



Premium and Claims Experience

Plan Year: July 1, 2015 – June 30, 2016

Prepared for:

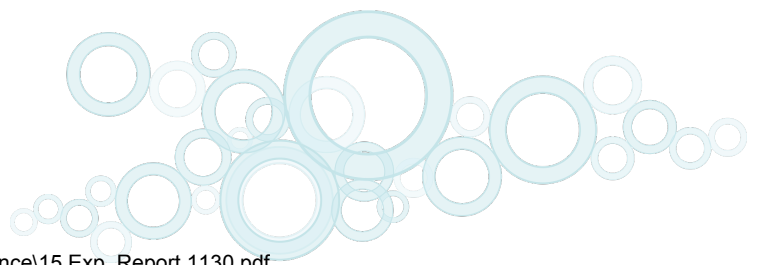
Dr. Denise Bartlett
Assistant Superintendent

Ms. Stephanie Griffin, SPHR
HR Director

Presented by:

 **BAGNALL**

December 15, 2015



Who We Are

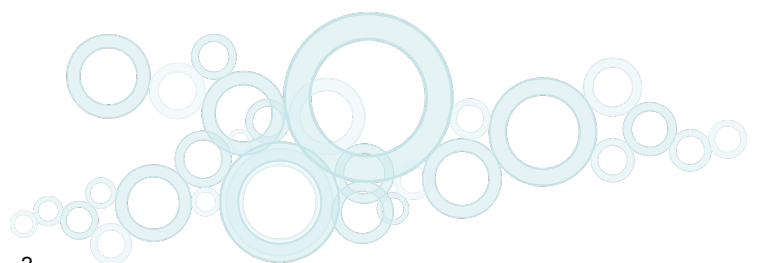
***“The most important part of our business is to satisfy our clients.
Without your confidence, we would not be.”***

We realize that you have many choices when it comes to the satisfaction of your employee benefits consulting and brokerage needs. It is our mission to provide our services in a professional and cost-effective manner to meet those needs. Our team works closely with our client/partners, at every level, to ensure that both employers and employees receive maximum value for every dollar invested in their benefit programs. We make certain that our client/partners receive accurate and complete information, along with experienced and professional guidance, so that it becomes easy to make timely and educated decisions about their employee benefit plans.

We tailor competitive benefit and human resource programs that provide the best possible return on investment to our clients and their employees.

Our dedicated staff is friendly, accessible and responsive. We provide consistent and superior service and support at all times. We take pride in the relationships we have built with the insurance markets selected to serve your needs. These strong relationships are instrumental in our effort to provide the most competitive benefit packages to our client/partners.

You alone decide our value. Your needs determine our job description.



CATALINA FOOTHILLS SCHOOL DISTRICT #16
Medical Contributions and Claims Experience
Plan Year: July 1, 2015 - June 30, 2016

Meritain - All Plans							
	A	B	C	D	E	F	G
Month	Medical Contribution	Medical Claims Paid	Rx Claims Paid	Total Medical & Rx Claims Paid	Loss Ratio	Number of Employees (total is averaged)	Per Employee Per Month Claim Cost
				=B+C	=D/A		=D/F
Nov-14	\$ 193,587	\$ 73,033	\$ 42,234	\$ 115,267	60%	446	\$258.45
Dec-14	\$ 196,973	\$ 256,209	\$ 55,646	\$ 311,855	158%	448	\$696.10
Jan-15	\$ 191,207	\$ 238,434	\$ 85,446	\$ 323,880	169%	432	\$749.72
Feb-15	\$ 185,957	\$ 117,127	\$ 36,254	\$ 153,381	82%	438	\$350.18
Mar-15	\$ 193,439	\$ 183,723	\$ 49,830	\$ 233,553	121%	433	\$539.38
Apr-15	\$ 187,559	\$ 140,303	\$ 77,160	\$ 217,463	116%	433	\$502.22
May-15	\$ 188,431	\$ 134,676	\$ 55,940	\$ 190,616	101%	432	\$441.24
Jun-15	\$ 187,343	\$ 165,929	\$ 38,491	\$ 204,420	109%	432	\$473.19
Jul-15	\$ 191,998	\$ 119,334	\$ 18,256	\$ 137,590	72%	396	\$347.45
Aug-15	\$ 197,237	\$ 192,689	\$ 75,115	\$ 267,804	136%	433	\$618.48
Sep-15	\$ 222,033	\$ 130,799	\$ 35,422	\$ 166,221	75%	441	\$376.92
Oct-15	\$ 219,915	\$ 182,846	\$ 65,042	\$ 247,888	113%	441	\$562.10
Total	\$ 2,355,679	\$ 1,935,102	\$ 634,836	\$ 2,569,938	109%	434	\$493.74

Experience includes all claims over the pooling level

Experience does not include Retirees.

7/1/2014 Poolong Level: \$65,000

7/1/2015 Pooling Level: \$90,000

	7/1/14 - 6/30/15	7/1/15 - 6/30/16
Medical Large Claims (Claims over 50,000):	\$ 139,232	\$ 76,503
	\$ 127,899	\$ 76,000
	\$ 127,586	\$ 65,769
	\$ 87,399	
	\$ 51,869	
Total	\$ 533,987	\$ 218,272

CATALINA FOOTHILLS SCHOOL DISTRICT #16
Medical Contributions and Claims Experience
Plan Year: July 1, 2015 - June 30, 2016

	Meritain - All Plans						
	A	B	C	D	E	F	G
Month	Medical Contribution	Medical Claims Paid	Rx Claims Paid	Total Medical & Rx Claims Paid <small>=B+C</small>	Loss Ratio <small>=D/A</small>	Number of Employees (total is averaged)	Per Employee Per Month Claim Cost <small>=D/F</small>
Jul-15	\$ 191,998	\$ 119,334	\$ 18,256	\$ 137,590	72%	396	\$347.45
Aug-15	\$ 197,237	\$ 192,689	\$ 75,115	\$ 267,804	136%	433	\$618.48
Sep-15	\$ 222,033	\$ 130,799	\$ 35,422	\$ 166,221	75%	441	\$376.92
Oct-15	\$ 219,915	\$ 182,846	\$ 65,042	\$ 247,888	113%	441	\$562.10
Nov-15							
Dec-15							
Jan-16							
Feb-16							
Mar-16							
Apr-16							
May-16							
Jun-16							
Total	\$ 831,183	\$ 625,668	\$ 193,835	\$ 819,503	99%	428	\$1,915.85

Experience includes all claims over the pooling level

Experience does not include Retirees.

7/1/2014 Pooling Level: \$65,000

7/1/2015 Pooling Level: \$90,000

Medical Large Claims (Claims over 50,000):

	\$ 76,503
	\$ 76,000
	\$ 65,769
Total	\$ 218,272

CATALINA FOOTHILLS SCHOOL DISTRICT #16
Medical Contributions and Claims Experience
Plan Year: July 1, 2015 - June 30, 2016

Meritain - Copay Gold Plan						
	A	B	C	D	E	F
Month	Medical Contribution	Medical Claims Paid	Rx Claims Paid	Total Medical & Rx Claims Paid	Loss Ratio	Number of Employees (total is averaged)
				=B+C	=D/A	
Jul-15	\$ 170,591	\$ 113,953	\$ 17,565	\$ 131,518	77%	350
Aug-15	\$ 176,167	\$ 174,738	\$ 72,577	\$ 247,315	140%	378
Sep-15	\$ 192,808	\$ 125,599	\$ 31,869	\$ 157,468	82%	384
Oct-15	\$ 192,994	\$ 178,183	\$ 62,252	\$ 240,435	125%	384
Nov-15						
Dec-15						
Jan-16						
Feb-16						
Mar-16						
Apr-16						
May-16						
Jun-16						
Total	\$ 732,560	\$ 592,473	\$ 184,263	\$ 776,736	106%	374

Experience does not include Retirees.

CATALINA FOOTHILLS SCHOOL DISTRICT #16
Medical Contributions and Claims Experience
Plan Year: July 1, 2015 - June 30, 2016

Meritain - Value Gold Plan						
	A	B	C	D	E	F
Month	Medical Contribution	Medical Claims Paid	Rx Claims Paid	Total Medical & Rx Claims Paid	Loss Ratio	Number of Employees (total is averaged)
				=B+C	=D/A	
Jul-15	\$ 21,407	\$ 5,381	\$ 691	\$ 6,072	28%	46
Aug-15	\$ 21,070	\$ 17,951	\$ 2,538	\$ 20,489	97%	55
Sep-15	\$ 29,225	\$ 5,200	\$ 3,553	\$ 8,753	30%	57
Oct-15	\$ 26,921	\$ 4,663	\$ 2,790	\$ 7,453	28%	57
Nov-15						
Dec-15						
Jan-16						
Feb-16						
Mar-16						
Apr-16						
May-16						
Jun-16						
Total	\$ 98,623	\$ 33,195	\$ 9,572	\$ 42,767	43%	54

Experience does not include Retirees.

CATALINA FOOTHILLS SCHOOL DISTRICT #16
Dental Contributions and Claims Experience
Plan Year: July 1, 2015 - June 30, 2016

	Delta Dental				
	A	B	C	D	E
Month	Dental Premium	Dental Incurred Claims Paid	Loss Ratio <small>=B/A</small>	Number of Employees (total is averaged)	Per Employee Per Month Cost <small>=B/D</small>
Jul-15	\$16,736	\$21,046	126%	300	\$ 70.15
Aug-15	\$18,435	\$16,761	91%	328	\$ 51.10
Sep-15	\$18,764	\$11,114	59%	336	\$ 33.08
Oct-15	\$18,636	\$10,632	57%	334	\$ 31.83
Nov-15					
Dec-15					
Jan-16					
Feb-16					
Mar-16					
Apr-16					
May-16					
Jun-16					
Total	\$72,571	\$59,553	82%	325	186

Experience does not include Retirees.

CATALINA FOOTHILLS SCHOOL DISTRICT #16
Vision Contribution and Claims Experience
Plan Year: July 1, 2015 - June 30, 2016

	Sightcare - Vision			
	A	B	C	D
Month	Vision Premium	Vision Incurred Claims Paid	Loss Ratio =B/A	Average Employee Count
Jul-15	\$ 2,525	\$ 6,183	245%	600
Aug-15	\$ 2,709	\$ 3,437	127%	600
Sep-15	\$ 2,836	\$ 1,704	60%	607
Oct-15	\$ 2,854	\$ 3,195	112%	673
Nov-15				
Dec-15				
Jan-16				
Feb-16				
Mar-16				
Apr-16				
May-16				
Jun-16				
Total	\$ 10,924	\$ 14,518	133%	620

CATALINA FOOTHILLS SCHOOL DISTRICT #16
Basic Life AD&D/Voluntary Life and Dependent Life Premiums and Claims Experience
Plan Year: July 1, 2015 - June 30, 2016

	Minnesota Life												
	A	B	C	D	E	F	G	H	I	J	K	L	M
	Basic Life AD&D Premium	Basic Life AD&D Claims Paid	Loss Ratio =B/A	Number of Lives (total is averaged)	Voluntary Life Premium	Voluntary Life Claims Paid	Loss Ratio =F/E	Number of Lives (total is averaged)	Voluntary Dependent Life Premium	Voluntary Dependent Life Claims Paid	Loss Ratio =J/I	Voluntary Spouse Lives	Voluntary Child Lives
Jul-15	\$ 2,338	\$ -	0%	482	\$ 2,205	\$ -	0%	73	\$ 712	\$ -	0%	31	24
Aug-15	\$ 2,668	\$ -	0%	550	\$ 2,298	\$ -	0%	78	\$ 715	\$ -	0%	32	25
Sep-15	\$ 2,663	\$ -	0%	549	\$ 2,318	\$ -	0%	79	\$ 720	\$ -	0%	32	25
Oct-15	\$ 2,668	\$ -	0%	550	\$ 2,326	\$ -	0%	80	\$ 719	\$ -	0%	32	25
Nov-15													
Dec-15													
Jan-16													
Feb-16													
Mar-16													
Apr-16													
May-16													
Jun-16													
Total	\$ 10,335	\$ -	0%	533	\$ 9,147	\$ -	0%	78	\$ 2,867	\$ -	0%	127	99