INSURANCE CONTROL COMMISSION

TOWN OF SOUTH WINDSOR

Minutes

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November 30, 2022

Caucus Room

1. Call Meeting to Order

Chairman Michael Maniscalco called the meeting to order at 8:30 a.m.

2. Roll Call

Members Present: Michael Maniscalco, Town Manager

Rich Carella, Town Attorney Phillip Koboski, Town Council

Also Present:

Chris Chemerka, Business Manager, Board of Education

Patricia Perry, Director of Finance

Vanessa Perry, Assistant Town Manager/H.R. Director

Mallory Monaco, CIRMA Representatives

Lisa Daley, Lockton Representative

Chris Wardrop, USI Insurance Services, LLC

Approval of Minutes (None -No Quorum August 3, 2022) 3.

4. Discussion Items

A. Liability, Automobile, and Property (LAP) and Workers' Compensation Claims - CIRMA

B.

Ms. Mallory Monaco of CIRMA reported on 22-23 Workers Compensation and Liability –Auto Property Budget Indications and Worker's Compensation (WC) losses as of October 31, 2022 for the Town of South Windsor and the Board of Education (Attachment A, CIRMA Agenda).

For detailed information and breakdowns of claims, please see Attachment A.

MINUTES Insurance Control Commission Page 2 November 30, 2022

B. Health Insurance Claims - Lockton

Ms. Lisa Daley of Lockton reviewed the Board of Education and Town health claim trends through October 2022 (Attachment B, Lockton Monthly Cost Reports).

For detailed information and claim totals, please see Attachment B.

5. Schedule the next meeting

The next meetings are scheduled for:

Wednesday, June 14, 2023 at 9:00am Wednesday, September 13, 2023 at 9:00am

6. Adjournment

Rich Carella made a motion to adjourn. Phillip Koboski seconded, and the motion was approved unanimously. The meeting was adjourned at approximately 9:25 am.

Respectfully submitted,

Katherine Senerth
Executive Assistant

Attachment A: CIRMA Agenda

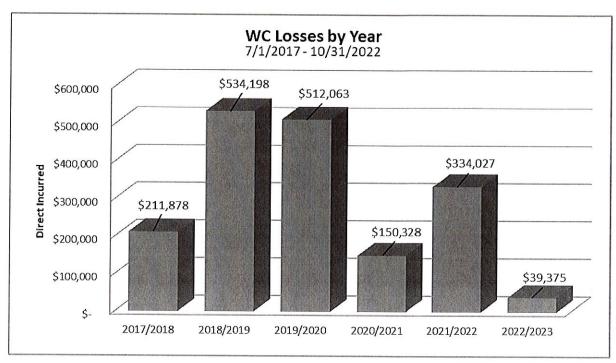
Attachment B: Lockton Monthly Cost Reports

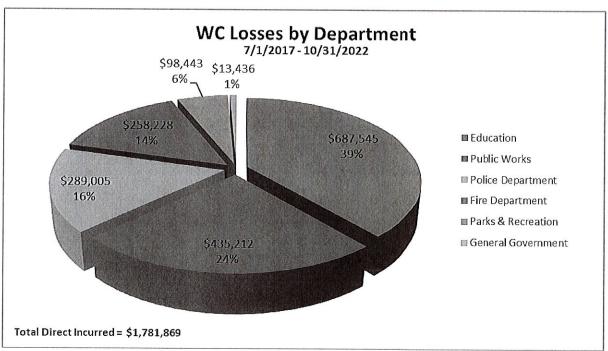
South Windsor Insurance Control Commission Wednesday, November 30, 2022

CIRMA Loss Experience Graphs

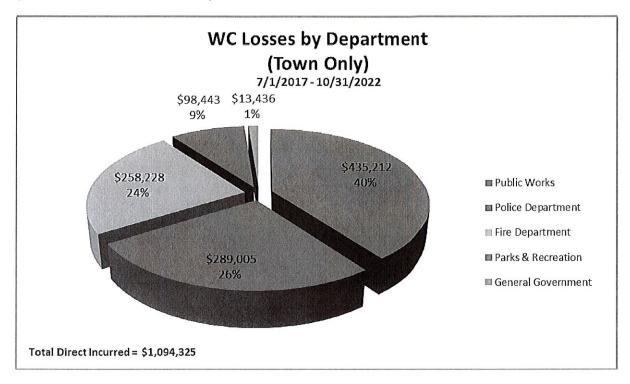
- 1. Workers' Compensation Loss Analysis and Peer Comparison
- 2. Liability-Auto-Property Loss Analysis

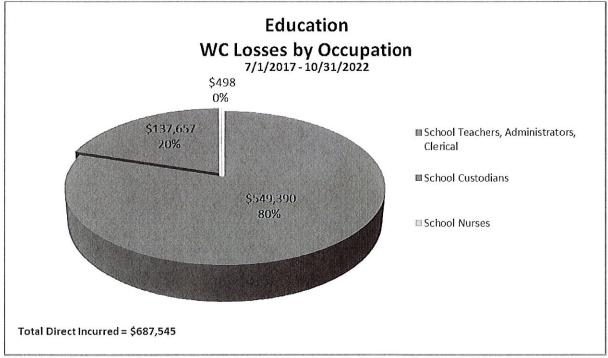
WC Loss Analysis



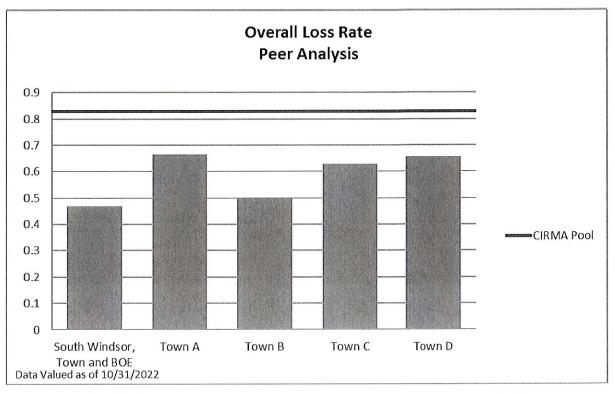


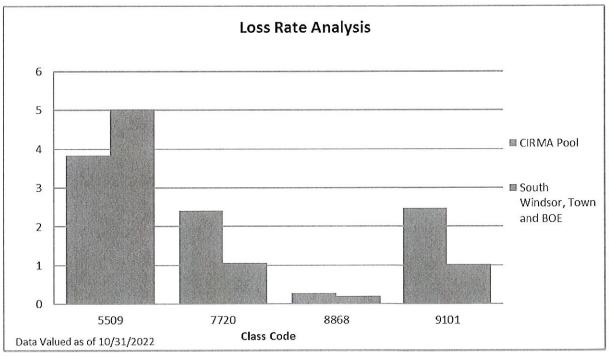
WC Loss Analysis Continued



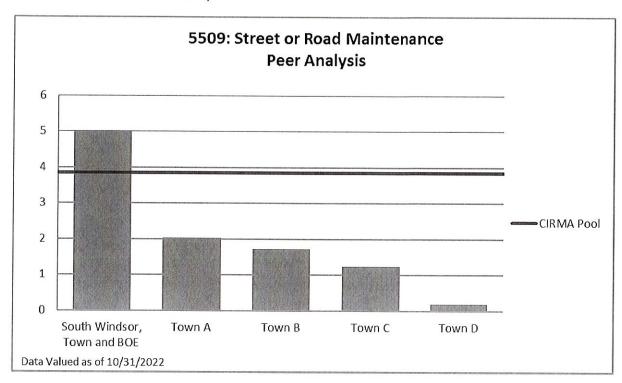


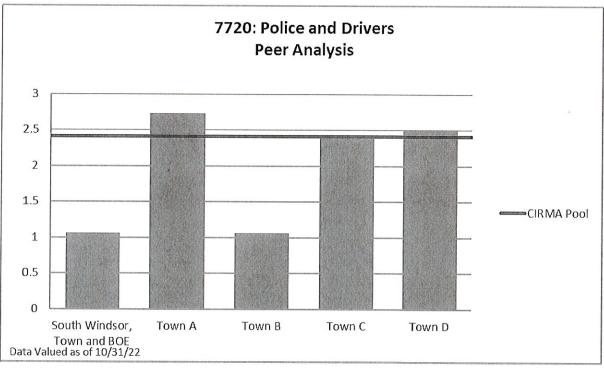
WC Peer Comparison



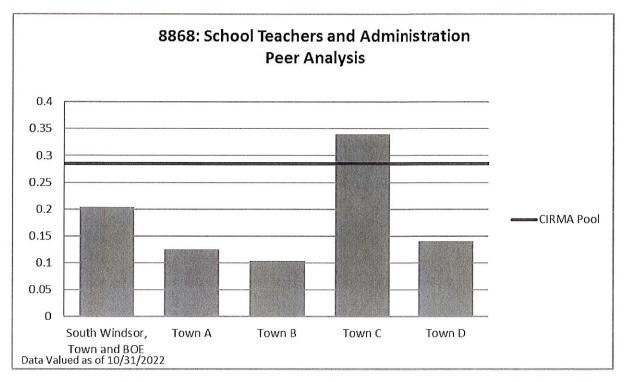


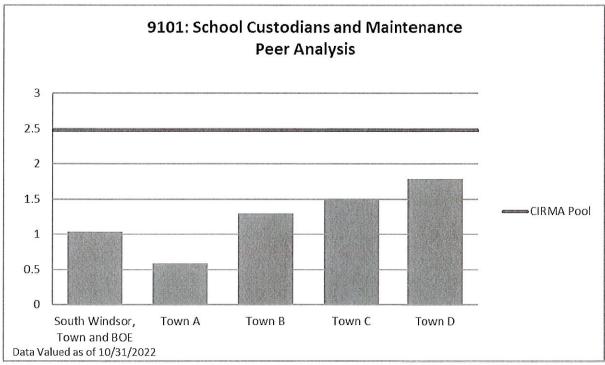
WC Peer Comparison Continued



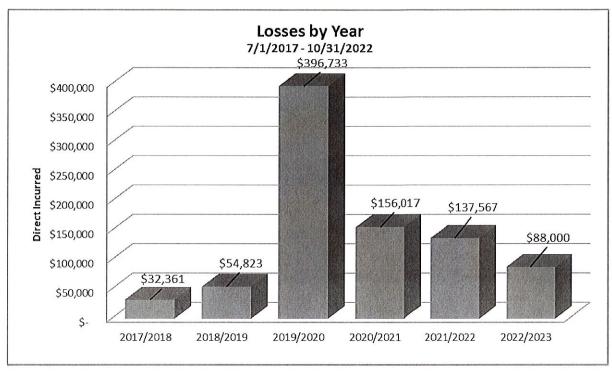


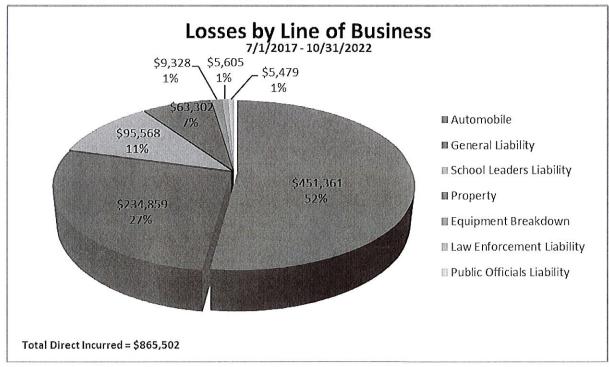
WC Peer Comparison Continued



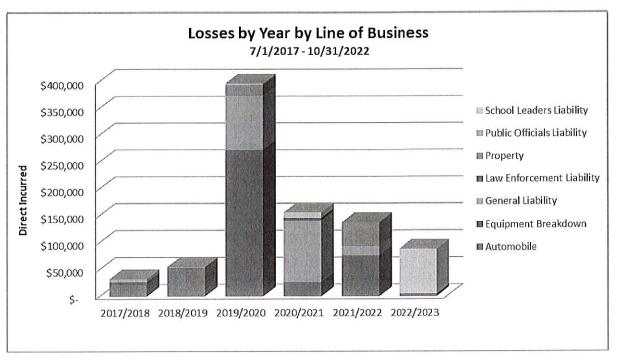


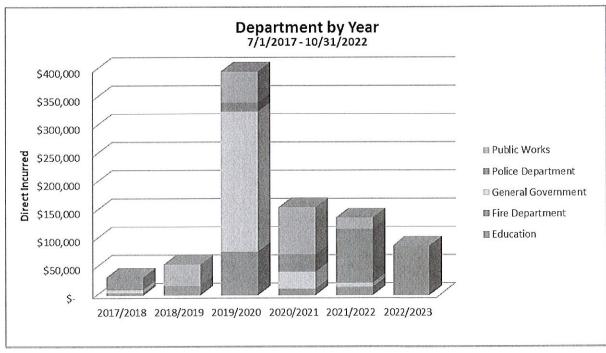
LAP Loss Analysis





LAP Loss Analysis Continued

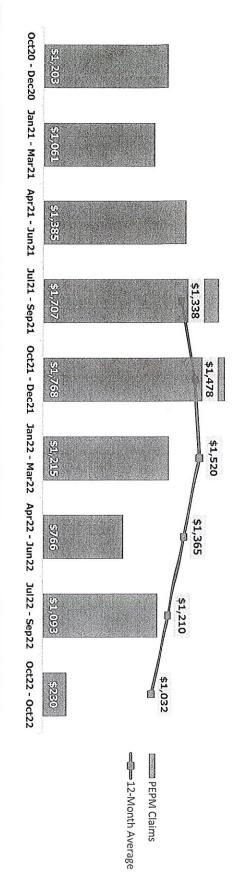




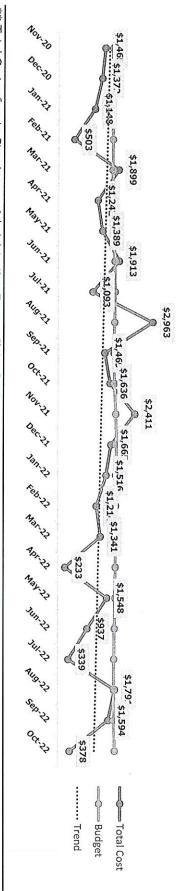
Town of South Windsor Caim Trencs

Self Funded Medical Through October 2022

PEPM Claims by Policy Year Quarter (\$K)



PEPM Cost vs Budget (\$K)



^{**} Total Cost refers to Stop Loss + Administration Fees + Claim Cost



Town of South Windsor

Experience Detail

Self Funded Medical through October 2022
Current Policy Year Experience

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Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM	Admin Fees
July 2022	157	\$164,409	\$62,351	(\$196,855)	\$29,905	\$190	\$0	\$29,905	\$190	\$349
August 2022	157	\$222,788	\$34,629	\$0	\$257,417	\$1,640	\$6	\$257,417	\$1,640	\$1.593
September 2022	156	\$144,135	\$82,203	\$0	\$226,338	\$1,451	\$0	\$226,338	\$1,451	\$502
October 2022	155	\$238,707	\$45,036	(\$163,409)	\$120,334	\$776	(\$84,669)	\$35,665	\$230	\$518
Total	625	\$770,039	\$224,218	(\$360,264)	\$633,994	\$1,014	(\$84,669)	\$549,325	\$879	\$2,961
Prior Policy Year Experience	ar Experience		4		Glaims					
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Galms Over ISL	Total Net Claims	Net Claims PEPM	Admin Fees
July 2021	161	\$119,245	\$56,796	\$0	\$176,041	\$1,093	\$0	\$176,041	\$1,093	(\$66)
August 2021	162	\$374,739	\$61,360	\$0	\$436,099	\$2,692	\$0	\$436,099	\$2,692	\$4,828
September 2021	164	\$142,330	\$76,831	\$0	\$219,161	\$1,336	\$0	\$219,161	\$1,336	\$2,243
October 2021	162	\$210,433	\$33,246	\$0	\$243,679	\$1,504	\$0	\$243,679	\$1,504	\$2,206
November 2021	158	\$249,530	\$109,666	\$0	\$359,195	\$2,273	\$0	\$359,195	\$2,273	\$2,796
December 2021	156	\$214,482	\$34,743	\$0	\$249,225	\$1,598	(\$10,660)	\$238,566	\$1,529	\$2,199
January 2022	158	\$172,045	\$63,975	\$0	\$236,020	\$1,494	(\$17,632)	\$218,388	\$1,382	\$2,157
February 2022	158	\$165,239	\$16,830	\$0	\$182,069	\$1,152	(\$14,968)	\$167,101	\$1,058	\$5,571
March 2022	158	\$133,046	\$57,595	\$0	\$190,641	\$1,207	\$0	\$190,641	\$1,207	\$2,224
April 2022		\$165,747		(\$131,130)		\$463	(\$57,808)	\$15,870	\$100	\$2,144
	159	\$210,903	\$39,061		\$73,679		(\$57,843)	\$222,565	•	
May 2022	159		\$39,061	\$0	\$73,679	\$1,753	***************************************		\$1,391	\$5,643
May 2022 June 2022	159 160	\$134,259	\$39,061 \$69,506 \$53,063	\$0	\$73,679 \$280,408 \$187,321	\$1,753 \$1,163	(\$57,843)	\$129,479	\$1,391 \$804	\$5,643 \$2,169

- Control		SESPECTIVE	SECTION	No. of the State o	Sleton scool under	norens		Teld Telon	Total Plan Cost vs Budget
	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM		Budget Rate Cost	Budget Rate Cost Budget PEPM
	\$349	\$22,899	\$23,248	\$148	\$53,153	\$339	_	\$277,875	\$277,875 \$1,770
	\$1,593	\$22,188	\$23,781	\$151	\$281,198	\$1,791	\perp	\$277,875	-
	\$502	\$21,761	\$22,263	\$143	\$248,601	\$1,594		\$277,875	\$277,875
	\$518	\$22,472	\$22,990	\$148	\$58,655	\$378	83		\$277,875
- 6							\perp		
1									
13331	\$2,961	\$89,320	\$92,282	\$148	\$641,607	\$1,027	覆	震	\$1,111,502 \$1,778

									\vdash	t			S	
\$19,164	427,000	\$19 40S	\$19,044	\$19,044	\$19,164	\$19,044	\$19,044	\$18,923	\$19,164	\$19,526	\$39,063	\$0	Stop Loss Fees	Plan Expenses
WORKSON CONTRACTOR OF THE PROPERTY OF THE PARTY.	\$21,333	\$25,048	\$21,188	\$21,268	\$24,735	\$21,201	\$21,243	\$21,719	\$21,370	\$21,769	\$43,891	(\$66)	Total Expenses	penses
11 CONT. C. SCO.	\$133	\$157	\$133	\$135	\$157	\$134	\$136	\$137	\$132	\$133	\$271	(\$0)	Expenses PEPM	
47 001 AOE	\$150,811	\$247,614	\$37,058	\$211,909	\$191,836	\$239,589	\$259,808	\$380,915	\$265,049	\$240,930	\$479,990	\$175,975	Total Plan Cost	Plan Cost Totals
\$1 503	\$937	\$1,548	\$233	\$1,341	\$1,214	\$1,516	\$1,665	\$2,411	\$1,636	\$1,469	\$2,963	\$1,093	Plan Cost PEPM	Joints
200.000	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	\$287,358	Budget Rate Cost	ाठाना मिन
\$1 799	\$1,785	\$1,796	\$1,807	\$1,819	\$1,819	\$1,819	\$1,842	\$1,819	\$1,774	\$1,752	\$1,774	\$1,785	Budget PEPM	Total Plan Cost vs Budget
709 28	52.5%	86.2%	12.9%	73.7%	66.8%	83.4%	90.4%	132.6%	92.2%	83.8%	167.0%	61.2%	Actual vs Budget	idget



High Claimants Town of South Windsor

Self Funded (Paid July 2022 to October 2022)

Claimants \$50K+

*	Age/DOB	Relationship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim Total	ISL Threshold	Claims over ISL
1	ASSS EE EO		Applications and a second	CASE DESCRIPTION OF DESCRIPTION OF STREET, AND ADDRESS OF THE PARTY OF	HONOCOUNTERHOUSE CO.	がないことをいうできるがある。 ではないできることをある。 ではないできる。 ではないでもないでもないできる。 ではなできる。 ではなできる。 ではなでも。 ではなできる。 ではなでも。 ではなでも。 ではなでも。 ではなでも。 ではなでも。 ではなでも。 ではなでも。 では	我がいとなるのはないないになること	STORY THE STORY OF STREET	
, ,-	Ages 55-59	Spouse/Partner	Yes	HYPERFUNCTION OF PITUITARY GLAND	\$341,810	\$83	\$341.893	\$200 000	(\$141 893)
2	Ages 60-64	Spouse/Partner	Yes	OTHER CRONIDAL CONTRIES	1000	400	2012/000	4500,000	(PCO, TT TA)
N	Anes 60-64	Chorino (Portino)	1	OTTICA SPONDICOPATRICS	\$124,51/	\$14,231	\$138,748	\$200,000	
	190000	Spouse/ rai titel	res	I HURACIC TL & LS INTERVERT DISC D/O	\$120,142	\$5.949	\$126.091	\$200 000	
4	Ages 45-49	Employee/Self	Yes	MALTGNANT NEODI ACM OF BREACT	V 10 35 P	***	400	4000000	
л	Anes 45-49	Employoo/Colf			\$10,CIT	£17¢	\$/0,433	\$200,000	
1	1900	riibioyee/oeii	res	I HURACIC I L & LS INTERVERT DISC D/O	\$74,626	\$0	\$74.626	\$200,000	
0	Ages 30-34	Employee/Self	Yes	NERVE ROOT AND PLEXUS DISORDERS	¢61 091	¢1 001	¢60 110	4700,000	
7	Ages 55-59	Snoise/Partner	S	THE AMMATORY POLYMER POPARTIES	1001	120/14	DUZ,112	\$200,000	
α	Appr 40-44	Opodoc) - didici	g	INFLAMIMATORY POLYNEUROPATHY	\$46,096	\$7,936	\$54,032	\$200,000	
C	AGES HU-TH	spouse/Partner	Yes	CYSTIC FIBROSIS	¢745	¢50 277	\$51 133	\$300 000	
9	Ages 55-59	Snolke/Partner	Voc	מחדורות מו מחדורות מיייים	47.10	100,000	DJI,ICC	\$200,000	
		בהסמסלו מונוכו	-63	ARTIFICIAL OPENING STATUS	\$1,4/6	\$48.685	\$50.161	#200 000	

Total \$846,717 | \$128,503 | \$975,219 | | (\$141,893) | \$833,326 |

Self Funded (Paid July 2021 to June 2022)

Claimants \$50K+

ionship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim Total	ISL Threshold	Claims over ISL	Net Claim after Stop Loss
/Partner	Yes	HYPERFUNCTION OF PITILITARY GLAND	¢415 261	4000	4440000	1000	CONTRACTOR SERVICES	S42780000000
Dartner	V	ADTITUTE OF THE PROPERTY OF THE	TOCYCITE	\$205	\$415,646	\$200,000	(\$215,646)	\$200,000
/ Fai ulei	res	ARTIFICIAL OPENING STATUS	\$6,428	\$139,633	\$146,061	\$200,000		\$146.061
r Dependent	Yes	CONDUCTIVE SENSORINEURAL HEAR LOSS	\$88.042		\$88 047	4300 000		40000
yee/Self	Yes	ENC SCREENING MALIGNANT NEOPLASMS	\$11 539	\$69 D24	480 463	200,000		20,000
,				100/001	400,000	200,000		000
r Dependent	Yes	OTHER SEPSIS	#A7 AA9	41 750	400 400	200		\$80,56
Spouse/Partner	Yes	OTHER SEPSIS	\$67,668	\$1,759	\$69,427	\$200,000		\$80,563
Spouse/Partner Id/Other Dependent	Yes Yes	OTHER SEPSIS PRE-ECLAMPSIA	\$67,668 \$63,787	\$1,759 \$2	\$69,427 \$63,788	\$200,000 \$200,000		\$80,56 \$69,42 \$63,78
Spouse/Partner Child/Other Dependent	Yes Yes	OTHER SEPSIS PRE-ECLAMPSIA ENC GEN EXAM NO COMPLAINT SUSPCT DX	\$67,668 \$63,787 \$256	\$1,759 \$2 \$58,962	\$69,427 \$63,788 \$59,218	\$200,000 \$200,000 \$200,000		\$69,42 \$63,78 \$59.21
Spouse/Partner Spouse/Partner Id/Other Dependent Spouse/Partner	Yes Yes	OTHER SEPSIS PRE-ECLAMPSIA ENC GEN EXAM NO COMPLAINT SUSPCT DX MALIGNANT NEOPLASM OF PROSTATE	\$67,668 \$63,787 \$256 \$57,065	\$1,759 \$2 \$58,962 \$106	\$69,427 \$63,788 \$59,218 \$57,171	\$200,000 \$200,000 \$200,000 \$200,000		\$69,42 \$69,78 \$63,78 \$59,21
Spouse/Partner Spouse/Partner Spouse/Partner Spouse/Partner Spouse/Partner	Yes Yes No	OTHER SEPSIS PRE-ECLAMPSIA ENC GEN EXAM NO COMPLAINT SUSPCT DX MALIGNANT NEOPLASM OF PROSTATE OVERWEIGHT AND OBESITY	\$67,668 \$63,787 \$256 \$57,065 \$56,725	\$1,759 \$2 \$58,962 \$106 \$406	\$69,427 \$63,788 \$59,218 \$57,171 \$57,131	\$200,000 \$200,000 \$200,000 \$200,000 \$200,000		\$80,563 \$69,427 \$63,788 \$59,218 \$57,171 \$57,171
	Relationship Spouse/Partner Spouse/Partner Spouse/Partner Child/Other Dependent Employee/Self		Yes HYPERFUNCTION OF PITUITARY GLAND Yes ARTIFICIAL OPENING STATUS Yes CONDUCTIVE SENSORINEURAL HEAR LOSS Yes ENC SCREENING MALIGNANT NEOPLASMS	Yes HYPERFUNCTION OF PITUITARY GLAND Yes ARTIFICIAL OPENING STATUS Yes CONDUCTIVE SENSORINEURAL HEAR LOSS Yes ENC SCREENING MALIGNANT NEOPLASMS	Active (Yes/No) Diagnosis Medical claim Total Yes HYPERFUNCTION OF PITUITARY GLAND \$415,361 Yes ARTIFICIAL OPENING STATUS \$6,428 Yes CONDUCTIVE SENSORINEURAL HEAR LOSS \$88,042 Yes ENC SCREENING MALIGNANT NEOPLASMS \$11,539	Active (Yes/No) Diagnosis Medical Claim Total Rx Claim Total Yes HYPERFUNCTION OF PITUITARY GLAND \$415,361 \$285 Yes ARTIFICIAL OPENING STATUS \$6,428 \$139,633 Yes CONDUCTIVE SENSORINEURAL HEAR LOSS \$88,042 Yes ENC SCREENING MALIGNANT NEOPLASMS \$11,539 \$69,024	Active	Active (res/No) Diagnosis Medical Claim Rx Claim Total Med-Rx Claim Total Total Total Total Total Total ISL Threshold ISL Threshold ISL Threshold ISL Threshold ISL Threshold Second Seco

Self Funded (Paid July 2020 to June 2021)

Claimants \$50K+

			SOUTH SEASON		A CONTROL OF THE PARTY OF THE P			· · · · · · · · · · · · · · · · · · ·		AND PROPERTY AND PARTY AND PERSONS ASSESSMENTS
#	Age/DOB	Relationship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim Total	ISL Threshold	Claims over ISL	Net Claim after Stop Loss
1	Ages 50-54	Spouse/Partner	Yes	CROHNS DISEASE DECTONAL ENTERITYS	*****			CHARLES AND	CHARLES CONTRACTOR CONTRACTOR	Mark Strange
v	Anes 65-74	Cooleo (Portros		CNOTING DISCASE REGIONAL ENTERLIES	\$17,914	\$134,729	\$152,643	\$200,000		\$152,643
,	Ages out / T	spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$128.657	\$5.277	\$133 934	\$200 000		41330
u	Ages 55-59	Spouse/Partner	Yes	HYPERELINCTION OF PITLITTARY GLAND	200 0114	47.	440000	4200,000		PCC,CCL¢
4	Anes 50-54	Employoo/Colf		THE CHOILDING OF THE CENTER OF THE CONTRACT OF	070/5114	174	\$113,04/	\$200,000		\$113,047
7	A = 25 40	cilibio/se/Jell	165	ABNORMAL RESULTS FUNCTION STUDIES	\$4,964	\$68,333	\$73.297	\$200,000		\$73 DC
U	Ages 45-49	Employee/Self	Yes	PAROXYSMAL TACHYCARDIA	\$67 227	¢577	¢67 7/10	4300 000		101010
0	Ages 15-19	Child/Other Dependent	Voc	TATTONIA DEPARTMENT OF THE PARTMENT OF THE PAR	122/104	2200	\$41,10¢	\$200,000		\$67,749
7	Ages 40-44	Employee /Colf	i g	INTERNAL DERANGEMENT OF KNEE	\$60,276	\$238	\$60,514	\$200,000		\$60,514
0	A 200 CE 74	cilibioxee/Sell	Yes	DIVERTICULAR DISEASE OF INTESTINE	\$59,118	\$785	\$59.903	\$200,000		450 00
a	Ages 65-/4	Employee/Self	Yes	ACUTE MYOCARDIAL INFARCTION	\$55.272	41 651	000/004	4200,000		000,000
9	Ages 35-39	Employee/Self	Vac		ر ادروده	TCO/T¢	\$31,UC4	\$200,000		\$57,024
		בוויסיס יכר טכוו	ies	DORGALGIA	\$45.079	48 050	\$53 120	4700 000		452 130



Town of South Windsor

Experience Detail

Self Funded Dental through October 2022

Current Policy Year Experience

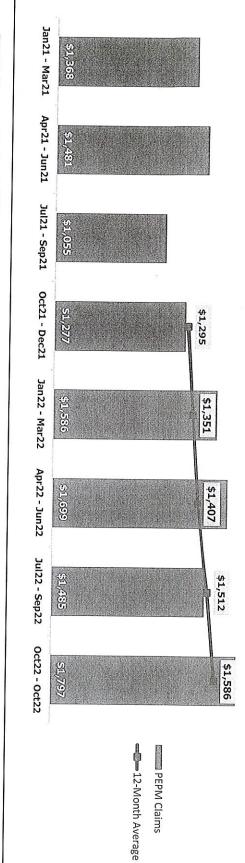
		Olatims	100	Plan Expenses	enses	Plan Cost	Plan Cost Totals	ाठ्या शिव	Total Plan Cost vs Budget	dget
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2022	173	\$12,065	\$69.74	\$974	\$5.63	\$13,039	\$75.37	\$14,016	\$81	93.0%
August 2022	174	\$15,121	\$86.90	\$946	\$5.44	\$16,067	\$92.34	\$14,016	\$81	114.6%
September 2022	171	\$9,198	\$53.79	\$9,198	\$53.79	\$18,397	\$107.58	\$14,016	\$82	131.3%
October 2022	169	\$9,282	\$54.92	\$979	\$5.79	\$10,261	\$60.72	\$14,016	\$83	73.2%
Total	687	\$45,666	\$66.47	\$12,097	\$17.61	\$57,763	\$84.08	\$56,065	\$82	103.0%
Prior Policy Year Experience	ar Experience									
		Clatims	S	Plan Expenses	enses -	Plan Cost Totals	Totals .	ग्रिम् । स्टा	Total Plan Cost vs Budget	dget
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2021	178	\$10,575	\$59.41	\$0	\$0.00	\$10,575	\$59.41	\$13,937	\$78	75.9%
August 2021	180	\$9,753	\$54.18	\$1,964	\$10.91	\$11,716	\$65.09	\$13,937	\$77	84.1%
September 2021	180	\$11,574	\$64.30	\$1,007	\$5.59	\$12,580	\$69.89	\$13,937	\$77	90.3%
October 2021	178	\$6,684	\$37.55	\$974	\$5.47	\$7,658	\$43.02	\$13,937	\$78	54.9%
November 2021	174	\$11,847	\$68.08	\$952	\$5.47	\$12,798	\$73.55	\$13,937	\$80	91.8%
December 2021	172	\$10,233	\$59.49	\$946	\$5.50	\$11,179	\$64.99	\$13,937	\$81	80.2%
January 2022	174	\$10,411	\$59.83	\$957	\$5.50	\$11,368	\$65.33	\$13,937	\$80	81.6%
February 2022	172	\$12,168	\$70.74	\$974	\$5.66	\$13,142	\$76.40	\$13,937	\$81	94.3%
March 2022	174	\$11,652	\$66.96	\$963	\$5.53	\$12,614	\$72.50	\$13,937	\$80	90.5%
April 2022	175	\$8,921	\$50.98	\$946	\$5.41	\$9,867	\$56.38	\$13,937	\$80	70.8%
May 2022	176	\$8,740	\$49.66	\$974	\$5.53	\$9,713	\$55.19	\$13,937	\$79	69.7%
June 2022	177	\$11,056	\$62.46	\$974	\$5.50	\$12,029	\$67.96	\$13,937	\$79	86.3%
	2,110	\$123,611	\$58.58	\$11,627	\$5.51	\$135,238	\$64.09	\$167,241	\$79	80.9%



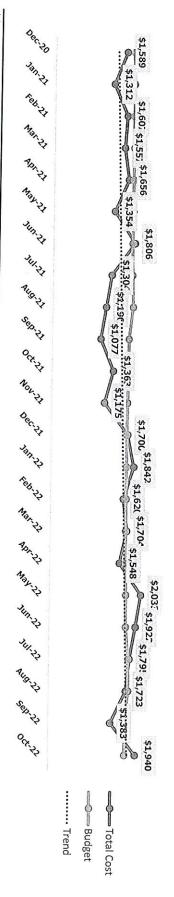
South Windsor Board of Education Claim Trends

Self Funded Medical Through October 2022

PEPM Claims by Policy Year Quarter (\$K)



PEPM Cost vs Budget (\$K)



^{**} Total Cost includes, Stop Loss, Administration Fees and Claim Cost



Experience Detail South Windsor Board of Education

Self Funded Medical through October 2022

Month	Employees	Medical	Dru
July 2022	530	\$683,499	\$191,2
August 2022	529	\$660,507	\$174,2
September 2022	551	\$433,105	\$248,1
October 2022	551	\$702,871	\$287,2

			CONTRACTOR CONTRACTOR OF SCHOOL	というないないのでは、日本のでは、日本のでは、日本のでは、	The state of the s	いいけんできるなるとうける	でものでいていてのかれついりませいから	があるというというできることにあること	5750000
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM
July 2022	530	\$683,499	\$191,217	\$0	\$874,716	\$1,650	(\$85)	\$874,631	\$1.650
August 2022	529	\$660,507	\$174,204	\$0	\$834,710	\$1.578	\$0	\$834 710	4
CCOC academic	777					A contract	40	0711100	010,14
Septemoer 2022	551	\$433,105	\$248,181	\$0	\$681,286	\$1,236	\$0	\$681,286	\$1,236
October 2022	551	\$702,871	\$287,220	\$0	\$990,091	\$1,797	\$0	\$990,091	\$1,797
Total	2.161	\$2,479,981	\$900 871	\$0	208 082 23	41 564	The State of the S		

479,981					1/0/20	133,103	30,50/	583,499	Medical
\$900,821					077,707	\$248,181	\$1/4,204	\$191,217	Drug
\$0					\$6	\$0	\$0	\$0	Rx Rebates
\$3,380,803					160,066\$	\$681,286	\$834,710	\$874,716	Total Gross Claims
\$1,564					\$1,797	\$1,236	\$1,578	\$1,650	Claims
(\$85)					\$0	\$0	\$0	(\$85)	Claims Over ISL
\$3,380,718					\$990,091	\$681,286	\$834,710	\$874,631	Total Net Claims PEPM
\$1,564					\$1,797	\$1,236	\$1,578	\$1,650	Net Claims PEPM
\$5,417					\$1,422	\$1,512	\$1,553	\$930	Admin Fees
\$307,501					\$77,373	\$79,080	\$75,240	\$75,809	Stop Loss Fees
\$312,918					\$78,796	\$80,592	\$76,792	\$76,739	Total Expen

		L			8	9
\$312,918	\$78,796	\$80,592	\$76,792	\$76,739	Total Expenses	Expenses
\$145	\$143	\$146	\$145	\$145	Expenses PEPM	がはない。
\$3,693,636	\$1,068,886	\$761,877	\$911,503	\$951,370	Total Plan Cost	Plan Cost Totals
\$1,709	\$1,940	\$1,383	\$1,723	\$1,795	Plan Cost PEPM	DOME
\$3,756.501	\$939,125	\$939,125	\$939,125	\$939,125	Budget Rate Cost Budget PEPM	Total Plan Cost vs Budget*
\$1,738	\$1,704	\$1,704	\$1,775	\$1,772	Budget PEPM	า (จัดระงง) ปัก
988.380	113.8%	81.1%	97.1%	101.3%	Actual vs Budget	dget*

Prior Policy Year Experience	ear Experience						MASS and American		400,114
					dalms				
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM
July 2021	534	\$509,034	\$187,564	\$0	\$696,598	\$1,304	\$0	\$696,598	\$1,304
August 2021	527	\$629,113	\$90,105	(\$235,024)	\$484,194	\$919	\$0	\$484,194	\$919
September 2021	553	\$359,407	\$161,770	\$0	\$521,177	\$942	\$0	\$521,177	\$942
October 2021	553	\$436,258	\$251,758	\$0	\$688,016	\$1,244	(\$8,560)	\$679,456	\$1,229
November 2021	558	\$631,543	\$169,628	(\$222,690)	\$578,481	\$1,037	\$0	\$578,481	\$1,037
December 2021	559	\$693,956	\$184,951	\$0	\$878,906	\$1,572	(\$3,436)	\$875,471	\$1,566
January 2022	559	\$715,033	\$256,833	\$0	\$971,866	\$1,739	(\$17,270)	\$954,596	\$1,708
February 2022	559	\$673,650	\$206,479	\$0	\$880,130	\$1,574	(\$52,667)	\$827,463	\$1,480
March 2022	560	\$643,917	\$256,665	\$0	\$900,583	\$1,608	(\$20,697)	\$879,886	\$1,571
April 2022	558	\$694,351	\$262,992	(\$136,160)	\$821,182	\$1,472	(\$32,662)	\$788,521	\$1,413
May 2022	553	\$787,959	\$266,874	\$0	\$1,054,833	\$1,907	(\$5,394)	\$1,049,439	\$1,898
June 2022	552	\$740,233	\$303,425	(\$46,863)	\$996,796	\$1,806	(\$9,696)	\$987,100	\$1,788
Total	6,625	\$7,514,456	\$2,599,044	(\$640,738)	\$9,472,762	\$1,430	(\$150.381)	\$9.322.381	\$1.407

	Plan Expenses	penses	10000000000000000000000000000000000000	Plan Cost Totals	Joials	ांठध्दा मिता ६०इ६।	(603)
Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost Budget	Budget
(\$524)	\$0	(\$524)	(\$1)	\$696,074	\$1,304	\$941,286	\$1,76
\$14,849	\$127,893	\$142,743	\$271	\$626,936	\$1,190	\$941,286	\$1,78
\$7,475	\$66,774	\$74,248	\$134	\$595,425	\$1,077	\$941,286	\$1,70
\$7,544	\$66,533	\$74,077	\$134	\$753,533	\$1,363	\$941,286	\$1,70
\$9,652	\$67,256	\$76,908	\$138	\$655,388	\$1,175	\$941,286	\$1,68
\$7,664	\$67,376	\$75,040	\$134	\$950,511	\$1,700	\$941,286	\$1,68
\$7,757	\$67,497	\$75,254	\$135	\$1,029,850	\$1,842	\$941,286	\$1,68
\$10,398	\$67,617	\$78,015	\$140	\$905,478	\$1,620	\$941,286	\$1,68
\$7,691	\$66,749	\$74,440	\$133	\$954,326	\$1,704	\$941,286	\$1,68
\$7,760	\$67,376	\$75,137	\$135	\$863,657	\$1,548	\$941,286	\$1,68
\$8,839	\$66,238	\$75,077	\$136	\$1,124,517	\$2,033	\$941,286	\$1,70
\$7,614	\$66,245	\$73,860	\$134	\$1,060,959	\$1,922	\$941,286	\$1,70
\$96,720	\$797,555	\$894,274	\$135	\$10,216,655	\$1,542	\$11,295,436	\$1,70

st Totals	ाहोना झिठा	Total Plan Cost vs Budget*	dget*
Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
\$1,304	\$941,286	\$1,763	73.9%
\$1,190	\$941,286	\$1,786	66.6%
\$1,077	\$941,286	\$1,702	63.3%
\$1,363	\$941,286	\$1,702	80.1%
\$1,175	\$941,286	\$1,687	69.6%
\$1,700	\$941,286	\$1,684	101.0%
\$1,842	\$941,286	\$1,684	109.4%
\$1,620	\$941,286	\$1,684	96.2%
\$1,704	\$941,286	\$1,681	101.4%
\$1,548	\$941,286	\$1,687	91.8%
\$2,033	\$941,286	\$1,702	119.5%
\$1,922	\$941,286	\$1,705	112.7%
\$1,542	\$11,295,436	\$1,705	90.4%



High Claimants South Windsor Board of Education

Self Funded (Paid July 2021 to October 2022)

Claimants \$50K+

+E1 177		\$200,000	\$51,122	\$50,377	\$/45	CIGITC FIBRUSIS	100		
\$54,032		\$200,000	2CU/4C¢	01/200	4.0000	CVCTTC ETBROCTS	Yes	Spouse/Partner	Ages 40-44
200127		***************************************	CCU 13\$	47 036	\$46 D96	INFLAMMATORY POLYNEUROPATHY	Yes	Spouse/ Partitler	nges our op
¢62 112	10000	\$200,000	\$62,112	\$1,021	\$61,091	אריאיר אסטר אוויט דרבאסט בוטטאטבאט	V-	Spouso/Dartnor	AGEC 55-50
\$74,626		\$200,000	\$/4,020	40	20100	NEDVE DOOT AND DIEVE DISCORDED	Yes	Employee/Self	Ages 30-34
4101100		400000	353 154	÷	\$74 676	THORACIC TL & LS INTERVERT DISC D/O	Yes	cilibioyee/sell	riges to to
¢76 43		\$200,000	\$76,433	\$219	\$/6,214	היים בניסיים ואבטרנים סיים סקנים כי		Employee /Cole	AGRS 45-40
\$126,091		\$200,000	100,021	40,000	12001	MAI TONANT NEODI ACM OF DOTACT	Yes	Employee/Self	Ages 45-49
1000		4700 000	\$136 AC1	\$5 949	\$120.142	LICENCIC IL & LY IN LERVER I DISC D/O	100	appearage of the second	
\$138,748		\$200,000	\$138,748	TC2/+T¢	PICT, JII	לבססיסים ביים ביים ביים ביים ביים ביים בי	Vec	Spouse/Partner	Ages 60-64
Charles Table Dagger	State State State Services (Service)	Children Coulded the County of the County	41001	4177	#124 E17	OTHER SPONDYI OPATHIES	Yes	Spouse/Partner	Ages 60-64
5113	Cidims over 15L	TOT I III SHOW	Total		Total			THE REPORT OF THE PARTY OF THE	では、大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大学の大
. Net Claim after	2	Thurbul.	Med-Rx Claim	Rx Claim Total	Medical Claim	Diagnosis	Active (Yes/No)	Relationship	Age/DOB

Self Funded (Paid July 2020 to June 2021)

Claimants \$50K+

# Age/DOB	Relationship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim	ISL Threshold	Claims over ISL	Net Claim after
1 Ages 55-59	Spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	47/12 070	3 000				acop coso
2 Ages 45-49		No	EMERGENCY LISE OF LIGH	\$170,010	\$3,838	\$/4/,/16	\$200,000	(\$547,716)	\$200,000
3 Ages 55-59		Yes	INELAMMATORY BOLVNELIBORATES	\$425,108	\$3,992	\$430,101	\$200,000	(\$230,101)	\$200,000
4 Ages 60-64		Yes	SCOLUCIA CONTRACTOR OF THE CON	\$135,782	\$32,851	\$168,634	\$200,000		\$168,634
5 Ages 65-74		Yes	OSTEOARTHRITIS OF HID	V27/2014	010/2¢	\$164,24/	\$200,000		\$164,247
6 Ages 55-59		Yes	MIGRAINE	200,100	\$60,023	\$12/,0/5	\$200,000		\$127,075
7 Ages 15-19	Chilo	Yes	SCOLIOSIS	\$20,518	\$93,783	\$122,101	\$200,000		\$122,101
8 Ages 55-59	Spouse/Partner	Yes	COMP INTRL ORTHO PROS DEV IMPLICET	47/,474	\$111,509	\$118,983	\$200,000		\$118,983
9 Ages 30-34		Yes	FISSURE FISTULA ANAL RECTAL REGIONS	\$77,01/	\$42,85/	\$11/,3/4	\$200,000		\$117,374
10 Ages 60-64	Spouse/Partner	Yes	CALCUILUS OF KTONEY AND LIBETER	200,124	\$82,702	\$110,584	\$200,000		\$110,584
11 Ages 40-44		No	ACOLITRED ARSENCE OF ORGANIC NEC	\$12,330	\$84,2/3	\$96,609	\$200,000		\$96,609
12 Ages 55-59		Yes	CALCILLIS OF KIDNEY AND LIBETER	\$93,351		\$93,351	\$200,000		\$93,351
13 Ages 50-54		Yes	ENC SCREENING MAI IGNANT NEODI ASMS	CON/21¢	\$80,446	\$92,531	\$200,000		\$92,531
\vdash		No	CHRONIC ISCHEMIC HEART DISEASE	120,04	\$1,500 \$1,500	\$84,908	\$200,000		\$84,908
\vdash		Yes	SLEEP DISORDERS	150 C\$	\$1,372	\$82,554	\$200,000		\$82,654
⊢	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	\$76 130	\$11/	\$76,059	\$200,000		\$76,554
17 Ages 65-74	Employee/Self	No	OBSTRUCTIVE AND REFLUX UROPATHY	228 823	\$0A	\$70,233	\$200,000		\$76,253
╁	Employee/Self	Yes	RA WITH RHEUMATOID FACTOR	\$60,000	40 507	\$62,020	\$200,000		\$68,948
+	Employee/Self	Yes	DORSALGIA	\$5 313	\$5,007	\$02,920	\$200,000		\$63,920
_	Employee/Self	Yes	OTHER SEPSIS	#50 505	\$20,±33	\$62,762	\$200,000		\$63,448
21 Ages 50-54	Spouse/Partner	Yes	OSTEOARTHRITIS OF KNEE	\$62,034	\$10	\$62,282	\$200,000		\$62,282
7	Employee/Self	Yes	BENIGN NEOPLASM OF MENINGES	\$60,667	\$0	\$60.667	000,000		\$62,044
$\overline{}$	Employee/Self	Yes	FRACTURE LOWER LEG INCLUDING ANKLE	\$58,334	\$139	\$58.473	\$200,000		\$60,667
	Employee/Self	Yes	ATHEROSCLEROSIS	\$53,598	\$3,362	\$56,960	400,000		\$56,473
26 Ages 55-50	Employee/Self	Yes	FEMALE GENITAL PROLAPSE	\$54,817	\$1	\$54,818	\$200,000		\$50,900
_	Employee/Jell	Tes	MAJ DEPRESS D/O RECURRENT	\$12,040	\$42,595	\$54,635	\$200,000		457,010
	Employee/Self	Sei	DISCRUERS REFRACTION ACCOMMODATION	\$656	\$53,837	\$54,493	\$200,000		\$54.493
	Spoise/Darther	ies	OTHER SUFFI ITSSUE DISORDERS NEC	\$12,942	\$40,767	\$53,709	\$200,000		\$53,709
	Employee/Colf	res	ACUTE MYOCARDIAL INFARCTION	\$49,710	\$2,475	\$52,185	\$200,000		\$57 185
	Employee/Jelf	ğ	USI EUARTHRITIS OF KNEE	\$51,025	\$84	\$51,109	\$200.000		\$51 100
	Employee/Jelf	ig	MALIGNANT NEOPLASM OF BREAST	\$50,946	\$103	\$51,049	\$200.000		\$51 040
	Spouse/Partner	Tes	COMP OTH INTRL PROSTH DEVC IMPL GET	\$49,409	\$1,465	\$50,874	\$200,000		\$50.874
	Child/Other Dependent	N G	CERVICAL DISC DISORDERS	\$4,015	\$46,130	\$50,145	\$200,000		\$50,145
ŀ	שייים/ סבוכו סבסכותכות	-	COME I KANGELANIEU ORGANS TISSUE	\$49.862	4130	\$50 001	400000		

Total \$2,725,138 | \$1,004,297 | \$3,729,435 | | (\$777,817) | \$2,951,618 |



South Windsor Board of Education Experience Detail

Self Funded Dental through October 2022
Current Policy Year Experience

\$670,165	\$80.94	\$653,890	\$5.94	\$48,008	\$74.99	\$605,881	8,079	Total
\$55,847	\$72.26	\$48,633	\$5.50	\$3,702	\$66.76	\$44,931	673	June 2022
\$55,847	\$76.64	\$51,655	\$5.48	\$3,696	\$71.16	\$47,959	674	May 2022
\$55,847	\$83.42	\$56,724	\$5.51	\$3,746	\$77.91	\$52,979	680	April 2022
\$55,847	\$79.33	\$54,022	\$5.51	\$3,751	\$73.82	\$50,271	681	March 2022
\$55,847	\$107.72	\$73,467	\$5.49	\$3,746	\$102.23	\$69,722	682	February 2022
\$55,847	\$71.48	\$48,748	\$5.50	\$3,751	\$65.98	\$44,997	682	January 2022
\$55,847	\$69.62	\$47,484	\$5.50	\$3,751	\$64.12	\$43,733	682	December 2021
\$55,847	\$77.68	\$52,900	\$5.51	\$3,751	\$72.17	\$49,149	681	November 2021
\$55,847	\$63.18	\$42,708	\$5.51	\$3,724	\$57.67	\$38,985	676	October 2021
\$55,847	\$79.03	\$53,265	\$5.50	\$3,707	\$73.53	\$49,558	674	September 2021
\$55,847	\$105.61	\$68,010	\$11.04	\$7,110	\$94.56	\$60,899	644	August 2021
\$55,847	\$86.58	\$56,274	\$5.50	\$3,575	\$81.08	\$52,699	650	July 2021
Accrual Rate Cos	Plan Cost PEPM	Total Plan Cost	Expenses PEPM	Admin Fees	Net Claims PEPM	Total Net Claims	Employees	Month
म् क्रिला	iotals .	Plan Cost Totals	enses	Plan Expenses	S	Claims		
\$226,042	\$82.10	\$216,415	\$5.50	\$14,498	\$76.60	\$201,917	2,636 Ir Experience	Prior Policy Year Experience
								To Alexandra Participa (Alexandra Participa (Alexan
\$56,511	\$93.12	\$62,487	\$5.43	\$3,641	\$87.70	\$38,846	0/1	ormoei zozz
\$56,511	\$71.51	\$47,981	\$5.55	\$3,724	\$65.96	\$44,258	6/1	September 2022
\$56,511	\$87.48	\$56,512	\$5.49	\$3,548	\$81.99	\$52,964	646	August 2022
\$56,511	\$76.29	\$49,436	\$5.53	\$3,586	\$70.76	\$45,850	648	July 2022
Accrual Rate Cos	Plan Cost PEPM	Total Plan Cost	Expenses PEPM	Admin Fees	Net Claims PEPM	Total Net Claims	Employees	Month
Total P	Totals	Plan Cost Totals	enses	Plan Expenses	S	Claims		

32.10			93.12	71.51	87.48	76.29	an Cost PEPM	jis
\$226,042			\$56,511	\$56,511	\$56,511	\$56,511	Accrual Rate Cost	ांठांनी शिन
\$86			\$84	\$84	\$87	\$87	Accrual PEPM	Total Plan Cost vs Accrual
95.7%			110.6%	84.9%	100.0%	87.5%	Actual vs Accrual	orual

Total Plan Cost vs Acerual	Accrual Rate Cost Accrual PEPM	\$55,847 \$86	\$55,847 \$87	\$55,847 \$83	\$55,847 \$83	\$55,847 \$82	\$55,847 \$82	\$55,847 \$82	\$55,847 \$82	\$55,847 \$82	\$55,847 \$82		\$55,847 \$83	
(cerual)	Actual vs Accrual	100.8%	121.8%	95.4%	76.5%	94.7%	85.0%	87.3%	131.6%	96.7%	101.6%	92.5%	07 10/	0/.1./0

