

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.



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



Assumptions

- 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.
- There are 1,157 covered members in the current plan year. 221 (19%) members incurred claims in excess of \$2,500. Total for these claims is \$1,821,572 or 58% of 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.
- We cannot determine how member behavior will change with Employer Contribution into the HSA. We can predict that most healthy individuals will participate in the HSA with employer contributions to build up savings.
- We would expect anywhere from 10-30% shift in enrollment to HSA with Employer Contributions.

Assumes 100% Participation in HSA with Employer Contributions

September 2013 - March 2014

Enrollment	Contribution	Enrollment	Contribution
Single	211 \$ 600 \$ 126,600	Single	211 \$ 1,000 \$ 211,000
Family	277 \$ 1,150 \$ 318,550	Family	277 \$ 2,100 \$ 581,700
	488 \$ 445,150 Annual ER Contribution		488 \$ 792,700 Annual ER Contribution
Annualized Claims	\$ 5,715,189	Annualized Claims	\$ 5,715,189
Estimated H S A Discount	17%	Estimated H S A Discount	17%
Claim Savings	\$ 971,582	Claim Savings	\$ 971,582
Less ER Contribution	\$ (445,150)	Less ER Contribution	\$ (792,700)
	\$ 526,432 Net Employer Savings		\$ 178,882 Net Employer Savings

Enrollment	Contribution	Enrollment	Contribution
Single	211 \$ 1,200 \$ 253,200	Single	211 \$ 1,200 \$ 253,200
Family	277 \$ 2,400 \$ 664,800	Family	277 \$ 2,400 \$ 664,800
	488 \$ 918,000 Annual ER Contribution		488 \$ 918,000 Annual ER Contribution
Annualized Claims	\$ 5,715,189	Annualized Claims	\$ 5,715,189
Estimated H S A Discount	17%	Estimated H S A Discount	17%
Claim Savings	\$ 971,582	Claim Savings	\$ 971,582
Less ER Contribution	\$ (918,000)	Less ER Contribution	\$ (918,000)
	\$ 53,582 Net Employer Savings		\$ 53,582 Net Employer Savings

Assumes 100% Participation in HSA / 100% ER Funded

September 2013 - March 2014

Enrollment	Contribution
Single 211	\$ 2,500 \$ 527,500
Family 277	\$ 5,000 \$ 1,385,000
488	\$ 1,912,500 Annual ER Contribution
Annualized Claims	\$ 5,715,189
Estimated H S A Discount	17%
Claim Savings	\$ 971,582
Less ER Contribution	\$ (1,912,500)
	\$ (940,918) Net Employer Savings

Assumes 30% Participation in HSA with Employer Contribution

September 2013 - March 2014

Single	63	\$ 600	\$ 37,800
Family	83	\$ 1,150	\$ 95,450
			<u>\$ 133,250</u> Annual ER Contribution
Annualized Claims			\$ 5,715,189
Estimated H S A Discount			<u>17%</u>
Claim Savings		\$ 291,475	Based on 30%
Less ER Contribution		<u>\$ (133,250)</u>	
		\$ 158,225	Net Employer Savings

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

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.

APRIL

- 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.

MAY

- 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

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
Month	Employee Enrollment	GROSS CLAIMS		C+D	Access Fee	Amounts over ISL \$250K	ISL Credits	Adj. Gross = Gross Claims + Access Fees + ISL Credits	FIXED COSTS			Rx	Rx Rebates	Adjustments	Total Cost
		Blue Cross	Blue Shield	Total Gross Medical					Admin. Fee	Individual Stop-Loss Premium	Rx				
Sept.	493	\$ 139,147	\$ 145,973	\$ 285,121	\$ 1,407	-	\$	\$ 286,528	\$ 13,971	\$ 13,876	\$ 121,158	\$ (14,477)	\$	\$	\$ 420,858
Oct.	494	\$ 180,023	\$ 189,176	\$ 349,199	\$ 1,773	-	-	\$ 350,972	\$ 17,111	\$ 13,704	\$ 140,875	\$	\$	\$	\$ 522,761
Nov.	487	\$ 150,363	\$ 151,992	\$ 302,355	\$ 2,370	-	-	\$ 304,726	\$ 14,815	\$ 13,509	\$ 130,469	-	\$	\$	\$ 463,520
Dec.	488	\$ 172,049	\$ 196,505	\$ 368,555	\$ 2,236	-	-	\$ 370,791	\$ 18,059	\$ 13,565	\$ 153,090	\$ (14,301)	\$	\$	\$ 541,203
Jan.	484	\$ 95,142	\$ 191,117	\$ 286,259	\$ 1,301	-	-	\$ 287,560	\$ 14,027	\$ 13,426	\$ 161,852	\$	\$	\$	\$ 476,865
Feb.	474	\$ 118,668	\$ 158,888	\$ 277,555	\$ 1,803	-	-	\$ 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	\$ 125,889	\$ (14,260)	\$	\$	\$ 490,470
Apr.	481	\$ 143,662	\$ 207,248	\$ 350,910	\$ 1,412	-	-	\$ 352,322	\$ 17,195	\$ 13,343	\$ 219,557	\$	\$	\$	\$ 602,416
May	482	\$ 453,075	\$ 201,865	\$ 654,941	\$ 4,806	\$ 69,420	\$	\$ 659,546	\$ 32,092	\$ 13,371	\$ 142,723	\$	\$	\$	\$ 847,732
June	479	\$ 204,185	\$ 237,410	\$ 441,595	\$ 1,930	\$ 232	\$ (69,420)	\$ 374,105	\$ 21,638	\$ 13,287	\$ 153,543	\$	\$	\$	\$ 582,574
July															
Aug.															
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	\$ 186,897	\$ 366,282	\$ 2,094	\$ 6,965	\$ (6,942)	\$ 361,434	\$ 17,948	\$ 13,448	\$ 146,257	\$ (4,304)	\$ (4)	\$	\$ 534,780

Notes: March 2014 Adj - FSS Manual Claim Feb 2014

Premium Equivalency Rates - 8/1/2013		
Active Single	Active Family	Medicare Single
\$ 880	\$ 1,380	\$ 242
		\$ 468

SSCRMP Renewal 7/1	
9/01/13 to 6/30/14	7/01/14 to 8/31/14
Monthly Factors & Rates	
Individual Stop Loss (Symetra)	\$250,000 to \$250,000
Expected Claims Factor	N/A
Aggregate Claims Factor	N/A
Access Fee	0.63%
Administrative Rate	4.90%
Individual Stop-Loss Rate	\$27.74
Aggregate Stop-Loss (Annual)	N/A

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	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	98.09%
Nov.	203	280	4	0	487	\$ 527,437	87.98%
Dec.	204	281	4	0	489	\$ 520,507	102.21%
Jan.	199	281	4	0	484	\$ 526,057	90.85%
Feb.	194	276	4	0	474	\$ 515,707	81.33%
Mar.	199	282	4	0	485	\$ 527,437	92.99%
Apr.	194	283	4	0	481	\$ 525,367	114.87%
May	194	284	4	0	482	\$ 526,747	100.84%
June	182	283	4	0	479	\$ 523,987	107.36%
July							
Aug.							
Total	1999	2809	40	0	4848	\$ 5,265,403	101.56%

Total Cost/Total Enrollment	Total Cost PEPM
Sept.	\$ 854
Oct.	\$ 1,058
Nov.	\$ 952
Dec.	\$ 1,107
Jan.	\$ 985
Feb.	\$ 885
Mar.	\$ 1,011
Apr.	\$ 1,252
May	\$ 1,759
June	\$ 1,174
July	
Aug.	
Total	\$ 1,104

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

Glenbrook School District # 225 Aggregate Report - H S A & Rx (Group # P41885)

ASO
9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Month	Employee Enrollment	Blue Cross	Blue Shield	Rx	Total Gross Medical	Access Fee	Amounts over ISL \$250k	ISL Credits	Adj. Gross = Gross Claims + Access Fees + ISL Credits	Admin. Fee	Individual Stop-Loss Premium	Rx Rebates	Adjustments	Total Cost
Sept.	21	\$ 488	\$ 23	\$ 488	\$ 521	\$ 9	\$ 9	\$ -	\$ 530	\$ 1	\$ 583	\$ (159)	\$ -	\$ 955
Oct.	21	\$ 1,563	\$ 3,198	\$ 6,203	\$ 10,963	\$ 13	\$ 13	\$ -	\$ 10,977	\$ 233	\$ 583	\$ (159)	\$ -	\$ 11,633
Nov.	21	\$ 1,573	\$ 9,437	\$ 5,344	\$ 16,354	\$ 33	\$ 33	\$ -	\$ 16,387	\$ 539	\$ 583	\$ (159)	\$ -	\$ 17,350
Dec.	21	\$ 22,812	\$ 10,304	\$ 6,831	\$ 39,946	\$ 249	\$ -	\$ -	\$ 40,195	\$ 1,823	\$ 583	\$ (159)	\$ -	\$ 42,241
Jan.	21	\$ 19,591	\$ 11,317	\$ 7,795	\$ 38,702	\$ 287	\$ -	\$ -	\$ 38,989	\$ 1,514	\$ 583	\$ (159)	\$ -	\$ 40,327
Feb.	21	\$ 23,630	\$ 10,430	\$ 5,332	\$ 39,391	\$ 376	\$ -	\$ -	\$ 39,767	\$ 1,669	\$ 583	\$ (159)	\$ -	\$ 41,559
Mar.	21	\$ 15,195	\$ 9,451	\$ 7,717	\$ 32,393	\$ 189	\$ -	\$ -	\$ 32,582	\$ 1,587	\$ 583	\$ (159)	\$ 1,508	\$ 36,088
Apr.	21	\$ -	\$ 78	\$ 3,895	\$ 3,973	\$ -	\$ -	\$ -	\$ 3,973	\$ 193	\$ 583	\$ (159)	\$ -	\$ 4,560
May	21	\$ 34,859	\$ 26,201	\$ 10,006	\$ 71,066	\$ 544	\$ -	\$ -	\$ 71,611	\$ 3,482	\$ 583	\$ (159)	\$ -	\$ 75,516
June	21	\$ 24,249	\$ 12,472	\$ 7,539	\$ 44,260	\$ 418	\$ -	\$ -	\$ 44,678	\$ 2,160	\$ 583	\$ (159)	\$ -	\$ 47,270
July														
Aug.														
TOTAL	210	\$ 143,470	\$ 92,941		\$ 297,541	\$ 2,118	\$ -	\$ -	\$ 299,659	\$ 13,011	\$ 5,825	\$ (1,592)	\$ 1,506	\$ 318,410
AVG	21	\$ 14,347	\$ 9,294		\$ 29,754	\$ 212	\$ -	\$ -	\$ 29,966	\$ 1,301	\$ 583	\$ (159)	\$ 151	\$ 31,841

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

Premium Equivalency Rates - 8/1/2013		
Active Single	Active Family	Medicare Single
\$ 482	\$ 966	\$ -

Monthly Factors & Rates	SSCRMP Renewal 7/1	9/01/13 to 6/30/14	7/01/14 to 8/31/14
Individual Stop Loss (Synetra)	\$250,000	\$250,000	\$250,000
Expected Claims Factor	N/A	N/A	N/A
Aggregate Claims Factor	N/A	N/A	N/A
Access Fee	0.63%	0.63%	0.63%
Administrative Rate	4.90%	4.90%	4.90%
Individual Stop-Loss Rate	\$27.74	\$32.77	\$32.77
Aggregate Stop-Loss (Annual)	N/A	N/A	N/A
Rx Rebate	(\$7.58)	(\$15.27)	(\$15.27)

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	11	10	0	0	21	\$ 14,962	6.33%
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	212.61%

Total Cost/Total Enrollment	Total Cost PEPM
Sept.	\$ 45
Oct.	\$ 554
Nov.	\$ 826
Dec.	\$ 2,011
Jan.	\$ 1,949
Feb.	\$ 1,993
Mar.	\$ 1,719
Apr.	\$ 217
May	\$ 3,596
June	\$ 2,251
July	
Aug.	
Total	\$ 1,516

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills.
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Printed: 7/23/2014

Glenbrook School District # 225

Aggregate Report - HMO-I & Rx (Group #H21650)

Cost Plus

9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Month	Enrollment	Blue Cross	Blue Shield	Rx	C+D+E	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop-Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost
Sept.	267	\$ 109,174	\$ 24,403	\$ 31,712	\$ 165,289	\$ -	\$ -	\$ 165,289	\$ 9,980	\$ -	\$ 113,848	\$ (2,609)	\$ 10,653	\$ -	\$ -	\$ 299,596
Oct.	266	\$ 86,224	\$ 13,451	\$ 40,680	\$ 140,336	\$ -	\$ -	\$ 140,336	\$ 9,943	\$ -	\$ 112,722	\$ (2,599)	\$ 10,613	\$ -	\$ -	\$ 273,849
Nov.	264	\$ 82,966	\$ 14,886	\$ 45,120	\$ 142,772	\$ -	\$ -	\$ 142,772	\$ 9,868	\$ -	\$ 111,983	\$ (2,579)	\$ 10,574	\$ -	\$ -	\$ 275,183
Dec.	265	\$ 108,113	\$ 26,581	\$ 36,975	\$ 169,670	\$ -	\$ -	\$ 169,670	\$ 9,908	\$ -	\$ 112,187	\$ (2,589)	\$ 10,574	\$ -	\$ -	\$ 302,343
Jan.	268	\$ 121,082	\$ 28,609	\$ 44,319	\$ 193,991	\$ -	\$ -	\$ 193,991	\$ 10,055	\$ -	\$ 113,275	\$ (2,628)	\$ 10,733	\$ -	\$ -	\$ 334,278
Feb.	270	\$ 40,681	\$ 4,488	\$ 38,109	\$ 83,266	\$ -	\$ -	\$ 83,266	\$ 10,093	\$ -	\$ 113,830	\$ (2,636)	\$ 10,773	\$ -	\$ -	\$ 224,276
Mar.	269	\$ 73,266	\$ 17,240	\$ 30,986	\$ 121,472	\$ -	\$ -	\$ 121,472	\$ 10,055	\$ -	\$ 113,830	\$ (2,628)	\$ 10,733	\$ -	\$ (23)	\$ 262,337
Apr.	269	\$ 100,796	\$ 6,058	\$ 35,379	\$ 142,233	\$ -	\$ -	\$ 142,233	\$ 10,055	\$ -	\$ 114,755	\$ (2,628)	\$ 10,733	\$ -	\$ (1,011)	\$ 283,036
May	267	\$ 238,542	\$ 14,380	\$ 40,295	\$ 293,216	\$ 48,740	\$ -	\$ 293,216	\$ 9,980	\$ -	\$ 114,016	\$ (2,609)	\$ 10,653	\$ -	\$ -	\$ 434,090
June	267	\$ 82,944	\$ 5,553	\$ 35,682	\$ 123,780	\$ -	\$ -	\$ 123,780	\$ 9,980	\$ -	\$ 114,386	\$ (2,609)	\$ 10,653	\$ -	\$ -	\$ 265,024
July																
Aug.																
Stop Loss Settlement																
TOTAL	2,673	\$ 1,041,380	\$ 155,449	\$ 379,216	\$ 1,576,045	\$ 48,740	\$ -	\$ 1,576,045	\$ 99,917	\$ -	\$ 1,134,610	\$ (26,119)	\$ 106,653	\$ 37,345	\$ (1,034)	\$ 2,953,803
AVERAGE	267	\$ 104,138	\$ 15,545	\$ 37,922	\$ 157,605	\$ 4,874	\$ -	\$ 157,605	\$ 9,992	\$ -	\$ 113,481	\$ (2,612)	\$ 10,665	\$ 4,149	\$ (103)	\$ 295,360

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

48,740

Monthly Factors & Rates	9/1/13 to 6/30/14	7/1/14 to 8/31/14
Individual Stop Loss (BCBSIL)	\$125,000	\$125,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Managed Care Fee	\$9.87	\$9.59
Physician Service Fee	\$184.55	\$176.70
Single Family	\$554.50	\$528.48
Administrative Rate	\$37.38	\$40.37
Allocated Taxes & Fees	\$39.90	\$23.12
Individual Stop-Loss Rate	N/A	\$41.48
Aggregate Stop-Loss (Annual)	N/A	N/A
Rx Credit	(\$9.77)	(\$6.94)

Premium Equivalency Rates		
Single	Family	Medicare Single
\$522	\$1,410	\$522
		Medicare Family
		\$0.00

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	92	174	1	0	267	\$293,886	101.94%
Oct.	93	172	1	0	266	\$291,588	93.84%
Nov.	92	171	1	0	264	\$289,656	95.00%
Dec.	93	171	1	0	265	\$290,178	104.19%
Jan.	96	172	1	0	269	\$293,154	114.03%
Feb.	96	173	1	0	270	\$294,584	76.14%
Mar.	95	173	1	0	269	\$294,042	89.22%
Apr.	92	176	1	0	269	\$296,706	95.39%
May	91	175	1	0	267	\$294,774	147.26%
June	90	176	1	0	267	\$295,662	88.64%
July							
Aug.							
Total	930	1733	10	0	2673	\$2,934,210	100.67%

Total Cost/Total Enrollment Total Cost PEPH	
Sept.	\$1,122
Oct.	\$1,028
Nov.	\$1,042
Dec.	\$1,141
Jan.	\$1,243
Feb.	\$831
Mar.	\$975
Apr.	\$1,062
May	\$1,826
June	\$983
July	
Aug.	
Total	\$1,105

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

Glenbrook School District # 225

Aggregate Report - HMO-BA & Rx (Group #B21650)

Cost Plus

9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Month	Enrollment	Blue Cross	Blue Shield	Rx	C-D+E Total Gross Medical & Rx Claims	F-H Gross Claims + ISL Credits	ISL Credits	Amounts over ISL \$125k	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost
Sept.	31	\$ 5,110	\$ -	\$ 3,330	\$ 8,447	\$ -	\$ -	\$ -	\$ 1,159	\$ 306	\$ 11,350	\$ (303)	\$ 1,237	\$ -	\$ -	\$ 22,197
Oct.	33	\$ -	\$ 333	\$ 3,638	\$ 4,169	\$ -	\$ -	\$ -	\$ 1,234	\$ 326	\$ 12,338	\$ (322)	\$ 1,317	\$ -	\$ -	\$ 19,060
Nov.	29	\$ 818	\$ 292	\$ 3,425	\$ 4,534	\$ -	\$ -	\$ -	\$ 1,084	\$ 286	\$ 11,351	\$ (283)	\$ 1,157	\$ -	\$ -	\$ 18,129
Dec.	31	\$ -	\$ 28	\$ 6,117	\$ 6,145	\$ -	\$ -	\$ -	\$ 1,159	\$ 306	\$ 11,680	\$ (303)	\$ 1,237	\$ -	\$ -	\$ 20,223
Jan.	31	\$ 5,791	\$ 187	\$ 3,337	\$ 9,316	\$ -	\$ -	\$ -	\$ 1,159	\$ 306	\$ 11,680	\$ (303)	\$ 1,237	\$ 720	\$ -	\$ 24,113
Feb.	31	\$ 2,747	\$ 1,046	\$ 3,851	\$ 7,645	\$ -	\$ -	\$ -	\$ 1,159	\$ 306	\$ 11,680	\$ (303)	\$ 1,237	\$ 720	\$ -	\$ 22,443
Mar.	32	\$ 11,336	\$ 1,994	\$ 5,487	\$ 18,818	\$ -	\$ -	\$ -	\$ 1,186	\$ 316	\$ 11,680	\$ (313)	\$ 1,277	\$ 743	\$ -	\$ 33,715
Apr.	31	\$ 11,433	\$ 1,016	\$ 3,461	\$ 15,911	\$ -	\$ -	\$ -	\$ 1,159	\$ 306	\$ 11,350	\$ (303)	\$ 1,237	\$ 720	\$ -	\$ 30,380
May	31	\$ 10,627	\$ 302	\$ 2,656	\$ 13,785	\$ -	\$ -	\$ -	\$ 1,159	\$ 306	\$ 11,350	\$ (303)	\$ 1,237	\$ 720	\$ -	\$ 28,254
June	31	\$ -	\$ 601	\$ 4,631	\$ 5,232	\$ -	\$ -	\$ -	\$ 1,159	\$ 306	\$ 11,350	\$ (303)	\$ 1,237	\$ 720	\$ -	\$ 19,701
July																
Aug.																
TOTAL	311	\$ 49,062	\$ 5,800	\$ 40,138	\$ 94,801	\$ -	\$ -	\$ -	\$ 11,625	\$ 3,070	\$ 115,808	\$ (3,036)	\$ 12,409	\$ 4,340	\$ -	\$ 238,214
AVERAGE	31	\$ 4,806	\$ 580	\$ 4,014	\$ 9,480	\$ -	\$ -	\$ -	\$ 1,163	\$ 307	\$ 11,581	\$ (304)	\$ 1,241	\$ 434	\$ -	\$ 23,821

*Note:

	SSCRMP Renewal 7/1	9/01/13	to	7/01/14
Monthly Factors & Rates		6/30/14	to	8/31/14
Individual Stop Loss (BCBSIL)		\$125,000		\$125,000
Expected Claims Factor		N/A		N/A
Aggregate Claims Factor		N/A		N/A
Managed Care Fee		\$9.87		\$9.59
Physician Service Fee		\$194.29		\$156.45
Single Family		\$493.62		\$470.57
Administrative Rate		\$37.38		\$40.37
Allocated Taxes & Fees		\$23.12		\$23.12
Individual Stop-Loss Rate		\$39.90		\$41.48
Aggregate Stop-Loss (Annual)		N/A		N/A
Rx Credit		(\$9.77)		(\$9.94)

Premium Equivalency Rates			
Active Single	*Spouse	Family	Medicare Family
\$418	\$810	\$1,082	\$0.00
			\$0.00

Month	Single	*Spouse	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	12	5	14	0	0	31	\$23,934	92.74%
Oct.	12	5	18	0	0	35	\$25,858	73.14%
Nov.	8	5	15	0	0	28	\$23,742	78.35%
Dec.	11	5	15	0	0	31	\$24,578	82.28%
Jan.	11	5	15	0	0	31	\$24,578	98.11%
Feb.	11	5	15	0	0	31	\$24,578	91.31%
Mar.	12	5	15	0	0	32	\$24,986	134.88%
Apr.	12	5	14	0	0	31	\$23,934	128.93%
May	12	5	14	0	0	31	\$23,934	118.05%
June	12	5	14	0	0	31	\$23,934	82.31%
July								
Aug.								
Total	114	50	147	0	0	311	\$244,266	97.92%

Total Cost/Total Enrollment	
Month	Total Cost PEPR
Sept.	\$716
Oct.	\$579
Nov.	\$659
Dec.	\$652
Jan.	\$778
Feb.	\$724
Mar.	\$1,024
Apr.	\$980
May	\$911
June	\$836
July	
Aug.	
Total	\$765

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

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

Printed: 7/23/2014

Glenbrook School District # 225
Aggregate Report - Dental (Group # 21651)
9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H
Month	Single	Family	Total Enrollment	Dental Claims	Dental Admin	Adjustments	Total Cost
Sept.	288	374	672	\$70,470	\$2,251	(\$1,570)	\$71,151
Oct.	289	375	674	\$54,360	\$2,258	\$0	\$56,618
Nov.	285	374	669	\$40,997	\$2,241	\$0	\$43,238
Dec.	281	376	667	\$49,545	\$2,234	\$0	\$51,780
Jan.	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
June	288	375	663	\$53,603	\$2,221	\$0	\$55,824
July							
Aug.							
TOTAL	2,913	3,674	6,587	\$528,407	\$22,066	-\$1,570	\$548,904
AVERAGE	291	367	659	\$52,841	\$2,207	-\$157	\$54,890

Dental Admin. 9/1/2013
\$3.35 PEP

Premium Equivalency Rates
Single \$48
Family \$116

Month	Single	Family	Total Enrollment	Premium Equivalency	% of Total Cost to PE
September	288	374	672	\$57,888	123.34%
October	289	375	674	\$57,852	97.87%
November	295	374	669	\$57,844	75.14%
December	291	376	667	\$57,584	98.92%
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	97.36%
July					
August					
Total	2,913	3,758	6,671	\$575,752	95.34%

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

Glenbrook School District # 225

Aggregate Report - PPO & Rx (Group # P21650)

ASO

9/1/2012- 9/1/2013

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Month	Employee Enrollment	Blue Cross	Blue Shield	Total Gross Medical	Access Fee	Amounts over ISL \$250K	ISL Credits	Adj. Gross = Gross Claims + Access Fees + ISL Credits	Admin. Fee	Individual Stop-Loss Premium	Rx	Rx Rebates	Adjustments	Total Cost
Sept.	517	\$ 204,017	\$ 134,164	\$ 338,181	\$ 1,961	\$ -	\$ -	\$ 340,142	\$ 17,924	\$ 12,884	\$ 131,845	\$ -	\$ -	\$ 502,784
Oct.	515	\$ 127,058	\$ 160,227	\$ 287,285	\$ 1,622	\$ -	\$ -	\$ 288,907	\$ 15,258	\$ 12,834	\$ 125,571	\$ (20,523)	\$ 639	\$ 423,287
Nov.	515	\$ 148,835	\$ 155,921	\$ 304,756	\$ 1,698	\$ -	\$ -	\$ 306,452	\$ 16,152	\$ 12,834	\$ 171,876	\$ -	\$ -	\$ 507,313
Dec.	514	\$ 187,191	\$ 189,814	\$ 377,005	\$ 1,785	\$ -	\$ -	\$ 388,790	\$ 18,927	\$ 12,809	\$ 154,224	\$ -	\$ -	\$ 544,849
Jan.	514	\$ 205,567	\$ 203,735	\$ 409,302	\$ 2,368	\$ -	\$ -	\$ 411,670	\$ 21,693	\$ 12,809	\$ 112,898	\$ (20,512)	\$ -	\$ 538,577
Feb.	513	\$ 200,949	\$ 183,513	\$ 384,462	\$ 2,320	\$ -	\$ -	\$ 386,782	\$ 20,376	\$ 12,784	\$ 134,896	\$ -	\$ -	\$ 554,838
Mar.	510	\$ 192,423	\$ 191,380	\$ 383,803	\$ 2,369	\$ -	\$ -	\$ 386,173	\$ 20,341	\$ 12,709	\$ 112,591	\$ -	\$ -	\$ 531,814
Apr.	510	\$ 144,813	\$ 211,460	\$ 356,273	\$ 1,693	\$ -	\$ -	\$ 357,966	\$ 18,882	\$ 12,709	\$ 121,290	\$ -	\$ -	\$ 510,848
May	507	\$ 161,350	\$ 219,587	\$ 380,937	\$ 1,941	\$ -	\$ -	\$ 383,878	\$ 20,190	\$ 12,634	\$ 138,470	\$ -	\$ -	\$ 554,172
June	508	\$ 141,483	\$ 190,637	\$ 332,120	\$ 1,541	\$ -	\$ -	\$ 333,661	\$ 17,602	\$ 12,659	\$ 109,801	\$ (14,291)	\$ -	\$ 459,434
July														
Aug.														
TOTAL	5,123	\$ 1,694,287	\$ 1,840,518	\$ 3,534,805	\$ 19,337	\$ -	\$ -	\$ 3,554,142	\$ 187,345	\$ 127,865	\$ 1,313,461	\$ (55,326)	\$ 639	\$ 5,127,927
AVERAGE	512	\$ 169,429	\$ 184,052	\$ 353,481	\$ 1,934	\$ -	\$ -	\$ 355,414	\$ 18,734	\$ 12,787	\$ 131,346	\$ (5,533)	\$ 64	\$ 512,793

Notes:

Premium Equivalency Rates		
Active Single	Active Family	Medicare Family
\$ 645	\$ 1,290	\$ 645
		\$ 1,290

SSCRMP Renewal 7/1	
Monthly Factors & Rates	7/01/12 to 6/30/13
Individual Stop Loss	\$250,000
Expected Claims Factor	N/A
Aggregate Claims Factor	N/A
Access Fee	0.70%
Administrative Rate	5.30%
Individual Stop-Loss Rate	\$27.74
Aggregate Stop-Loss (Annual)	N/A

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	229	283	5	0	517	\$ 512,715	98.05%
Oct.	224	287	4	0	515	\$ 514,710	82.24%
Nov.	225	286	4	0	515	\$ 514,065	98.89%
Dec.	224	286	4	0	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.	221	285	4	0	510	\$ 510,193	104.24%
Apr.	223	283	4	0	510	\$ 509,905	100.35%
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	0	5123	\$ 5,116,140	100.23%

Total Cost/Total Enrollment	Total Cost PEPH
Sept.	\$ 973
Oct.	\$ 822
Nov.	\$ 985
Dec.	\$ 1,080
Jan.	\$ 1,048
Feb.	\$ 1,082
Mar.	\$ 1,043
Apr.	\$ 1,002
May	\$ 1,093
June	\$ 904
July	
Aug.	
Total	\$ 1,001

CBC The Employee Benefits Company
CORPORATE BENEFIT CONSULTANTS, INC.

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Printed: 7/31/2013

Glenbrook School District # 225
Aggregate Report - HMO-I & Rx (Group #H21650)
Cost Plus

9/1/2012 - 9/1/2013

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
Month	Enrollment	Blue Gross	Blue Shield	Rx	C+D+E Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSP)	Rx Rebates	Individual Stop-Loss Premium	Adjustments	Total Cost
Sept.	285	\$ 86,789	\$ 3,935	\$ 44,854	\$ 137,378	\$ -	\$ -	\$ 137,378	\$ 9,881	\$ 2,690	\$ 116,441	\$ (2,590)	\$ 9,616	\$ -	\$ 273,196
Oct.	285	\$ 30,155	\$ 11,574	\$ 50,339	\$ 92,068	\$ -	\$ -	\$ 92,068	\$ 9,881	\$ 2,690	\$ 116,078	\$ (2,590)	\$ 9,616	\$ -	\$ 227,524
Nov.	286	\$ 55,940	\$ 17,072	\$ 42,983	\$ 115,694	\$ -	\$ -	\$ 115,694	\$ 9,896	\$ 2,700	\$ 116,258	\$ (2,590)	\$ 9,650	\$ -	\$ 251,697
Dec.	283	\$ 54,189	\$ 108,137	\$ 41,249	\$ 203,575	\$ -	\$ -	\$ 203,575	\$ 8,891	\$ 2,872	\$ 115,719	\$ (2,870)	\$ 9,548	\$ -	\$ 338,535
Jan.	281	\$ 95,393	\$ 12,587	\$ 36,022	\$ 144,002	\$ -	\$ -	\$ 144,002	\$ 8,821	\$ 2,653	\$ 114,967	\$ (2,819)	\$ 9,481	\$ (503)	\$ 277,601
Feb.	278	\$ 70,136	\$ 12,812	\$ 35,236	\$ 118,184	\$ -	\$ -	\$ 118,184	\$ 9,716	\$ 2,624	\$ 114,096	\$ (2,519)	\$ 9,380	\$ -	\$ 251,181
Mar.	280	\$ 75,912	\$ 17,786	\$ 51,003	\$ 144,713	\$ -	\$ -	\$ 144,713	\$ 9,786	\$ 2,643	\$ 114,455	\$ (2,519)	\$ 9,447	\$ -	\$ 278,205
Apr.	276	\$ 123,208	\$ 25,485	\$ 33,405	\$ 182,098	\$ -	\$ -	\$ 182,098	\$ 8,648	\$ 2,605	\$ 113,374	\$ (2,790)	\$ 9,312	\$ -	\$ 314,238
May	275	\$ 69,314	\$ 30,743	\$ 42,338	\$ 142,395	\$ -	\$ -	\$ 142,395	\$ 9,611	\$ 2,598	\$ 113,195	\$ (2,789)	\$ 9,279	\$ -	\$ 274,288
June	280	\$ 62,655	\$ 7,365	\$ 35,910	\$ 105,921	\$ -	\$ -	\$ 105,921	\$ 9,786	\$ 2,643	\$ 114,093	\$ (2,539)	\$ 9,447	\$ -	\$ 239,051
July															
Aug.															
ISL Stop Loss Settlement 2011 - 2012															
TOTAL	2,809	\$ 725,691	\$ 247,498	\$ 413,139	\$ 1,386,328	\$ -	\$ -	\$ 1,386,328	\$ 98,175	\$ -	\$ 1,148,706	\$ (28,483)	\$ 94,776	\$ (503)	\$ 2,725,515
AVERAGE	281	\$ 72,569	\$ 24,750	\$ 41,314	\$ 138,633	\$ -	\$ -	\$ 138,633	\$ 9,817	\$ -	\$ 114,871	\$ (2,848)	\$ 9,478	\$ (50)	\$ 272,552

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

Premium Equivalency Rates			
Single	Family	Medicare Single	Medicare Family
\$497	\$1,344	\$497.00	\$1,344.00

	SSCRMP Renewal 7/1	
	7/01/12 to 6/30/13	7/01/13 to 8/31/13
Monthly Factors & Rates	\$125,000	\$125,000
Individual Stop Loss	N/A	N/A
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Managed Care Fee	\$9.44	\$9.57
Physician Service Fee	\$178.56	\$184.55
Single	\$542.15	\$554.50
Family	\$34.95	\$37.38
Administrative Rate	\$33.74	\$39.90
Individual Stop-Loss Rate	N/A	N/A
Aggregate Stop-Loss (Annual)	\$10.14	\$9.77
Rx Credit		

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	104	180	1	0	285	\$293,608	83.05%
Oct.	105	179	1	0	285	\$292,761	77.72%
Nov.	106	179	1	0	286	\$293,258	85.83%
Dec.	103	178	1	0	283	\$291,767	116.03%
Jan.	102	178	1	0	281	\$289,926	95.75%
Feb.	100	177	1	0	278	\$287,588	87.34%
Mar.	102	177	1	0	280	\$286,582	96.40%
Apr.	99	176	1	0	276	\$285,747	105.97%
May	98	176	1	0	275	\$285,250	98.16%
June	103	176	1	0	280	\$287,735	83.08%
July							
Aug.							
Total	1022	1777	10	0	2809	\$2,896,222	94.11%

Total Cost/Total Enrollment	
Month	Total Cost PEPM
Sept.	\$959
Oct.	\$798
Nov.	\$890
Dec.	\$1,196
Jan.	\$988
Feb.	\$904
Mar.	\$994
Apr.	\$1,138
May	\$997
June	\$854
July	
Aug.	
Total	\$971

CBC The Employee Benefits Company
CORPORATE BENEFIT CONSULTANTS, INC.

NOTE: All data presented has been transcribed directly from the BCRSL BARS bills.
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Printed: 7/31/2013

Glenbrook School District # 225 Aggregate Report - HMO-BA & Rx (Group #B21650)

Cost Plus
9/1/2012-9/1/2013

A		B		C		D	E	F		G	H	I	J	K	L	M	N	O	P
				GROSS CLAIMS				C+D+E				F+H	FIXED COSTS						
Month	Enrollment	Blue Cross	Blue Shield	Rx	Total Gross Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits		Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	Adjustments	Total Cost			
Sept.	27	\$ 3,593	\$ 84	\$ 3,599	\$ 7,637	\$ -	\$ -	\$ 7,637	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 18,951			
Oct.	25	\$ 3,716	\$ -	\$ 2,146	\$ 5,862	\$ -	\$ -	\$ 5,862	\$ -	\$ 874	\$ 238	\$ 9,158	\$ (254)	\$ 844	\$ -	\$ 16,720			
Nov.	28	\$ -	\$ -	\$ 2,704	\$ 2,704	\$ -	\$ -	\$ 2,704	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 13,790			
Dec.	28	\$ 11,082	\$ -	\$ 2,424	\$ 14,316	\$ -	\$ -	\$ 14,316	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 25,402			
Jan.	31	\$ 748	\$ 237	\$ 1,713	\$ 2,696	\$ -	\$ -	\$ 2,696	\$ -	\$ 1,053	\$ 293	\$ 10,117	\$ (314)	\$ 1,048	\$ -	\$ 14,821			
Feb.	27	\$ 5,948	\$ 776	\$ 2,078	\$ 8,703	\$ -	\$ -	\$ 8,703	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 20,917			
Mar.	27	\$ 7,551	\$ -	\$ 3,826	\$ 11,378	\$ -	\$ -	\$ 11,378	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 22,881			
Apr.	27	\$ -	\$ -	\$ 2,743	\$ 2,743	\$ -	\$ -	\$ 2,743	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,056			
May	27	\$ 107	\$ 372	\$ 2,622	\$ 3,101	\$ -	\$ -	\$ 3,101	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,415			
June	27	\$ 9,270	\$ -	\$ 3,283	\$ 12,554	\$ -	\$ -	\$ 12,554	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 23,867			
July																			
Aug.																			
TOTAL		\$ 43,085	\$ 1,470	\$ 27,139	\$ 71,694	\$ -	\$ -	\$ 71,694	\$ -	\$ 9,437	\$ 2,549	\$ 94,778	\$ (2,738)	\$ -	\$ -	\$ 184,830			
AVERAGE		\$ 4,308	\$ 147	\$ 2,714	\$ 7,169	\$ -	\$ -	\$ 7,169	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ -	\$ -	\$ 18,483			

*Note:

Month	Enrollment	Blue Cross	Blue Shield	Rx	C+D+E Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits	F+H	Admin Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	Adjustments	Total Cost
Sept.	27	\$ 3,593	\$ 84	\$ 3,599	\$ 7,637	\$ -	\$ -	\$ 7,637	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 18,951
Oct.	25	\$ 3,716	\$ -	\$ 2,146	\$ 5,862	\$ -	\$ -	\$ 5,862	\$ -	\$ 874	\$ 238	\$ 9,158	\$ (254)	\$ 844	\$ -	\$ 16,720
Nov.	28	\$ -	\$ -	\$ 2,704	\$ 2,704	\$ -	\$ -	\$ 2,704	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 13,790
Dec.	28	\$ 11,082	\$ -	\$ 2,424	\$ 14,316	\$ -	\$ -	\$ 14,316	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 25,402
Jan.	31	\$ 748	\$ 237	\$ 1,713	\$ 2,696	\$ -	\$ -	\$ 2,696	\$ -	\$ 1,033	\$ 293	\$ 10,117	\$ (314)	\$ 1,048	\$ -	\$ 14,821
Feb.	27	\$ 5,948	\$ 776	\$ 2,078	\$ 8,703	\$ -	\$ -	\$ 8,703	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 20,917
Mar.	27	\$ 7,551	\$ -	\$ 3,826	\$ 11,378	\$ -	\$ -	\$ 11,378	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 22,881
Apr.	27	\$ -	\$ -	\$ 2,743	\$ 2,743	\$ -	\$ -	\$ 2,743	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,056
May	27	\$ 107	\$ 372	\$ 2,622	\$ 3,101	\$ -	\$ -	\$ 3,101	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,415
June	27	\$ 9,270	\$ -	\$ 3,283	\$ 12,554	\$ -	\$ -	\$ 12,554	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 23,867
July																
Aug.																
TOTAL	270	\$ 43,085	\$ 1,470	\$ 27,139	\$ 71,694	\$ -	\$ -	\$ 71,694	\$ -	\$ 9,437	\$ 2,549	\$ 94,778	\$ (2,738)	\$ -	\$ -	\$ 184,830
AVERAGE	27	\$ 4,308	\$ 147	\$ 2,714	\$ 7,169	\$ -	\$ -	\$ 7,169	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ -	\$ -	\$ 18,483

Month	Enrollment	Blue Cross	Blue Shield	Rx	C+D+E Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits	F+H	Admin Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	Adjustments	Total Cost
Sept.	27	\$ 3,593	\$ 84	\$ 3,599	\$ 7,637	\$ -	\$ -	\$ 7,637	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 18,951
Oct.	25	\$ 3,716	\$ -	\$ 2,146	\$ 5,862	\$ -	\$ -	\$ 5,862	\$ -	\$ 874	\$ 238	\$ 9,158	\$ (254)	\$ 844	\$ -	\$ 16,720
Nov.	28	\$ -	\$ -	\$ 2,704	\$ 2,704	\$ -	\$ -	\$ 2,704	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 13,790
Dec.	28	\$ 11,082	\$ -	\$ 2,424	\$ 14,316	\$ -	\$ -	\$ 14,316	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 25,402
Jan.	31	\$ 748	\$ 237	\$ 1,713	\$ 2,696	\$ -	\$ -	\$ 2,696	\$ -	\$ 1,033	\$ 293	\$ 10,117	\$ (314)	\$ 1,048	\$ -	\$ 14,821
Feb.	27	\$ 5,948	\$ 776	\$ 2,078	\$ 8,703	\$ -	\$ -	\$ 8,703	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 20,917
Mar.	27	\$ 7,551	\$ -	\$ 3,826	\$ 11,378	\$ -	\$ -	\$ 11,378	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 22,881
Apr.	27	\$ -	\$ -	\$ 2,743	\$ 2,743	\$ -	\$ -	\$ 2,743	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,056
May	27	\$ 107	\$ 372	\$ 2,622	\$ 3,101	\$ -	\$ -	\$ 3,101	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,415
June	27	\$ 9,270	\$ -	\$ 3,283	\$ 12,554	\$ -	\$ -	\$ 12,554	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 23,867
July																
Aug.																
TOTAL	270	\$ 43,085	\$ 1,470	\$ 27,139	\$ 71,694	\$ -	\$ -	\$ 71,694	\$ -	\$ 9,437	\$ 2,549	\$ 94,778	\$ (2,738)	\$ -	\$ -	\$ 184,830
AVERAGE	27	\$ 4,308	\$ 147	\$ 2,714	\$ 7,169	\$ -	\$ -	\$ 7,169	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ -	\$ -	\$ 18,483

Month	Enrollment	Blue Cross	Blue Shield	Rx	C+D+E Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits	F+H	Admin Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	Adjustments	Total Cost
Sept.	27	\$ 3,593	\$ 84	\$ 3,599	\$ 7,637	\$ -	\$ -	\$ 7,637	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 18,951
Oct.	25	\$ 3,716	\$ -	\$ 2,146	\$ 5,862	\$ -	\$ -	\$ 5,862	\$ -	\$ 874	\$ 238	\$ 9,158	\$ (254)	\$ 844	\$ -	\$ 16,720
Nov.	28	\$ -	\$ -	\$ 2,704	\$ 2,704	\$ -	\$ -	\$ 2,704	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 13,790
Dec.	28	\$ 11,082	\$ -	\$ 2,424	\$ 14,316	\$ -	\$ -	\$ 14,316	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 25,402
Jan.	31	\$ 748	\$ 237	\$ 1,713	\$ 2,696	\$ -	\$ -	\$ 2,696	\$ -	\$ 1,033	\$ 293	\$ 10,117	\$ (314)	\$ 1,048	\$ -	\$ 14,821
Feb.	27	\$ 5,948	\$ 776	\$ 2,078	\$ 8,703	\$ -	\$ -	\$ 8,703	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 20,917
Mar.	27	\$ 7,551	\$ -	\$ 3,826	\$ 11,378	\$ -	\$ -	\$ 11,378	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 22,881
Apr.	27	\$ -	\$ -	\$ 2,743	\$ 2,743	\$ -	\$ -	\$ 2,743	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,056
May	27	\$ 107	\$ 372	\$ 2,622	\$ 3,101	\$ -	\$ -	\$ 3,101	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,415
June	27	\$ 9,270	\$ -	\$ 3,283	\$ 12,554	\$ -	\$ -	\$ 12,554	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 23,867
July																
Aug.																
TOTAL	270	\$ 43,085	\$ 1,470	\$ 27,139	\$ 71,694	\$ -	\$ -	\$ 71,694	\$ -	\$ 9,437	\$ 2,549	\$ 94,778	\$ (2,738)	\$ -	\$ -	\$ 184,830
AVERAGE	27	\$ 4,308	\$ 147	\$ 2,714	\$ 7,169	\$ -	\$ -	\$ 7,169	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ -	\$ -	\$ 18,483

Month	Enrollment	Blue Cross	Blue Shield	Rx	C+D+E Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	Gross Claims + ISL Credits	F+H	Admin Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	Adjustments	Total Cost
Sept.	27	\$ 3,593	\$ 84	\$ 3,599	\$ 7,637	\$ -	\$ -	\$ 7,637	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 18,951
Oct.	25	\$ 3,716	\$ -	\$ 2,146	\$ 5,862	\$ -	\$ -	\$ 5,862	\$ -	\$ 874	\$ 238	\$ 9,158	\$ (254)	\$ 844	\$ -	\$ 16,720
Nov.	28	\$ -	\$ -	\$ 2,704	\$ 2,704	\$ -	\$ -	\$ 2,704	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 13,790
Dec.	28	\$ 11,082	\$ -	\$ 2,424	\$ 14,316	\$ -	\$ -	\$ 14,316	\$ -	\$ 909	\$ 245	\$ 9,318	\$ (264)	\$ 877	\$ -	\$ 25,402
Jan.	31	\$ 748	\$ 237	\$ 1,713	\$ 2,696	\$ -	\$ -	\$ 2,696	\$ -	\$ 1,033	\$ 293	\$ 10,117	\$ (314)	\$ 1,048	\$ -	\$ 14,821
Feb.	27	\$ 5,948	\$ 776	\$ 2,078	\$ 8,703	\$ -	\$ -	\$ 8,703	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 20,917
Mar.	27	\$ 7,551	\$ -	\$ 3,826	\$ 11,378	\$ -	\$ -	\$ 11,378	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 22,881
Apr.	27	\$ -	\$ -	\$ 2,743	\$ 2,743	\$ -	\$ -	\$ 2,743	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,056
May	27	\$ 107	\$ 372	\$ 2,622	\$ 3,101	\$ -	\$ -	\$ 3,101	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 14,415
June	27	\$ 9,270	\$ -	\$ 3,283	\$ 12,554	\$ -	\$ -	\$ 12,554	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ 911	\$ -	\$ 23,867
July																
Aug.																
TOTAL	270	\$ 43,085	\$ 1,470	\$ 27,139	\$ 71,694	\$ -	\$ -	\$ 71,694	\$ -	\$ 9,437	\$ 2,549	\$ 94,778	\$ (2,738)	\$ -	\$ -	\$ 184,830
AVERAGE	27	\$ 4,308	\$ 147	\$ 2,714	\$ 7,169	\$ -	\$ -	\$ 7,169	\$ -	\$ 944	\$ 255	\$ 9,478	\$ (274)	\$ -	\$ -	\$ 18,483

CBC The Employee Benefits Company
CORPORATE BENEFIT CONSULTANTS, INC.

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

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

Printed: 7/31/2013

Glenbrook School District # 225 Aggregate Report - Dental (Group # 21651)

9/1/2012- 9/1/2013

A	B	C	D	E	F	G	H
Month	Single	Family	Total Enrollment	Dental Claims	Dental Admin	Adjustments	Total Cost
Sept.	301	376	677	\$48,612	\$1,628	\$0	\$50,240
Oct.	287	373	670	\$69,344	\$2,245	\$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	\$0	\$68,761
Feb.	295	376	671	\$54,944	\$2,248	\$0	\$57,192
March	285	376	673	\$54,282	\$2,255	\$0	\$56,537
April	288	370	668	\$47,003	\$2,238	\$0	\$49,241
May	287	370	667	\$46,726	\$2,234	\$0	\$48,960
June	304	369	673	\$52,901	\$2,255	\$0	\$55,156
July							
Aug.							
TOTAL	2,991	3,737	6,730	\$557,204	\$21,906	\$0	\$579,110
AVERAGE	299	374	673	\$55,720	\$2,191	\$0	\$57,911

Dental Admin. 7/1/2012
\$3.35 PEPIM

Premium Equivalency Rates
Single \$47
Family \$116

Month	Single	Family	Total Enrollment	Premium Equivalency	% of Total Cost to PE
September	301	376	677	\$57,763	86.98%
October	287	373	670	\$57,227	125.10%
November	302	375	677	\$57,894	112.28%
December	301	376	677	\$57,763	98.07%
January	301	376	677	\$57,763	119.04%
February	285	376	671	\$57,481	98.50%
March	299	374	673	\$57,437	98.43%
April	288	370	668	\$56,928	86.50%
May	287	370	667	\$56,879	86.08%
June	304	369	673	\$57,092	96.61%
July					
August					
Total	2,995	3,735	6,730	\$574,025	100.89%

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