Virtual Meeting

1. **Call Meeting to Order**

Chairman Michael Maniscalco called the meeting to order at 9:30 a.m.

2. **Roll Call**

Members Present: Michael Maniscalco, Town Manager
Rich Carella, Town Attorney
Phillip Koboski, Town Council
Karen Lydecker, 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 – March 8, 2023**

Phillip Koboski made a motion to approve the minutes of March 8, 2023. Rich Carella seconded the motion. **MOTION CARRIES**

4. **Discussion Items**

A. **Updated Lockton Cost Reports for the Town and Board of Education through May 2023**

Lisa Daley of Lockton reviewed the Town and Board of Education Lockton cost reports as shown in **Exhibit A**

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

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

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 May 2023 for the Town of South Windsor and the Board of Education **(Exhibit B, CIRMA Agenda)**.

For detailed information and breakdowns of claims, please see **Exhibit B Cirma Agenda**.

5. Schedule the next meeting

The next meeting is scheduled for: Wednesday, September 27, 2023

6. Adjournment

Phillip Koboski made a motion to adjourn. Rich Carella seconded, and the motion was approved unanimously. The meeting was adjourned at approximately 9:55 am.

Respectfully submitted,

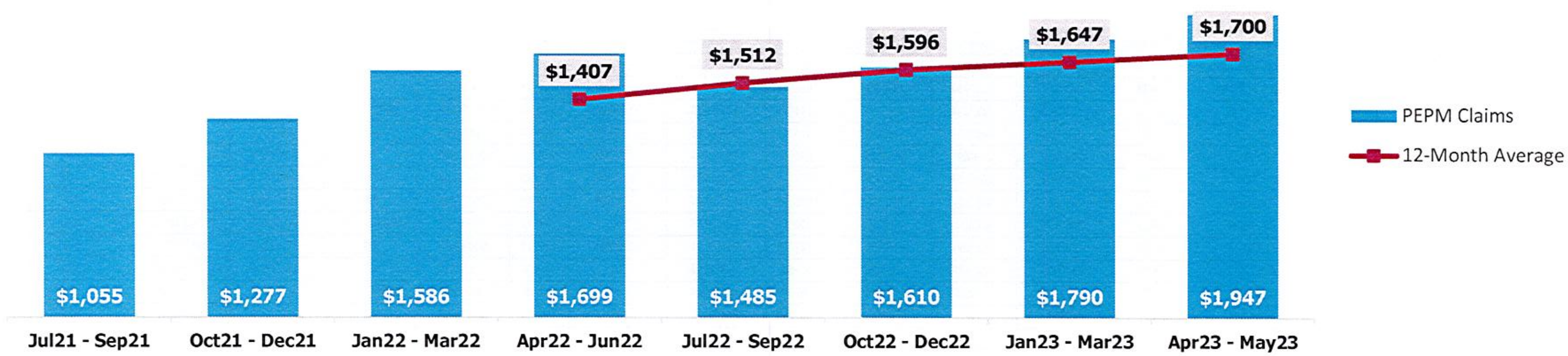
Katherine Senerth
Executive Assistant

Exhibit A: Locton Cost Reports through May 2023
Exhibit B: CIRMA Agenda

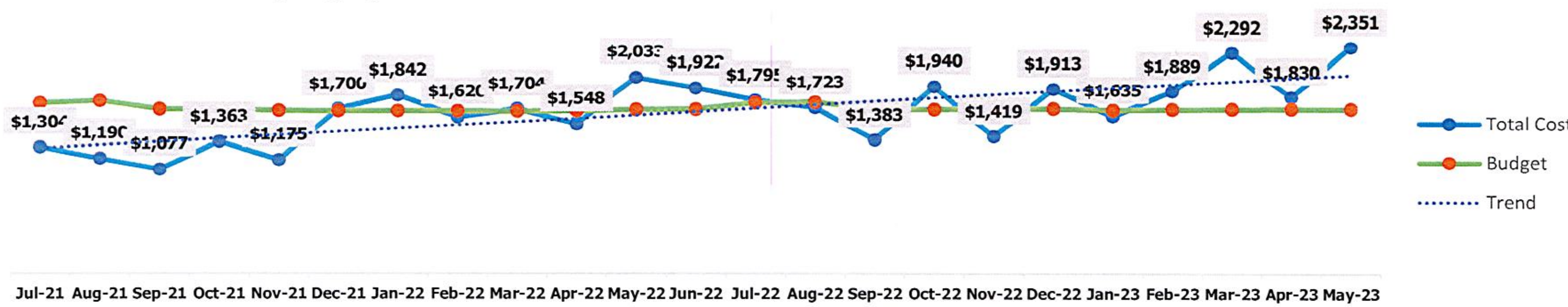
South Windsor Board of Education
Claim Trends

Self Funded Medical Through May 2023

PEPM Claims by Policy Year Quarter ($K)



PEPM Cost vs Budget ($K)



** Total Cost includes, Stop Loss, Administration Fees and Claim Cost

LOCKTON

South Windsor Board of Education
Experience Detail

Self Funded Medical through May 2023

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 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 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%
November 2022	548	$572,381	$198,794	$0	$771,174	$1,407	($77,493)	$693,681	$1,266	$5,966	$77,942	$83,908	$153	$777,589	$1,419	$939,125	$1,714	82.8%
December 2022	548	$619,870	$348,477	$0	$968,347	$1,767	$0	$968,347	$1,767	$2,010	$77,942	$79,952	$146	$1,048,299	$1,913	$939,125	$1,714	111.6%
January 2023	553	$703,914	$330,640	($183,072)	$851,482	$1,540	($27,680)	$823,803	$1,490	$1,589	$78,795	$80,385	$145	$904,187	$1,635	$939,125	$1,698	96.3%
February 2023	550	$826,506	$274,181	$0	$1,100,687	$2,001	($145,126)	$955,561	$1,737	$5,248	$77,942	$83,190	$151	$1,038,751	$1,889	$939,125	$1,708	110.6%
March 2023	549	$792,234	$445,128	$0	$1,237,362	$2,254	($59,078)	$1,178,284	$2,146	$2,230	$77,805	$80,035	$146	$1,258,319	$2,292	$939,125	$1,711	134.0%
April 2023	548	$678,541	$254,517	$0	$933,057	$1,703	($9,687)	$923,371	$1,685	$1,808	$77,800	$79,608	$145	$1,002,978	$1,830	$939,125	$1,714	106.8%
May 2023	548	$1,020,720	$367,458	($154,549)	$1,233,629	$2,251	($22,558)	$1,211,071	$2,210	$4,721	$72,671	$77,391	$141	$1,288,462	$2,351	$939,125	$1,714	137.2%
Total	**6,005**	**$7,694,147**	**$3,120,016**	**($337,621)**	**$10,476,542**	**$1,745**	**($341,707)**	**$10,134,835**	**$1,688**	**$28,988**	**$848,398**	**$877,386**	**$146**	**$11,012,222**	**$1,834**	**$10,330,377**	**$1,720**	**106.6%**

Prior 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 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 2021	534	$509,034	$187,564	$0	$696,598	$1,304	$0	$696,598	$1,304	($524)	$0	($524)	($1)	$696,074	$1,304	$941,286	$1,763	73.9%
August 2021	527	$629,113	$90,105	($235,024)	$484,194	$919	$0	$484,194	$919	$14,849	$127,893	$142,743	$271	$626,936	$1,190	$941,286	$1,786	66.6%
September 2021	553	$359,407	$161,770	$0	$521,177	$942	$0	$521,177	$942	$7,475	$66,774	$74,248	$134	$595,425	$1,077	$941,286	$1,702	63.3%
October 2021	553	$436,258	$251,758	$0	$688,016	$1,244	($8,560)	$679,456	$1,229	$7,544	$66,533	$74,077	$134	$753,533	$1,363	$941,286	$1,702	80.1%
November 2021	558	$631,543	$169,628	($222,690)	$578,481	$1,037	$0	$578,481	$1,037	$9,652	$67,256	$76,908	$138	$655,388	$1,175	$941,286	$1,687	69.6%
December 2021	559	$693,956	$184,951	$0	$878,906	$1,572	($3,436)	$875,471	$1,566	$7,664	$67,376	$75,040	$134	$950,511	$1,700	$941,286	$1,684	101.0%
January 2022	559	$715,033	$256,833	$0	$971,866	$1,739	($17,270)	$954,596	$1,708	$7,757	$67,497	$75,254	$135	$1,029,850	$1,842	$941,286	$1,684	109.4%
February 2022	559	$673,650	$206,479	$0	$880,130	$1,574	($52,667)	$827,463	$1,480	$10,398	$67,617	$78,015	$140	$905,478	$1,620	$941,286	$1,684	96.2%
March 2022	560	$643,917	$256,665	$0	$900,583	$1,608	($20,697)	$879,886	$1,571	$7,691	$66,749	$74,440	$133	$954,326	$1,704	$941,286	$1,681	101.4%
April 2022	558	$694,351	$262,992	($136,160)	$821,182	$1,472	($32,662)	$788,521	$1,413	$7,760	$67,376	$75,137	$135	$863,657	$1,548	$941,286	$1,687	91.8%
May 2022	553	$787,959	$266,874	$0	$1,054,833	$1,907	($5,394)	$1,049,439	$1,898	$8,839	$66,238	$75,077	$136	$1,124,517	$2,033	$941,286	$1,702	119.5%
June 2022	552	$740,233	$303,425	($46,863)	$996,796	$1,806	($9,696)	$987,100	$1,788	$7,614	$66,245	$73,860	$134	$1,060,959	$1,922	$941,286	$1,705	112.7%
Total	**6,625**	**$7,514,456**	**$2,599,044**	**($640,738)**	**$9,472,762**	**$1,430**	**($150,381)**	**$9,322,381**	**$1,407**	**$96,720**	**$797,555**	**$894,274**	**$135**	**$10,216,655**	**$1,542**	**$11,295,436**	**$1,705**	**90.4%**

LOCKTON

South Windsor Board of Education
Experience Detail
Self Funded Dental through May 2023
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 2022	648	$45,850	$70.76	$3,586	$5.53	$49,436	$76.29	$56,511	$87	87.5%
August 2022	646	$52,964	$81.99	$3,548	$5.49	$56,512	$87.48	$56,511	$87	100.0%
September 2022	671	$44,258	$65.96	$3,724	$5.55	$47,981	$71.51	$56,511	$84	84.9%
October 2022	670	$58,846	$87.83	$3,641	$5.43	$62,487	$93.26	$56,511	$84	110.6%
November 2022	667	$30,091	$45.11	$3,669	$5.50	$33,760	$50.61	$56,511	$85	59.7%
December 2022	664	$44,685	$67.30	$3,652	$5.50	$48,337	$72.80	$56,511	$85	85.5%
January 2023	668	$58,228	$87.17	$3,685	$5.52	$61,913	$92.68	$56,511	$85	109.6%
February 2023	666	$39,230	$58.90	$3,641	$5.47	$42,871	$64.37	$56,511	$85	75.9%
March 2023	665	$45,738	$68.78	$3,680	$5.53	$49,417	$74.31	$56,511	$85	87.4%
April 2023	662	$38,035	$57.45	$3,630	$5.48	$41,665	$62.94	$56,511	$85	73.7%
May 2023	662	$51,651	$78.02	$3,636	$5.49	$55,286	$83.51	$56,511	$85	97.8%
Total	**7,289**	**$509,574**	**$69.91**	**$40,090**	**$5.50**	**$549,663**	**$75.41**	**$621,616**	**$85**	**88.4%**

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	100.8%
August 2021	644	$60,899	$94.56	$7,110	$11.04	$68,010	$105.61	$55,847	$87	121.8%
September 2021	674	$49,558	$73.53	$3,707	$5.50	$53,265	$79.03	$55,847	$83	95.4%
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	94.7%
December 2021	682	$43,733	$64.12	$3,751	$5.50	$47,484	$69.62	$55,847	$82	85.0%
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%**

LOCKTON

South Windsor Board of Education
High Claimants

Self Funded (Paid July 2022 to May 2023)

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	THORACIC TL & LS INTERVERT DISC D/O	$403,861	$49,421	$453,281	$200,000	($253,281)	$200,000
2	Ages 40-44	Spouse/Partner	Yes	CYSTIC FIBROSIS	$2,218	$198,214	$200,431	$200,000	($431)	$200,000
3	Ages 50-54	Spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	$157,949	$10,986	$168,935	$200,000		$168,935
4	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	$135,399	$24,671	$160,070	$200,000		$160,070
5	Ages 50-54	Employee/Self	Yes	CROHNS DISEASE REGIONAL ENTERITIS	$8,531	$150,678	$159,210	$200,000		$159,210
6	Ages 60-64	Spouse/Partner	Yes	THORACIC TL & LS INTERVERT DISC D/O	$130,901	$17,617	$148,518	$200,000		$148,518
7	Ages 35-39	Employee/Self	Yes	ENC GEN EXAM NO COMPLAINT SUSPCT DX	$799	$144,269	$145,069	$200,000		$145,069
8	Ages 30-34	Employee/Self	Yes	MATERNAL CARE OTH FETAL PROBLEMS	$41,520	$79,237	$120,757	$200,000		$120,757
9	Ages 65-74	Spouse/Partner	Yes	OTHER SPONDYLOPATHIES	($34,895)	$146,269	$111,374	$200,000		$111,374
10	Ages 15-19	Child/Other Dependent	Yes	OTHER CONGENITAL MALFORMATIONS NEC	$7,101	$101,659	$108,760	$200,000		$108,760
11	Ages 50-54	Employee/Self	Yes	ENCOUNTER FOR OTHER AFTERCARE	$104,888	$619	$105,507	$200,000		$105,507
12	Ages 55-59	Employee/Self	Yes	MIGRAINE	$21,891	$81,315	$103,206	$200,000		$103,206
13	Ages 60-64	Spouse/Partner	Yes	OTHER RETINAL DISORDERS	$100,483	$2,109	$102,592	$200,000		$102,592
14	Ages 55-59	Spouse/Partner	Yes	IO POSTPROC COMP D/O MSK SYS NEC	$102,064	$327	$102,391	$200,000		$102,391
				Total	$1,182,711	$1,007,391	$2,190,102		($253,712)	$1,936,389

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 60-64	Spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	$229,240	$116,642	$345,882	$200,000	($145,882)	$200,000
2	Ages 55-59	Employee/Self	Yes	DISLOC SPRAIN JOINT LIGAMENTS KNEE	$22,908	$138,714	$161,622	$200,000		$161,622
3	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	$135,505	$20,575	$156,080	$200,000		$156,080
4	Ages 55-59	Employee/Self	Yes	ATRIAL FIBRILLATION AND FLUTTER	$39,335	$94,707	$134,042	$200,000		$134,042
5	Ages 50-54	Spouse/Partner	Yes	OTHER DEFORMING DORSOPATHIES	$130,380	$3,034	$133,414	$200,000		$133,414
6	Ages 60-64	Employee/Self	Yes	OSTEONECROSIS	$127,155	$2,671	$129,825	$200,000		$129,825
7	Ages 60-64	Spouse/Partner	Yes	OTHER SPONDYLOPATHIES	$74,905	$51,172	$126,077	$200,000		$126,077
8	Ages 60-64	Employee/Self	Yes	OTHER SPONDYLOPATHIES	$114,697	$629	$115,326	$200,000		$115,326
9	Ages 15-19	Child/Other Dependent	Yes	SCOLIOSIS	$4,572	$101,062	$105,635	$200,000		$105,635
10	Ages 60-64	Employee/Self	Yes	FRACTURE OF FOREARM	$21,219	$82,996	$104,216	$200,000		$104,216
11	Ages 50-54	Spouse/Partner	Yes	OPIOID RELATED DISORDERS	$34,446	$64,091	$98,537	$200,000		$98,537
12	Ages 55-59	Employee/Self	Yes	OSTEOARTHRITIS OF KNEE	$86,860	$3,147	$90,007	$200,000		$90,007
13	Ages 30-34	Employee/Self	Yes	OTHER ANXIETY DISORDERS	$4,878	$82,268	$87,146	$200,000		$87,146
14	Ages 60-64	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	$86,616	$121	$86,737	$200,000		$86,737
15	Ages 65-74	Employee/Self	Yes	OTHER CONDUCTION DISORDERS	$77,061	$9,148	$86,209	$200,000		$86,209
16	Ages 45-49	Spouse/Partner	Yes	MALIGNANT NEOPLASM OF BREAST	$84,434	$359	$84,794	$200,000		$84,794
17	Ages 60-64	Spouse/Partner	Yes	DORSALGIA	$3,113	$81,037	$84,150	$200,000		$84,150
18	Ages 50-54	Spouse/Partner	Yes	OTH & UNS NONINFECTIVE GE & COLITIS	$77,884	$4,876	$82,760	$200,000		$82,760
19	Ages 75+	Employee/Self	Yes	FRACTURE OF FEMUR	$75,588	$6,510	$82,097	$200,000		$82,097
20	Ages 55-59	Spouse/Partner	Yes	OTHER VENOUS EMBOLISM & THROMBOSIS	$70,162	$4,495	$74,657	$200,000		$74,657
21	Ages 50-54	Employee/Self	Yes	PAROXYSMAL TACHYCARDIA	$71,708	$358	$72,066	$200,000		$72,066
22	Ages 60-64	Employee/Self	Yes	ENLARGED LYMPH NODES	$70,125	$1,043	$71,168	$200,000		$71,168
23	Ages 65-74	Spouse/Partner	Yes	PERS ENC HLTH SRVC OTH CIRCUMSTANCE	$49,218	$20,940	$70,158	$200,000		$70,158
24	Ages 55-59	Employee/Self	Yes	ENC SCREENING MALIGNANT NEOPLASMS	$1,809	$65,377	$67,186	$200,000		$67,186
25	Ages 50-54	Spouse/Partner	Yes	OSTEOARTHRITIS OF HIP	$59,041	$2,015	$61,056	$200,000		$61,056
26	Ages 35-39	Employee/Self	Yes	CROHNS DISEASE REGIONAL ENTERITIS	$11,030	$49,734	$60,765	$200,000		$60,765
27	Ages 15-19	Child/Other Dependent	Yes	CONGEN MSK DEFORM HEAD FCE SPN CHST	$59,318	$646	$59,964	$200,000		$59,964
28	Ages 45-49	Employee/Self	Yes	CROHNS DISEASE REGIONAL ENTERITIS	$53,034	$6,917	$59,951	$200,000		$59,951
29	Ages 40-44	Spouse/Partner	Yes	CYSTIC FIBROSIS		$55,668	$55,668	$200,000		$55,668
30	Ages 60-64	Employee/Self	Yes	CHRONIC ISCHEMIC HEART DISEASE	$46,214	$9,409	$55,624	$200,000		$55,624
31	Ages 55-59	Spouse/Partner	Yes	SYSTEMIC LUPUS ERYTHEMATOSUS	$53,593	$1,063	$54,656	$200,000		$54,656
32	Ages 25-29	Employee/Self	Yes	ENC OTH SPCL EX NO COMPLNT SUSP DX	$550	$53,589	$54,138	$200,000		$54,138
33	Ages 30-34	Employee/Self	No	ALCOHOL RELATED DISORDERS	$52,210	$1,504	$53,714	$200,000		$53,714
34	Ages 65-74	Employee/Self	Yes	CERVICAL DISC DISORDERS	$50,972	$245	$51,217	$200,000		$51,217
35	Ages 65-74	Employee/Self	Yes	ATHEROSCLEROSIS	$49,538	$1,244	$50,782	$200,000		$50,782
				Total	$2,129,320	$1,138,007	$3,267,326		($145,882)	$3,121,444

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	$82,702	$110,584	$200,000		$110,584
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		$93,351	$200,000		$93,351
12	Ages 55-59	Employee/Self	Yes	CALCULUS OF KIDNEY AND URETER	$12,085	$80,446	$92,531	$200,000		$92,531
13	Ages 50-54	Employee/Self	Yes	ENC SCREENING MALIGNANT NEOPLASMS	$9,524	$75,384	$84,908	$200,000		$84,908
14	Ages 65-74	Spouse/Partner	No	CHRONIC ISCHEMIC HEART DISEASE	$81,282	$1,372	$82,654	$200,000		$82,654
15	Ages 55-59	Employee/Self	Yes	SLEEP DISORDERS	$2,931	$73,622	$76,554	$200,000		$76,554
16	Ages 60-64	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	$76,139	$114	$76,253	$200,000		$76,253
17	Ages 65-74	Employee/Self	No	OBSTRUCTIVE AND REFLUX UROPATHY	$68,863	$84	$68,948	$200,000		$68,948
18	Ages 40-44	Employee/Self	Yes	RA WITH RHEUMATOID FACTOR	$60,413	$3,507	$63,920	$200,000		$63,920
19	Ages 60-64	Employee/Self	Yes	DORSALGIA	$5,313	$58,135	$63,448	$200,000		$63,448
20	Ages 50-54	Employee/Self	Yes	OTHER SEPSIS	$59,595	$2,687	$62,282	$200,000		$62,282
21	Ages 50-54	Spouse/Partner	Yes	OSTEOARTHRITIS OF KNEE	$62,034	$10	$62,044	$200,000		$62,044
22	Ages 50-54	Employee/Self	Yes	BENIGN NEOPLASM OF MENINGES	$60,667	$0	$60,667	$200,000		$60,667
23	Ages 60-64	Employee/Self	Yes	FRACTURE LOWER LEG INCLUDING ANKLE	$58,334	$139	$58,473	$200,000		$58,473
24	Ages 65-74	Employee/Self	Yes	ATHEROSCLEROSIS	$53,598	$3,362	$56,960	$200,000		$56,960
25	Ages 50-54	Employee/Self	Yes	FEMALE GENITAL PROLAPSE	$54,817	$1	$54,818	$200,000		$54,818
26	Ages 55-59	Employee/Self	Yes	MAJ DEPRESS D/O RECURRENT	$12,040	$42,595	$54,635	$200,000		$54,635
27	Ages 25-29	Employee/Self	Yes	DISORDERS REFRACTION ACCOMMODATION	$656	$53,837	$54,493	$200,000		$54,493
28	Ages 45-49	Employee/Self	Yes	OTHER SOFT TISSUE DISORDERS NEC	$12,942	$40,767	$53,709	$200,000		$53,709
29	Ages 55-59	Spouse/Partner	Yes	ACUTE MYOCARDIAL INFARCTION	$49,710	$2,475	$52,185	$200,000		$52,185
30	Ages 50-54	Employee/Self	Yes	OSTEOARTHRITIS OF KNEE	$51,025	$84	$51,109	$200,000		$51,109
31	Ages 55-59	Employee/Self	Yes	MALIGNANT NEOPLASM OF BREAST	$50,946	$103	$51,049	$200,000		$51,049
32	Ages 35-39	Employee/Self	Yes	COMP OTH INTRL PROSTH DEVC IMPL GFT	$49,409	$1,465	$50,874	$200,000		$50,874
33	Ages 50-54	Spouse/Partner	Yes	CERVICAL DISC DISORDERS	$4,015	$46,130	$50,145	$200,000		$50,145
34	Ages 1-4	Child/Other Dependent	No	COMP TRANSPLANTED ORGANS TISSUE	$49,862	$139	$50,001	$200,000		$50,001
				Total	$2,725,138	$1,004,297	$3,729,435		($777,817)	$2,951,618

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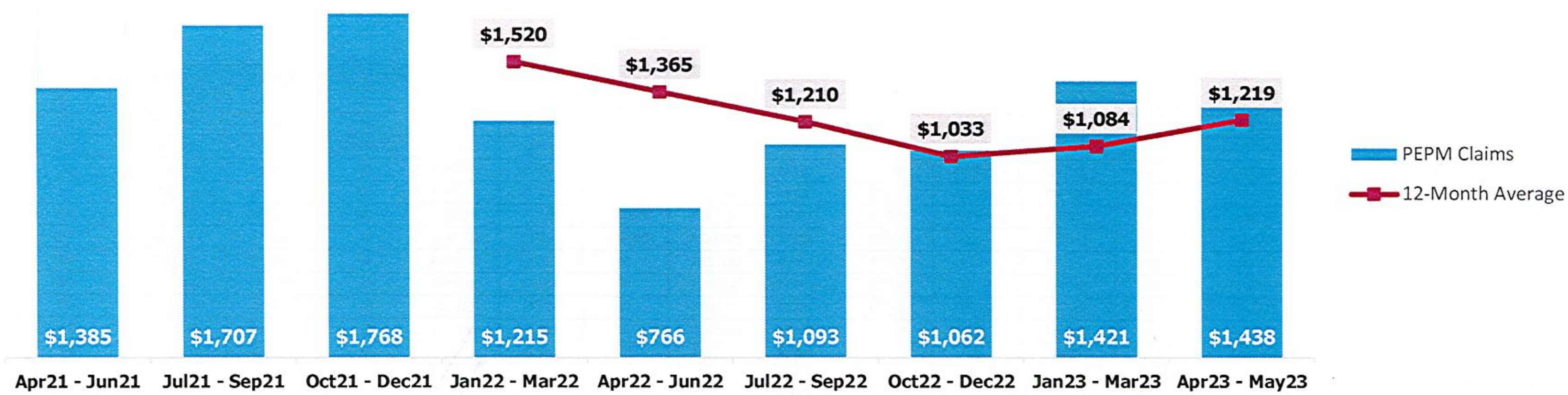
Town of South Windsor
Claim Trends
Self Funded Medical Through May 2023

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 May 2023
Current Policy Year Experience

Month	Employees	Medical	Drug	Rx Rebates	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
		Claims								Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget		
July 2022	157	$164,409	$62,351	($196,855)	$29,905	$190	$0	$29,905	$190	$349	$22,899	$23,248	$148	$53,153	$339	$277,875	$1,770	19.1%
August 2022	157	$222,788	$34,629	$0	$257,417	$1,640	$0	$257,417	$1,640	$1,593	$22,188	$23,781	$151	$281,198	$1,791	$277,875	$1,770	101.2%
September 2022	156	$144,135	$82,203	$0	$226,338	$1,451	$0	$226,338	$1,451	$502	$21,761	$22,263	$143	$248,601	$1,594	$277,875	$1,781	89.5%
October 2022	157	$238,707	$45,036	($163,409)	$120,334	$766	($84,669)	$35,665	$227	$518	$22,472	$22,990	$146	$58,655	$374	$277,875	$1,770	21.1%
November 2022	161	$275,550	$72,410	$0	$347,960	$2,161	($80,368)	$267,591	$1,662	$1,482	$22,472	$23,955	$149	$291,546	$1,811	$277,875	$1,726	104.9%
December 2022	159	$191,007	$71,745	$0	$262,752	$1,653	($59,411)	$203,340	$1,279	$577	$23,183	$23,761	$149	$227,101	$1,428	$277,875	$1,748	81.7%
January 2023	157	$346,009	$68,991	$0	$415,001	$2,643	($74,490)	$340,511	$2,169	$312	$22,472	$22,784	$145	$363,295	$2,314	$277,875	$1,770	130.7%
February 2023	157	$275,208	$35,271	($51,598)	$258,881	$1,649	($108,123)	$150,758	$960	$1,305	$22,046	$23,350	$149	$174,108	$1,109	$277,875	$1,770	62.7%
March 2023	159	$190,155	$48,779	$0	$238,934	$1,503	($57,864)	$181,069	$1,139	$260	$22,188	$22,447	$141	$203,517	$1,280	$277,875	$1,748	73.2%
April 2023	158	$210,253	$52,596	($50,223)	$212,627	$1,346	($57,902)	$154,725	$979	$313	$22,330	$22,643	$143	$177,368	$1,123	$277,875	$1,759	63.8%
May 2023	161	$276,904	$85,337	$0	$362,241	$2,250	($58,145)	$304,096	$1,889	$1,894	$22,899	$24,793	$154	$328,889	$2,043	$277,875	$1,726	118.4%
Total	**1,739**	**$2,535,127**	**$659,347**	**($462,085)**	**$2,732,389**	**$1,571**	**($580,972)**	**$2,151,416**	**$1,237**	**$9,104**	**$246,911**	**$256,015**	**$147**	**$2,407,432**	**$1,384**	**$3,056,629**	**$1,758**	**78.8%**

Prior Policy Year Experience

Month	Employees	Medical	Drug	Rx Rebates	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
		Claims								Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget		
July 2021	161	$119,245	$56,796	$0	$176,041	$1,093	$0	$176,041	$1,093	($66)	$0	($66)	($0)	$175,975	$1,093	$287,358	$1,785	61.2%
August 2021	162	$374,739	$61,360	$0	$436,099	$2,692	$0	$436,099	$2,692	$4,828	$39,063	$43,891	$271	$479,990	$2,963	$287,358	$1,774	167.0%
September 2021	164	$142,330	$76,831	$0	$219,161	$1,336	$0	$219,161	$1,336	$2,243	$19,526	$21,769	$133	$240,930	$1,469	$287,358	$1,752	83.8%
October 2021	162	$210,433	$33,246	$0	$243,679	$1,504	$0	$243,679	$1,504	$2,206	$19,164	$21,370	$132	$265,049	$1,636	$287,358	$1,774	92.2%
November 2021	158	$249,530	$109,666	$0	$359,195	$2,273	$0	$359,195	$2,273	$2,796	$18,923	$21,719	$137	$380,915	$2,411	$287,358	$1,819	132.6%
December 2021	156	$214,482	$34,743	$0	$249,225	$1,598	($10,660)	$238,566	$1,529	$2,199	$19,044	$21,243	$136	$259,808	$1,665	$287,358	$1,842	90.4%
January 2022	158	$172,045	$63,975	$0	$236,020	$1,494	($17,632)	$218,388	$1,382	$2,157	$19,044	$21,201	$134	$239,589	$1,516	$287,358	$1,819	83.4%
February 2022	158	$165,239	$16,830	$0	$182,069	$1,152	($14,968)	$167,101	$1,058	$5,571	$19,164	$24,735	$157	$191,836	$1,214	$287,358	$1,819	66.8%
March 2022	158	$133,046	$57,595	$0	$190,641	$1,207	$0	$190,641	$1,207	$2,224	$19,044	$21,268	$135	$211,909	$1,341	$287,358	$1,819	73.7%
April 2022	159	$165,747	$39,061	($131,130)	$73,679	$463	($57,808)	$15,870	$100	$2,144	$19,044	$21,188	$133	$37,058	$233	$287,358	$1,807	12.9%
May 2022	160	$210,903	$69,506	$0	$280,408	$1,753	($57,843)	$222,565	$1,391	$5,643	$19,405	$25,048	$157	$247,614	$1,548	$287,358	$1,796	86.2%
June 2022	161	$134,259	$53,063	$0	$187,321	$1,163	($57,843)	$129,479	$804	$2,169	$19,164	$21,333	$133	$150,811	$937	$287,358	$1,785	52.5%
Total	**1,917**	**$2,291,998**	**$672,671**	**($131,130)**	**$2,833,539**	**$1,478**	**($216,754)**	**$2,616,785**	**$1,365**	**$34,114**	**$230,585**	**$264,699**	**$138**	**$2,881,485**	**$1,503**	**$3,448,295**	**$1,799**	**83.6%**

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Town of South Windsor
High Claimants

Self Funded (Paid July 2022 to May 2023)

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	$815,269	$191	$815,459	$200,000	($615,459)	$200,000
2	Ages 55-59	Spouse/Partner	Yes	ARTIFICIAL OPENING STATUS	$2,379	$170,716	$173,094	$200,000		$173,094
3	Ages 50-54	Spouse/Partner	Yes	MALIGNANT NEOPLASM ANUS ANAL CANAL	$162,610	$9,767	$172,377	$200,000		$172,377
4	Ages 55-59	Employee/Self	Yes	COMP INTRL ORTHO PROS DEV IMPL GFT	$160,668	$4,878	$165,546	$200,000		$165,546
				Total	$1,140,925	$185,552	$1,326,477		($615,459)	$711,018

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	ENC GEN EXAM NO COMPLAINT SUSPCT 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	$128,657	$5,277	$133,934	$200,000		$133,934
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	$522	$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

LOCKTON

Town of South Windsor

Experience Detail

Self Funded Dental through May 2023

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 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	172	$9,282	$53.97	$979	$5.69	$10,261	$59.66	$14,016	$81	73.2%
November 2022	176	$9,770	$55.51	$946	$5.38	$10,716	$60.88	$14,016	$80	76.5%
December 2022	175	$8,197	$46.84	$990	$5.66	$9,187	$52.50	$14,016	$80	65.5%
January 2023	173	$12,409	$71.73	$952	$5.50	$13,361	$77.23	$14,016	$81	95.3%
February 2023	173	$7,521	$43.47	$946	$5.47	$8,467	$48.94	$14,016	$81	60.4%
March 2023	173	$8,172	$47.24	$952	$5.50	$9,123	$52.74	$14,016	$81	65.1%
April 2023	172	$10,969	$63.77	$941	$5.47	$11,909	$69.24	$14,016	$81	85.0%
May 2023	175	$8,436	$48.21	$968	$5.53	$9,404	$53.74	$14,016	$80	67.1%
Total	**1,907**	**$111,140**	**$58.28**	**$18,790**	**$9.85**	**$129,930**	**$68.13**	**$154,180**	**$81**	**84.3%**

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 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%
Total	**2,110**	**$123,611**	**$58.58**	**$11,627**	**$5.51**	**$135,238**	**$64.09**	**$167,241**	**$79**	**80.9%**

LOCKTON

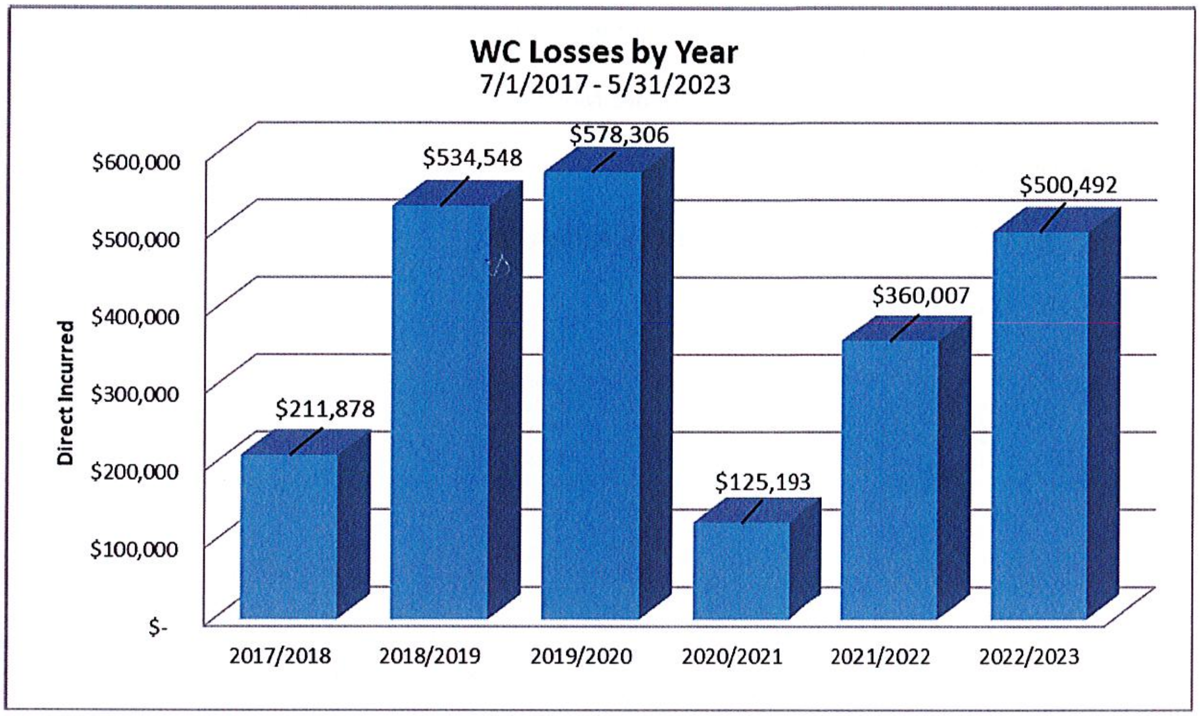
South Windsor Insurance Control Commission

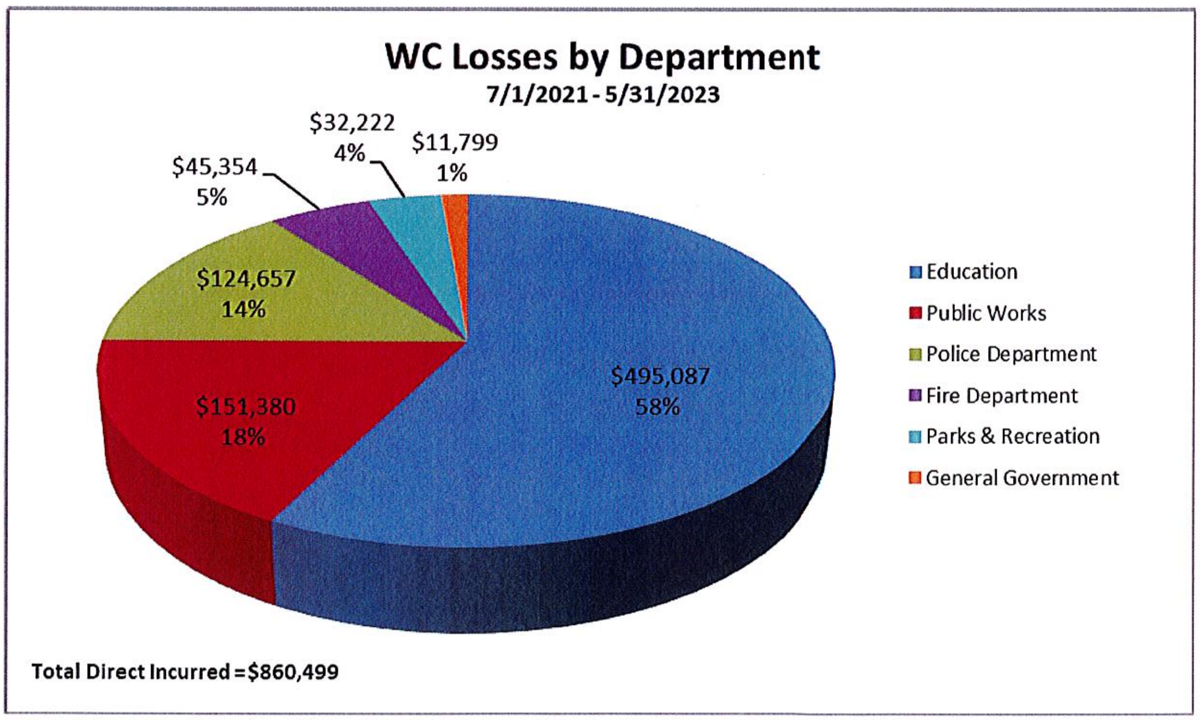
Wednesday, June 28, 2023

1. Workers' Compensation & Liability-Auto-Property Loss Experience Update
    a. Workers' Compensation Experience Modification Factor
2. Renewal Updates – 7/1/2023
    a. LAP – Three Year Rate Stabilization Agreement
    b. Other Policies – Cyber

Workers' Compensation Loss Analysis

(Losses valued as of 5/31/2023)





Liability Auto Property Loss Analysis

(Losses valued as of 5/31/2023)