# Stay Well Committee

**December 18, 2024 2:00 PM,**

**In person meeting**

**17221 East 23rd St S, Independence, MO 64057**

To view minutes from last meeting click **here**.

**WELCOME**

**APPROVAL OF MINUTES**

**FINANCIAL STATEMENT**

1. Presented by the Finance Department

October

November

**UPDATE FROM CIGNA**

1. Presented by Carol Buckner Ayers and Lisa Phillips

**FINANCIAL REPORT**

1. Presented by CBiz

**UPDATE FROM HR**

1. Presented by Bethany Dickey

**WELLNESS ACTIVITIES**

1. Presented by Selena Good

**OLD BUSINESS**

**NEW BUSINESS**

1. New Wellness Program Presentation

**NEXT MEETING DATE**

1. January 28, 2025, at 2:00 pm in conference room 117 IUC

**Combining Statement of Net Assets**
**For the month ending October 31, 2024**

| | |
|---|---|
| Assets: | |
| Pooled cash and investments | 7,345,749 |
| Accounts receivable | 272 |
| Accrued interest receviable | - |
| Prepaid Items | - |
| Due from other funds | - |
| Total assets | 7,346,021 |
| Liabilities: | |
| Accounts and contracts payable | - |
| Accrued liabilities/Due to other funds | - |
| Self-insurance claims (IBNR) | 1,658,700 |
| Total liabilities | 1,658,700 |
| Net Assets: | |
| Unrestricted | 5,687,321 |
| Total net assets (deficit) | 5,687,321 |
| Total liabilities and net assets | 7,346,021 |

**Stay Well Fund**
**Statement of Revenues, Expenditures, and Changes in Fund Balances**
**For the month ending October 31, 2024**

| | Current Month | | | | Fiscal Year to Date | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Open Access 1** | **Open Access 2** | **Local Plus** | **Base** | **Open Access 1** | **Open Access 2** | **Local Plus** | **Base** | **TOTAL** |
| Revenues: | | | | | | | | | |
| Premiums | 733,563 | 524,276 | 359,039 | 69,666 | 2,954,371 | 2,094,556 | 1,423,234 | 255,374 | 6,727,536 |
| Prescription Rebates | - | - | - | - | 304,554 | 106,683 | 33,748 | 2,154 | 447,139 |
| Insurance Refunds | 6,615 | 38,909 | 862 | 254 | 48,681 | 209,816 | 3,639 | 254 | 262,391 |
| Reinsurance Reimbursement/Stop Loss | 151,147 | - | - | - | 395,838 | - | - | - | 395,838 |
| Total revenues | 891,325 | 563,184 | 359,901 | 69,920 | 3,703,444 | 2,411,056 | 1,460,622 | 257,782 | 7,832,904 |
| Medical Expenditures | | | | | | | | | |
| Administrative Services | 22,210 | 18,936 | 15,061 | 5,784 | 89,877 | 76,016 | 57,680 | 20,682 | 244,255 |
| Medical Benefits | 582,807 | 306,304 | 203,760 | 14,346 | 1,871,310 | 1,884,647 | 571,429 | 25,672 | 4,353,059 |
| Prescriptions | 397,392 | 187,471 | 59,485 | 5,236 | 1,470,428 | 790,063 | 229,756 | 30,577 | 2,520,824 |
| Stop Loss Premiums | 54,372 | 46,470 | 36,828 | 14,196 | 218,959 | 186,417 | 140,750 | 50,756 | 596,881 |
| Affordable Care Act Research Fee | - | - | - | - | 2,509 | 2,001 | 1,492 | 431 | 6,433 |
| HSA Funding | - | 79,650 | 70,350 | - | - | 158,100 | 138,425 | - | 296,525 |
| Misc. | - | - | - | - | - | - | - | - | - |
| Total Medical Expenditures | 1,056,781 | 638,831 | 385,484 | 39,562 | 3,653,082 | 3,097,243 | 1,139,533 | 128,118 | 8,017,977 |
| Other Expeditures | | | | - | | | | | |
| Banking Fees | 696 | - | - | - | 2,639 | - | - | - | 2,639 |
| Other Services (CBIZ) | - | - | 10,000 | - | 20,000 | - | 10,000 | - | 30,000 |
| Other Services (Claim Review) | - | - | - | - | - | - | - | - | - |
| Events,Meetings, Printing, Misc Office Supplies | 1,314 | 374 | 58 | 13 | 1,314 | 374 | 58 | 13 | 1,758 |
| Total Other Expenses | 2,010 | 374 | 10,058 | 13 | 23,952 | 374 | 10,058 | 13 | 34,397 |
| Total Operating Expenditures | 1,058,790 | 639,204 | 395,542 | 39,575 | 3,677,035 | 3,097,617 | 1,149,591 | 128,131 | 8,052,374 |
| Net Income (Loss) from Operations | (167,466) | (76,020) | (35,641) | 30,346 | 26,410 | (686,561) | 311,030 | 129,651 | (219,470) |
| Non-Operating Income | | | | | | | | | |
| Interest Income | 27,953 | - | - | - | 111,326 | - | - | - | 111,326 |
| Misc. Income | 617 | - | - | - | 3,994 | - | - | - | 3,994 |
| Total non operating income | 28,571 | - | - | - | 115,320 | - | - | - | 115,320 |
| Net Income (Loss) | (138,895) | (76,020) | (35,641) | 30,346 | 141,730 | (686,561) | 311,030 | 129,651 | (104,150) |
| Increase (decrease) in IBNR for current FY | | | | | | | | | - |
| Adjusted Beginning Retained Earnings | | | | | | | | | 5,791,472 |
| Ending Retained Earnings | | | | | | | | | 5,687,322 |

INDEPENDENCE
FINANCE & ADMINISTRATION
ACCOUNTING DIVISION

DATE: November 20, 2024

**TO: Stay Well Committee**

FROM: Jessica Earl, Accounting Manager

**SUBJECT: Monthly Financial Report – Stay Well Fund (October 2024)**

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Attached are the financial statements for the Stay Well Fund for the month ending October 2024.

For the month of October, the OAP1 plan had a net loss of $138,895. The OAP2 Plan had a net loss of $76,020 for the month. The Local Plus (LP) Plan realized a net loss of $35,641 for the month. The Base Plan realized a net income of $30,346 for the month.

Through October, the 4th month of the fiscal year, the Fund is experiencing a net loss of $104,150, which has resulted in an ending unrestricted net assets balance of $5,687,322.

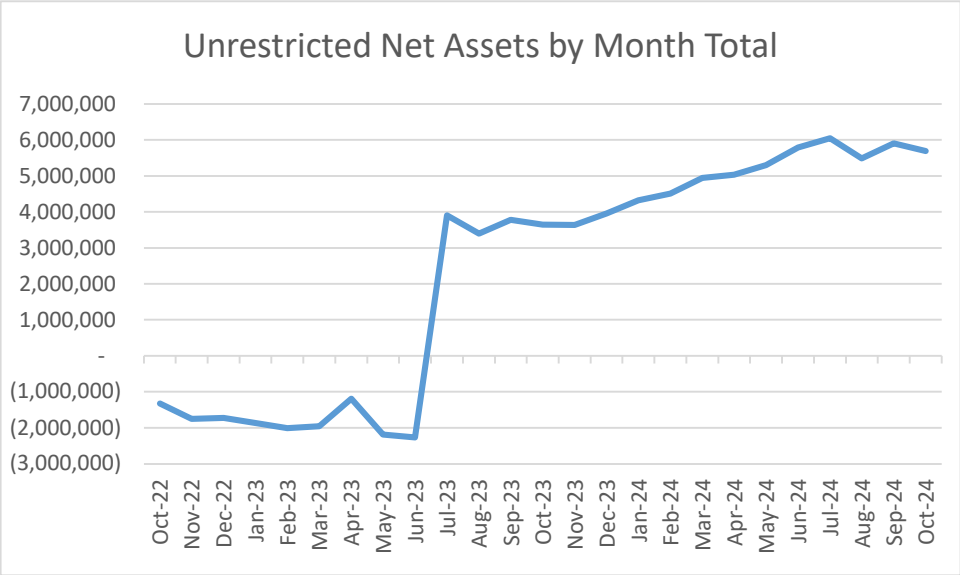
Figures and graphs now represent Fund Balance taking the $6,250,000 ARPA program funds received into account. This explains the large spike in the first graph. Since that funding was unusual and supplemental to normal operations, this graph did not include those funds in 2021 and 2022 when they were received. The program has now ended and therefore those funds are now being shown as part of the fund balance.

A few things to note in the financial statement attached:

*The $10,000 monthly fee for CBIZ, July through December, is being paid 10% by HR and the balance of $9,000 is being split among the four plans (39% OAP1, 31.1% OAP2, 23.2% LP and 6.7% BASE.

*The prescription rebate reflected in the statement is related to 2024Q2 ($447,139.22) and is split based on plan information provided by Cigna.

The IBNR figure reflected on the statement has been updated with the numbers provided by CBIZ as of June 30, 2024. IBNR has decreased by $45,500 since June 2023. This adjustment has been accounted for in the ending retained earnings balance as it is a year-end entry that impacts the fund balance/retained earnings but is not a true expense. For ACFR reporting purposes it will continue to show as an expense as required under Generally Accepted Accounting Principles (GAAP).


Unrestricted Net Assets by Month Total
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6,000,000
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3,000,000
2,000,000
1,000,000
-
(1,000,000)
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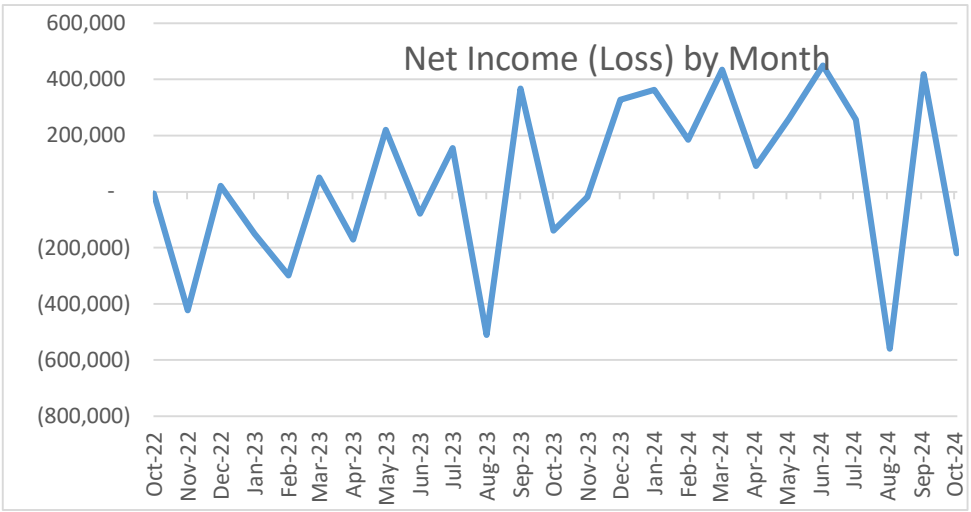
Sep-24
Oct-24


Net Income (Loss) by Month
600,000
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(200,000)
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(600,000)
(800,000)
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Nov-22
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Aug-24
Sep-24
Oct-24

INDEPENDENCE
FINANCE & ADMINISTRATION
ACCOUNTING DIVISION

DATE: December 16, 2024

**TO: Stay Well Committee**

FROM: Jessica Earl, Accounting Manager

**SUBJECT: Monthly Financial Report – Stay Well Fund (November 2024)**

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Attached are the financial statements for the Stay Well Fund for the month ending November 2024.

For the month of November, the OAP1 plan had a net loss of $286,143. The OAP2 Plan had a net loss of $124,032 for the month. The Local Plus (LP) Plan realized a net income of $10,315 for the month. The Base Plan realized a net income of $29,668 for the month.

Through November, the 5th month of the fiscal year, the Fund is experiencing a net loss of $474,342, which has resulted in an ending unrestricted net assets balance of $5,317,130.

Figures and graphs now represent Fund Balance taking the $6,250,000 ARPA program funds received into account. This explains the large spike in the first graph. Since that funding was unusual and supplemental to normal operations, this graph did not include those funds in 2021 and 2022 when they were received. The program has now ended and therefore those funds are now being shown as part of the fund balance.

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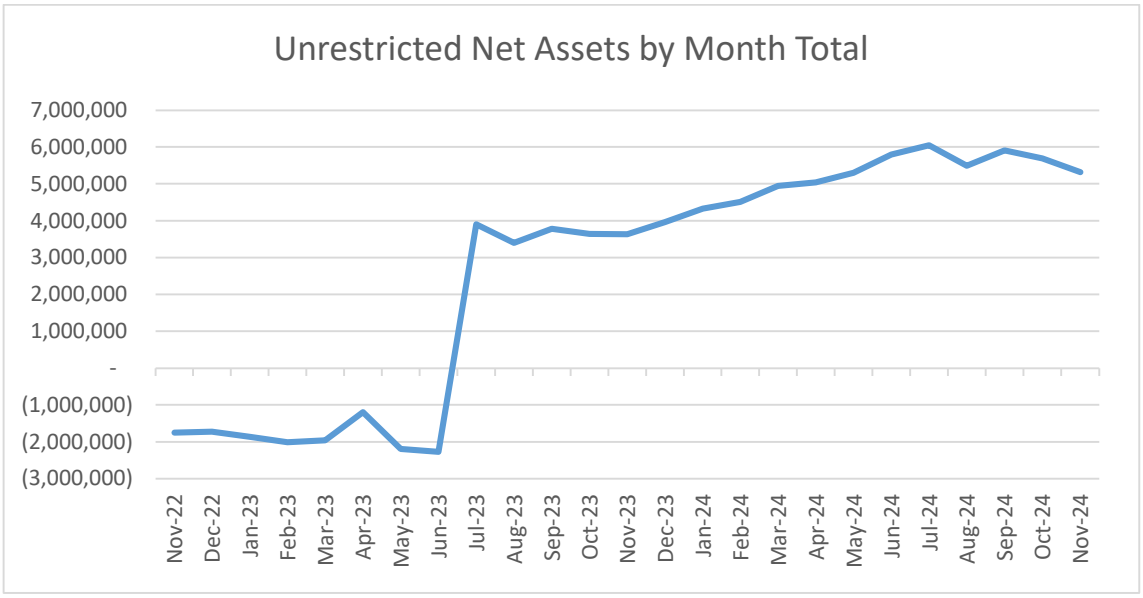
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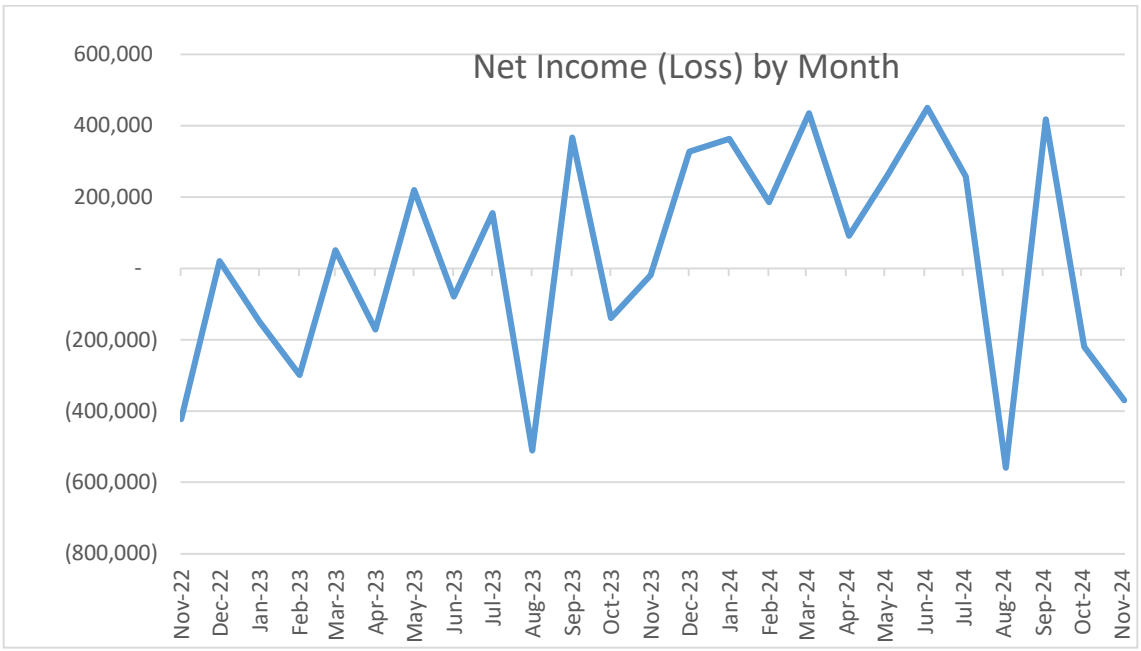
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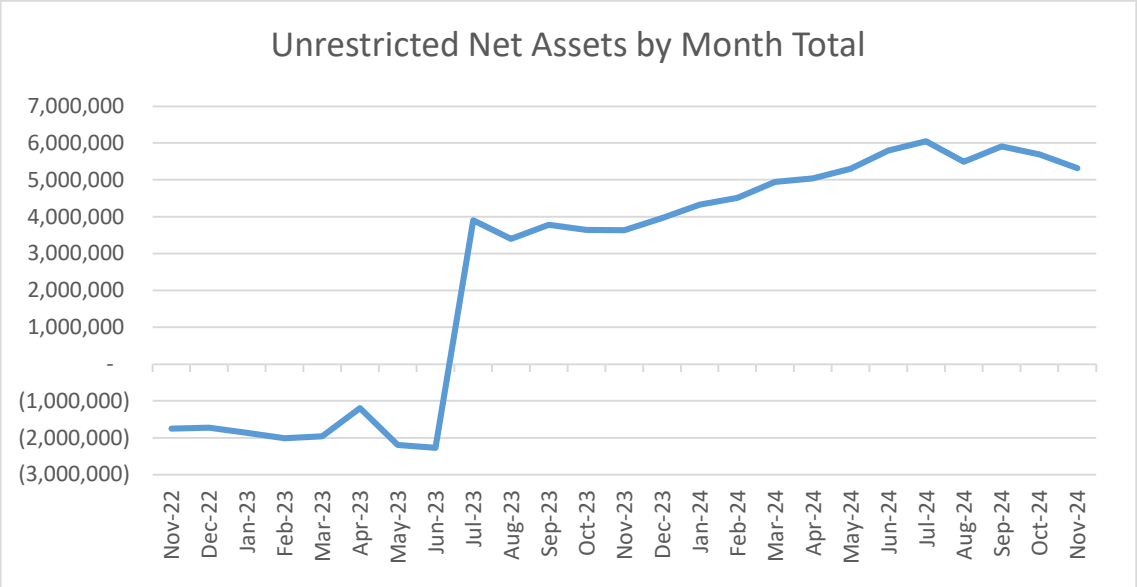
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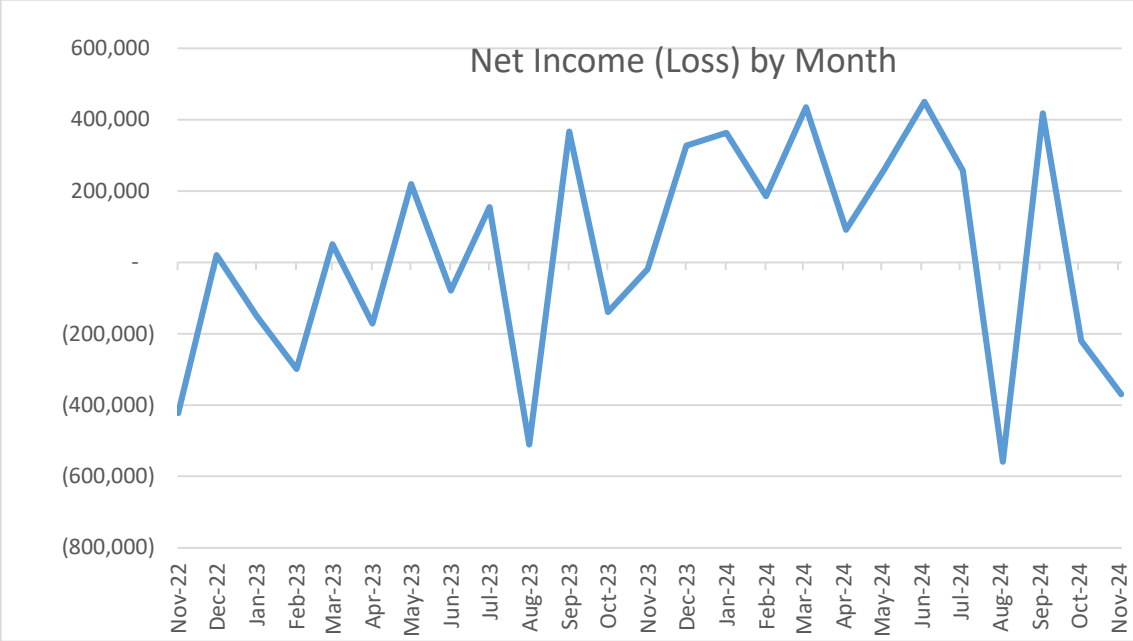
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INDEPENDENCE
★ MISSOURI ★


## 2024 Plan Year

# Monthly Plan Performance Overview Report

Presented by CBIZ

## November 2024

## Executive Summary

November 2024

### Enrollment

| | Current Year | | | | Prior Year | |
|---|---|---|---|---|---|---|
| | November 2024 | Change from Prior | YTD Average | Change from Prior | November 2023 | YTD Average |
| **Total** | **1,130** | **1.3%** | **1,119** | **-0.7%** | **1,115** | **1,126** |
| *OAP 1* | *201* | -27.2% | *215* | -27.5% | *276* | *297* |
| *OAP 2* | *290* | 10.3% | *291* | 8.3% | *263* | *269* |
| *Local Plus* | *264* | 13.8% | *253* | 18.0% | *232* | *214* |
| *Base Plan* | *99* | 35.6% | *84* | 29.3% | *73* | *65* |
| *COBRA* | *0* | -100.0% | *0* | -40.0% | *1* | 0 |
| *Retiree* | *276* | -1.8% | *275* | 0.5% | *281* | 274 |

### Plan Costs

| | November 2024 | Change from Prior | YTD Total | Change from Prior | November 2023 | YTD Total |
|---|---|---|---|---|---|---|
| **Medical Claims** | **$1,502,320** | **52.2%** | **$11,661,883** | **-8.5%** | **$987,329** | **$12,751,797** |
| *OAP 1 (includes COBRA)* | *$261,609* | 34.8% | *$2,414,590* | -41.4% | *$194,079* | *$4,119,101* |
| *OAP 2 (includes COBRA)* | *$409,586* | 26.1% | *$3,737,863* | 17.1% | *$324,705* | *$3,192,101* |
| *Local Plus (includes COBRA)* | *$273,276* | 50.2% | *$1,731,045* | 41.0% | *$181,913* | *$1,227,511* |
| *Base Plan (includes COBRA)* | *$13,914* | 21.8% | *$94,678* | 39.9% | *$11,424* | *$67,662* |
| *Retiree (includes runout)* | *$543,935* | 97.6% | *$3,683,707* | -11.1% | *$275,208* | *$4,145,422* |
| **Rx Claims** | **$506,521** | **6.6%** | **$5,118,548** | **10.6%** | **$474,997** | **$4,626,467** |
| *OAP 1 (includes COBRA)* | *$141,035* | -22.3% | *$1,593,658* | -8.8% | *$181,573* | *$1,747,238* |
| *OAP 2 (includes COBRA)* | *$147,473* | 52.8% | *$1,273,379* | 55.6% | *$96,515* | *$818,231* |
| *Local Plus (includes COBRA)* | *$21,226* | -8.8% | *$232,831* | 76.1% | *$23,272* | *$132,203* |
| *Base Plan (includes COBRA)* | *$9,082* | 559.5% | *$31,218* | 73.0% | *$1,377* | *$18,046* |
| *Retiree (includes runout)* | *$187,705* | 9.0% | *$1,987,463* | 4.0% | *$172,260* | *$1,910,749* |
| **Stop Loss Reimbursements** | ($168,543) | | ($748,276) | | ($183,605) | ($681,321) |
| **Rx Rebates** | $0 | | ($1,333,527) | | $0 | ($1,047,112) |
| **Total Net Claims** | **$1,840,298** | **43.9%** | **$14,698,628** | **-6.1%** | **$1,278,721** | **$15,649,832** |
| **Fixed Costs** | $221,994 | 3.4% | $2,418,369 | 3.0% | $214,664 | $2,347,422 |
| **Total Net Plan Expenses** | **$2,062,292** | **38.1%** | **$17,116,997** | **-4.9%** | **$1,493,385** | **$17,997,253** |
| *Total PEPM* | *$1,825.04* | 36.3% | *$1,391.06* | -4.2% | *$1,339.36* | *$1,452.80* |

### Projected Plan Funding

| | November 2024 | Change from Prior | YTD Total | Change from Prior | November 2023 | YTD Total |
|---|---|---|---|---|---|---|
| **Total** | **$1,684,759** | **4.6%** | **$18,552,532** | **4.2%** | **$1,610,840** | **$17,812,827** |
| Surplus/(Deficit) | ($377,532) | -421.4% | $1,435,535 | -878.4% | $117,455 | ($184,426) |
| Funding Vs. Expenses | 122.4% | 32.0% | 92.3% | -8.7% | 92.7% | 101.0% |

## Medical & Rx Overview for: All>All>All starting: Jan 2024

| | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 | Plan YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Enrollment** | | | | | | | | | | | | | *Sum* |
| **Plans** | | | | | | | | | | | | | |
| OAP 1 | 225 | 225 | 224 | 220 | 221 | 220 | 214 | 206 | 205 | 205 | 201 | | 2,366 |
| OAP 2 | 294 | 294 | 292 | 297 | 290 | 290 | 288 | 289 | 291 | 290 | 290 | | 3,205 |
| Local Plus | 253 | 254 | 247 | 248 | 248 | 245 | 248 | 250 | 260 | 263 | 264 | | 2,780 |
| Base Plan | 73 | 72 | 74 | 77 | 78 | 78 | 83 | 89 | 99 | 100 | 99 | | 922 |
| OAP 1 COBRA | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | | 3 |
| OAP 2 COBRA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Local Plus COBRA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Base Plan COBRA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Pre 65 Retiree OAP 1 | 211 | 212 | 211 | 208 | 207 | 206 | 204 | 205 | 203 | 204 | 205 | | 2,276 |
| Pre 65 Retiree OAP 2 | 55 | 56 | 56 | 57 | 58 | 59 | 60 | 59 | 59 | 58 | 60 | | 637 |
| Pre 65 Retiree Local Plus | 7 | 7 | 7 | 7 | 8 | 9 | 9 | 9 | 9 | 9 | 9 | | 90 |
| Pre 65 Retiree Base Plan | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | | 26 |
| **Total Participants** | **1,122** | **1,124** | **1,114** | **1,117** | **1,113** | **1,109** | **1,108** | **1,109** | **1,128** | **1,131** | **1,130** | | **12,305** |
| **Claims** | | | | | | | | | | | | | *Sum* |
| **Medical Claims** | | | | | | | | | | | | | |
| OAP 1 | $ 177,990.70 | $ 213,691.09 | $ 263,694.22 | $ 149,077.55 | $ 220,381.47 | $ 322,350.00 | $ 172,507.75 | $ 231,547.80 | $ 169,551.43 | $ 231,051.21 | $ 261,608.63 | $ - | $ 2,413,451.85 |
| OAP 2 | $ 214,349.22 | $ 495,187.29 | $ 259,032.43 | $ 230,518.35 | $ 203,198.58 | $ 239,402.89 | $ 150,787.11 | $ 704,817.89 | $ 557,523.72 | $ 273,459.12 | $ 409,586.32 | $ - | $ 3,737,862.92 |
| Local Plus | $ 115,958.14 | $ 181,240.11 | $ 128,457.06 | $ 97,141.85 | $ 160,977.68 | $ 96,055.00 | $ 164,430.49 | $ 175,808.95 | $ 108,641.35 | $ 229,058.71 | $ 273,275.96 | $ - | $ 1,731,045.30 |
| Base Plan | $ 4,197.02 | $ 10,398.41 | $ 6,891.25 | $ 4,361.10 | $ 3,795.61 | $ 7,695.35 | $ 10,261.98 | $ 5,289.83 | $ 9,828.87 | $ 18,044.21 | $ 13,914.32 | $ - | $ 94,677.95 |
| OAP 1 COBRA | $ 43.46 | $ 43.51 | $ 38.11 | $ (4.38) | $ 819.94 | $ 275.69 | $ - | $ - | $ (78.26) | $ - | $ - | $ - | $ 1,138.07 |
| OAP 2 COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Local Plus COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Base Plan COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Pre 65 Retiree OAP 1 | $ 81,948.65 | $ 154,614.59 | $ 260,446.59 | $ 232,358.98 | $ 207,256.25 | $ 313,260.59 | $ 299,821.25 | $ 330,584.63 | $ 238,903.46 | $ 402,014.42 | $ 499,730.65 | $ - | $ 3,020,940.06 |
| Pre 65 Retiree OAP 2 | $ 33,310.82 | $ 28,031.37 | $ 32,571.98 | $ 24,022.35 | $ 295,120.79 | $ 59,020.83 | $ 9,958.47 | $ 39,634.22 | $ 56,637.36 | $ 23,602.64 | $ 42,774.68 | $ - | $ 644,685.51 |
| Pre 65 Retiree Local Plus | $ 1,608.06 | $ 1,058.56 | $ 508.37 | $ 2,676.55 | $ 687.93 | $ 1,020.56 | $ 3,827.23 | $ 1,682.04 | $ 1,151.51 | $ 1,135.34 | $ 1,387.03 | $ - | $ 16,743.18 |
| Pre 65 Retiree Base Plan | $ 68.89 | $ 771.24 | $ 78.54 | $ 98.34 | $ 106.81 | $ 35.08 | $ 35.08 | $ 35.08 | $ 35.08 | $ 31.85 | $ 42.15 | $ - | $ 1,338.14 |
| Retiree Runout | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Total Medical Claims Paid | $ 629,474.96 | $ 1,085,036.17 | $ 951,718.55 | $ 740,250.69 | $ 1,092,345.06 | $ 1,039,115.99 | $ 811,629.36 | $ 1,489,400.44 | $ 1,142,194.52 | $ 1,178,397.50 | $ 1,502,319.74 | $ - | $ 11,661,882.98 |
| **Prescription Claims** | | | | | | | | | | | | | |
| OAP 1 | $ 156,556.99 | $ 122,213.83 | $ 165,792.05 | $ 137,523.72 | $ 150,860.51 | $ 149,424.08 | $ 115,714.11 | $ 160,266.60 | $ 122,224.68 | $ 171,852.94 | $ 141,034.74 | $ - | $ 1,593,464.25 |
| OAP 2 | $ 71,109.73 | $ 69,620.19 | $ 87,650.35 | $ 99,308.40 | $ 89,911.19 | $ 100,386.49 | $ 93,372.59 | $ 186,006.16 | $ 181,239.64 | $ 147,301.69 | $ 147,472.50 | $ - | $ 1,273,378.93 |
| Local Plus | $ 11,872.85 | $ 4,474.16 | $ 25,428.28 | $ 23,886.17 | $ 28,296.80 | $ 17,006.13 | $ 25,581.65 | $ 17,950.25 | $ 33,153.20 | $ 23,954.65 | $ 21,226.44 | $ - | $ 232,830.58 |
| Base Plan | $ 1,823.44 | $ 2,587.60 | $ 482.29 | $ 477.73 | $ 3,015.90 | $ 1,076.39 | $ 3,309.48 | $ 7,304.71 | $ 647.76 | $ 1,409.91 | $ 9,082.41 | $ - | $ 31,217.62 |
| OAP 1 COBRA | $ 193.52 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 193.52 |
| OAP 2 COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Local Plus COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Base Plan COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Pre 65 Retiree OAP 1 | $ 181,780.00 | $ 132,028.40 | $ 203,581.41 | $ 172,133.07 | $ 155,068.13 | $ 179,034.12 | $ 148,879.91 | $ 185,939.36 | $ 144,023.58 | $ 169,065.89 | $ 167,540.04 | $ - | $ 1,839,073.91 |
| Pre 65 Retiree OAP 2 | $ 7,630.64 | $ 3,443.67 | $ 12,313.20 | $ 13,116.06 | $ 15,520.37 | $ 14,505.16 | $ 5,507.81 | $ 15,488.49 | $ 9,547.04 | $ 10,727.66 | $ 18,088.06 | $ - | $ 125,888.16 |
| Pre 65 Retiree Local Plus | $ 59.14 | $ 81.53 | $ 58.03 | $ 6.71 | $ 617.57 | $ 7,904.21 | $ 633.36 | $ 1,742.30 | $ 780.71 | $ 8,284.02 | $ 2,051.60 | $ - | $ 22,219.18 |
| Pre 65 Retiree Base Plan | $ - | $ 73.13 | $ - | $ 20.78 | $ 25.45 | $ - | $ 31.22 | $ 88.96 | $ - | $ 16.86 | $ 25.45 | $ - | $ 281.85 |
| Retiree Runout | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Total Prescription Claims Paid | $ 431,026.31 | $ 334,522.51 | $ 495,305.61 | $ 446,472.64 | $ 443,315.92 | $ 469,336.58 | $ 393,030.13 | $ 574,786.83 | $ 491,616.61 | $ 532,613.62 | $ 506,521.24 | $ - | $ 5,118,548.00 |
| Total ISL Reimbursements | $ (96,216.49) | $ (87,679.17) | $ - | $ - | $ - | $ - | $ (123,092.46) | $ (7,311.49) | $ (114,286.52) | $ (151,147.12) | $ (168,542.86) | $ - | $ (748,276.11) |
| Rx Rebates | $ - | $ - | $ (377,107.75) | $ (62,316.80) | $ - | $ (446,963.47) | $ - | $ - | $ (447,139.22) | $ - | $ - | $ - | $ (1,333,527.24) |
| Aggregate Attachment Point | $ 2,163,283.32 | $ 2,167,139.44 | $ 2,147,858.84 | $ 2,153,643.02 | $ 2,145,930.78 | $ 2,138,218.54 | $ 2,136,290.48 | $ 2,138,218.54 | $ 2,174,851.68 | $ 2,180,635.86 | $ 2,178,707.80 | $ - | $ 23,724,778.30 |
| **Total Claims (Med+Rx+ISL Reim)** | **$ 964,284.78** | **$ 1,331,879.51** | **$ 1,069,916.41** | **$ 1,124,406.53** | **$ 1,535,660.98** | **$ 1,061,489.10** | **$ 1,081,567.03** | **$ 2,056,875.78** | **$ 1,072,385.39** | **$ 1,559,864.00** | **$ 1,840,298.12** | **$ -** | ***$ 14,698,627.63*** |
| **Fixed Expenses** | | | | | | | | | | | | | *Sum* |
| **Fixed Expenses** | | | | | | | | | | | | | |
| Administration Fees | $ 61,227.54 | $ 61,336.68 | $ 60,790.98 | $ 60,954.69 | $ 60,736.41 | $ 60,518.13 | $ 60,463.56 | $ 60,518.13 | $ 61,554.96 | $ 61,718.67 | $ 61,664.10 | $ - | $ 671,483.85 |
| Stop Loss Premium | $ 150,258.24 | $ 150,526.08 | $ 149,186.88 | $ 149,588.64 | $ 149,052.96 | $ 148,517.28 | $ 148,383.36 | $ 148,517.28 | $ 151,061.76 | $ 151,463.52 | $ 151,329.60 | $ - | $ 1,647,885.60 |
| CBIZ Consulting Fees | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ - | $ 99,000.00 |
| **Total Expenses** | **$ 220,485.78** | **$ 220,862.76** | **$ 218,977.86** | **$ 219,543.33** | **$ 218,789.37** | **$ 218,035.41** | **$ 217,846.92** | **$ 218,035.41** | **$ 221,616.72** | **$ 222,182.19** | **$ 221,993.70** | **$ -** | **$ 2,418,369.45** |
| **Total Plan Expenses (Claims + Fixed)** | **$ 1,184,770.56** | **$ 1,552,742.27** | **$ 1,288,894.27** | **$ 1,343,949.86** | **$ 1,754,450.35** | **$ 1,279,524.51** | **$ 1,299,413.95** | **$ 2,274,911.19** | **$ 1,294,002.11** | **$ 1,782,046.19** | **$ 2,062,291.82** | **$ -** | **$ 17,116,997.08** |

| | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 | Plan YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Employer and Employee Funding** | | | | | | | | | | | | | ***Sum*** |
| **Funding Components** | | | | | | | | | | | | | |
| Employer Funding | $ 1,404,157.79 | $ 1,409,291.25 | $ 1,393,917.97 | $ 1,393,282.97 | $ 1,383,093.79 | $ 1,379,541.20 | $ 1,375,066.87 | $ 1,379,732.51 | $ 1,390,001.39 | $ 1,394,667.48 | $ 1,391,378.84 | $ - | $ 15,294,132.06 |
| Employee Funding | $ 300,434.69 | $ 301,867.91 | $ 298,469.55 | $ 297,524.24 | $ 295,539.08 | $ 294,830.26 | $ 292,776.35 | $ 292,631.20 | $ 293,110.67 | $ 294,163.12 | $ 293,380.60 | $ - | $ 3,254,727.67 |
| COBRA Funding | $ 931.95 | $ 931.95 | $ - | $ - | $ 1,808.03 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 3,671.93 |
| **Total ER and EE Funding** | **$ 1,705,524.43** | **$ 1,712,091.11** | **$ 1,692,387.52** | **$ 1,690,807.21** | **$ 1,680,440.90** | **$ 1,674,371.46** | **$ 1,667,843.22** | **$ 1,672,363.71** | **$ 1,683,112.06** | **$ 1,688,830.60** | **$ 1,684,759.44** | **$ -** | **$ 18,552,531.66** |
| **Funding Surplus/(Deficit)** | **$ 520,753.87** | **$ 159,348.84** | **$ 403,493.25** | **$ 346,857.35** | **$ (74,009.45)** | **$ 394,846.95** | **$ 368,429.27** | **$ (602,547.48)** | **$ 389,109.95** | **$ (93,215.59)** | **$ (377,532.38)** | **$ -** | **$ 1,435,534.58** |
| **Expense / Funding Ratio** | **69.47%** | **90.69%** | **76.16%** | **79.49%** | **104.40%** | **76.42%** | **77.91%** | **136.03%** | **76.88%** | **105.52%** | **122.41%** | **-** | **92.26%** |
| **Plan Cost Summary PEPM** | | | | | | | | | | | | | ***Avg PEPM*** |
| Total Plan Cost PEPM | $ 1,055.95 | $ 1,381.44 | $ 1,157.00 | $ 1,203.18 | $ 1,576.33 | $ 1,153.76 | $ 1,172.76 | $ 2,051.32 | $ 1,147.16 | $ 1,575.64 | $ 1,825.04 | $ - | **$ 1,391.06** |
| Total Claim Cost PEPM | $ 859.43 | $ 1,184.95 | $ 960.43 | $ 1,006.63 | $ 1,379.75 | $ 957.16 | $ 976.14 | $ 1,854.71 | $ 950.70 | $ 1,379.19 | $ 1,628.58 | $ - | **$ 1,194.52** |
| Total Employee Cost PEPM ** | $ 268.60 | $ 269.39 | $ 267.93 | $ 266.36 | $ 267.16 | $ 265.85 | $ 264.24 | $ 263.87 | $ 259.85 | $ 260.09 | $ 259.63 | $ - | **$ 264.80** |
| Employer Plan Cost PEPM | $ 1,251.48 | $ 1,253.82 | $ 1,251.27 | $ 1,247.34 | $ 1,242.67 | $ 1,243.95 | $ 1,241.04 | $ 1,244.12 | $ 1,232.27 | $ 1,233.13 | $ 1,231.31 | $ - | **$ 1,242.92** |

*** Employee cost PEPM includes COBRA premiums*

## Medical & Rx Overview for: All>All>All starting: Jul 2024

| | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 | Jan-25 | Feb-25 | Mar-25 | Apr-25 | May-25 | Jun-25 | Plan YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Enrollment** | | | | | | | | | | | | | *Sum* |
| **Plans** | | | | | | | | | | | | | |
| OAP 1 | 214 | 206 | 205 | 205 | 201 | | | | | | | | 1,031 |
| OAP 2 | 288 | 289 | 291 | 290 | 290 | | | | | | | | 1,448 |
| Local Plus | 248 | 250 | 260 | 263 | 264 | | | | | | | | 1,285 |
| Base Plan | 83 | 89 | 99 | 100 | 99 | | | | | | | | 470 |
| OAP 1 COBRA | 0 | 0 | 0 | 0 | 0 | | | | | | | | 0 |
| OAP 2 COBRA | 0 | 0 | 0 | 0 | 0 | | | | | | | | 0 |
| Local Plus COBRA | 0 | 0 | 0 | 0 | 0 | | | | | | | | 0 |
| Base Plan COBRA | 0 | 0 | 0 | 0 | 0 | | | | | | | | 0 |
| Pre 65 Retiree OAP 1 | 204 | 205 | 203 | 204 | 205 | | | | | | | | 1,021 |
| Pre 65 Retiree OAP 2 | 60 | 59 | 59 | 58 | 60 | | | | | | | | 296 |
| Pre 65 Retiree Local Plus | 9 | 9 | 9 | 9 | 9 | | | | | | | | 45 |
| Pre 65 Retiree Base Plan | 2 | 2 | 2 | 2 | 2 | | | | | | | | 10 |
| **Total Participants** | **1,108** | **1,109** | **1,128** | **1,131** | **1,130** | | | | | | | | **5,606** |
| **Claims** | | | | | | | | | | | | | *Sum* |
| **Medical Claims** | | | | | | | | | | | | | |
| OAP 1 | $ 172,507.75 | $ 231,547.80 | $ 169,551.43 | $ 231,051.21 | $ 261,608.63 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 1,066,266.82 |
| OAP 2 | $ 150,787.11 | $ 704,817.89 | $ 557,523.72 | $ 273,459.12 | $ 409,586.32 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 2,096,174.16 |
| Local Plus | $ 164,430.49 | $ 175,808.95 | $ 108,641.35 | $ 229,058.71 | $ 273,275.96 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 951,215.46 |
| Base Plan | $ 10,261.98 | $ 5,289.83 | $ 9,828.87 | $ 18,044.21 | $ 13,914.32 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 57,339.21 |
| OAP 1 COBRA | $ - | $ - | $ (78.26) | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ (78.26) |
| OAP 2 COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Local Plus COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Base Plan COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Pre 65 Retiree OAP 1 | $ 299,821.25 | $ 330,584.63 | $ 238,903.46 | $ 402,014.42 | $ 499,730.65 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 1,771,054.41 |
| Pre 65 Retiree OAP 2 | $ 9,958.47 | $ 39,634.22 | $ 56,637.36 | $ 23,602.64 | $ 42,774.68 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 172,607.37 |
| Pre 65 Retiree Local Plus | $ 3,827.23 | $ 1,682.04 | $ 1,151.51 | $ 1,135.34 | $ 1,387.03 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 9,183.15 |
| Pre 65 Retiree Base Plan | $ 35.08 | $ 35.08 | $ 35.08 | $ 31.85 | $ 42.15 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 179.24 |
| Retiree Runout | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Total Medical Claims Paid | $ 811,629.36 | $ 1,489,400.44 | $ 1,142,194.52 | $ 1,178,397.50 | $ 1,502,319.74 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 6,123,941.56 |
| **Prescription Claims** | | | | | | | | | | | | | |
| OAP 1 | $ 115,714.11 | $ 160,266.60 | $ 122,224.68 | $ 171,852.94 | $ 141,034.74 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 711,093.07 |
| OAP 2 | $ 93,372.59 | $ 186,006.16 | $ 181,239.64 | $ 147,301.69 | $ 147,472.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 755,392.58 |
| Local Plus | $ 25,581.65 | $ 17,950.25 | $ 33,153.20 | $ 23,954.65 | $ 21,226.44 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 121,866.19 |
| Base Plan | $ 3,309.48 | $ 7,304.71 | $ 647.76 | $ 1,409.91 | $ 9,082.41 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 21,754.27 |
| OAP 1 COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| OAP 2 COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Local Plus COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Base Plan COBRA | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Pre 65 Retiree OAP 1 | $ 148,879.91 | $ 185,939.36 | $ 144,023.58 | $ 169,065.89 | $ 167,540.04 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 815,448.78 |
| Pre 65 Retiree OAP 2 | $ 5,507.81 | $ 15,488.49 | $ 9,547.04 | $ 10,727.66 | $ 18,088.06 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 59,359.06 |
| Pre 65 Retiree Local Plus | $ 633.36 | $ 1,742.30 | $ 780.71 | $ 8,284.02 | $ 2,051.60 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 13,491.99 |
| Pre 65 Retiree Base Plan | $ 31.22 | $ 88.96 | $ - | $ 16.86 | $ 25.45 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 162.49 |
| Retiree Runout | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| Total Prescription Claims Paid | $ 393,030.13 | $ 574,786.83 | $ 491,616.61 | $ 532,613.62 | $ 506,521.24 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 2,498,568.43 |
| Total ISL Reimbursements | $ (123,092.46) | $ (7,311.49) | $ (114,286.52) | $ (151,147.12) | $ (168,542.86) | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ (564,380.45) |
| Rx Rebates | $ - | $ - | $ (447,139.22) | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ (447,139.22) |
| Aggregate Attachment Point | $ 2,136,290.48 | $ 2,138,218.54 | $ 2,174,851.68 | $ 2,180,635.86 | $ 2,178,707.80 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 10,808,704.36 |
| **Total Claims (Med+Rx+ISL Reim)** | **$ 1,081,567.03** | **$ 2,056,875.78** | **$ 1,072,385.39** | **$ 1,559,864.00** | **$ 1,840,298.12** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ 7,610,990.32** |
| **Fixed Expenses** | | | | | | | | | | | | | *Sum* |
| **Fixed Expenses** | | | | | | | | | | | | | |
| Administration Fees | $ 60,463.56 | $ 60,518.13 | $ 61,554.96 | $ 61,718.67 | $ 61,664.10 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 305,919.42 |
| Stop Loss Premium | $ 148,383.36 | $ 148,517.28 | $ 151,061.76 | $ 151,463.52 | $ 151,329.60 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 750,755.52 |
| CBIZ Consulting Fees | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ 9,000.00 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 45,000.00 |
| **Total Expenses** | **$ 217,846.92** | **$ 218,035.41** | **$ 221,616.72** | **$ 222,182.19** | **$ 221,993.70** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ 1,101,674.94** |
| **Total Plan Expenses (Claims + Fixed)** | **$ 1,299,413.95** | **$ 2,274,911.19** | **$ 1,294,002.11** | **$ 1,782,046.19** | **$ 2,062,291.82** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ 8,712,665.26** |

| | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 | Jan-25 | Feb-25 | Mar-25 | Apr-25 | May-25 | Jun-25 | Plan YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Employer and Employee Funding** | | | | | | | | | | | | | ***Sum*** |
| **Funding Components** | | | | | | | | | | | | | |
| Employer Funding | $ 1,375,066.87 | $ 1,379,732.51 | $ 1,390,001.39 | $ 1,394,667.48 | $ 1,391,378.84 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | 6,930,847.09 |
| Employee Funding | $ 292,776.35 | $ 292,631.20 | $ 293,110.67 | $ 294,163.12 | $ 293,380.60 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | 1,466,061.94 |
| COBRA Funding | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | - |
| **Total ER and EE Funding** | **$ 1,667,843.22** | **$ 1,672,363.71** | **$ 1,683,112.06** | **$ 1,688,830.60** | **$ 1,684,759.44** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **8,396,909.03** |
| **Funding Surplus/(Deficit)** | **$ 368,429.27** | **$ (602,547.48)** | **$ 389,109.95** | **$ (93,215.59)** | **$ (377,532.38)** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **$ -** | **(315,756.23)** |
| **Expense / Funding Ratio** | **77.91%** | **136.03%** | **76.88%** | **105.52%** | **122.41%** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **103.76%** |
| **Plan Cost Summary PEPM** | | | | | | | | | | | | | ***Avg PEPM*** |
| Total Plan Cost PEPM | $ 1,172.76 | $ 2,051.32 | $ 1,147.16 | $ 1,575.64 | $ 1,825.04 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | **1,554.17** |
| Total Claim Cost PEPM | $ 976.14 | $ 1,854.71 | $ 950.70 | $ 1,379.19 | $ 1,628.58 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | **1,357.65** |
| Total Employee Cost PEPM ** | $ 264.24 | $ 263.87 | $ 259.85 | $ 260.09 | $ 259.63 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | **261.52** |
| Employer Plan Cost PEPM | $ 1,241.04 | $ 1,244.12 | $ 1,232.27 | $ 1,233.13 | $ 1,231.31 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | **1,236.33** |

*** Employee cost PEPM includes COBRA premiums*

# The City of Independence Performance Overview Report

## 2024 Medical Enrollment by Plan & Tier

| | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 | Plan YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Enrollment** | | | | | | | | | | | | | Average |
| **Plans** | | | | | | | | | | | | | |
| **OAP 1** | | | | | | | | | | | | | |
| Employee Only | 76 | 75 | 76 | 76 | 76 | 75 | 72 | 69 | 69 | 68 | 69 | | 73 |
| Employee + Spouse | 32 | 33 | 32 | 32 | 32 | 31 | 31 | 31 | 31 | 33 | 30 | | 32 |
| Employee + Child | 45 | 44 | 45 | 43 | 43 | 43 | 41 | 38 | 37 | 36 | 36 | | 41 |
| Family | 72 | 73 | 71 | 69 | 70 | 71 | 70 | 68 | 68 | 68 | 66 | | 70 |
| **OAP 2** | | | | | | | | | | | | | |
| Employee Only | 95 | 96 | 98 | 101 | 99 | 100 | 100 | 100 | 100 | 99 | 96 | | 99 |
| Employee + Spouse | 47 | 46 | 44 | 44 | 42 | 42 | 44 | 45 | 45 | 45 | 46 | | 45 |
| Employee + Child | 49 | 47 | 45 | 47 | 46 | 47 | 45 | 44 | 43 | 44 | 44 | | 46 |
| Family | 103 | 105 | 105 | 105 | 103 | 101 | 99 | 100 | 103 | 102 | 104 | | 103 |
| **Local Plus** | | | | | | | | | | | | | |
| Employee Only | 96 | 97 | 92 | 91 | 96 | 95 | 97 | 96 | 105 | 108 | 110 | | 98 |
| Employee + Spouse | 22 | 22 | 22 | 24 | 22 | 22 | 23 | 22 | 23 | 23 | 23 | | 23 |
| Employee + Child | 59 | 61 | 61 | 60 | 58 | 56 | 55 | 56 | 56 | 58 | 57 | | 58 |
| Family | 76 | 74 | 72 | 73 | 72 | 72 | 73 | 76 | 76 | 74 | 74 | | 74 |
| **Base Plan** | | | | | | | | | | | | | |
| Employee Only | 66 | 65 | 67 | 68 | 68 | 68 | 73 | 76 | 86 | 85 | 83 | | 73 |
| Employee + Spouse | 1 | 1 | 1 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | | 3 |
| Employee + Child | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 5 | 5 | 6 | | 4 |
| Family | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 4 | 6 | 6 | | 4 |
| **OAP 1 COBRA** | | | | | | | | | | | | | |
| Employee Only | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 1 |
| Employee + Spouse | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Child | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | | 1 |
| Family | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| **OAP 2 COBRA** | | | | | | | | | | | | | |
| Employee Only | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Spouse | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Child | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Family | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| **Local Plus COBRA** | | | | | | | | | | | | | |
| Employee Only | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Spouse | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Child | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Family | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| **Base Plan COBRA** | | | | | | | | | | | | | |
| Employee Only | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Spouse | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Child | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Family | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |

| | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 | Plan YTD |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Pre 65 Retiree OAP 1** | | | | | | | | | | | | | |
| Employee Only | 128 | 129 | 127 | 126 | 125 | 123 | 121 | 120 | 119 | 119 | 118 | | 123 |
| Employee + Spouse | 46 | 46 | 45 | 43 | 43 | 44 | 43 | 44 | 43 | 42 | 44 | | 44 |
| Employee + Child | 17 | 16 | 18 | 17 | 17 | 18 | 18 | 18 | 19 | 19 | 20 | | 18 |
| Family | 20 | 21 | 21 | 22 | 22 | 21 | 22 | 23 | 22 | 24 | 23 | | 22 |
| **Pre 65 Retiree OAP 2** | | | | | | | | | | | | | |
| Employee Only | 30 | 30 | 31 | 32 | 33 | 34 | 35 | 33 | 35 | 35 | 37 | | 33 |
| Employee + Spouse | 10 | 10 | 9 | 9 | 9 | 8 | 7 | 7 | 5 | 4 | 4 | | 7 |
| Employee + Child | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 8 | 8 | 8 | 8 | | 7 |
| Family | 8 | 9 | 9 | 9 | 9 | 10 | 11 | 11 | 11 | 11 | 11 | | 10 |
| **Pre 65 Retiree Local Plus** | | | | | | | | | | | | | |
| Employee Only | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | | 3 |
| Employee + Spouse | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | | 3 |
| Employee + Child | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | | 2 |
| Family | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | 1 |
| **Pre 65 Retiree Base Plan** | | | | | | | | | | | | | |
| Employee Only | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | | 2 |
| Employee + Spouse | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Employee + Child | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 1 |
| Family | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| **Total Participants** | **1,122** | **1,124** | **1,114** | **1,117** | **1,113** | **1,109** | **1,108** | 1,109 | 1,129 | 1,131 | 1,139 | | 1,119 |

# Large Claimants by Month

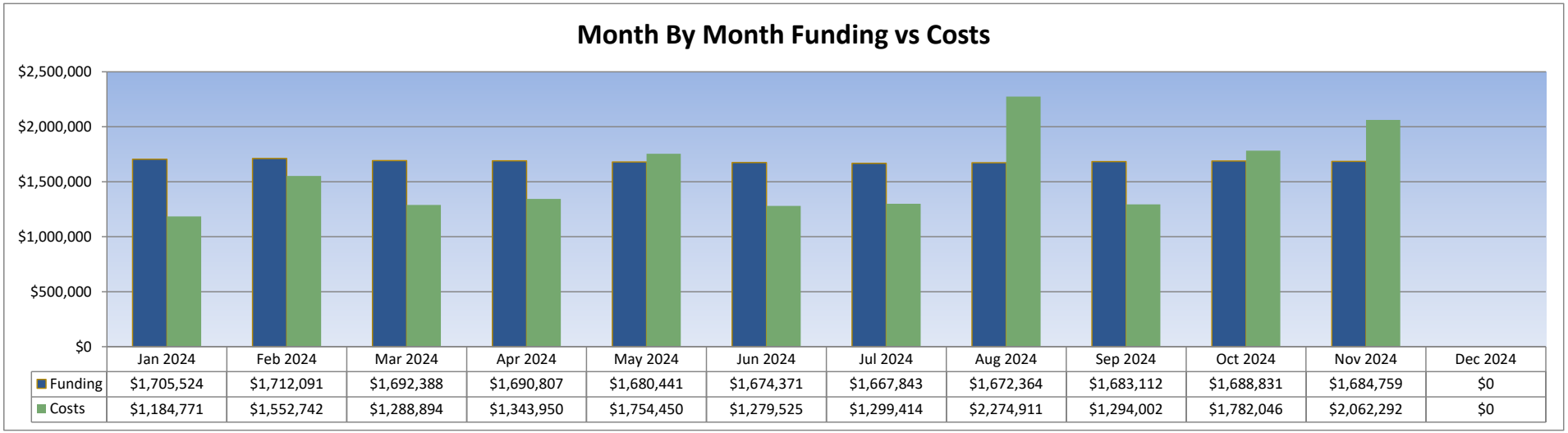
*Large Claimant Exhibit for: All>All>All As of Jun 2024*

Current Year
**Year Paid:** **1/1/2024 to** **12/31/2024**

| Member ID | Plan | Relationship | Status | Diagnosis | January | February | March | April | May | June | July | August | September | October | November | December | YTD Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 433500330545212 | OAP2 | Retiree | EE | ANEURYSM OF THE ASCENDING AORTA, WITHOUT RUPTURE | | $153,552 | $2,510 | $377 | $0 | $4,398 | $107 | $230 | $316 | $47 | $382 | | **$161,919** |
| 216850330544966 | OAP1 | Retiree | EE | ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY | | | $171,824 | $124,712 | $60,880 | $62,213 | $7,311 | $114,287 | $38,563 | $84,647 | $46,859 | | **$711,296** |
| 472900330545118 | OAP1 | Retiree | CH | ENCNTR FOR GYN EXAM (GENERAL) (ROUTINE) W/O ABN FINDINGS | | | | | $180,296 | $35,972 | $36,151 | $35,176 | $36,985 | $37,934 | $35,779 | | **$398,293** |
| 62500600951646 | OAP 2 | Active | CH | NEUROMUSCULAR SCOLIOSIS, THORACOLUMBAR REGION | | | | | | | | $257,489 | $3,019 | $5,498 | $4,819 | | **$270,825** |
| 239610539365673 | OAP 2 | Active | SP | CEREBRAL INFARCTION, UNSPECIFIED | | | | | | | | $150,808 | $28,885 | $29,688 | $35,429 | | **$244,810** |
| 328780330545411 | OAP 1 | Active | EE | INFECT/INFLM REACTION DUE TO INTERNAL LEFT HIP PROSTH, INIT | | | | | | | | $151,435 | $867 | $5,657 | $1 | | **$157,960** |
| 606720750763558 | OAP 2 | Active | CH | SEPTO-OPTIC DYSPLASIA OF BRAIN | | | | | | | | $191,424 | $30,177 | $17,750 | $47,176 | | **$286,527** |
| 606720750763558 | OAP 2 | Active | CH | OTHER SPECIFIED CONGENITAL DEFORMITIES OF HIP | | | | | | | | $338,003 | $26,198 | $19,765 | $45,435 | | **$429,401** |
| 765490497551272 | OAP 2 | Active | EE | ENCOUNTER FOR ANTINEOPLASTIC IMMUNOTHERAPY | | | | | | | | | $209,807 | $4,146 | $101,860 | | **$315,813** |
| 836190617620865 | OAP 2 | Active | EE | TYPE 2 DIAB WITH PROLIF DIAB RTNOP WITH MACULAR EDEMA, R EYE | | | | | | | | | $156,535 | $6,078 | $10,700 | | **$173,313** |
| 896100330545026 | OAP 1 | Retiree | EE | BILIARY ACUTE PANCREATITIS WITH UNINFECTED NECROSIS | | | | | | | | | $150,782 | $142 | $0 | | **$150,924** |
| 341730330545357 | OAP 2 | Active | CH | PRADER-WILLI SYNDROME | | | | | | | | | | $170,356 | $60,101 | | **$230,457** |
| 898660761337103 | Local Plus | Active | SP | LIVER CELL CARCINOMA | | | | | | | | | | $167,732 | $84,251 | | **$251,983** |
| 971610330544926 | OAP 1 | Retiree | SP | MALIGNANT NEOPLASM OF RECTUM | | | | | | | | | | $157,284 | $45,843 | | **$203,127** |
| 235310443719360 | OAP 1 | Active | EE | RESIDUAL HEMORRHOIDAL SKIN TAGS | | | | | | | | | | | $157,077 | | **$157,077** |
| 662350330544801 | OAP 1 | Active | CH | ENCNTR SCREEN FOR INFECTIONS W SEXL MODE OF TRANSMISS | | | | | | | | | | | $167,385 | | **$167,385** |
| 896100330545026 | OAP 1 | Retiree | CH | PHARMACY | | | | | | | | | | | $151,991 | | **$151,991** |
| | | | | | | **$153,552** | **$174,334** | **$125,089** | **$241,176** | **$102,583** | **$43,569** | **$1,238,852** | **$682,134** | **$706,724** | **$995,088** | **$0** | **$4,463,101** |

## Medical & Rx

Comparison for: All>All>All>All



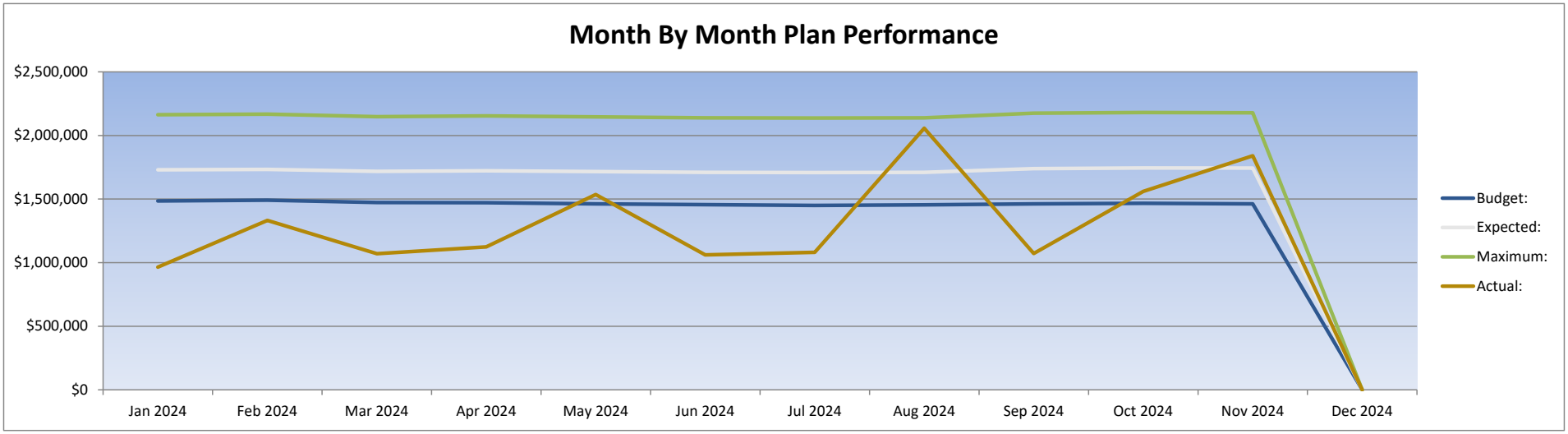

| | Jan 2024 | Feb 2024 | Mar 2024 | Apr 2024 | May 2024 | Jun 2024 | Jul 2024 | Aug 2024 | Sep 2024 | Oct 2024 | Nov 2024 | Dec 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Funding | $1,705,524 | $1,712,091 | $1,692,388 | $1,690,807 | $1,680,441 | $1,674,371 | $1,667,843 | $1,672,364 | $1,683,112 | $1,688,831 | $1,684,759 | $0 |
| Costs | $1,184,771 | $1,552,742 | $1,288,894 | $1,343,950 | $1,754,450 | $1,279,525 | $1,299,414 | $2,274,911 | $1,294,002 | $1,782,046 | $2,062,292 | $0 |

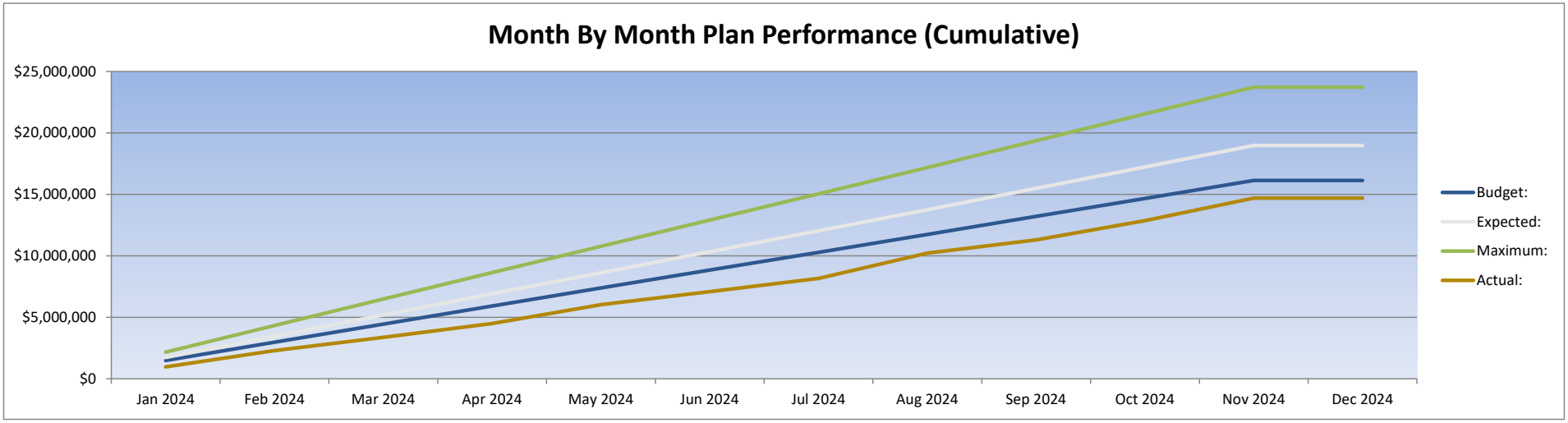
**Notes:**

*Costs include Claims, Admin Fees, Stop Loss Premium, and other Fees.*

## Medical & Rx

Comparison for: All>All>All>All




**Notes:**

*Budget is based on Funding Rates minus Admin Fees, Stop Loss Premium, and Expenses*

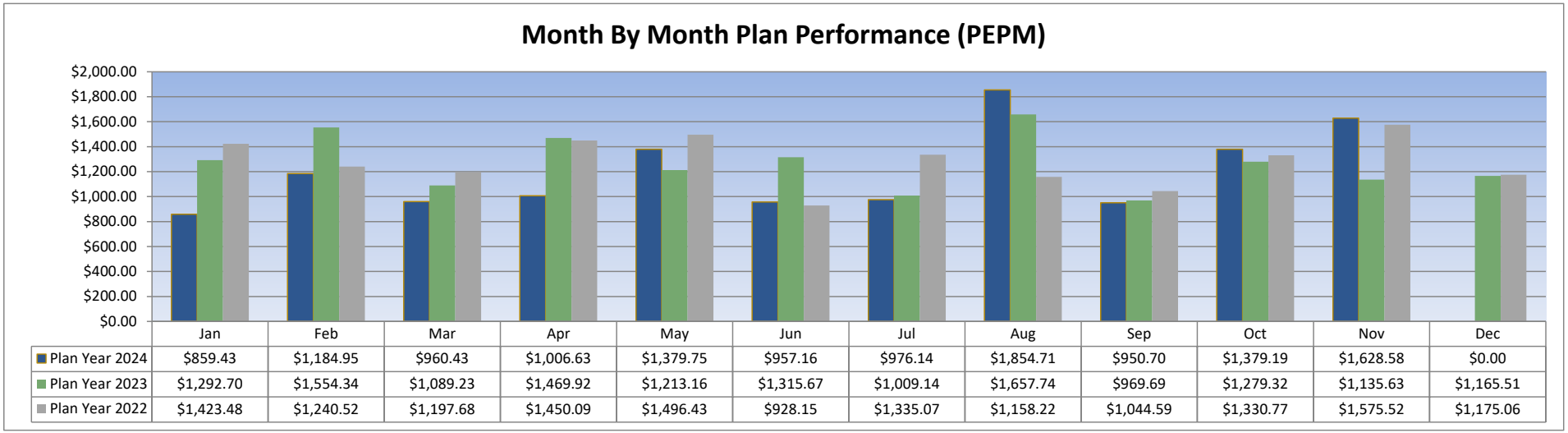
*Maximum is aggregate attachment (if applicable)*

*Expected is calculated as Maximum / (Corridor Factor, 125%)*

*Actual is Gross Claims minus Stop Loss Reimbursement and Rx Rebates Paid.*

## Medical & Rx

Comparison for: All>All>All>All



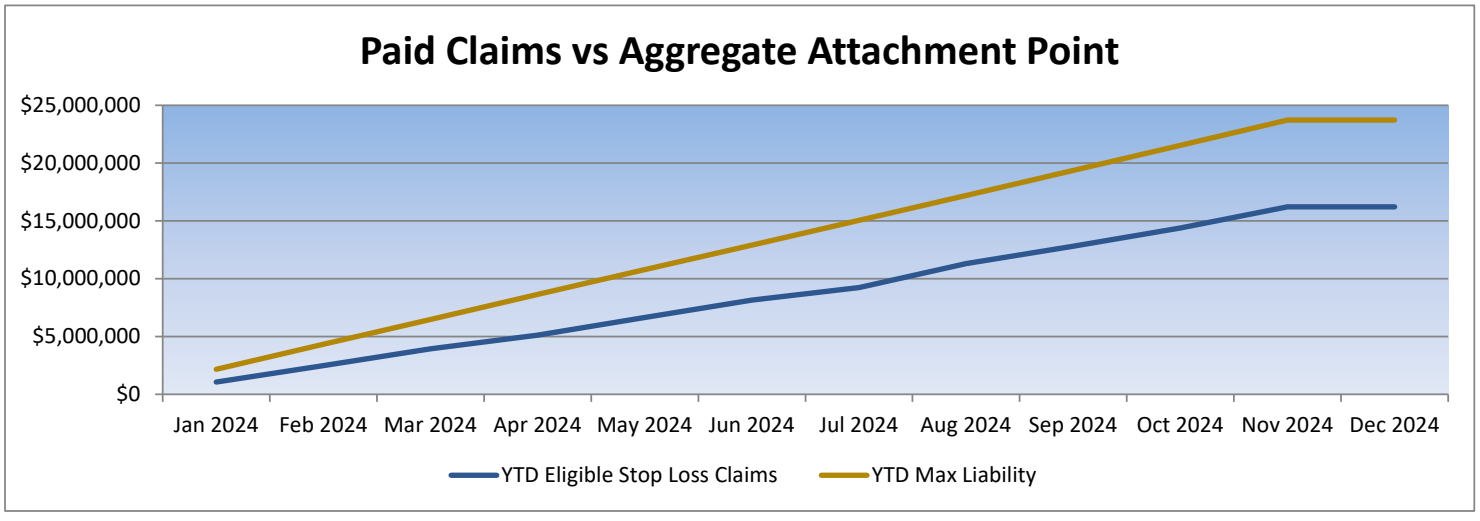

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Plan Year 2024 | $859.43 | $1,184.95 | $960.43 | $1,006.63 | $1,379.75 | $957.16 | $976.14 | $1,854.71 | $950.70 | $1,379.19 | $1,628.58 | $0.00 |
| Plan Year 2023 | $1,292.70 | $1,554.34 | $1,089.23 | $1,469.92 | $1,213.16 | $1,315.67 | $1,009.14 | $1,657.74 | $969.69 | $1,279.32 | $1,135.63 | $1,165.51 |
| Plan Year 2022 | $1,423.48 | $1,240.52 | $1,197.68 | $1,450.09 | $1,496.43 | $928.15 | $1,335.07 | $1,158.22 | $1,044.59 | $1,330.77 | $1,575.52 | $1,175.06 |

**Notes:**

## Medical & Rx

### Comparison for: All>All>All>All

| Aggregate Stop Loss Accounting<br>Jan 1, 2024 through Dec 31, 2024 | | | | |
|---|---|---|---|---|
| Month | YTD Eligible Stop Loss Claims | YTD Max Liability | YTD Amount Over Aggregate | Eligible Claims as a % of Max |
| Jan 2024 | $1,060,501 | $2,163,283 | $0 | 49.02% |
| Feb 2024 | $2,480,060 | $4,330,423 | $0 | 57.27% |
| Mar 2024 | $3,927,084 | $6,478,282 | $0 | 60.62% |
| Apr 2024 | $5,113,807 | $8,631,925 | $0 | 59.24% |
| May 2024 | $6,649,468 | $10,777,855 | $0 | 61.70% |
| Jun 2024 | $8,157,921 | $12,916,074 | $0 | 63.16% |
| Jul 2024 | $9,239,488 | $15,052,364 | $0 | 61.38% |
| Aug 2024 | $11,296,364 | $17,190,583 | $0 | 65.71% |
| Sep 2024 | $12,815,888 | $19,365,435 | $0 | 66.18% |
| Oct 2024 | $14,375,752 | $21,546,071 | $0 | 66.72% |
| Nov 2024 | $16,216,051 | $23,724,778 | $0 | 68.35% |
| Dec 2024 | $16,216,051 | $23,724,778 | $0 | 68.35% |




**Notes:**

*YTD Eligible Stop Loss Claims are Gross Claims minus Stop Loss Reimbursements*

# Year Over Year Comparison

| Period | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|
| | *Jan 2020 to Dec 2020* | *Jan 2021 to Dec 2021* | *Jan 2022 to Dec 2022* | *Jan 2023 to Dec 2023* | *Jan 2024 to Dec 2024* |
| **Enrollment** | | | | | |
| Active and COBRA Participants (Total Subscriber-Months) | 13,895 | 13,684 | 13,510 | 13,428 | 12,305 |

| Claims | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|
| **Medical and Rx - Active and COBRA** | | | | | |
| Gross Paid Claims* | $ 19,171,791 | $ 19,659,877 | $ 20,910,902 | $ 19,147,265 | $ 16,780,431 |
| Stop-Loss Reimbursements** | $ (290,631) | $ (799,762) | $ (2,397,744) | $ (739,638) | $ (748,276) |
| Rx Rebates | $ (1,041,943) | $ (886,950) | $ (1,227,738) | $ (1,451,381) | $ (1,333,527) |
| Net Paid Claims | $ 17,839,217 | $ 17,973,164 | $ 17,285,420 | $ 16,956,246 | $ 14,698,628 |
| **PEPY Net Paid Claims** | **$ 15,406.30** | **$ 15,761.33** | **$ 15,353.44** | **$ 15,153.03** | **$ 14,334.30** |

**Includes Medical, Rx*

***Stop Loss Reimbursements includes ISL and Aggregate reimbursements when applicable*

| Fixed Costs | | | | | |
|---|---|---|---|---|---|
| **Expenses - Active and COBRA** | | | | | |
| Administration Fees | $ 611,936 | $ 602,599 | $ 659,423 | $ 713,967 | $ 671,484 |
| Stop Loss Premium | $ 1,466,339 | $ 1,640,181 | $ 1,835,874 | $ 1,738,657 | $ 1,647,886 |
| CBIZ Consulting Fees | $ - | $ 120,000 | $ 108,000 | $ 108,000 | $ 99,000 |
| **Total Fixed Costs** | **$ 2,078,275** | **$ 2,362,781** | **$ 2,603,297** | **$ 2,560,624** | **$ 2,418,369** |
| **PEPY Fixed** | **$ 1,794.84** | **$ 2,072.01** | **$ 2,312.33** | **$ 2,288.31** | **$ 2,358.43** |

| | | | | | |
|---|---|---|---|---|---|
| **Stop-Loss Premium Loss Ratio** | **20%** | **49%** | **131%** | **43%** | **45%** |

| Plan Cost Summary | | | | | |
|---|---|---|---|---|---|
| **Total Plan Cost PEPY** | $ 17,201 | $ 17,833 | $ 17,666 | $ 17,441 | $ 16,693 |
| **Total Employee Cost PEPY** | $ 3,038 | $ 3,177 | $ 3,240 | $ 3,128 | $ 3,178 |
| **Total Employer Cost PEPY (net of EE contributions)** | $ 14,163 | $ 14,656 | $ 14,426 | $ 14,314 | $ 13,515 |

# 2025
# OPEN ENROLLMENT ANALYSIS

CBIZ

## City of Independence

December 18, 2024

# Medical Plan – Projected Total Funding

## *Total Plan*

| Scenario | Enrollment | Total Funding | City Portion | Employee Portion |
|---|---|---|---|---|
| As-Is Renewal (July 2024) | 1,108 | $21,484,103 | $17,712,742 | $3,771,360 |
| Change from 2024 (#) | *0* | *$1,469,984* | *$1,211,940* | *$258,044* |
| Change from 2024 (%) | *0%* | *7.34%* | *7.34%* | *7.34%* |
| Actual OE Results (January 2025) | 1,153 | $21,927,350 | $18,152,134 | $3,775,216 |
| Change from 2024 (#) | *45* | *$1,913,231* | *$1,651,331* | *$261,900* |
| Change from 2024 (%) | *4.06%* | *9.56%* | *10.01%* | *7.45%* |
| Change from 2025 Renewal (#) | *45* | *$443,247* | *$439,391* | *$3,856* |

# Medical Plan – PEPM Breakdown

## *Total Plan*

| Scenario | Enrollment | Total Funding | City Portion | Employee Portion |
|---|---|---|---|---|
| As-Is Renewal (July 2024) | 1,108 | $1,615.83 | $1,332.19 | $283.65 |
| Change from 2024 (#) | *0* | *$110.56* | *$91.15* | *$19.41* |
| Change from 2024 (%) | *0%* | *7.34%* | *7.34%* | *7.34%* |
| Actual OE Results (January 2025) | 1,153 | $1,584.80 | $1,311.95 | $272.85 |
| Change from 2024 (#) | *45* | *$79.53* | *$70.91* | *$8.62* |
| Change from 2024 (%) | *4.06%* | *5.28%* | *5.71%* | *3.26%* |
| Change from 2025 Renewal (#) | *45* | *-$31.03* | *-$20.24* | *-$10.79* |

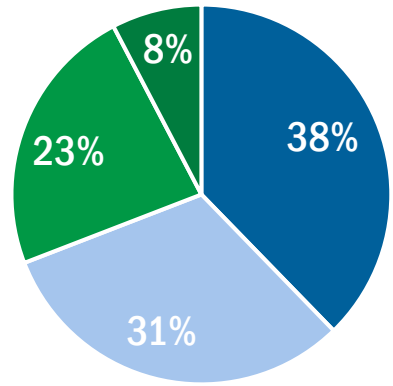
# Medical Plan – Enrollment Shift

## *Total Plan*

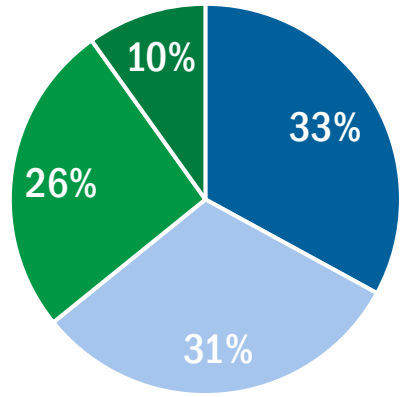
| Plan | Tier | 2024 | 2025 | Change (#) | Change (%) |
|---|---|---|---|---|---|
| OAP 1 | EE | 193 | 163 | -30 | -15.5% |
| | EE + Spouse | 74 | 77 | 3 | 4.1% |
| | EE + Child(ren) | 59 | 62 | 3 | 5.1% |
| | Family | 92 | 78 | -14 | -15.2% |
| | | | | | |
| OAP 2 | EE | 135 | 135 | 0 | 0.0% |
| | EE + Spouse | 51 | 52 | 1 | 2.0% |
| | EE + Child(ren) | 52 | 58 | 6 | 11.5% |
| | Family | 110 | 115 | 5 | 4.5% |
| | | | | | |
| Local Plus | EE | 100 | 126 | 26 | 26.0% |
| | EE + Spouse | 26 | 31 | 5 | 19.2% |
| | EE + Child(ren) | 57 | 60 | 3 | 5.3% |
| | Family | 74 | 82 | 8 | 10.8% |
| | | | | | |
| Base Plan | EE | 75 | 96 | 21 | 28.0% |
| | EE + Spouse | 3 | 4 | 1 | 33.3% |
| | EE + Child(ren) | 4 | 6 | 2 | 50.0% |
| | Family | 3 | 8 | 5 | 166.7% |

Enrollment By Plan

*2024*




*2025*



# Medical Plan – Projected Total Funding
## *Active*

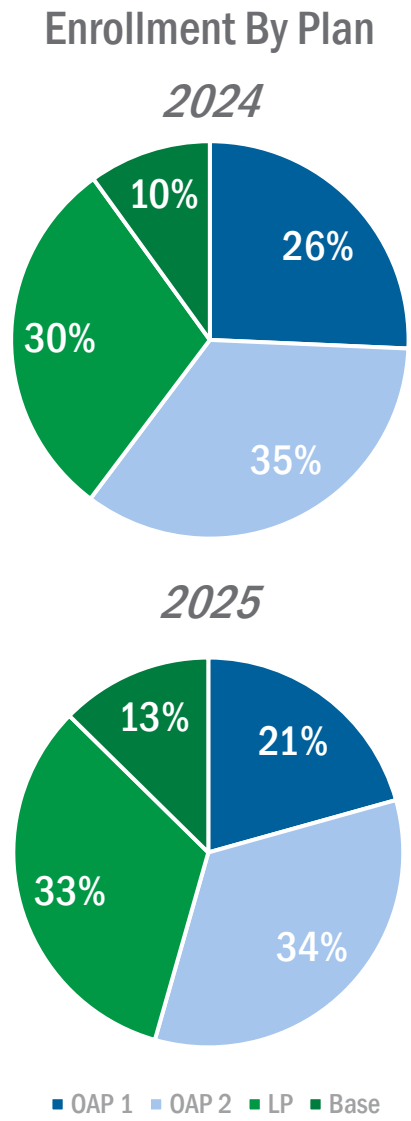
| Scenario | Enrollment | Total Funding | City Portion | Employee Portion |
|---|---|---|---|---|
| As-Is Renewal (July 2024) | 833 | $16,364,642 | $13,586,431 | $2,778,212 |
| Change from 2024 (#) | *0* | *$1,119,698* | *$929,608* | *$190,090* |
| Change from 2024 (%) | *0%* | *7.34%* | *7.34%* | *7.34%* |
| Actual OE Results (January 2025) | 871 | $16,673,593 | $13,912,422 | $2,761,172 |
| Change from 2024 (#) | *38* | *$1,428,649* | *$1,255,599* | *$173,050* |
| Change from 2024 (%) | *4.05%* | *6.69%* | *9.92%* | *9.37%* |
| Change from 2025 Renewal (#) | *38* | *$308,951* | *$325,991* | *-$17,040* |

# Medical Plan – PEPM Breakdown
## *Active*

| Scenario | Enrollment | Total Funding | City Portion | Employee Portion |
|---|---|---|---|---|
| As-Is Renewal (July 2024) | 833 | $1,637.12 | $1,359.19 | $277.93 |
| Change from 2024 (#) | *0* | *$112.02* | *$93.00* | *$19.02* |
| Change from 2024 (%) | *0%* | *7.34%* | *7.34%* | *7.34%* |
| | | | | |
| Actual OE Results (January 2025) | 871 | $1,595.26 | $1,331.08 | $264.18 |
| Change from 2024 (#) | *38* | *$70.15* | *$64.89* | *$5.26* |
| Change from 2024 (%) | *4.05%* | *4.60%* | *5.12%* | *2.03%* |
| Change from 2025 Renewal (#) | *38* | *-$41.87* | *-$28.11* | *-$13.76* |

# Medical Plan – Enrollment Shift
## *Active*

| Plan | Tier | 2024 | 2025 | Change (#) | Change (%) |
|---|---|---|---|---|---|
| OAP 1 | EE | 72 | 58 | -14 | -19.4% |
| | EE + Spouse | 31 | 31 | 0 | 0.0% |
| | EE + Child(ren) | 41 | 31 | -10 | -24.4% |
| | Family | 70 | 60 | -10 | -14.3% |
| | | | | | |
| OAP 2 | EE | 100 | 95 | -5 | -5.0% |
| | EE + Spouse | 44 | 48 | 4 | 9.1% |
| | EE + Child(ren) | 45 | 47 | 2 | 4.4% |
| | Family | 99 | 104 | 5 | 5.1% |
| | | | | | |
| Local Plus | EE | 97 | 121 | 24 | 24.7% |
| | EE + Spouse | 23 | 28 | 5 | 21.7% |
| | EE + Child(ren) | 55 | 57 | 2 | 3.6% |
| | Family | 73 | 81 | 8 | 11.0% |
| | | | | | |
| Base Plan | EE | 73 | 92 | 19 | 26.0% |
| | EE + Spouse | 3 | 4 | 1 | 33.3% |
| | EE + Child(ren) | 4 | 6 | 2 | 50.0% |
| | Family | 3 | 8 | 5 | 166.7% |



# Medical Plan – Projected Total Funding
## *Pre-65 Retiree*

| Scenario | Enrollment | Total Funding | City Portion | Employee Portion |
|---|---|---|---|---|
| As-Is Renewal (July 2024) | 275 | $5,119,460 | $4,126,312 | $993,148 |
| Change from 2024 (#) | *0* | *$350,286* | *$282,332* | *$67,954* |
| Change from 2024 (%) | *0%* | *7.34%* | *7.34%* | *7.34%* |
| Actual OE Results (January 2025) | 282 | $5,253,756 | $4,239,712 | $1,014,044 |
| Change from 2024 (#) | *7* | *$484,582* | *$395,733* | *$88,849* |
| Change from 2024 (%) | *2.55%* | *10.16%* | *10.26%* | *9.60%* |
| Change from 2025 Renewal (#) | *7* | *$134,296* | *$113,400* | *$20,896* |

# Medical Plan – PEPM Breakdown
## *Pre-65 Retiree*

| Scenario | Enrollment | Total Funding | City Portion | Employee Portion |
|---|---|---|---|---|
| As-Is Renewal (July 2024) | 275 | $1,551.35 | $1,250.40 | $300.95 |
| Change from 2024 (#) | *0* | *$106.15* | *$85.56* | *$20.59* |
| Change from 2024 (%) | *0%* | *7.34%* | *7.34%* | *7.34%* |
| | | | | |
| Actual OE Results (January 2025) | 282 | $1,552.53 | $1,252.87 | $299.66 |
| Change from 2024 (#) | *7* | *$107.33* | *$88.03* | *$19.30* |
| Change from 2024 (%) | *2.55%* | *7.43%* | *7.56%* | *6.88%* |
| Change from 2025 Renewal (#) | *7* | *$1.18* | *$2.47* | *-$1.29* |

# Medical Plan – Enrollment Shift
# Pre-65 Retiree

| Plan | Tier | 2024 | 2025 | Change (#) | Change (%) |
|---|---|---|---|---|---|
| OAP 1 | EE | 121 | 105 | -16 | -13.2% |
| | EE + Spouse | 43 | 46 | 3 | 7.0% |
| | EE + Child(ren) | 18 | 31 | 13 | 72.2% |
| | Family | 22 | 18 | -4 | -18.2% |
| | | | | | |
| OAP 2 | EE | 35 | 40 | 5 | 14.3% |
| | EE + Spouse | 7 | 4 | -3 | -42.9% |
| | EE + Child(ren) | 7 | 11 | 4 | 57.1% |
| | Family | 11 | 11 | 0 | 0.0% |
| | | | | | |
| Local Plus | EE | 3 | 5 | 2 | 66.7% |
| | EE + Spouse | 3 | 3 | 0 | 0.0% |
| | EE + Child(ren) | 2 | 3 | 1 | 50.0% |
| | Family | 1 | 1 | 0 | 0.0% |
| | | | | | |
| Base Plan | EE | 2 | 4 | 2 | 100.0% |
| | EE + Spouse | 0 | 0 | 0 | |
| | EE + Child(ren) | 0 | 0 | 0 | |
| | Family | 0 | 0 | 0 | |

Enrollment By Plan