

# 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					
	<b># of</b>		<b>Total included</b>		<b>Annual</b>
<b>Total</b>	<b>COBRA/</b>		<b>under City</b>		<b>Cost to City</b>
<b># insured</b>	<b>Retirees</b>		<b>Contribution</b>	<b>Current Rates</b>	
548	46		502	\$ 503.20	\$ 3,031,277
26	3		23	30.00	8,280
62	3		59	30.00	21,240
54	4		50	30.00	18,000
			<b>Total</b>		\$ 3,078,797
548	46		502		
26	3		23		
62	3		59		
54	4		50		
			<b>Total</b>		\$ 3,455,598
					12.2%

### Renewal Rates

\$ 565.75	\$ 3,408,078
30.00	8,280
30.00	21,240
30.00	18,000
<b>Total</b>	<b>\$ 3,455,598</b>

## City of Coral Gables

Humana Incurred Claim Experience

HMO

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Incurred Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
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
<b>Total</b>	<b>6,105</b>	<b>\$ 3,254,034</b>	<b>\$ 2,560,873</b>	<b>\$ 428,719</b>	<b>\$ 2,989,592</b>

Incurred Loss Ratio: 91.9%  
Avg. Incurred Claim per Employee: \$ 489.70

**HMO**

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Incurred Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</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
<b>Total</b>	<b>6,123</b>	<b>\$ 3,546,138</b>	<b>\$ 2,716,761</b>	<b>\$ 386,987</b>	<b>\$ 3,103,748</b>
Incurred Loss Ratio:					87.5%
Avg. Incurred Claim per Employee					\$ 506.90

### Humana Incurred Claim Experience

## Incurring Claims

Incurred Loss Ratio:	146.6%
Avg. Incurred Claim per Employee	\$ 893.91

## Incurring Claims

Incurred Loss Ratio:	96.9%
Avg. Incurred Claim per Employee	\$ 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		