

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

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

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.

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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

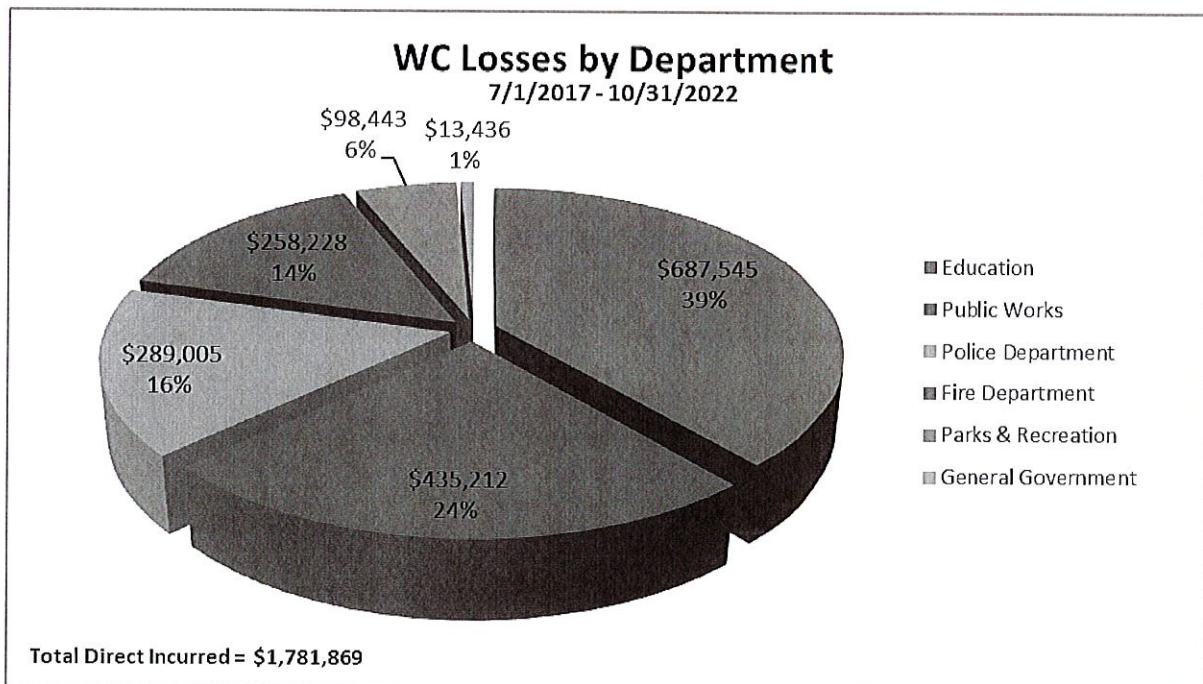
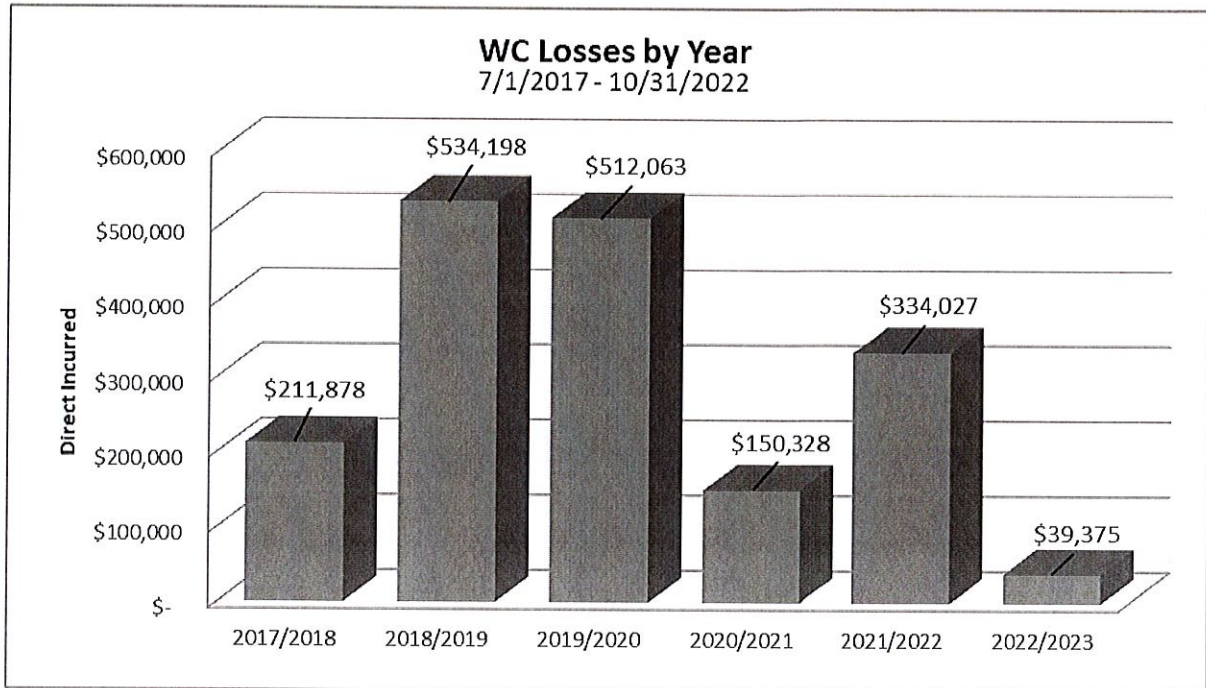
South Windsor Insurance Control Commission
Wednesday, November 30, 2022

CIRMA Loss Experience Graphs

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

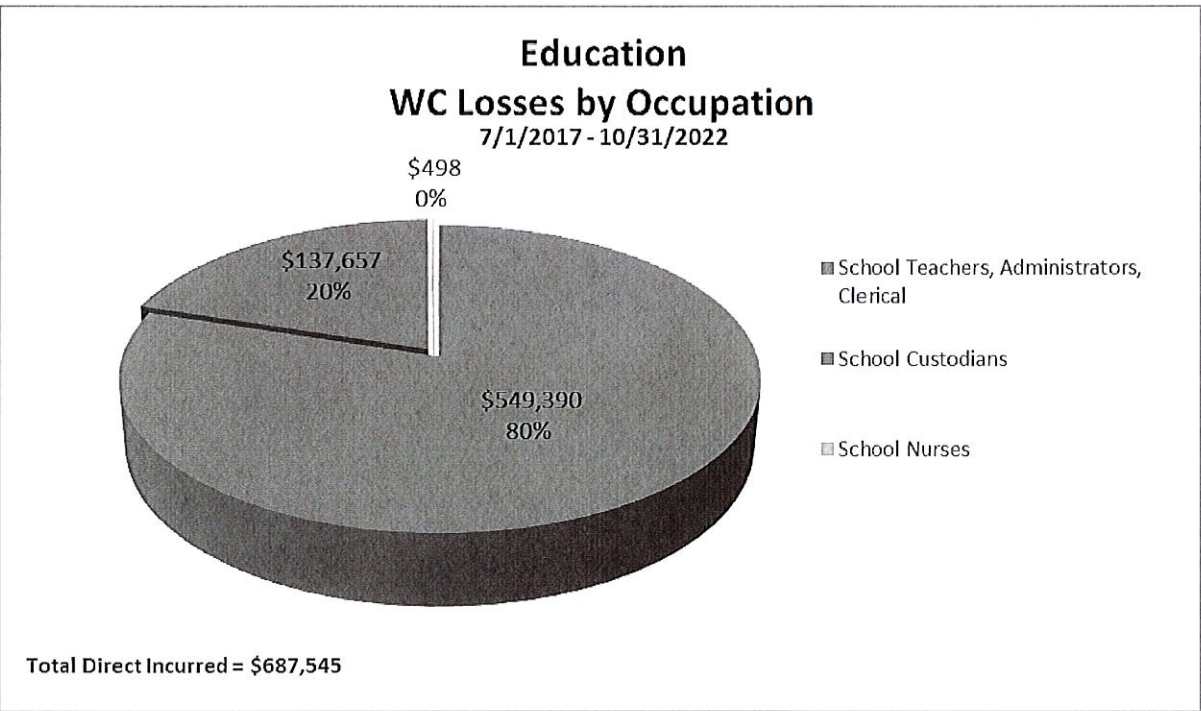
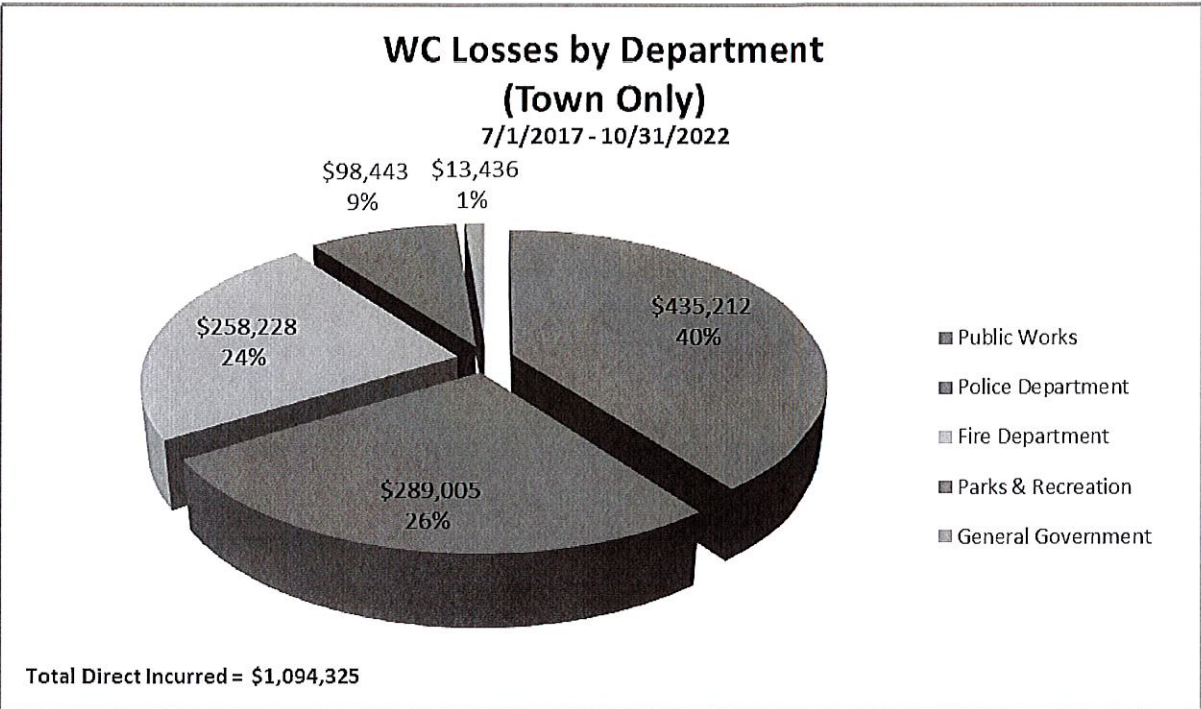
WC Loss Analysis

(Losses valued as of 10/31/2022)



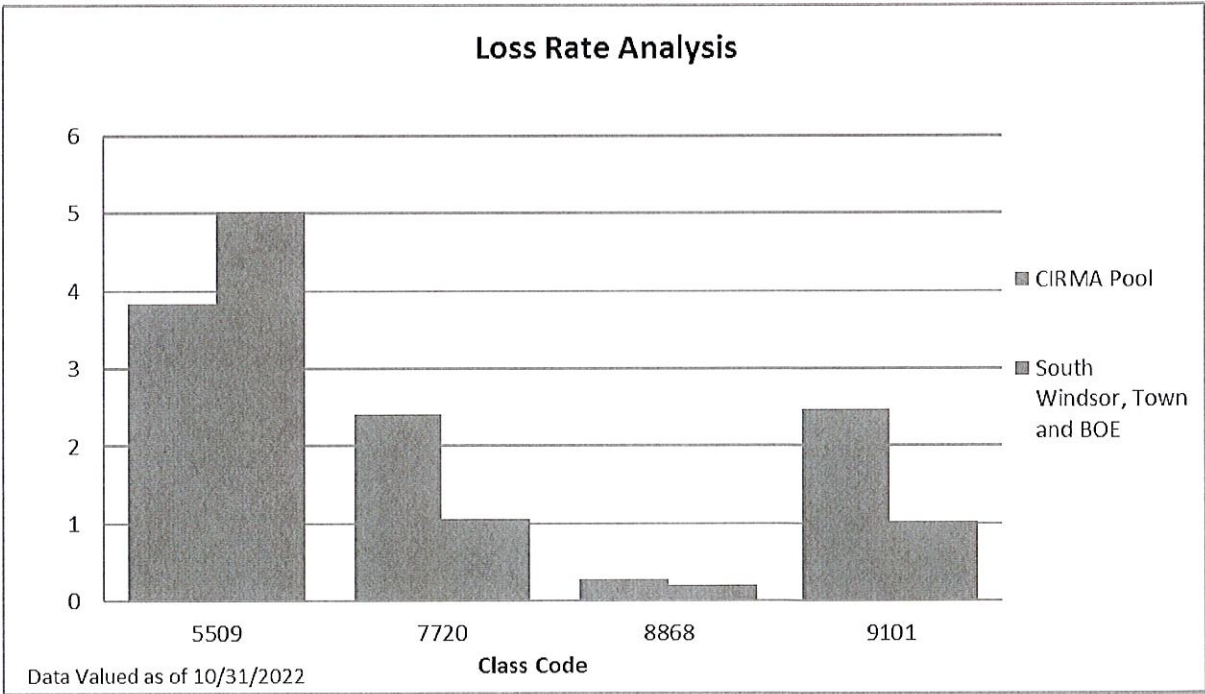
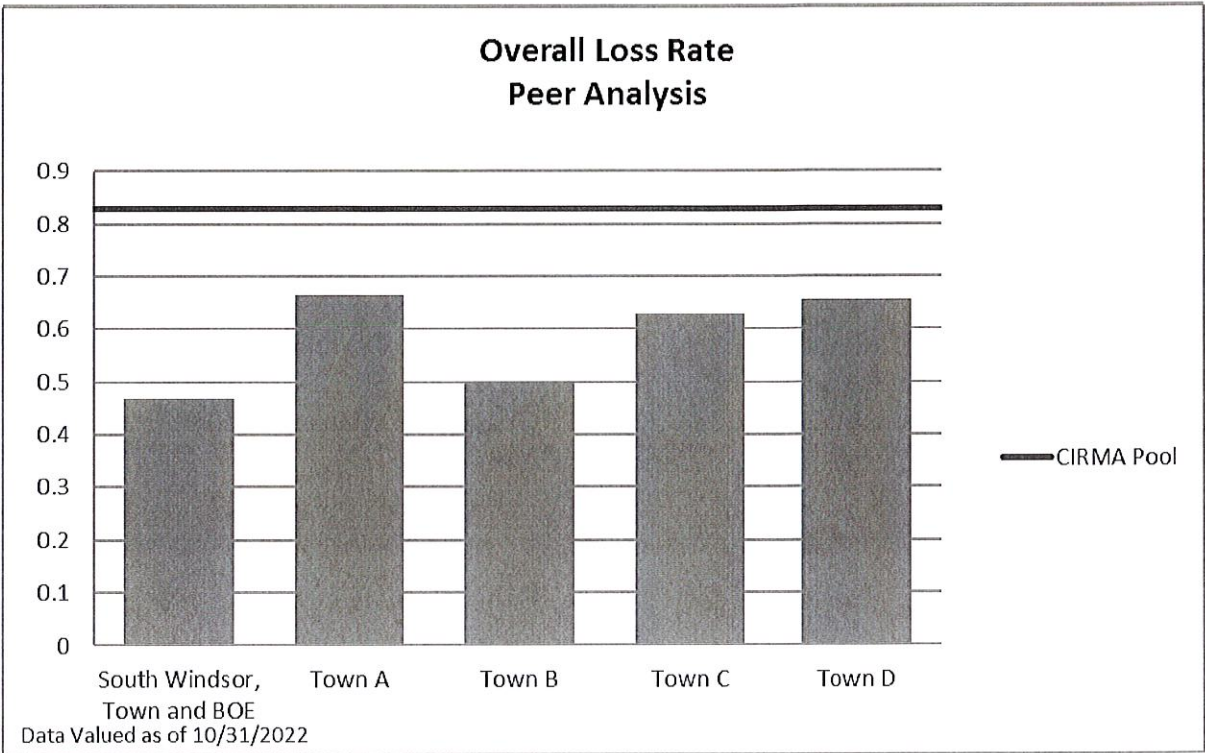
WC Loss Analysis Continued

(Losses valued as of 10/31/2022)



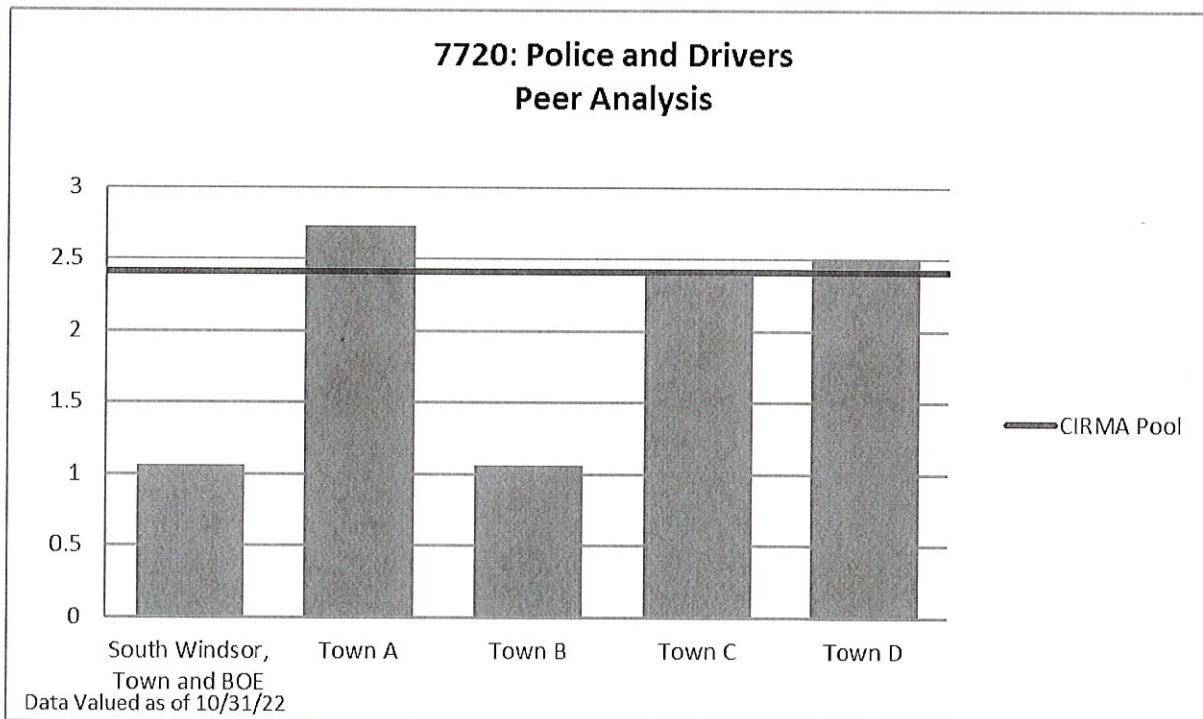
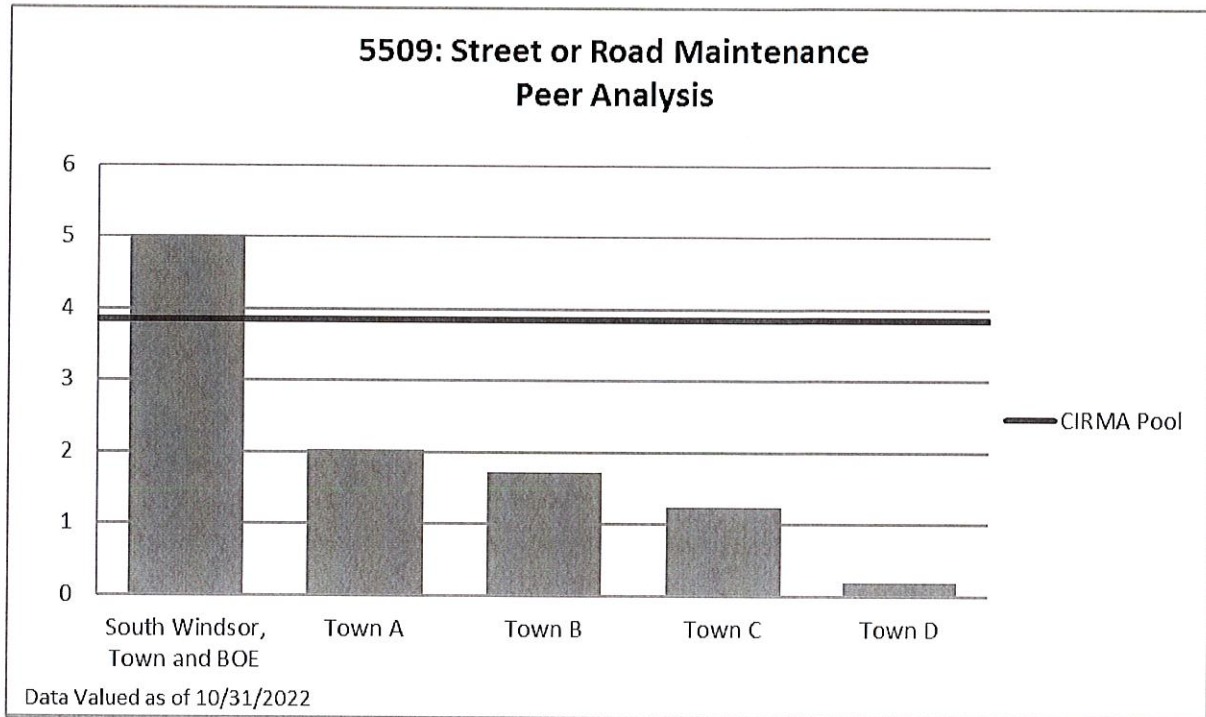
WC Peer Comparison

(Losses valued as of 10/31/2022)



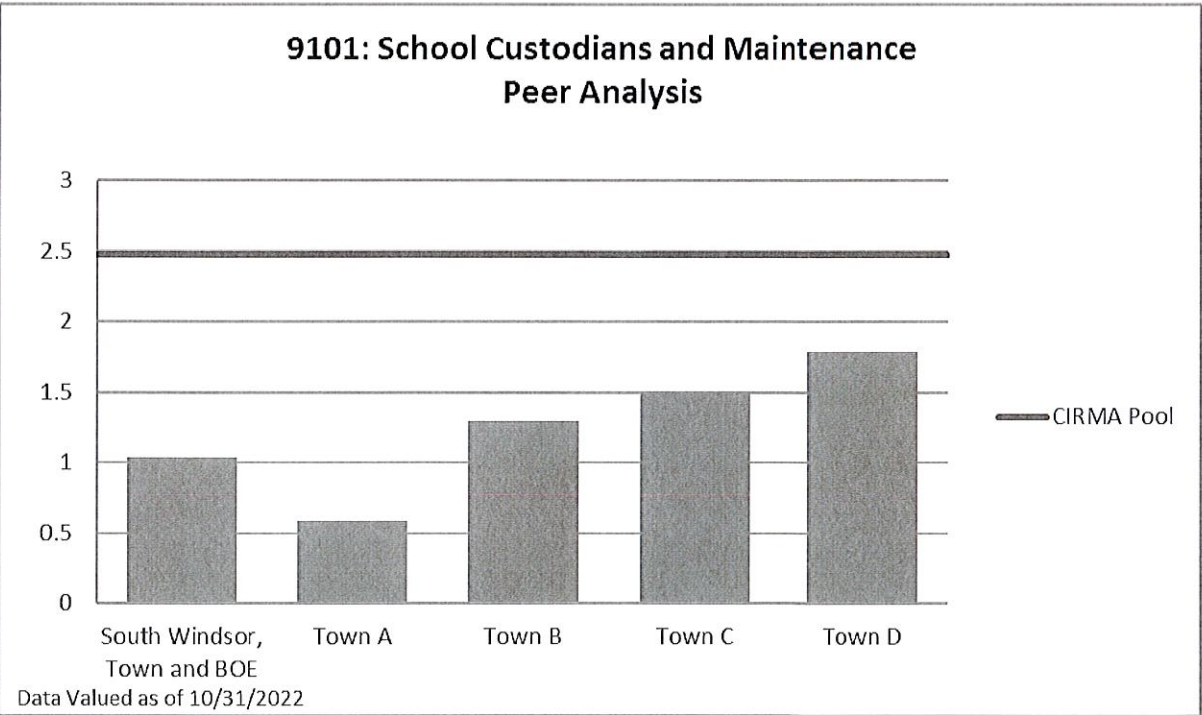
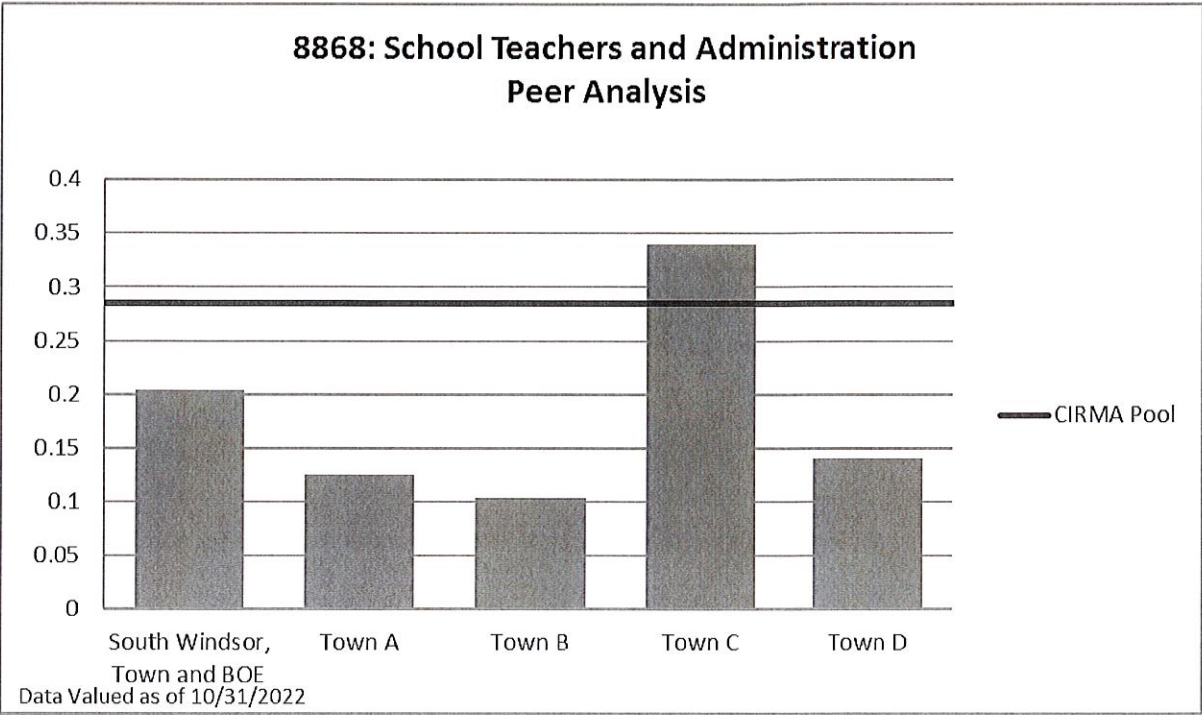
WC Peer Comparison Continued

(Losses valued as of 10/31/2022)



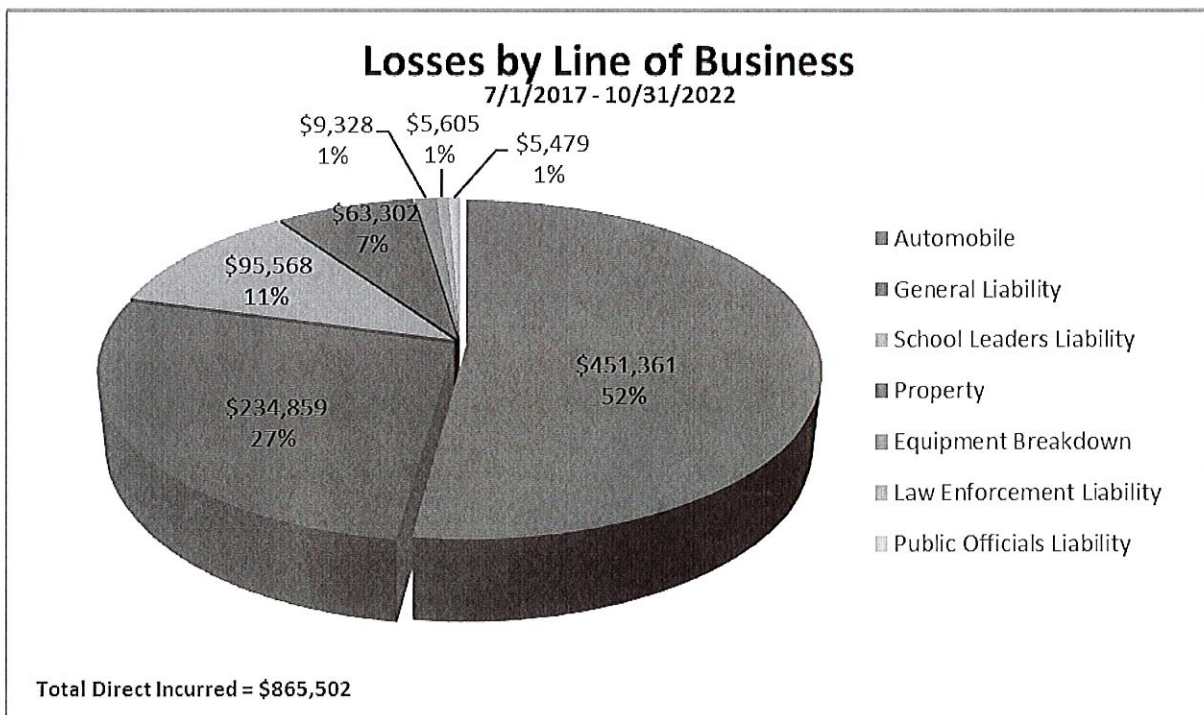
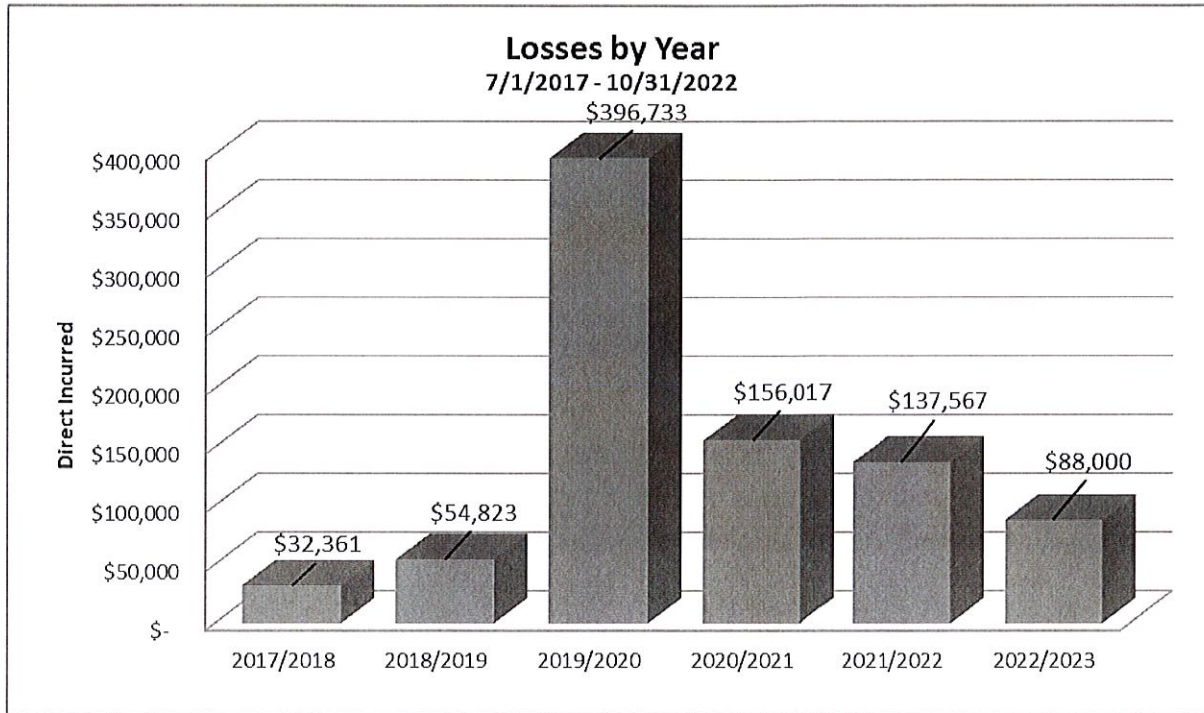
WC Peer Comparison Continued

(Losses valued as of 10/31/2022)



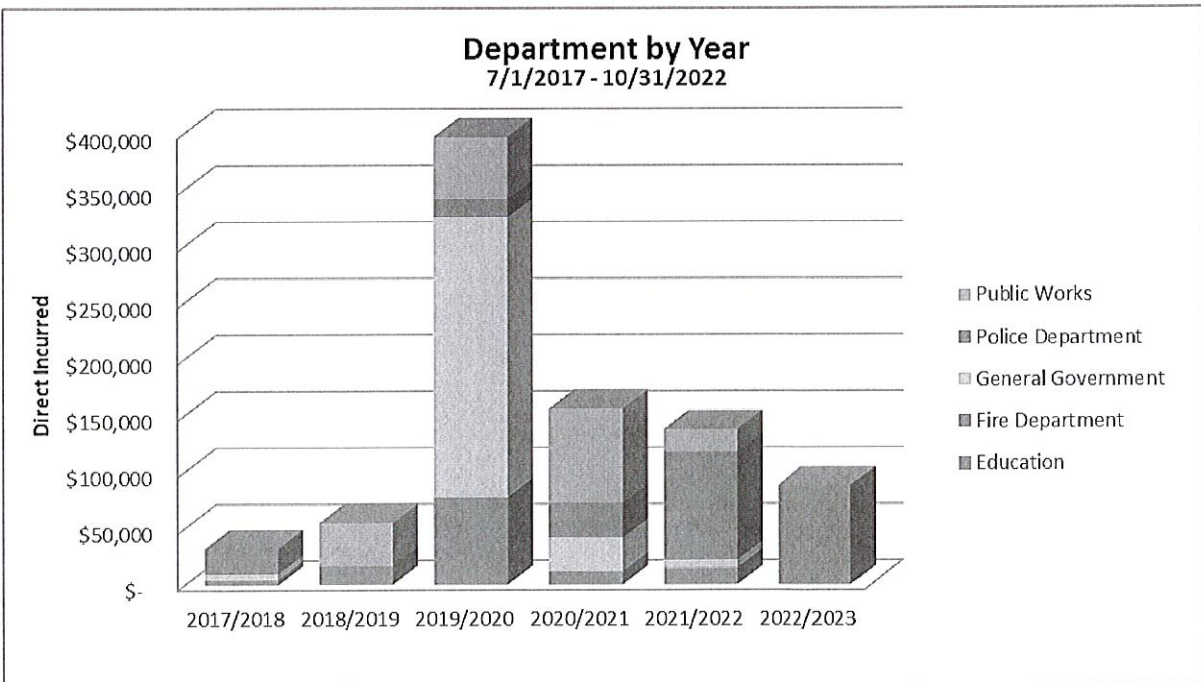
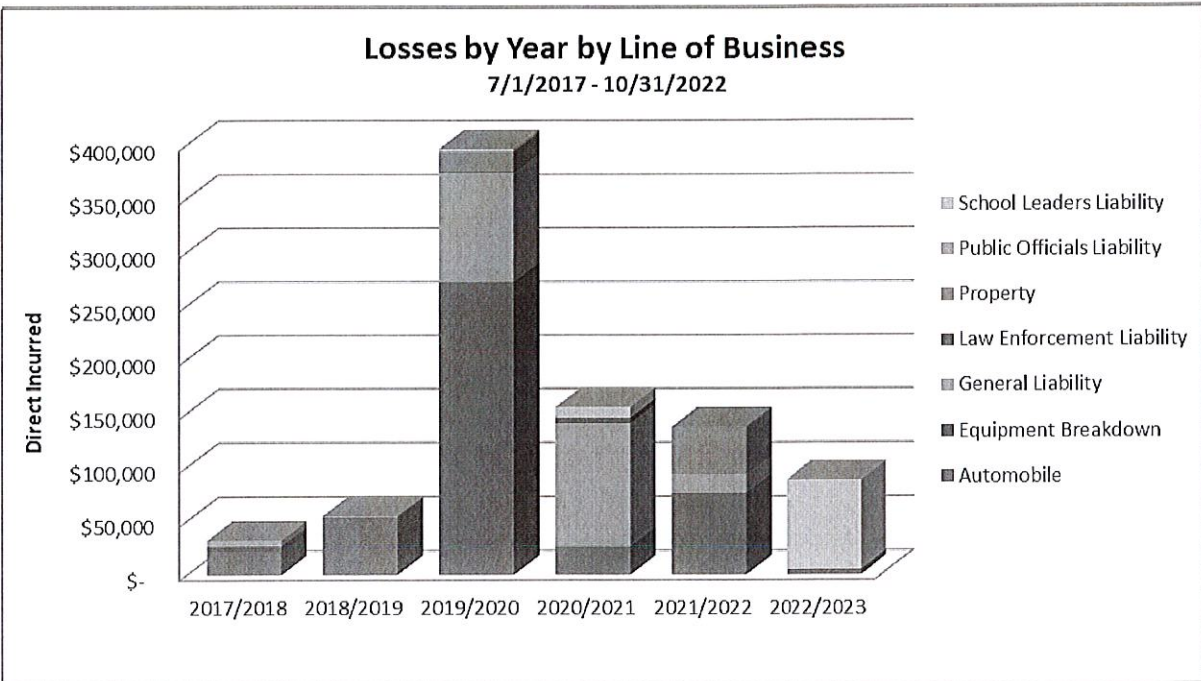
LAP Loss Analysis

(Losses valued as of 10/31/2022)



LAP Loss Analysis Continued

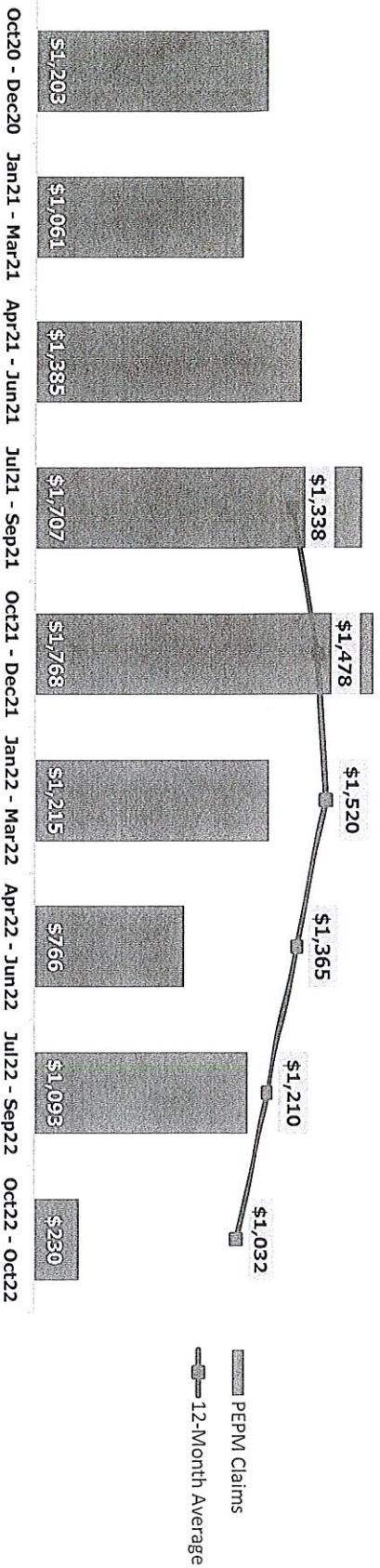
(Losses valued as of 10/31/2022)



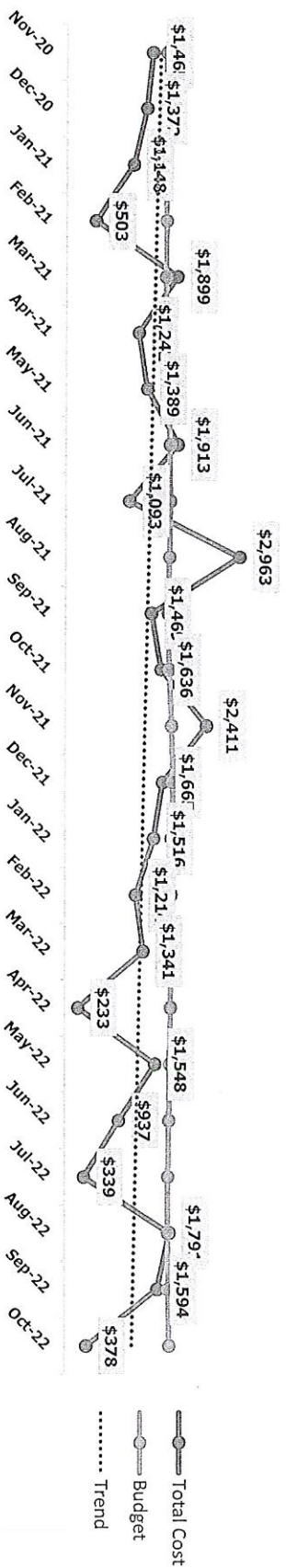
Town of South Windsor Claim Trends

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

[illegible]

Prior Policy Year Experience

CLINICS					
Month	Employees	Medical	Drug	Po. Rebutals	Total Gross Claims
July 2021	161	\$119,245	\$56,796	\$0	\$176,041
August 2021	162	\$374,739	\$61,360	\$0	\$436,099
September 2021	164	\$142,330	\$76,831	\$0	\$219,161
October 2021	162	\$210,433	\$33,566	\$0	\$243,699
November 2021	158	\$249,530	\$109,666	\$0	\$359,195
December 2021	156	\$214,482	\$34,743	\$0	\$249,225
January 2022	158	\$172,045	\$63,975	\$0	\$236,020
February 2022	158	\$165,239	\$16,830	\$0	\$182,069
March 2022	158	\$133,046	\$57,595	\$0	\$190,641
April 2022	159	\$165,747	\$39,061	(\$131,130)	\$73,679
May 2022	160	\$210,903	\$69,536	\$0	\$280,408
June 2022	161	\$134,289	\$53,063	\$0	\$187,321
Total	1,917	\$2,291,998	\$672,672	(\$131,130)	\$2,833,539
GROSS CLAIMS OVER ISI					
	Gross Claims PEPM	Claims Over ISI	Total Net Claims	Net Claims PEPM	
	\$1,093	\$0	\$176,041	\$1,093	
	\$2,692	\$0	\$436,099	\$2,692	
	\$1,336	\$0	\$219,161	\$1,336	
	\$2,473	\$0	\$243,679	\$2,473	
	\$3,598	\$0	\$359,195	\$3,598	
	\$1,598	\$0	\$236,020	\$1,598	
	\$1,494	\$0	\$182,069	\$1,494	
	\$1,152	(\$14,988)	\$167,101	\$1,088	
	\$1,207	\$0	\$190,641	\$1,207	
	\$633	(\$57,808)	\$15,870	\$1,300	
	\$1,753	(\$57,843)	\$222,555	\$1,391	
	\$1,163	(\$57,843)	\$129,479	\$804	
	\$1,478	(\$216,754)	\$2,616,785	\$1,365	
PLAN EXPENSES					
	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	
	(\$66)	\$0	(\$66)	(\$6)	
	\$4,828	\$39,063	\$43,891	\$271	
	\$2,243	\$19,526	\$21,769	\$133	
	\$2,206	\$19,164	\$21,370	\$132	
	\$2,796	\$18,923	\$21,719	\$137	
	\$2,199	\$19,044	\$21,243	\$136	
	\$5,571	\$19,044	\$24,201	\$157	
	\$5,127	\$19,164	\$24,735	\$157	
	\$2,224	\$19,044	\$21,268	\$135	
	\$2,144	\$19,044	\$21,188	\$133	
	\$5,643	\$19,405	\$25,048	\$157	
	\$2,169	\$19,164	\$21,333	\$133	
	\$34,114	\$230,585	\$264,699	\$138	
PLAN COST RATIO					
	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget EPFM	Actual vs Budget
	\$175,975	\$1,093	\$287,358	\$1,785	61.2%
	\$479,990	\$2,953	\$287,358	\$1,774	167.0%
	\$265,040	\$1,469	\$287,358	\$1,752	83.8%
	\$265,939	\$1,656	\$287,358	\$1,774	92.2%
	\$380,915	\$2,411	\$287,358	\$1,819	132.6%
	\$269,808	\$1,665	\$287,358	\$1,942	90.4%
	\$239,589	\$1,516	\$287,358	\$1,819	83.4%
	\$287,358	\$1,819	\$287,358	\$1,819	66.8%
	\$191,836	\$1,214	\$287,358	\$1,819	73.7%
	\$211,809	\$1,341	\$287,358	\$1,807	12.9%
	\$247,614	\$1,548	\$287,358	\$1,796	86.2%
	\$150,811	\$937	\$287,358	\$1,785	52.5%
	\$2,881,485	\$1,503	\$3,448,295	\$1,799	83.6%

Town of South Windsor High Claimants

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	Net Claim after Stop Loss
1	Ages 55-59	Spouse/Partner	Yes	HYPERFUNCTION OF PITUITARY GLAND	\$341,810	\$83	\$341,893	\$200,000	(\$141,893)	\$200,000
2	Ages 60-64	Spouse/Partner	Yes	OTHER SPONDYLOPATHIES	\$124,517	\$14,231	\$138,748	\$200,000		\$138,748
3	Ages 60-64	Spouse/Partner	Yes	THORACIC TL & LS INTERVERT DISC D/O	\$120,142	\$5,949	\$126,091	\$200,000		\$126,091
4	Ages 45-49	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	\$76,214	\$219	\$76,433	\$200,000		\$76,433
5	Ages 45-49	Employee/Self	Yes	THORACIC TL & LS INTERVERT DISC D/O	\$74,626	\$0	\$74,626	\$200,000		\$74,626
6	Ages 30-34	Employee/Self	Yes	NERVE ROOT AND PLEXUS DISORDERS	\$61,091	\$1,021	\$62,112	\$200,000		\$62,112
7	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	\$46,096	\$7,936	\$54,032	\$200,000		\$54,032
8	Ages 40-44	Spouse/Partner	Yes	CYSTIC FIBROSIS	\$745	\$50,377	\$51,122	\$200,000		\$51,122
9	Ages 55-59	Spouse/Partner	Yes	ARTIFICIAL OPENING STATUS	\$1,476	\$48,685	\$50,161	\$200,000		\$50,161
Total					\$846,717	\$128,503	\$975,219		(\$141,893)	\$833,326

Self Funded (Paid July 2021 to June 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	Net Claim after Stop Loss
1	Ages 55-59	Spouse/Partner	Yes	HYPERFUNCTION OF PITUITARY GLAND	\$415,361	\$285	\$415,646	\$200,000	(\$215,646)	\$200,000
2	Ages 55-59	Spouse/Partner	Yes	ARTIFICIAL OPENING STATUS	\$6,428	\$139,633	\$146,061	\$200,000		\$146,061
3	Ages 5-9	Child/Other Dependent	Yes	CONDUCTIVE SENSORINEURAL HEAR LOSS	\$88,042		\$88,042	\$200,000		\$88,042
4	Ages 50-54	Employee/Self	Yes	ENC SCREENING MALIGNANT NEOPLASMS	\$11,539	\$69,024	\$80,563	\$200,000		\$80,563
5	Ages 20-24	Child/Other Dependent	Yes	OTHER SEPSIS	\$67,668	\$1,759	\$69,427	\$200,000		\$69,427
6	Ages 30-34	Spouse/Partner	Yes	PRE-ECLAMPSIA	\$63,787	\$2	\$63,788	\$200,000		\$63,788
7	Ages 10-14	Child/Other Dependent	Yes	EMC GEN EXAM NO COMPLAINT SUSPECT DX	\$256	\$58,962	\$59,218	\$200,000		\$59,218
8	Ages 60-64	Spouse/Partner	Yes	MALIGNANT NEOPLASM OF PROSTATE	\$57,065	\$106	\$57,171	\$200,000		\$57,171
9	Ages 45-49	Spouse/Partner	No	OVERWEIGHT AND OBESITY	\$56,725	\$406	\$57,131	\$200,000		\$57,131
10	Ages 55-59	Employee/Self	Yes	SLEEP DISORDERS	\$52,542	\$713	\$53,255	\$200,000		\$53,255
Total					\$819,412	\$270,889	\$1,090,301		(\$215,646)	\$874,655

Self Funded (Paid July 2020 to June 2021)

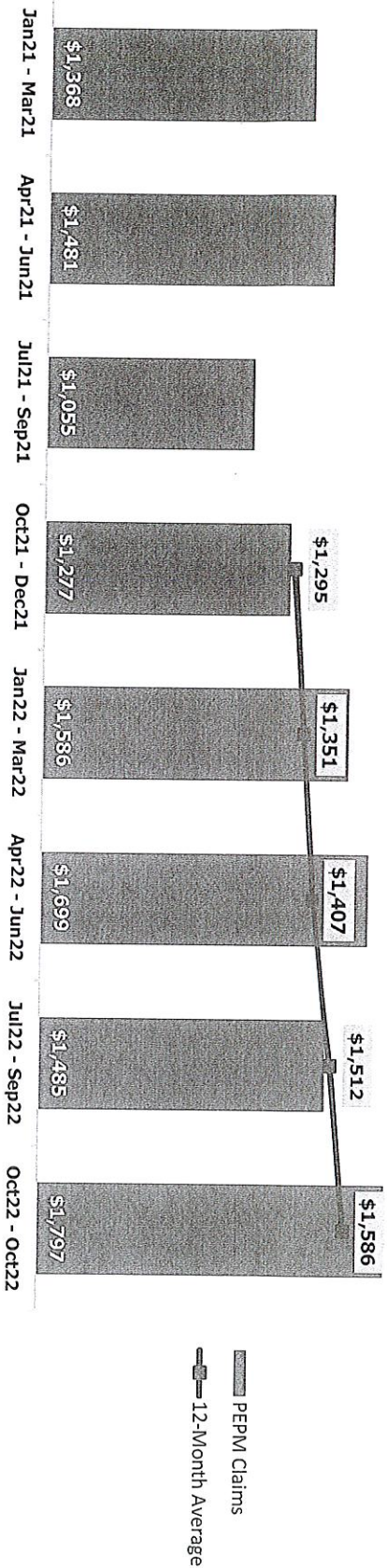
Claimants \$50K+

#	Age/DOB	Relationship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim Total	ISL Threshold	Claims over ISL	Net Claim after Stop Loss
1	Ages 50-54	Spouse/Partner	Yes	CROHNS DISEASE REGIONAL ENTERITIS	\$17,914	\$134,729	\$152,643	\$200,000		\$152,643
2	Ages 65-74	Spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$118,657	\$5,277	\$123,934	\$200,000		\$123,934
3	Ages 55-59	Spouse/Partner	Yes	HYPERFUNCTION OF PITUITARY GLAND	\$113,026	\$21	\$113,047	\$200,000		\$113,047
4	Ages 50-54	Employee/Self	Yes	ABNORMAL RESULTS FUNCTION STUDIES	\$4,964	\$68,333	\$73,297	\$200,000		\$73,297
5	Ages 45-49	Employee/Self	Yes	PAROXYSMAL TACHYCARDIA	\$67,227	\$322	\$67,749	\$200,000		\$67,749
6	Ages 15-19	Child/Other Dependent	Yes	INTERNAL DERANGEMENT OF KNEE	\$60,276	\$238	\$60,514	\$200,000		\$60,514
7	Ages 40-44	Employee/Self	Yes	DIVERTICULAR DISEASE OF INTESTINE	\$59,118	\$785	\$59,903	\$200,000		\$59,903
8	Ages 65-74	Employee/Self	Yes	ACUTE MYOCARDIAL INFARCTION	\$55,373	\$1,651	\$57,024	\$200,000		\$57,024
9	Ages 35-39	Employee/Self	Yes	DORSALGIA	\$45,079	\$8,050	\$53,129	\$200,000		\$53,129
Total					\$551,634	\$219,605	\$771,239		\$0	\$771,239

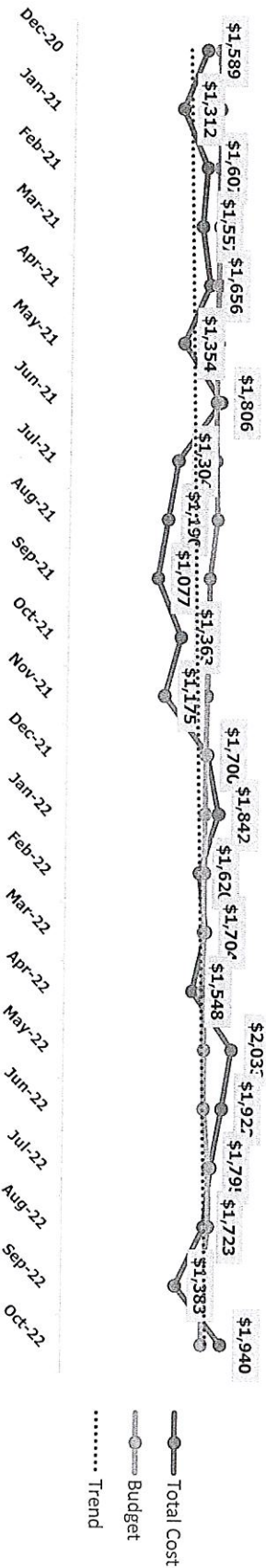
South Windsor Board of Education Claim Trends

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

South Windsor Board of Education Experience Detail

Self Funded Medical through October 2022
Current Policy Year Experience

		CLAIMS										Plan Expenses				Plan Cost Totals			Total Plan Cost vs Budget		
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over 1st.	Total Net Claims	Net Claims PEPM	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget			
July 2022	530	\$683,499	\$191,217	\$0	\$874,716	\$1,650	(\$85)	\$874,631	\$1,650	\$930	\$75,809	\$76,739	\$145	\$951,370	\$1,795	\$939,125	\$1,772	101.3%			
August 2022	529	\$660,507	\$174,204	\$0	\$834,710	\$1,578	\$0	\$834,710	\$1,578	\$1,553	\$75,240	\$76,792	\$145	\$911,503	\$1,723	\$939,125	\$1,775	97.1%			
September 2022	551	\$433,105	\$248,181	\$0	\$681,286	\$1,236	\$0	\$681,286	\$1,236	\$1,512	\$79,080	\$80,592	\$146	\$761,877	\$1,383	\$939,125	\$1,704	81.1%			
October 2022	551	\$702,871	\$287,220	\$0	\$990,091	\$1,797	\$0	\$990,091	\$1,797	\$1,422	\$77,373	\$78,796	\$143	\$1,068,886	\$1,940	\$939,125	\$1,704	113.8%			

Prior Policy Year Experience										
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over 1st.	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	(\$8,660)	\$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	6,635	\$7,514,456	\$2,599,044	(\$640,738)	\$9,472,762	\$1,430	(\$150,381)	\$9,322,381	\$1,407	

Plan Expenses				
Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	
(\$524)	\$0	(\$524)	(\$1)	
\$14,849	\$127,893	\$142,743	\$271	
\$7,475	\$66,774	\$74,248	\$134	
\$6,533	\$74,077	\$80,610	\$134	
\$9,652	\$67,256	\$76,908	\$138	
\$7,664	\$67,376	\$75,040	\$134	
\$7,757	\$67,497	\$75,254	\$135	
\$10,398	\$67,617	\$78,015	\$140	
\$7,691	\$66,749	\$74,440	\$133	
\$7,760	\$67,376	\$75,137	\$135	
\$8,839	\$66,238	\$75,077	\$136	
\$7,614	\$66,245	\$73,860	\$134	
\$96,720	\$797,555	\$894,274	\$135	

Plan Cost Totals		
Total Plan Cost	Plan Cost PEPM	
\$696,074	\$1,304	
\$626,936	\$1,190	
\$595,425	\$1,077	
\$723,533	\$1,363	
\$655,388	\$1,175	
\$950,511	\$1,700	
\$1,029,850	\$1,842	
\$905,478	\$1,620	
\$954,326	\$1,704	
\$863,657	\$1,548	
\$1,124,517	\$2,033	
\$1,060,959	\$1,922	
\$10,116,655	\$1,542	

Total Plan Cost vs Budget			
Budget Rate Cost	Budget PEPM	Actual vs Budget	
\$941,286	\$1,763	73.9%	
\$941,286	\$1,786	66.6%	
\$941,286	\$1,702	63.3%	
\$941,286	\$1,702	80.1%	
\$941,286	\$1,687	69.6%	
\$941,286	\$1,684	101.0%	
\$941,286	\$1,684	100.4%	
\$941,286	\$1,684	96.2%	
\$941,286	\$1,681	101.4%	
\$941,286	\$1,687	91.8%	
\$941,286	\$1,702	119.5%	
\$941,286	\$1,705	112.7%	
\$11,295,436	\$1,705	90.4%	

South Windsor Board of Education High Claimants

Self Funded (Paid July 2021 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	Net Claim after Stop Loss
1	Ages 60-64	Spouse/Partner	Yes	OTHER SPONDYLOPATHIES	\$124,517	\$14,231	\$138,748	\$200,000		\$138,748
2	Ages 60-64	Spouse/Partner	Yes	THORACIC TL & LS INTERVERT DISC D/O	\$120,142	\$5,949	\$126,091	\$200,000		\$126,091
3	Ages 45-49	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	\$76,214	\$219	\$76,433	\$200,000		\$76,433
4	Ages 45-49	Employee/Self	Yes	THORACIC TL & LS INTERVERT DISC D/O	\$74,626	\$0	\$74,626	\$200,000		\$74,626
5	Ages 30-34	Employee/Self	Yes	NERVE ROOT AND PLEXUS DISORDERS	\$61,091	\$1,021	\$62,112	\$200,000		\$62,112
6	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	\$46,096	\$7,936	\$54,032	\$200,000		\$54,032
7	Ages 40-44	Spouse/Partner	Yes	CRYSTIC FIBROSIS	\$745	\$50,377	\$51,122	\$200,000		\$51,122
Total					\$503,431	\$79,734	\$583,165		\$0	\$583,165

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 Total	ISL Threshold	Claims over ISL	Net Claim after Stop Loss
1	Ages 55-59	Spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$743,878	\$3,838	\$747,716	\$200,000	(\$547,716)	\$200,000
2	Ages 45-49	Spouse/Partner	No	EMERGENCY USE OF U07	\$426,108	\$3,992	\$430,101	\$200,000	(\$230,101)	\$200,000
3	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	\$135,782	\$32,851	\$168,634	\$200,000		\$168,634
4	Ages 60-64	Employee/Self	Yes	SCOLIOSIS	\$162,237	\$2,010	\$164,247	\$200,000		\$164,247
5	Ages 65-74	Spouse/Partner	Yes	OSTEOARTHRITIS OF HIP	\$67,052	\$60,023	\$127,075	\$200,000		\$127,075
6	Ages 55-59	Employee/Self	Yes	MIGRAINE	\$28,318	\$93,783	\$122,101	\$200,000		\$122,101
7	Ages 15-19	Child/Other Dependent	Yes	SCOLIOSIS	\$7,474	\$111,509	\$118,983	\$200,000		\$118,983
8	Ages 55-59	Spouse/Partner	Yes	COMP INTRL ORTHO PROS DEV IMPL GFT	\$74,517	\$42,857	\$117,374	\$200,000		\$117,374
9	Ages 30-34	Employee/Self	Yes	FISSURE FISTULA ANAL RECTAL REGIONS	\$27,882	\$83,702	\$111,584	\$200,000		\$111,584
10	Ages 60-64	Spouse/Partner	Yes	CALCULUS OF KIDNEY AND URETER	\$12,336	\$84,273	\$96,609	\$200,000		\$96,609
11	Ages 40-44	Spouse/Partner	No	ACQUIRED ABSENCE OF ORGANS NEC	\$93,351	\$80,446	\$92,531	\$200,000		\$92,531
12	Ages 55-59	Employee/Self	Yes	EMC SCREENING MALIGNANT NEOPLASMS	\$12,085	\$9,524	\$84,908	\$200,000		\$84,908
13	Ages 50-54	Employee/Self	Yes	CHRONIC ISCHEMIC HEART DISEASE	\$81,282	\$1,372	\$82,654	\$200,000		\$82,654
14	Ages 65-74	Spouse/Partner	No	SLEEP DISORDERS	\$2,931	\$73,622	\$76,554	\$200,000		\$76,554
15	Ages 55-59	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	\$76,139	\$114	\$76,253	\$200,000		\$76,253
16	Ages 60-64	Employee/Self	No	OBSTRUCTIVE AND REFLEX UROPATHY	\$68,863	\$84	\$68,948	\$200,000		\$68,948
17	Ages 65-74	Employee/Self	Yes	RA WITH RHEUMATOID FACTOR	\$60,413	\$3,507	\$63,920	\$200,000		\$63,920
18	Ages 40-44	Employee/Self	Yes	DORSALGIA	\$5,313	\$58,135	\$63,448	\$200,000		\$63,448
19	Ages 60-64	Employee/Self	Yes	OSTEOARTHRITIS OF KNEE	\$59,595	\$2,687	\$62,282	\$200,000		\$62,282
20	Ages 50-54	Spouse/Partner	Yes	BENIGN NEOPLASM OF MENINGES	\$62,034	\$10	\$62,044	\$200,000		\$62,044
21	Ages 50-54	Employee/Self	Yes	OTHER SEPSIS	\$58,334	\$139	\$58,473	\$200,000		\$58,473
22	Ages 50-54	Employee/Self	Yes	FRACTURE LOWER LEG INCLUDING ANKLE	\$58,334	\$139	\$58,473	\$200,000		\$58,473
23	Ages 60-64	Employee/Self	Yes	ATHROSCLEROSIS	\$53,598	\$3,362	\$56,960	\$200,000		\$56,960
24	Ages 65-74	Employee/Self	Yes	MAI DEPRESS D/O RECURRENT	\$12,040	\$42,595	\$54,635	\$200,000		\$54,635
25	Ages 50-54	Employee/Self	Yes	DISORDERS REPERATION ACCOMMODATION	\$656	\$53,837	\$54,493	\$200,000		\$54,493
26	Ages 55-59	Employee/Self	Yes	OTHER SOFT TISSUE DISORDERS NEC	\$12,942	\$40,767	\$53,709	\$200,000		\$53,709
27	Ages 25-29	Employee/Self	Yes	ACUTE MYOCARDIAL INFARCTION	\$49,710	\$2,475	\$52,185	\$200,000		\$52,185
28	Ages 45-49	Spouse/Partner	Yes	OSTEOARTHRITIS OF KNEE	\$51,025	\$84	\$51,109	\$200,000		\$51,109
29	Ages 55-59	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	\$50,946	\$103	\$51,049	\$200,000		\$51,049
30	Ages 50-54	Spouse/Partner	Yes	COMP OTH INTRL PROSTH DEVIC IMPL GFT	\$49,409	\$1,465	\$50,874	\$200,000		\$50,874
31	Ages 35-39	Employee/Self	Yes	CERICAL DISC DISORDERS	\$4,015	\$46,130	\$50,145	\$200,000		\$50,145
32	Ages 50-54	Spouse/Partner	Yes	COMP TRANSPLANTED ORGANS TISSUE	\$49,862	\$139	\$50,001	\$200,000		\$50,001
33	Ages 1-4	Child/Other Dependent	No							
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

[illegible]

Prior Policy Year Experience

		Claims		Plan Expenses		Plan Cost Totals		Total Plan Cost vs Accrual		
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Accrual Rate Cost	Accrual PEPM	Actual vs Accrual
July 2021	650	\$52,699	\$81.08	\$3,575	\$5.50	\$56,274	\$86.58	\$55,847	\$86	100.89%
August 2021	644	\$60,899	\$94.56	\$7,110	\$11.04	\$68,010	\$105.61	\$55,847	\$87	121.89%
September 2021	674	\$49,558	\$73.53	\$3,707	\$5.50	\$53,265	\$79.03	\$55,847	\$83	95.49%
October 2021	676	\$38,985	\$57.67	\$3,724	\$5.51	\$42,708	\$63.18	\$55,847	\$83	76.5%
November 2021	681	\$49,149	\$72.17	\$3,751	\$5.51	\$52,900	\$77.68	\$55,847	\$82	94.79%
December 2021	682	\$43,733	\$64.12	\$3,751	\$5.50	\$47,484	\$69.62	\$55,847	\$82	85.09%
January 2022	682	\$44,997	\$65.98	\$3,751	\$5.50	\$48,748	\$71.48	\$55,847	\$82	87.3%
February 2022	682	\$69,722	\$102.23	\$3,746	\$5.49	\$73,467	\$107.72	\$55,847	\$82	131.6%
March 2022	681	\$50,271	\$73.82	\$3,751	\$5.51	\$54,022	\$79.33	\$55,847	\$82	96.7%
April 2022	680	\$52,979	\$77.91	\$3,746	\$5.51	\$56,724	\$83.42	\$55,847	\$82	101.6%
May 2022	674	\$47,959	\$71.16	\$3,696	\$5.48	\$51,655	\$76.64	\$55,847	\$83	92.5%
June 2022	673	\$44,931	\$66.76	\$3,702	\$5.50	\$48,633	\$72.26	\$55,847	\$83	87.1%
Total	8,079	\$605,881	\$74.99	\$48,008	\$5.94	\$653,890	\$80.94	\$670,165	\$83	97.6%