

Municipality	City of Madison	
<b>Insurance Type</b>	HMO	
<b>Provider:</b>	Unity Health Plan	
<b>Deductible</b>	<b>Single</b>	<b>Family</b>
In Network	None	
Out of Network	Does Not Apply	
<b>Co-Insurance</b>		
In Network	100%	
Out of Network	Does Not Apply	
<b>Maximum Out-of-Pocket</b>	<b>Single</b>	<b>Family</b>
In Network	\$410	\$820
Out of Network	\$1,000	\$2,000
<b>Office Visits</b>		
In Network	Covered in Full	
Out of Network	No Coverage	
<b>Routine/Preventive Care</b>		
In Network	Covered in Full	
Out of Network	No Coverage	
<b>Urgent Care</b>		
In Network	Covered in Full	
Out of Network	No Coverage	
<b>Emergency Room</b>		
	\$60 Copayment	
<b>Hospital Services</b>		
In Network	Covered in Full	
Out of Network	No Coverage	
<b>Prescription Drugs</b>	<b>Level 1 / Level 2 / Level 3</b>	
In Network	\$5 / \$15 / \$35	
<b>Plan Value (Actuarial Value)*</b>		
	98.40%	
<b>Rates</b>	<b>UW Health</b>	<b>Community</b>
Employee	\$567.00	\$660.10
Family	\$1,410.00	\$1,642.80

\* determined using 2016 AV calculator from www.cms.gov

While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with applicable laws and regulations.

Local Municipal Benchmarks							
Municipality	Madison Metropolitan Schools			Dane County		Brown County	
<b>Insurance Type</b>	HMO			PPO		PPO	
<b>Provider:</b>	Dean / GHC / Unity			WEA Trust		UMR - UHC Choice Plus	
<b>Deductible</b>				<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>
In Network	None			None		\$2,000	\$4,000
Out of Network	Does Not Apply			Active / Retiree \$200 / \$400	Active/Retiree \$400 / \$800	\$4,000	\$8,000
<b>Co-Insurance</b>							
In Network	100%			100%		Tier 1 - 90/10	Tier 2 - 80/20
Out of Network	Does Not Apply			100%		50%	
<b>Maximum Out-of-Pocket</b>				<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>
In Network	\$6,600	\$13,200		\$100 Per Individual		\$4,000	\$8,000
Out of Network	Does Not Apply			Active / Retiree \$200 / \$400	Active/Retiree \$400 / \$800	\$7,000	\$14,000
<b>Office Visits</b>				<b>PCP</b>	<b>Specialist</b>	<b>Tier 1</b>	<b>Tier 2</b>
In Network	\$20 Copayment			\$5 Copayment	\$5 Copayment	\$15 Copayment	\$30 Copayment & Coinsurance
Out of Network	No Coverage			Deductible Applies		Deductible & Coinsurance	
<b>Routine/Preventive Care</b>							
In Network	Select Services Covered in Full			Select Service Covered in Full		Select Services Covered in Full	
Out of Network	No Coverage			Deductible Applies		Deductible & Coinsurance Apply	
<b>Urgent Care</b>							
	\$20 Copayment			\$5 Copayment		\$25 Copayment then Deductible & Coinsurance Apply	
	No Coverage						
<b>Emergency Room</b>							
	\$50 Copayment			\$50 Copayment		\$100 Copay, then Deductible & Coinsurance	
<b>Hospital Services</b>							
In Network	Covered in Full			Covered in Full		Deductible & Coinsurance	
Out of Network	No Coverage			Deductible Applies		Deductible & Coinsurance	
<b>Prescription Drugs</b>				<b>\$0 / \$10 / \$20 / \$40</b>		<b>20% / 25% / 35%</b>	
	\$6 / \$15 or \$6/ \$15 / \$30			Copayments apply to Prescription Maximum Out-of -Pocket. This limit is \$500 Individual / \$1,500 Family		\$1,500 Single / \$3,000 Family Annual Out of Pocket Maximum	
<b>Plan Value (Actuarial Value)</b>							
	96.86%			97.60%		81.05%	
<b>Rates</b>	<b>Dean</b>	<b>GHC</b>	<b>Unity</b>	<b>Rate</b>	<b>EE Contrib</b>	<b>Rate</b>	<b>EE Contrib</b>
Employee	\$616.29	\$500.11	\$649.82	\$610.84	0%	\$519.37	\$62.32
	<b>No EE Contribution Administrators pay 10%</b>						
Family	\$1,620.84	\$1,335.31	\$1,709.03	\$1,435.48	0%	\$1,382.09	\$165.85

While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.

Public Sector-Database Benchmarks									
Municipality	M3 Database		M3 Database		EBIX Database		EBIX Database		
Insurance Type	PPO		HMO		Midwest PPO		Midwest HMO		
Provider:	Public Sector		Public Sector		Public Sector		Public Sector		
Deductible	Single	Family	Single	Family	Single	Family	Single	Family	
In Network	\$1,288	\$2,735	\$918	\$1,836	\$240	\$500	\$0	\$0	
Out of Network	\$2,576	\$5,470			\$610	\$1,348			
Co-Insurance									
In Network	98%		99%		95%		100%		
Out of Network									
Maximum Out-of-Pocket	Single	Family	Single	Family	Single	Family	Single	Family	
In Network	\$1,811	\$3,622	\$1,841	\$3,682	\$1,069	\$2,894	\$1,200	\$3,000	
Out of Network	\$3,622	\$7,244			\$2,138	\$5,788			
Office Visits	PCP	Specialist	PCP	Specialist	PCP	Specialist	PCP	Specialist	
In Network	\$17	\$31	\$13	\$25	\$21	\$29	\$20	\$30	
Out of Network	Deductible & Coinsurance Apply				Deductible & Coinsurance Apply				
Routine/Preventive Care									
In Network	Select Services Covered in Full		Select Services Covered in Full		Select Services Covered in Full		Select Services Covered in Full		
Out of Network	Deductible & Coinsurance Apply				Deductible & Coinsurance Apply				
Urgent Care									
In Network	Deductible & Coinsurance Apply		Deductible & Coinsurance Apply		Deductible & Coinsurance Apply		Deductible & Coinsurance Apply		
Out of Network	Deductible & Coinsurance Apply				Deductible & Coinsurance Apply				
Emergency Room									
	\$107		\$123		\$82		\$100		
Hospital Services									
In Network	Deductible & Coinsurance Apply		Deductible & Coinsurance Apply		Deductible & Coinsurance Apply		Deductible & Coinsurance Apply		
Out of Network	Deductible & Coinsurance Apply				Deductible & Coinsurance Apply				
Prescription Drugs									
	\$7/\$21/\$42		\$9/\$23/\$42		\$10/\$21/\$31		\$10/\$30/\$50		
Plan Value (Actuarial Value)									
	86.44%		88.36%		92.11%		95.18%		
Rates	Rate	EE Contrib	Rate	EE Contrib	Rate	EE Contrib	Rate	EE Contrib	
Employee	\$720.55	\$72.06	\$631.17	\$63.12		\$40.12		\$0.00	
Family	\$1,703.35	\$187.37	\$1,493.73	\$164.31		\$127.13		\$0.00	

While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.

## City of Madison Plan Design Benchmarks

### Actuarial Value

- *Definition: The percentage of total average costs for covered benefits that a plan will cover. For example, if a plan has an actuarial value of 70%, on average, employees would be responsible for 30% of the costs of all covered benefits.*
- City of Madison has a high Actuarial Value (AV) in the plan that they offer. The Actuarial value for the City's health insurance plan was 98.4%. This was above all local benchmarks as well as the databases used for benchmarking.
  - Local Benchmark- HMO: 96.9% AV PPO: 97.6% and 81.1%
  - Database benchmarks- HMO: 88.4% and 95.2% PPO: 86.4% and 92.1%

### Plan Design

- \$0 deductible was the same as 2 of the 3 local benchmarks and 1 of the 4 database benchmarks
- Out-of-Pocket maximums for City of Madison were lower than 2 of the 3 local benchmarks and lower than all of the database benchmarks
- City of Madison was the only plan that did not require office visit copays. Office visit copays varied from \$5 to \$31 for PCP/Specialist copays for benchmarked plans
- Pharmacy copays of \$5/\$15/\$35 were slightly lower copay amounts than 2 of the 3 local benchmarks and lower copay amounts from all of the database benchmarks

### Employee Contributions

- Employee Only
  - City of Madison's employee contribution of \$68.04 per month was greater than all local benchmarks. It was also greater than 3 of the 4 database benchmarks
    - Benchmarks ranged from \$0-\$72.06 per month
  - 2 of the 3 local and 1 of the 4 database benchmarks did not require an employee contribution
- Employee + Family
  - City of Madison's employee contribution of \$169.20 per month was greater than 2 of the 3 local benchmarks. It was also greater than 3 of the 4 database benchmarks
    - Benchmarks ranged from \$0-\$187.37 per month
  - 2 of the 3 local and 1 of the 4 database benchmarks did not require an employee contribution



## City of Madison Project Overview

The following proposal provides an outline of an independent audit that M3 will conduct for The City of Madison herein, (“the City”).

### Objective:

To review the City’s current medical insurance benefit offering for value, integration, vendor effectiveness, plan design competitiveness and overall cost. Based on the findings, M3 will share opportunities for improvement of the plan with the City and provide recommendations for next steps.

### Benefits of an Independent Audit with M3

- M3 has the expertise and partnerships to produce a thorough, independent, review of the Employee Benefit package offered by the City. The audit will save the City time from having to perform an internal audit.
- The audit will include recommendations on next steps of any areas of opportunity that are discovered. These opportunities may yield savings, better integration and/or employee satisfaction with the benefits package.

### Overview:

In completing this medical insurance analysis for the City, there are definitely some areas of opportunity to recommend reviewing proposals outside of the State of WI plan. As you move into the 2016 renewal process and based on our findings, a review of the local market would be beneficial. While this program does offer a number of benefits to participating entities, there are some areas you may wish to consider on a stand-alone arrangement:

#### **LONG-TERM EMPLOYEE BENEFIT STRATEGY**

- Establishing a multi-year approach to your health plan by securing a guaranteed two or three-year rate cap from carriers. Using a 3 year approach to integrate benefits, wellness, and communication will help to control cost and provide a sustainable benefit offering to employees.
- Multi-year rate guarantees can be offered in various ways; under a ‘not to exceed’ amount; related to your medical-loss ratio performance or on a flat amount basis.

#### **WELLNESS**

- While we are not aware of what you currently do for Wellness initiatives, a Wellness program is encouraged and is a key factor to a successful ongoing strategy. Regardless of what you may have in place, M3 is equipped to assist you in discussing, evaluating, and implementing a program that best fits your and your employee’s wants/needs.

*(Continued)*



### **CLAIMS DATA**

- Different from your current arrangement, you will have access to monthly, semi-annual and annual claims reports outside of the trust with most fully-insured carriers. This data will assist us in locating isolated high claimants and areas of high utilization/concern to correlate to plan design moving forward. This has been proven not only to reduce costs over time, but to better educate employees of the options they have available within the plan(s). M3 is also able to analyze this data in several ways to benefit the plan on a long-term basis.

### **PLAN DESIGN**

- You will have control over the type of plan design change(s) implemented each year, based on the specific needs of your membership. While the State follows this same protocol, the decisions are generally based on all members within their population. These changes may or may not positively affect your direct membership year after year.

In addition to the above, this arrangement would bring a more active role to your team such as:

- More involvement in annual renewals
- Internal day-to-day administrative duties may increase
- Ability to rejoin the State of WI plan if you opt out

Overall, there is a very good opportunity for the City to further explore a stand-alone arrangement within the local carrier market. With that a feasible next step would be to further discuss your internal RFP process for moving in that direction, as well as comparing the local carrier options to approach.



**ABC Company**

**Company #**

*Dates of service: January 1, 2014 - December 31, 2014*

*Paid claims through March 31, 2015*

## Experience Summary

### MLR Report

	Member Months	Total Premium	Total Medical Paid	Total Rx Paid	Total Claims Paid	MLR
January	681	\$ 175,170	\$ 132,268	\$ 42,644	\$ 174,912	99.85%
February	655	\$ 187,896	\$ 129,059	\$ 31,759	\$ 160,818	85.59%
March	614	\$ 182,684	\$ 248,119	\$ 32,537	\$ 280,656	153.63%
April	549	\$ 165,266	\$ 107,569	\$ 42,608	\$ 150,177	90.87%
May	665	\$ 187,914	\$ 70,315	\$ 36,006	\$ 106,321	56.58%
June	639	\$ 168,774	\$ 112,964	\$ 38,344	\$ 151,308	89.65%
July	570	\$ 179,221	\$ 67,314	\$ 40,217	\$ 107,531	60.00%
August	688	\$ 169,556	\$ 90,067	\$ 38,094	\$ 128,161	75.59%
September	655	\$ 159,036	\$ 133,051	\$ 27,149	\$ 160,200	100.73%
October	700	\$ 176,513	\$ 138,550	\$ 31,174	\$ 169,724	96.15%
November	634	\$ 163,562	\$ 84,532	\$ 38,991	\$ 123,523	75.52%
December	615	\$ 158,613	\$ 109,972	\$ 49,776	\$ 159,748	100.72%
<b>Total</b>	<b>7,665</b>	<b>\$ 2,074,205</b>	<b>\$ 1,423,778</b>	<b>\$ 449,299</b>	<b>\$ 1,873,077</b>	<b>90.30%</b>

### Large Claim Report (over \$25,000 in Medical)

Member	Total Medical Paid
1	\$ 150,938
2	\$ 108,097
3	\$ 32,660
<b>Total</b>	<b>\$ 140,758</b>



**ABC Company**

**Company #**

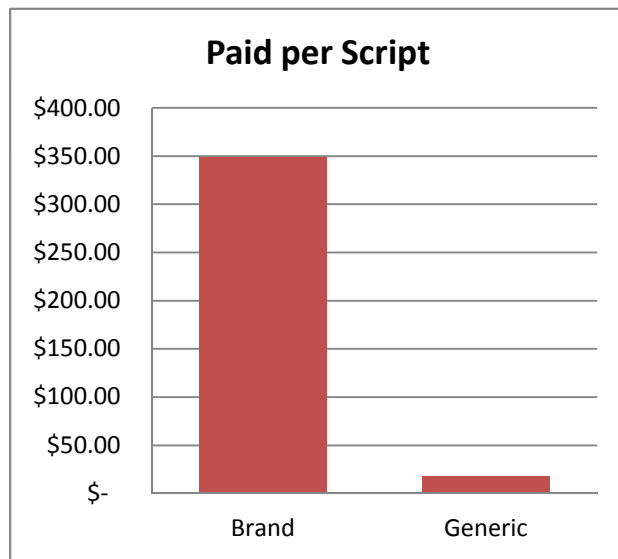
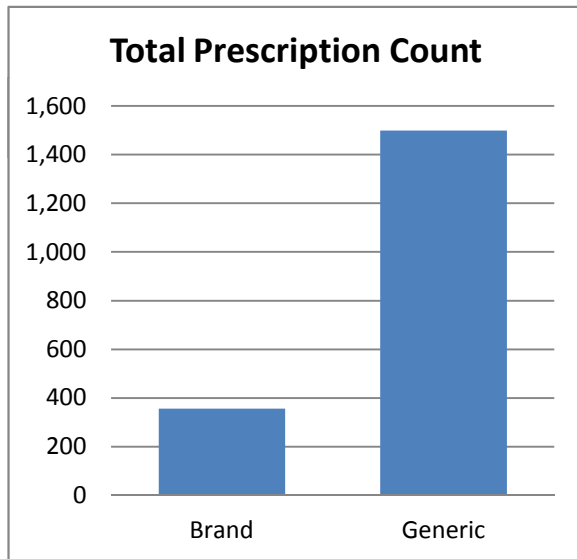
*Dates of service: January 1, 2014 - December 31, 2014*

*Paid claims through March 31, 2015*

## Experience Summary

### Pharmacy Utilization Report

	# Scripts	Total Paid	Paid per Script	Paid PMPM	% Total Paid
Brand	356	\$ 124,208	\$ 348.90	\$ 16.20	81.82%
Generic	1,499	\$ 27,596	\$ 18.41	\$ 3.60	18.18%
<b>Total</b>	<b>1,855</b>	<b>\$ 151,804</b>	<b>\$ 81.83</b>	<b>\$ 19.80</b>	<b>100%</b>







**ABC Company**

**Company #**

*Dates of service: January 1, 2014 - December 31, 2014*

*Paid claims through March 31, 2015*

## Member Liability Report

**Current Benefit Period: 01/01/2014 - 12/31/2014**

	Member Months	Claims Paid by Unity			Member Liability		
		Medical	Rx	Total	Medical	Rx	Total
January	6,249	\$ 205,647	\$ 212,663	\$ 35,765	\$ 20,565	\$ 21,266	\$ 3,577
February	6,249	\$ 205,647	\$ 200,754	\$ 34,812	\$ 20,565	\$ 20,075	\$ 3,481
March	6,316	\$ 205,500	\$ 194,562	\$ 35,462	\$ 20,550	\$ 19,456	\$ 3,546
Q1 to date	18,814	\$ 616,794	\$ 607,979	\$ 106,039	\$ 61,679	\$ 60,798	\$ 10,604
April	6,320	\$ 205,550	\$ 198,763	\$ 36,789	\$ 20,555	\$ 19,876	\$ 3,679
May	6,400	\$ 243,654	\$ 280,213	\$ 40,571	\$ 24,365	\$ 28,021	\$ 4,057
June	6,510	\$ 281,111	\$ 280,456	\$ 40,568	\$ 28,111	\$ 28,046	\$ 4,057
Q2 to date	19,230	\$ 730,315	\$ 759,432	\$ 117,928	\$ 73,032	\$ 75,943	\$ 11,793
July	6,300	\$ 243,999	\$ 275,463	\$ 39,546	\$ 24,400	\$ 27,546	\$ 3,955
August	6,550	\$ 281,430	\$ 300,123	\$ 31,254	\$ 28,143	\$ 30,012	\$ 3,125
September	6,123	\$ 205,500	\$ 285,643	\$ 29,875	\$ 20,550	\$ 28,564	\$ 2,988
Q3 to date	18,973	\$ 730,929	\$ 861,229	\$ 100,675	\$ 73,093	\$ 86,123	\$ 10,068
October	6,456	\$ 205,647	\$ 321,597	\$ 32,596	\$ 20,565	\$ 32,160	\$ 3,260
November	6,201	\$ 199,456	\$ 204,713	\$ 29,456	\$ 19,946	\$ 20,471	\$ 2,946
December	6,201	\$ 199,456	\$ 200,456	\$ 30,521	\$ 19,946	\$ 20,046	\$ 3,052
Q4 to date	18,858	\$ 604,559	\$ 726,766	\$ 92,573	\$ 60,456	\$ 72,677	\$ 9,257
<b>Total</b>	<b>75,875</b>	<b>\$ 2,682,597</b>	<b>\$ 2,955,406</b>	<b>\$ 417,215</b>	<b>\$ 268,260</b>	<b>\$ 295,541</b>	<b>\$ 41,722</b>



**ABC Company**

**Company #**

*Dates of service: January 1, 2014 - December 31, 2014*

*Paid claims through March 31, 2015*

## Member Liability Report

**Previous Benefit Period: 01/01/2013 - 12/31/2013**

	Member Months	Claims Paid by Unity			Member Liability		
		Medical	Rx	Total	Medical	Rx	Total
January	6,249	\$ 205,647	\$ 212,663	\$ 35,765	\$ 20,565	\$ 21,266	\$ 3,577
February	6,249	\$ 205,647	\$ 200,754	\$ 34,812	\$ 20,565	\$ 20,075	\$ 3,481
March	6,316	\$ 205,500	\$ 194,562	\$ 35,462	\$ 20,550	\$ 19,456	\$ 3,546
Q1 to date	18,814	\$ 616,794	\$ 607,979	\$ 106,039	\$ 61,679	\$ 60,798	\$ 10,604
April	6,320	\$ 205,550	\$ 198,763	\$ 36,789	\$ 20,555	\$ 19,876	\$ 3,679
May	6,400	\$ 243,654	\$ 280,213	\$ 40,571	\$ 24,365	\$ 28,021	\$ 4,057
June	6,510	\$ 281,111	\$ 280,456	\$ 40,568	\$ 28,111	\$ 28,046	\$ 4,057
Q2 to date	19,230	\$ 730,315	\$ 759,432	\$ 117,928	\$ 73,032	\$ 75,943	\$ 11,793
July	6,300	\$ 243,999	\$ 275,463	\$ 39,546	\$ 24,400	\$ 27,546	\$ 3,955
August	6,550	\$ 281,430	\$ 300,123	\$ 31,254	\$ 28,143	\$ 30,012	\$ 3,125
September	6,123	\$ 205,500	\$ 285,643	\$ 29,875	\$ 20,550	\$ 28,564	\$ 2,988
Q3 to date	18,973	\$ 730,929	\$ 861,229	\$ 100,675	\$ 73,093	\$ 86,123	\$ 10,068
October	6,456	\$ 205,647	\$ 321,597	\$ 32,596	\$ 20,565	\$ 32,160	\$ 3,260
November	6,201	\$ 199,456	\$ 204,713	\$ 29,456	\$ 19,946	\$ 20,471	\$ 2,946
December	6,201	\$ 199,456	\$ 200,456	\$ 30,521	\$ 19,946	\$ 20,046	\$ 3,052
Q4 to date	18,858	\$ 604,559	\$ 726,766	\$ 92,573	\$ 60,456	\$ 72,677	\$ 9,257
<b>Total</b>	<b>75,875</b>	<b>2,682,597</b>	<b>2,955,406</b>	<b>417,215</b>	<b>268,260</b>	<b>295,541</b>	<b>41,722</b>



**ABC Company**  
Company #

## Enrollment Distribution Trend

Age	ABC Company				Comparative Benchmark			
	Total Members		Percent of Total		Total Members		Percent of Total	
Males	1/1/2015	1/1/2014	1/1/2015	1/1/2014	1/1/2015	1/1/2014	1/1/2015	1/1/2014
Under 25	300	285	4.63%	7.77%	350	333	4.60%	4.60%
25 to 29	290	276	4.47%	7.51%	340	323	4.47%	4.47%
30 to 34	285	271	4.40%	7.38%	335	318	4.41%	4.40%
35 to 39	265	252	4.09%	6.87%	315	299	4.14%	4.14%
40 to 44	270	257	4.17%	6.99%	320	304	4.21%	4.21%
45 to 49	301	286	4.64%	7.80%	351	333	4.62%	4.61%
50 to 54	316	300	4.88%	8.19%	366	348	4.81%	4.81%
55 to 59	305	290	4.71%	7.90%	355	337	4.67%	4.67%
60 to 64	290	276	4.47%	7.51%	340	323	4.47%	4.47%
65+	287	273	4.43%	7.44%	337	320	4.43%	4.43%
<b>Subtotal</b>	<b>2,909</b>	<b>2,764</b>	<b>44.88%</b>	<b>75.36%</b>	<b>3,409</b>	<b>3,239</b>	<b>44.84%</b>	<b>44.81%</b>
<b>Females</b>								
Under 25	310	295	4.78%	8.03%	360	343	4.74%	4.74%
25 to 29	300	285	4.63%	7.77%	350	333	4.60%	4.61%
30 to 34	295	280	4.55%	7.64%	345	328	4.54%	4.54%
35 to 39	275	261	4.24%	7.12%	325	309	4.28%	4.28%
40 to 44	280	266	4.32%	7.25%	330	314	4.34%	4.34%
45 to 49	311	295	4.80%	8.06%	361	343	4.75%	4.75%
50 to 54	326	310	5.03%	8.45%	376	358	4.95%	4.95%
55 to 59	315	299	4.86%	8.16%	365	347	4.80%	4.80%
60 to 64	300	285	4.63%	7.77%	350	333	4.60%	4.61%
65+	297	282	4.58%	7.69%	347	330	4.56%	4.57%
<b>Subtotal</b>	<b>3,009</b>	<b>2,859</b>	<b>46.42%</b>	<b>77.95%</b>	<b>3,509</b>	<b>3,339</b>	<b>46.16%</b>	<b>46.19%</b>
<b>Children</b>								
Under 5	120	114	1.85%	3.11%	144	137	1.89%	1.90%
5 to 9	116	110	1.79%	3.01%	140	133	1.84%	1.84%
10 to 14	114	108	1.76%	2.95%	138	131	1.82%	1.82%
15 to 19	106	101	1.64%	2.75%	130	124	1.71%	1.71%
20+	108	103	1.67%	2.80%	132	126	1.74%	1.74%
<b>Subtotal</b>	<b>564</b>	<b>536</b>	<b>8.70%</b>	<b>14.61%</b>	<b>684</b>	<b>651</b>	<b>9.00%</b>	<b>9.00%</b>
<b>Grand Total</b>	<b>6,482</b>	<b>3,667</b>	-	-	<b>7,602</b>	<b>7,228</b>	-	-
Avg Age	48.5	49.8	-	-	41.3	39.7	-	-



**ABC Company**  
**Company #:**

**Coverage Types**

- EE Single
- ES Employee + Spouse
- EC Employee + Children
- F Family

## Enrollment by Tier by Month

**Current Benefit Period: 01/01/2014 - 12/31/2014**

	EE	ES	EC	F	Total Employees	Total Members
January	50	48	35	44	177	348
February	50	49	34	43	176	345
March	54	50	32	45	181	353
April	53	47	36	46	182	357
May	56	45	35	42	178	342
June	57	48	30	43	178	342
July	58	50	29	45	182	351
August	54	57	33	44	188	366
September	58	56	34	41	189	361
October	56	57	32	42	187	360
November	53	58	33	42	186	361
December	50	56	34	45	185	365
<b>Total</b>	<b>649</b>	<b>621</b>	<b>397</b>	<b>522</b>	<b>2,189</b>	<b>4,251</b>



**ABC Company**  
**Company #:**

**Coverage Types**

- EE Single
- ES Employee + Spouse
- EC Employee + Children
- F Family

## Enrollment by Tier by Month

**Previous Benefit Period: 01/01/2013 - 12/31/2013**

	EE	ES	EC	F	Total Employees	Total Members
January	48	46	33	42	168	331
February	48	47	32	41	167	328
March	51	48	30	43	172	335
April	50	45	34	44	173	339
May	53	43	33	40	169	325
June	54	46	29	41	169	325
July	55	48	28	43	173	333
August	51	54	31	42	179	348
September	55	53	32	39	180	343
October	53	54	30	40	178	342
November	50	55	31	40	177	343
December	48	53	32	43	176	347
<b>Total</b>	<b>617</b>	<b>590</b>	<b>377</b>	<b>496</b>	<b>2,080</b>	<b>4,038</b>



## ABC Company

Company #

*Dates of service: January 1, 2014 - December 31, 2014*

*Paid claims through March 31, 2015*

## Deductible Paid

Deductible Level	Quartile	Deductible Paid	Count of Members
\$ 1,500	1	\$0-\$375	20
	2	\$376-\$750	3
	3	\$751-\$1,125	0
	4	\$1126+	6
			<hr/> 29
\$ 2,500	1	\$0-\$625	140
	2	\$626-\$1,250	11
	3	\$1,251-\$1,875	9
	4	\$1,876+	13
			<hr/> 173