

Health and Welfare Plan Audit

Plan Year 2003 - 2004

Plan Year 2004 - 2005

For the Trustees of:

United Association of Local 0000

Month / Day / Year



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Local 0000

Health and Welfare Plan Audit

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Health and Welfare Plan Audit

Executive Summary

The intent of this report is to evaluate the financial condition of the Health & Welfare Plan that is sponsored by Local 0000. Our initial focus of this report is primarily centered on the operating costs/expenses and contributions/revenue for the the most recent 2003-04 plan year, and the current 2004-05 plan year.

KEY FINDINGS & OBSERVATIONS:

2003-2004 Recap

Based on our review of data related to Local 0000's Health & Welfare Fund (i.e. claims, consultant's reports and administrator's reports) it seems that the Fund is currently in good financial position as of March 1. For the plan year ending April 30 the Fund enjoyed an operating surplus of \$_____, or .XX per hour based on _____ reported hours worked.

2003-2004 surplus \$0
Approximate cost per hour . before accounting for self pays and other non active contributions

Health & Welfare claim costs during 2003-04 grew modestly, approximately __%, over the prior period. This is low considering claim trend for the same period of time was approximately %.

Plan Year	2002-03	2003-04	% Change
Total per capita claim costs	\$0.00	\$0.00	0.00%

During the most recent plan year, three (3) of the ten (10) member groups had desirable hypothetical loss ratios (total expenses that were less than assigned revenue/contributions). While the remaining member groups have loss ratios ranging from 139% to 478%. With that said, its not unusual for loss ratios to be skewed when member populations within specific groups are very small.

	Loss Ratio	\$ Surplus
Actives	0%	\$0
Contractors	0%	\$0
Special Survivor	0%	\$0
Early Retirees	0%	\$0
Medicare Retirees	0%	\$0

Loss ratio and surplus/deficit information is found in Section 2.

Per capita claim costs for the previous three plan years by member classification is found in the appendix.

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Health and Welfare Plan Audit

Executive Summary (Continued)

2004-2005 Cost Projections

For the plan year ending May 31, 2005 we project that the fund will experience an operating deficit of \$109,956, or almost .14 per hour (based on 800,000 projected hours worked).

2004-2005 Projected Deficit	\$0
Approximate cost per hour	\$0.00 before accounting for self pays and other non active contributions

Our projections assumed the following:

Annual hours worked	0
Active hourly contribution	\$0.00
Contractor	\$0.00 per month
All self pays	\$0.00
Annual claim trend factors applied	
Medical	0.0%
RX	0.0%
Dental	0.0%
Vision	0.0%
STD	0.0%

Our underwriting methodology is found in Section 3. Additionally, projected surplus/deficit positions by classification have been developed based on the same set up assumptions outlined above.

Benefit Expense Recap

We provide an expense and revenue recap for the 2003-04 plan year to evaluate subsidies among the different classes. This information might help the Trustees to determine if they want to pursue future rate adjustments for any of the classes. Our findings include:

- For every \$1 paid in by a Medicare retiree the fund paid \$____ in expenses during the 2003-04 plan year.
- For every \$1 paid in by an early retiree the fund paid \$____ in expenses during the 2003-04 plan year.
- For every \$1 paid in by a contractor the fund paid \$____ in expenses during the 2003-04 plan year.
- For every \$1 paid in by an active the fund paid \$____ in expenses during the 2003-04 plan year.

Actual and projected hourly costs are provided for the medical, Rx, dental, vision and short term disability. This information can be found in Section 4.

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Health and Welfare Plan Audit

Executive Summary (Continued)

Plan Design Observations

- The current plan design lacks sufficient steerage into the PPO network. We recommend a plan design "tune-up" where we could create steerage and hopefully lower claim costs.
- The recommended changes should produce a claim savings ranging from _____% to _____%.
- We would recommend these change coincide with the calendar year or the stop loss contract.
- We also will initiate the evaluation of PPO networks to determine if greater discounts are available via alternative programs. This will also include a physician and hospital disruption analysis to ensure that there isn't a shortage of providers who are currently being utilized by the members.
- Additionally, we have included plan design information related to a consumer driven plan. This might be offered along side of the current or revised plan.
- We can explore how members might be able to utilize the banks to cover out of pocket expenses (i.e. deductible, copays, etc.)
- This information can found in Section 5.

Prescription Drug Program

- We have had a difficult time obtaining utilization and other relevant data from _____. Once received, we will be able to determine its effectiveness and the relative strength of alternative programs, such as the _____.
- However, the retirees of Local 0000 enjoy an Rx benefit that is superior to the proposed Medicare Rx plan or any stand alone Rx plan that we are familiar with.
- This information can be found in Section 6.

Stop Loss Renewal

- We facilitated the renewal of the stop loss contract with ____.
- The renewal date has been changed to _____ 1.
- A significant reduction in claim liability to the fund occurred because of the following:

›
›
›
›
›
›
›

Life Insurance Renewal

- › Negotiated a 10% savings from current premiums.
- › Negotiated a 2 year rate guarantee.
- › Projected two year savings of almost \$_____.

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Health and Welfare Plan Surplus / Deficit Analysis

Plan Performance Recap - May 1, to May 1, Actual

	<u>Actives</u>	<u>Contractors</u>	<u>Early Retiree Single</u>	<u>Early Retiree Family</u>	<u>Medicare Single</u>	<u>Medicare Family</u>	<u>Medicare Married</u>	<u>Survivor No Medicare</u>	<u>Survivor Medicare</u>	<u>Special Survivor</u>	<u>Total</u>
Medical Claim Value	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Prescription Drug Claim Value	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Dental Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
Vision Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
STD Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
Specific Stop Loss Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Life Insurance Rate	\$0.00	-	-	-	-	-	-	-	-	-	
EAP Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Administrative Expense Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Misc/Professional Service Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Per Capita Expense Factor	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
2003-2004 Contribution Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2003-2004 Monthly Headcount	0	0	0	0	0	0	0	0	0	0	
2003-2004 Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2003-2004 Contributions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2003-2004 Interest Income Revenue	-	-	-	-	-	-	-	-	-	-	\$0
2003-2004 Reciprocity/Invest. Gains & Losses											\$0
2003-2004 Total Revenue	-	-	-	-	-	-	-	-	-	-	\$0
2003-2004 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2003 2004 Surplus / (Deficit)											#DIV/0!

Actual contributions for bargaining unit employees and contractors need to be verified.
 Need to determine if contributions from actives include payments made from hour bank(s).
 Assumes hourly rate of \$3.74 and 783,000 hours worked in 2003-2004.
 Assumes monthly contractor and non-bargaining rate of \$590.
 2003-2004 interest income obtained from May 2003 to May 2004 financial statement.

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2004 - 2005 Health and Welfare Fund Claim Projection
 Current Plan Design Assuming Individual Stop Loss Deductible Change from \$000 to \$000

Claim Period:
 Lives Period:
 Projection Period:

	Medical	Drug	Dental	Vision	STD	Total
Paid Claims	\$0	\$0	\$0	\$0	\$0	\$0
Subtract Shock (Large) Claims	-	-	-	-	-	-
Net Paid Claims	\$0	\$0	\$0	\$0	\$0	-
Prior Period Benefit Adjustment	1.000	1.000	1.000	1.000	1.000	-
Plan Change / Stop Loss Deductible Adjustment	1.000	1.000	1.000	1.000	1.000	-
Adjusted Paid Claims	\$0	\$0	\$0	\$0	\$0	\$0
Annual Exposures (Monthly Enrollment * 12)	0	0	0	0	0	-
Average Claim Value	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Annual Trend Factor	1.000	1.000	1.000	1.000	1.000	-
Trend (13 Months)	1.130	1.195	1.054	1.022	1.000	-
Trended Average Projected Claim Value	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Large Claim Adjustment	#DIV/0!	-	-	-	-	#DIV/0!
Adjusted Projected Claim Values	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Projected Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Projected Cost Per Hour @ 800,000 Hours	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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Health and Welfare Plan Surplus / Deficit Projection

June 1 to June 1

	<u>Actives</u>	<u>Contractors</u>	<u>Early Retiree Single</u>	<u>Early Retiree Family</u>	<u>Medicare Single</u>	<u>Medicare Family</u>	<u>Medicare Married</u>	<u>Survivor No Medicare</u>	<u>Survivor Medicare</u>	<u>Special Survivor</u>	<u>Total</u>
Medical Claim Value	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Prescription Drug Claim Value	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Dental Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
Vision Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
STD Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
Specific Stop Loss Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Life Insurance Rate	\$0.00	-	-	-	-	-	-	-	-	-	
EAP Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Administrative Expense Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Misc/Professional Service Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Per Capita Expense Factor	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Contribution Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Projected Monthly Headcount	0	0	0	0	0	0	0	0	0	0	
Projected Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Projected Contributions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Projected Interest Income	-	-	-	-	-	-	-	-	-	-	\$0
Projected Total Revenue	-	-	-	-	-	-	-	-	-	-	\$0
Projected Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Projected Surplus / (Deficit)											#DIV/0!

Active contributions of \$000 assume hourly rate increase from \$ to \$ effective June 1 and projected 000 hours worked in .
 Assumes monthly rate increase from \$ to \$ effective June 1.
 Assumes retiree / medicare self pay rates did not change for plan year.
 Assumes 4% rate of return on investment income.

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Health and Welfare Plan Break Even Projection

June 1 to June 1

	<u>Actives</u>	<u>Contractors</u>	<u>Early Retiree Single</u>	<u>Early Retiree Family</u>	<u>Medicare Single</u>	<u>Medicare Family</u>	<u>Medicare Married</u>	<u>Survivor No Medicare</u>	<u>Survivor Medicare</u>	<u>Special Survivor</u>	<u>Total</u>
Medical Claim Value	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Prescription Drug Claim Value	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Dental Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
Vision Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
STD Claim Value	#DIV/0!	-	-	-	-	-	-	-	-	-	
Specific Stop Loss Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Life Insurance Rate	\$0.00	-	-	-	-	-	-	-	-	-	
EAP Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Administrative Expense Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Misc/Professional Service Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Per Capita Expense Factor	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
Contribution Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Projected Monthly Headcount	0	0	0	0	0	0	0	0	0	0	
Projected Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Projected Contributions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Projected Interest Income	-	-	-	-	-	-	-	-	-	-	\$0
Projected Total Revenue	-	-	-	-	-	-	-	-	-	-	\$0
Projected Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Projected Surplus / (Deficit)											#DIV/0!

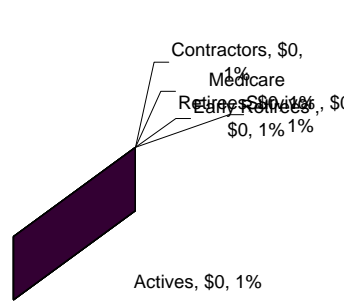
Active contributions of \$ assume hourly rate increase from \$ to \$ effective June 1 and projected hours worked in .
 Assumes a % increase to non-bargaining and self pay rates.
 Assumes % rate of return on investment income.

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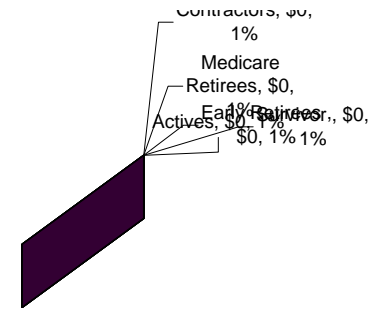
Expense and Revenue Analysis by Member Classification

200-200 Actual

5/03 to 5/04 - Actual Expenses (\$)



5/03 to 5/04 - Actual Revenue (\$)



	<u>Units</u>	<u>% of Population</u>
Actives	0	#DIV/0!
Contractors	0	#DIV/0!
Early Retirees	0	#DIV/0!
Medicare Retirees	0	#DIV/0!
Survivor	0	#DIV/0!
Total	0	#DIV/0!

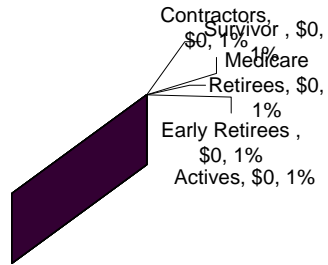
* Revenues exclude interest income, reciprocity payments, and investment gains/losses.

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Expense and Revenue Analysis by Member Classification

200 - 200 Projected

5/04 to 5/05 - Projected Expenses (\$)



5/04 to 5/05 - Projected Revenues (\$)



	<u>Units</u>	<u>% of Population</u>
Actives	0	#DIV/0!
Contractors	0	#DIV/0!
Early Retirees	0	#DIV/0!
Medicare Retirees	0	#DIV/0!
Survivor	<u>0</u>	<u>#DIV/0!</u>
Total	0	#DIV/0!

* Revenues exclude interest income, reciprocity payments, and investment gains/losses.

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Benefit Expense Recap - Net Paid Medical and Prescription Drug Claim Costs

Claim and Enrollment Period: May 1, 2003 to May 1, 2004

	<u>Monthly (Avg) Headcount</u>	<u>Net Paid Medical Claims</u>	<u>Net Paid Rx Claims</u>	<u>Total Paid Claims</u>	<u>Medical Claim Value</u>	<u>Rx Claim Value</u>	<u>Med/Rx Claim Value</u>
Actives ⁽¹⁾	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Contractors	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Early Retiree Single	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Early Retiree Family	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Medicare Single	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Medicare Family	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Medicare Married	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Survivor No Medicare	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Survivor Medicare	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Special Survivor ⁽²⁾	0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!
Sub-Total	0	\$0	\$0	\$0			
Per Capita Claim Factors		#DIV/0!	#DIV/0!	#DIV/0!			
Cost Per Hour (Includes all Covered Units)		\$0.00	\$0.00	\$0.00			

Footnotes:

⁽¹⁾ Active net paid medical claims have been adjusted to reflect specific stop loss reimbursement of (\$)

⁽²⁾ Special Survivor costs represent May, June, July of 200. There were no covered units in this classification after July 200.

⁽³⁾ Assumes 783,000 hours worked during May 1, 2003 to May 1, 2004.

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Benefit Expense Recap - Ancillary Claim Costs for Active Bargaining Only

Claim and Enrollment Period: May 1, 200 to May 1, 200

		<u>DENTAL</u>	<u>VISION</u>	<u>STD</u>	<u>TOTAL</u>
May	0	\$0.00	\$0.00	\$0.00	\$0.00
June	0	\$0.00	\$0.00	\$0.00	\$0.00
July	0	\$0.00	\$0.00	\$0.00	\$0.00
August	0	\$0.00	\$0.00	\$0.00	\$0.00
September	0	\$0.00	\$0.00	\$0.00	\$0.00
October	0	\$0.00	\$0.00	\$0.00	\$0.00
November	0	\$0.00	\$0.00	\$0.00	\$0.00
December	0	\$0.00	\$0.00	\$0.00	\$0.00
January	0	\$0.00	\$0.00	\$0.00	\$0.00
February	0	\$0.00	\$0.00	\$0.00	\$0.00
March	0	\$0.00	\$0.00	\$0.00	\$0.00
April	0	\$0.00	\$0.00	\$0.00	\$0.00
Total	0	\$0.00	\$0.00	\$0.00	\$0.00
Per Capita Claim Factors		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Cost Per Hour		\$0.00	\$0.00	\$0.00	\$0.00

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Plan Design Analysis

Medical and Prescription Drug Benefits

Current Plan Design

Recommended Plan Design

	In Network Services	Out of Network Services
Lifetime Maximum Benefit		
Calendar Year Deductible		
Individual		
Family		
Out of Pocket Limit (Includes CY Deductible)		
Individual		
Family		
Inpatient/Outpatient Hospital Treatment Coinsurance <small>(Includes newborn hospital nursery care and outpatient surgery)</small>		
Inpatient Room and Board - Maximum Allowable Expense		
Intensive Care Unit / Cardiac Care Unit		
Semi-Private Room or Private Room		
Physician/Specialist Office Visits		
Urgent Care Copay		
Emergency Room Deductible <small>(Deductible is waived if admitted to hospital)</small>		
Prescription Drug Benefit		
Routine Care Benefit		
Adult Physical Examinations		
Well Baby Care		
Chiropractic Care Benefit		
Mental Nervous / Substance Abuse Benefit		
Inpatient Treatment <small>(Inpatient treatment limited to 2 courses of treatment per lifetime for a maximum of 30 days each course)</small>		
Outpatient Treatment <small>(Out of Pocket Maximums do not apply)</small>		
Convalescent Facility Care Benefit		
Home Health Care Benefit		
Second Surgical Opinions		
All Other Covered Medical Expenses		
Precertification Penalty		

	In Network Services	Out of Network Services
Lifetime Maximum Benefit		
Calendar Year Deductible		
Individual		
Family		
Out of Pocket Limit (Includes CY Deductible)		
Individual		
Family		
Inpatient/Outpatient Hospital Treatment Coinsurance <small>(Includes newborn hospital nursery care and outpatient surgery)</small>		
Inpatient Room and Board - Maximum Allowable Expense		
Intensive Care Unit / Cardiac Care Unit		
Semi-Private Room or Private Room		
Physician/Specialist Office Visits		
Urgent Care Copay		
Emergency Room Deductible <small>(Deductible is waived if admitted to hospital)</small>		
Prescription Drug Benefit		
Routine Care Benefit		
Adult Physical Examinations		
Well Baby Care		
Chiropractic Care Benefit		
Mental Nervous / Substance Abuse Benefit		
Inpatient Treatment <small>(Inpatient treatment limited to 2 courses of treatment per lifetime for a maximum of 30 days each course)</small>		
Outpatient Treatment <small>(Out of Pocket Maximums do not apply)</small>		
Convalescent Facility Care Benefit		
Home Health Care Benefit		
Second Surgical Opinions		
All Other Covered Medical Expenses		
Precertification Penalty		

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Plan Design Analysis

Proposed HSA Qualified Plan Design Model

Current Plan Design

Consumer Driven Health Plan Model (HSA Qualified)

	In Network Services	Out of Network Services
Lifetime Maximum Benefit		
Calendar Year Deductible		
Individual		
Family		
Out of Pocket Limit (Includes CY Deductible)		
Individual		
Family		
Inpatient/Outpatient Hospital Treatment Coinsurance <small>(Includes newborn hospital nursery care and outpatient surgery)</small>		
Inpatient Room and Board - Maximum Allowable Expense		
Intensive Care Unit / Cardiac Care Unit		
Semi-Private Room or Private Room		
Physician/Specialist Office Visits		
Urgent Care Copay		
Emergency Room Deductible <small>(Deductible is waived if admitted to hospital)</small>		
Prescription Drug Benefit		
Routine Care Benefit		
Adult Physical Examinations		
Well Baby Care		
Chiropractic Care Benefit		
Mental Nervous / Substance Abuse Benefit		
Inpatient Treatment <small>(Inpatient treatment limited to 2 courses of treatment per lifetime for a maximum of 30 days each course)</small>		
Outpatient Treatment <small>(Out of Pocket Maximums do not apply)</small>		
Convalescent Facility Care Benefit		
Home Health Care Benefit		
Second Surgical Opinions		
All Other Covered Medical Expenses		
Precertification Penalty		

	In Network Services	Out of Network Services
Lifetime Maximum Benefit		
Calendar Year Deductible		
Individual		
Family		
Out of Pocket Limit (Includes CY Deductible)		
Individual		
Family		
Inpatient/Outpatient Hospital Treatment Coinsurance <small>(Includes newborn hospital nursery care and outpatient surgery)</small>		
Inpatient Room and Board - Maximum Allowable Expense		
Intensive Care Unit / Cardiac Care Unit		
Semi-Private Room or Private Room		
Physician/Specialist Office Visits		
Urgent Care Copay		
Emergency Room Deductible <small>(Deductible is waived if admitted to hospital)</small>		
Prescription Drug Benefit		
Routine Care Benefit		
Adult Physical Examinations		
Well Baby Care		
Chiropractic Care Benefit		
Mental Nervous / Substance Abuse Benefit		
Inpatient Treatment <small>(Inpatient treatment limited to 2 courses of treatment per lifetime for a maximum of 30 days each course)</small>		
Outpatient Treatment <small>(Out of Pocket Maximums do not apply)</small>		
Convalescent Facility Care Benefit		
Home Health Care Benefit		
Second Surgical Opinions		
All Other Covered Medical Expenses		
Precertification Penalty		

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Specific Stop Loss Analysis - Financial Comparison

June 1 to June 1 Plan Year

Assumed Lives:	
Actives	0
Contractors	0
Early Retiree Single	0
Early Retiree Family	0
Medicare Single	0
Medicare Family	0
Medicare Married	0
Survivor No Medicare	0
Survivor Medicare	0
Special Survivor	0
Sub-Total	0

	2003-2004 Current	2004-2005 Renewal 1	2004-2005 Renewal 2	2004-2005 Proposed
Specific Stop Loss Deductible				
Specific Stop Loss Rate	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Premium	\$0	\$0	\$0	\$0
Annual Premium	\$0	\$0	\$0	\$0
% Change vs. Current	N/A	#DIV/0!	#DIV/0!	#DIV/0!
\$ Change vs. Current	N/A	\$0	\$0	\$0
A.M. Best Rating			B-	A++

Footnotes:

- (1) — stop loss contract provides a \$ _____ lifetime maximum per covered unit versus \$ _____ lifetime maximum under the _____ contract.
- (2) — stop loss contract provides coverage for prescription drug charges versus no coverage under the _____ contract. Prescription drug claims typically represent % to % of claim costs per individual large claim.
- (3) It was 60 days after the contract anniversary date and _____ was still asking for additional claimant data before binding coverage. This represented significant risk/exposure to the Fund.
- (4) — lasered Member #1 at \$ for the 200 contract year, while _____ would have lasered Member #1 at \$. _____ was also considering additional lasers.
- (5) Stop loss renewal date was moved to June 1 to coincide with bargaining agreement.

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Group Term Life and Accidental Death & Dismemberment Renewal

September 1

	<u>Current</u>	<u>Renewal</u>	<u>Negotiated</u>
Term Life Insurance			
Monthly Life Volume	\$0	\$0	\$0
Basic Term Life Rate	0.00	0.00	0.00
Monthly Life Premium	\$0	\$0	\$0
Annual Life Premium	\$0	\$0	\$0
Accidental Death & Dismemberment Insurance			
Monthly AD&D Volume	\$0	\$0	\$0
AD&D Rate	0.000	0.000	0.000
Monthly AD&D Premium	\$0	\$0	\$0
Annual AD&D Premium	\$0	\$0	\$0
<hr/> <hr/>			
Combined Life and AD&D Premiums - Monthly	\$0	\$0	\$0
Combined Life and AD&D Premiums - Annual	\$0	\$0	\$0
<hr/> <hr/>			
% Change to Current	N/A	#DIV/0!	#DIV/0!
\$ Change to Current	N/A	\$0	\$0
Rate Guarantee Period			
2 Year Savings to Local 172 Fund			\$0

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Health and Welfare Plan Audit

Next Steps

Next Steps - Next 90 Days

- Medical Benefit Utilization Analysis
- PPO Network Analysis
- PBM Network Analysis
- Update Summary Plan Description
- Provide recommendations for age banded rates, dollar bank withdrawal limits, COBRA rates

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Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - All Members

	Actives	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$8	\$8	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$8	\$8	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
June-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
July-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
August-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
September-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
October-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
November-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
December-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
January-04	4	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
February-04	4	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
March-04	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
April-04	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
Total	38	0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Actives Only

	Actives	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Contractors Only

	Contractors	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Early Retiree Singles Only

	Early Retiree Singles	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$8	\$8	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$8	\$8	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
June-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
July-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
August-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
September-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
October-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
November-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
December-03	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
January-04	4	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
February-04	4	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
March-04	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
April-04	3	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	
Total	38	0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Early Retiree Family Only

	Early Retiree Families	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Medicare Singles Only

	Medicare Singles	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Medicare Families Only

	Medicare Families	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Medicare Married Only

	Medicare Married	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Local 0000

Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Survivor No Medicare Only

	Survivor No Medicare	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Survivor Medicare Only

	Survivor Medicare	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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Health and Welfare Plan

Paid Medical and Prescription Drug Claim Analysis - Special Survivor Medicare Only

	Special Survivor Medicare	Gross Paid Medical Claims	Less Pooled Claims	Net Paid Medical Claims	Paid Rx Claims	Total Net Paid Claims	PEPM Medical Claims	PEPM Rx Claims	PEPM Paid Claims	
March-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
May-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-01	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	N/A
May-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-02	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
May-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
June-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
July-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
August-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
September-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
October-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
November-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
December-03	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
January-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
February-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
March-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
April-04	0	\$0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	
Total	0	0	\$0	\$0	\$0	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

