

City of Coral Gables

Participation as of 4/2009

HMO	<u>Active</u>	<u>Retiree</u>	<u>COBRA</u>	<u>Total</u>
Employee Only	464	38	1	503
Spouse	21	4	0	25
Child(ren)	60	2	1	63
Spouse & Child(ren)	46	4	0	50

EPO	<u>Active</u>	<u>Retiree</u>	<u>COBRA</u>	<u>Total</u>
Employee Only	34	4	1	39
Spouse	4	0	0	4
Child(ren)	3	0	0	3
Spouse & Child(ren)	9	1	0	10

PPO	<u>Active</u>	<u>Retiree</u>	<u>COBRA</u>	<u>Total</u>
Employee Only	0	9	0	9
Spouse	0	3	0	3
Child(ren)	0	1	0	1
Spouse & Child(ren)	0	0	0	-

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>	
November 2006	514	\$ 282,410	\$ 147,610	\$ 28,089	\$ 175,699
December	513	281,977	182,839	26,105	208,944
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
Total	6,140	\$ 3,492,591	\$ 2,593,060	\$ 371,880	\$ 2,964,940

Incurred Loss Ratio: 84.9%
 Avg. Incurred Claim per Employee \$ 482.89

HMO

<u>Month</u>	<u>Employees</u>	<u>Premium</u>	<u>Incurred Claims</u>		<u>Total Claims</u>
			<u>Medical</u>	<u>Rx</u>	
November 2007	507	\$ 309,900	\$ 253,460	\$ 33,767	\$ 287,227
December	501	307,028	208,857	36,878	245,735
January 2008	500	305,738	176,917	44,862	221,779
February	501	306,662	251,333	34,613	285,946
March	501	306,224	252,723	38,038	290,761
April	504	306,580	422,145	40,613	462,758
May	502	307,302	197,189	36,364	233,553
June	506	307,065	495,106	40,100	535,206
July	508	347,883	229,783	37,240	267,023
August	504	345,342	409,236	37,192	446,428
September	505	345,176	299,649	36,909	336,558
October	503	343,806	335,427	36,007	371,434
Total	6,042	\$ 3,838,706	\$ 3,531,825	\$ 452,583	\$ 3,984,408

Incurred Loss Ratio: 103.8%
 Avg. Incurred Claim per Employee \$ 659.45