

Group Medical Experience Report and Plan Performance Analysis

ASO PPO and HMO Plans

Q3 2004

XYZ Company

Company Logo

Presented by



December 2004

Proprietary & Confidential © 2004 Benefitdecisions
125 South Wacker Drive Suite 2075 Chicago, IL 60606 • 312.606.4800 • 312.606.8101 fax
www.benefitdecisions.com

Table of Contents

Section 1	Key Points and Observations
Section 2	HMO Performance Analysis
Section 3	PPO Performance Analysis
Section 4	Appendix

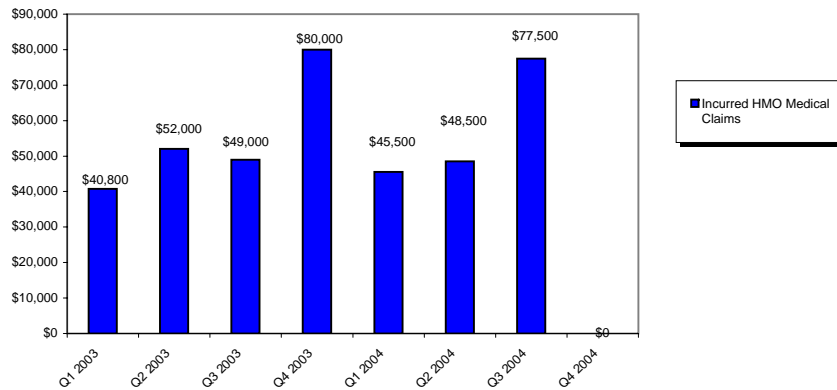
Key Points and Observations

- 2003 average (PEPM) incurred medical and prescription drug claim costs were \$_____ and \$_____ for the HMO and PPO plans, respectively. The composite claim cost (both plans combined) was \$_____. The 2003 claim factors include a reserve factor for each plan to account for claims incurred but not yet reported (IBNR). This process is done to "mature" the 2003 plan year claims and will allow for a level comparison to 2004 claim costs.
- 2004 third quarter average (PEPM) incurred medical and prescription drug claim costs are \$_____ and \$_____ for the HMO and PPO plans, respectively. The composite claim cost (both plans combined) for Q3 2004 is \$_____. There has been a definitive spike in claim activity during Q3 of 2004. There was one individual hospitalized for 6 days due to _____. Total paid amount was \$_____. Large claimant detail is attached to this report.
- According to insurance carrier reporting, there has also been one claimant that has had \$_____ paid through Q3 2004. We have requested additional information on this claimant and will include the data on the Q4 report. There may be additional paid claims during Q4 for both individuals.
- From a reinsurance perspective, year to date claim activity is ____% above expected claim levels. The poor claim experience during Q3 has influenced an otherwise good claim year. Per capita claim levels for Q3 are up significantly compared to Q1 and Q2 as detailed later in this report.
- Overall, per capita prescription drug claim costs are down ____% relative to 2003 plan year averages. 2003 saw a per employee per month drug cost of \$_____ versus a YTD 2004 drug cost of \$_____ per employee per month.
- HMO and PPO network utilization continues at an acceptable level, however there was one out of network PPO charge incurred at _____ totaling \$3,681. This 2 day admission notwithstanding, XYZ Company employees continue to access network hospitals and doctors more than 97% of the time. This is an excellent provider network utilization ratio and, as a result, XYZ Company will benefit from *Insurance Carrier's* superior hospital and physician discount arrangement. We benchmark network utilization at 90%, so network penetration is at or above an acceptable level.
- Plan enrollment has increased relative to 2003. Average monthly HMO enrollment in 2003 was ____ versus ____ in through Q3 2004. Average monthly PPO enrollment in 2003 was ____ versus ____ through Q3 2004. Overall, the plan has experienced a "net" increase of _____ new participants.
- Changes in average monthly enrollment are an important area to monitor for 2 reasons: (1) a +/- change of more than 10% may result in Insurance Carrier re-rating the group, and (2) since XYZ Company holds the reserves, changes in enrollment will impact and dictate changes in the IBNR reserve levels.
- Benchmarking data indicates that XYZ Company's benefit plan costs were below industry averages. Per the 2003 Mercer Foster Higgins National Survey of Employer Sponsored Health Plans, XYZ Company's HMO plan costs ranged from ____% to ____% below other employers in similar geographic regions and of similar size. 2003 PPO plan costs ranged from ____% to ____% below similar averages.

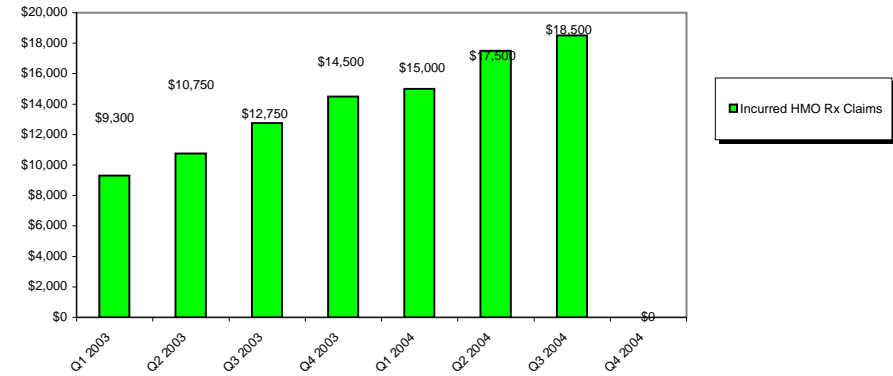
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004
 Carrier:
 Plan: HMO

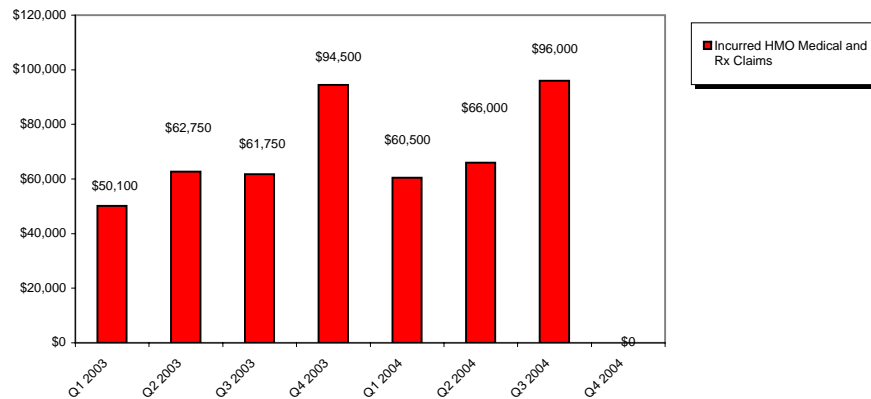
Monthly Non-Pooled Medical Claim Summary



Monthly Prescription Drug Claim Summary



Total Monthly Non-Pooled Paid Claim Analysis



HMO Plan

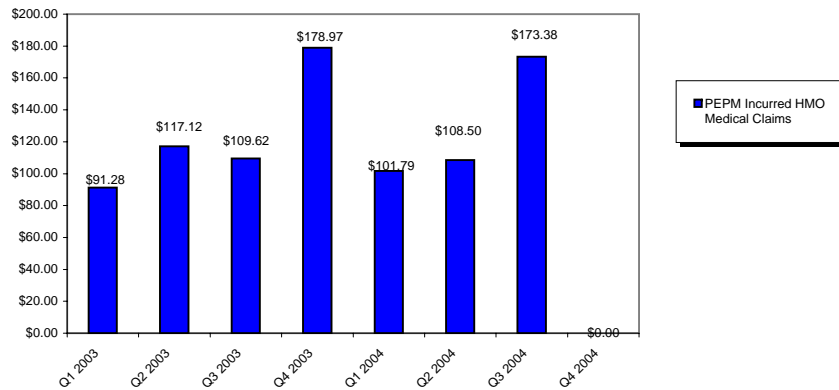
First 3 Quarters in 2004:

Incurring Medical Claims:	\$171,500
Incurring Prescription Drug Claims:	\$51,000
Total Incurring Claims:	\$222,500
Pooled Claims:	\$0
Adjusted Incurring Claims:	\$222,500
Per Employee Per Month Medical Claim Cost:	\$127.89
Per Employee Per Month Drug Claim Cost:	\$38.03
Per Employee Per Month Total Claim Cost:	\$165.92
Drug Cost as a Percent of Total Paid Claims:	22.92%

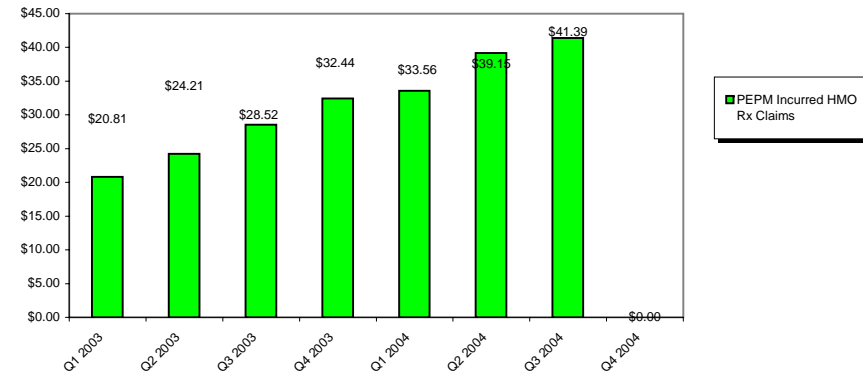
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004
 Carrier:
 Plan: HMO

Monthly Non-Pooled Medical Claim Summary



Monthly Prescription Drug Claim Summary



Total Monthly Non-Pooled Paid Claim Analysis



HMO Plan

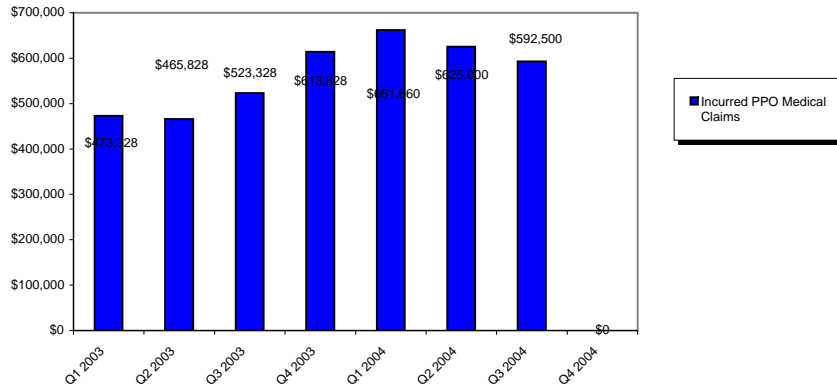
First 3 Quarters in 2004:

Incurred Medical Claims:	\$171,500
Incurred Prescription Drug Claims:	\$51,000
Total Incurred Claims:	\$222,500
Pooled Claims:	\$0
Adjusted Incurred Claims:	\$222,500
Per Employee Per Month Medical Claim Cost:	\$127.89
Per Employee Per Month Drug Claim Cost:	\$38.03
Per Employee Per Month Total Claim Cost:	\$165.92
Drug Cost as a Percent of Total Paid Claims:	22.92%

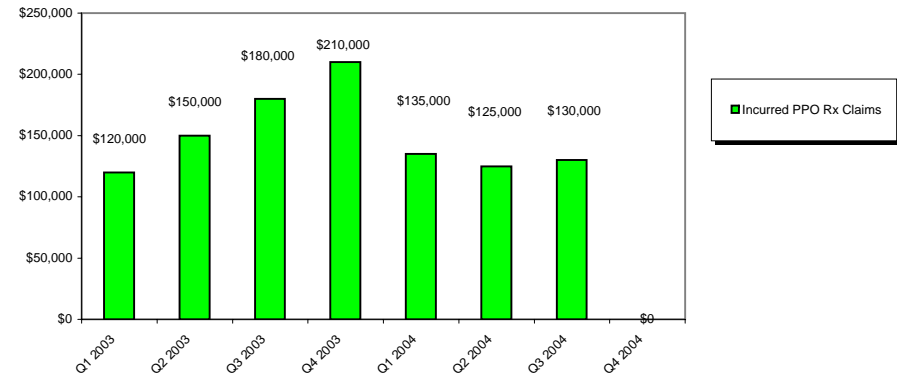
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004
 Carrier:
 Plan: PPO

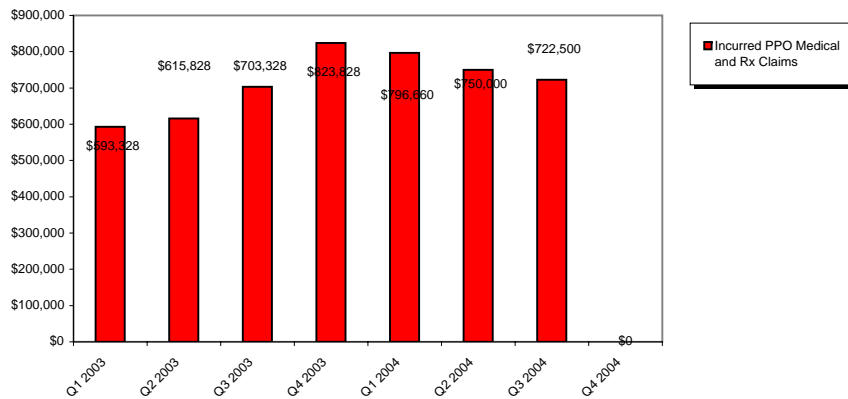
Monthly Non-Pooled Medical Claim Summary



Monthly Prescription Drug Claim Summary



Total Monthly Non-Pooled Paid Claim Analysis



PPO Plan

First 3 Quarters in 2004:

Incurred Medical Claims:	\$1,879,160
Incurred Prescription Drug Claims:	\$390,000
Total Incurred Claims:	\$2,269,160
Pooled Claims:	\$0
Adjusted Incurred Claims:	\$2,269,160
Per Employee Per Month Medical Claim Cost:	\$463.99
Per Employee Per Month Drug Claim Cost:	\$96.30
Per Employee Per Month Total Claim Cost:	\$560.29
Drug Cost as a Percent of Total Paid Claims:	17.19%

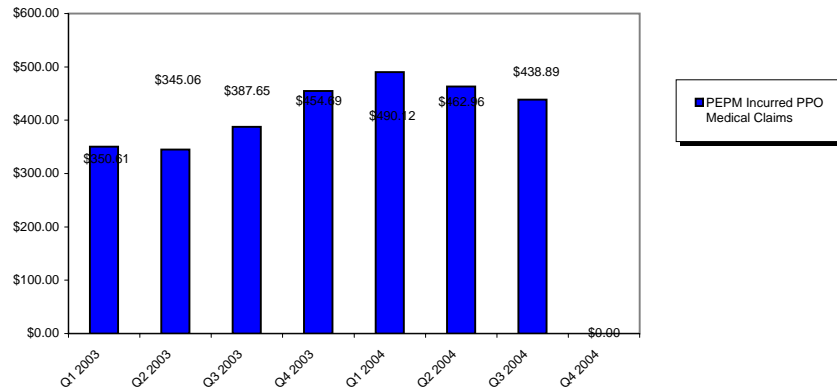
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004

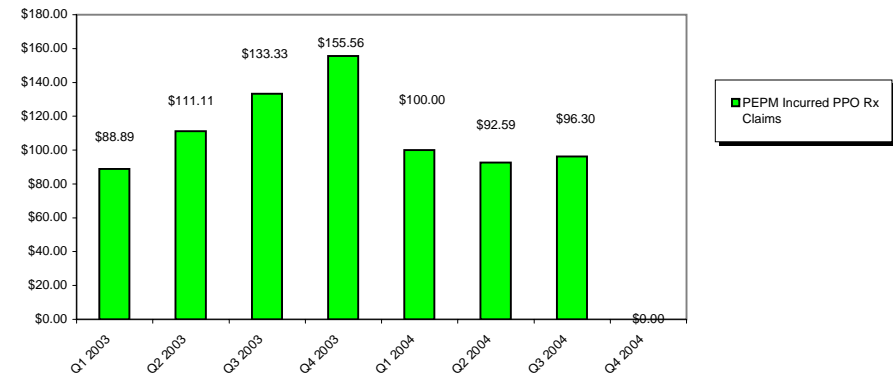
Carrier:

Plan: PPO

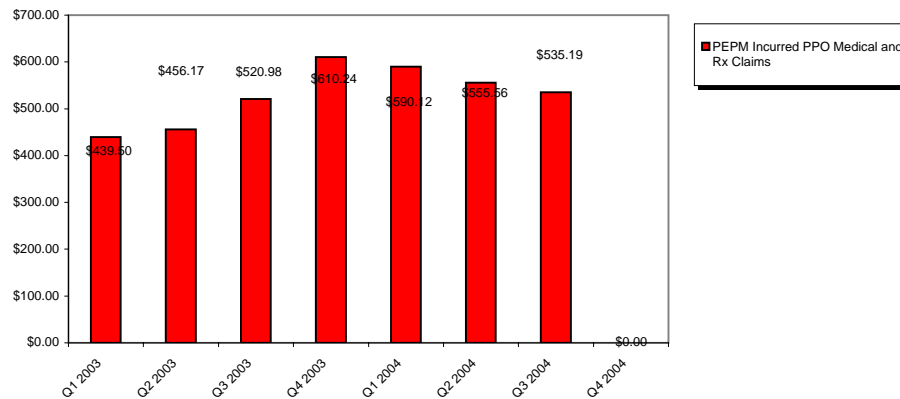
Monthly Non-Pooled Medical Claim Summary



Monthly Prescription Drug Claim Summary



Total Monthly Non-Pooled Paid Claim Analysis



PPO Plan

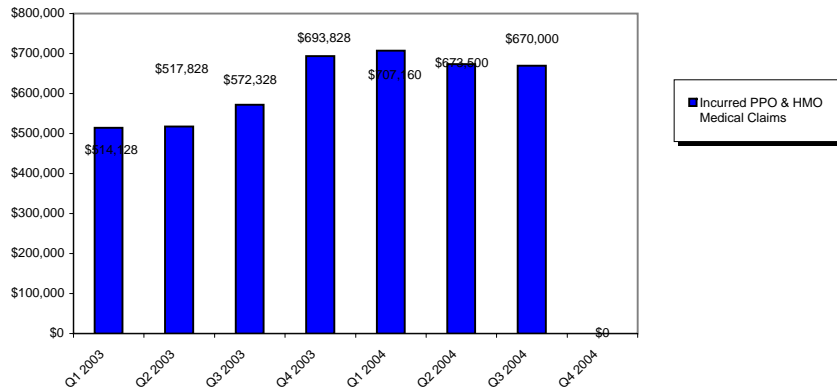
First 3 Quarters in 2004:

Incurred Medical Claims:	\$1,879,160
Incurred Prescription Drug Claims:	\$390,000
Total Incurred Claims:	\$2,269,160
Pooled Claims:	\$0
Adjusted Incurred Claims:	\$2,269,160
Per Employee Per Month Medical Claim Cost:	\$463.99
Per Employee Per Month Drug Claim Cost:	\$96.30
Per Employee Per Month Total Claim Cost:	\$560.29
Drug Cost as a Percent of Total Paid Claims:	17.19%

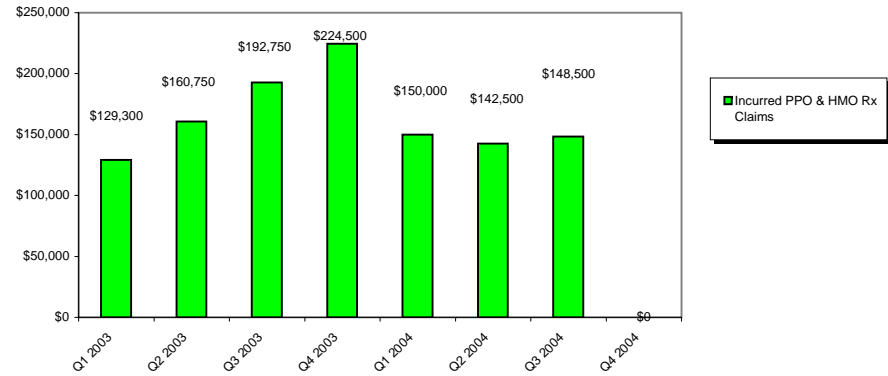
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004
 Carrier:
 Plan: PPO & HMO Plans Combined

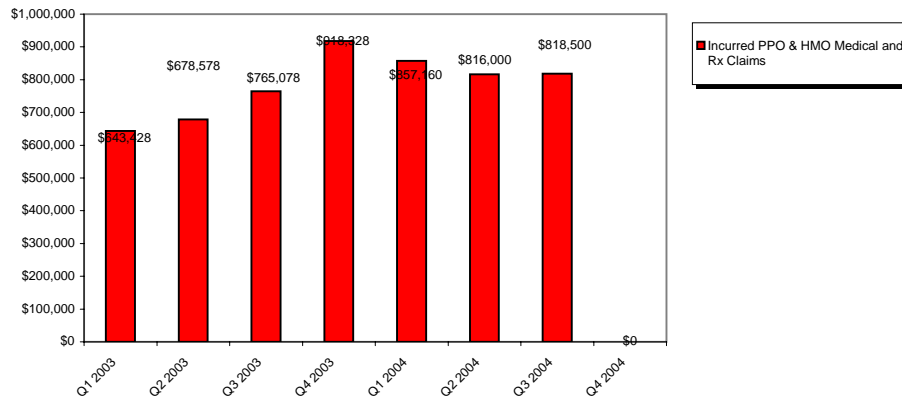
Monthly Non-Pooled Medical Claim Summary



Monthly Prescription Drug Claim Summary



Total Monthly Non-Pooled Paid Claim Analysis



PPO & HMO Plans Combined

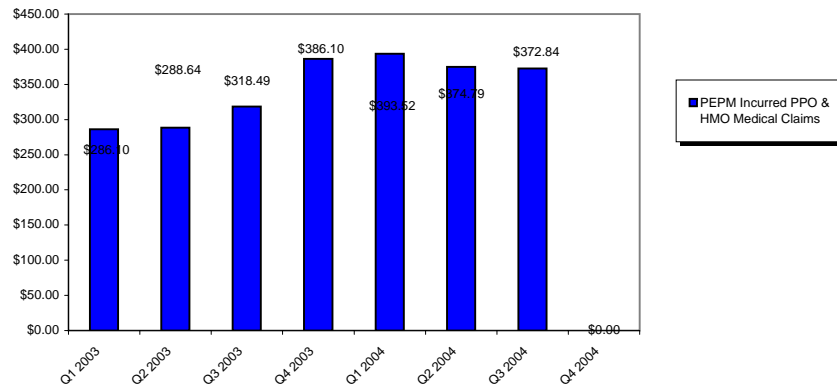
First 3 Quarters in 2004:

Incurring Medical Claims:	\$2,050,660
Incurring Prescription Drug Claims:	\$441,000
Total Incurring Claims:	\$2,491,660
Pooled Claims:	\$0
Adjusted Incurring Claims:	\$2,491,660
Per Employee Per Month Medical Claim Cost:	\$380.39
Per Employee Per Month Drug Claim Cost:	\$81.80
Per Employee Per Month Total Claim Cost:	\$462.19
Drug Cost as a Percent of Total Paid Claims:	17.70%

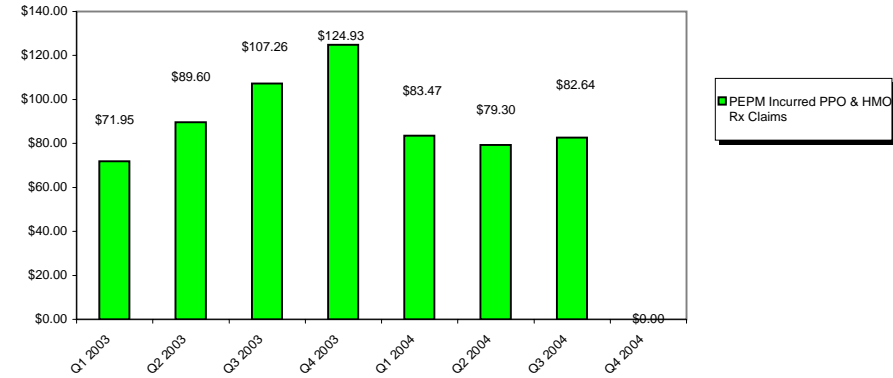
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004
 Carrier:
 Plan: PPO & HMO Plans Combined

Monthly Non-Pooled Medical Claim Summary



Monthly Prescription Drug Claim Summary



Total Monthly Non-Pooled Paid Claim Analysis



PPO & HMO Plan Combined

First 3 Quarters in 2004:

Incurred Medical Claims:	\$2,050,660
Incurred Prescription Drug Claims:	\$441,000
Total Incurred Claims:	\$2,491,660
Pooled Claims:	\$0
Adjusted Incurred Claims:	\$2,491,660
Per Employee Per Month Medical Claim Cost:	\$380.39
Per Employee Per Month Drug Claim Cost:	\$81.80
Per Employee Per Month Total Claim Cost:	\$462.19
Drug Cost as a Percent of Total Paid Claims:	17.70%

XYZ Company

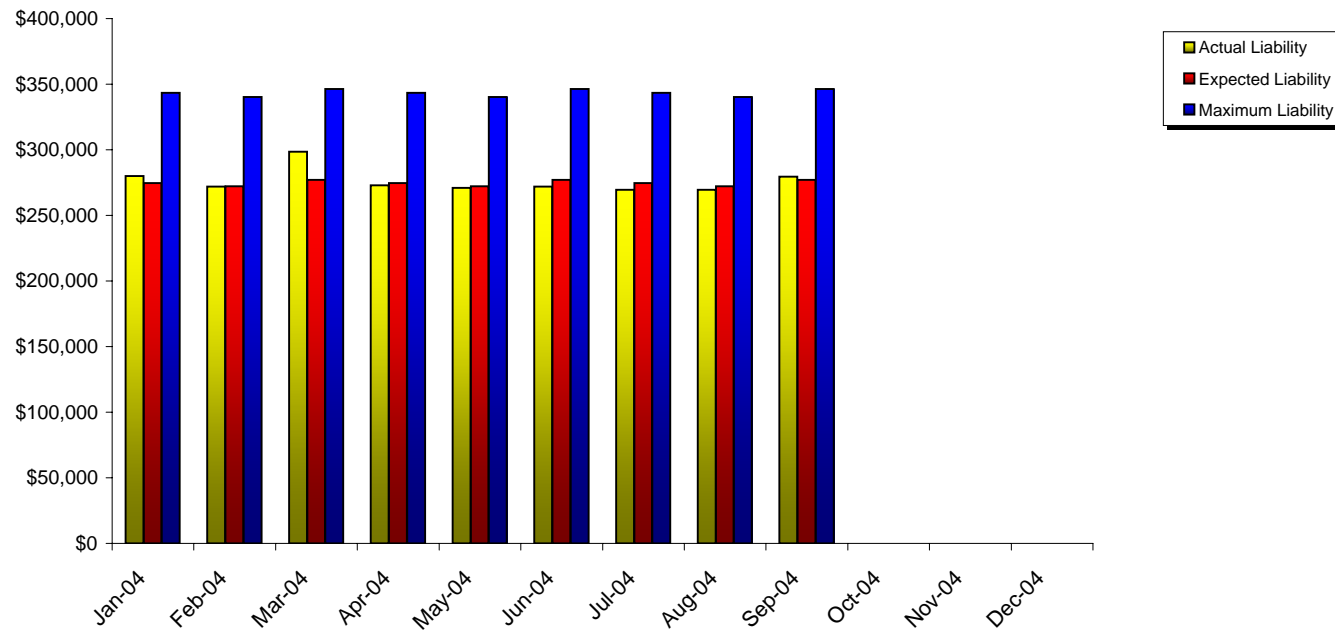
Plan Year: 2004

Reinsurance Contract Type:

Carrier:

Plan Type(s): HMO & PPO

Monthly Medical and Prescription Drug Claim Liability Analysis



Summary Analysis:

Cumulative (YTD) Paid Non-Pooled Claims:	\$2,485,000
Cumulative (YTD) Expected Claim Liability:	\$2,471,760
Cumulative (YTD) Maximum Claim Liability:	\$3,089,700
Relationship to Expected Liability:	100.54%
Relationship to Maximum Liability:	80.43%

* Note that the summary above does not include current IBNR or reserve adjustments.

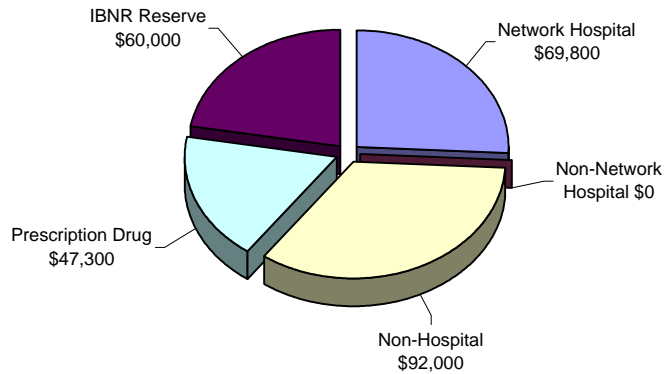
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004

Carrier:

Plan Type(s): HMO

2003 HMO Plan Utilization Summary

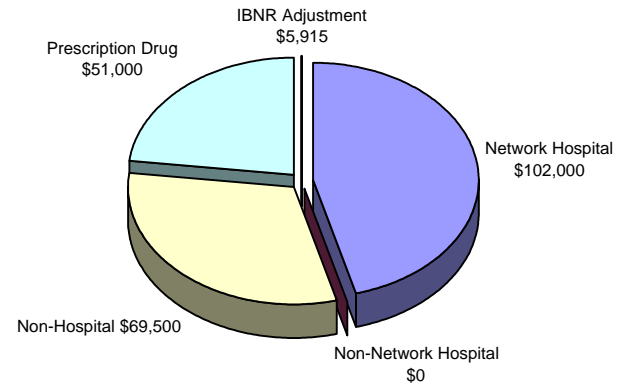


2003

HMO Utilization & Reserve Analysis:

HMO Hospital as a % of Total HMO claims:	25.9%
Non-HMO Hospital as a % of Total HMO claims:	0.0%
Hospital Total:	25.9%
Non-Hospital as a % of Total HMO claims:	34.2%
Prescription Drug as a % of Total HMO claims:	17.6%
Recommended PPO Reserves as a % of Total HMO claim	22.3%
HMO Total:	100.00%

2004 HMO Plan Utilization Summary



2004

HMO Utilization & Reserve Analysis:

HMO Hospital as a % of Total HMO claims:	45.8%
Non-HMO Hospital as a % of Total HMO claims:	0.0%
Hospital Total:	45.8%
Non-Hospital as a % of Total HMO claims:	31.2%
Prescription Drug as a % of Total HMO claims:	22.9%
Recommended HMO Reserve Adj. as a % of Total HMO	0.0%
HMO Total:	100.00%

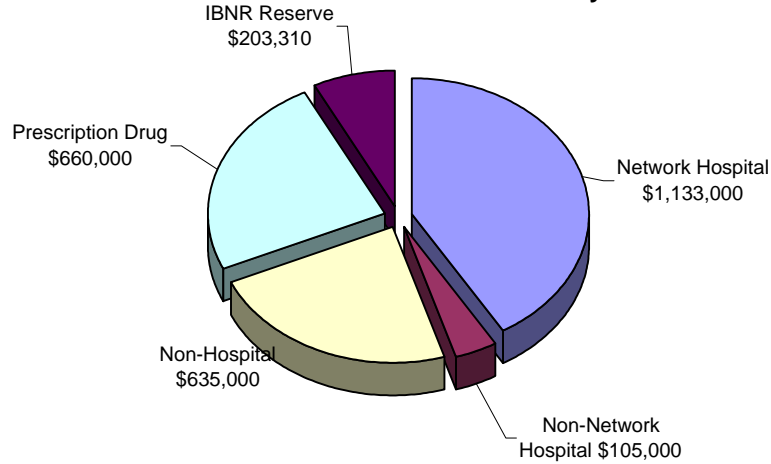
XYZ Company

Plan Year: 2003 and YTD (Through Q3) 2004

Carrier:

Plan Type(s): PPO

2003 PPO Plan Utilization Summary

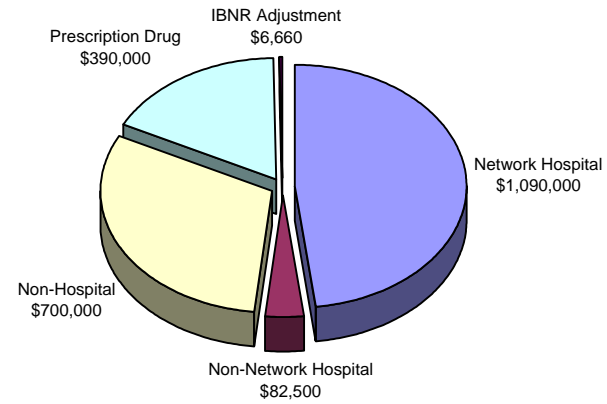


2003

PPO Utilization & Reserve Analysis:

Network Hospital as a % of Total PPO claims:	41.4%
Non-Network Hospital as a % of Total PPO claims:	3.8%
Hospital Total:	45.2%
Non-Hospital (Physician, etc.) as a % of Total PPO claim:	23.2%
Prescription Drug as a % of Total PPO claims:	24.1%
Recommended PPO Reserves as a % of Total PPO claim:	7.4%
PPO Total:	100.00%

2004 PPO Plan Utilization Summary



2004

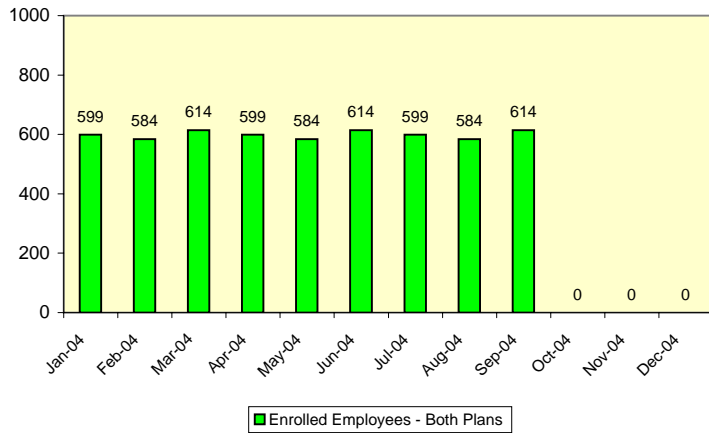
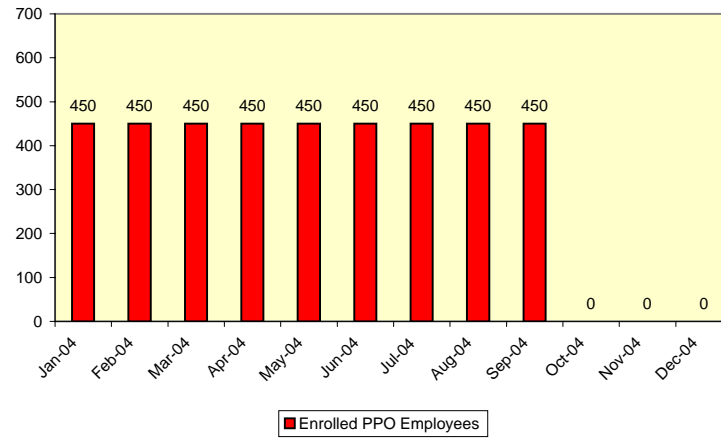
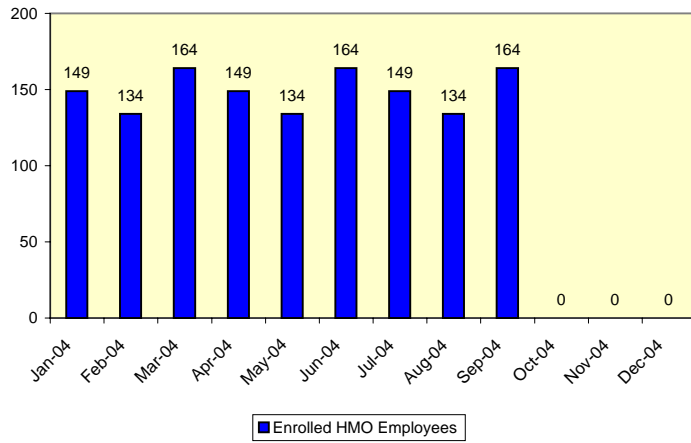
PPO Utilization & Reserve Analysis:

Network Hospital as a % of Total PPO claims:	48.0%
Non-Network Hospital as a % of Total PPO claims:	3.6%
Hospital Total:	51.7%
Non-Hospital (Physician, etc.) as a % of Total PPO claim:	30.8%
Prescription Drug as a % of Total PPO claims:	17.2%
Recommended PPO Reserve Adj. as a % of Total PPO c:	0.3%
PPO Total:	100.00%

XYZ Company

Monthly Enrollment Analysis

2004 Plan Year



2004 Enrollment Summary

Basis Month:	January
Basis Month Enrollment:	599
Net Change Q3 2004:	15
% Variation:	2.5%

IBNR Reserve Adjustment Summary

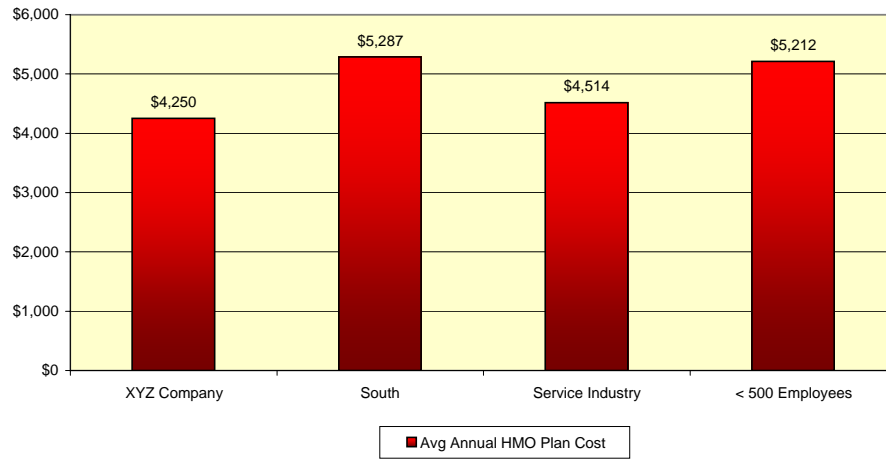
Net Change vs. 2003 Avg:	0
Recommended Reserve Adj:	\$0
Current IBNR:	\$0
Adj. IBNR:	\$0

* Recommended IBNR Reserve Change is unaffected for Q3.

XYZ Company

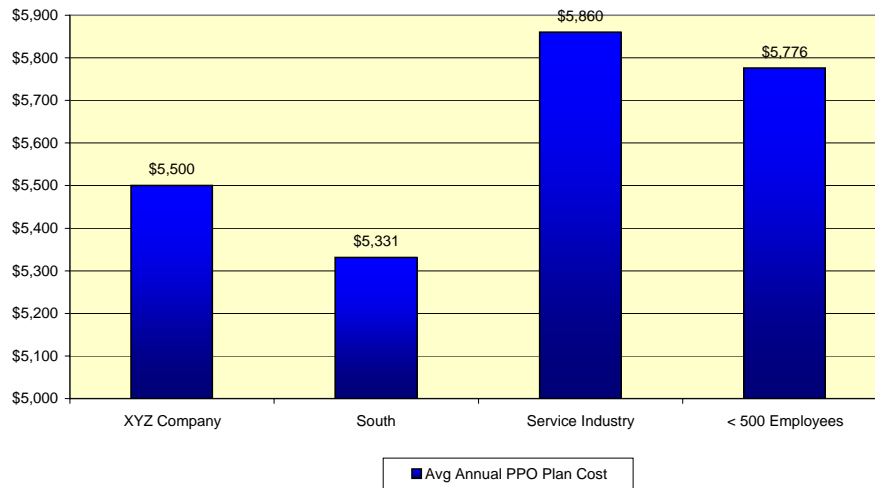
HMO and PPO Annual Cost Benchmarking Analysis - 2003 Mercer Foster Higgins National Survey of Employer Sponsored Health Plans

2003 Plan Year



2003 HMO Cost Summary Per Employee:

XYZ HMO Monthly Claim Factor:	\$190.55
XYZ Monthly Fixed Cost Factor:	\$77.92
XYZ Monthly Plan Cost Factor:	\$268.47
Annualized HMO Plan Cost Factor:	\$3,222



2003 PPO Cost Summary Per Employee:

XYZ PPO Monthly Claim Factor:	\$207.66
XYZ Monthly Fixed Cost Factor:	\$77.92
XYZ Monthly Plan Cost Factor:	\$285.58
Annualized PPO Plan Cost Factor:	\$3,427

Appendix A

- I. Quarterly HMO Financials
- II. Quarterly PPO Financials
- III. Combined (HMO & PPO) Financials
- IV. 2004 Aggregate Claim Liability Analysis

XYZ Company

Plan Type: HMO

Carrier:

Plan Performance Analysis For Active Employees

2003 HMO

	HMO Membership Summary						Utilization						PEPM Cost	PMPM Cost
	Ee Only	Ee+Spouse	Ee+Ch	Family	Total Ees	Members	HMO Hospital	Non-HMO Hospital	Non-Hospital	Prescription Drug	Recommended IBNR	Incurred HMO Claims		
Jan-03	95	10	15	25	145	326	\$0	\$0	\$0	\$3,000	\$5,000	\$8,000	\$55.17	\$24.52
Feb-03	100	10	15	25	150	338	\$6,800	\$0	\$8,000	\$3,000	\$5,000	\$22,800	\$152.00	\$67.56
Mar-03	105	7	15	25	152	342	\$5,000	\$0	\$6,000	\$3,300	\$5,000	\$19,300	\$126.97	\$56.43
Q1	300	27	45	75	447	1,006	\$11,800	\$0	\$14,000	\$9,300	\$15,000	\$50,100	\$112.08	\$49.81
Apr-03	100	7	15	25	147	331	\$4,000	\$0	\$8,000	\$3,500	\$5,000	\$20,500	\$139.46	\$61.98
May-03	100	8	15	25	148	333	\$5,000	\$0	\$9,000	\$3,500	\$5,000	\$22,500	\$152.03	\$67.57
Jun-03	100	8	16	25	149	335	\$6,000	\$0	\$5,000	\$3,750	\$5,000	\$19,750	\$132.55	\$58.91
Q2	300	23	46	75	444	999	\$15,000	\$0	\$22,000	\$10,750	\$15,000	\$62,750	\$141.33	\$62.81
Jul-03	95	8	16	25	144	324	\$6,000	\$0	\$10,000	\$4,000	\$5,000	\$25,000	\$173.61	\$77.16
Aug-03	105	8	16	25	154	347	\$3,000	\$0	\$5,000	\$4,000	\$5,000	\$17,000	\$110.39	\$49.06
Sep-03	100	8	16	25	149	335	\$5,000	\$0	\$5,000	\$4,750	\$5,000	\$19,750	\$132.55	\$58.91
Q3	300	24	48	75	447	1005.75	\$14,000	\$0	\$20,000	\$12,750	\$15,000	\$61,750	\$138.14	\$61.40
Oct-03	100	8	16	25	149	335	\$8,000	\$0	\$8,000	\$4,500	\$5,000	\$25,500	\$171.14	\$76.06
Nov-03	85	8	16	25	134	302	\$6,000	\$0	\$13,000	\$5,000	\$5,000	\$29,000	\$216.42	\$96.19
Dec-03	115	8	16	25	164	369	\$15,000	\$0	\$15,000	\$5,000	\$5,000	\$40,000	\$243.90	\$108.40
Q4	300	24	48	75	447	1005.75	\$29,000	\$0	\$36,000	\$14,500	\$15,000	\$94,500	\$211.41	\$93.96
Total					1,785	4,016	HMO Hospital 69,800	Non-HMO Hospital 0	Non-Hospital 92,000	Prescription Drug 47,300	Recommended IBNR 60,000	Incurred HMO Claims 269,100	\$150.76	\$67.00
					2003 Avg. HMO Contract Size									2.25

2004 HMO

	HMO Membership Summary						Utilization						PEPM Cost	PMPM Cost
	Ee Only	Ee+Spouse	Ee+Ch	Family	Total Ees	Members	HMO Hospital	Non-HMO Hospital	Non-Hospital	Prescription Drug	IBNR Adj.	Incurred HMO Claims		
Jan-04	100	8	16	25	149	335	\$15,000	\$0	\$5,000	\$5,000	\$0	\$25,000	\$167.79	\$74.57
Feb-04	85	8	16	25	134	302	\$6,000	\$0	\$6,000	\$5,000	\$0	\$17,000	\$126.87	\$56.38
Mar-04	115	8	16	25	164	369	\$6,000	\$0	\$7,500	\$5,000	\$0	\$18,500	\$112.80	\$50.14
Q1	300	24	48	75	447	1005.75	\$27,000	\$0	\$18,500	\$15,000	\$0	\$60,500	\$135.35	\$60.15
Apr-04	100	8	16	25	149	335	\$10,000	\$0	\$7,500	\$5,500	\$0	\$23,000	\$154.36	\$68.61
May-04	85	8	16	25	134	302	\$10,000	\$0	\$5,000	\$6,000	\$0	\$21,000	\$156.72	\$69.65
Jun-04	115	8	16	25	164	369	\$10,000	\$0	\$6,000	\$6,000	\$0	\$22,000	\$134.15	\$59.62
Q2	300	24	48	75	447	1005.75	\$30,000	\$0	\$18,500	\$17,500	\$0	\$66,000	\$147.65	\$65.62
Jul-04	100	8	16	25	149	335	\$15,000	\$0	\$12,500	\$4,500	\$0	\$32,000	\$214.77	\$95.45
Aug-04	85	8	16	25	134	302	\$15,000	\$0	\$10,000	\$7,000	\$0	\$32,000	\$238.81	\$106.14
Sep-04	115	8	16	25	164	369	\$15,000	\$0	\$10,000	\$7,000	\$0	\$32,000	\$195.12	\$86.72
Q3	300	24	48	75	447	1005.75	\$45,000	\$0	\$32,500	\$18,500	\$0	\$96,000	\$214.77	\$95.45
Oct-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Nov-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Dec-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Q4	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Total					1341	3017.25	HMO Hospital \$102,000	Non-HMO Hospital \$0	Non-Hospital \$69,500	Prescription Drug \$51,000	IBNR Adj. \$0	Incurred HMO Claims \$222,500	\$165.92	\$73.74
					2004 Avg. HMO Contract Size									2.25

XYZ Company

Plan Type: PPO

Carrier:

Plan Performance Analysis For Active Employees

2003 PPO

PPO Membership Summary							Utilization						PEPM Cost	PMPM Cost
	Ee Only	Ee+Spouse	Ee+Ch	Family	Total Ees	Members	PPO Hospital	Non-PPO Hospital	Non-Hospital	Prescription Drug	Recommended IBNR	Incurred PPO Claims		
Jan-03	200	50	50	150	450	1057.5	\$75,000	\$15,000	\$30,000	\$40,000	\$16,943	\$176,943	\$393.21	\$167.32
Feb-03	200	50	50	150	450	1057.5	\$100,000	\$10,000	\$30,000	\$40,000	\$16,943	\$196,943	\$437.65	\$186.23
Mar-03	200	50	50	150	450	1057.5	\$125,000	\$7,500	\$30,000	\$40,000	\$16,943	\$219,443	\$487.65	\$207.51
Q1	600	150	150	450	1350	3172.5	\$300,000	\$32,500	\$90,000	\$120,000	\$50,828	\$593,328	\$439.50	\$187.02
Apr-03	200	50	50	150	450	1057.5	\$85,000	\$10,000	\$50,000	\$50,000	\$16,943	\$211,943	\$470.98	\$200.42
May-03	200	50	50	150	450	1057.5	\$90,000	\$10,000	\$50,000	\$50,000	\$16,943	\$216,943	\$482.09	\$205.15
Jun-03	200	50	50	150	450	1057.5	\$60,000	\$10,000	\$50,000	\$50,000	\$16,943	\$186,943	\$415.43	\$176.78
Q2	600	150	150	450	1350	3172.5	\$235,000	\$30,000	\$150,000	\$150,000	\$50,828	\$615,828	\$456.17	\$194.11
Jul-03	200	50	50	150	450	1057.5	\$50,000	\$10,000	\$50,000	\$60,000	\$16,943	\$186,943	\$415.43	\$176.78
Aug-03	200	50	50	150	450	1057.5	\$125,000	\$12,500	\$60,000	\$60,000	\$16,943	\$274,443	\$609.87	\$259.52
Sep-03	200	50	50	150	450	1057.5	\$100,000	\$5,000	\$60,000	\$60,000	\$16,943	\$241,943	\$537.65	\$228.79
Q3	600	150	150	450	1350	3172.5	\$275,000	\$27,500	\$170,000	\$180,000	\$50,828	\$703,328	\$520.98	\$221.70
Oct-03	200	50	50	150	450	1057.5	\$125,000	\$5,000	\$75,000	\$65,000	\$16,943	\$286,943	\$637.65	\$271.34
Nov-03	200	50	50	150	450	1057.5	\$100,000	\$5,000	\$75,000	\$70,000	\$16,943	\$266,943	\$593.21	\$252.43
Dec-03	200	50	50	150	450	1057.5	\$98,000	\$5,000	\$75,000	\$75,000	\$16,943	\$269,943	\$599.87	\$255.26
Q4	600	150	150	450	1350	3172.5	\$323,000	\$15,000	\$225,000	\$210,000	\$50,828	\$823,828	\$610.24	\$259.68
Total					5400	12690	PPO Hospital \$1,133,000	Non-PPO Hospital \$105,000	Non-Hospital \$635,000	Prescription Drug \$660,000	Recommended IBNR \$203,310	Incurred PPO Claims \$2,736,310	\$506.72	\$215.63
2003 Avg. PPO Contract Size						2.35								

2004 PPO

PPO Membership Summary							Utilization						PEPM Cost	PMPM Cost
	Ee Only	Ee+Spouse	Ee+Ch	Family	Total Ees	Members	PPO Hospital	Non-PPO Hospital	Non-Hospital	Prescription Drug	IBNR Adj.	Incurred PPO Claims		
Jan-04	200	50	50	150	450	1057.5	\$125,000	\$10,000	\$75,000	\$45,000	\$0	\$255,000	\$566.67	\$241.13
Feb-04	200	50	50	150	450	1057.5	\$125,000	\$10,000	\$75,000	\$45,000	\$0	\$255,000	\$566.67	\$241.13
Mar-04	200	50	50	150	450	1057.5	\$150,000	\$10,000	\$75,000	\$45,000	\$6,660	\$286,660	\$637.02	\$271.07
Q1	600	150	150	450	1350	3172.5	\$400,000	\$30,000	\$225,000	\$135,000	\$6,660	\$796,660	\$590.12	\$251.11
Apr-04	200	50	50	150	450	1057.5	\$125,000	\$10,000	\$75,000	\$40,000	\$0	\$250,000	\$555.56	236.4066194
May-04	200	50	50	150	450	1057.5	\$100,000	\$10,000	\$100,000	\$40,000	\$0	\$250,000	\$555.56	\$236.41
Jun-04	200	50	50	150	450	1057.5	\$120,000	\$10,000	\$75,000	\$45,000	\$0	\$250,000	\$555.56	\$236.41
Q2	600	150	150	450	1350	3172.5	\$345,000	\$30,000	\$250,000	\$125,000	\$0	\$750,000	\$555.56	\$236.41
Jul-04	200	50	50	150	450	1057.5	\$95,000	\$7,500	\$85,000	\$50,000	\$0	\$237,500	\$527.78	\$224.59
Aug-04	200	50	50	150	450	1057.5	\$125,000	\$7,500	\$65,000	\$40,000	\$0	\$237,500	\$527.78	\$224.59
Sep-04	200	50	50	150	450	1057.5	\$125,000	\$7,500	\$75,000	\$40,000	\$0	\$247,500	\$550.00	\$234.04
Q3	600	150	150	450	1350	3172.5	\$345,000	\$22,500	\$225,000	\$130,000	\$0	\$722,500	\$535.19	\$227.74
Oct-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Nov-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Dec-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Q4	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Total					4050	9517.5	PPO Hospital \$1,090,000	Non-PPO Hospital \$82,500	Non-Hospital \$700,000	Prescription Drug \$390,000	IBNR Adj. \$6,660	Incurred PPO Claims \$2,269,160	\$560.29	\$238.42
2004 Avg. PPO Contract Size						2.35								

XYZ Company
Plan Type: HMO & PPO Combined
Carrier:
Plan Performance Analysis For Active Employees

2003 Plan Year

Membership Summary							Utilization						PEPM Cost	PMPM Cost
	Ee Only	Ee+Spouse	Ee+Ch	Family	Total Ees	Members	Network Hospital	Non-Network Hospital	Non-Hospital	Prescription Drug	Recommended IBNR	Incurred Claims		
Jan-03	295	60	65	175	595	1383.75	\$75,000	\$15,000	\$30,000	\$43,000	\$21,943	\$184,943	\$310.83	\$133.65
Feb-03	300	60	65	175	600	1395	\$106,800	\$10,000	\$38,000	\$43,000	\$21,943	\$219,743	\$366.24	\$157.52
Mar-03	305	57	65	175	602	1399.5	\$130,000	\$7,500	\$36,000	\$43,300	\$21,943	\$238,743	\$396.58	\$170.59
Q1	900	177	195	525	1797	4178.25	\$311,800	\$32,500	\$104,000	\$129,300	\$65,828	\$643,428	\$358.06	\$153.99
Apr-03	300	57	65	175	597	1388.25	\$89,000	\$10,000	\$58,000	\$53,500	\$21,943	\$232,443	\$389.35	\$167.44
May-03	300	58	65	175	598	1390.5	\$95,000	\$10,000	\$59,000	\$53,500	\$21,943	\$239,443	\$400.41	\$172.20
Jun-03	300	58	66	175	599	1392.75	\$66,000	\$10,000	\$55,000	\$53,750	\$21,943	\$206,693	\$345.06	\$148.41
Q2	900	173	196	525	1794	4171.5	\$250,000	\$30,000	\$172,000	\$160,750	\$65,828	\$678,578	\$378.25	\$162.67
Jul-03	295	58	66	175	594	1381.5	\$56,000	\$10,000	\$60,000	\$64,000	\$21,943	\$211,943	\$356.81	\$153.41
Aug-03	305	58	66	175	604	1404	\$128,000	\$12,500	\$66,000	\$64,000	\$21,943	\$482,523	\$482.52	\$207.58
Sep-03	300	58	66	175	599	1392.75	\$105,000	\$5,000	\$66,000	\$64,750	\$21,943	\$261,693	\$436.88	\$187.90
Q3	900	174	198	525	1797	4178.25	\$289,000	\$27,500	\$190,000	\$192,750	\$65,828	\$765,078	\$425.75	\$183.11
Oct-03	300	58	66	175	599	1392.75	\$133,000	\$5,000	\$83,000	\$69,500	\$21,943	\$312,443	\$521.61	\$224.33
Nov-03	285	58	66	175	584	1359	\$106,000	\$5,000	\$88,000	\$75,000	\$21,943	\$295,943	\$506.75	\$217.76
Dec-03	315	58	66	175	614	1426.5	\$113,000	\$5,000	\$90,000	\$80,000	\$21,943	\$309,943	\$504.79	\$217.27
Q4	900	174	198	525	1797	4178.25	\$352,000	\$15,000	\$261,000	\$224,500	\$65,828	\$918,328	\$511.03	\$219.79
Total					7185	16706.25	Network Hospital \$1,202,800	Non-Network Hospital \$105,000	Non-Hospital \$727,000	Prescription Drug \$707,300	Recommended IBNR \$263,310	Incurred Claims \$3,005,410	\$418.29	\$179.90
2003 Avg. Contract Size						2.33								

2004 Plan Year

Membership Summary							Utilization						PEPM Cost	PMPM Cost
	Ee Only	Ee+Spouse	Ee+Ch	Family	Total Ees	Members	Network Hospital	Non-Network Hospital	Non-Hospital	Prescription Drug	IBNR Adj.	Incurred Claims		
Jan-04	300	58	66	175	599	1392.75	\$140,000	\$10,000	\$80,000	\$50,000	\$0	\$280,000	\$467.45	\$201.04
Feb-04	285	58	66	175	584	1359	\$131,000	\$10,000	\$81,000	\$50,000	\$0	\$272,000	\$465.75	\$200.15
Mar-04	315	58	66	175	614	1426.5	\$156,000	\$10,000	\$82,500	\$50,000	\$6,660	\$305,160	\$497.00	\$213.92
Q1	900	174	198	525	1797	4178.25	\$427,000	\$30,000	\$243,500	\$150,000	\$6,660	\$857,160	\$476.99	\$205.15
Apr-04	300	58	66	175	599	1392.75	\$135,000	\$10,000	\$82,500	\$45,500	\$0	\$273,000	\$455.76	196.0150781
May-04	285	58	66	175	584	1359	\$110,000	\$10,000	\$105,000	\$46,000	\$0	\$271,000	\$464.04	\$199.41
Jun-04	315	58	66	175	614	1426.5	\$130,000	\$10,000	\$81,000	\$51,000	\$0	\$272,000	\$443.00	\$190.68
Q2	900	174	198	525	1797	4178.25	\$375,000	\$30,000	\$268,500	\$142,500	\$0	\$816,000	\$454.09	\$195.30
Jul-04	300	58	66	175	599	1392.75	\$110,000	\$7,500	\$97,500	\$54,500	\$0	\$269,500	\$449.92	\$193.50
Aug-04	285	58	66	175	584	1359	\$140,000	\$7,500	\$75,000	\$47,000	\$0	\$269,500	\$461.47	\$198.31
Sep-04	315	58	66	175	614	1426.5	\$140,000	\$7,500	\$85,000	\$47,000	\$0	\$279,500	\$455.21	\$195.93
Q3	900	174	198	525	1797	4178.25	\$390,000	\$22,500	\$257,500	\$148,500	\$0	\$818,500	\$455.48	\$195.90
Oct-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Nov-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Dec-04	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Q4	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!
Total					5391	12534.75	Network Hospital \$1,192,000	Non-Network Hospital \$82,500	Non-Hospital \$769,500	Prescription Drug \$441,000	IBNR Adj. \$6,660	Incurred Claims \$2,491,660	\$462.19	\$198.78
2004 Avg. Contract Size						2.33								

XYZ Company

Plan Year: 2004

Aggregate Report

\$ Individual Stop Loss Deductible

HMO Factors	Maximum	Expected
Employee	\$200.00	\$160.00
Ee+Spouse	\$450.00	\$360.00
Ee+Child(ren)	\$450.00	\$360.00
Family	\$700.00	\$560.00

HMO Plan

HMO Period	Enrolled Ees				Expected & Maximum Claim Analysis				Claim Summary					
	Ee	Ee+Spouse	Ee+Child(ren)	Family	Monthly Expected	Cumulative Expected	Monthly Max	Cumulative Max	Gross Medical	Pooled Claims	Net Medical	RX	Monthly	Cumulative
Jan-04	100	8	16	25	\$38,640	\$38,640	\$48,300	\$48,300	\$20,000	\$0	\$20,000	\$5,000	\$25,000	\$25,000
Feb-04	85	8	16	25	\$36,240	\$74,880	\$45,300	\$93,600	\$12,000	\$0	\$12,000	\$5,000	\$17,000	\$42,000
Mar-04	115	8	16	25	\$41,040	\$115,920	\$51,300	\$144,900	\$13,500	\$0	\$13,500	\$5,000	\$18,500	\$60,500
Apr-04	100	8	16	25	\$38,640	\$154,560	\$48,300	\$193,200	\$17,500	\$0	\$17,500	\$5,500	\$23,000	\$83,500
May-04	85	8	16	25	\$36,240	\$190,800	\$45,300	\$238,500	\$15,000	\$0	\$15,000	\$6,000	\$21,000	\$104,500
Jun-04	115	8	16	25	\$41,040	\$231,840	\$51,300	\$289,800	\$16,000	\$0	\$16,000	\$6,000	\$22,000	\$126,500
Jul-04	100	8	16	25	\$38,640	\$270,480	\$48,300	\$338,100	\$27,500	\$0	\$27,500	\$4,500	\$32,000	\$158,500
Aug-04	85	8	16	25	\$36,240	\$306,720	\$45,300	\$383,400	\$25,000	\$0	\$25,000	\$7,000	\$32,000	\$190,500
Sep-04	115	8	16	25	\$41,040	\$347,760	\$51,300	\$434,700	\$25,000	\$0	\$25,000	\$7,000	\$32,000	\$222,500
Oct-04	0	0	0	0	\$0	\$347,760	\$0	\$434,700	\$0	\$0	\$0	\$0	\$0	\$222,500
Nov-04	0	0	0	0	\$0	\$347,760	\$0	\$434,700	\$0	\$0	\$0	\$0	\$0	\$222,500
Dec-04	0	0	0	0	\$0	\$347,760	\$0	\$434,700	\$0	\$0	\$0	\$0	\$0	\$222,500
TOTALS:	900	72	144	225	\$347,760		\$434,700	\$434,700	\$171,500	\$0	\$171,500	\$51,000	\$222,500	\$222,500

PPO Factors	Maximum	Expected
Employee	\$300.00	\$240.00
Ee+Spouse	\$700.00	\$560.00
Ee+Child(ren)	\$700.00	\$560.00
Family	\$1,100.00	\$880.00

PPO Plan

PPO Period	Enrolled Ees				Expected & Maximum Claim Analysis				Claim Summary					
	Ee	Ee+Spouse	Ee+Child(ren)	Family	Monthly Expected	Cumulative Expected	Monthly Max	Cumulative Max	Gross Medical	Pooled Claims	Net Medical	RX	Monthly	Cumulative
Jan-04	200	50	50	150	\$236,000	\$236,000	\$295,000	\$295,000	\$210,000	\$0	\$210,000	\$45,000	\$255,000	\$255,000
Feb-04	200	50	50	150	\$236,000	\$472,000	\$295,000	\$590,000	\$210,000	\$0	\$210,000	\$45,000	\$255,000	\$510,000
Mar-04	200	50	50	150	\$236,000	\$708,000	\$295,000	\$885,000	\$235,000	\$0	\$235,000	\$45,000	\$280,000	\$790,000
Apr-04	200	50	50	150	\$236,000	\$944,000	\$295,000	\$1,180,000	\$210,000	\$0	\$210,000	\$40,000	\$250,000	\$1,040,000
May-04	200	50	50	150	\$236,000	\$1,180,000	\$295,000	\$1,475,000	\$210,000	\$0	\$210,000	\$40,000	\$250,000	\$1,290,000
Jun-04	200	50	50	150	\$236,000	\$1,416,000	\$295,000	\$1,770,000	\$205,000	\$0	\$205,000	\$45,000	\$250,000	\$1,540,000
Jul-04	200	50	50	150	\$236,000	\$1,652,000	\$295,000	\$2,065,000	\$187,500	\$0	\$187,500	\$50,000	\$237,500	\$1,777,500
Aug-04	200	50	50	150	\$236,000	\$1,888,000	\$295,000	\$2,360,000	\$197,500	\$0	\$197,500	\$40,000	\$237,500	\$2,015,000
Sep-04	200	50	50	150	\$236,000	\$2,124,000	\$295,000	\$2,655,000	\$207,500	\$0	\$207,500	\$40,000	\$247,500	\$2,262,500
Oct-04	0	0	0	0	\$0	\$2,124,000	\$0	\$2,655,000	\$0	\$0	\$0	\$0	\$0	\$2,262,500
Nov-04	0	0	0	0	\$0	\$2,124,000	\$0	\$2,655,000	\$0	\$0	\$0	\$0	\$0	\$2,262,500
Dec-04	0	0	0	0	\$0	\$2,124,000	\$0	\$2,655,000	\$0	\$0	\$0	\$0	\$0	\$2,262,500
TOTALS:	1800	450	450	1350	\$2,124,000		\$2,655,000	\$2,655,000	\$1,872,500	\$0	\$1,872,500	\$390,000	\$2,262,500	\$2,262,500

HMO & PPO Plans Combined

PPO Period	Enrolled Ees				Expected & Maximum Claim Analysis				Claim Summary					
	Ee	Ee+Spouse	Ee+Child(ren)	Family	Monthly Expected	Cumulative Expected	Monthly Max	Cumulative Max	Gross Medical	Pooled Claims	Net Medical	RX	Monthly	Cumulative
Jan-04	300	58	66	175	\$274,640	\$274,640	\$343,300	\$343,300	\$230,000	\$0	\$230,000	\$50,000	\$280,000	\$280,000
Feb-04	285	58	66	175	\$272,240	\$546,880	\$340,300	\$683,600	\$222,000	\$0	\$222,000	\$50,000	\$272,000	\$552,000
Mar-04	315	58	66	175	\$277,040	\$823,920	\$346,300	\$1,029,900	\$248,500	\$0	\$248,500	\$50,000	\$298,500	\$850,500
Apr-04	300	58	66	175	\$274,640	\$1,098,560	\$343,300	\$1,373,200	\$227,500	\$0	\$227,500	\$45,500	\$273,000	\$1,123,500
May-04	285	58	66	175	\$272,240	\$1,370,800	\$340,300	\$1,713,500	\$225,000	\$0	\$225,000	\$46,000	\$271,000	\$1,394,500
Jun-04	315	58	66	175	\$277,040	\$1,647,840	\$346,300	\$2,059,800	\$221,000	\$0	\$221,000	\$51,000	\$272,000	\$1,666,500
Jul-04	300	58	66	175	\$274,640	\$1,922,480	\$343,300	\$2,403,100	\$215,000	\$0	\$215,000	\$54,500	\$269,500	\$1,936,000
Aug-04	285	58	66	175	\$272,240	\$2,194,720	\$340,300	\$2,743,400	\$222,500	\$0	\$222,500	\$47,000	\$269,500	\$2,205,500
Sep-04	315	58	66	175	\$277,040	\$2,471,760	\$346,300	\$3,089,700	\$232,500	\$0	\$232,500	\$47,000	\$279,500	\$2,485,000
Oct-04	0	0	0	0	\$0	\$2,471,760	\$0	\$3,089,700	\$0	\$0	\$0	\$0	\$0	\$2,485,000
Nov-04	0	0	0	0	\$0	\$2,471,760	\$0	\$3,089,700	\$0	\$0	\$0	\$0	\$0	\$2,485,000
Dec-04	0	0	0	0	\$0	\$2,471,760	\$0	\$3,089,700	\$0	\$0	\$0	\$0	\$0	\$2,485,000
TOTALS:	2700	522	594	1575	\$2,471,760		\$3,089,700	\$3,089,700	\$2,044,000	\$0	\$2,044,000	\$441,000	\$2,485,000	\$2,485,000

