GLENBROOK HIGH SCHOOLS Office of the Assistant Superintendent for Business/CSBO Regular Meeting Monday, August 11, 2014

TO:	Dr. Michael Riggle	
FROM:	Hillarie Siena	
DATE:	August 11, 2014	
RE:	Discussion/Action:	FY15 Wellness Premium Credit

It is recommended that the Board of Education approve a FY15 Wellness Premium Credit in the amount of \$250.

Attached is a Health Savings Account analysis that was presented to the Board of Education on April 28, 2014. Page 6 of the presentation contains recommendations that were approved by the Board for the plan year beginning September 1, 2014. After thorough review with the District's wellness third party administrator, HPN Worldwide, the recommended premium credit for fall screening participation is \$250. This amount is based upon an analysis of a targeted participation level for preventative screenings, plan enrollment distribution, and coordination with other incentives designed to stimulate enrollment in the PPO2 (HDPPO) plan.

Informational Item:

As outlined in the attached Timeline for Insurance Data, summary claims reports are attached for the period ending June 30, 2014. For comparative purposes, summary claims reports for the period ending June 30, 2013 are also included. Main comparative points are:

- **PPO1:** Average claims are trending approximately \$22K higher than the prior period. There is one claim that has exceeded the individual stop loss limit of \$250K, for which the District is receiving reinsurance payments. Average pharmacy claims are trending approximately \$15K higher than the prior period.
- **PPO2:** This is the first year of the District's high deductible PPO plan therefore, no comparative data is available.
- **HMOI:** Average claims are trending approximately \$23K higher than the prior period. There is one claim that has exceeded the individual stop loss limit of \$125K, for which the District will be receiving reinsurance payments. Average pharmacy claims are trending approximately \$3K lower than the prior period.
- **HMOBA:** Average claims are trending approximately \$5K higher than the prior period. There are no claims exceeding the individual stop loss limit. Average pharmacy claims are trending approximately \$1K higher than the prior period.
- **Dental:** Average claims are trending approximately \$3K lower than the prior period.

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CBC The Employee Benefits Company

CORPORATE BENEFIT CONSULTANTS, INC.

Glenbrook High School District 225 Health Savings Account Analysis April 23rd, 2014



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- There were 1,186 covered members in PY 2012-2013. 393 (33%) members incurred claims in excess of \$2,500 . Total for these claims is \$3,930,339 or 65% of total paid claims.
- incurred claims in excess of \$2,500. Total for these claims is \$1,821,572 or 58% of There are 1,157 covered members in the current plan year. 221 (19%) members total paid claims.
- There are a total of 21 subscribers in the HSA plan of which 10 had claims in excess of the plan deductible of \$2,500.
- into the HSA. We can predict that most healthy individuals will participate in the HSA We cannot determine how member behavior will change with Employer Contribution with employer contributions to build up savings.
- We would expect anywhere from 10-30% shift in enrollment to HSA with Employer Contributions.

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September 2013 - March 2014

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Enrollment Contribution

		Annual ER Contribution	
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211	277	488	
Single	Family		

\$ 5,715,189	<u>17%</u>	971,582	(918,000)	53,582 Net Employer Savings
\$ \$		Ş	Ś	Ş
Annualized Claims	Estimated H S A Discount	Claim Savings	Less ER Contribution	

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Assumes 100% Participation in HSA / 100% ER Funded

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September 2013 - March 2014

Single Family	Contribution 211 \$ 2,500 \$ 527,500 277 \$ 5,000 \$ 1,385,000 488 \$ 1,912,500	trib ~ ~ ~	Contribution 500 \$ 527,500 000 \$ 1,385,000 \$ 1,912,500	<pre>ribution \$ 527,500 \$ 1,385,000 \$ 1,912,500 Annual ER Contribution</pre>
Annualized Claims Estimated H S A Discount Claim Savings Less ER Contribution	s Discount ion	~ ~ ~ ~	\$ 5,715,189 <u>17%</u> \$ 971,582 <u>\$ (1,912,500</u>]	

\$ (940,918) Net Employer Savings

Assumes 30% Participation in HSA with Employer Contribution

September 2013 - March 2014

37,800 <u>95,450</u> 133,250 Annual ER Contribution	715,189 <u>17%</u> 291,475 Based on 30% <u>133,250</u>) 158,225 Net Employer Savings		40,950 99,600 140,550 Annual ER Contribution		291,475 Based on 30% <u>(140,550)</u> 150,925 Net Employer Savings
37,800 95,450 133,250	5,715,189 <u>17%</u> 291,475 (133,250) 158,225	ion	40,950 99,600 140,550 A	5,715,189 <u>17%</u>	291,475 B (140,550) 150,925 N
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600 1,150		Contribution	650 \$ 1,200 <u>\$</u> \$		
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Single 63 Family 83	Annualized Claims Estimated H S A Discount Claim Savings Less ER Contribution	Enrollment	Single 63 Family <u>83</u> 146	Annualized Claims Estimated H S A Discount	Claim Savings Less ER Contribution
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Recommendations

- Board contribution to HSA year 1: \$600 single, \$1,100 family •
- 0% increase to calculated premium (incentive)
- Increase low PPO deductible from \$300 to \$400 (disincentive) •
- Premium rebate for wellness screening participation (details to be announced at opening day assembly in August 2014) •

GLENBROOK HIGH SCHOOLS Assistant Superintendent for Business Affairs

- TO: Dr. Michael Riggle
- FROM: Hillarie Siena
- DATE: August 11, 2014
- **RE:** Timeline for Insurance Data

AUGUST

• Board of Education information packet. March 1st through June 30th quarterly claims report will be placed in the information packet.

NOVEMBER

- Finance Committee regularly scheduled meeting. Review plan year actual claims for full plan year ending August 31st. Review plan enrollment data for new plan year beginning September 1st. Discuss topics for first Cost Containment Committee meeting in December.
- Board of Education regularly scheduled meeting. Discuss items from November Finance Committee meeting. Discuss topics for first Cost Containment Committee meeting in December.

FEBRUARY

- Finance Committee regularly scheduled meeting. Review September 1st through November 30th quarterly claims report. Discuss items from December Cost Containment Committee meeting. Present review of benefits consulting services.
- Board of Education regularly scheduled meeting. Discuss items from February Finance Committee meeting. Present review of benefits consulting services.

MARCH/APRIL

 Meet with CBC to review claims, trend data and plan design, and obtain recommendation for calculated premium increases. Review of SSCRMP pool performance.

<u>APRIL</u>

- Board of Education regularly scheduled meeting. Present renewal information (includes claims data through February) with recommendations for plan changes. Review SSCRMP pool performance.
- Present renewal information and recommended plan changes to the Cost Containment Committee.

<u>MAY</u>

- Present renewal information and recommended plan changes to all staff.
- Begin open enrollment period.

Glenbrook School District # 225 Aggregate Report -PPO & Rx (Group # P21650) ASO 9/1/2013 - 8/31/2014

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		GROSS	GROSS CLAIMS	C+D				H+J+3	FIXED	FIXED COSTS				N+W+T+X+C+I
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ļ	Employee	Bhas Crear	Bline Shield	Total Gross		Amounts over	1	Access Fees +	-	Individual Stop-				1
INION	CIN ORNIBUR	2010 2010				IST \$220K	ISL Credits	ISL Credits	Admin. F	Loss Prem	Þ	Rx Rebates	Adjustments	Total Cost
Sept.	493	\$ 139,147	\$ 145,973	\$ 285,121 \$	\$ 1,407	•	69	\$ 286,528	\$ 13,971	\$ 13,676	\$ 121,158	\$ (14,477)	•	\$ 420,856
Gt.	484	\$ 180,023	\$ 169,176 \$	\$ 349,199 \$	\$ 1,773	•	\$	\$ 350,972	\$ 17,111 \$	\$ 13,704 \$	\$ 140,975	s	•	\$ 522,761
Nov	487	\$ 150,363	\$ 151,992	\$ 302,355	\$ 2,370	•	s	\$ 304,726	\$ 14,815 \$	\$ 13,509	\$ 130,469	\$	•	\$ 463,520
Dec	489	\$ 172,049	\$ 196,505	\$ 368,555	\$ 2,236		- s	\$ 370,791	\$ 18,059 \$	\$ 13,565	\$ 153,090	\$ (14,301)		\$ 541,203
Jan.	484	\$ 95,142 \$	\$ 181,117 \$	\$ 286,259 \$	\$ 1,301		\$	\$ 287,560	\$ 14,027 \$	\$ 13,426	\$ 161,852	\$	•	\$ 476,865
Feb.	474	\$ 118,666 \$	\$ 158,888 \$	\$ 277,555 \$	\$ 1,803		S	\$ 279,358	\$ 13,600 \$	\$ 13,149	\$ 113,333	\$	\$ (38)	\$ 419,402
Mar.	485	\$ 139,537	\$ 206,794	\$ 346,331	\$ 2,105		\$	\$ 348,436	\$ 16,970 \$	\$ 13,454	\$ 125,869	\$ (14,260)	*	\$ 490,470
Apr.	481	\$ 143,662	\$ 207,248	\$ 350,910	\$ 1,412		\$	\$ 352,322	\$ 17,195	\$ 13,343	\$ 218,557	•	•	\$ 602,416
May	482	\$ 453,075 \$	\$ 201,865	\$ 654,941	\$ 4,606	\$ 69,420	\$	\$ 659,546	\$ 32,092	\$ 13,371	\$ 142,723	\$	5	\$ 847,732
June	479	\$ 204,185	\$ 237,410	\$ 441,595 \$	\$ 1,930	\$ 232 \$	\$ (69.420) \$	\$ 374,105	\$ 21,638	\$ 13,287	\$ 153,543	\$	•	\$ 562,574
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Aug.														
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TOTAL	4,848	\$ 1,795,850	\$ 1,866,969	\$ 3,662,820 \$	\$ 20,944 \$	\$ 69,652 \$	\$ (69,420) \$	\$ 3,614,344	\$ 179,478 \$	\$ 134,484 \$	\$ 1,462,569	\$ (43.038)	\$ (38)	\$ 5,347,798
AVG	485	\$ 179,585 \$	\$ 186,697	\$ 366,282 \$	\$ 2,094 \$	\$ 6,965	\$ (6,942)	\$ 361,434	\$ 17,948	\$ 13,448	\$ 146.257	\$ (4.304)	5 (4)	\$ 534.780

March 2014 Adj - FSS Manual Claim Feb 2014 Notes:

	SSCRMP	SSCRMP Renewal 7/1
	9/01/13 to	7/01/14
Monthhy Factors & Rates	6/30/14	8/31/14
Individual Stop Loss (Symetra)	\$250,000	\$250,000
Expected Claims Factor	MA	M
Aggregate Claims Factor	NA	NIA
Access Fae	NE9.0	NC970
Administrative Rate	4.90%	4.90%
Individual Stop-Loss Rate	\$27.74	522.77
Aggregate Stop-Loss (Annual)	MA	NA
	AND DEPENDENT OF A DE	A STATISTICS OF THE PARTY OF

13,448 \$ 140,257 \$	- 9/1/2013	e Single Medicare Family	242 \$ 468
¢ 865'11	Premium Equivalency Rates - 9/1/2013	Active Family Medicare Single	1,380 \$
•	Prei		\$
4 909'LOC 4	N. Sport N. S	Active Single	\$ 690
(a,a442)			

Month	Single	Femily	Medicare Single	Medicare Family	Total Enroltment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	211	278	4	0	493	\$ 530,197	79.38%
Oct.	209	281	4	0	494	\$ 532,957	%80'86
Nov.	203	280	4	0	487	\$ 527,437	%88.78
Dec.	204	281	4	0	6817	\$ 529,507	102.21%
Jan.	199	281	4	0	484	\$ 526,057	90.65%
Feb.	194	276	4	0	474	\$ 515,707	81.33%
Mar.	199	282	4	0	485	\$ 527,437	82.99%
Apr.	194	283	4	0	1817	\$ 525,367	114.67%
May	194	284	4	0	482	\$ 526,747	160.94%
June	192	283	4	0	614	\$ 523,987	107.36%
July							
Aug.							
Total	1999	2809	40	0	4848	5 5.265.403	101.56%

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To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill. presented has been transcribed directly from the BCBSIL BARS bills.

Printed: 7/23/2014

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Glenbrook School District # 225	8
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	z	+		Adjustments							1,506 \$						Thomas and an	1,506 \$	151 \$
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THE PART OF	-	OSTS		Individual Stop- Loss Premium	583		583 \$	583 \$	583 \$	583 \$	583 \$	583 \$	583 \$	583			Electron and and	5,825 \$	583 \$
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014	r	I+0+J	Adj. Gross = Gross Claims +	Access Fees + ISL Credits	\$ 230	\$ 10.977 \$	\$ 16.387 \$	\$ 40,185 \$	\$ 38,989 \$	\$ 39.767 \$	\$ 32,582 \$	\$ 3.943 \$	\$ 71.611 \$	\$ 44.678 \$			The Diversity of the	\$ 299,659 \$	\$ 29,966 \$
9/1/2013 - 8/31/2014	_			ISI. Credits	\$		*	5	\$	s	•	•	•	•			States a deale	•	*
211.12	Ŧ	0.000		Amounts over ISL \$250k					\$	•	\$		•				Satesembor	\$	•
The second se	σ			Access Fee	8	\$ 13	\$ 33	\$ 249 \$	\$ 287	\$ 376	\$ 189	•	\$ 544	\$ 418			SUNT CALL THE	\$ 2,118	\$ 212
	Ŀ	C+D+E		Total Gross Medical	\$ 521	\$ 10.963	\$ 16.354	\$ 39,946 \$	\$ 38.702	\$ 39.391 \$	\$ 32,393	\$ 3,943	\$ 71.066 \$	\$ 44.260			Service and a service of the service	\$ 297,541	\$ 29,754
STRUCTURE COLOR	ш	S	- General	Rx	\$ 498	\$ 6,203	\$ 5,344	\$ 6,831	\$ 7,795	\$ 5,332	\$ 7.717	\$ 3,865	\$ 10,006	\$ 7,539			PARTIE		
「こうした」」	٥	GROSS CLAIMS		Blue Shield	\$ 23 \$	\$ 3,198	\$ 9,437	\$ 10,304	\$ 11,317	\$ 10,430 \$	\$ 9,481	\$ 78	\$ 26,201	\$ 12,472			と、正言など	\$ 92,941	\$ 9,294
The second s	v	Q		Blue Cross	- 5	\$ 1,563	\$ 1,573	\$ 22,812	\$ 19,591	\$ 23,630	\$ 15,195	5	\$ 34,859	\$ 24,249			THE PARTY OF	\$ 143,470	\$ 14,347
	8			Employee	21	21	21	21	21	21	21	21	21	21			State of the state	210	21
and the second	۷		NH N	Month	Sept.	đ	Nov.	Dec	Jan.	Feb.	Mar.	Apr.	Vav	June	VIIY	Aug.	にいい	TOTAL	AVG

Notes: March Adj - Rx Claims not billed 10/13-2/14

	SSCRMP R	SSCRMP Ronowal 7/1
	9/01/13	7/01/14
Monthly Factors & Rates	6/30/14	8/31/14
Individual Stop Loss (Symetra)	\$250,000	\$250,000
Expected Claims Factor	NA	MIA
Aggregate Claims Factor	NIA	ş
Access Fee	0.63%	0.63%
Administrative Rate	4.90%	4.80%
lindividual Stop-Loss Rate	\$27.74	\$32.77
Aggregate Stop-Loss (Annual)	VIN	¥
Rx Rebate	(\$7.58)	(\$15.27)

(159)	addressinger (B)	Medicare Family	•
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	Promium Equivalency Rates - 9/1/2013	Medicare Single	\$
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998.67 \$	CR MORAL - M	Active Single	\$ 482
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Month	Single	Į	Medicare Single	Modicare Femily	Total Enrollment	Promium Equivalency	* of Total Cost to Promium Equivalency
Sept.	11	10	0	0	21	\$ 14,962	
Oct.	11	10	0	0	21	\$ 14,962	77.75%
Nov.	11	10	0	0	21	\$ 14,962	115.96%
Dec.	11	10	0	0	21	\$ 14,962	282.32%
Jan.	11	10	0	0	21	\$ 14,962	273.54%
Feb.	11	10	0	0	21	\$ 14,962	279.77%
Mar.	11	10	0	0	21	\$ 14,962	241.27%
Apr.	11	10	0	0	21	\$ 14,962	30.48%
May	11	10	0	0	21	\$ 14,962	504.72%
June	11	10	0	0	21	\$ 14,962	315.94%
July							
Aug.							
Total	110	100	0	0	210	\$ 149,620	212.81%

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Total Cost/Total Enrollment Total Cost PEPM Sept. 5 Oct. 5 Nov. 5 Jan. 5 Feb. 5 Maar. 5 June 5 June 5 June 5 Aug. Total

Printed: 7/23/2014

Glenbrook School District # 225 Aggregate Report - HMO-I & Rx (Group #H21650) Cost Plus 9/1/2013 - 8/31/2014

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Admin. Fee Hair O Managed Care Fee Prysietian Service Fee (FSF) Care Adminerate Fee (FSF) Individual Fee (FSF) Free (F	GROSS CLAIMS C+D+E				C+D+E				F+H	TOTAL COLUMN	FI	XED COSTS	10-11-28 - 10				0+N+W+T+X+f+I
Admit. Care fee Fee (F3F) Re Rubates Primium Fees Adjustments Total 62.08 5 0.363 5 113,640 5 0.563 5 1663 5 6 5 6 5 6 5 6 5 6 5 6 5 7 5 6 5 7 5 6 6 7 6 5 6 6 6 6 6 6 6 6 7 6 6 7 6 6 7 6 6 7 6 6 7	Total Gross Medical & Rx Amounts over	Total Gross Medical & Rx Amounts over	Total Gross Medical & Rx Amounts over	Total Gross Medical & Rx Amounts over	Amounts over	Amounts over		Ģ	Gross Claims + ISL		HMO Managed	Physician Service		Individual Stop-Loss	ACA Taxes &		
3 9,890 5 2,053 5 113,464 5 2,600 5 10,653 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 5 5 0.663 5 0.673 5 5 0 5 <	Errollment Blue Cross Blue Shield Rx Claims ISL \$125k ISL Credits	Ric Claims ISL \$125k	Ric Claims ISL \$125k	Claims ISL \$125k	ISL \$125k	S SIOCE	ISL Credits		Credits	Admin. Fee	Care Fee	Fee (PSF)	Rx Robates	Premium	Foes	Adjustments	Total Cost
8 9,844 5 2,826 5 112,722 5 2,599 5 10,613 5 10,613 5	267 \$ 109,174 \$ 24,403 \$ 31,712 <mark>\$ 166,289</mark> \$ - \$	109,174 \$ 24,403 \$ 31,712 \$ 165,289	24,403 \$ 31,712 \$ 165,289	31,712 \$ 165,289	165,289	s - 5 - 5	s - s	s	165,289	5	\$	5	\$ (2,609)	\$ 10,653	,	' 5	\$ 299,596
8 9,866 5 2,506 11,1063 5 (2,579) 5 10,554 5 2 6 5 5 6 5 5 6 5 7 5 5 6 5 5 6 5 </td <td><u>266 \$ 86,224 \$ 13,451 \$ 40,660 \$ 140,336</u> \$ 5 5</td> <td>13,451 \$ 40,660 \$</td> <td>13,451 \$ 40,660 \$</td> <td>40,660 \$</td> <td></td> <td>s - 5 - 5</td> <td>\$ - <mark>\$</mark></td> <td>69</td> <td>140,336</td> <td>5</td> <td>5</td> <td>5</td> <td>S (2,599)</td> <td></td> <td>5</td> <td></td> <td>\$ 273,640</td>	<u>266 \$ 86,224 \$ 13,451 \$ 40,660 \$ 140,336</u> \$ 5 5	13,451 \$ 40,660 \$	13,451 \$ 40,660 \$	40,660 \$		s - 5 - 5	\$ - <mark>\$</mark>	69	140,336	5	5	5	S (2,599)		5		\$ 273,640
8 9,200 5 112,167 5 (2,580) 5 10,574 5	264 \$ 82,968 \$ 14,686 \$ 45,120 \$ 142,772 \$ - \$	14,686 \$ 45,120 \$	14,686 \$ 45,120 \$	45,120 \$		5 - 5	5	s	142,772	5	\$	\$ 111,983	\$ (2,579)		, 		\$ 275,183
5 10.056 5 2.656 5 113.275 5 (2.630) 5 (0.773) 5 6.197 5 - 5 5 10.068 5 2.666 5 113.800 5 (2.630) 5 0.773 5 6.297 5 - 5 5 10.068 5 2.660 5 16.303 5 0.773 5 6.243 5 (1011) 5 5 9.800 5 2.666 5 114.4756 5 (2.603) 5 0.653 5 (101) 5 5 9.800 5 2.666 5 114.4756 5 (2.603) 5 0.653 5 (101) 5 - 5 <	265 \$ 106,113 \$ 26,581 \$ 36,975 \$ 169,670 \$ - \$ - \$	26,581 \$ 36,975 \$ 169,670	26,581 \$ 36,975 \$ 169,670	36,975 \$ 169,670	169,670		5 - 5	\$	169.670	\$		5	s			5	\$ 302,343
\$\$ 10,065 \$\$ 2,666 \$\$ 113,030 \$\$ (2,630) \$\$ (10,773) \$\$ 6,267 \$\$ \$\$ \$\$ 10,065 \$\$ 2,866 \$\$ 113,030 \$\$ (2,630) \$\$ (10,773) \$\$ 6,247 \$\$ (203) \$\$ <td>269 \$ 121.062 \$ 28,609 \$ 44,319 \$ 193.991 \$ - \$</td> <td>28,609 \$ 44,319 \$</td> <td>28,609 \$ 44,319 \$</td> <td>44,319 \$</td> <td>\$</td> <td>s - 5 - 5</td> <td>5 - 5</td> <td>\$</td> <td>193,991</td> <td>\$ 10,055</td> <td></td> <td>\$ 113,275</td> <td>\$ (2,628)</td> <td></td> <td></td> <td>•</td> <td>\$ 334,278</td>	269 \$ 121.062 \$ 28,609 \$ 44,319 \$ 193.991 \$ - \$	28,609 \$ 44,319 \$	28,609 \$ 44,319 \$	44,319 \$	\$	s - 5 - 5	5 - 5	\$	193,991	\$ 10,055		\$ 113,275	\$ (2,628)			•	\$ 334,278
\$\$ 10,065 \$\$ 2,665 \$\$ 113,330 \$\$ (2,620) \$\$ 10,733 \$\$ 6,243 \$\$ (1011) \$\$ \$\$ 10,065 \$\$ 2,866 \$\$ 114,755 \$\$ (2,620) \$\$ 10,733 \$\$ 6,497 \$\$ (-201) \$\$ \$\$ 9000 \$\$ 2,866 \$\$ 114,4755 \$\$ (2,600) \$\$ 10,663 \$\$ 6,197 \$\$ \$\$ \$\$ 9900 \$\$ 2,865 \$\$ 114,366 \$\$ (2,600) \$\$ 10,663 \$\$ 6,197 \$\$ \$\$ \$\$ 9900 \$\$ 2,863 \$\$ 114,366 \$\$ (2,600) \$\$ 10,663 \$\$ 6,197 \$\$ \$\$ \$\$ 9980 \$\$ 2,863 \$\$ 10,663 \$\$ 0,197 \$\$< 0,197	270 \$ 40,681 \$ 4,488 \$ 38,108 <mark>\$ 83,286</mark> \$ - \$ - \$	4,486 \$ 38,109 \$	4,486 \$ 38,109 \$	38,109 \$			5 - 5	S	83,286	\$ 10,093	s	\$ 113,830	s		\$ 6,267	, 2	\$ 224,276
3 10.055 3 2.805 3 14,755 5 (2.629) 3 10,733 5 6.243 5 (1.011) 5 5 9,800 5 2.0555 5 114,375 5 (2.609) 3 0,053 5 6,197 5 - 5 9 9 2 2.055 5 114,306 5 (2.609) 3 0,053 5 6,197 5 - 5 <	269 \$ 73,266 \$ 17,240 \$ 30,966 \$ 121,472 \$ - \$	17,240 \$ 30,966 \$	17,240 \$ 30,966 \$	30,966 \$		s - 5	5 - <mark>5</mark>	\$	121,472	\$		\$ 113,830	s		\$ 6,243	\$	
\$\$ 0,800 \$\$ 2636 \$\$ 114,016 \$\$ (2,609) \$\$ 10,653 \$\$ 6,197 \$\$ - \$\$ \$\$ 0,900 \$\$ 2,536 \$\$ 114,306 \$\$ (2,609) \$\$ 10,653 \$\$ 6,197 \$\$ - \$\$\$\$ \$\$ <td>269 \$ 100,796 \$ 6,056 \$ 35,379 \$ 142,233 \$ - \$ - \$</td> <td>6,058 \$ 35,379 \$</td> <td>6,058 \$ 35,379 \$</td> <td>35,379 \$</td> <td>\$</td> <td>- 2</td> <td>5 · · 5</td> <td>\$</td> <td>142,233</td> <td>\$</td> <td>\$</td> <td>\$ 114,755</td> <td>s</td> <td></td> <td>•</td> <td>\$</td> <td>-</td>	269 \$ 100,796 \$ 6,056 \$ 35,379 \$ 142,233 \$ - \$ - \$	6,058 \$ 35,379 \$	6,058 \$ 35,379 \$	35,379 \$	\$	- 2	5 · · 5	\$	142,233	\$	\$	\$ 114,755	s		•	\$	-
\$ 9,880 \$ 2,835 \$ 114,386 \$ (2,609) \$ 10,653 \$ 6,197 \$ <th< td=""><td>267 \$ 238,542 \$ 14,380 \$ 40,285 \$ 293,216 \$ 48,740 \$</td><td>\$ 14,380 \$ 40,285 \$ 293,216 \$ 48,</td><td>14,380 \$ 40,295 \$ 293,216 \$ 48,</td><td>40,295 \$ 293,216 \$ 48,</td><td>293,216 \$ 48,</td><td>\$ 48,</td><td></td><td>s</td><td>293,216</td><td>5</td><td>\$</td><td>\$ 114,016</td><td>S (2,609)</td><td></td><td>\$ 6,197</td><td>, 2</td><td>\$ 434,090</td></th<>	267 \$ 238,542 \$ 14,380 \$ 40,285 \$ 293,216 \$ 48,740 \$	\$ 14,380 \$ 40,285 \$ 293,216 \$ 48,	14,380 \$ 40,295 \$ 293,216 \$ 48,	40,295 \$ 293,216 \$ 48,	293,216 \$ 48,	\$ 48,		s	293,216	5	\$	\$ 114,016	S (2,609)		\$ 6,197	, 2	\$ 434,090
Sector Sector<	267 \$ 82,544 \$ 5,553 \$ 35,682 <mark>\$ 123,780 \$ - \$</mark>	82,544 \$ 5,553 \$ 35,682 <mark>\$</mark>	5,553 \$ 35,682 \$	35,682 <mark>\$</mark>		9 1 9 1	5	49	123,780	\$ 9,980	-	\$ 114,386	\$ (2,609)		\$ 6,197	•	\$ 265,024
\$ 99.917 \$ 1,134,610 \$ (26,115) \$ 106,653 \$ 37,345 \$ \$ 9922 \$ 113,4610 \$ (2.612) \$ 10,655 \$ 37,345 \$ \$ 9922 \$ 113,461 \$ (2.612) \$ 10,665 \$ 4,149 \$ (103) \$																	
\$ 99.917 \$ 1,134,610 \$ (26,112) \$ 106,653 \$ 37,345 \$ (1,034) \$ \$ 9,992 \$ 113,461 \$ (2.612) \$ 10,6553 \$ 37,345 \$ (103) \$ \$ (103) \$	Stop Loss Settlement					「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	A State of the second second	and the second	Sult of			「「「「「「「「」」」」	Contraction of the	A TANK	Constant of the	Proprieta Participa	Contraction of the
\$ 113,461 \$ (2,612) \$ 10,665 \$ (1403) \$	2,673 \$ 1,041,380 \$ 155,449 \$ 379,216 \$ 1,576,045 \$ 48,740 \$ - \$	155,449 \$ 379,216 \$ 1,576,045 \$ 48,	155,449 \$ 379,216 \$ 1,576,045 \$ 48,	379,216 \$ 1,576,045 \$ 48,	1,576,045 \$ 48,		s - s	~	1,576,045	\$ 99,917		\$ 1,134,610	\$ (26,115)				
	267 \$ 104,138 \$ 15,545 \$ 37,922 <mark>\$ 157,605</mark> \$ 4,874 \$ - <mark>\$</mark>	104,138 \$ 15,545 \$ 37,922 \$ 157,605 \$ 4	15,545 \$ 37,922 \$ 157,605 \$ 4	37,922 <mark>\$ 157,605</mark> \$ 4	\$ 157,605 \$ 4	4	5	~	157,605	\$		\$ 113,461	\$ (2,612)			*	

*Note: March Adj - ACA Fee Not billed 1/14 PDC ADJ 1st Cttr - 2014 - \$1,010.60

	Condition	CECDIND Dammel 714
	BIOTITS to	10114
Montiny Factors & Nates Individual Stop Loss (BCBSIL)	\$125,000	\$125,000
Expected Claims Factor	Ŋ	ş
Aggregate Claims Factor	ş	1
Managed Care Fee	19.62	65.62
Physician Service Fee Single	\$184.65	\$175.70
Family	\$554.50	\$528.4B
Administrative Rate	91.758	76.014
Allocated Taxes & Fees		\$23.12
Individual Stop-Loss Rate	\$19.90	841.48
Aggregate Stop-Loss (Annual)	NA	ş
Rx Credit	(139.77)	(\$8,94)

	Promium Equivalency Rates	Ioncy Rates	A PARTY A PARTY
Single	Family	Medicare Single	Medicare Family
\$522	\$1,410	\$522	00'0\$

Month	Single	Family	Medicare Single	Medicare Family	Total Enrolment	Premium Equivalency	Cost to Premium Equivalency
Sept.	92	174	•	0	267	\$293,886	101.94%
Oct.	93	172	1	0	266	\$291,588	93.84%
Nov.	92	171	•	0	264	\$289,656	95.00%
Dec.	93	171	1	0	265	\$290,178	104.19%
Jan.	96	172	ŀ	0	269	\$293,154	114.03%
Feb.	8	173	1	0	270	\$294,564	76.14%
Mar,	95	173	•	0	269	2294,042	89.22%
Apr.	92	176	•	0	269	\$296,706	95.39%
May	91	175	1	0	267	\$234,774	147.26%
June	96	176	4	0	267	\$295,662	89.64%
yby							
Aug.							
Total	930	1733	05	0	2673	\$2,934,210	100.67%

Erroltment PEPN	\$1,122	\$1,029	\$1,042	\$1,141	\$1,243	\$831	\$975	\$1,052	\$1,626	\$983		_	\$1,105
Total Cost/Total Enrolm Total Cost/Total Enrolm	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Total

Printed: 7/23/2014

Glenbrook School District # 225 Aggregate Report - HMO-BA & Rx (Group #B21650) Cost Plus 9/1/2013 - 8/31/2014

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	Ċ	GROSS CLAIMS	ÿ	JTUT C						n coere	1.2.1		No. of Street, or Stre		0+d+0+N+W+I
			2	1.0.0			ULI	A STATE OF	LIAE	LIXED CUSIS	A DESCRIPTION OF THE OWNER OWNER OF THE OWNER OWNER OF THE OWNER OWNE		一 二 二 二 二 二 二 二 二 二 二 二 二 二 二 二 二 二 二 二		ţ
			The second	Total Gross	Property of									Bet BLACK	All and a state of the
	Blue Cross	Blue Cross Blue Shield	æ	Ctalms	ISL \$125k	ISL Credits	Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Foe	Service Fee (PSF)	Roc Rehaters	Rx Rebates Loss Premium Fees	ACA Taxtes & Foes	Adjustments	Total Cost
	\$ 5,110		\$ 3,338	\$ 8,447		5	\$ 8,447	5 1,159		306 \$ 11,350	\$ (303) \$	1.237	•		\$ 22.197
**	5 -	\$ 333	\$ 3,836	\$ 4,169			. \$ 4,169	\$ 1,234	5	326 \$ 12,338	\$			•	5 19.060
	5 818 \$	\$ 292 \$	\$ 3,425	\$ 4,534 \$		5	- \$ 4,534	\$ 1,084	*		5		5		\$ 18,129
		\$ 28	\$ 6,117	\$ 6.145 \$		\$	\$ 6,145	\$ 1,159		306 \$ 11,680	\$ (303) \$	\$ 1.237			\$ 20.223
*	\$ 5,791	\$ 187 \$	\$ 3,337	\$ 9,316			. \$ 9,316	\$ 1,159	\$	306 \$ 11,680	\$ (303)		\$ 720		\$ 24.113
5	\$ 2,747 \$	\$ 1,046 \$	\$ 3,851	\$ 7,645			S 7,645	\$ 1,159	*	306 \$ 11,680	\$ (303)	5	\$ 720		\$ 22,443
••	\$ 11,336 \$	\$ 1,994	\$ 5,487	\$ 18,816 \$			\$ 18,816	\$ 1,196	5	316 \$ 11,660	\$ (313) \$				\$ 33.715
*	11,433	\$ 1.018	\$ 3,461	\$ 15,911		•	5 15,911	\$ 1,159	\$	306 \$ 11,350	\$ (303)		\$ 720		30,360
"	\$ 10,827	\$ 302	\$ 2,656	\$ 13,785	•		\$ 13,785	\$ 1,159	\$	306 \$ 11,350	\$ (303)	\$ 1,237	\$ 720	5	S 28.254
	1	\$ 601	\$ 4,631	\$ 5,232			• \$ 5,232	\$ 1,159	5	306 \$ 11,350	\$ (303)		064 2		5 19.701
-															i Datas
-															
1	and the second	ALL	ALC: STATES	- Williams	and the second	A CONTRACTOR OF	Survey of the second		の日のことの	State and State	BUSH X-	State Bank	Strate Calify	「日本の	Sector Harris
-1	48,062 \$	\$ 5,800 \$	\$ 40,139	\$ 94,001	•		S 94,001 \$	\$ 11,625	5 5 3,070 5	\$ 115,808 \$	\$ (3,038) \$	\$ 12,409	\$ 4,340		\$ 238,214
-	4,806	\$ 580 \$	\$ 4,014	\$ 9,400 \$			S 9,400 5	5 1,163	5	307 \$ 11,581 \$	\$ (304) \$	\$ 1,241	8 434		\$ 23,821

*Note:

	SSCRMP	SSCRMP Renowal 7/1
	9/01/13 to	7/01/14
Monthly Factors & Rates	6/30/14	8/31/14
Individual Stop Loss (BCBSIL)	\$125,000	\$125,000
Expected Claims Factor	¥.	M
Aggregate Claims Factor	1	¥¥
Managed Care Fee	19785	85785
Physician Service Fee Single	\$164.29	\$156.45
Family	2970815	12.0112
Administrative Rate	82728	12.042
Allocated Taxes & Fees		\$23.12
Individual Stop-Loss Rate	\$39.90	BALAB
Aggregate Stop-Loss (Annual)	NIA	5
Rx Credit	(17.83)	(18.84)

gle Medicare Family	00°0\$	
Medicare Single	\$0.00	
Family	\$1,062	
+Spouse	\$810	
Active Single	\$418	

Month	Single	+Spouse	kerne j	Medicare Single	Medicare Family	Total Enrotiment	Premium Equivaiency	% of Yotal Cost to Premium Equivalency
Sept	12	5	14	0	0	31	\$23,934	82.74%
Oct.	12	5	16	0	•	R	\$28,058	73.14%
Nov.	8	5	16	0	0	29	\$23,742	76.36%
Dec.	4	5	15	0	•	31	\$24,578	82.28%
Jan.	11	5	15	0	0	31	\$24,578	88.11%
Feb.	11	5	15	0	0	31	\$24,578	81.31%
Mar.	12	5	15	0	0	32	\$24,996	134,88%
Apr.	12	5	14	0	0	31	\$23,834	126.93%
May	12	5	14	0	0	31	\$23,934	118.05%
June	12	5	14	0	0	31	\$23,934	82.31%
yby								
Aug.								
Total	114	8	147	0		311	574A 766	97 57%

\$778 \$625 \$625 \$625 \$778 \$778 \$1,054 \$1,054 \$800 \$811 \$836

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills.

To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Printed: 7/23/2014

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		Glenbi Aggrega	Glenbrook School Uistrict # 225 Aggregate Report - Dental (Group # 21651) 9/1/2013 - 8/3/1/2014	District # al (Group # 21 31/2014	225 (651)		
A	8	v	٥	ш	L	9	Ŧ
							9+J+3
Month	Single	Family	Total Enroltment	Dental Claims	Dental Admin	Adjustments	Total Cost
Sept.	298	374	672	\$70,470	\$2,251	(\$1,570)	\$71,151
Oct.	299	375	674	\$54,360	\$2,258	\$ 0	\$56,618
Nov.	295	374	699	266'07\$	\$2,241	S 0	\$43,238
Dec.	291	376	667	\$49,545	\$2,234	\$0	\$51,780
an.	284	375	659	\$58,451	\$2,208	\$ 0	\$60,659
Feb.	288	293	581	\$47,440	\$1,946	\$ 0	\$49,386
March	293	377	670	\$51,847	\$2,245	\$0	\$54,091
April	290	377	667	\$53,637	\$2,234	\$0	\$55,872
May	287	378	665	\$48,058	\$2,228	\$0	\$50,285
une	288	375	663	\$53,603	\$2,221	\$ 0	\$55,824
July							
Aug.							
	San United to a series	Constant and the second second		SWEET IN STATE	STATE AND AND	STORE STORE	
IOTAL	2,913	3,674	6,587	\$528,407	\$22,066	-\$1,570	\$548,904
AVERAGE	201	967	010				

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Sental Admin. 9/1/2013 \$3.35 PEPM	100.00	
Dental A \$3.35	dmin. 9/1/2013	PEPM
	Dental A	\$3.35

Premium Equ	valancy Rates
Single	\$48
Family	\$116

Month	Single	Family	Total Enroltment	Premium Equivalency	% of Total Cost to PE
September	298	374	672	\$57,688	123.34%
October	299	375	674	\$57,852	97.87%
November	295	374	699	\$57,544	75.14%
December	291	376	667	\$57,584	89.92%
January	284	375	659	\$57,132	106.17%
February	288	377	665	\$57,556	85.81%
March	293	377	670	\$57,796	93.59%
April	290	377	667	\$57,652	96.91%
May	287	378	665	\$57,624	87.26%
June	288	375	663	\$57,324	97.38%
July					
August					
Total	2,913	3,758	6.671	\$575.752	95.34%

NOTE: Dental Admin Fee was Changed to \$3.35 PEPM retro to 7/1/2012 - Correction has not been made to system - Credit will be applied on the next possible statement

Printed: 7/23/2014

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School District # 225	# dnoug
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		GROSS CLAIMS	CLAIMS	0+0				H+J+3	FIXED COSTS	COSTS		8		N+W+T+X+C+I
	Employee			Total Gross		Amounts over		Adj. Gross = Gross Claims + Access Fees +		Individual Stop-				
Sept.	Enrollment 517	Billue Cross B \$ 204,017 \$	134,164	Medical \$ 338,181	Access Fee	15L \$250k	SL Credits	SL Credits \$ 340,142	Admin. Fee 17.924	Loss Premium 5 12.884	Rat 131,845	Rx Rebates	Adjustments S	Total Cost \$ 502.794
Oct.	515	\$ 127,658	\$ 160,227	\$ 287,886	\$		\$	\$ 289,508	\$	5		\$ (20,523)	5 639	\$ 423,287
Nov	515	\$ 148,835 \$	155,921	\$ 304,756	\$	•	s	\$ 306,452	\$			\$	5	\$ 507,313
Be	514	\$ 167,191	\$ 189,914	\$ 357,105	5 \$ 1,785	- \$	- \$	\$ 358,890	\$ 18,927 \$		\$ 154,224	s		\$ 544,849
Jan.	514	\$ 205,567	\$ 203,735	\$ 409,302	2 \$ 2,368	•	\$	\$ 411,689	\$ 21,693 \$		5	1 \$ (20.512)		\$ 538,577
Feb.	513	\$ 200,949 \$	183,513	\$ 384,462	\$	- \$	- \$	\$ 386,782	\$ 20,376 \$	\$ 12,784		\$	•	\$ 554,838
Mar.	510	\$ 192,423 \$	191,360	\$ 383,784	4 \$ 2,369	•	S	\$ 386,173	\$ 20,341	\$ 12,709	112,591		•	\$ 531,814
Apr.	510	\$ 144,813 \$	211,460	\$ 356,273	4	•	s	\$ 357,966	\$	\$ 12,709 \$			•	\$ 510,848
May	507	\$ 161.350	\$ 219,587	\$ 380,937	7 \$ 1,941	•	\$	\$ 382,878	\$ 20,190 \$	\$ 12,634	\$	\$	•	\$ 554,172
June	508	\$ 141,483	\$ 190,637	\$ 332,120	0 \$ 1,541	•	s	\$ 333,661	\$ 17,602	\$ 12,659	\$ 109,801	(14,291)		\$ 459,434
yluh														
Aug.														
1-11-STAFE		State of the		ALTER THE LEWIS	A CONTRACTOR		Marrishe B	S. Strength and S.	AND DESIGNATION OF AN	「「「「「「「「」」」」」」」」」」」」」」」」」」」」」」」」」」」」」	indicate solution in the	MICH SHUT CERT	The second second second	
TOTAL	5,123	\$ 1,694,287 \$	\$ 1,840,518	\$ 3,534,805	5 \$ 19,337	•	•	\$ 3,554,142	\$ 187,345	\$ 127,665	\$ 1,313,461	1 \$ (55,326)	\$ 639	\$ 5,127,927
AVERAGE	512	\$ 169,429 \$	\$ 184,052	\$ 353,481 \$	1 \$ 1,934	•	•	\$ 355,414	\$	\$ 12,767	\$ 131,346	3 \$ (5,533)	5 64	\$ 512,793
Notes:									Premium Eq.	Premium Equivalency Rates	ALC: NOT STREET			

	SSCRMP I	SSCRMP Renewal 7/1
Monthhy Factors & Rates	7/01/12 to 6/30/13	7/01/13 to 8/31/13
Individual Stop Loss	\$250,000	\$250,000
Expected Ctaims Factor	NIA	M
Aggregate Claims Factor	¥1	M
Access Fee	0.70%	0.63%
Administrative Rate	8.30%	4.80%
Individual Stop-Loss Rate	\$24.92	¥7.12\$
Aggregate Stop-Loss (Annual)	MA	MA

CBC The Enployee Benefits Company CORPORATE BENEFIT CONSULTANTS, INC.

Active Single	Active Family	Medicare Single	Medicare Family
645	5 1.290	\$ 645	5 1.280

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Press of the second sec	Premium Equivalency	X of Total Cost to Pranium Equivalency
Sept.	229	283	ŝ	•	517	-	512,775	98.05%
Oct.	224	287	4	0	515	•	514,710	82.24%
Nov.	225	286	4	0	515	•	514,065	%69.86
Dec.	724	286	4	•	514	\$	513,420	106.12%
Jan.	223	287	4	0	514	•	514,065	104.77%
Feb.	222	287	4	0	513	*	513,420	108.07%
Mar.	122	285	4	0	510	\$	510,195	104.24%
Apr.	223	283	4	0	510	•	508,905	100.38%
May	220	283	4	0	507	\$	506,970	109.31%
June	221	283	4	0	508	\$	507,615	90.51%
July								
Aug.								
Total	2232	2850	41	•	6123	5	5.116.140	100.23%

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NOTE	

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Printed: 7/31/2013

973 822 985 ,048 ,082 ,043 ,002 ,002 1,001 Total Cost/Total Erroltment Total Cost PEPM 1,060 8 Sept. 5 Oct. 5 Oct. 5 Jan. 5 Jan. 5 Feb. 5 Apr. 5 Apr. 5 Julue 5 Julue 5 Aug. 5 Aug. 5 Total 5 Glenbrook School District # 225 Aggregate Report - HMO-I & Rx (Group #H21650) Cost Plus 9/1/2012- 9/1/2013

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		9	GROSS CLAIMS	MS	C+D+E			H+1	Contraction of the other of the	F	FIXED COSTS		and the second		O+N+W+T+X+F+I
	ALC: NO	E C S I	A COLORED OF	State of the state	Total Gross		S. The Internation		defendance and and	Hard Street Stre	La construction of the local distance of the	Contraction of the lot of the	Individual	The martine is a second	A CONTRACTOR OF A CONTRACTOR O
1 2 2 2					Medical & Rx	Amounts over		Gross Claims + ISL		HMO Managed	Physician Service	We the could	Stop-Loss		出来に、「「「「
Month	Enrollment	Blue Cross	Month Enrollment Blue Cross Blue Shield	2	Claims	ISL \$125k	ISL Credits	Credits	Admin. Fee	Care Fee	Foe (PSF)	Rx Rebatos	Premium	Adjustments	Total Cost
Sept.	285	\$ 88,789	3,935	\$ 44,654	\$ 137,378	•		\$ 137,378	5 9.961	5 2,690	S 116,441	\$ (2,890)		<u> </u>	\$ 273,196
Oct	285	\$ 30,155 \$	5 \$ 11,574 \$	\$ 50,339	\$ 92,068	•	•	\$ 92,068	9,961	\$ 2,690	\$ 116,078	\$ (2,890)	\$ 9,616	5.	\$ 227,524
Nov.	286	\$ 55,940 \$	17,072 \$	\$ 42,983	\$ 115,894		•	5 115,894	9666	\$ 2,700	\$ 116,258	\$ (2.900)	\$ 9,650	5 -	\$ 251.697
Dec.	283	\$ 54,189 \$	3 \$ 108,137 \$	\$ 41,249	\$ 203,575		~	\$ 203,575	5 B,891	\$ 2,672	\$ 115,719	\$ (2,870)	\$ 9,548		\$ 338,535
Jan.	281	\$ 95,393	3 \$ 12,587 \$	\$ 36,022	\$ 144 002	5	5	\$ 144,002	\$ 9,821	\$ 2,653	\$ 114,997	\$ (2,849)	\$ 9,481	\$ (503)	
Feb.	278	\$ 70,136 \$	3 \$ 12,812 \$	\$ 35,236	\$ 118,184	•	5	5 118.184	\$ 9,716	\$ 2,624	\$ 114,096	\$ (2,819)	5 9,360		
Mar.	280	\$ 75,912 \$	2 \$ 17,798 \$	\$ 51,003	\$ 144,713	•	•	\$ 144.713	\$ 9,786	\$ 2,643	\$ 114,455	\$ (2,839)	\$ 9,447		\$ 278,205
Apr.	276	\$ 123,208 \$	3 \$ 25,485 \$	\$ 33,405	\$ 182,098	•	•	\$ 182,098	9,646	\$ 2,605	5 113,374	\$	\$ 9,312		\$ 314,238
May	275	\$ 69,314 \$	1 \$ 30,743	\$ 42,338	\$ 142,396	•		\$ 142.396	5 9,611	\$ 2,596	\$ 113,195	\$	\$ 9,279		\$ 274,288
June	280	\$ 62,655	5 \$ 7,355	\$ 35,910	\$ 105.921		\$	\$ 105.921	\$ 9,786	\$ 2,643	\$ 114,093	\$ (2.839)	\$ 9.447		\$ 239,051
VIN															
Aug.															-
ISL Stop L	ISL Stop Loss Settlement 2011 - 2012	11 2011 - 201	2	PULS - PULS	ALL ALL ALL ALL	All and and	(\$1,056)			- TUNNOU CAR			and the second	神たい町で	And the state
TOTAL	2,809	\$ 725,691 \$	\$ 247,498 \$	\$ 413,139 \$	\$ 1,386,328	•	\$ (1,058)	1,386,328	\$ 98,175		\$ 1,148,706	\$ (28,483)	\$ 94,776	(203) \$	\$ 2,725,515
AVERAGE	281	\$ 72,569 \$	\$ 24,750	\$ 41,314	\$ 138,633	•	•	\$ 138,633	\$ 9,817		\$ 114,871	\$ (2,848)	\$ 9,478	(05) \$	\$ 272,552
						•	(1,058)								
"hinter	Assol 20147 Add	Terestanding in Sa	"Note: And 2042 Adjustment in face - Star and Adjuste	All and an and a second se											

*Note: April 2012 Adjustment is for a Stop Loss Adjustment January Adjustment: -\$503.00 PDC adj 4th Qtr - 12

	SSCRMP F	SSCRMP Renewal 7/1
時間 しない いなながりしている	21/10//	ELLIDIZ
	9	9
Monthly Factors & Rates	6/30/13	8/31/13
Individual Stop Loss	\$125,000	\$125,000
Expected Cialms Factor	MA	MA
		5. 5. 15
Aggregate Claims Factor	MA	M
Managed Care Fee	\$9.44	18-82
Physician Service Fee	a line and	
Single	\$179.56	\$104.55
Family	\$542.15	\$554.50
Administrative Rate	5674CS	87.73
Individual Stop-Loss Rate	11.118	06.852
Aggregate Stop-Loss (Annual)	MA	MIA
Rx Credit	(\$10.14)	(17.68)

Premium Equivalency Rates	Family Medicare Single Medicare Family
	Single

100 103 103	1/9 179 178			285 286 283 281	\$293,258 \$293,258 \$291,767 \$289,926	11.12% 85.83% 116.03% 95.75%
100 99	177 177 176			278 280 276	\$287,588 \$288,582 \$286,747	87.34% 96.40% 109.97%
8 6	1/6			2/5	\$287,735	88.16% 83.08%
1022	1777	9	•	2809	\$2.896.222	94.11%

NOTE: All data presented has been transcribed directly from the BCBSIL BACS bills. To guarantee financial accuracy, please use the data directly from your BCBSIL BACS bill.

Total Cost Frodal Errothmont Total Cost PEPM Sept. 5359 Occ. 5799 Nev. 5399 Nev. 5399 Jan. 5394 Jan. 5394 Anr. 51,195 Jan. 5394 Anr. 5394 Anr. 5394 Anr. 5394 Anr. 5394 Aug. 2697 Juine 3364 Printed: 7/31/2013

Glenbrook School District # 225 Aggregate Report - HMO-BA & Rx (Group #B21650) Cost Plus 9/1/2012- 9/1/2013

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٩	+M+N+O+P+Q +R	Total Cost	18,951	16,720	13,790	25,402	14,821	20,017	22,691	14,056	14,415	23.867			The second second	184,830	
0	<u>+</u>	Adjustments	*	•				5	•	•	•					•	
z		Rr Rebates Loss Promium	\$ 911 \$	\$ 844 \$	\$ 877 \$	\$ 877 \$	\$ 1,046 \$	\$ 911 \$	\$ 911 \$	\$ 911 \$	\$ 911 \$	\$ 911 \$			Donald Constant	-	
×		Rx Rebates	(274)	5 (254)	\$ (264)	5 (264)	\$ (314)	\$ (274)	\$ (274)	5 (274)	5 (274)	\$ (274)			a span and	(2,738)	
-	COSTS	Physician Service Fee (PSF)		9,158	9,318 \$	9,318	10,117	9,478	8,478 \$	9,478	9,478	9,478			いいと思いてい	94,779	
¥	FIXED COSTS	HMO Managed Care Fee	255 3	236 1	245 \$	245 1	283 \$	255 1	255 \$	255 \$	255 1	255 1			Automation and an and and	2,549	
-	A CONTRACTOR	Admin. Fee	944 3	874 \$	808	\$ 606	1.083	944	944 5	944 \$	944 5	944 5			A CONTRACTOR OF A CONTRACTOR O	8,437 \$	
	H 1	Groas Claims + ISL Credits	\$ 7.637 \$	\$ 5.862	\$ 2,704 \$	\$ 14.316 \$	\$ 2.696	\$ 8.703	\$ 11.378 \$	\$ 2.743	\$ 3.101 \$	\$ 12.554 \$				\$ 71,684 \$	
H		ISI. Credits	5	- 5	-				•						State State State		
U		Amounts over ISL \$125k	5	- 5			5	- \$	• •	5		•			a state -		
L	C+D+E	Total Gross Medical & Rx Claims	5 7,637	5,862	5 2,704	\$ 14,316	5 2,696	\$ 8,703	\$ 11.378	\$ 2,743	\$ 3,101	\$ 12,554				71,694	
ш	0	ž	\$ 3,599	\$ 2,146	\$ 2,704	\$ 2,424	\$ 1,713	2,078	\$ 3,826	\$ 2,743	2,622	3,283			C. D. S. L. S.	\$ 27,139	
0	GROSS CLAIMS	Blue Shield	5 8	- 5		•	\$ 237	\$ 776 \$	•		\$ 372 \$	s - s			The salvest	\$ 1,470 \$	
U	GR	Blue Cross Blue Shield	\$ 3,953	\$ 3,716	•	\$ 11,892	\$ 746	S 5,849	\$ 7,551	•	\$ 107	\$ 9,270			the states and a second	\$ 43,085 \$	
8		Enrothment	27	25	26	26	31	27	27	27	27	27			North States	270	
A		Month	Sept.	Oct.	Nov.	Dec.	Jan,	Feb.	Mar.	Apr.	May	June	VIN	Aug.	Harris	TOTAL	1000

"Note:

	SSCRMP F	SSCRMP Renewal 7/1
	21/10/1	51/10//
Monthly Factors & Rates	6/30/13	8/31/13
Individual Stop Loss	\$125,000	\$125,000
Expected Claims Factor	M	1
Aggregate Claims Factor	1	ž
Managed Care Fee	NV-BS	Saut
Physician Service Fee Sincle	4159.B1	\$184.45
Family	\$482.50	\$554.50
Administrative Rate	98"WS	85.758
Individual Stop-Loss Rate	1.223	06.828
Aggregate Stop-Loss (Annual)	¥¥	52
Rx Credit	(\$10.14)	(\$8.77)

	mployee Benefits Company	FIT CONSULTANTS, INC.	
Jay	CDC The Empl	CORPORATE BENEFIT	

Active Single	+Spouse	Family	Medicare Single	Medicare Family
\$386	\$772	\$1,012	\$0.00	\$0.00

% of Total Cost to Premium Equivalency	%90'66	%07'16	73.61%	135.61%	72.01%	104.64%	115.71%	72.57%	74.42%	123.22%			96.02%
Premium Equivalency	\$18,130	\$18,334	\$18,732	\$18,732	\$20,722	\$19,130	\$19,610	\$19,370	\$19,370	\$19,370			\$192,500
Total	27	25	26	26	31	27	27	27	27	12			270
Medicaro Family	0	0	0	0	0	0	0	0	0	0			•
Medicare Single	0	0	0	0	0	0	0	0	0	0			e
į	10	10	10	10	10	10	12	11	11	11			105
+Spouse	8	9	9	8	9	9	4	5	Q,	5			55
Single	11	6	10	10	16	11	11	11	11	ŧ			110
Month	Sept.	Oct	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	Yut	Aug.	Total

5702 5669 5877 5877 5874 5741 5741 5741 5574 5524 5524 5524 5524

Coal 1 Sept. Coal 1 Sept. Sept. Jan. Jan. Jan. Mar. Mar. June June July July Aug. Total

Total Cost/To Enrollment

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills.

To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Printed: 7/31/2013

		Glenbi Aggrega	Glenbrook School District # 225 Aggregate Report - Dental (Group # 21651) 9/1/2012- 9/1/2013	District # lal (Group # 21 1/2013	225 651)		
A	В	v	٥	ш	u.	υ	Ŧ
							E+F+G
Month	Single	Family	Total Enroliment	Dental Claims	Dental Admin	Adjustments	Total Cost
Sept.	301	376	677	\$48,612	\$1,628	\$ 0	\$50,240
Od.	297	373	670	\$69,344	\$2,245	8 0	\$71,589
Nov.	302	375	677	\$62,518	\$2,268	\$ 0	\$64,786
Dec.	301	376	677	\$54,379	\$2,268	\$0	\$56,647
Jan.	301	376	677	\$66,493	\$2,268	S 0	\$68,761
Feb.	295	376	671	\$54,944	\$2,248	\$ 0	\$57,192
March	295	376	673	\$54,282	\$2,255	\$0	\$56,537
April	298	370	668	\$47,003	\$2,238	\$ 0	\$49,241
May	297	370	667	\$46,726	\$2,234	S 0	\$48,960
lune	304	369	673	\$52,901	\$2,255	\$ 0	\$55,156
July							
Aug.							
A State of the state	SPRINGER SPRING	ないな世界などの	THE CALL OF THE OWNER.	The subset of the		Reading and the	The second second
TOTAL	2,991	3,737	6,730	\$557,204	\$21,906	0\$	\$579,110
AVERAGE	299	374	673	\$55.720	\$ 2.191	50	\$57.911

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imin. 7/1/2012	PEPM
Dental Ac	\$3.35

m Frativationery Rates	\$47	
Premise	Single	Ţ

		Family	\$116		
Month	Single	Family	Total Enrollment	Premium Equivalency	% of Total Cost to PE
September	301	376	677	\$57,763	86.98%
October	297	373	670	\$57,227	125.10%
November	302	375	677	\$57,694	112.29%
December	301	376	677	\$57,763	98.07%
January	301	376	677	\$57,763	119.04%
February	295	376	671	\$57,481	99.50%
March	299	374	673	\$57,437	98.43%
April	298	370	899	\$56,926	86.50%
May	297	370	667	\$56,879	86.08%
June	304	369	673	\$57,092	96.61%
luly					
August					
[otal	2,995	3.735	6.730	\$574.025	100.89%

NOTE: Dental Admin Fee was Changed to \$3.35 PEPM retro to 7/1/2012 - Correction has not been made to system - Credit will be applied on the next possible statement

Printed: 7/31/2013