

## CareerSource Central Florida - United Health Care (previous carrier) Premiums vs Claims Incurred

Incurred: 07/2013 - 06/2015; Paid: 07/2013 - 12/2015

Year/Month	Members	Subscribers	Premium	Premium PMPM	Medical Payments	Capitation Payments	Managed Pharmacy Payments	Total Payments	Claims to Premium Ratio	Total Payments PMPM	12 Month Rolling Average PMPM
2013-07	498	239	\$214,581	\$430.89	\$104,540	\$6,911	\$22,621	\$134,073	62.5%	\$269.22	
2013-08	469	227	\$201,872	\$430.43	\$117,075	\$6,513	\$27,107	\$150,695	74.6%	\$321.31	
2013-09	460	222	\$198,031	\$430.50	\$135,975	\$6,389	\$22,611	\$164,975	83.3%	\$358.64	
2013-10	464	223	\$199,052	\$428.99	\$300,470	\$6,430	\$20,348	\$327,249	164.4%	\$705.28	
2013-11	453	220	\$195,282	\$431.09	\$163,526	\$6,279	\$26,843	\$196,648	100.7%	\$434.10	
2013-12	457	219	\$196,303	\$429.55	\$264,805	\$6,334	\$32,210	\$303,349	154.5%	\$663.78	
2014-01	461	222	\$197,873	\$429.22	\$252,332	\$6,348	\$32,206	\$290,885	147.0%	\$630.99	
2014-02	453	222	\$196,226	\$433.17	\$314,360	\$6,211	\$24,897	\$345,468	176.1%	\$762.62	
2014-03	454	223	\$198,025	\$436.18	\$158,600	\$6,265	\$27,240	\$192,105	97.0%	\$423.14	
2014-04	454	223	\$197,476	\$434.97	\$117,134	\$6,252	\$26,973	\$150,359	76.1%	\$331.19	
2014-05	454	221	\$240,612	\$529.98	\$299,368	\$6,265	\$24,630	\$330,263	137.3%	\$727.45	
2014-06	457	223	\$240,418	\$526.08	\$226,816	\$6,279	\$25,944	\$259,039	107.7%	\$566.83	\$514.11
2014-07	440	218	\$215,676	\$490.17	\$173,049	\$6,101	\$22,864	\$202,015	93.7%	\$459.12	\$531.97
2014-08	429	215	\$211,847	\$493.82	\$98,942	\$5,964	\$25,104	\$130,011	61.4%	\$303.06	\$532.08
2014-09	426	213	\$210,511	\$494.16	\$115,283	\$5,937	\$22,295	\$143,514	68.2%	\$336.89	\$531.45
2014-10	428	212	\$211,354	\$493.82	\$101,502	\$5,951	\$39,404	\$146,857	69.5%	\$343.12	\$501.40
2014-11	437	216	\$214,039	\$489.79	\$108,757	\$6,006	\$27,795	\$142,558	66.6%	\$326.22	\$492.79
2014-12	443	218	\$217,234	\$490.37	\$264,576	\$6,115	\$22,020	\$292,710	134.7%	\$660.75	\$492.09
2015-01	436	214	\$212,554	\$487.51	\$111,288	\$6,279	\$15,718	\$133,284	62.7%	\$305.70	\$464.73
2015-02	435	212	\$211,484	\$486.17	\$131,478	\$6,265	\$18,385	\$156,128	73.8%	\$358.91	\$430.54
2015-03	433	211	\$211,397	\$488.21	\$101,998	\$6,236	\$19,379	\$127,613	60.4%	\$294.72	\$420.02
2015-04	433	210	\$209,713	\$484.33	\$155,674	\$6,236	\$21,628	\$183,537	87.5%	\$423.87	\$428.02
2015-05	420	205	\$203,525	\$484.58	\$93,695	\$10,918	\$22,821	\$127,434	62.6%	\$303.41	\$391.93
2015-06	411	203	\$200,537	\$487.92	\$138,456	\$10,686	\$22,516	\$171,659	85.6%	\$417.66	\$378.52

### Total by Experience Period

Current Period	5,171	2,547	\$2,529,871		\$1,594,698	\$82,694	\$279,929	\$1,957,321	77.4%	\$378.52	
Prior Period	5,534	2,684	\$2,475,752		\$2,455,000	\$76,477	\$313,630	\$2,845,107	114.9%	\$514.11	

### Average Membership/PMPM Premium and Payments by Experience Period

Current Period	431	212	\$489.24		\$308.39	\$15.99	\$54.13	\$378.52			
Prior Period	461	224	\$447.37		\$443.62	\$13.82	\$56.67	\$514.11			

### % Change

Current Period vs Prior Period	(6.6%)	(5.1%)	9.4%		(30.5%)	15.7%	(4.5%)	(26.4%)			
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# Current Plans and Premiums

	ee only - billing rate	ee/sp - billing rate	ee/ch - billing rate	ee/fam - billing rate	Comments	H/C Totals By Plan	
Medical-option 1	\$691.32	\$1,479.44	\$1,285.86	\$2,177.67		Open 500	112
Medical-option 2	\$602.30	\$1,288.92	\$1,120.27	\$1,897.24		Open 1500	44
Medical-option H S A	\$579.23	\$1,239.55	\$1,077.37	\$1,824.56	\$6 added onto billing rates for administrative fee as per contract	HSA Compatible	15
						Opt Out	14
Dental - high	\$29.23	\$57.66	\$83.81	\$125.04			
Dental - mid	\$25.38	\$49.95	\$71.20	\$106.69			
Dental - low	\$22.75	\$44.69	\$56.58	\$86.87			
						<b>H/C Totals By Coverage Level</b>	
						Employee	86
Vision - ee only	\$5.40	n/a	n/a	n/a		EE + Children	39
Vision -family	n/a	n/a	n/a	\$15.44		EE + Family	26
						EE+ Spouse	20
LIFE - employer paid	n/a	n/a	n/a	n/a	under 65 yrs \$28.50; 68 yrs. old \$18.53; 70 years old \$11.40; 93 years old \$7.13		
Voluntary Life - employee	n/a	n/a	n/a	n/a	rates vary		
Voluntary Life - spouse	n/a	n/a	n/a	n/a	rates vary		
Voluntary Life - children	n/a	n/a	n/a	n/a	\$1.15		
STD - Cigna - Voluntary	n/a	n/a	n/a	n/a	rates vary		
LTD - Cigna - Employer paid	n/a	n/a	n/a	n/a	rates vary		
AFLAC - STD					voluntary coverage; rates vary		
AFLAC - Cancer					voluntary coverage; rates vary		
AFLAC - Hospital					voluntary coverage; rates vary		
AFLAC - Special Event					voluntary coverage; rates vary		
AFLAC - Accident					voluntary coverage; rates vary		
ALLSTATE - Univ. Life					voluntary coverage; rates vary		
ALLSTATE - hospital					voluntary coverage; rates vary		
ALLSTATE - cancer					voluntary coverage; rates vary		
ALLSTATE - Wh Life Trad					voluntary coverage; rates vary		
ALLSTATE - heart/stroke					voluntary coverage; rates vary		
ALLSTATE - Critical Illness					voluntary coverage; rates vary		
VPI - pet insurance					voluntary coverage; rates vary		

\* All medical, dental, vision, and life plans are through Cigna