

## 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%) |  |  |  |
|--------------------------------|--------|--------|------|--|---------|-------|--------|---------|--|--|--|

# 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              |  | <b>H/C Totals By Coverage Level</b> |     |
| Dental - mid                | \$25.38                | \$49.95              | \$71.20              | \$106.69              |  | Employee                            | 86  |
| Dental - low                | \$22.75                | \$44.69              | \$56.58              | \$86.87               |  | EE + Children                       | 39  |
| Vision - ee only            | \$5.40                 | n/a                  | n/a                  | n/a                   |  | EE + Family                         | 26  |
| Vision -family              | n/a                    | n/a                  | n/a                  | \$15.44               |  | 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