Received 9/24/20@9AM

INSURANCE CONTROL COMMISSION

TOWN OF SOUTH WINDSOR

Minutes

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September 18, 2020

Virtual Meeting

1. Call Meeting to Order

Chairman Michael Maniscalco called the meeting to order at 8:35 a.m.

2. Roll Call

Members Present: Michael Maniscalco, Town Manager

Audrey Delnicki, Town Council Karen Lydecker, Town Council

Kari Olson, Town Attorney, Murtha Cullina LLP

Michael Paré, Board of Education

Also Present:

Chris Chemerka, Business Manager, Board of Education

Patricia Perry, Director of Finance

Vanessa Perry, Assistant Town Manager/H.R. Director Fiona Porto and Mallory Monaco, CIRMA Representatives

Lisa Daley, Lockton Representative

3. Approval of Minutes (April 5, 2019 and September 4, 2019)

Councilor Karen Lydecker made a motion to approve the minutes of April 5, 2019. Mr. Michael Paré seconded the motion, and it was approved unanimously.

Mr. Paré made a motion to approve the minutes of September 4, 2019. Councilor Lydecker seconded the motion, and it was approved unanimously.

4. Discussion Items

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

Mallory Monaco and Fiona Porto of CIRMA reported on Worker's Compensation (WC) and Liability, Automobile, and Property (LAP) claims and losses for the Town and the Board of Education (BOE) as of 8/31/2020. This information was referenced from the CIRMA Business Plan for September 18, 2020 (Attachment A). Mr. Maniscalco asked to be sent a report on details of Police Department claims. CIRMA will follow up on this.

MINUTES Insurance Control Commission Page 2 September 18, 2020

CIRMA reviewed specialty insurance policies that are available. Further information was requested regarding the cyber-security coverage policy, Ms. Monaco will follow up.

4. B. Health Insurance Claims – Lockton

Ms. Lisa Daley of Lockton reported on health insurance claims and trends for the Town and BOE. The information was referenced from Town of South Windsor Claim Trends (Attachment B) and Board of Education Claim Trends (Attachment C). Ms. Daley explained that claim counts were lower this year during the months of March, April, and May due to the COVID-19 pandemic. A rebound began in June as the state reopened.

Lockton will follow up with Ms. Patty Perry and Ms. Chris Chemerka with budgetary figures.

Ms. Daley announced that she will have a new assistant, to be introduced at the next meeting.

5. Schedule the next Meeting

TBA – The next meeting will be scheduled for the first guarter of 2021.

6. Adjournment

The meeting was adjourned at approximately 9:45 am.

Respectfully submitted,

Samara Haddock Recording Secretary

Due to a recording error, minutes have been compiled from meeting notes.

Attachment A: CIRMA Business Plan for September 18, 2020* Attachment B: Lockton – Town of South Windsor Claim Trends* Attachment C: Lockton – Board of Education Claim Trends*

*Hard copies of the attachments are on file in the Town Clerk's Office, and may be viewed upon request.



CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY

545 Long Wharf Drive, 8th Floor New Haven, CT 06511-5950 Phone: 203-946-3700 www.CIRMA.org

South Windsor Insurance Control Commission CIRMA Agenda Friday, September 18, 2020

- 1. CIRMA 2020-21 Results
- 2. Standalone Cyber Policy
- 3. Workers' Compensation and Liability-Auto-Property Loss Experience
- 4. Members' Equity Distribution History

Year	ME	D Amount
2011-12	\$	47,452
2012-13	\$	54,438
2013-14	\$	46,373
2015-16	\$	35,835
2016-17	\$	46,768
2017-18	\$	70,539
2018-19	\$	70,315
2019-20	\$	70,516
2020-21	\$	29,670
Total	\$	471,906

- 5. 3 Year Rate Agreement Information
- 6. Payroll Audit Change
- 7. Questions

CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY

COLLEGE SAVA

Business Plan

Town of South Windsor and South Windsor Board of Education

September 18, 2020



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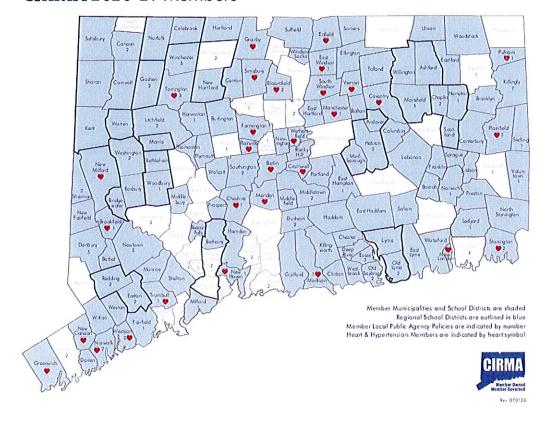
CIRMA The Organization Behind the Promise

CIRMA is Connecticut's premier provider of municipal risk financing and risk management services. Almost 80% of Connecticut's municipalities turn to CIRMA for risk services, making CIRMA the largest and most experienced municipal insurer in the state.

As a member-owned, member-governed organization, CIRMA's sole purpose is to serve our members. Our members' needs drive CIRMA's strategic direction and the development and delivery of our services. Our products, coverage, and business processes are tailored specifically to the municipal market.

CIRMA's goal is not to create short-term profit for Wall Street. Our mission is to empower our members to lower losses, ultimately reducing their rates and enabling them to deliver superior public services.

CIRMA 2020-21 Members



CIRMA Mission Statement

The purpose of the Connecticut Interlocal Risk Management Agency (CIRMA) is to meet the risk management and risk financing needs of Connecticut municipalities and local public agencies.

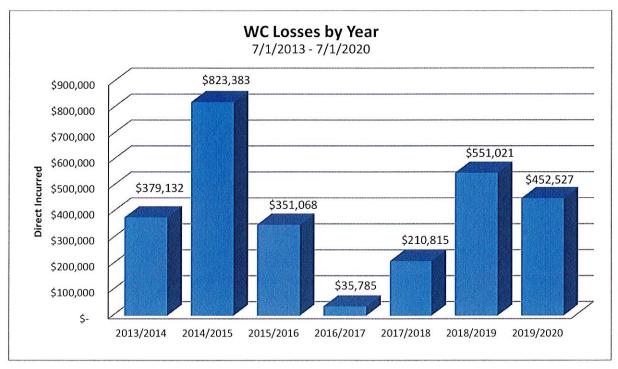
CIRMA achieves this purpose by:

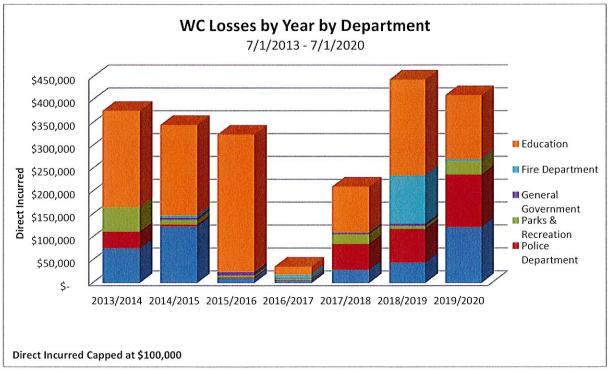
- Anticipating and responding to the risk management and financing needs of its members in a changing environment.
- Providing quality services tailored to municipal operations and requirements.
- Ensuring the availability of insurance coverage at reasonable prices, and thereby creating stability in the marketplace.
- Preventing accidents and managing injuries through effective loss control and claims management programs, resulting in savings over the long term.
- Empowering municipalities to manage risk.

Essential to fulfilling CIRMA's mission is the cooperative effort of its team of professional staff and service providers. This team is totally committed to serving the interests of CIRMA's membership while striving to always provide quality service with excitement and a sense of urgency.

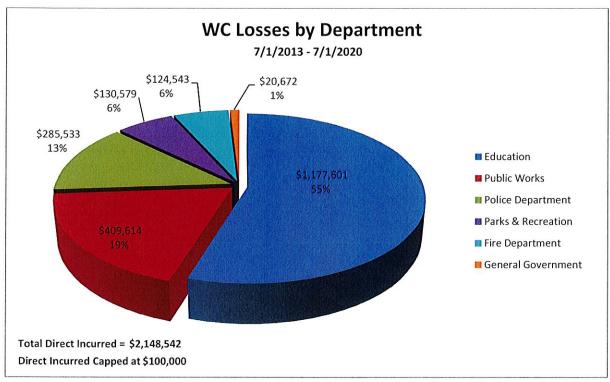
CIRMA was established in 1980 as a service program of the Connecticut Conference of Municipalities, which provides overall program management and oversight. Governance is provided by CIRMA's Board of Directors, elected from the membership, and by several committees. CIRMA operates two risk-sharing pools, the Workers' Compensation Pool and the Liability-Automobile-Property Pool, and provides risk management services to self-insured municipalities and public agencies.

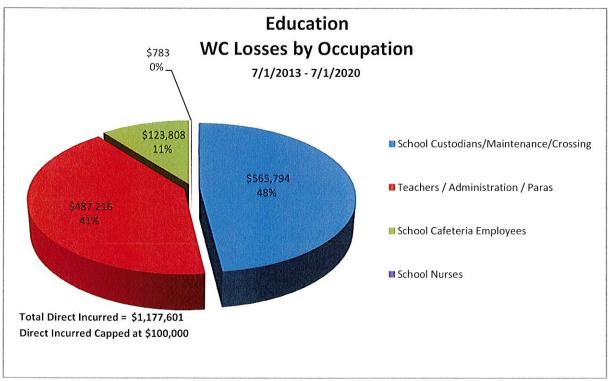
WC Loss Analysis



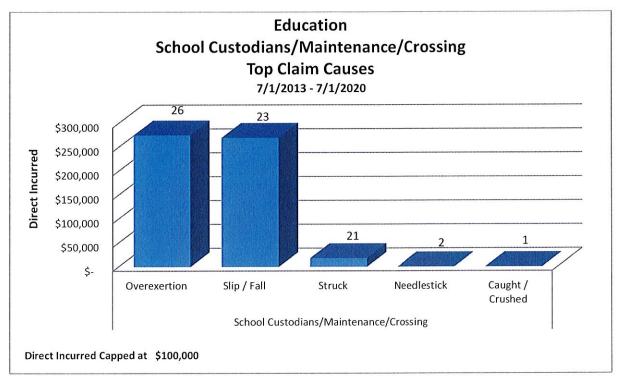


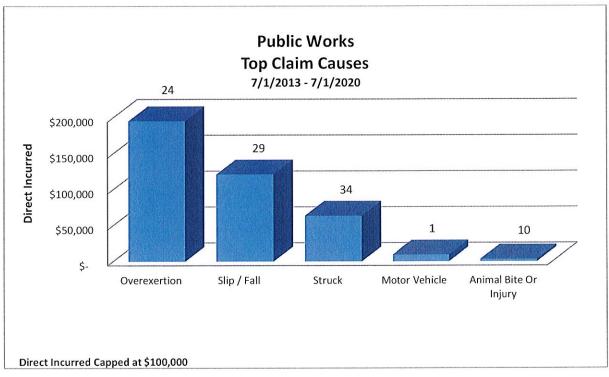
WC Loss Analysis Continued



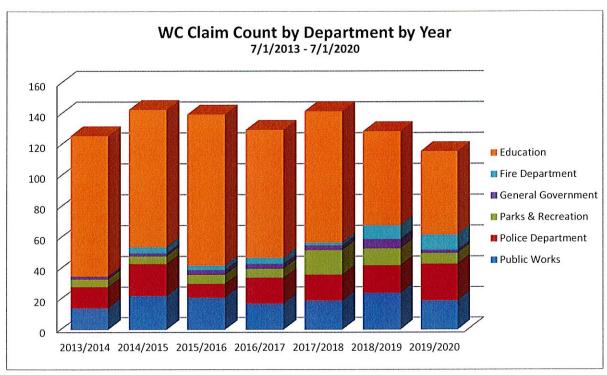


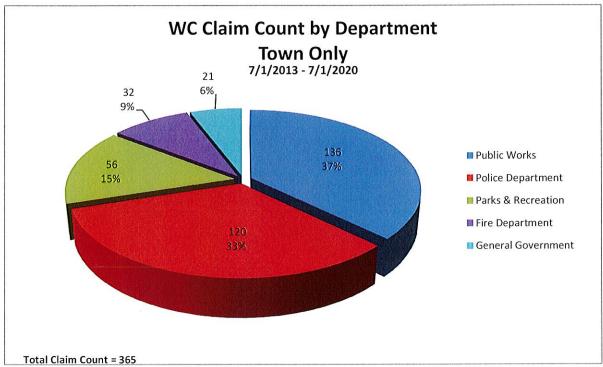
WC Loss Analysis Continued



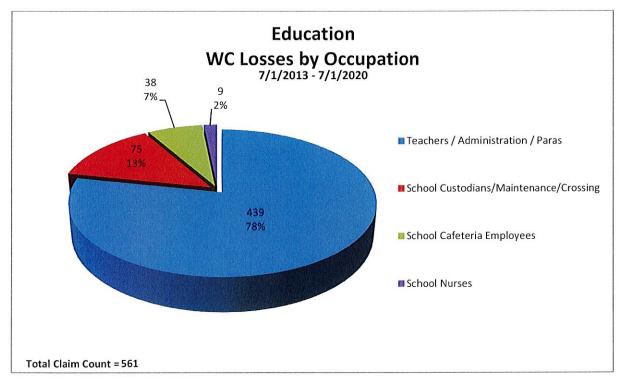


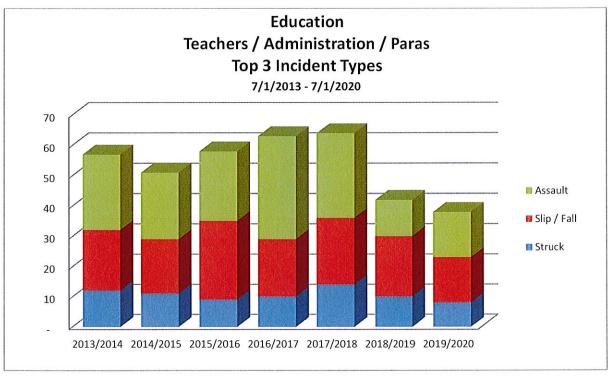
WC Loss Analysis Continued (Losses valued as of 08/31/2020)



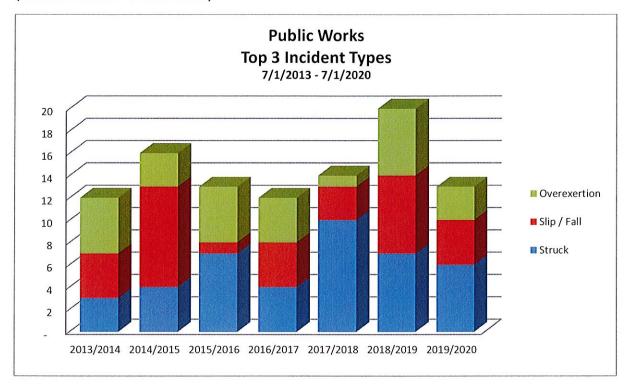


WC Loss Analysis Continued (Losses valued as of 08/31/2020)

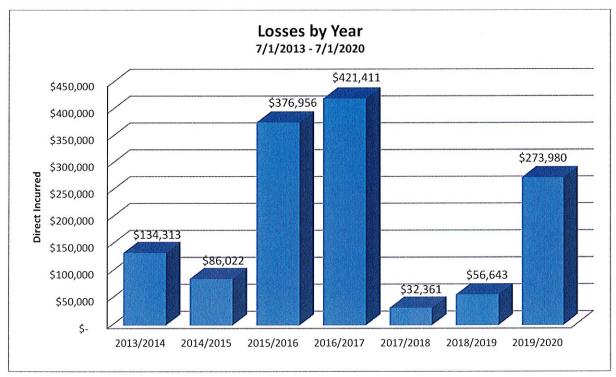


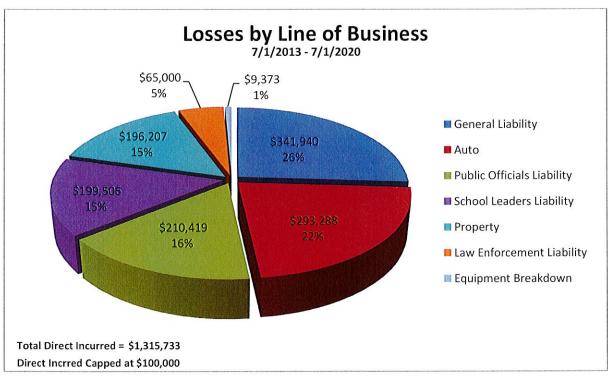


WC Loss Analysis Continued (Losses valued as of 08/31/2020)

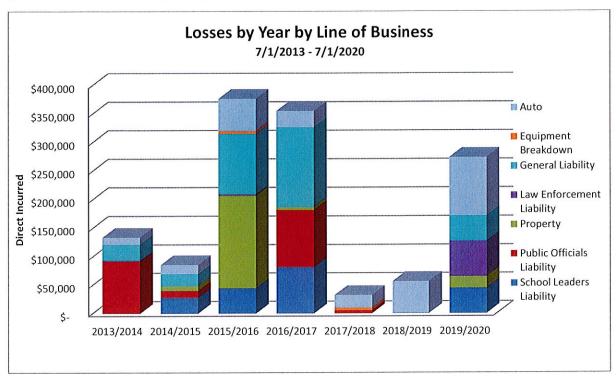


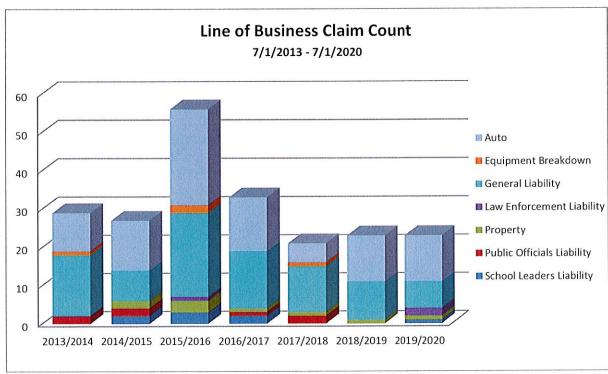
LAP Loss Analysis





LAP Loss Analysis Continued (Losses valued as of 08/31/2020)

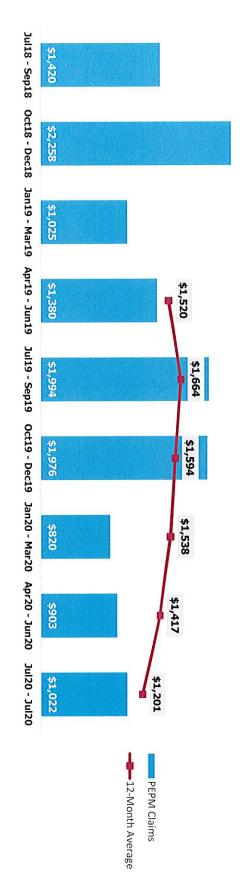


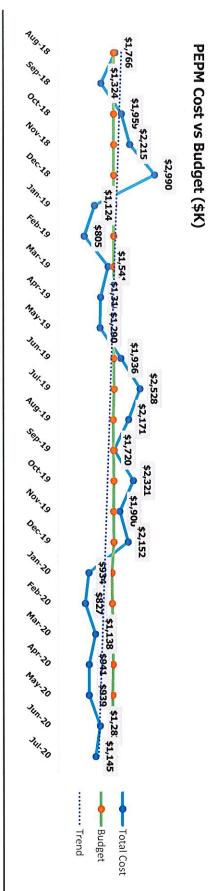


Town of South Windsor Claim Trends

Self Funded Medical Through July 2020

PEPM Claims by Policy Year Quarter (\$K)





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



Town of South Windsor

Experience Detail

Self Funded Medical through July 2020

Current Policy	Current Policy Tear Experience			9	Claims					Plan Ex	Plan Expenses		Pian Cost Totals	Totals	Total Plan	Total Plan Cost vs Budget	ıdget
Month	Employees	Medical	Drug	Total Gross Claims	Gross Claims	Claims Over ISL	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	Budget PEPM	Actual vs Budget
A STATE OF THE PERSON NAMED IN					21.000	400000	2100 500	21	300 00	217 060	200 005	6177	£196 601	61 145	6778 774	£1 707	67 10%
July 2020	163	\$139,541	\$37,575	\$1//,110	,00/T¢	(110,014)	\$100,000	220,1¢	\$2,25	\$17,000	\$20,000	4157	\$100,001	44,410	400000	42,00	
Total	163	\$139,541	\$37,575	\$177,116	\$1,087	(\$10,611)	\$166,506	\$1,022	\$2,235	\$17,860	\$20,095	\$123	\$186,601	\$1,145	\$278,274	\$1,707	67.1%
Prior Policy Yo	Prior Policy Year Experience																
				•	Claims					Plan Ex	Plan Expenses		Plan Cost Totals	Totals	Total Plan	Total Plan Cost vs Budget	udget
Month	Employees	Medical	Drug	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	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	Budget PEPM	Actual vs Budget
July 2019	155	\$315,237	\$54,589	\$369,826	\$2,386	\$0	\$369,826	\$2,386	\$1,627	\$20,379	\$22,007	\$142	\$391,833	\$2,528	\$267,510	\$1,726	146.5%
August 2019	158	\$236,067	\$83,849	\$319,916	\$2,025	\$0	\$319,916	\$2,025	\$2,278	\$20,774	\$23,052	\$146	\$342,968	\$2,171	\$267,510	\$1,693	128.2%
STATE OF STA									+5 101	200 040	****	-	500 055	200	013 535	1 704	101 00/

יחפיר דפתי	h the 2019 pla	for from print ported and may not reflect actual budgets from those periods. Beginning with the 2010 plan year repu	rom those perio	hidoote f	מסל במלומת מתווי	posiode and man	and food from prior	nated alaims
\$29,98	\$1,381	\$2,623,381	(\$158,587)	\$1,464	\$2,781,968	\$598,434	\$2,183,534	1,900
\$2,51	\$1,135	\$181,578	(\$25,738)	\$1,296	\$207,316	\$60,681	\$146,634	160
\$4,53	\$779	\$124,647	(\$11,536)	\$851	\$136,182	\$34,322	\$101,860	160
\$2,20	\$795	\$126,476	(\$26,604)	\$963	\$153,080	\$51,989	\$101,091	159
\$2,18	\$993	\$157,906	(\$12,053)	\$1,069	\$169,959	\$52,883	\$117,076	159
\$2,47	\$680	\$109,435	(\$14,642)	\$771	\$124,077	\$15,566	\$108,511	161
\$2,20	\$789	\$127,778	\$0	\$789	\$127,778	\$18,236	\$109,542	162
\$2,66	\$2,003	\$312,539	\$0	\$2,003	\$312,539	\$44,820	\$267,719	156
\$2,96	\$1,749	\$274,619	\$0	\$1,749	\$274,619	\$86,416	\$188,203	157
\$2,15	\$2,176	\$339,418	\$0	\$2,176	\$339,418	\$54,526	\$284,892	156
\$2,19	\$1,575	\$247,259	\$0	\$1,575	\$247,259	\$40,558	\$206,701	157
\$2,27	\$2,025	\$319,916	\$0	\$2,025	\$319,916	\$83,849	\$236,067	158
\$1,62	\$2,386	\$369,826	\$0	\$2,386	\$369,826	\$54,589	\$315,237	155
Admin F	Net Claims PEPM	Total Net Claims	Claims Over ISL	Gross Claims PEPM	Total Gross Claims	Drug	Medical	ıployees
				Claims	c			
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\$20,642 \$20,511

\$22,834 \$22,661 \$23,610 \$23,178 \$23,505

\$150 \$149 \$145

\$21,300

\$23,639

\$147 \$145

\$21,037 \$20,905 \$21,168

\$20,905

\$21,037

\$23,547 \$23,106 \$25,572 \$23,090

\$147 \$145 \$160

\$147

\$20,642 \$20,511

\$145 \$145

January 2020 February 2020 March 2020 April 2020

May 2020 June 2020

September 2019
October 2019
November 2019

December 2019

t represen	
ts expected claims	1,900
and fees from prior	\$2,183,534
periods and may r	\$598,434
not reflect actua	\$2,781,968
l budgets fr	\$1,464
om those perior	(\$158,587)
ds. Beginning with	\$2,623,381
h the 2019 p	\$1,381
olan year reporting t	\$29,989
his reflects the a	\$249,812
ctual budget.	\$279,801

\$2,971,197	\$205,125	\$150,219	\$149,582	\$180,996	\$133,074	\$151,282	\$335,718	\$298,229	\$362,078	\$270,093	\$342,968	\$391,833	Total Plan Cost	Plan Cost Totals
\$1,564	\$1,282	\$939	\$941	\$1,138	\$827	\$934	\$2,152	\$1,900	\$2,321	\$1,720	\$2,171	\$2,528	Plan Cost PEPM	Totals
\$3,210,122	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	\$267,510	Budget Rate Cost	Total Pla
\$1,690	\$1,672	\$1,672	\$1,682	\$1,682	\$1,662	\$1,651	\$1,715	\$1,704	\$1,715	\$1,704	\$1,693	\$1,726	Budget PEPM	Total Plan Cost vs Budget
92.6%	76.7%	56.2%	55.9%	67.7%	49.7%	56.6%	125.5%	111.5%	135.4%	101.0%	128.2%	146.5%	Actual vs Budget	ıdget



^{**} Stop loss reimbursements from CT Prime are currently reported through June 2019. Reimbursements are reported in the month they were requested from CT Prime.

Town of South Windsor High Claimants

Self Funded (Paid July 2020 to July 2020)

Claimants \$50K+

-	# Age/DOB Relationship
-	Active (Yes/No)
	Diagnosis
Total &n	Medical Claim Total
3	Rx Claim Total
	Med-Rx Claim Total
	ISL Threshold
	Claims over ISL
3	Claims over Net Claim after Stop Loss

Self Funded (Paid July 2019 to June 2020)

Claimants \$50K+

	11 Ages 45-49	10 Ages 40-44		9 Ages 60-64	8 Ages 50-54 9 Ages 60-64	7 Ages 15-19 8 Ages 50-54 9 Ages 60-64	6 Ages 55-59 7 Ages 15-19 8 Ages 50-54 9 Ages 60-64	5 Ages 45-49 6 Ages 55-59 7 Ages 15-19 8 Ages 50-54 9 Ages 60-64	4 Ages 50-54 5 Ages 45-49 6 Ages 55-59 7 Ages 15-19 8 Ages 50-54 9 Ages 60-64	3 Ages 45-49 4 Ages 50-54 5 Ages 45-49 6 Ages 55-59 7 Ages 15-19 8 Ages 50-54 9 Ages 60-64	2 Ages 50-54 3 Ages 45-49 4 Ages 50-54 5 Ages 45-49 6 Ages 55-59 7 Ages 15-19 8 Ages 50-54 9 Ages 60-64	1 Ages 60-64 2 Ages 50-54 3 Ages 45-49 4 Ages 50-54 5 Ages 45-49 6 Ages 55-59 7 Ages 15-19 8 Ages 50-54 9 Ages 60-64
	Employee/Self	Employee/Self		Spouse/Partner	Employee/Self Spouse/Partner	Child/Other Dependent Employee/Self Spouse/Partner	Employee/Self Child/Other Depende Employee/Self Spouse/Partner	Employee/Self Employee/Self Child/Other Depende Employee/Self Spouse/Partner	Spouse/Partner Employee/Self Employee/Self Child/Other Depende Employee/Self Spouse/Partner	Spouse/Partner Spouse/Partner Employee/Self Employee/Self Child/Other Depende Employee/Self	Spouse/Partner Spouse/Partner Spouse/Partner Spouse/Partner Employee/Self Employee/Self Child/Other Depende Employee/Self Spouse/Partner	Spouse/Partner Spouse/Partner Spouse/Partner Spouse/Partner Spouse/Partner Employee/Self Employee/Self Child/Other Depende Employee/Self Spouse/Partner
	Yes	Yes	140	20	Yes							
Total	DIZZINESS AND GIDDINESS	DIVERTICULAR DISEASE OF INTESTINE	DISCOC SPRAIN JOIN LIGAMENTS NICE	DICE OF CONTAIN TOTAL TO MENTS CALLED	OTHER SPONDYLOPATHIES	OTHER SPONDYLOPATHIES	TYPE 2 DIABETES MELLITUS PULMONARY EMBOLISM OTHER SPONDYLOPATHIES	D/O LIPOPROTEIN METAB LIPIDEMIAS TYPE 2 DIABETES MELLITUS PULMONARY EMBOLISM OTHER SPONDYLOPATHIES OTHER SPONDYLOPATHIES	ENCOUNTER FOR OTHER AFTERCARE D/O LIPOPROTEIN METAB LIPIDEMIAS TYPE 2 DIABETES MELLITUS PULMONARY EMBOLISM OTHER SPONDYLOPATHIES OTHER SPONDYLOPATHIES	LEIOMYOMA OF UTERUS ENCOUNTER FOR OTHER AFTERCARE D/O LIPOPROTEIN METAB LIPIDEMIAS TYPE 2 DIABETES MELLITUS PULMONARY EMBOLISM OTHER SPONDYLOPATHIES	SHOULDER LESIONS LEIOMYOMA OF UTERUS ENCOUNTER FOR OTHER AFTERCARE D/O LIPOPROTEIN METAB LIPIDEMIAS TYPE 2 DIABETES MELLITUS PULMONARY EMBOLISM OTHER SPONDYLOPATHIES	ENCOUNTER FOR OTHER AFTERCARE SHOULDER LESIONS LEIOMYOMA OF UTERUS ENCOUNTER FOR OTHER AFTERCARE D/O LIPOPROTEIN METAB LIPIDEMIAS TYPE 2 DIABETES MELLITUS PULMONARY EMBOLISM OTHER SPONDYLOPATHIES OTHER SPONDYLOPATHIES
	\$45,172	\$50,312	\$52,894		-							
	\$6,159	\$1,391	\$1,570		\$15	\$15,615 \$15	\$11,233 \$15,615 \$15	\$65,954 \$11,233 \$15,615 \$15	\$4,938 \$65,954 \$11,233 \$15,615 \$15	\$28,467 \$4,938 \$65,954 \$11,233 \$15,615 \$15	\$125,946 \$28,467 \$4,938 \$65,954 \$11,233 \$15,615 \$15	\$5,342 \$125,946 \$28,467 \$4,938 \$65,954 \$11,233 \$15,615 \$15
Children of Change State (Control of Change St	\$51,331	\$51,703	\$54,464		\$56,807	\$57,340 \$56,807	\$60,911 \$57,340 \$56,807	\$67,023 \$60,911 \$57,340 \$56,807	\$102,598 \$67,023 \$60,911 \$57,340 \$56,807	\$145,554 \$102,598 \$67,023 \$60,911 \$57,340 \$56,807	\$155,360 \$145,554 \$102,598 \$67,023 \$60,911 \$57,340 \$56,807	\$308,383 \$155,360 \$145,554 \$102,598 \$67,023 \$60,911 \$57,340 \$56,807
	\$200,000	\$200,000	\$200,000		\$200,000	\$200,000	\$200,000 \$200,000 \$200,000	\$200,000 \$200,000 \$200,000 \$200,000	\$200,000 \$200,000 \$200,000 \$200,000 \$200,000	\$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000	\$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000	\$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000
Management State Constitution of the												(\$108,383)
110000000000000000000000000000000000000	\$51,331	\$51,703	\$54,464		\$56,807	\$57,340 \$56,807	\$60,911 \$57,340 \$56,807	\$67,023 \$60,911 \$57,340 \$56,807	\$102,598 \$67,023 \$60,911 \$57,340 \$56,807	\$145,554 \$102,598 \$67,023 \$60,911 \$57,340 \$56,807	\$155,360 \$145,554 \$102,598 \$67,023 \$60,911 \$57,340 \$56,807	\$200,000 \$155,360 \$145,554 \$102,598 \$67,023 \$60,911 \$57,340 \$56,807



Town of South Windsor

Experience Detail

Self Funded Dental through July 2020

Current Policy Year Experience

		Claims	S	Plan Expenses	penses	Plan Cost Totals	Totals	Tota	l Pla	Total Plan Cost vs Budget
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM		Budget Rate Cost	Budget Rate Cost Budget PEPM
July 2020	181	\$6,531	\$36.08	\$1,091	\$6.03	\$7,622	\$42.11		\$13,937	\$13,937 \$77
					25					
Total	181	\$6,531	\$36.08	\$1,091	\$6.03	\$7,622	\$42.11		\$13,937	\$13,937 \$77
Prior Policy	Prior Policy Year Experience									

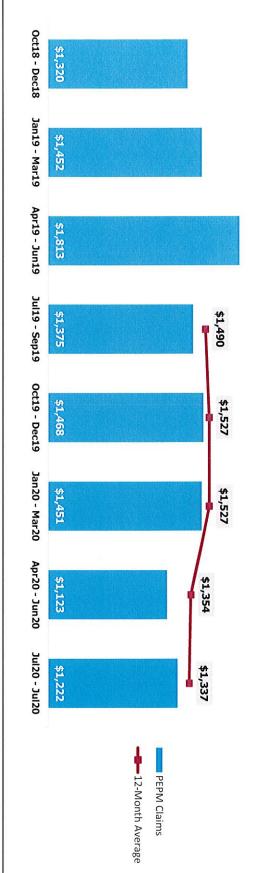
Expenses	1	AND THE RESIDENCE OF THE PROPERTY OF THE PERSON.	
Admin Fees PEPM	Total Plan Cost PEPM	Budget Rate Cost Budget PEPM	adget PEPM Actual vs Budget
\$1,025 \$6.07	\$10,388 \$61.47	\$14,355	\$85
\$1,043 \$6.07	\$11,249 \$65.40	\$14,355	\$83
\$1,043 \$6.10	\$8,565 \$50.09	\$14,355	\$84
\$1,043 \$6.03	\$14,894 \$86.09	\$14,355	\$83
\$1,055 \$6.10	\$14,841 \$85.78	\$14,355	
			\$83
\$1,049 \$6.03	\$13,179 \$75.74	\$14,355	\$83 \$83
\$6.03	300000	\$14,355 \$14,355	\$83 \$83 \$81
\$6.06 \$6.00		\$14,355 \$14,355 \$14,355	\$83 \$83 \$81
\$6.03 \$6.06 \$6.00		\$14,355 \$14,355 \$14,355 \$14,355	\$83 \$83 \$81 \$81
\$6.03 \$6.00 \$6.00 \$6.00		\$14,355 \$14,355 \$14,355 \$14,355 \$14,355	\$83 \$83 \$81 \$81 \$81 \$80
\$6.06 \$6.06 \$6.00 \$6.00		\$14,355 \$14,355 \$14,355 \$14,355 \$14,355 \$14,355	\$83 \$83 \$81 \$81 \$81 \$81 \$80 \$80
\$6.03 \$6.06 \$6.00 \$6.00 \$6.00		\$14,355 \$14,355 \$14,355 \$14,355 \$14,355 \$14,355 \$14,355	\$83 \$83 \$81 \$81 \$81 \$81 \$80 \$80
\$6.07 \$6.07 \$6.07 \$6.10 \$6.10	\$10, \$11, \$11, \$8,5 \$14,1		\$61.47 \$65.40 \$50.09 \$86.09

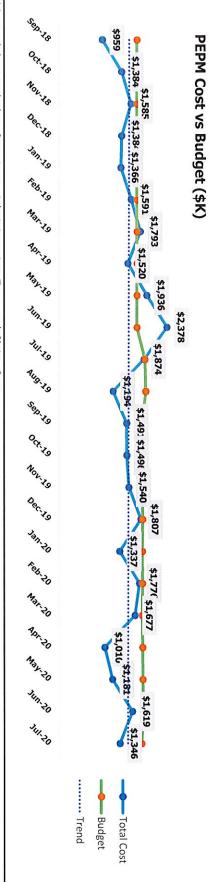


South Windsor Board of Education Claim Trends

Self Funded Medical Through July 2020

PEPM Claims by Policy Year Quarter (\$K)





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



Experience Detail South Windsor Board of Education

Self Funded Medical through July 2020

Current Policy Year Experience

April 2020 July 2020 July 2019 June 2020 May 2020 March 2020 December 2019 October 2019 September 2019 August 2019 Prior Policy Year Experience ebruary 2020 lanuary 2020 November 2019 Employees Employees 6,271 516 524 523 526 525 528 512 507 520 526 527 526 527 516 \$6,759,527 \$370,189 \$822,209 \$590,648 \$549,019 \$791,799 \$504,325 \$504,325 \$350,441 \$674,334 \$466,873 \$507,445 \$540,375 \$415,852 Medical Medical \$2,321,251 \$164,212 \$134,362 \$189,695 \$284,729 \$241,457 \$255,144 \$170,878 \$208,802 \$201,654 \$227,330 \$168,912 \$115,426 \$93,013 \$134,362 Drug Drug \$9,080,778 \$1,448 (\$587,140) \$8,493,638 \$1,031,011 Total Gross Claims Total Gross Claims \$875,377 \$884,812 \$638,687 \$638,687 \$605,584 \$845,211 \$734,774 \$709,287 \$531,278 \$921,800 \$559,884 \$668,527 \$713,231 \$1,773 \$1,068 \$1,351 \$1,346 \$1,048 \$1,728 \$1,158 \$1,960 \$1,667 \$1,397 \$1,238 \$1,238 Gross Claims PEPM \$1,607 \$1,269 Claims Over ISL (\$155,883) (\$65,480) Claims Over ISL (\$174,082) (\$7,997) (\$106,940) (\$39,480)(\$40,333) (\$1,063) (\$7,997) (\$3,878) \$0 \$0 \$0 \$0 **Total Net Claims Total Net Claims** \$540,104 \$871,498 \$630,690 \$765,917 \$452,944 \$805,731 \$628,194 \$733,712 \$713,231 \$709,287 \$630,690 \$856,929 \$531,278 \$884,812 Net Claims PEPM Net Claims PEPM \$1,354 \$1,473 \$1,033 \$1,532 \$1,629 \$1,660 \$1,395 \$1,351 \$1,346 \$1,048 \$1,728 \$1,222 \$1,222 \$1,192 \$864 \$89,700 Admin Fees \$7,175 \$8,324 \$7,891 \$6,972 \$6,933 \$7,224 \$7,252 \$7,746 \$8,579 \$7,186 \$7,209 \$7,208 Admin Fees \$6,997 \$6,997 Stop Loss Fees Stop Loss Fees \$824,511 \$67,318 \$69,158 \$69,027 \$69,158 \$69,421 \$69,290 \$66,660 \$56,648 \$56,648 \$68,370 \$68,764 \$68,896 \$69,158 \$69,290 Total Expenses Total Expenses \$914,211 \$77,343 \$76,070 \$76,394 \$63,645 \$76,115 \$77,483 \$76,918 \$76,366 \$76,222 \$73,913 \$74,542 \$63,645 \$76,345 \$76,499 Expenses Expenses \$123 \$148 \$145 \$145 \$147 \$145 \$145 \$147 \$145 \$145 \$146 \$146 \$123 \$146 Total Plan Cost \$9,407,849 Total Plan Cost \$529,014 \$934,412 \$948,417 \$789,625 \$694,335 \$785,510 \$605,190 \$959,354 \$694,335 \$842,032 \$617,447 \$882,076 \$704,694 \$810,078 Plan Cost Totals Plan Cost Totals Plan Cost PEPM Plan Cost PEPM \$1,346 \$1,500 \$1,807 \$1,491 \$1,194 \$1,874 \$1,346 \$1,619 \$1,181 \$1,010 \$1,677 \$1,776 \$1,337 \$1,540 \$1,496 **Budget Rate Cost** \$11,618,606 ludget Rate Cost \$968,217 \$968,217 \$968,217 \$968,217 \$968,217 \$968,217 \$968,217 \$968,217 \$940,933 \$968,217 \$940,933 \$968,217 \$968,217 \$968,217 Total Plan Cost vs Budget* Total Plan Cost vs Bude **Budget PEPM Budget PEPM** \$1,853 \$1,851 \$1,848 \$1,844 \$1,841 \$1,834 \$1,837 \$1,910 \$1,891 \$1,824 \$1,824 \$1,862 \$1,841 \$1,841 \$1,837 Actual vs Budget 81.6% 99.1% 73.8% 73.8% 81.0% 83.7% 98.0% 81.1% 62.5% Actual vs Budget 63.8% 54.6% 96.5% 87.0% 91.1% 72.8%

Budget represents expected claims and fees from prior periods and may not reflect actual budgets from those periods. Beginning with the 2019 plan year reporting this reflects the actual budget.
** Stop loss reimbursements from CT Prime are currently reported through June 2019. Reimbursements are reported in the month they were requested from CT Prime.



South Windsor Board of Education High Claimants

Self Funded (Paid July 2020 to July 2020)

Claimants \$50K+

		Total		Total		Stop Loss
Relationship Active (Yes/No)	Diagnosis	Medical Calli	Rx Claim Total	Med-KX Claim	ISL Threshold	Claims over ISL

Self Funded (Paid July 2019 to June 2020)

Claimants \$50K+

\$51,756		\$200,000	\$51,756	\$27,315	\$24,441	MIGRAINE	Yes	Employee/Self	Ages 55-59	29
\$52,377		\$200,000	\$52,377	\$35,455	\$16,922	ENCOUNTER PROCREATIVE MANAGEMENT	Yes	Employee/Self	Ages 30-34	28
\$52,464		\$200,000	\$52,464	\$50,300	\$2,163	HEADACHE	Yes	Employee/Self	-	27
\$53,852		\$200,000	\$53,852	\$896	\$52,956	OTH FUNCTIONAL INTESTINAL DISORDERS	Yes	Employee/Self	\vdash	26
\$54,350		\$200,000	\$54,350	\$42,480	\$11,870	MAJ DEPRESS D/O RECURRENT	Yes	Employee/Self	1	25
\$56,476		\$200,000	\$56,476	\$7,297	\$49,179	CROHNS DISEASE REGIONAL ENTERITIS	Yes	Employee/Self	+	24
\$60,533		\$200,000	\$60,533	\$1,272	\$59,261	SPONDYLOSIS	Yes	Spouse/Partner	-	23
\$62,584		\$200,000	\$62,584	\$60,002	\$2,582	DORSALGIA	Yes	Employee/Self	+	22
\$62,972		\$200,000	\$62,972	\$1,343	\$61,629	ACUTE PANCREATITIS	Yes	Child/Other Dependent	+	21
\$67,816		\$200,000	\$67,816	\$61,445	\$6,371	D/O LIPOPROTEIN METAB LIPIDEMIAS	Yes	Spouse/Partner	+	20
\$68,332		\$200,000	\$68,332	\$240	\$68,092	LYMPHOID LEUKEMIA	Yes	Spouse/Partner	+	19
\$76,017		\$200,000	\$76,017		\$76,017	ENCOUNTER FOR OTHER AFTERCARE	Yes	Employee/Self	+	18
\$80,037		\$200,000	\$80,037	\$3,666	\$76,371	RA WITH RHEUMATOID FACTOR	Yes	Employee/Self	+	17
\$83,124		\$200,000	\$83,124	\$2,941	\$80,183	ACUTE MYOCARDIAL INFARCTION	Yes	Spouse/Partner	\vdash	16
\$86,059		\$200,000	\$86,059	\$82,468	\$3,591	GLAUCOMA	Yes	Spouse/Partner	⊢	15
\$86,485		\$200,000	\$86,485	\$78,369	\$8,116	DORSALGIA	Yes	Employee/Self	⊢	14
\$86,798		\$200,000	\$86,798	\$76,548	\$10,250	OTHER DISEASES STOMACH AND DUODENUM	Yes	Child/Other Dependent	\vdash	13
\$90,871		\$200,000	\$90,871	\$23,217	\$67,654	BIPOLAR DISORDER	Yes	Child/Other Dependent	Ages 20-24	12
\$108,203		\$200,000	\$108,203	\$347	\$107,856	NONRHEUMATIC MITRAL VALVE DISORDERS	Yes	Spouse/Partner		11
\$110,948		\$200,000	\$110,948	\$1,429	\$109,520	ACUTE PERICARDITIS	Yes	Spouse/Partner		10
\$129,065		\$200,000	\$129,065	\$17,975	\$111,091	INFLAMMATORY POLYNEUROPATHY	Yes	Spouse/Partner	Ages 55-59	9
\$132,826		\$200,000	\$132,826	\$2,730	\$130,096	ACUTE MYOCARDIAL INFARCTION	Yes	Employee/Self	Ages 65-74	8
\$146,378		\$200,000	\$146,378	\$48,651	\$97,728	COMP INTRL ORTHO PROS DEV IMPL GFT	Yes	Spouse/Partner	Ages 55-59	7
\$154,225		\$200,000	\$154,225	\$150,118	\$4,107	OTHER DISORDERS OF EAR NEC	Yes	Employee/Self	Ages 50-54	6
\$166,830		\$200,000	\$166,830	\$6,060	\$160,770	BIPOLAR DISORDER	Yes	Employee/Self	Ages 55-59	5
+		\$200,000	\$186,904	\$173,641	\$13,264	OTHER RESPIRATORY DISORDERS	Yes	Spouse/Partner	Ages 50-54	4
+	(\$21,539)	\$200,000	\$221,539	\$314	\$221,225	SCOLIOSIS	Yes	Child/Other Dependent	Ages 15-19	ω
	(\$246,275)	\$200,000	\$446,275	\$151,607	\$294,667	ENCOUNTER FOR OTHER AFTERCARE	Yes	Employee/Self	Ages 60-64	2
\$200,000	(\$326,869)	\$200,000	\$526,869	\$17,664	\$509,205	FIBROSIS AND CIRRHOSIS OF LIVER	Yes	Child/Other Dependent	Ages 1-4	1
er ISL Net Claim after Stop Loss	Claims over ISL	ISL Threshold	Med-Rx Claim Total	Rx Claim Total	Medical Claim Total	Diagnosis	Active (Yes/No)	Relationship	Age/DOB	#



South Windsor Board of Education

Experience Detail

Self Funded Dental through July 2020

Current Policy Year Experience

Month Employees July 2020 642	Total Net C \$53,92	Net Claims PEPM 3 \$83.99	Admin Fees	Expenses PEPM \$6.01	Total Plan Cost PEP	Plan Cost PEPM \$90.00	Accrual Rate Cost \$55,719	Rate Cost Accrual PEPM Actu Accrual PEPM Accrual PEPM	Actual vs Accrual
	\$53,923	\$83.99	\$3,859	\$6.01	\$57,782	\$90.00	\$55,719	\$87	102 707
								40.	103./%
_									
Prior Policy Year Experience	nce								
		Claims	Plan Expenses	penses	Plan Cost Totals	Totals	Total Pla	Total Plan Cost vs Accrual	crual
Month Employees	es 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 2019 516	\$50,853	\$98.55	\$3,811	\$7.39	\$54,664	\$105.94	\$60,644	\$118	90.1%
August 2019 519	\$54,853	\$105.69	\$3,751	\$7.23	\$58,603	\$112.92	\$60,644	\$117	96.6%
September 2019 538	\$45,939	\$85.39	\$3,865	\$7.18	\$49,804	\$92.57	\$60,644	\$113	82.1%
October 2019 560	\$51,958	\$92.78	\$3,913	\$6.99	\$55,871	\$99.77	\$60,644	\$108	92.1%
November 2019 552	\$48,880	\$88.55	\$3,901	\$7.07	\$52,781	\$95.62	\$60,644	\$110	87.0%
December 2019 549	\$38,429	\$70.00	\$3,889	\$7.08	\$42,319	\$77.08	\$60,644	\$110	69.8%
January 2020 539	\$52,423	\$97.26	\$3,895	\$7.23	\$56,318	\$104.49	\$60,644	\$113	92.9%
February 2020 528	\$50,631	\$95.89	\$3,889	\$7.37	\$54,520	\$103.26	\$60,644	\$115	89.9%
March 2020 553	\$45,018	\$81.41	\$3,895	\$7.04	\$48,914	\$88.45	\$60,644	\$110	80.7%
April 2020 543	\$8,488	\$15.63	\$3,889	\$7.16	\$12,377	\$22.79	\$60,644	\$112	20.4%
May 2020 545	\$5,099	\$9.36	\$3,883	\$7.13	\$8,982	\$16.48	\$60,644	\$111	14.8%
June 2020 542	\$34,277	\$63.24	\$3,883	\$7.16	\$38,161	\$70.41	\$60,644	\$112	62.9%
Total 6,484	\$486,847	\$75.08	\$46,467	\$7.17	\$533,315	\$82.25	\$727,732	\$112	73.3%

^{*} This exhibit will begin to include a budget tracking component beginning with plan year 2019 reporting.

