

CITY OF LEXINGTON EMPLOYEE HEALTH BENEFIT PLAN COST EVALUATION--FY 2009

	Actual Program Costs				Forecast
	<u>2004-2005</u>	<u>2005-2006</u>	<u>2006-2007</u>	<u>2007-2008</u>	<u>2008-2009</u>
Life Premium	5,024.91	10,258.00	10,126.06	9,663.54	9,663.54
Reinsurance Premium	140,362.25	171,215.05	158,911.52	145,921.43	185,281.68
(less \$35 family premium)		(15,092.25)	(18,212.20)	(18,212.20)	(23,416.00)
Administrative Fee	30,853.48	38,228.15	38,946.40	41,221.00	45,308.16
UR/PPO Fees	5,514.25	5,397.80	6,686.40	6,764.00	6,764.00
Total Charges	1,109,875.39	1,103,513.42	675,129.40	1,248,408.44	1,034,231.66
Adjustments	442,824.67	349,290.84	195,048.49	267,509.87	313,668.47
Deductibles/Coinsurance	82,558.57	104,281.26	83,988.35	97,933.74	127,844.52
Medical Claims Paid	584,492.15	649,941.32	396,092.56	882,964.83	592,718.68
(less specific excess)	(150,886.98)	(83,453.32)	(59,571.85)	(305,975.74)	(162,000.00)
(less aggregate excess)	-	-	-	-	-
Net Medical Claims Paid	433,605.17	566,488.00	336,520.71	576,989.09	430,718.68
Total Life Cost	5,024.91	10,258.00	10,126.06	9,663.54	9,663.54
Total Medical Cost	610,335.15	766,236.75	522,852.83	752,683.32	644,656.52
Monthly Medical Cost					
Single	333.23	449.87	329.11	489.64	409.33
Family	866.39	1,134.65	820.70	1,238.07	1,064.55
Annual Medical Cost					
Single	3,998.76	5,398.44	3,949.32	5,875.68	4,911.96
Family	10,396.68	13,615.80	9,848.40	14,856.84	12,774.59
Deductibles/Coinsurance Breakdown					
Deductible	2,694.91	22,150.53	22,417.09	22,672.26	45,344.52
Coinsurance	67,617.86	82,130.73	61,571.26	75,261.48	82,500.00
Co-pay	12,245.80	-	-	-	-
	82,558.57	104,281.26	83,988.35	97,933.74	127,844.52

Claim Distribution	2004-2005				2005-2006				2006-2007				2007-2008			
	Amount Paid	% of Amount Paid	# of Clmnts	% dist of Clmnts	Amount Paid	% of Amount Paid	# of Clmnts	% dist of Clmnts	Amount Paid	% of Amount Paid	# of Clmnts	% dist of Clmnts	Amount Paid	% of Amount Paid	# of Clmnts	% dist of Clmnts
\$0	-	0.0%	8	5.0%	-	0.0%	14	8.6%	-	0.0%	24	14.3%	-	0.0%	20	13.2%
\$0 to \$100	1,047.57	0.2%	19	11.9%	1,265.27	0.2%	27	16.6%	1,630.47	0.4%	28	16.7%	1,494.50	0.2%	27	17.8%
\$101 to \$250	4,770.12	0.8%	30	18.8%	3,474.68	0.5%	21	12.9%	3,732.28	0.9%	23	13.7%	2,311.73	0.3%	14	9.2%
\$251 to \$500	8,762.20	1.4%	24	15.0%	7,320.22	1.1%	21	12.9%	7,943.81	2.0%	21	12.5%	7,419.51	0.8%	21	13.8%
\$501 to \$1,000	18,996.92	3.1%	26	16.3%	16,988.95	2.6%	23	14.1%	14,066.17	3.5%	20	11.9%	13,894.35	1.6%	18	11.8%
\$1,001 to \$2,500	31,219.83	5.1%	21	13.1%	27,844.93	4.2%	19	11.7%	33,844.10	8.5%	20	11.9%	23,473.36	2.7%	17	11.2%
\$2,501 to \$5,000	39,013.17	6.4%	12	7.5%	50,463.61	7.7%	14	8.6%	50,734.68	12.7%	15	8.9%	55,970.97	6.3%	16	10.5%
\$5,001 to \$10,000	49,857.42	8.2%	7	4.4%	55,880.64	8.5%	7	4.3%	55,039.56	13.8%	8	4.8%	32,713.08	3.7%	4	2.6%
\$10,001 to \$25,000	99,204.52	16.3%	7	4.4%	95,338.07	14.6%	8	4.9%	101,377.13	25.5%	7	4.2%	47,364.19	5.4%	4	2.6%
\$25,001 to \$50,000	120,213.81	19.7%	4	2.5%	219,233.69	33.5%	6	3.7%	-	0.0%	0	0.0%	266,219.91	30.1%	7	4.6%
\$50,001 to \$75,000	50,220.99	8.2%	1	0.6%	177,431.93	27.1%	3	1.8%	50,983.05	12.8%	1	0.6%	56,439.92	6.4%	1	0.7%
\$75,001 to \$100,000	-	0.0%	0	0.0%	-	0.0%	0	0.0%	78,588.80	19.7%	1	0.6%	88,280.29	10.0%	1	0.7%
>\$100,001	186,085.45	30.5%	1	0.6%	-	0.0%	0	0.0%	-	0.0%	0	0.0%	287,874.01	32.6%	2	1.3%
Total	609,392.00	100%	160	100%	655,241.99	100%	163	100%	397,940.05	100%	168	100%	883,455.82	100%	152	100%
up to \$10,000	153,667.23	25.2%	147	91.9%	163,238.30	24.9%	146	89.6%	166,991.07	42.0%	159	94.6%	137,277.50	15.5%	137	90.1%
\$10,001 to \$50,000	219,418.33	36.0%	11	6.9%	314,571.76	48.0%	14	8.6%	101,377.13	25.5%	7	4.2%	313,584.10	35.5%	11	7.2%
> \$50,001	236,306.44	38.8%	2	1.3%	177,431.93	27.1%	3	1.8%	129,571.85	32.6%	2	1.2%	432,594.22	49.0%	4	2.6%
Total	609,392.00	100%	160	100%	655,241.99	100%	163	100%	397,940.05	100%	168	100%	883,455.82	100%	152	100%