17	1042	\$0	\$0	\$0	\$0	\$21,519	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,519	\$0
18	493	\$0	\$0	\$0	\$0	\$748	\$147	\$1,237	\$1,289	\$7,625	\$5,243	\$3,326	\$0	\$19,614	\$0
19	1411	\$0	\$0	\$0	\$0	\$6,741	\$6,514	\$2,224	\$3,006	\$248	\$4	\$86	\$0	\$18,823	\$0
20	417	\$0	\$0	\$0	\$0	\$2,872	\$647	\$0	\$6,816	\$6,648	\$61	\$1,508	\$0	\$18,552	\$0
21	490	\$0	\$0	\$0	\$0	\$47	\$0	\$149	\$0	\$0	\$808	\$17,186	\$0	\$18,189	\$0
22	1817	\$0	\$0	\$0	\$0	\$0	\$16,895	\$0	\$1,157	\$0	\$79	\$0	\$0	\$18,131	\$0
23	2144	\$0	\$0	\$0	\$0	\$0	\$0	\$11,128	\$6,541	\$0	\$0	\$0	\$0	\$17,669	\$0
24	226	\$0	\$0	\$0	\$0	\$2,912	\$0	\$13,688	\$652	\$0	\$0	\$0	\$0	\$17,252	\$0
25	1710	\$0	\$0	\$0	\$0	\$2,909	\$967	\$63	\$6,236	\$0	\$1,716	\$4,722	\$0	\$16,612	\$0
<b>Total</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$109,670</b>	<b>\$164,134</b>	<b>\$67,624</b>	<b>\$180,923</b>	<b>\$165,437</b>	<b>\$83,688</b>	<b>\$95,488</b>	<b>\$0</b>	<b>\$866,965</b>	<b>\$0</b>



# Financial Report

## Stop Loss Policy Performance

Acme, Inc.

Plan Year Through (Paid Basis): November 2017

### Summary of Contract Performance

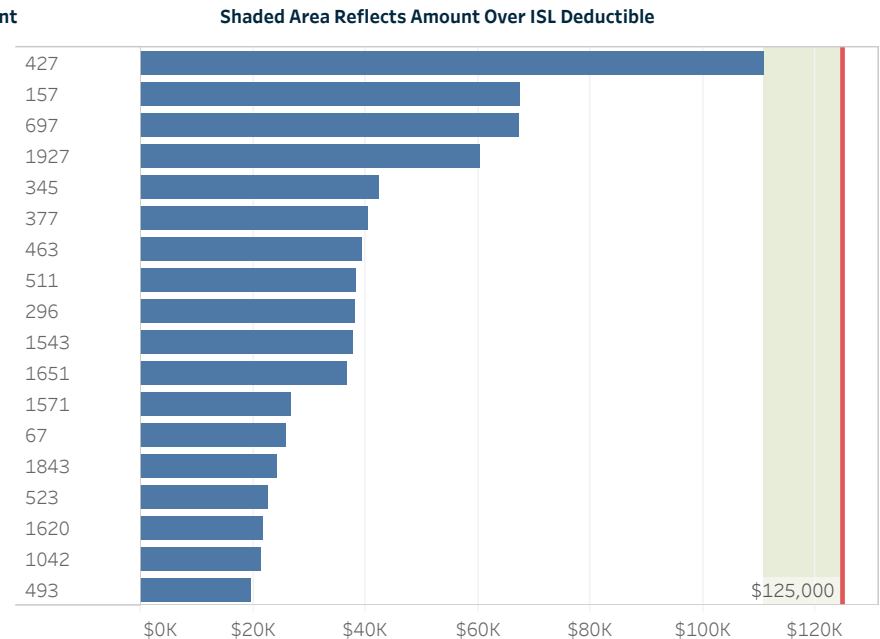
Premium Paid:	\$283,522
Projected Reimbursement for Individual Coverage:	\$0
Projected Reimbursement for Aggregate Coverage:	\$0
Total Projected Reimbursements:	\$0
Premium In Excess of Loss:	\$283,522
Loss Ratio:	0.0%

### Contract Details

Carrier:	ReliaStar Life Insurance Company
Contract Start Date:	05/01/2017
Contract End Date:	04/30/2018
Run-In/Run-Out Start Date:	05/01/2017
Run-In/Run-Out End Date:	04/30/2018
Individual Deductible:	\$125,000
Aggregating Specific Deductible:	N/A
Lasers:	0

### Individual Performance

No.	Person ID	Medical	Rx	Total Paid	Over Deductible	Projected Reimbursement
1	427	\$110,165	\$553	\$110,718	\$0	\$0
2	157	\$61,556	\$5,999	\$67,555	\$0	\$0
3	697	\$64,581	\$2,642	\$67,223	\$0	\$0
4	1927	\$60,454	\$0	\$60,454	\$0	\$0
5	345	\$42,094	\$472	\$42,565	\$0	\$0
6	377	\$204	\$40,411	\$40,614	\$0	\$0
7	463	\$37,684	\$1,638	\$39,322	\$0	\$0
8	511	\$38,340	\$80	\$38,421	\$0	\$0
9	296	\$34,297	\$3,624	\$37,921	\$0	\$0
10	1543	\$37,562	\$100	\$37,662	\$0	\$0
11	1651	\$35,748	\$942	\$36,690	\$0	\$0
12	1571	\$25,402	\$1,331	\$26,733	\$0	\$0
13	67	\$23,595	\$2,361	\$25,956	\$0	\$0
14	1843	\$23,233	\$1,129	\$24,362	\$0	\$0
15	523	\$19,560	\$3,010	\$22,570	\$0	\$0
16	1620	\$2,719	\$19,119	\$21,838	\$0	\$0
17	1042	\$0	\$21,519	\$21,519	\$0	\$0
18	493	\$7,279	\$12,335	\$19,614	\$0	\$0



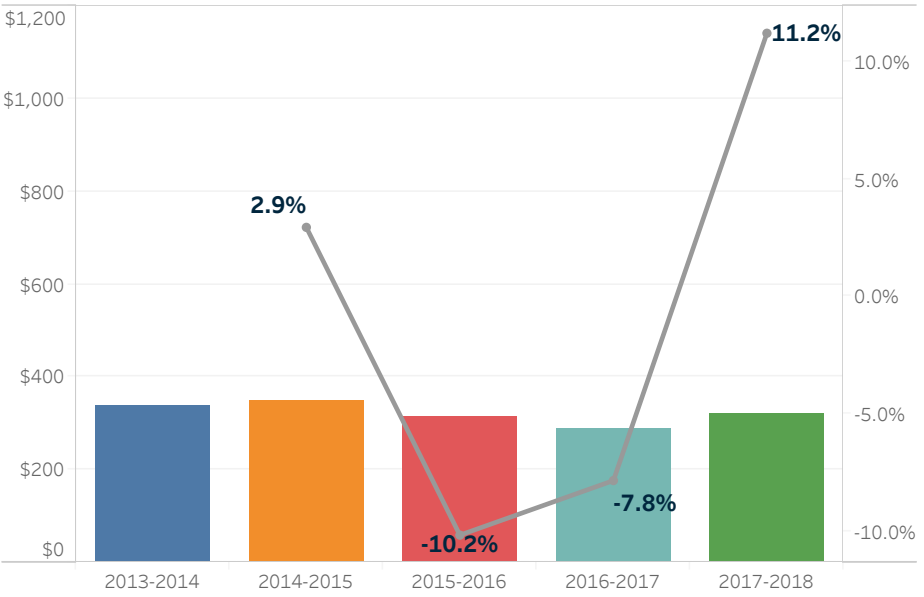
# Financial Report

## Historical PEPM

**Acme, Inc.**  
 Plan Year Through (Paid Basis): **November 2017**

Plan Year	Enrollment	Med Claims	HRA Dollars	Rx Claims	Rx Rebates	Stop Loss Claims	Fixed Costs	Net Claims	YoY Change	Total Costs	YoY Change
2013-2014	351	\$338.93		\$64.83		(\$64.74)	\$57.00	\$339.02		\$396.02	
2014-2015	585	\$321.90		\$76.25		(\$49.14)	\$57.48	\$349.01	2.9%	\$406.49	2.6%
2015-2016	651	\$247.26		\$81.74		(\$15.50)	\$57.48	\$313.50	-10.2%	\$370.98	-8.7%
2016-2017	719	\$213.01		\$75.89		\$0.00	\$57.48	\$288.90	-7.8%	\$346.38	-6.6%
2017-2018	786	\$253.34		\$67.98		\$0.00	\$58.63	\$321.32	11.2%	\$379.95	9.7%

**Net Claims**



**Total Costs**

