

# INSURANCE CONTROL COMMISSION

## TOWN OF SOUTH WINDSOR

Minutes

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February 1, 2021

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### Virtual Meeting

#### 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  
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 (September 18, 2020)

Councilor Karen Lydecker made a motion to approve the minutes of September 18, 2020. Mr. Michael Paré seconded, and the motion was approved unanimously.

#### 4. Discussion Items

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

Ms. Monaco of CIRMA reported on claims for FY 19-20 (**Attachment A, CIRMA Agenda**). Worker's Compensation (WC) losses increased in FY 19-20. This is due to a handful of large claims, from both the Town and BOE. Liability, Auto, and Property (LAP) claims also had a large increase in losses, due to one very large claim. Budget Indications are flat for WC, 3% for LAP.

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

Member's Equity Distribution History: Ms. Monaco said that since 2011 CIRMA had redistributed \$20M among members. South Windsor's portion of that has been about \$472,000.

**MINUTES**  
**Insurance Control Commission**  
**Page 2**  
**February 1, 2021**

Risk Management Trainings: Ms. Monaco encouraged the Town to continue using CIRMA's risk management training resources.

**4. B. Health Insurance Claims – Lockton**

Ms. Lisa Daley of Lockton reviewed health claims for FY 19-20 (**Attachment B, Lockton Monthly Cost Reports**). There was a large decrease in claim costs overall, due to COVID restrictions reducing the number of healthcare visits made by employees. Claims began to rise to normal levels as restrictions began to lift.

Experience Detail: The trend of fewer claims during COVID restrictions again showed here. There were also fewer accidents since people were not leaving home as often. The actuarial estimation was that claims would rise by fall and winter of 2020, however that has not occurred as predicted. This is being monitored.

High-Dollar Claimants: Individual stop-loss protection is set at \$200,000. In FY 19-20 there was one claimant from the Town who reached this limit. From BOE there were three individuals who reached the limit in FY 19-20.

Dental: There was a large decrease in claims for both Town and BOE, due to COVID restrictions closing most dental offices. Many dental care providers were deferring care, so claims are expected to rise in current months.

For further details and claim totals, please see Attachment B.

**5. Schedule the next Meeting**

TBA – The next meeting will be scheduled for the second quarter of 2021.

**6. Adjournment**

The meeting was adjourned at approximately 9:15 am.

Respectfully submitted,

Samara Haddock  
Recording Secretary

Attachment A: CIRMA Agenda  
Attachment B: Lockton Monthly Cost Reports



**CONNECTICUT  
INTERLOCAL  
RISK  
MANAGEMENT  
AGENCY**

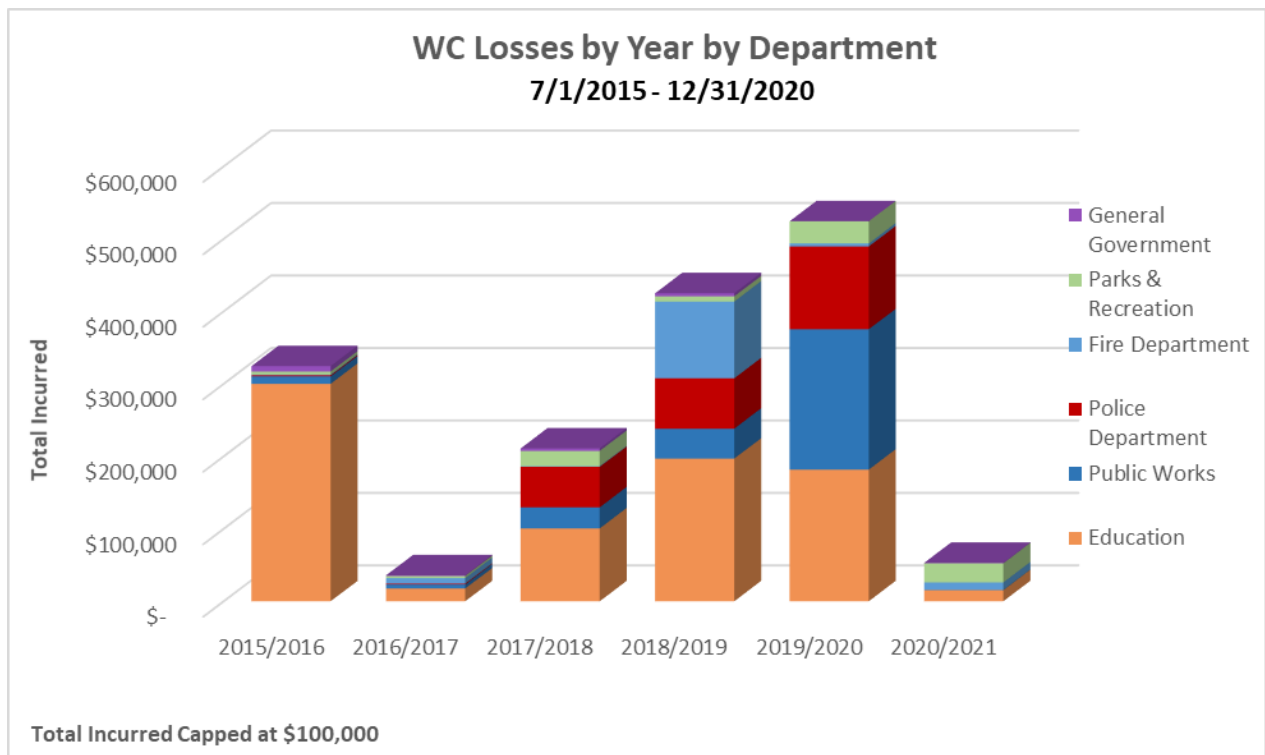
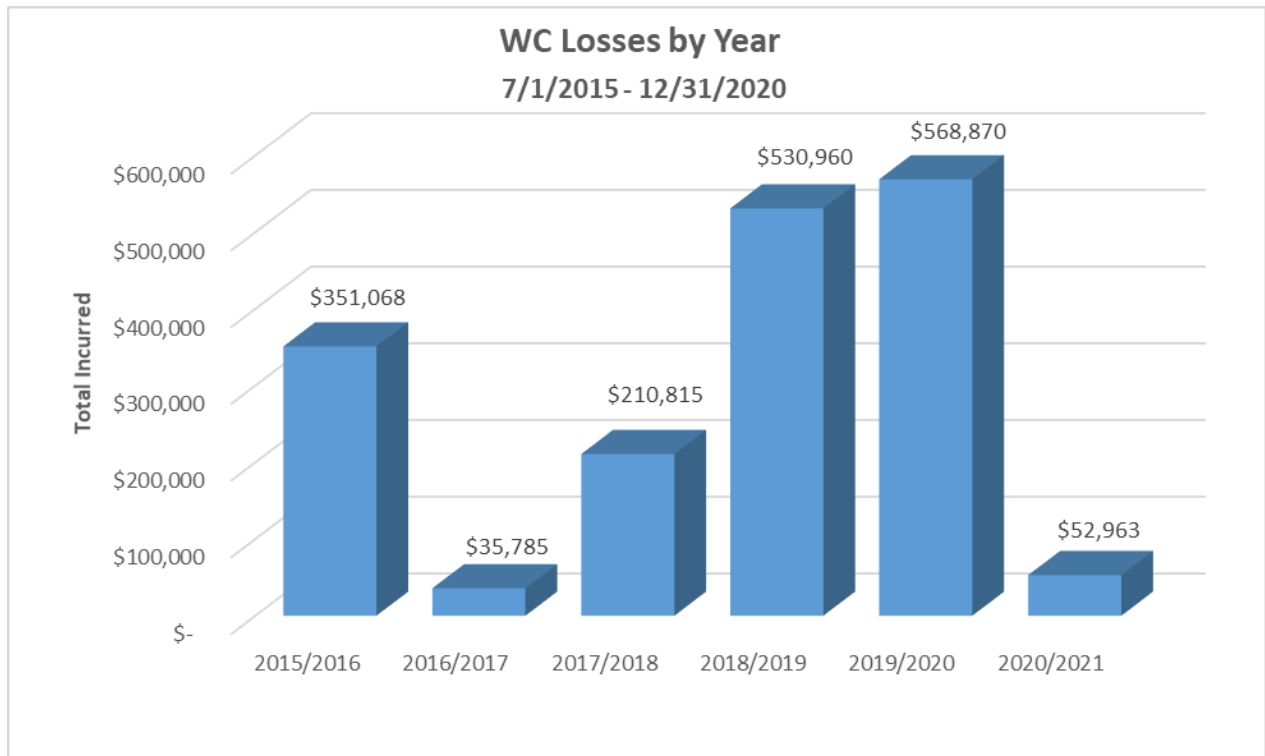
545 Long Wharf Drive, 8<sup>th</sup> Floor  
New Haven, CT 06511-5950  
Phone: 203-946-3700  
[www.CIRMA.org](http://www.CIRMA.org)

**South Windsor Insurance Control Commission  
CIRMA Agenda  
Monday, February 1, 2021**

1. Workers' Compensation and Liability-Auto-Property Loss Experience
2. 2021-22 Workers' Compensation & Liability-Auto-Property Budget Indications
3. Budget Indication History
4. Member Equity Distribution History
5. Risk Management Trainings

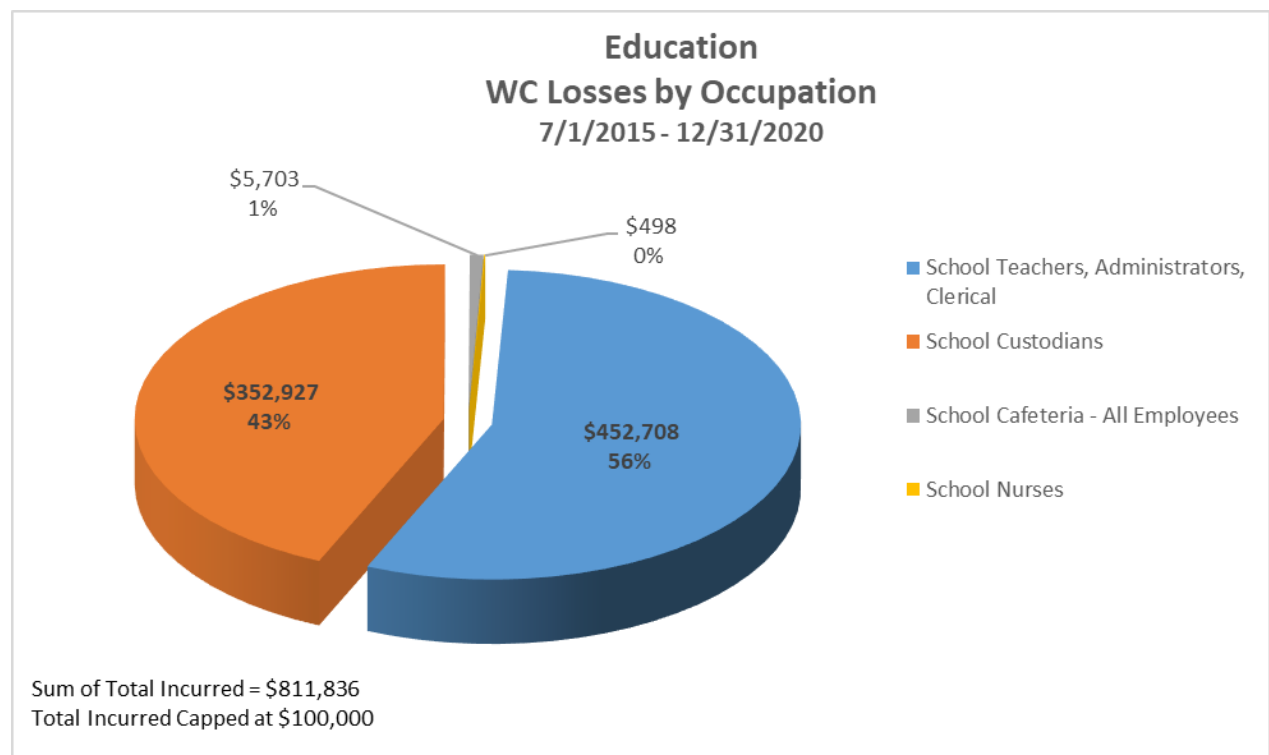
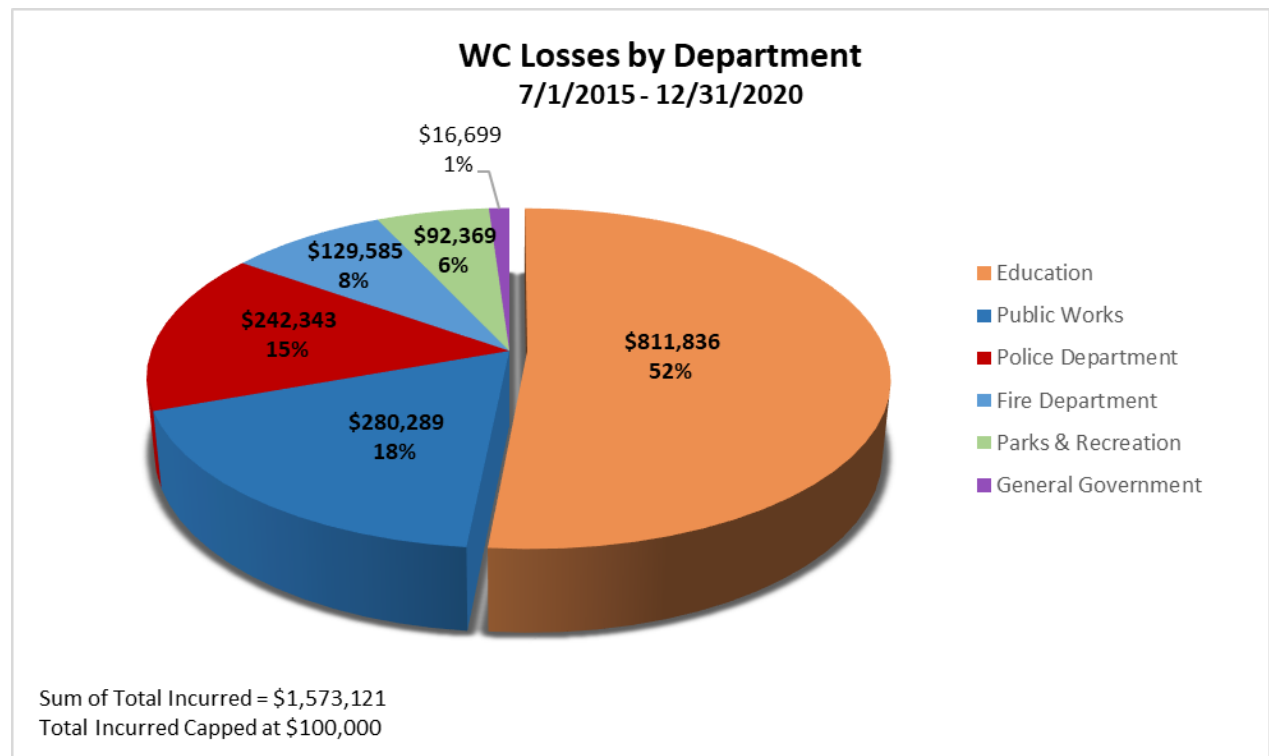
## WC Loss Analysis

(Losses valued as of 12/31/2020)



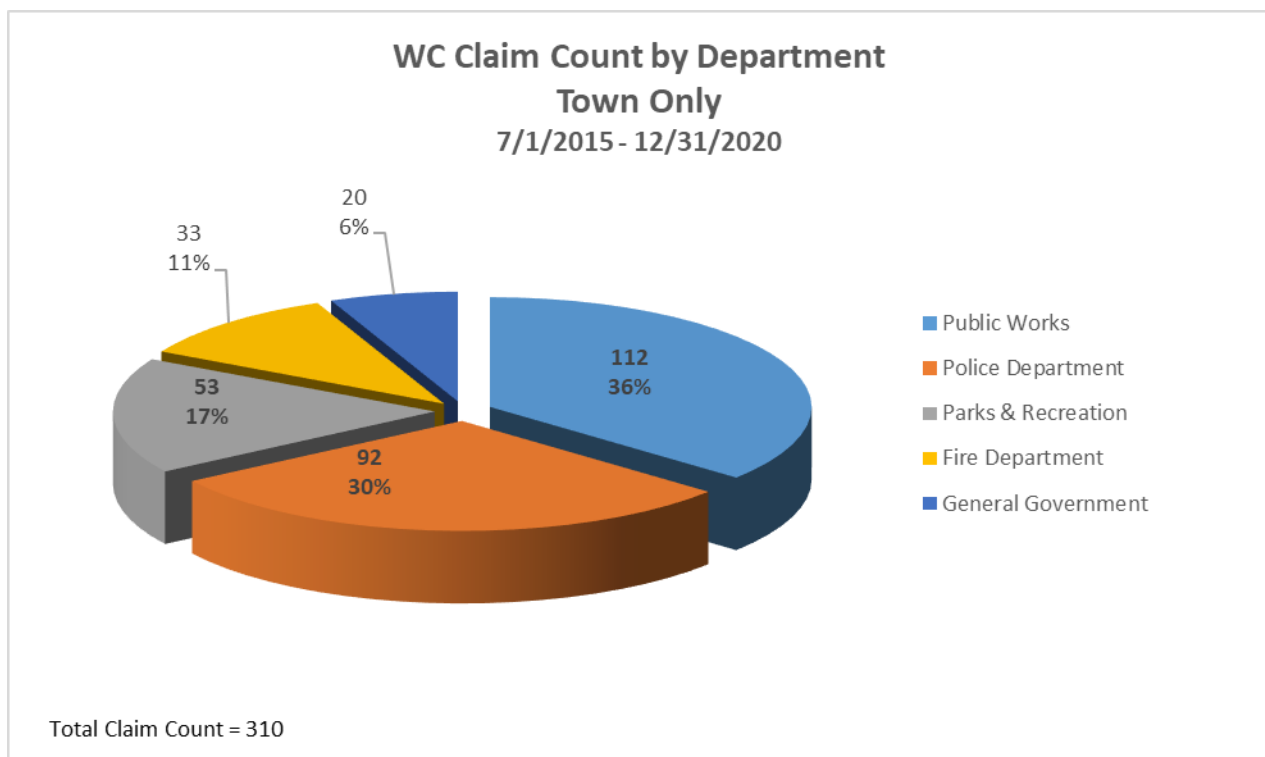
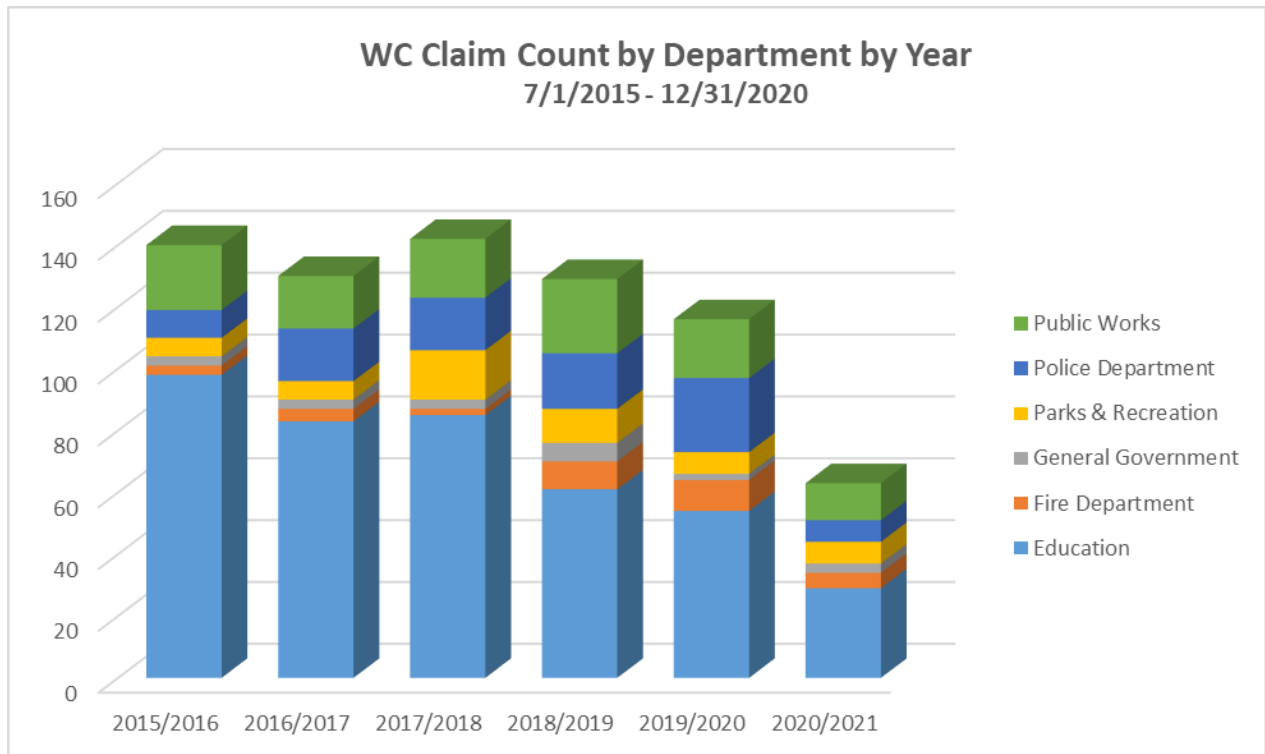
## WC Loss Analysis Continued

(Losses valued as of 12/31/2020)



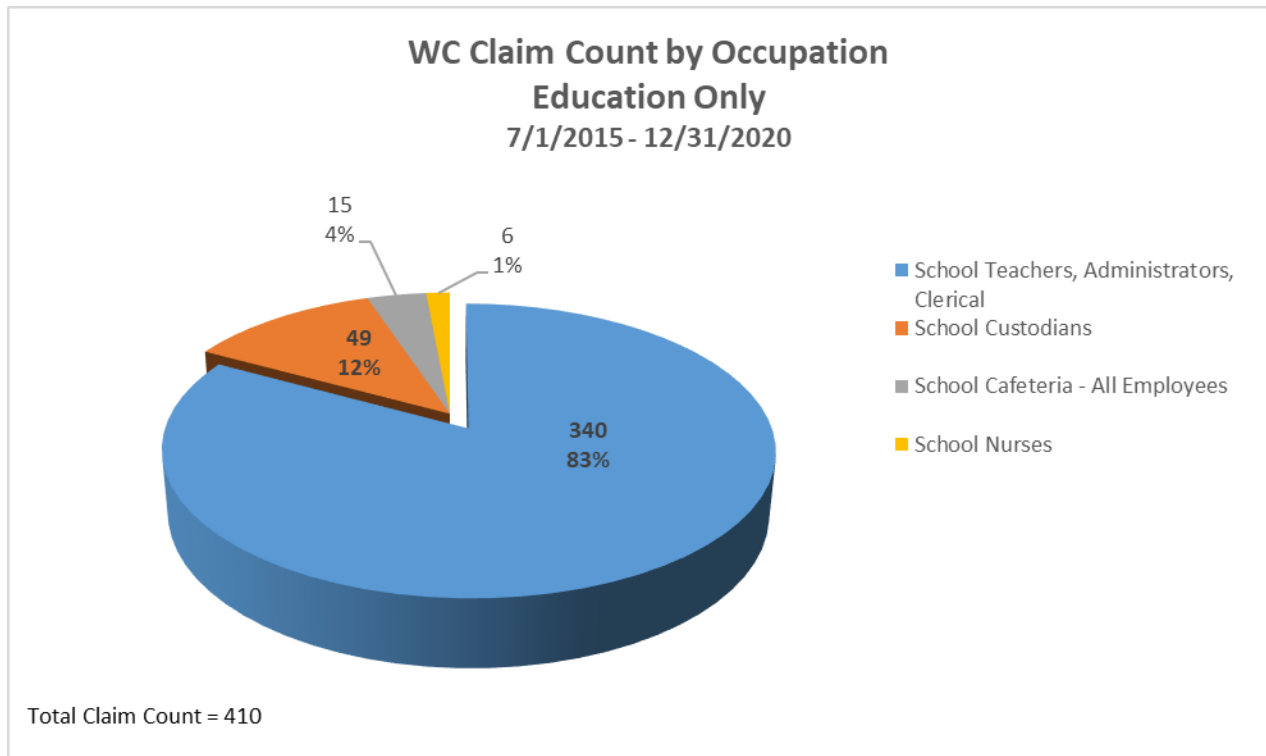
## WC Loss Analysis Continued

(Losses valued as of 12/31/2020)



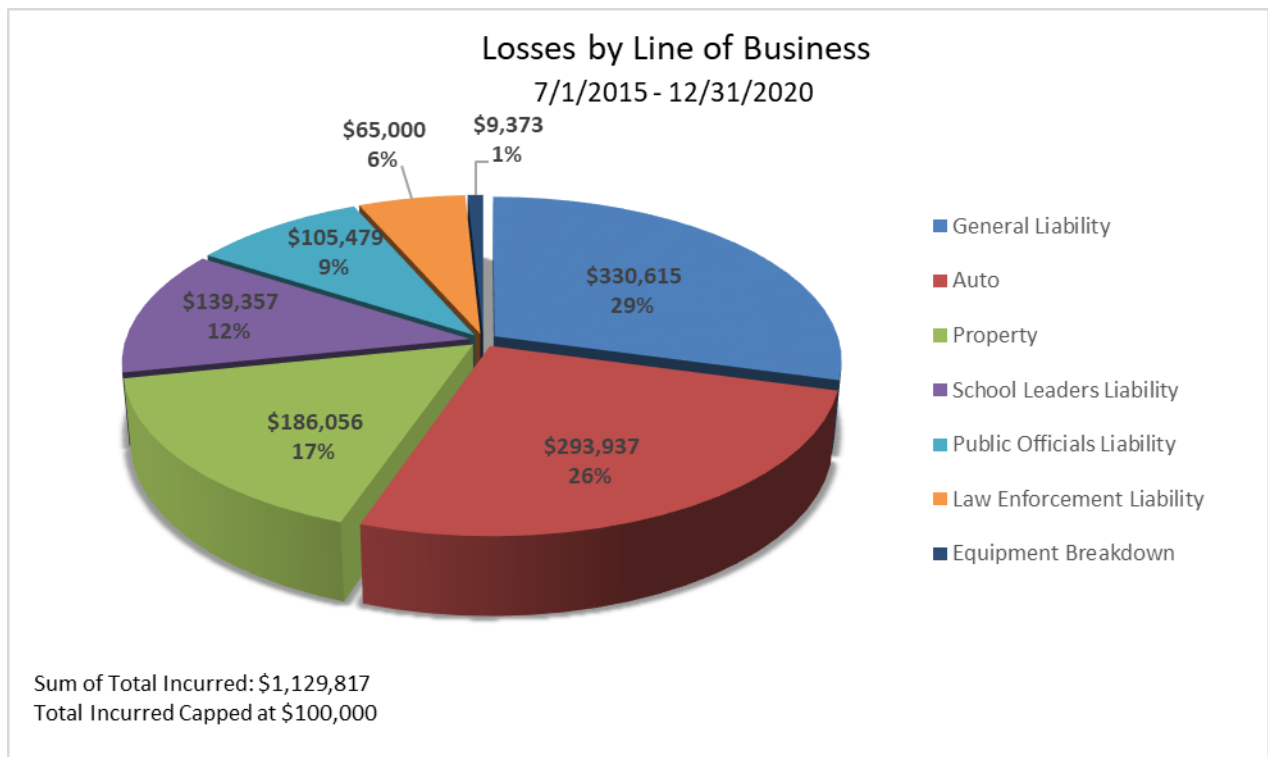
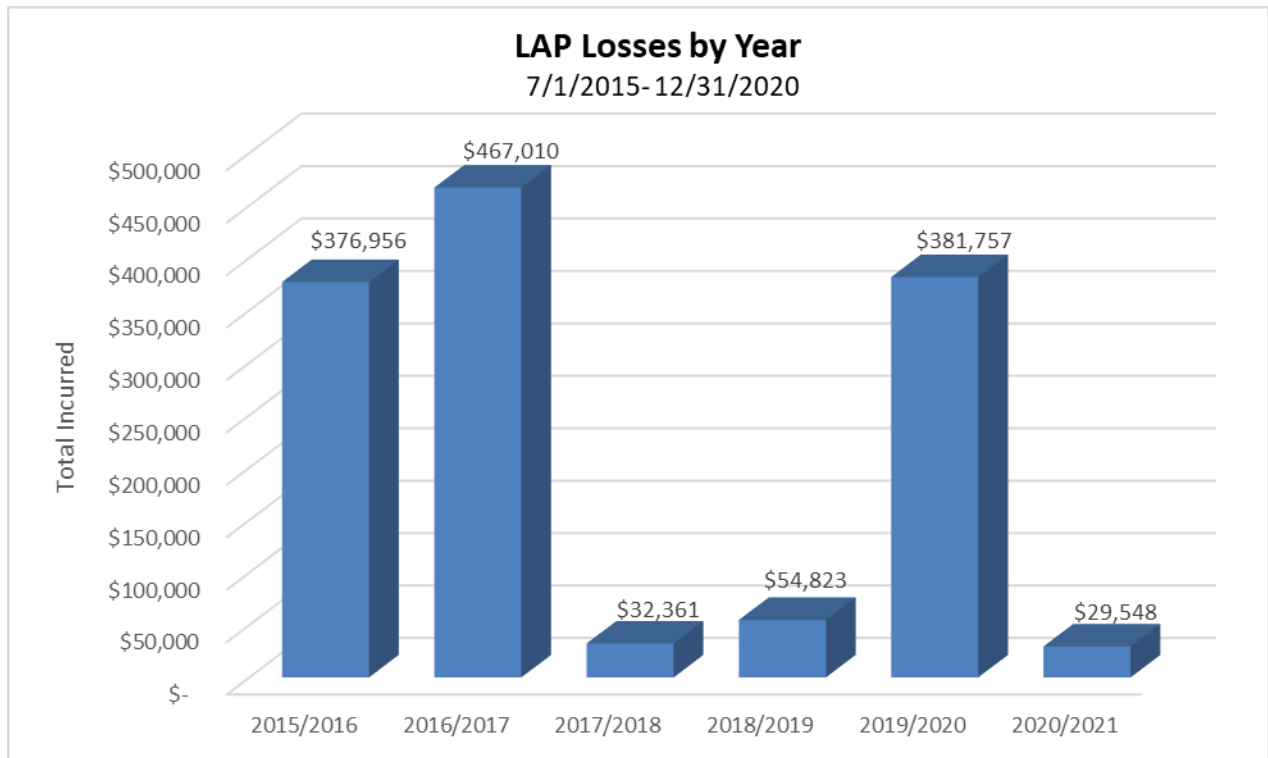
## WC Loss Analysis Continued

(Losses valued as of 12/31/2020)



## LAP Loss Analysis

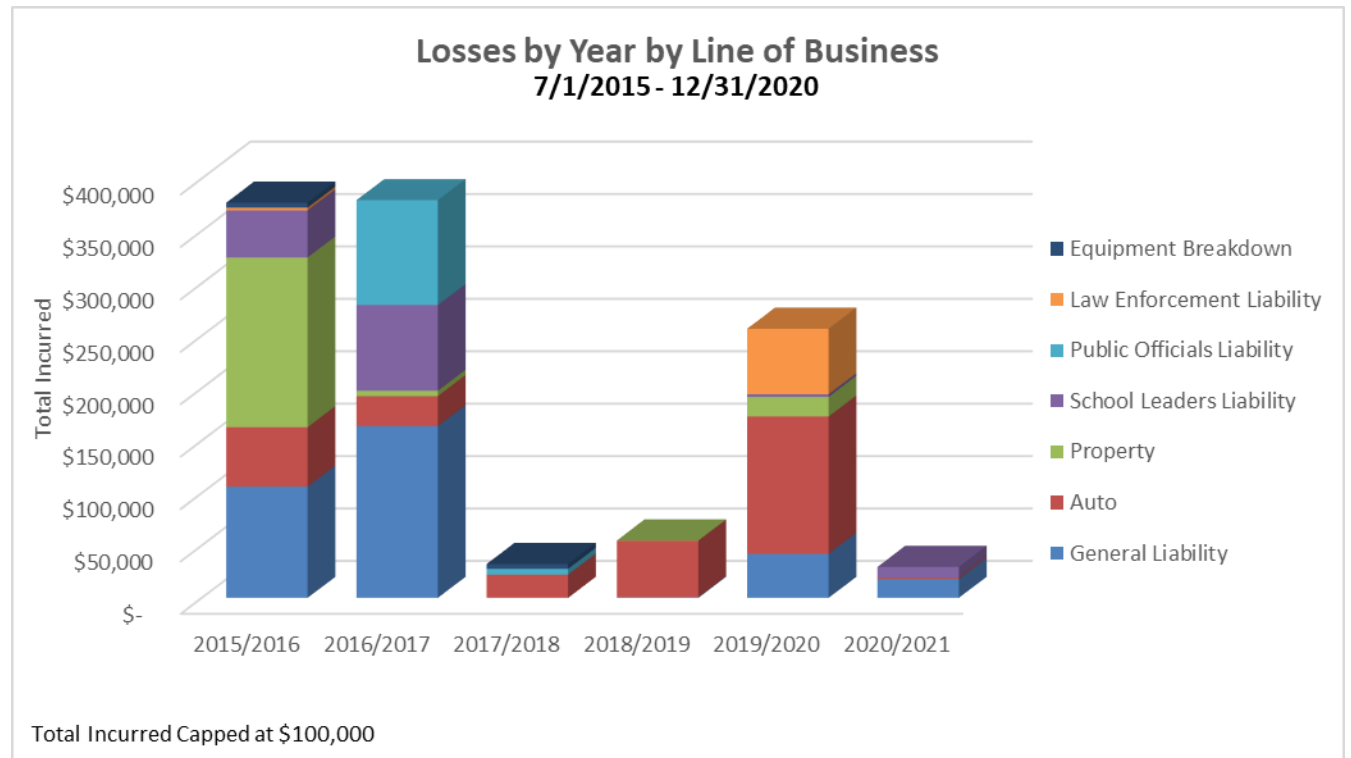
(Losses valued as of 12/31/2020)





## LAP Loss Analysis Continued

(Losses valued as of 12/31/2020)



# 2021 Insurance Control Commission

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South Windsor Town and BOE  
February 1, 2021



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# *Lockton Monthly Cost Reports*

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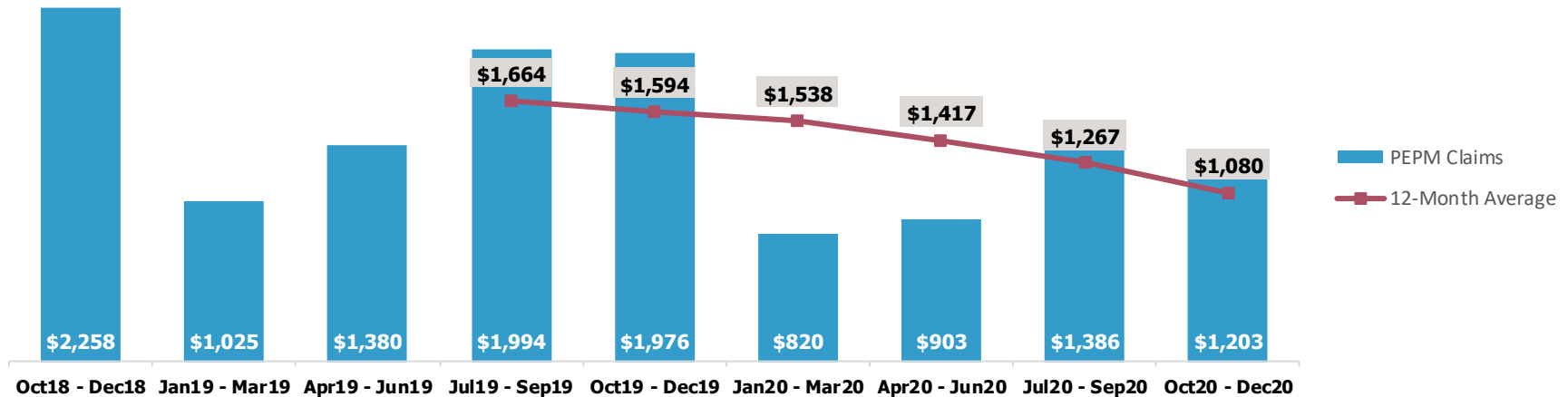
# Town of South Windsor - Claim Trends

Medical Through December 2020

## Town of South Windsor Claim Trends

Self Funded Medical Through December 2020

PEPM Claims by Policy Year Quarter (\$K)



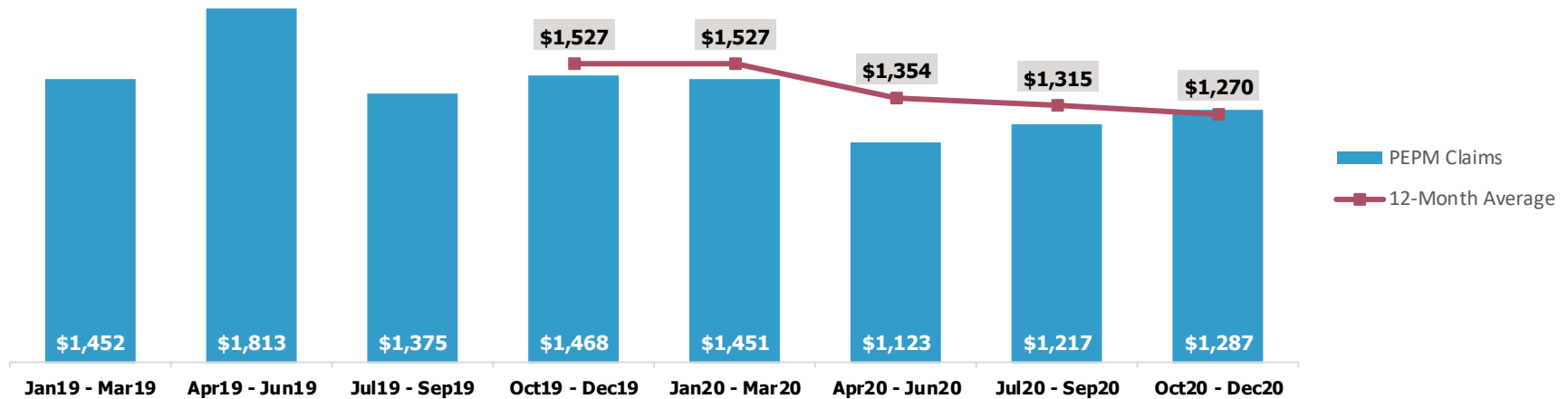
# *South Windsor BOE- Claim Trends*

*Medical Through December 2020*

## South Windsor Board of Education Claim Trends

Self Funded Medical Through December 2020

PEPM Claims by Policy Year Quarter (\$K)



# Town of South Windsor - Experience Detail

## Medical Through December 2020

### Town of South Windsor Experience Detail

Self Funded Medical through December 2020  
Current Policy Year Experience

		Claims							Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget		
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	Actual vs Budget
July 2020	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%
August 2020	163	\$183,012	\$57,600	\$240,612	\$1,476	\$0	\$240,612	\$1,476	\$2,730	\$17,860	\$20,590	\$126	\$261,202	\$1,602	\$278,274	\$1,707	93.9%
September 2020	163	\$195,630	\$74,925	\$270,555	\$1,660	\$0	\$270,555	\$1,660	\$2,256	\$17,750	\$20,007	\$123	\$290,562	\$1,783	\$278,274	\$1,707	104.4%
October 2020	163	\$113,835	\$52,458	\$166,293	\$1,020	\$0	\$166,293	\$1,020	\$2,241	\$17,750	\$19,991	\$123	\$186,285	\$1,143	\$278,274	\$1,707	66.9%
November 2020	163	\$179,033	\$39,187	\$218,220	\$1,339	\$0	\$218,220	\$1,339	\$2,722	\$17,860	\$20,582	\$126	\$238,802	\$1,465	\$278,274	\$1,707	85.8%
December 2020	164	\$136,281	\$68,684	\$204,966	\$1,250	\$0	\$204,966	\$1,250	\$2,325	\$17,641	\$19,966	\$122	\$224,932	\$1,372	\$278,274	\$1,697	80.8%
<b>Total</b>	<b>979</b>	<b>\$947,334</b>	<b>\$330,429</b>	<b>\$1,277,763</b>	<b>\$1,305</b>	<b>(\$10,611)</b>	<b>\$1,267,152</b>	<b>\$1,294</b>	<b>\$14,510</b>	<b>\$106,721</b>	<b>\$121,231</b>	<b>\$124</b>	<b>\$1,388,383</b>	<b>\$1,418</b>	<b>\$1,669,647</b>	<b>\$1,705</b>	<b>83.2%</b>

### Prior Policy Year Experience

		Claims							Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget		
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	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%
September 2019	157	\$206,701	\$40,558	\$247,259	\$1,575	\$0	\$247,259	\$1,575	\$2,191	\$20,642	\$22,834	\$145	\$270,093	\$1,720	\$267,510	\$1,704	101.0%
October 2019	156	\$284,892	\$54,526	\$339,418	\$2,176	\$0	\$339,418	\$2,176	\$2,150	\$20,511	\$22,661	\$145	\$362,078	\$2,321	\$267,510	\$1,715	135.4%
November 2019	157	\$188,203	\$86,416	\$274,619	\$1,749	\$0	\$274,619	\$1,749	\$2,968	\$20,642	\$23,610	\$150	\$298,229	\$1,900	\$267,510	\$1,704	111.5%
December 2019	156	\$267,719	\$44,820	\$312,539	\$2,003	\$0	\$312,539	\$2,003	\$2,667	\$20,511	\$23,178	\$149	\$335,718	\$2,152	\$267,510	\$1,715	125.5%
January 2020	162	\$109,542	\$18,236	\$127,778	\$789	\$0	\$127,778	\$789	\$2,205	\$21,300	\$23,505	\$145	\$151,282	\$934	\$267,510	\$1,651	56.6%
February 2020	161	\$108,511	\$15,566	\$124,077	\$771	(\$14,642)	\$109,435	\$680	\$2,471	\$21,168	\$23,639	\$147	\$133,074	\$827	\$267,510	\$1,662	49.7%
March 2020	159	\$117,076	\$52,883	\$169,959	\$1,069	(\$12,053)	\$157,906	\$993	\$2,184	\$20,905	\$23,090	\$145	\$180,996	\$1,138	\$267,510	\$1,682	67.7%
April 2020	159	\$101,091	\$51,989	\$153,080	\$963	(\$26,604)	\$126,476	\$795	\$2,201	\$20,905	\$23,106	\$145	\$149,582	\$941	\$267,510	\$1,682	55.9%
May 2020	160	\$101,860	\$34,322	\$136,182	\$851	(\$11,536)	\$124,647	\$779	\$4,536	\$21,037	\$25,572	\$160	\$150,219	\$939	\$267,510	\$1,672	56.2%
June 2020	160	\$146,634	\$60,681	\$207,316	\$1,296	(\$25,738)	\$181,578	\$1,135	\$2,510	\$21,037	\$23,547	\$147	\$205,125	\$1,282	\$267,510	\$1,672	76.7%
<b>Total</b>	<b>1,900</b>	<b>\$2,183,534</b>	<b>\$598,434</b>	<b>\$2,781,968</b>	<b>\$1,464</b>	<b>(\$158,587)</b>	<b>\$2,623,381</b>	<b>\$1,381</b>	<b>\$29,989</b>	<b>\$249,812</b>	<b>\$279,801</b>	<b>\$147</b>	<b>\$2,971,197</b>	<b>\$1,564</b>	<b>\$3,210,122</b>	<b>\$1,690</b>	<b>92.6%</b>

# South Windsor BOE- Experience Detail

## Medical Through December 2020

### South Windsor Board of Education Experience Detail

Self Funded Medical through December 2020

Current Policy Year Experience

Month	Employees	Claims						
		Medical	Drug	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM
July 2020	516	\$504,325	\$134,362	\$638,687	\$1,238	(\$7,997)	\$630,690	\$1,222
August 2020	516	\$618,412	\$123,367	\$741,779	\$1,438	\$0	\$741,779	\$1,438
September 2020	543	\$435,505	\$109,425	\$544,931	\$1,004	\$0	\$544,931	\$1,004
October 2020	537	\$453,687	\$67,237	\$520,923	\$970	\$0	\$520,923	\$970
November 2020	540	\$916,797	\$179,021	\$1,095,818	\$2,029	(\$326,207)	\$769,611	\$1,425
December 2020	537	\$682,279	\$160,389	\$842,668	\$1,569	(\$56,357)	\$786,311	\$1,464
<b>Total</b>	<b>3,189</b>	<b>\$3,611,006</b>	<b>\$773,800</b>	<b>\$4,384,807</b>	<b>\$1,375</b>	<b>(\$390,562)</b>	<b>\$3,994,245</b>	<b>\$1,253</b>

Plan Expenses			
Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM
\$6,997	\$56,648	\$63,645	\$123
\$7,496	\$56,976	\$64,472	\$125
\$7,327	\$59,497	\$66,824	\$123
\$7,343	\$58,949	\$66,291	\$123
\$9,025	\$58,949	\$67,973	\$126
\$8,132	\$58,949	\$67,080	\$125
<b>\$46,320</b>	<b>\$349,967</b>	<b>\$396,286</b>	<b>\$124</b>

Plan Cost Totals	
Total Plan Cost	Plan Cost PEPM
\$694,335	\$1,346
\$806,251	\$1,563
\$611,754	\$1,127
\$587,215	\$1,094
\$837,584	\$1,551
\$853,391	\$1,589
<b>\$4,390,531</b>	<b>\$1,377</b>

Total Plan Cost vs Budget*		
Budget Rate Cost	Budget PEPM	Actual vs Budget
\$940,933	\$1,824	73.8%
\$940,933	\$1,824	85.7%
\$940,933	\$1,733	65.0%
\$940,933	\$1,752	62.4%
\$940,933	\$1,742	89.0%
\$940,933	\$1,752	90.7%
<b>\$5,645,597</b>	<b>\$1,770</b>	<b>77.8%</b>

Prior Policy Year Experience

Month	Employees	Claims						
		Medical	Drug	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM
July 2019	512	\$791,799	\$93,013	\$884,812	\$1,728	\$0	\$884,812	\$1,728
August 2019	507	\$415,852	\$115,426	\$531,278	\$1,048	\$0	\$531,278	\$1,048
September 2019	527	\$540,375	\$168,912	\$709,287	\$1,346	\$0	\$709,287	\$1,346
October 2019	528	\$549,019	\$164,212	\$713,231	\$1,351	\$0	\$713,231	\$1,351
November 2019	526	\$507,445	\$227,330	\$734,774	\$1,397	(\$1,063)	\$733,712	\$1,395
December 2019	525	\$590,648	\$284,729	\$875,377	\$1,667	(\$3,878)	\$871,498	\$1,660
January 2020	527	\$466,873	\$201,654	\$668,527	\$1,269	(\$40,333)	\$628,194	\$1,192
February 2020	526	\$822,209	\$208,802	\$1,031,011	\$1,960	(\$174,082)	\$856,929	\$1,629
March 2020	526	\$674,334	\$170,878	\$845,211	\$1,607	(\$39,480)	\$805,731	\$1,532
April 2020	524	\$370,189	\$189,695	\$559,884	\$1,068	(\$106,940)	\$452,944	\$864
May 2020	523	\$350,441	\$255,144	\$605,584	\$1,158	(\$65,480)	\$540,104	\$1,033
June 2020	520	\$680,343	\$241,457	\$921,800	\$1,773	(\$155,883)	\$765,917	\$1,473
<b>Total</b>	<b>6,271</b>	<b>\$6,759,527</b>	<b>\$2,321,251</b>	<b>\$9,080,778</b>	<b>\$1,448</b>	<b>(\$587,140)</b>	<b>\$8,493,638</b>	<b>\$1,354</b>

Plan Expenses			
Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM
\$7,224	\$67,318	\$74,542	\$146
\$7,252	\$66,660	\$73,913	\$146
\$6,933	\$69,290	\$76,222	\$145
\$6,972	\$69,421	\$76,394	\$145
\$7,208	\$69,158	\$76,366	\$145
\$7,891	\$69,027	\$76,918	\$147
\$7,209	\$69,290	\$76,499	\$145
\$8,324	\$69,158	\$77,483	\$147
\$7,186	\$69,158	\$76,345	\$145
\$7,175	\$68,896	\$76,070	\$145
\$8,579	\$68,764	\$77,343	\$148
\$7,746	\$68,370	\$76,115	\$146
<b>\$89,700</b>	<b>\$824,511</b>	<b>\$914,211</b>	<b>\$146</b>

Plan Cost Totals	
Total Plan Cost	Plan Cost PEPM
\$959,354	\$1,874
\$605,190	\$1,194
\$785,510	\$1,491
\$789,625	\$1,496
\$810,078	\$1,540
\$948,417	\$1,807
\$704,694	\$1,337
\$934,412	\$1,776
\$882,076	\$1,677
\$529,014	\$1,010
\$617,447	\$1,181
\$842,032	\$1,619
<b>\$9,407,849</b>	<b>\$1,500</b>

Total Plan Cost vs Budget*		
Budget Rate Cost	Budget PEPM	Actual vs Budget
\$968,217	\$1,891	99.1%
\$968,217	\$1,910	62.5%
\$968,217	\$1,837	81.1%
\$968,217	\$1,834	81.6%
\$968,217	\$1,841	83.7%
\$968,217	\$1,844	98.0%
\$968,217	\$1,837	72.8%
\$968,217	\$1,841	96.5%
\$968,217	\$1,841	91.1%
\$968,217	\$1,848	54.6%
\$968,217	\$1,851	63.8%
\$968,217	\$1,862	87.0%
<b>\$11,618,606</b>	<b>\$1,853</b>	<b>81.0%</b>

# Town of South Windsor -Experience Detail

High Claimants over \$50k- July 2020 Through December 2020

## Town of South Windsor High Claimants

Self Funded (Paid July 2020 to December 2020)

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	ENCOUNTER FOR OTHER AFTERCARE	\$80,454	\$4,034	\$84,488	\$200,000		\$84,488
2	Ages 50-54	Spouse/Partner	Yes	CROHNS DISEASE REGIONAL ENTERITIS	\$14,370	\$67,619	\$81,990	\$200,000		\$81,990
3	Ages 40-44	Employee/Self	Yes	DIVERTICULAR DISEASE OF INTESTINE	\$57,178	\$772	\$57,950	\$200,000		\$57,950
Total					\$152,001	\$72,426	\$224,427		\$0	\$224,427

Self Funded (Paid July 2019 to June 2020)

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	ENCOUNTER FOR OTHER AFTERCARE	\$303,041	\$5,342	\$308,383	\$200,000	(\$108,383)	\$200,000
2	Ages 50-54	Spouse/Partner	Yes	SHOULDER LESIONS	\$29,414	\$125,946	\$155,360	\$200,000		\$155,360
3	Ages 45-49	Spouse/Partner	Yes	LEIOMYOMA OF UTERUS	\$117,087	\$28,467	\$145,554	\$200,000		\$145,554
4	Ages 50-54	Spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$97,660	\$4,938	\$102,598	\$200,000		\$102,598
5	Ages 45-49	Employee/Self	Yes	D/O LIPOPROTEIN METAB LIPIDEMIAS	\$1,069	\$65,954	\$67,023	\$200,000		\$67,023
6	Ages 55-59	Employee/Self	Yes	TYPE 2 DIABETES MELLITUS	\$49,678	\$11,233	\$60,911	\$200,000		\$60,911
7	Ages 15-19	Child/Other Dependent	Yes	PULMONARY EMBOLISM	\$41,725	\$15,615	\$57,340	\$200,000		\$57,340
8	Ages 50-54	Employee/Self	Yes	OTHER SPONDYLOPATHIES	\$56,791	\$15	\$56,807	\$200,000		\$56,807
9	Ages 60-64	Spouse/Partner	No	DISLOC SPRAIN JOINT LIGAMENTS KNEE	\$52,894	\$1,570	\$54,464	\$200,000		\$54,464
10	Ages 40-44	Employee/Self	Yes	DIVERTICULAR DISEASE OF INTESTINE	\$50,312	\$1,391	\$51,703	\$200,000		\$51,703
11	Ages 45-49	Employee/Self	Yes	DIZZINESS AND GIDDINESS	\$45,172	\$6,159	\$51,331	\$200,000		\$51,331
Total					\$844,844	\$266,630	\$1,111,474		(\$108,383)	\$1,003,091



# South Windsor BOE-Experience Detail

## High Claimants July 2020 Through December 2020

### South Windsor Board of Education High Claimants

Self Funded (Paid July 2020 to December 2020)

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	\$520,604	\$1,815	\$522,419	\$200,000	(\$322,419)	\$200,000
2	Ages 45-49	Spouse/Partner	Yes	COVID-19	\$253,963	\$3,992	\$257,955	\$200,000	(\$57,955)	\$200,000
3	Ages 55-59	Spouse/Partner	Yes	COMP INTRL ORTHO PROS DEV IMPL GFT	\$66,052	\$17,499	\$83,551	\$200,000		\$83,551
4	Ages 50-54	Employee/Self	Yes	ENC SCREENING MALIGNANT NEOPLASMS	\$5,301	\$75,377	\$80,679	\$200,000		\$80,679
5	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	\$57,356	\$11,826	\$69,183	\$200,000		\$69,183
6	Ages 65-74	Spouse/Partner	Yes	CHRONIC ISCHEMIC HEART DISEASE	\$67,542	\$1,372	\$68,915	\$200,000		\$68,915
7	Ages 65-74	Employee/Self	Yes	OBSTRUCTIVE AND REFLUX UROPATHY	\$68,591	\$84	\$68,675	\$200,000		\$68,675
8	Ages 30-34	Employee/Self	Yes	FISSURE FISTULA ANAL RECTAL REGIONS	\$20,193	\$44,817	\$65,010	\$200,000		\$65,010
9	Ages 50-54	Employee/Self	Yes	BENIGN NEOPLASM OF MENINGES	\$60,286	\$0	\$60,286	\$200,000		\$60,286
10	Ages 50-54	Employee/Self	Yes	OTHER SEPSIS	\$59,322	\$99	\$59,421	\$200,000		\$59,421
11	Ages 55-59	Employee/Self	Yes	MIGRAINE	\$10,798	\$46,618	\$57,416	\$200,000		\$57,416
12	Ages 65-74	Employee/Self	Yes	ATHEROSCLEROSIS	\$52,477	\$1,391	\$53,868	\$200,000		\$53,868
Total					\$1,242,486	\$204,891	\$1,447,377		(\$380,374)	\$1,067,003

Self Funded (Paid July 2019 to June 2020)

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 1-4	Child/Other Dependent	Yes	FIBROSIS AND CIRRHOSIS OF LIVER	\$509,205	\$17,664	\$526,869	\$200,000	(\$326,869)	\$200,000
2	Ages 60-64	Employee/Self	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$294,667	\$151,607	\$446,275	\$200,000	(\$246,275)	\$200,000
3	Ages 15-19	Child/Other Dependent	Yes	SCOLIOSIS	\$221,225	\$314	\$221,539	\$200,000	(\$21,539)	\$200,000
4	Ages 50-54	Spouse/Partner	Yes	OTHER RESPIRATORY DISORDERS	\$13,264	\$173,641	\$186,904	\$200,000		\$186,904
5	Ages 55-59	Employee/Self	Yes	BIPOLAR DISORDER	\$160,770	\$6,060	\$166,830	\$200,000		\$166,830
6	Ages 50-54	Employee/Self	Yes	OTHER DISORDERS OF EAR NEC	\$4,107	\$150,118	\$154,225	\$200,000		\$154,225
7	Ages 55-59	Spouse/Partner	Yes	COMP INTRL ORTHO PROS DEV IMPL GFT	\$97,728	\$48,651	\$146,378	\$200,000		\$146,378
8	Ages 65-74	Employee/Self	Yes	ACUTE MYOCARDIAL INFARCTION	\$130,096	\$2,730	\$132,826	\$200,000		\$132,826
9	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	\$111,091	\$17,975	\$129,065	\$200,000		\$129,065
10	Ages 55-59	Spouse/Partner	Yes	ACUTE PERICARDITIS	\$109,520	\$1,429	\$110,948	\$200,000		\$110,948
11	Ages 75+	Spouse/Partner	Yes	NONRHEUMATIC MITRAL VALVE DISORDERS	\$107,856	\$347	\$108,203	\$200,000		\$108,203
12	Ages 20-24	Child/Other Dependent	Yes	BIPOLAR DISORDER	\$67,654	\$23,217	\$90,871	\$200,000		\$90,871
13	Ages 10-14	Child/Other Dependent	Yes	OTHER DISEASES STOMACH AND DUODENUM	\$10,250	\$76,548	\$86,798	\$200,000		\$86,798
14	Ages 60-64	Employee/Self	Yes	DORSALGIA	\$8,116	\$78,369	\$86,485	\$200,000		\$86,485
15	Ages 60-64	Spouse/Partner	Yes	GLAUCOMA	\$3,591	\$82,468	\$86,059	\$200,000		\$86,059
16	Ages 65-74	Spouse/Partner	Yes	ACUTE MYOCARDIAL INFARCTION	\$80,183	\$2,941	\$83,124	\$200,000		\$83,124
17	Ages 40-44	Employee/Self	Yes	RA WITH RHEUMATOID FACTOR	\$76,371	\$3,666	\$80,037	\$200,000		\$80,037
18	Ages 50-54	Employee/Self	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$76,017		\$76,017	\$200,000		\$76,017
19	Ages 60-64	Spouse/Partner	Yes	LYMPHOID LEUKEMIA	\$68,092	\$240	\$68,332	\$200,000		\$68,332
20	Ages 50-54	Spouse/Partner	Yes	D/O LIPOPROTEIN METAB LIPIDEMIAS	\$6,371	\$61,445	\$67,816	\$200,000		\$67,816
21	Ages 15-19	Child/Other Dependent	Yes	ACUTE PANCREATITIS	\$61,629	\$1,343	\$62,972	\$200,000		\$62,972
22	Ages 50-54	Employee/Self	Yes	DORSALGIA	\$2,582	\$60,002	\$62,584	\$200,000		\$62,584
23	Ages 50-54	Spouse/Partner	Yes	SPONDYLOSIS	\$59,261	\$1,272	\$60,533	\$200,000		\$60,533
24	Ages 40-44	Employee/Self	Yes	CROHNS DISEASE REGIONAL ENTERITIS	\$49,179	\$7,297	\$56,476	\$200,000		\$56,476
25	Ages 55-59	Employee/Self	Yes	MAJ DEPRESS D/O RECURRENT	\$11,870	\$42,480	\$54,350	\$200,000		\$54,350
26	Ages 35-39	Employee/Self	Yes	OTH FUNCTIONAL INTESTINAL DISORDERS	\$52,956	\$896	\$53,852	\$200,000		\$53,852
27	Ages 25-29	Employee/Self	Yes	HEADACHE	\$2,163	\$50,300	\$52,464	\$200,000		\$52,464
28	Ages 30-34	Employee/Self	Yes	ENCOUNTER PROCREATIVE MANAGEMENT	\$16,922	\$35,455	\$52,377	\$200,000		\$52,377
29	Ages 55-59	Employee/Self	Yes	MIGRAINE	\$24,441	\$27,315	\$51,756	\$200,000		\$51,756
Total					\$2,437,177	\$1,125,789	\$3,562,966		(\$594,683)	\$2,968,283

# Town of South Windsor- Experience Detail

## Dental Through December 2020

### Town of South Windsor Experience Detail

Self Funded Dental through December 2020  
Current Policy Year Experience

		Claims		Plan Expenses		Plan Cost Totals		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 PEPM	Actual vs Budget
July 2020	181	\$6,531	\$36.08	\$1,091	\$6.03	\$7,622	\$42.11	\$13,937	\$77	54.7%
August 2020	180	\$9,162	\$50.90	\$1,097	\$6.10	\$10,259	\$57.00	\$13,937	\$77	73.6%
September 2020	179	\$15,248	\$85.19	\$1,073	\$6.00	\$16,322	\$91.18	\$13,937	\$78	117.1%
October 2020	177	\$7,502	\$42.38	\$1,079	\$6.10	\$8,581	\$48.48	\$13,937	\$79	61.6%
November 2020	178	\$11,324	\$63.62	\$1,073	\$6.03	\$12,397	\$69.65	\$13,937	\$78	89.0%
December 2020	180	\$14,522	\$80.68	\$1,067	\$5.93	\$15,589	\$86.61	\$13,937	\$77	111.9%
<b>Total</b>	<b>1,075</b>	<b>\$64,289</b>	<b>\$59.80</b>	<b>\$6,482</b>	<b>\$6.03</b>	<b>\$70,771</b>	<b>\$65.83</b>	<b>\$83,621</b>	<b>\$78</b>	<b>84.6%</b>

### Prior Policy Year Experience

		Claims		Plan Expenses		Plan Cost Totals		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 PEPM	Actual vs Budget
July 2019	169	\$9,363	\$55.40	\$1,025	\$6.07	\$10,388	\$61.47	\$14,355	\$85	72.4%
August 2019	172	\$10,206	\$59.34	\$1,043	\$6.07	\$11,249	\$65.40	\$14,355	\$83	78.4%
September 2019	171	\$7,522	\$43.99	\$1,043	\$6.10	\$8,565	\$50.09	\$14,355	\$84	59.7%
October 2019	173	\$13,851	\$80.06	\$1,043	\$6.03	\$14,894	\$86.09	\$14,355	\$83	103.8%
November 2019	173	\$13,785	\$79.68	\$1,055	\$6.10	\$14,841	\$85.78	\$14,355	\$83	103.4%
December 2019	174	\$12,130	\$69.71	\$1,049	\$6.03	\$13,179	\$75.74	\$14,355	\$83	91.8%
January 2020	178	\$13,336	\$74.92	\$1,079	\$6.06	\$14,415	\$80.98	\$14,355	\$81	100.4%
February 2020	178	\$13,338	\$74.93	\$1,067	\$6.00	\$14,406	\$80.93	\$14,355	\$81	100.4%
March 2020	178	\$12,126	\$68.12	\$1,079	\$6.06	\$13,205	\$74.19	\$14,355	\$81	92.0%
April 2020	179	\$3,770	\$21.06	\$1,079	\$6.03	\$4,850	\$27.09	\$14,355	\$80	33.8%
May 2020	180	\$1,348	\$7.49	\$1,079	\$6.00	\$2,428	\$13.49	\$14,355	\$80	16.9%
June 2020	180	\$8,839	\$49.11	\$1,091	\$6.06	\$9,930	\$55.17	\$14,355	\$80	69.2%
<b>Total</b>	<b>2,105</b>	<b>\$119,613</b>	<b>\$56.82</b>	<b>\$12,735</b>	<b>\$6.05</b>	<b>\$132,348</b>	<b>\$62.87</b>	<b>\$172,260</b>	<b>\$82</b>	<b>76.8%</b>

# South Windsor BOE- Experience Detail

## Dental Through December 2020

### South Windsor Board of Education Experience Detail

Self Funded Dental through December 2020  
Current 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 2020	642	\$53,923	\$83.99	\$3,859	\$6.01	\$57,782	\$90.00	\$55,719	\$87	103.7%
August 2020	642	\$70,119	\$109.22	\$3,871	\$6.03	\$73,990	\$115.25	\$55,719	\$87	132.8%
September 2020	670	\$39,899	\$59.55	\$4,022	\$6.00	\$43,921	\$65.55	\$55,719	\$83	78.8%
October 2020	664	\$32,597	\$49.09	\$3,992	\$6.01	\$36,589	\$55.10	\$55,719	\$84	65.7%
November 2020	666	\$40,053	\$60.14	\$3,998	\$6.00	\$44,051	\$66.14	\$55,719	\$84	79.1%
December 2020	664	\$29,157	\$43.91	\$3,998	\$6.02	\$33,155	\$49.93	\$55,719	\$84	59.5%
<b>Total</b>	<b>3,948</b>	<b>\$265,748</b>	<b>\$67.31</b>	<b>\$23,740</b>	<b>\$6.01</b>	<b>\$289,488</b>	<b>\$73.33</b>	<b>\$334,317</b>	<b>\$85</b>	<b>86.6%</b>

### 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 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%
<b>Total</b>	<b>6,484</b>	<b>\$486,847</b>	<b>\$75.08</b>	<b>\$46,467</b>	<b>\$7.17</b>	<b>\$533,315</b>	<b>\$82.25</b>	<b>\$727,732</b>	<b>\$112</b>	<b>73.3%</b>

*Independence changes everything.*



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UNCOMMONLY INDEPENDENT