



# Financial Results

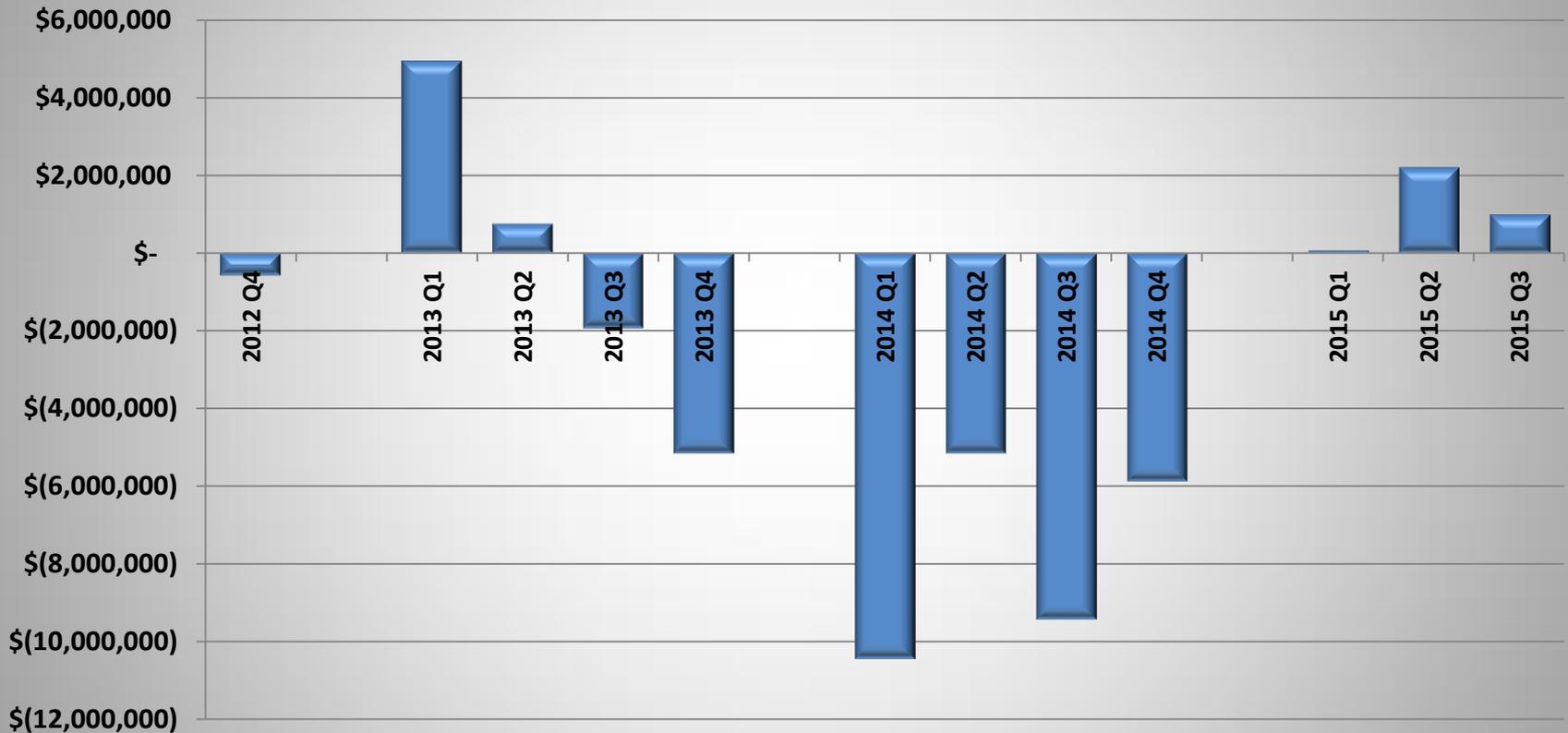
(Data through September 2015)

# Financial Results

Amount (\$000's)	2015 YTD	Projected 2015*
Enrollment	15,502	15,502
Revenue	\$135,425	\$180,257
Claims	\$123,466	\$167,554
<u>Administration</u>	<u>\$ 6,423</u>	<u>\$ 9,534</u>
Total Expenses	\$129,889	\$177,088
Contribution to Reserves	\$ 5,536	\$ 3,169
Assets as % of ACL	205%	180%

\* Low Trend Scenario

# Medical Income by Quarter



■ 2015 income has been positive, allowing for recovery of fund balances to meet reserve requirements.

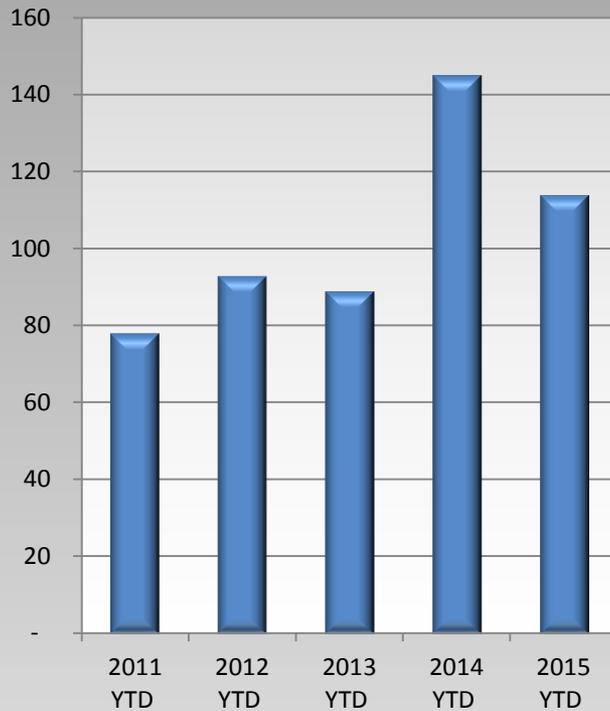
# Trends

## Monthly Per Capita Claim Costs

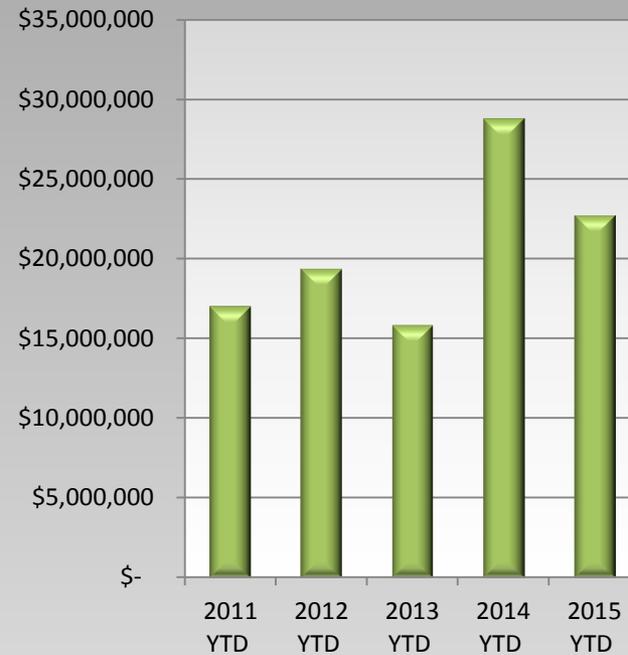
Benefit	Oct '14 – Nov '15	Oct '13 – Nov '14	Oct '12 – Nov '13	% Chg Last 12	% Chg Prior 12
Medical	\$704.75	\$703.57	\$532.24	<b>0.2%</b>	<b>32.2%</b>
<u>Drugs</u>	<u>\$171.62</u>	<u>\$149.86</u>	<u>\$142.68</u>	<b><u>14.5%</u></b>	<b><u>5.0%</u></b>
Combined	\$876.37	\$853.43	\$674.91	<b>2.7%</b>	<b>26.5%</b>
Dental	\$43.07	\$42.00	\$41.03	<b>2.5%</b>	<b>2.4%</b>

# Large Claims

## # Claimants (>\$100,000)



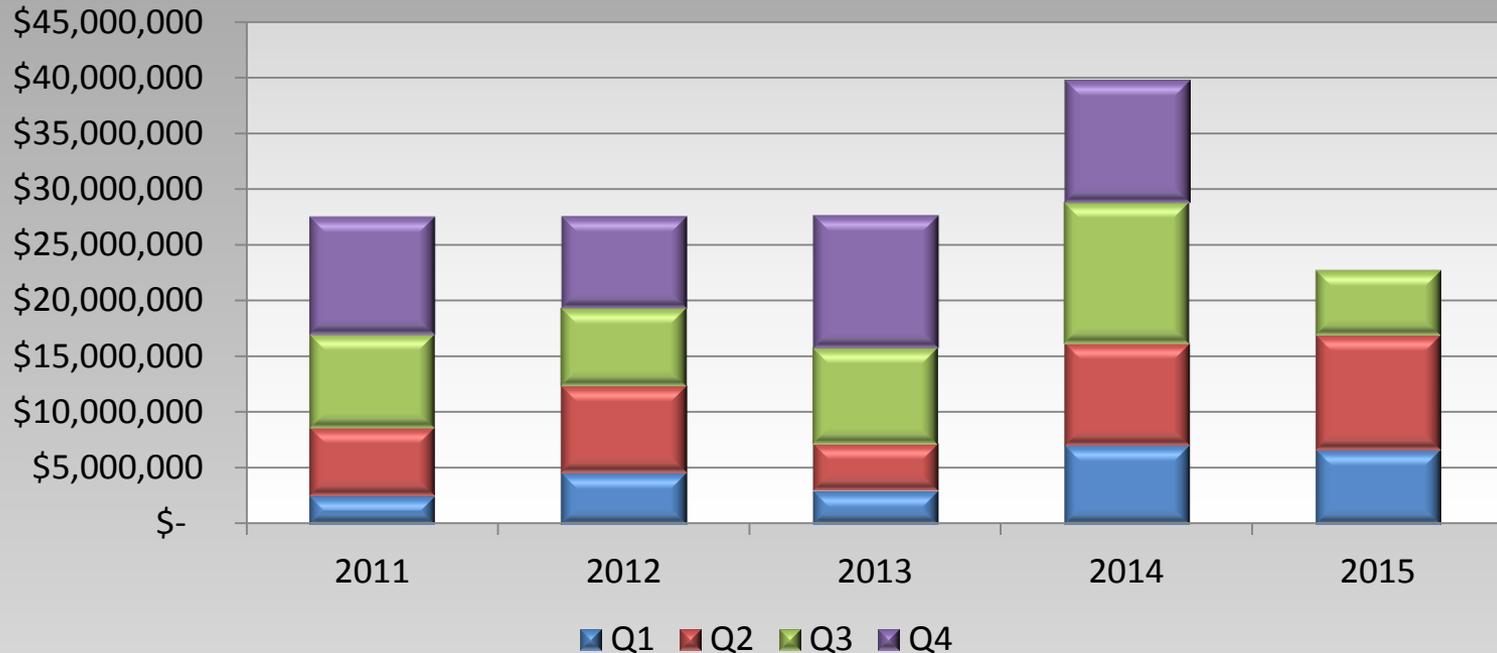
## Claims Paid for Large Claimants



■ The number of large claimants and claim costs were down from 2014, with paid claims declining by over \$6 million.

# Large Claims

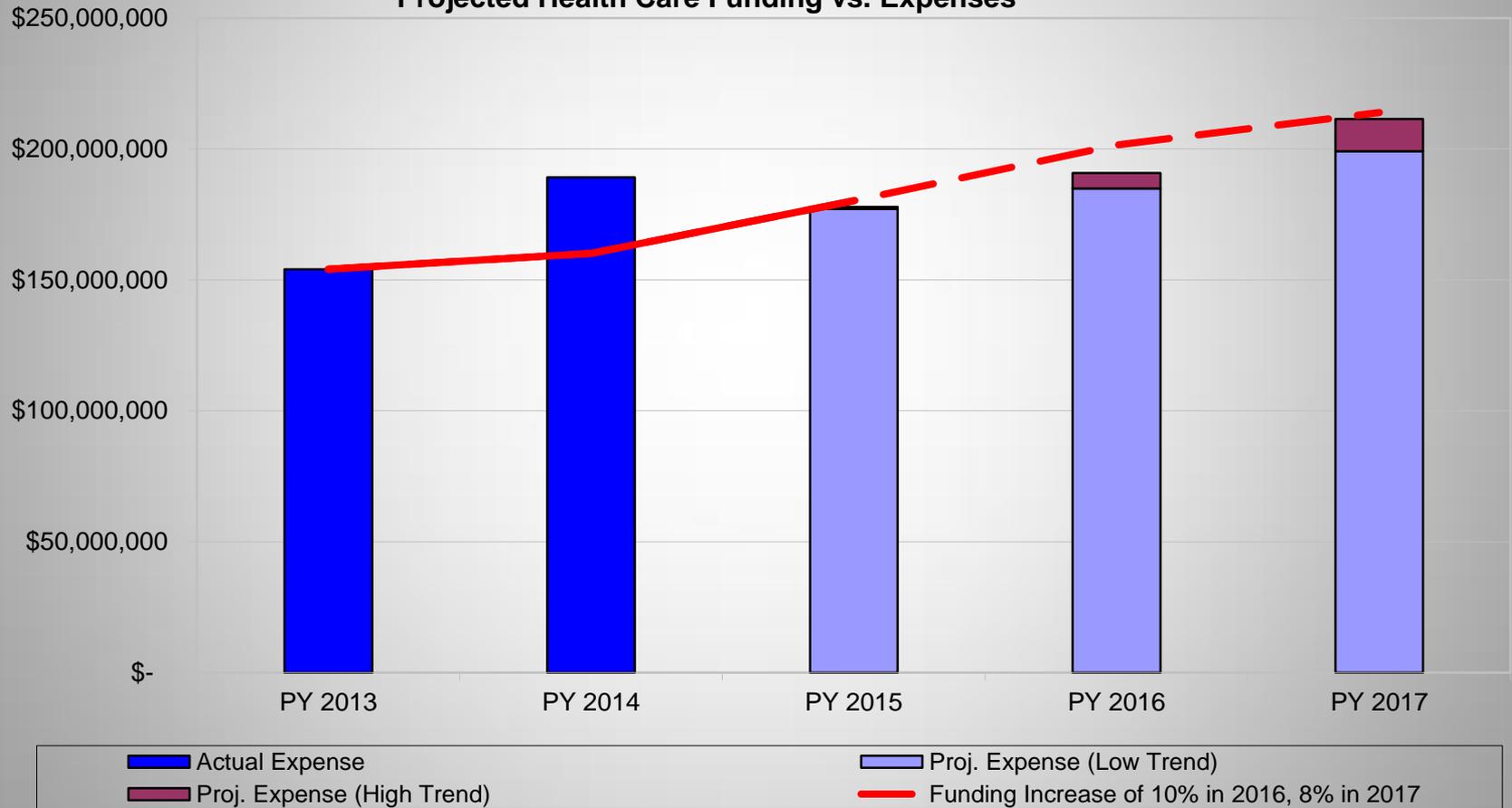
## Large Claimant Claims by Quarter



■ Large claimant payments through three quarters are well below the prior year, due to experience for the most recent quarter.

# Funding vs. Expenses

Projected Health Care Funding vs. Expenses



# Fund Balance vs. Reserves



■ Plan assets are \$54.1 million at the end of September, compared to recommended reserves of \$73.6 million.