

City of Coral Gables

Participation as of 4/2008

HMO

	<u>Active</u>	<u>Retiree</u>	<u>COBRA</u>	<u>Total</u>
Employee Only	470	30	3	503
Spouse	23	3	0	26
Child(ren)	59	2	1	62
Spouse & Child(ren)	50	4	0	54

EPO

	<u>Active</u>	<u>Retiree</u>	<u>COBRA</u>	<u>Total</u>
Employee Only	32	3	0	35
Spouse	5	0	0	5
Child(ren)	3	0	0	3
Spouse & Child(ren)	6	1	0	7

PPO

	<u>Active</u>	<u>Retiree</u>	<u>COBRA</u>	<u>Total</u>
Employee Only	0	10	0	10
Spouse	0	3	0	3
Child(ren)	0	1	0	1
Spouse & Child(ren)	0	0	0	-

City of Coral Gables

Humana Renewal 2008

HMO	<u># insured</u>	<u>Current Rates</u>	<u>Renewal Rates</u>	<u>% Difference</u>
Employee Only	503	\$ 503.20	\$ 565.75	12.43%
Spouse	26	366.46	412.01	
Child(ren)	62	284.25	319.58	
Spouse & Child(ren)	54	520.60	585.31	

EPO	<u># insured</u>	<u>Current Rates</u>	<u>Renewal Rates</u>	<u>% Difference</u>
Employee Only	35	\$ 526.37	\$ 591.80	12.43%
Spouse	5	383.33	430.98	
Child(ren)	3	297.32	334.27	
Spouse & Child(ren)	7	544.55	612.24	

PPO	<u># insured</u>	<u>Current Rates</u>	<u>Renewal Rates</u>	<u>% Difference</u>
Employee Only	10	\$ 606.58	\$ 681.98	12.43%
Spouse	3	441.73	496.63	
Child(ren)	1	342.62	385.21	
Spouse & Child(ren)	-	627.53	705.53	

City of Coral Gables

Health Insurance Cost to City	# of Total <u>insured</u>	Total included COBRA/ <u>Retirees</u>	Annual <u>Contribution</u>	Annual <u>Cost to City</u>
	548	46	\$ 502	\$ 3,031,277
	26	3	30.00	8,280
	62	3	30.00	21,240
	54	4	30.00	18,000
		Total		\$ 3,078,797
			Renewal Rates	
	548	46	\$ 565.75	\$ 3,403,078
	26	3	30.00	8,280
	62	3	30.00	21,240
	54	4	30.00	18,000
		Total		12.2%
			\$ 3,455,598	

City of Coral Gables
Humana Incurred Claim Experience

HMO	Month	Employees	Premium	Incurred Claims	Medical	Rx	Total Claims
	January 2006	504	261,895	127,407	33,843		161,250
	February	503	259,752	147,197	45,894		193,091
	March	507	261,431	437,311	47,754		485,065
	April	502	259,080	230,229	41,180		271,409
	May	502	259,317	223,743	44,779		268,522
	June	505	259,011	185,714	39,230		224,944
	July	511	281,718	163,858	24,678		188,536
	August	513	282,166	206,484	36,418		242,902
	September	515	282,093	348,766	27,618		376,384
	October	516	283,184	159,715	33,131		192,846
	November	514	282,410	147,610	28,089		175,699
	December	513	281,977	182,839	26,105		208,944
	Total	6,105	\$ 3,254,034	\$ 2,560,873	\$ 428,719		\$ 2,989,592

Incurred Loss Ratio:
Avg. Incurred Claim per Employee:

91.9%
\$ 489.70

HMO

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Medical</u>	<u>Incurred Claims</u>	<u>Rx</u>	<u>Total Claims</u>
January 2007	513	\$ 281,361	277,995	27,867		305,862
February	510	279,343	247,748	30,362		278,110
March	509	278,895	172,071	35,482		207,553
April	509	278,895	241,105	29,734		270,839
May	511	276,898	303,405	33,040		336,445
June	516	280,498	137,344	33,637		170,981
July	517	315,399	114,506	32,073		146,579
August	512	313,457	209,682	31,382		241,064
September	508	311,729	202,912	29,524		232,436
October	508	311,729	355,843	34,585		390,428
November	508	310,403	243,154	33,102		276,256
December	502	307,531	210,996	36,199		247,195
Total	6,123	\$ 3,546,138	\$ 2,716,761	\$ 386,987	\$ 3,103,748	
Incurred Loss Ratio:						87.5%
Avg. Incurred Claim per Employee						\$ 506.90

City of Coral Gables

Humana Incurred Claim Experience

Combined EPO & PPO

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Medical</u>	<u>Incurred Claims</u>	<u>Rx</u>	<u>Total Claims</u>
January 2006	43	\$ 23,922	28,715	4,197		32,912
February	43	\$ 24,354	19,965	9,949		29,914
March	44	\$ 24,786	20,788	6,581		27,369
April	46	\$ 26,544	74,266	8,305		82,571
May	46	\$ 26,544	80,768	8,766		89,534
June	44	\$ 25,615	48,096	6,403		54,499
July	42	\$ 27,009	14,412	4,839		19,251
August	42	\$ 26,932	25,391	3,202		28,593
September	42	\$ 27,325	32,221	3,050		35,271
October	42	\$ 27,325	18,149	4,713		22,862
November	45	\$ 29,538	29,986	5,276		35,262
December	45	\$ 29,538	6,608	3,765		10,373
Total	524	\$ 319,432	\$ 399,365	\$ 69,046	\$ 463,411	
Incurred Loss Ratio:						146.6%
Avg. Incurred Claim per Employee						\$ 893.91

Combined EPO & PPO

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Medical</u>	<u>Incurred Claims</u>	<u>Rx</u>	<u>Total Claims</u>
January 2007	45	\$ 29,681	45,974	6,438		52,412
February	45	29,681	45,061	6,154		51,215
March	44	28,744	11,332	2,787		14,119
April	44	29,090	28,130	2,558		30,688
May	43	28,621	31,129	4,776		35,905
June	43	28,621	20,228	4,700		24,928
July	43	32,528	37,040	2,788		39,828
August	44	33,134	17,698	2,963		20,661
September	44	32,692	10,802	2,627		13,429
October	44	32,692	21,471	1,821		23,292
November	44	32,692	35,820	3,484		39,304
December	46	33,219	11,468	2,573		14,041
Total	529	\$ 371,395	\$ 316,153	\$ 43,669	\$ 359,822	
Avg. Incurred Claim per Employee		Incurred Loss Ratio:		96.9%		
		\$ 680.19				

City of Coral Gables

Dental Insurance Renewal

July 1, 2008

Blue Cross Blue Shield of Florida

Pre-Paid Dental Program

Plan PS220

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 13.14	\$ 13.14
Employee & Spouse	27.01	27.01
Employee & Child(ren)	21.82	21.82
Family	38.22	38.22

Indemnity Plan

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 48.17	\$ 48.17
Employee & Spouse	98.20	98.20
Employee & Child(ren)	87.39	87.39
Family	119.74	119.74

City of Coral Gables

Life Insurance Renewal

July 1, 2008

Standard Insurance Company

	<u>Current</u>	<u>Renewal</u>
Term Life	0.18/\$1,000	0.18/\$1,000
AD&D	.03/\$1,000	.03/\$1,000

Rates Guaranteed till July 1, 2009

shafer
robert j. shafer & associates, inc.
Employee Benefits & Executive Compensation