

# Plan Sponsor ABC Performance Dashboard

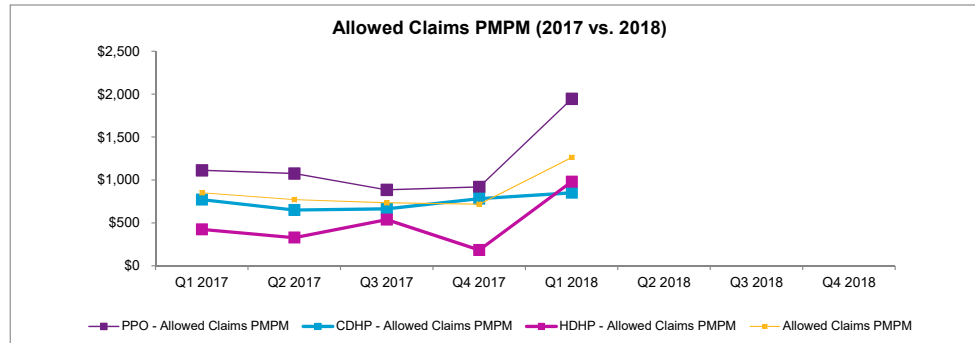
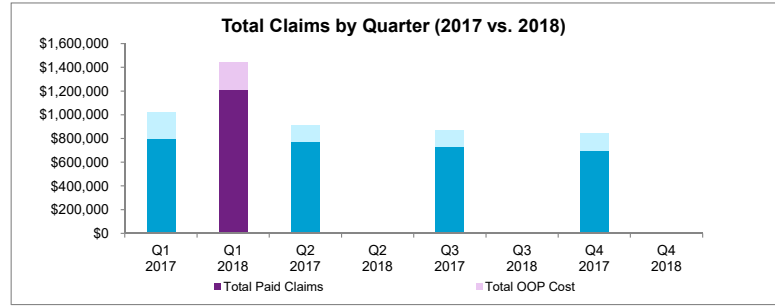
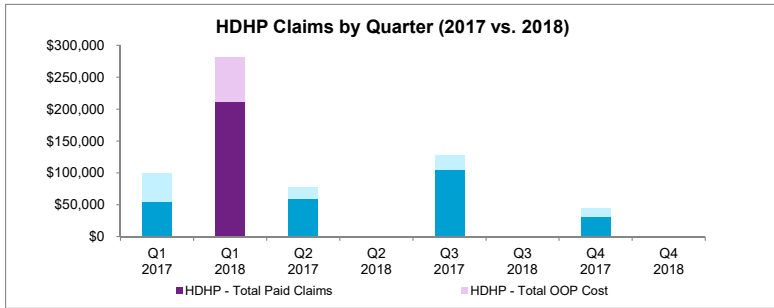
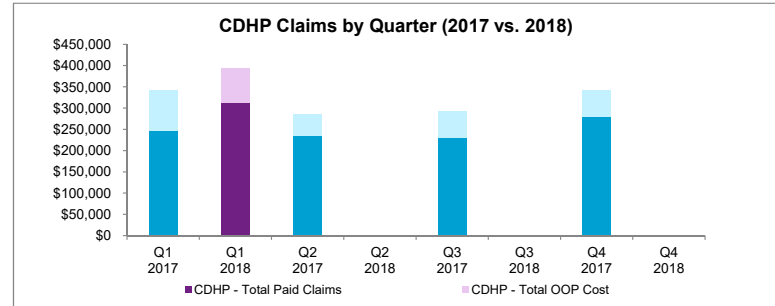
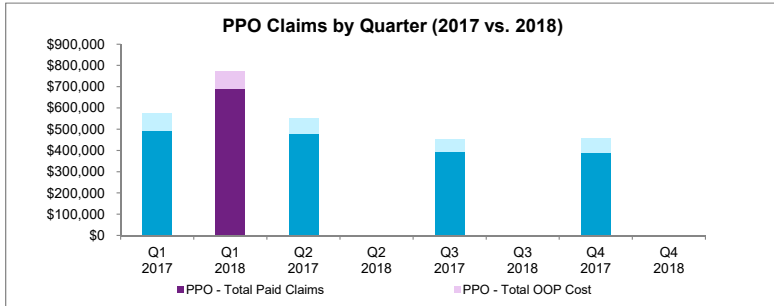
2018 Q1

## Paid Claims & Enrollment Summary

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Current YTD	Prior YTD
<b>PPO</b>														
Primary Participants	243	242	242	0	0	0	0	0	0	0	0	0	242	284
Members	378	376	374	0	0	0	0	0	0	0	0	0	376	453
Paid Medical Claims	\$566,210	\$207,534	\$152,385	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$926,129	\$886,876
Paid Rx Claims	\$85,446	\$67,669	\$89,845	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$242,960	\$283,140
Estimated Rx Rebates <sup>1</sup>	-\$28,866	-\$26,908	-\$25,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total PPO Claims	\$622,790	\$248,295	\$216,731										\$1,169,089	\$1,170,016
PPO Claims PMPM	\$4,154	\$1,511	\$1,167										\$964	\$1,670
Member OOP Cost	\$63,641	\$49,435	\$62,142										\$175,218	\$202,733
Total Allowed Claims	\$686,430	\$297,730	\$278,873										\$1,344,307	\$1,372,750
Claims Funding	\$215,713	\$215,167	\$213,912										\$644,793	\$526,640
Loss Ratio	613%	237%	199%										181%	443%
<b>CDHP</b>														
Primary Participants	387	382	379	0	0	0	0	0	0	0	0	0	383	389
Members	627	623	616	0	0	0	0	0	0	0	0	0	622	643
Paid Medical Claims	\$164,385	\$124,365	\$224,702	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$513,452	\$406,846
Paid Rx Claims	\$65,091	\$60,959	\$80,316	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$206,366	\$215,418
Estimated Rx Rebates <sup>1</sup>	-\$22,103	-\$22,842	-\$23,706	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$68,652	\$0
Total CDHP Claims	\$207,372	\$162,482	\$281,312										\$651,166	\$622,263
CDHP Claims PMPM	\$888	\$583	\$1,290										\$349	\$755
Member OOP Cost	\$91,370	\$105,856	\$96,801										\$294,028	\$305,362
Total Allowed Claims	\$298,742	\$268,339	\$378,113										\$945,194	\$927,625
Claims Funding	\$330,224	\$327,504	\$323,530										\$981,258	\$968,443
Loss Ratio	144%	100%	208%										66%	143%
<b>HDHP</b>														
Primary Participants	124	123	123	0	0	0	0	0	0	0	0	0	123	100
Members	198	197	199	0	0	0	0	0	0	0	0	0	198	143
Paid Medical Claims	\$103,157	\$97,895	\$56,727	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$257,778	\$65,509
Paid Rx Claims	\$661	\$3,323	\$5,588	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,572	\$2,634
Estimated Rx Rebates <sup>1</sup>	-\$209	-\$1,429	-\$1,973	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$3,610	\$0
Total HDHP Claims	\$103,609	\$99,789	\$60,342										\$263,740	\$68,143
HDHP Claims PMPM	\$1,080	\$1,032	\$615										\$444	\$215
Member OOP Cost	\$29,066	\$54,573	\$33,208										\$116,846	\$64,898
Total Allowed Claims	\$132,675	\$154,362	\$93,550										\$380,587	\$133,041
Claims Funding	\$102,519	\$102,003	\$103,439										\$307,961	\$0
Loss Ratio	183%	185%	110%										86%	#VALUE!
<b>All Plans</b>														
Primary Participants	754	747	744	0	0	0	0	0	0	0	0	0	748	773
Members	1,203	1,196	1,189	0	0	0	0	0	0	0	0	0	1,196	1,239
Total Claims	\$933,770	\$510,566	\$558,385	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,002,721	\$1,860,422
Total Claims PMPM	\$2,056	\$1,006	\$1,077										\$558	\$1,019
Member OOP Cost	\$184,077	\$209,864	\$192,151										\$586,093	\$572,993
Total Allowed Claims	\$1,117,847	\$720,430	\$750,536										\$2,588,814	\$2,433,416
Claims Funding	\$648,456	\$644,674	\$640,882										\$1,934,012	\$1,495,082
Loss Ratio	323%	167%	181%										104%	124%

<sup>1</sup> Estimated based on conference-specific utilization of brand drugs and allocated across plan type based on paid prescription drug claims experience

**Paid Claims and Out-of-pocket Costs by Quarter (2017 vs. 2018)**



**High-Cost Claimants**

Size of Claim	PPO		CDHP		HDHP		Total		Total (Same Period, Prior Year)		% Change (Year over Year)	
	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$
\$50K – \$100K	3	\$177,313	3	\$193,158	1	\$87,659	7	\$458,130	4	\$256,280	233%	243%
\$100K – \$199K	0	\$0	0	\$0	0	\$0	0	\$0	1	\$105,957	-100%	-100%
\$200K – \$299K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0%	0%
\$300K – \$399K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0%	0%
\$400K – \$499K	1	\$435,732	0	\$0	0	\$0	1	\$435,732	0	\$0	0%	0%
\$500K+	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0%	0%
<b>Total</b>	<b>4</b>	<b>\$613,045</b>	<b>3</b>	<b>\$193,158</b>	<b>1</b>	<b>\$87,659</b>	<b>8</b>	<b>\$893,862</b>	<b>5</b>	<b>\$362,237</b>	<b>60%</b>	<b>147%</b>

**Health Plan Utilization**

Category	2018 YTD				Same Period Prior Year	Year-over-Year Difference	Benchmark <sup>2</sup>
	PPO	CDHP	HDHP	Total			
Inpatient Admits/1000	247.7	121.0	168.4	176.1	182.0	-0.3	69.3
Inpatient Days/1000	1,665.9	345.9	715.8	890.6	662.3	0.5	354.4
Average Length of Stay	10.9	5.0	4.3	8.1	7.4	0.3	5.1
Outpatient Surgeries/1000	1,971.9	953.0	1,174.8	1,349.8	1,445.8	-0.1	727.0
Physician Office Visits/1000	17,411.5	10,943.4	10,160.6	13,008.1	13,257.4	0.0	5,286.0
ER Visits/1000	679.0	438.6	328.2	502.2	475.1	0.1	263.7
Rx Generic Fill Rate	1.9	1.9	1.9	1.9	1.9	0.0	86.5%
Rx Net PMPM Cost	405.7	225.2	32.1	243.7	276.0	-0.2	\$83.73

<sup>2</sup> Source: Optum Insights, unadjusted total database benchmark

**Cumulative Experience**

	2014	2015	2016	2017	YTD 2018
<b>PPO</b>					
Members	1,372	1,332	1,034	444	376
Paid Medical Claims	\$5,478,010	\$6,795,290	\$4,584,558	\$2,724,796	\$926,129
Paid Rx Claims <sup>3</sup>	\$2,027,285	\$2,076,014	\$1,797,774	\$1,071,315	\$242,960
Total PPO Claims	\$7,505,295	\$8,871,304	\$6,382,332	\$3,796,111	\$1,169,089
PPO Claims PMPM	\$965	\$1,156	\$1,184	\$1,511	\$2,429
Claims Funding	\$8,197,352	\$7,851,476	\$5,783,638	\$3,040,020	\$644,793
Loss Ratio	187%	225%	225%	251%	376%
<b>CDHP</b>					
Members <sup>4</sup>			223	784	622
Paid Medical Claims			\$1,229,400	\$2,684,901	\$513,452
Paid Rx Claims <sup>3</sup>			\$241,687	\$886,844	\$137,714
Total CDHP Claims			\$1,471,087	\$3,571,746	\$651,166
CDHP Claims PMPM				\$836	\$918
Claims Funding			\$1,362,564	\$4,269,852	\$981,258
Loss Ratio				168%	151%
<b>HDHP</b>					
Members					198
Paid Medical Claims					\$257,778
Paid Rx Claims <sup>3</sup>					\$5,962
Total HDHP Claims					\$263,740
HDHP Claims PMPM <sup>4</sup>					\$907
Claims Funding					\$307,961
Loss Ratio					159%
<b>All Plans</b>					
Members	1,372	1,332	1,257	1,228	1,196
Total Paid Claims	\$7,505,295	\$8,871,304	\$7,853,419	\$7,367,857	\$2,083,995
Claims PMPM	\$965	\$1,156	\$1,095	\$1,102	\$1,431
Claims Funding	\$8,197,352	\$7,851,476	\$7,146,202	\$7,309,872	\$1,934,012
Loss Ratio	186.7%	225.2%	220.8%	204.1%	232.3%

<sup>3</sup> Starting in 2018, paid Rx claims include an offset for estimated rebates

<sup>4</sup> Prior to 2018, membership and claims for CDHP and HDHP plan types are combined under CDHP

