Review

The Commissioners met at 9:01 a.m. to review legal issues and pending or future action items and correspondence. Commissioner Davis called the meeting to order with the following Commissioners present: Steve Davis, Dave Levacy, and Mike Kiger. Also present were Carri Brown, Staci Knisley, Josh Horacek, Chief Jerry Perrigo, Jim Bahnsen, Michael Kaper, Bob Clark, Aundrea Cordle, Todd McCullough, Jeff Barron, Tony Vogel, Dennis Keller, Jeff Porter, Lisa Notestone, Ray Stemen, Jon Kochis, Chriss Manning, Ron Osgood, Holly Mattei, and David Uhl.

Legal Update

Mr. Horacek reported that there were no legal updates from the Prosecutor's office.

Administration and Budget Updates/Carri's List

A. Highlights of Resolutions for the Voting Agenda

Ms. Brown reported on the highlights of resolutions.

There are various financial resolutions to manage budgets of special revenue funds (including grant funds connected with Juvenile Court and JFS), coordinate account to account transfers of appropriations, approve then and now resolutions, and the payment of bills exceeding \$50,000. There are grant application and agreement documents to approve, including items for CDBG, recycling, and the visitation center.

Further, there are interest and administrative fee allocations to process. A BWC refund is presented for processing and approval.

The Engineer proposes payment of IT related and phone costs by memo expenditure.

Regional Planning proposes the approval of the final plan connected with Storage One.

JFS proposes several contract renewals for network placements.

Following a period of clearance, the Human Resources employee manual is proposed for approval. All feedback from elected officials and department heads was helpful and incorporated.

The agreement with Shelly and Sands relating to use of county property during the construction at the Carroll Interchange is proposed for approval. There is a modest and traditional indemnification clause included in the agreement.

Ms. Brown went on to state that the proclamation for Representative Stebelton and Mrs. Stebelton is ready for presentation today. It was approved during the previous Board of Commissioners meeting.

B. Administrative and Budget Update

1. Administrative Approvals

Ms. Brown reported that the review packet contains a summary of administrative approvals. There were no questions about the administrative approvals. There is general favor in the process, as it has reduced time for approvals and has been effective with the electronic process in the Commissioners Resolutions Management System, which now includes administrative processes.

2. 2015 Schedule for CY2016 Budget

Ms. Brown reported that the review packet contains a draft schedule for the budget process for the county's budget of 2016. The timeline will be part of the roundtable packet in February. Ms. Brown reported that the timeline follows the pattern from the past years.

She discussed the continuation of the budget parameters. The parameters that have been communicated for the past two years are anticipated to remain. Those parameters for general fund departments are:

- Predict a 2% increase in salaries, calculating the 2% as an increase over existing salary expenditures extrapolated for a 12 month period
- Include no new employees added to your table of organization
- Estimate an 8% increase in health insurance expenditures, calculating the 8% increase over the existing health expenditure line extrapolated for a 12 month period

Also:

Allocations to special revenue funds and agencies should be held flat

3. Discussion about updating agreements with Soil and Water Conservation District

Ms. Brown reported that she and Tony Vogel met with Soil and Water Conservation District officials to review old agreements between various entities relating to the District's services. During the second half of the year, they will reconnect in order to review draft agreements that will replace old, outdated

ones. Also, we should receive information about a request for work connected with Sensory Trail soon.

C. Public Safety Facility and Financing Update

Ms. Brown reported on the plans that were submitted to the City of Lancaster. The subject matter experts from the City and the County are connecting about details. The bidding process is still targeted for February, but it will not be early February.

Ms. Brown also reported that she will connect next week with David Conley with Rockmill Financial Consultants regarding the timeline with the appropriations and money expended. We will be on track with these targets. She also indicated that she would connect about a contract for services with Rockmill for the 2015 period. She will set a date for an administrative meeting in February.

D. 2015 Calendar Update

Ms. Brown reported that the review packet contains the "special dates" for 2015, including the addition of a training session to go over benefits and a presentation from the Ohio Ethics Commission. Human Resource Director Jeff Porter is hosting the session. She also reported that she will present the 2015 Calendar update in the Roundtable meeting scheduled for February 12th. We will also send emails to Elected Officials and Department Heads.

E. Roundtable – February 12 – BOC Hearing Room, 8:30

Ms. Brown reported that she sent an email requesting topics for discussion for the first roundtable discussion in 2015. There may be several rapid fire items. Jon Slater, County Auditor, and his team may receive an award during the roundtable meeting if the Auditor of State is able to attend. Ohio Shared Services may be a good topic for rapid fire. Ms. Notestone sent a slide show about these services. Ms. Brown reported that a regular Commission meeting will be scheduled at 10 am following the roundtable.

Old Business

Commissioner Kiger reported that on Friday, January 16th CFLP Policy meeting ratified the current plan.

Commissioner Davis stated that he appreciated Commissioner Kiger's willingness to serve in his place.

New Business

Commissioner Davis stated that there was no new business to discuss.

Calendar Review/Invitations Received

Ms. Knisley reported that the following invitations were received:

- Art Speaks, The work of Canal Winchester Artists Guild on Thursday, January 25, 2015 @ OUL.
 - No Commissioners will attend. Ms. Brown will send a note of support.
- Community Accent, Radio Interview with 90.9 fm WFCO:
 February 5, May 7, August 6, November 5 @ 8:00 a.m.
 Commissioner Davis stated that all Commissioners will rotate and fill in a timeslot depending on their schedule.

FYI

Commissioner Davis stated that the following were for informational purposes:

- a. Letter from Southeastern Ohio Legal Services (SEOLS) introducing Mr. Bonsarea as the newly appointed Chairperson of Ohio State Legal Services Association's (OSLSA) Board of Trustees
- b. Letter from the USA Federal Energy Regulatory Commission, Notice of Intent to prepare an environmental impact statement for the planned Leach Xpress Project (Also the Auditor's office has been copied)
- c. Letter from ODA regarding the Gypsy Moth (scanned copy to Soil & Water)
- d. A copy of 2014 Law Enforcement Trust Fund report from the Fairfield Co Prosecutor's office

Issues Bin

Commissioner Davis reported that there were no "issues bin" matters to discuss.

Open Items

Commissioner Davis asked if there were any open items to discuss.

Ms. Brown welcomed Chriss Manning. She is a new employee working under Jon Kochis with the Emergency Management Agency (EMA). Ms. Brown stated that Ms. Manning has been productive while EMA has been busy working on the Continuity of Operations Plan (COOP).

Meeting with Human Resources Director Jeff Porter

The Commissioners met at 9:17 am with Human Resources Director Jeff Porter for updates regarding the Personnel Policy and training opportunities. Commissioner Davis called the meeting to order with the following Commissioners present: Steve Davis,

Mike Kiger, and Dave Levacy. Also present were Carri Brown, Staci Knisley, Josh Horacek, Chief Jerry Perrigo, Jim Bahnsen, Michael Kaper, Bob Clark, Aundrea Cordle, Todd McCullough, Jeff Barron, Tony Vogel, Dennis Keller, Jeff Porter, Lisa Notestone, Ray Stemen, Jon Kochis, Chriss Manning, Ron Osgood, Holly Mattei, and David Uhl.

Mr. Porter reported that the Personnel Policy is up for approval on the voting agenda today. He presented the draft policy back in December and posted it on the intranet for Elected Officials and Department Heads to provide feedback. Minor changes have been made since presenting the manual, such as language for holiday pay for employees that work a flexible schedule.

Mr. Porter reported that there are two upcoming training opportunities. On March 20th, there will be the Getting to Know your Benefits/Ethics Training by Ohio Ethics Commission held at the Liberty Center. Another upcoming training is for new supervisors. The training is called Supervisor 101. This is will be a full-day training at Ohio University Lancaster. So far, there are 21 participants registered.

Mr. Porter reported that Fairfield County's Affordable Care Act policy may need a tweak regarding the stability period for hourly employees, but overall the policy is a good one for Fairfield County.

Mr. Porter stated that there is a meeting today at 2:00 p.m. with Franklin County regarding the Insurance Cooperative.

Mr. Porter asked the Board for any questions.

Commissioner Davis thanked Mr. Porter for the update.

Ms. Brown commended Mr. Porter for the trainings that were scheduled for employees.

Announcements

Commissioner Kiger congratulated David Uhl for his election to the Rotary Club Presidency.

Recess

Commissioner Davis stated that there would be a short recess at 9:23 am until the Executive Session meeting occurred.

Executive Session to discuss Pending Litigation

On the motion of Mike Kiger and second of Dave Levacy, the Board voted to enter into Executive Session to discuss Pending Litigation at 9:36 a.m.

Discussion: Commissioner Kiger stated that the following be present: Commissioner Davis, Commissioner Levacy, Commissioner Kiger, County Administrator Carri Brown, Staci Knisley, Clerk of Courts Branden Meyer, and Josh Horacek.

Roll call on the motion as follows:

Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

On the motion of Dave Levacy and second of Mike Kiger, the Board voted to exit Executive Session at 9:46 a.m.

Roll call on the motion as follows:

Voting aye thereon: Dave Levacy, Mike Kiger, and Steve Davis

Review Continued

The Commissioners met at 9:47.m. to continue review of legal issues and pending or future action items and correspondence. Commissioner Davis called the meeting to order with the following Commissioners present: Steve Davis, Mike Kiger and Dave Levacy. Also present were Carri Brown, and Staci Knisley.

Commissioner Kiger reported that Phyllis Heister sent him an email regarding the fire code presumable set by the State Fire Marshall. She advised that the code requires a fence up around public jail facilities. After research, Commissioner Kiger responded back by telling her that they have no jurisdiction on public jail facilities.

Ms. Brown reported that the county is working with Bureau of Adult Detention as required for the plans of the jail.

Recess

Commissioner Davis stated at 9:48 a.m. that the Commission would take a recess followed by the 10:00 voting meeting.

Commissioners' Regular Meeting

A regular meeting of the Fairfield County Board of Commissioners was held on Tuesday, January 27, 2015 beginning at 10:01a.m., with the following Commissioners present: Steve Davis, Mike Kiger, and Dave Levacy. Also present were Carri Brown, Staci Knisley, Ron Osgood, Michael Kaper, Bob Clark, David Uhl, Josh Horacek, Ray Stemen, Todd McCullough, Jon Kochis, Chriss Manning, Kelly Messerly, Dave Fey, Branden Meyer, Jeff Porter, Jerry Stebelton, Jeff Barron, Jim Bahnsen, Dennis Keller, Aundrea Cordle, Dani Vandergriff, Holly Mattei, Jon Slater, Kathleen Young, Sheriff Dave Phalen, Judge Trimmer, Matt Johnson, Jared Buker, Sandra Davis, Mayor Dave Smith, Ben Swain, Tony Vogel, Jeremiah Upp, and Jackie Long.

Pledge of Allegiance

Commissioner Davis asked everyone to rise as able, and he led the Pledge of Allegiance.

Announcements

Commissioner Davis asked Ms. Brown if there were any announcements.

Ms. Brown stated that she was happy to announce that Representative Jerry Stebelton is here to accept a Proclamation of Recognition for the exceptional public service he and Mrs. Stebelton have provided to the community.

Commissioner Davis stated that at the January 20th meeting the Board of Commissioners signed and approved a proclamation of recognition for Representative Jerry Stebelton and his wife for their public service.

On behalf of the Board of Commissioners, Commissioner Davis presented the proclamation to Mr. Stebelton.

Mr. Stebelton thanked everyone for coming and appreciated the support.

Mr. Stebelton also thanked the Board of Commissioners for the recognition. He stated that the Board has difficult decisions to make sometimes and the Board does their best. On behalf of his wife and himself, he thanked the Board.

Commissioner Davis stated that on a personal note, he looked up to Mr. Stebelton as an example of exceptional public service. It would be an honor if one day he is thought in the same vein.

Commissioner David asked if there were any other announcments.

Commissioner Kiger stated that 70 years ago today, Camp Auschwitz was liberated. He stated it was important to remember history, and this case it was important to remember history so that history would not repeat itself.

Public Comments

Commissioner Davis asked if anyone from the public who would like to speak or offer comments.

Dave Fey, Historical Parks Director and resident of Baltimore stated that he appreciated Representative Stebelton and Senator Tim Shaffer for their support with the Ohio Cultural Association fund. The additional monies helped finish the Rockmill project and possibly helped pass the levy.

On behalf of the City of Lancaster, Mayor Dave Smith stated that they appreciate Representative Stebelton and his wife for their service with city council, school board, with the House of Representatives.

Judge Dave Trimmer stated that he respected Representative Stebelton for his service to the community. He has had frequent dialogue with state officials, and they respect Representative Stebelton as well.

Kathleen Young, resident of Fairfield County and SE District liaison of the Governor's, with the district comprised of 20 counties, stated that Fairfield County is at the top of the list in all ways thanks to Representative Stebelton's shining work. She thanked Representative Stebelton for his service.

Commissioner Davis thanked everyone for their comments and opened the floor for additional comments. There were no other comments.

Approval of Minutes for Tuesday, Janaury 20, 2015, Regular Meeting

On the motion of Dave Levacy and the second of Mike Kiger, the Board of Commissioners voted to approve the minutes for Tuesday, January 20, 2015 Regular Meeting.

Discussion: Ms. Brown stated that minutes are posted on the website after they are approved. If anyone needs copies of any resolutions, they will be provided. Any one can make requests at any time.

Roll call vote of the motion resulted as follows: Voting ave thereon: Dave Levacy, Mike Kiger, and Steve Davis

Approval of Auditor's Office resolutions

On the motion of Mike Kiger and the second of Dave Levacy, the Board of Commissioners voted to approve the following Auditor's Office resolutions:

2015-01.27.a	A resolution authorizing a fund to fund transfer for the General Fund 2% administration fee for managing the county insurance program, Fund# 7671 TO GENERAL #1001 – Fairfield County Auditor [Auditor- Payroll]
2015-01.27.b	A resolution to appropriate from unappropriated in a major expenditure object category Real Estate #2022 Fairfield County Auditor [Auditor- Admin] 2015-01.27.c A resolution to approve a refund as a memo expenditure for fund #7428 [Auditor- Payroll]
2015-01.27.c	A resolution to approve a refund as a memo expenditure for fund #7428 [Auditor- Payroll]

Discussion: Ms. Brown reported that the resolutions presented are for financial matters and are traditional in nature, such as managing an administrative fee and processing memo expenditures, which are similar to actual checks.

Roll call vote of the motion resulted as follows: Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

Approval of Commissioners' Office resolutions

On the motion of Dave Levacy and the second of Mike Kiger, the Board of Commissioners voted to approve the following Commissioners' Office resolutions:

2015-01.27.d	A resolution approving the application for funding from the Ohio Environmental Protection Agency (EPA), Division of Materials Management for a 2015 Community Grant for Material Recovery Facility (MRF) for Lancaster-Fairfield Community Action Recycling (LFCAA) [Commissioners]
2015-01.27.e	A resolution authorizing the approval of repayment of an advance to the General Fund – Fund # 2798 Moving Ohio Forward [Commissioners]
2015-01.27.f	A resolution to appropriate from unappropriated in a major expenditure object category for HOME project income Fund# 2591 [Fairfield County Commissioners] [Commissioners]
2015-01.27.g	A resolution to appropriate from unappropriated into a major expense category for fund # 2736, subfund# 8088, CFLP FY2015 grant [Commissioners]
2015-01.27.h	A resolution to approve a memo expense for interest allocation reimbursement for Fairfield Department of Health – Fund #7012 & Fund#7321 [Commissioners]
2015-01.27.i	A resolution to approve a memo expense for interest allocation reimbursement for Fairfield County Historical Parks – Fund # 7308 [Commissioners]

Discussion: Ms. Brown stated that resolutions include approval of a grant application for recycling. The middle three resolutions are for accounting purposes relating to special revenue funds and grants. The final two resolutions are memo expenditures reimbursing the Health Department and Historical Parks for their interest accumulated in December. The interest is first credited to the general fund and then moved to the agency funds.

Roll call vote of the motion resulted as follows: Voting aye thereon: Dave Levacy, Mike Kiger, and Steve Davis

Approval of Domestic Relations Court resolutions

On the motion of Mike Kiger and the second of Dave Levacy, the Board of Commissioners voted to approve the following Domestic Relations Court resolutions:

2015-01.27.j A resolution to approve a Memorandum of Understanding (MOU) to make an application for the Justice for Families grant. [Domestic

Relations Court]

Discussion: Ms. Brown stated that the resolution presented is a MOU for the grant application for the Visitation Center. Ms. Brown went on to state that the grant was formerly known as "Safe Havens". Commissioner Davis stated that he reviewed it with Ms. Brown at their meeting this morning.

Roll call vote of the motion resulted as follows: Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

Approval of Engineer's Office resolutions

On the motion of Dave Levacy and the second of Mike Kiger, the Board of Commissioners voted to approve the following Engineer's office resolutions:

2015-01.27.k	A resolution to authorize Jeremiah D. Upp and Jeff Baird to be reappointed to the OPWC Integrating Committee. [Engineer]
2015-01.27.I	A resolution to appropriate from unappropriated in a major expenditure object category County Engineer 2024-Motor Vehicle for CBTS annual costs 2015-2019 reimbursement to general fund and CEAO membership fees for 2015 [Engineer]
2015-01.27.m	A resolution to approve a reimbursement for share of costs for Kaspersky Anti-virus licensing and CBTS annual costs 2015-2019 as a memo expenditure for fund 2024 – Motor Vehicle [Engineer]

Discussion: Ms. Brown stated that the first Engineer's resolution is to authorize reappointments to the OPWC Integrating Committee. The last two Engineer resolutions are memo expenditures that reimburse the General Fund for CBTS telecom costs and Kaspersky Anti-Virus licensing.

Roll call vote of the motion resulted as follows: Voting aye thereon: Dave Levacy, Mike Kiger, and Steve Davis

Approval of Human Resources resolutions

On the motion of Mike Kiger and the second of Dave Levacy, the Board of Commissioners voted to approve the following Human Resources resolutions:

2015-01.27.n

A resolution to approve the personnel policy manual for Fairfield County employees [Fairfield County Human Resources]

Discussion: Mr. Porter stated that the policy will be analyzed and presented to the Board every year for modifications.

Commissioner Davis stated that former Human Resource Director, Aundrea Cordle, has done a good job with updating the personnel policy. He appreciates her experience and knows that Human Resource Director Jeff Porter will do a good job, too. He is appreciative of the way the policies are reviewed and updated.

Roll call vote of the motion resulted as follows: Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

Approval of Job and Family Services resolutions

On the motion of Dave Levacy and the second of Mike Kiger, the Board of Commissioners voted to approve the following Job and Family Services resolutions:

2015-01.27.0	A resolution regarding Network Placement and Related Services Agreement between A New Leaf and Job and Family Services, Child Protective Services Department [JFS]
2015-01.27.p	A resolution regarding Network Placement and Related Services Agreement between Specialized Alternatives for Families and Youth of Ohio, Inc., and Job and Family Services, Child Protective Services Department [JFS]
2015-01.27.q	A resolution to amend the certificate, update receipt line item & request for appropriations for Fairfield County Job & Family Services Resource Centers Grant Sub Fund 8085. [JFS]
2015-01.27.r	A resolution authorizing the approval of an advance from the General Fund to Job & Family Services Resource Center Grant Sub Fund 8085, [JFS]
2015-01.27.s	A resolution authorizing the reduction in major expenditure object category appropriations for Job & Family Services PA Fund 2018. [JFS]
2015-01.27.t	A resolution authorizing the reduction in major expenditure object category appropriations for Job & Family Services Children Services Fund 2072[JFS]
2015-01.27.u	A resolution to amend the certificate, update receipt line item & request for appropriations for Fairfield County Job & Family Services Resource Centers Grant FUND 2813. [JFS]

Discussion: Ms. Cordle stated that the first two resolutions presented are Network Replacement renewals. The other resolutions are budget adjustments.

Roll call vote of the motion resulted as follows:

Voting aye thereon: Dave Levacy, Mike Kiger, and Steve Davis

Approval of Juvenile/Probate Court office resolutions

On the motion of Mike Kiger and the second of Dave Levacy, the Board of Commissioners voted to approve the following Juvenile/Probate court resolutions:

2015-01.27.v A resolution to appropriate from unappropriated in a major

expenditure object category - Juvenile Court Fund #2641 Title IV-E

Fund [Juvenile Court]

2015-01.27.w A resolution to Approve the request of additional appropriations from

unappropriated for fund# 2377 [Juvenile Court]

Discussion: Ms. Brown stated that the resolutions presented are related to accounting matters of special revenue funds, such as traditional appropriations within grant funds.

Roll call vote of the motion resulted as follows:

Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

Approval of Fairfield-Hocking Major Crimes Unit resolutions

On the motion of Dave Levacy and the second of Mike Kiger, the Board of Commissioners voted to approve the following Fairfield-Hocking Major Crimes Unit resolutions:

2015-01.27.x A resolution to amend the certificate, update receipt line item &

request for appropriations for additional unanticipated receipts for fund 2765 – 2014 LEF Fairfield-Hocking Major Crimes Unit. [Prosecutor-

Major Crimes Unit]

2015-01.27.y A resolution to amend the certificate, update receipt line item &

request for appropriations for additional unanticipated receipts for fund

2764 - 2014 JAG Grant - Fairfield-Hocking Major Crimes Unit.

[Prosecutor- Major Crimes Unit]

Discussion: Ms. Brown stated that the resolutions presented are activities for special revenue funds to be adjusted for the coming year, as more information is known about the budget and grant activities.

Roll call vote of the motion resulted as follows:

Voting aye thereon: Dave Levacy, Mike Kiger, and Steve Davis

Approval of Prosecutor's Office resolutions

On the motion of Mike Kiger and the second of Dave Levacy, the Board of Commissioners voted to approve the following Prosecutor's office resolutions:

2015-01.27.z

A resolution authorizing the reduction in major expenditure object

category appropriations for 2785 Sub-Fund 8017 State Victims of Crime Act Grant 2012/13[Prosecuting Attorney] [Prosecutor]

2015-01.27.aa

A resolution authorizing the reduction in major expenditure object category appropriations for 2784 Victim Assistance Sub-Fund 8023 Victims of Crime Act Grant 2013/14[Prosecuting Attorney]

Discussion: Ms. Brown stated that the resolutions presented are for budget adjustments for the Victim of Crimes Grants.

Roll call vote of the motion resulted as follows: Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

<u>Approval of Regional Planning Commission Office resolutions</u>

On the motion of Dave Levacy and the second of Mike Kiger, the Board of Commissioners voted to approve the following Regional Planning Commission office resolutions:

2015-01.27.bb	A resolution to approve a Partnership Agreement between the Fairfield County Board of Commissioners and the Village of Carroll for the FY 2014 CDBG Allocation Program of Fairfield County B-F-14-1AV-1 [Regional Planning]
2015-01.27.cc	A resolution to approve a Partnership Agreement between the Fairfield County Board of Commissioners and the Lancaster Public Transit System for the FY 2014 CDBG Allocation Program of Fairfield County B-F-14-1AV-1[Regional Planning] [Regional Planning Commission]
2015-01.27.dd	A resolution to approve a Partnership Agreement between the Fairfield County Board of Commissioners and the Board of Trustees of the Walnut Creek Sewer District for the FY 2014 CDBG Allocation Program of Fairfield County B-F-14-1AV-1 [Regional Planning] [Regional Planning Commission]
2015-01.27.ee	A resolution to approve the Final Plat for the Storage One/Springcreek Business Complex Subdivision[Regional Planning] [Regional Planning Commission]

Discussion:

Ms. Brown stated that the resolutions presented include partnership agreements with local entities that are part of Community Development Block Grant (CDBG) projects. The final resolution is to approve the final plat for the Storage One/Springcreek Business Complex Subdivision. The Regional Planning Commission has already approved the final plat.

Roll call vote of the motion resulted as follows:

Voting ave thereon: Dave Levacy, Mike Kiger, and Steve Davis

Approval of the Utilities Office resolution

On the motion of Mike Kiger and the second of Dave Levacy, the Board of Commissioners voted to approve the following Utilities Office resolution:

2015-01.27.ff A resolution to enter into a license agreement with Shelly and Sands,

Inc [Utilities]

Discussion: Mr. Vogel stated that the agreement presented is for Shelly and Sands, Inc. to park two field trailers on the southeast corner of county property during the construction of the Carroll interchange project.

Commissioner Davis asked if a modest indemnification clause was part of the agreement, and Mr. Vogel confirmed this was the case.

Roll call vote of the motion resulted as follows: Voting aye thereon: Mike Kiger and Steve Davis Abstaining was Dave Levacy.

Approval of the Utilities Office resolutions

On the motion of Dave Levacy and the second of Mike Kiger, the Board of Commissioners voted to approve the following Utilities office resolutions:

2015-01.27.gg A resolution for account to account transfer – major expenditure

category Utilities Fund 5044 Sewer [Utilities]

2015-01.27.hh A resolution for account to account transfer – major expenditure

category Utilities Fund 5046 Water [Utilities]

Discussion: Mr. Vogel stated that the resolutions presented are related to updates to the budget, particularly related to the Maximus (indirect costs) calculations that are reimbursed to the General Fund.

Roll call vote of the motion resulted as follows:

Voting aye thereon: Dave Levacy, Mike Kiger, and Steve Davis

Approval of Payment of Bills resolutions

On the motion of Mike Kiger and the second of Dave Levacy, the Board of Commissioners voted to approve the following payment of bills resolutions:

2015-01.27.ii A resolution authorizing the approval of payment of invoices for

departments that need Board of Commissioners' approval

[Commissioners]

2015-01.27.jj A resolution to approve the payment of a vouchers without appropriate

carry-over purchase orders for all Departments that are approved by the Commissioners [Auditor- Finance]

Discussion: Ms. Brown stated that the bills presented for Board approval are over \$50,000 and/or require Then & Now or substitute Then & Now certification.

Roll call vote of the motion resulted as follows: Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

Ms. Knisley announced that the next Regular Meeting is scheduled for Tuesday, February 3, 2015 at 10:00 a.m.

Recess

Commissioner Davis stated at 10:24 a.m. that the Commission would take a recess until the 2:00 p.m. Annual Franklin County Leadership Meeting regarding the Insurance Coop. The Board will remain in session throughout the day.

Review – Continued, Meeting with Leadership of the Franklin County Cooperative for Employee Insurance Benefits

The Commissioners met at 2:03 p.m. for an annual update with the leadership of the Franklin County Cooperative for employee health insurance benefits. Commissioner Davis called the meeting to order with the following Commissioners present: Steve Davis, Dave Levacy, and Mike Kiger. Also present were Carri Brown, Jeff Porter, David Miller, Jon Slater, Jim Bahnsen, Doug Bame, Chip Knoop, Kenneth Wilson, Margaret Snow, and Eugene Foust.

Commissioner Davis began the meeting by welcoming the leadership of Franklin County and thanking them for the annual update.

Commissioner Davis also explained the he had a conflict at 2:30 p.m. which would take him away from the meeting. The plan was for the Commission to adjourn at the time that he needed to leave. However, the meeting could continue with staff as needed. Everyone indicated that this was fine and appreciated the information about how to proceed.

Margaret Snow indicated that she and the Franklin County leadership were happy to be back for the update. Last year, the annual review was a good time to review the funding and progress of the cooperative, and she looked forward to the updates.

Doug Bame and Chip Knoop (from CBIZ) provided a report of Funding for April 2015 – March 2016 for the Franklin County Cooperative Health Benefits and a report of Franklin County Cooperative Health Benefits Reporting for the plan year to December.

(These documents are attached to the minutes for reference.)

The high level summary of page 1 from the Funding for April 2015 – March 2016 for the Franklin County Cooperative Health Benefits was reviewed.

Mr. Bame reported that the trends used in developing the 2015 rates are passed on industry trends, with a total estimate of a 7.7% increase. Using the tier structure and formulas consistent with the plan agreement each participant experienced a rate increase this year. He also remarked that Franklin County really has no ability to improve because of its size.

Mr. Porter commented that the structure of the plan is such that Franklin County experiences stability in that the other participants experience swings and uncertainty in costs, while Franklin has the benefit of greater stability, and stability is very important to Fairfield County.

Mr. Bame talked about the tier structures and how they work. This year, Fairfield moved from Tier 1 to Tier 2, still at a tier better than others, but it was a move downward based on claims. The agreement provides that there is only change of one tier at a time. He reviewed the methodology for the tier structure (unmarked page 7 of the Funding for April 2015 – March 2016 for the Franklin County Cooperative Health Benefits.) Fairfield County is in a "better" tier than the other three main participants.

Commissioner Davis asked if the claim ratio was an individual measurement, while the claims ratio compared to the cooperative was a relative measurement, and Mr. Bame indicated that was correct.

The summary of report of Franklin County Cooperative Health Benefits Reporting for the plan year to December was briefly reviewed. The reserve balances for Franklin County, Pickaway County, and Fairfield County were reviewed. The estimated reserve balance less liabilities and receivables were also reviewed. The end date of the report was 12.31.14.

Following the review of summaries, Commissioner Davis indicated that he and Commissioner Kiger needed to depart. He encouraged administrative staff and Commissioner Levacy to continue the discussion.

<u>Adjournment</u>

With no further business, on the motion of Mike Kiger and a second of Dave Levacy the Board of Commissioners voted to adjourn 2:25 p.m.

Roll call vote of the motion resulted as follows:

Voting aye thereon: Mike Kiger, Dave Levacy, and Steve Davis

The next regular meeting for the Board of Commissioners is scheduled for Tuesday, February 3, 2015 at 10:00 a.m.

Motion by: Mile liger seconded by: Dave levacy

that the January 27, 2015, minutes were approved by the following vote:

YEAS:

NAYS: None

ABSTENTIONS: None

*Approved on February 3, 2015

Steven A. Davis Commissioner

Dave Levacy

Commissioner

Mike Kiger Commissioner



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING PLAN YEAR TO DATE DECEMBER

FRANKLIN COUNTY				\$11,128,485.12 (Ind. Risk & Reserve	(Expenses to Revenue		
		LMENT	REVENUE	PAID CLAIMS	ADMIN	Contribution)	ACTUAL TO
	Single	Family	11.272110.2	, the sermina		NET	EXPECTED
Medical	1563	3477	\$45,430,570	\$41,773,701	\$2,276,914	\$1,379,955	97.0%
Pharmacy	1563	3477	\$9,751,151	\$10,544,831	\$242,982	-\$1,038,661	110.6%
Dental	1563	3477	\$2,601,487	\$2,609,471	\$143,769	-\$151,753	105,8%
Vision	1563	3477	\$464,181	\$483,827	\$41,725	-\$61,372	113.2%
EAP/Behavioral Health	1563	3477	\$1,553,334	\$1,419,156	\$268,036	-\$133,858	108.6%
Life/AD&D	1563	3477	\$271,826	\$271,826	\$0	\$0	100.0%
Program Administration	1563	3477	\$1,326,511	\$0	\$1,326,511	\$0	100.0%
Total	Werens		\$61,399,060	\$57,102,812	\$4,299,936	-93,689	100.0%
			Fr	anklin Reserve Ba	lance @ 12/31/14:	\$11,124,796.23	2

PICKAWAY COUNTY				-\$875,766.75 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)		
	ENROL Single	Family	REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
Medical	99	163	\$2,298,762	\$2,202,628	\$118,359	-\$22,224	101.0%
Pharmacy	99	163	\$493,403	\$449,885	\$12,928	\$30,590	93.8%
Dental	99	163	\$131,634	\$118,906	\$7,475	\$5,253	96.0%
Vision	99	163	\$23,487	\$24,666	\$2,169	-\$3,349	114,3%
EAP/Behavioral Health	99	163	\$78,598	\$29,803	\$13,936	\$34,859	55.6%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	99	163	\$64,851	\$0	\$64,851	\$0	100.0%
Total			\$3,090,735	\$2,825,888	\$219,717	\$45,130	98.5%
			Pic	kaway Reserve Bal	ance @ 12/31/14:	-\$830,636.85	>

FAIRFIELD COUNTY		Fairfield Reserve Balance @ 4/1/14:					(Expenses to Revenue less Margin & Reserve)
	ENROL Single	Family	REVENUE	PAID CLAIMS	ADMIN.	(Incl. Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
Medical	206	528	\$6,226,990	\$5,538,105	\$331,379	\$357,508	94.3%
Pharmacy	206	528	\$1,336,551	\$1,520,454	\$38,050	-\$221,952	116.6%
Dental	206	528	\$356,578	\$396,449	\$20,928	-\$60,799	117,1%
Vision	206	528	\$63,621	\$84,197	\$6,074	-\$26,649	141.9%
EAP/Behavioral Health	206	528	\$212,910	\$100,728	\$39,018	\$73,164	65.6%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	206	528	\$195,505	\$0	\$195,505	\$0'	100.0%
Total	0825072	CAMP.	\$8,392,156	\$7,639,934	\$630,954	\$121,269	98.6%
			F	airfield Reserve Ba	lance @ 12/31/14:	\$8,943,643.64	>

TOTAL COOPERATIVE			C	\$19,075,093.50 (Incl Risk & Reserve	(Expanses to Revenue tess Margin & Reserve)		
	ENROLLMENT Single Family		REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET \$1,715,236	ACTUAL TO EXPECTED 96.8%
Medical	1868	4167	\$53,956,322	\$49,514,434 \$2,726,652			
Pharmacy	1868	4167	\$11,581,106	\$12,515,170	\$293,959	-\$1,228,023	110.6%
Dental	1868	4167	\$3,089,700	\$3,124,826	\$172,172	-\$207,298	108.7%
Vision	1868	4167	\$551,289	\$592,691	\$49,988	-\$91,370	116.6%
EAP/Behavioral Health	1868	4167	\$1,844,842	\$1,549,687	\$320,990	-\$25,835	101.4%
Life/AD&D	1563	3477	\$271,826	\$271,826	\$0	\$0	100.0%
Program Administration	1868	4167	\$1,586,866	\$0	\$1,586,866	\$0	100.0%
Total	11000000		\$72,881,951	\$67,568,634	\$5,150,607	\$162,710	99.8%
-			Com	bined Reserve Ba	lance @ 12/31/14:	\$19,237,803.02	

ADJUSTMENTS	MUNIS Cash Adjustments @ 12/31/14: Est Receivables @ 8/31/14; Est Liabilities (IBNR and Vendor Invoices Outstanding) @ 8/31/14:	\$0 \$347,387 -\$8,464,371	(See caveats page)
	Est. Reserve Balance Less Liabilities & Recievables @ 12/31/14:	\$11,120,819	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING DECEMBER 2014

FRANKLIN COUNTY				\$11,493,544.15 (Incl. Riek & Reserve	(Expenses to Revenue less Margin & Reserve)		
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO
	Single	Family	The second second		HASHWARD	NET	EXPECTED
Medical	1598	3498	\$5,050,606	\$4,741,034	\$260,253	\$49,319	99.0%
Pharmacy	1598	3498	\$1,084,055	\$1,262,192	\$26,201	-\$204,338	118.8%
Dental	1598	3498	\$289,212	\$295,344	\$16,154	-\$22,286	107.7%
Vision	1598	3498	\$51,604	\$59,242	\$4,688	-\$12,326	123.9%
EAP/Behavioral Health	1598	3498	\$172,687	\$321,687	\$30,117	-\$179,117	203.7%
Life/AD&D	1598	3498	\$30,219	\$30,219	\$0	\$0	100.0%
Program Administration	1598	3498	\$147,471	\$0	\$147,471	\$0	100.0%
Total	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ತಾನಾಗ!!	\$6,825,855	\$6,709,718	\$484,885	-\$368,748	105.4%
\-			Fr	anklin Reserve Bal	ance @ 12/31/14:	\$11,124,796.23	

PICKAWAY COUNTY			Pi	-\$601,061.53 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve		
	ENROLLMENT Single Family		REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
Medical	99	159	\$249,029 \$481,438 \$13,176	-\$245,585	198.6%		
Pharmacy	99	159	\$53,451	\$45,564	\$1,413	\$6,475	87.9%
Dental	99	159	\$14,260	\$10,003	\$818	\$3,439	75.9%
Vision	99	159	\$2,544	\$1,701	\$237	\$606	76.2%
EAP/Behavioral Health	99	159	\$8.515	\$1,500	\$1,525	\$5,490	35.5%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	99	159	\$7.025	\$0	\$7,025	\$0	100.0%
Total			\$334,825	\$540,206	\$24,194	-\$229,575	168.6%
			Pic	kaway Reserve Bal	ance @ 12/31/14:	-\$830,636.85	

FAIRFIELD COUNTY				\$9,032,920.03 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)		
	ENROLLMENT Single Family		REVENUE PAID CLAIMS ADMIN.		ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
Medical	207	522	\$686,962	\$684,366	\$37,230	-\$34,634	105.0%
Pharmacy	207	522	\$147,448	\$195,971	\$4,240	-\$52,762	135.8%
Dental	207	522	\$39,338	\$40,197	\$2,311	-\$3,170	108.1%
Vision	207	522	\$7,019	\$9,277	\$671	-\$2,929	141.7%
EAP/Behavioral Health	207	522	\$23,488	\$14.961	\$4,308	\$4,219	82.0%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	207	522	\$21,568	\$0	\$21,568	\$0	100.0%
Total			\$925,823	\$944,772	\$70,328	-\$89,276	109.6%
			F	alrfield Reserve Bal	ance @ 12/31/14:	\$8,943,643.64	

TOTAL			Co	\$19,925,402.65 (Incl. Riek & Reserve	(Expenses to Revenue less Margin & Roservo) ACTUAL TO EXPECTED		
COOPERATIVE	Single Family		REVENUE	REVENUE PAID CLAIMS ADMIN.		Contribution) NET	
Medical	1904	4179	\$5,986,597	\$5,906,838	\$310,659	-\$230,899	103.9%
Pharmacy	1904	4179	\$1,284,954	\$1,503,726	\$31,854	-\$250,625	119.5%
Dental	1904	4179	\$342.810	\$345,544	\$19,283	-\$22,017	106.4%
Vision	1904	4179	\$61,167	\$70,220	\$5,596	-\$14,650	124.0%
EAP/Behavioral Health	1904	4179	\$204.690	\$338,148	\$35,951	-\$169,408	182.8%
Life/AD&D	1598	3498	\$30,219	\$30,219	\$0	\$ 0	100.0%
Program Administration		4179	\$176.064	\$0	\$176,064	\$0	100.0%
Total	177 C. C.	5,52275	\$8,086,503	\$8,194,696	\$579,407	-\$687,600	108.5%
			Com	bined Reserve Bal	ance @ 12/31/14:	\$19,237,803.02	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING NOVEMBER 2014

FRANKLIN COUNTY			-	ranklin Reserve B	Franklin Reserve Balance @ 11/1/14:					
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO EXPECTED			
	Single	Family		100 100 100 100 100 100 100 100 100 100	V- W - W	NET				
Medical	1583	3490	\$5,044,122	\$3,847,483	\$259,078	\$937,560	81.4%			
Pharmacy	1583	3490	\$1,082,663	\$996,647	\$23,953	\$62,063	94.3%			
Dental	1583	3490	\$288.841	\$238,965	\$16,081	\$33,795	88.3%			
Vision	1583	3490	\$51,538	\$53,598	\$4,667	-\$6,728	113.1%			
EAP/Behavioral Health	1583	3490	\$172,466	\$176,232	\$29,981	-\$33,748	119.6%			
Life/AD&D	1583	3490	\$30,181	\$30,181	\$0	\$0	100.0%			
Program Administration	11/10/20/20/2017	3490	\$147,281	\$0	\$147,281	\$0	100.0%			
Total			\$6,817,091	\$5,343,105	\$481,043	\$992,943	85.4%			
			Fr	anklin Reserve Bal	ance @ 11/30/14:	\$11,493,544.15				

PICKAWAY COUNTY Medical			P	-\$672,762.52 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reserve)		
	ENROLLMENT Single Family		REVENUE PAID CLAIMS ADI		ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
	Single 100	161	\$254,545	\$193,691	\$13,329	\$47.524	81.3%
Pharmacy	100	161	\$54,635	\$34,525	\$1,253	\$18,857	65.5%
Dental	100	161	\$14,576	\$13,343	\$827	\$406	97.2%
Vision	100	161	\$2,601	\$2,709	\$240	-\$349	113.4%
EAP/Behavioral Health	100	161	\$8,703	\$1,898	\$1,543	\$5,263	39.5%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	100	161	\$7,181	\$0	\$7,181	\$0	100.0%
Total			\$342,241	\$246,166	\$24,374	\$71,701	79.0%
			Pic	kaway Reserve Bal	ance @ 11/30/14:	-\$601,061.53	

FAIRFIELD COUNTY				\$8,969,017.20 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reserve)		
Medical	Single Family		REVENUE PAID CLAIMS ADMIN.		Contribution) NET	EXPECTED	
	And the second second	520	\$683,653	\$594,266	\$37,230	\$52,157	92.4%
Pharmacy	209	520	\$146,738	\$132,323	\$3,834	\$10,582	92.8%
Dental	209	520	\$39,148	\$34,966	\$2,311	\$1,871	95.2%
Vision		520	\$6.985	\$9.652	\$671	-\$3,338	147.8%
EAP/Behavioral Health		520	\$23.375	\$16.437	\$4,308	\$2,630	88.7%
Life/AD&D		0	\$0	\$0	\$0	\$0	100.0%
Program Administration		520	\$21,464	\$0	\$21,464	\$0	100.0%
Total		020	\$921,364	\$787,643	\$69,818	\$63,903	93.1%
,			F	airfield Reserve Bal	ance @ 11/30/14:	\$9,032,920.03	

TOTAL			Co	mbined Reserve B	alance @ 11/1/14:	\$18,796,856.01 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reserve
COOPERATIVE	ENROLLMENT		REVENUE PAID CLAIMS AD		ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
	Single 1892	Family 4171	\$5,982,320	\$4,635,440	\$309,637	\$1,037,242	82.7%
Pharmacy	1892	4171	\$1,284,036	\$1,163,494	\$29.040	\$91,502	92.9%
Dental	1892	4171	\$342.565	\$287,274	\$19,220	\$36,072	89.5%
Vision	1892	4171	\$61,123	\$65.959	\$5,578	-\$10,414	117.0%
EAP/Behavioral Health	1892	4171	\$204,544	\$194,567	\$35,832	-\$25,855	112.6%
Life/AD&D	1583	3490	\$30,181	\$30,181	\$0	\$0	100.0%
Program Administration	1892	4171	\$175.927	\$0	\$175,927	\$0	100.0%
Total			\$8,080,696	\$6,376,915	\$575,234	\$1,128,547	86.0%
			Соп	bined Reserve Ba	lance @ 11/30/14:	\$19,925,402.65	















FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING OCTOBER 2014

FRANKLIN COUNTY				alance @ 10/1/14:	\$10,997,893.94 (Incl. Risk & Reserve	(Expenses to Revenue loss Margin & Reserve)	
	ENROLLMENT		REVENUE PAID CLAIMS ADMIN.		ADMIN	Contribution) NET	ACTUAL TO EXPECTED
Madian	Single 1582	Family 3468	\$5,146,089	\$5,247,347	\$257,904	-\$359,162	107.0%
Medical Pharmacy	1582	3468	\$1,104,549	\$1,187,315	\$25,599	-\$108,365	109.8%
Dental	1582	3468	\$294,680	\$281,348	\$16,009	-\$2,676	100.9%
Vision	1582	3468	\$52,579	\$ 51, 236	\$4,646	-\$3,302	106.3%
EAP/Behavioral Health	1582	3468	\$175,952	\$169,894	\$29,846	-\$23,788	113.5% 100.0%
Life/AD&D	1582	3468	\$30,791	\$30,791	\$0	\$0 \$0	100.0%
Program Administration Total	1582	3468	\$150,259 \$6,954,898	\$0 \$6,967 <mark>,93</mark> 0	\$150,259 \$484,261	-\$497,293	107.2%
100000			Fı	ranklin Reserve Bal	ance @ 10/31/14:	\$10,500,601.33	

PICKAWAY COUNTY			Pi	-\$702,098.86 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Roserve)		
	ENRO! Single	LMENT Family	REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
Medical		164	\$254,545	\$208,407	\$13,380	\$32,757	87.1%
Pharmacy		164	\$54.635	\$63,438	\$1,354	-\$10,157	118.6%
Dental	98	164	\$14,576	\$13,247	\$831	\$498	96.6%
Vision	0.000	164	\$2.601	\$1,435	\$241	\$925	64.4%
FAP/Behavioral Health	98	164	\$8,703	\$1,842	\$1,548	\$5,313	39.0%
Life/AD&D		0	\$0	\$0	\$0	\$0	100.0%
Program Administration	100	164	\$7,181	\$0	\$7,181	\$0	100.0%
Total	0.20274	104	\$342,241	\$288,369	\$24,535	\$29,336	91.4%
100			Pic	kaway Reserve Bal	ance @ 10/31/14:	-\$672,762.52	

FAIRFIELD COUNTY				Fairfield Reserve Ba	alance @ 10/1/14:	\$9,023,037.99 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve) ACTUAL TO
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN	Contribution) NET	EXPECTED
Medical Pharmacy Dental Vision EAP/Behavioral Health Life/AD&D Program Administration	207 207 207 207 0 207	525 525 525 525 525 525 0 525	\$690,069 \$148,115 \$39,516 \$7,050 \$23,594 \$0 \$21,666	\$696,413 \$160,226 \$36,880 \$12,655 \$7,644 \$0 \$0	\$37,383 \$3,845 \$2,320 \$673 \$4,326 \$0 \$21,666	-\$43.727 -\$15.955 \$315 -\$6,278 \$11,624 \$0 \$0 -\$54.021	106.3% 110.8% 99.2% 189.0% 50.7% 100.0% 100.0%
Total			\$930,011 F	\$913,818 airfield Reserve Bal	\$70,214 ance @ 10/31/14:	\$8,969,017.20	

TOTAL COOPERATIVE			Co	mbined Reserve B	alance @ 10/1/14:	\$19,318,833.06 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve ACTUAL TO
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution)	
	Single Family		KEVENOL	FAID GEARING		NET	EXPECTED
Medical	1887	4157	\$6,090,703	\$6,152,167	\$308,667	-\$370,131	106.1%
Pharmacy	1887	4157	\$1,307,299	\$1,410,979	\$30.797	-\$134,477	110.3%
Dental	1887	4157	\$348,772	\$331,475	\$19,159	-\$1,863	100.5%
Vision	1887	4157	\$62,231	\$65,326	\$5.560	-\$8,656	113.9%
EAP/Behavioral Health	1887	4157	\$208.250	\$179.380	\$35,720	-\$6,850	103.3%
Life/AD&D	1	3468	\$30,791	\$30,791	\$0	\$0	100.0%
ALTERNATION AND ADDRESS OF THE		4157	\$179,105	\$0	\$179,105	\$0	100.0%
Program Administration Total		4107	\$8,227,150	\$8,170,117	\$579,010	-\$521,977	106.3%
			Соп	nbined Reserve Ba	lance @ 10/31/14:	\$18,796,856.01	



















FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING SEPTEMBER 2014

FRANKLIN COUNTY				Franklin Reserve I	Balance @ 9/1/14:	\$10,953,884.93 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)
Medical	ENROLLMENT Single Family		REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
	1583	3474	\$5,041,531	\$4,682,163	\$258,261	\$101,107	98.0%
Pharmacy	1583	3474	\$1,082,107	\$1,119,814	\$24,342	-\$62,049	105.7%
Dental	1583	3474	\$288,693	\$280,063	\$16,031	-\$7,401	102.6%
Vision	1583	3474	\$51,511	\$59,242	\$4,652	-\$12,383	124.0%
EAP/Behavioral Health	1583	3474	\$172.377	\$117,754	\$29,887	\$24,736	85.7%
Life/AD&D	1583	3474	\$30,165	\$30,165	\$0	\$0	100.0%
Program Administration	1583	3474	\$147,206	\$0	\$147,206	\$0	100.0%
Total	1000	3437.30	\$6,813,589	\$6,289,201	\$480,379	\$44,009	99.4%
500-0000			F	Franklin Reserve Ba	alance @ 9/30/14:	\$10,997,893.94	

PICKAWAY COUNTY			,	-\$701,586.73 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)		
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN	Contribution)	ACTUAL TO
	Single	Family	KEVENUE	FAID GLAINS	AUMINI	NET	EXPECTED
Medical	99	165	\$259,672	\$255,349	\$13,482	-\$9,160	103.5%
Pharmacy	99	165	\$55,736	\$49,617	\$1,354	\$4,765	91.5%
Dental	99	165	\$14,870	\$17,187	\$837	-\$3,154	121.2%
Vision	99	165	\$2,653	\$1,701	\$243	\$709	73.3%
EAP/Behavioral Health	99	165	\$8,879	\$990	\$1,560	\$6,329	28.7%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	1000	165	\$7,326	\$0	\$7,326	\$0	100.0%
Total		1.000	\$349,134	\$324,844	\$24,802	-\$512	100.1%
			Pi	ckaway Reserve Ba	lance @ 9/30/14:	-\$702,098.86	

FAIRFIELD COUNTY				Fairfield Reserve E	Balance @ 9/1/14:	\$9,146,453.12 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reservo) ACTUAL TO EXPECTED
	ENRO! Single	Family	REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	
Medical	201	527	\$693,375	\$769,479	\$37,179	-\$113,283	116.3%
Pharmacy	201	527	\$148.825	\$156,401	\$3,772	-\$11,348	107.6%
Dental	201	527	\$39,705	\$45,018	\$2,308	-\$7,621	119.2%
Vision	201	527	\$7.084	\$9,277	\$670	-\$2,863	140.4%
EAP/Behavioral Health	201	527	\$23,707	\$7,705	\$4,302	\$11,700	50.7%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	10000	527	\$21,769	\$0	\$21,769	\$0	100.0%
Total			\$934,466	\$987,881	\$70,000	-\$123,415	113.2%
1/2				Fairfield Reserve Ba	lance @ 9/30/14:	\$9,023,037.99	

TOTAL			С	\$19,398,751.31 (Incl. Risk & Reserve	(Expenses lo Revenue less Margin & Reserve)		
COOPERATIVE	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO
	Single	Family	A AND CHARLES		A COLONOVICE CO.	NET	EXPECTED
Medical	1883	4166	\$5,994,577	\$5,706,991	\$308,922	-\$21,336	100.4%
Pharmacy	1883	4166	\$1.286.667	\$1,325,832	\$29,468	-\$68,633	105.3%
Dental	1883	4166	\$343,267	\$342,268	\$19,175	-\$18,176	105.3%
Vision	1883	4166	\$61.248	\$70,220	\$5,565	-\$14,537	123.7%
EAP/Behavioral Health	1883	4166	\$204,963	\$126,449	\$35,750	\$42,764	79.1%
Life/AD&D	1583	3474	\$30.165	\$30,165	\$0	\$0	100.0%
Program Administration	1883	4166	\$176.301	\$0	\$176,301	\$ 0	100,0%
Total	1333	2.655	\$8,097,189	\$7,601,926	\$575,181	-\$79,918	101.0%
-			Co	mbined Reserve Ba	alance @ 9/30/14:	\$19,318,833.06	

















FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING AUGUST 2014

FRANKLIN COUNTY				Franklin Reserve I	Balance @ 8/1/14:	\$10,217,739.58 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)
	Single Family		REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
Medical	1584	3483	\$5,082,441	\$4,148,059	\$258,772	\$675,610	86.7%
Pharmacy	1584	3483	\$1,090,888	\$1.013,059	\$23,961	\$53,868	95.1%
Dental	1584	3483	\$291.035	\$305.840	\$16,062	-\$30,867	110.6%
Vision	1584	3483	\$51,929	\$56,877	\$4,662	-\$9,610	118.5%
EAP/Behavioral Health	1584	3483	\$173,776	\$96,686	\$29,946	\$47,144	72.9%
Life/AD&D	1584	3483	\$30,410	\$30.410	\$0	\$0	100.0%
Program Administration	1584	3483	\$148,400	\$0	\$148,400	\$0	100.0%
Total	11.000		\$6,868,879	\$5,650,930	\$481,803	\$736,145	89.3%
				Franklin Reserve B	alance @ 8/31/14:	\$10,953,884.93	

			1	Pickaway Reserve E	Balance @ 8/1/14:	-\$691,933.73	(Expenses to Revenue
PICKAWAY COUNTY	ENROLLMENT Single Family		REVENUE PAID CLAIMS ADMIN.		ADMIN.	(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
Medical	96	166	\$259,640	\$257,022	\$13,380	-\$10,763	104.1%
Pharmacy	96	166	\$55,729	\$48,154	\$1,337	\$6,238	88.8%
Dentai	96	166	\$14,868	\$17,112	\$831	-\$3,075	120.7%
Vision	96	166	\$2,653	\$3,920	\$241	-\$1,508	156.8%
EAP/Behavioral Health	96	166	\$8,877	\$7,875	\$1,548	-\$546	106.2%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration		166	\$7.325	\$0	\$7,325	\$0	100.0%
Total			\$349,091	\$334,082	\$24,662	-\$9,653	102.8%
			P	ckaway Reserve Ba	lance @ 8/31/14:	-\$701,586.73	

FAIRFIELD COUNTY				Fairfield Reserve E	Balance @ 8/1/14:	\$9,026,226.58 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO
	Single	Family	No.			NET	EXPECTED
Medical	205	534	\$695,925	\$537,148	\$37,741	\$121,036	82.6%
Pharmacy	205	534	\$149.372	\$140,080	\$3,788	\$5,504	96.3%
Dental	205	534	\$39.851	\$45,601	\$2,343	-\$8,093	120.3%
Vision	205	534	\$7,110	\$9,953	\$680	-\$3,522	149.5%
EAP/Behavioral Health	205	534	\$23,795	\$14,126	\$4,367	\$5,301	77.7%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	205	534	\$21.850	\$0	\$21,850	\$0	100.0%
Total	220		\$937,902	\$746,907	\$70,768	\$120,227	87.2%
-				Fairfield Reserve Ba	lance @ 8/31/14:	\$9,146,453.12	

TOTAL			С	\$18,552,032.42 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)		
COOPERATIVE	ENROLLMENT		REVENUE PAID CLAIMS		ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
	Single	Family	20.000.005	24.040.000	6000 000		87.0%
Medical	1885	4183	\$6,038,005	\$4,942,229	\$309,893	\$785,883	
Pharmacy	1885	4183	\$1,295,988	\$1,201,292	\$29,086	\$65,611	94.9%
Dental	1885	4183	\$345,754	\$368,553	\$19,236	-\$42,034	112.2%
Vision	1885	4183	\$61,692	\$70,750	\$5,583	-\$14,640	123.7%
EAP/Behavioral Health	1885	4183	\$206,448	\$118,687	\$35,862	\$51,899	74.9%
Life/AD&D	1584	3483	\$30,410	\$30,410	\$0	\$0	100.0%
Program Administration	11-1-1	4183	\$177.575	\$0	\$177,575	\$0	100.0%
Total	(1.000)	1.000.00	\$8,155,872	\$6,731,920	\$577,233	\$846,719	89.6%
			Co	mbined Reserve Ba	alance @ 8/31/14:	\$19,398,751.31	



















FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING JULY 2014

FRANKLIN COUNTY				Franklin Reserve I	Balance @ 7/1/14:	\$10,685,862.37 (Incl. Risk & Reserve	(Expenses to Revenue (ess Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	EXPECTED
	Single	Family	05 454 750	05 070 040	\$256,576	-5478,473	109.3%
Medical	1544	3480	\$5,151,752	\$5,373,649		• •	100.4%
Pharmacy	1544	3480	\$1,105,765	\$1,086,211	\$23,575	-\$4,021	1.001
Dental	1544	3480	\$295,004	\$320,124	\$15,926	-\$41,046	113.9%
Vision	1544	3480	\$52,637	\$45,331	\$4,622	\$2,684	94.9%
EAP/Behavioral Health	1544	3480	\$176,146	\$93,721	\$29,692	\$52,733	70.1%
Life/AD&D	1544	3480	\$30,825	\$30,825	\$0	\$0	100.0%
Program Administration	1544	3480	\$150,424	\$0	\$150.424	\$0	100.0%
Total	1544	0100	\$6,962,552	\$6,949,860	\$480,815	-\$468,123	106.7%
				Franklin Reserve Ba	alance @ 7/31/14:	\$10,217,739.58	

PICKAWAY COUNTY			F	Balance @ 7/1/14:	-\$740,792.58 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reserve	
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO
	Single	Family	ITE VEITOE		7.5	NET	EXPECTED
Medical	97	166	\$269,903	\$219,770	\$13,431	\$36,702	86.4%
Pharmacy	97	166	\$57.932	\$44,836	\$1,286	\$11,810	79.6%
Dental	97	166	\$15,456	\$10,495	\$834	\$4,127	73.3%
Vision	97	166	\$2,758	\$4.676	\$242	-\$2,160	178.3%
EAP/Behavioral Health	97	166	\$9.228	\$9,294	\$1,554	-\$1,620	117.6%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	97	166	\$7.614	\$0	\$7,614	\$0	100.0%
Total	31	100	\$362,891	\$289,070	\$24,962	\$48,859	86.5%
			Pi	ckaway Reserve Ba	niance @ 7/31/14:	-\$691,933.73	

FAIRFIELD COUNTY				Fairfleld Reserve E	\$8,972,622.93 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)	
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
	Single	Family	A DATE OF THE PARTY OF THE PART	W. 110000 St. 1000000			90.1%
Medical	204	533	\$699,169	\$592,066	\$37,639	\$69,465	
Pharmacy	204	533	\$150,069	\$156,376	\$3,688	-\$9,994	106.7%
Dental	204	533	\$40,037	\$51,241	\$2,336	-\$13,541	133.8%
Vision	204	533	\$7,143	\$7,240	\$678	-\$775	110.8%
EAP/Behavioral Health	204	533	\$23,906	\$11,101	\$4,356	\$8,449	64.7%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration		533	\$21.951	\$0	\$21,951	\$0	100.0%
Total	204	500	\$942,275	\$818,024	\$70,647	\$53,604	94.3%
,			O	Fairfield Reserve Ba	alance @ 7/31/14:	\$9,026,226.58	

TOTAL			С	\$18,917,692.73 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve		
COOPERATIVE	ENROLLMENT Single Family		REVENUE	PAID CLAIMS	ADMIN	Contribution) NET	ACTUAL TO EXPECTED
Medical Pharmacy Dental Vision EAP/Behavioral Health Life/AD&D Program Administration Total	Single 1845 1845 1845 1845 1845 1544 1845	4179 4179 4179 4179 4179 3480 4179	\$6,120,824 \$1,313,765 \$350,497 \$62,538 \$209,280 \$30,825 \$179,990 \$8,267,718	\$6,185,485 \$1,287,422 \$381,860 \$57,247 \$114,116 \$30,825 \$0 \$8,056,954	\$307,646 \$28,549 \$19,096 \$5,542 \$35,602 \$0 \$179,990 \$576,424	\$372,306 -\$2,206 -\$50,459 -\$251 \$59,562 \$0 \$0 -\$365,660	106.1% 100.2% 114.4% 100.4% 71.5% 100.0% 100.0%
			Co	mbined Reserve B	alance @ 7/31/14:	\$18,552,032.42	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING JUNE 2014

FRANKLIN COUNTY				Franklin Reserve l	Balance @ 6/1/14:	\$9,963,613.89 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)
	ENROLLIMENT Single Family		REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
	Single 1538	3476	\$5,048,747	\$3,891,383	\$242,928	\$914,436	81.9%
Pharmacy	1538	3476	\$1,083,656	\$1,271,868	\$22,374	-\$210,585	119.4%
Dental	1538	3476	\$289,106	\$262,952	\$15,894	\$10,260	96.5%
Vision	1538	3476	\$51,585	\$52,759	\$4,613	-\$5,787	111.2%
EAP/Behavioral Health	1538	3476	\$172,624	\$129,066	\$29,633	\$13,925	91.9%
Life/AD&D	1538	3476	\$30,208	\$30,208	\$0	\$0	100.0%
Program Administration	1538	3476	\$147,417	\$0	\$147,417	\$0	100.0%
Total	(A) Ex EXEV	180 VARSO	\$6,823,342	\$5,638,235	\$462,858	\$722,248	89.4%
			F	Franklin Reserve Ba	alance @ 6/30/14:	\$10,685,862.37	

PICKAWAY COUNTY			-	-\$734,813.73 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reserve)		
Medical	ENROLLMENT Single Family		REVENUE PAID CLAIMS		ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
		164	\$257,262	\$248,638	\$12,742	-\$4,119	101.6%
Pharmacy	99	164	\$55,218	\$61,022	\$1,186	-\$6,989	112.7%
Dental	99	164	\$14,732	\$9,987	\$834	\$3,911	73.5%
Vision	99	164	\$2,628	\$3,995	\$242	-\$1,609	161.2%
EAP/Behavioral Health	99	164	\$8.796	\$4,415	\$1,554	\$2,827	67.9%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	99	164	\$7,258	\$0	\$7,258	\$0	100.0%
Total			\$345,894	\$328,057	\$23,816	-\$5,979	101.7%
1			Pi	ckaway Reserve Ba	lance @ 6/30/14:	-\$740,792.58	

FAIRFIELD COUNTY			_	Fairfield Reserve B	Balance @ 6/1/14:	(Incl Risk & Reserve	(Expenses to Revenue less Murgin & Reserve
	ENRO	LMENT	REVENUE	PAID CLAIMS	ADMIN	Contribution)	ACTUAL TO
	Single	Family	KEVENOL	T MID GEALING	NET NET	NET	EXPECTED
Medical	205	532	\$697,885	\$416,361	\$35,708	\$245,817	64.8%
Pharmacy	205	532	\$149,793	\$156,552	\$3,496	-\$10,254	106.8%
Dental	205	532	\$39,963	\$45,602	\$2,336	-\$7,975	120.0%
Vision	205	532	\$7,130	\$8,737	\$678	-\$2,284	132.0%
EAP/Behavioral Health	205	532	\$23,862	\$7,101	\$4,356	\$12,405	48.0%
Life/AD&D	D	0	\$0	\$0	\$0	\$0	100.0%
Program Administration		532	\$21,911	\$0	\$21,911	\$0	100.0%
Total			\$940,545	\$634,352	\$68,485	\$237,708	7 4.7 %
			1	Fairfield Reserve Ba	lance @ 6/30/14:	\$8,972,622.93	

TOTAL			С	Balance @ 6/1/14:	\$17,963,714.98 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)	
COOPERATIVE		LMENT	REVENUE	PAID CLAIMS	ADMIN	Contribution) NET	ACTUAL TO EXPECTED
	Single	Family		LECK 10 1800			The second second
Medical	1842	4172	\$6,003,894	\$4,556,382	\$291,378	\$1,156,134	80.7%
Pharmacy	1842	4172	\$1,288,667	\$1,489,441	\$27,055	-\$227,829	117.7%
Dental	1842	4172	\$343,801	\$318,541	\$19,064	\$6,196	98.2%
Vision	1842	4172	\$61,344	\$65,491	\$5,533	-\$9,680	115.8%
EAP/Behavioral Health	1842	4172	\$205,282	\$140,582	\$35,543	\$29,157	85.8%
Life/AD&D	1538	3476	\$30,208	\$30,208	\$0	\$0	100.0%
Program Administration	1842	4172	\$176,585	\$0	\$176,585	\$0	100.0%
Total			\$8,109,781	\$6,600,644	\$555,159	\$953,978	88.2%
			Co	mbined Reserve Ba	alance @ 6/30/14:	\$18,917,692.73	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING MAY 2014

FRANKLIN COUNTY				Balance @ 5/1/14:	\$10,476,625.08 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)	
157000000000000000000000000000000000000	ENROL Single	LMENT	REVENUE	PAID CLAIMS	ADMIN	Contribution) NET	ACTUAL TO EXPECTED
Medical	1517	3465	\$5,004,728	\$5,155,648	\$241,378	-\$392,297	107.8%
Pharmacy	1517	3465	\$1,074,208	\$1,146,384	\$34,281	-\$106,458	109.9%
Dental	1517	3465	\$286.585	\$303.957	\$15,793	-\$33,165	111.6%
Vision	1517	3465	\$51,135	\$46,767	\$4,583	-\$215	100.4%
EAP/Behavioral Health	1517	3465	\$171,119	\$122,551	\$29,444	\$19,124	88.8%
Life/AD&D	1517	3465	\$29,945	\$29,945	\$0	\$0	100.0%
Program Administration	1517	3465	\$146,131	\$0	\$146,131	\$0	100.0%
Total	100,000	9399	\$6,763,851	\$6,805,252	\$471,611	-\$513,011	107.6%
			F	Franklin Reserve B	alance @ 5/31/14:	\$9,963,613.69	

PICKAWAY COUNTY				Balance @ 5/1/14:	-\$816,734.43 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve)	
	ENRO! Single	Family	REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO EXPECTED
Medical		160	\$247,084	\$154,692	\$12,742	\$79,649	67.8%
Pharmacy		160	\$53,034	\$54,236	\$1,756	-\$2,958	105.6%
Dental	103	160	\$14,149	\$13,436	\$834	-\$121	100.9%
Vision	1000	160	\$2,524	\$2,729	\$242	-\$447	117.7%
EAP/Behavioral Health	(4) 7 7 7	160	\$8,448	\$1,097	\$1,554	\$5,797	31.4%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	103	160	\$6,971	\$0	\$6,971	\$0	100.0%
Total			\$332,209	\$226,190	\$24,099	\$81,921	75.3%
NA.000.00			Pí	ckaway Reserve Ba	lance @ 5/31/14:	-\$734,813.73	

FAIRFIELD COUNTY				Fairfield Reserve E	Balance @ 5/1/14:	\$8,881,272.87 (Incl. Risk & Reserve	(Expenses to Revenue
	ENRO	LMENT	REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO
	Single	Family	KEVENUE	PAID CLAINS	ADMINI	NET	EXPECTED
Medical	210	529	\$693,471	\$753,210	\$35,805	-\$95,543	113.8%
Pharmacy	210	529	\$148,846	\$194,811	\$5,385	-\$51,351	134.5%
Dental	210	529	\$39,710	\$44,003	\$2,343	-\$6,635	116.7%
Vision	210	529	\$7,085	\$7,094	\$680	-\$689	109.7%
EAP/Behavioral Health	210	529	\$23,711	\$11,483	\$4,367	\$7,860	66.8%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	210	529	\$21,772	\$0	\$21,772	\$0	100.0%
Total	D-825	-	\$934,596	\$1,010,602	\$70,352	-\$146,358	115.7%
				Fairfield Reserve Ba	lance @ 5/31/14:	\$8,734,914.81	

TOTAL			С	ombined Reserve I	Balance @ 5/1/14:	\$18,541,163.52 (Incl. Risk & Reserve	(Expenses to Revenus less Margin & Reserve)
COOPERATIVE	ENROL	LMENT	REVENUE	PAID CLAIMS	ADMIN	Contribution)	ACTUAL TO
	Single	Family	KEVENUE	FAID CLAIMS	ADMIN.	NET	EXPECTED
Medical	1830	4154	\$5,945,283	\$6,063,550	\$289,925	-\$408,192	106.9%
Pharmacy	1830	4154	\$1,276,087	\$1,395,431	\$41,423	-\$160,767	112.6%
Dental	1830	4154	\$340,445	\$361,396	\$18,969	-\$39,921	111.7%
Vision	1830	4154	\$60,745	\$56,590	\$5,505	-\$1,351	102.2%
EAP/Behavioral Health	1830	4154	\$203,278	\$135,131	\$35,365	\$32,781	83.9%
Life/AD&D	1517	3465	\$29,945	\$29,945	\$0	\$0	100.0%
Program Administration	1830	4154	\$174,874	\$0	\$174,874	\$0	100.0%
Total			\$8,030,656	\$8,042,043	\$566,062	-\$577,449	107.2%
			Co	mbined Reserve Ba	alance @ 5/31/14:	\$17,963,714.98	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING APRIL 2014

FRANKLIN COUNTY				Franklin Reserve I	Balance @ 4/1/14:	\$11,128,485.12 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reservo
Magazino (estista)	ENROL	LMENT	DEVENUE	PAID CLAIMS	ADMIN	Contribution)	ACTUAL TO
ĺ	Single	Family	REVENUE	PAID GLAIMS	AUMIN	NET	EXPECTED
Medical	1535	3455	\$4,860,555	\$4,686,936	\$241,766	-\$68,146	101.4%
Pharmacy	1535	3455	\$1,043,263	\$1,461,343	\$38,695	-\$456,776	143.8%
Dental	1535	3455	\$278,330	\$320,878	\$15,818	-\$58,367	121.0%
Vision	1535	3455	\$49,662	\$58,776	\$4,591	-\$13,704	127.6%
EAP/Behavioral Health	1535	3455	\$166,189	\$191,565	\$29,491	-\$54,867	133.0%
Life/AD&D		3455	\$29.082	\$29.082	\$0	\$0	100.0%
Program Administration		3455	\$141,922	\$0	\$141,922	\$0	100.0%
Total			\$6,569,003	\$6,748,580	\$472,282	-\$651,860	109.9%
			f	Franklin Reserve Ba	alance @ 4/30/14:	\$10,476,625.08	

PICKAWAY COUNTY			į	Pickaway Reserve E	Balance @ 4/1/14:	-\$875,766.75 (Incl Risk & Reserve	(Expenses to Revenue less Margin & Reserve
		LMENT	REVENUE	PAID CLAIMS	ADMIN	Contribution) NET	ACTUAL TO EXPECTED
Medical	Single 102	Family 160	\$247,084	\$183,621	\$12,694	\$50,769	79.5%
Pharmacy	102	160	\$53.034	\$48,495	\$1.989	\$2,550	95.2%
Dental	102	160	\$14,149	\$14,096	\$831	-\$778	105.5%
Vision	102	160	\$2,524	\$1,800	\$241	\$484	80.8%
EAP/Behavioral Health	102	160	\$8,448	\$892	\$1,548	\$6,008	28.9%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration	102	160	\$6,971	\$ 0	\$6,971	\$0	100.0%
Total	234	45	\$332,209	\$248,904	\$24,273	\$59,032	82.2%
			Pi	ckaway Reserve Ba	lance @ 4/30/14:	-\$816,734.43	

FAIRFIELD COUNTY				Fairfield Reserve E	Balance @ 4/1/14:	\$8,822,375.13 (Incl. Risk & Reserve	(Expenses to Revenue less Margin & Reserve
	ENRO! Single	LMENT	REVENUE	PAID CLAIMS	ADMIN.	Contribution) NET	ACTUAL TO EXPECTED
Medical	203	529	\$686,480	\$494,796	\$35,465	\$156,219	77.2%
Pharmacy	203	529	\$147,345	\$227,716	\$6,002	-\$86,374	158.6%
Dental	203	529	\$39,310	\$52,941	\$2,320	-\$15,951	140.6%
Vision	203	529	\$7.014	\$10,312	\$673	-\$3,972	156.6%
EAP/Behavioral Health	203	529	\$23,472	\$10,170	\$4,326	\$8,976	61.8%
Life/AD&D	0	0	\$0	\$0	\$0	\$0	100.0%
Program Administration		529	\$21.553	\$0	\$21,553	\$0	100.0%
Total	200	0.20	\$925,174	\$795,935	\$70,341	\$58,898	93.6%
				Fairfield Reserve Ba	lance @ 4/30/14:	\$8,881,272.87	

TOTAL			С	ambined Reserve E	Balance @ 4/1/14:	\$19,075,093.50 (Incl Riek & Reserve	(Expenses to Revenue less Margin & Reserve
COOPERATIVE	ENRO	LMENT	REVENUE	PAID CLAIMS	ADMIN.	Contribution)	ACTUAL TO
	Single	Family	Me Me Me Me	MANAGEMENT OF THE PARTY OF THE	T SHEET STATE	NET	EXPECTED
Medical	1840	4144	\$5,794,119	\$5,365,353	\$289,925	\$138,841	97.6%
Pharmacy	1840	4144	\$1,243,641	\$1,737,555	\$46,687	-\$540,600	143.5%
Dental	1840	4144	\$331,789	\$387,915	\$18,969	-\$75,096	122.6%
Vision	1840	4144	\$59,200	\$70,887	\$5,505	-\$17,192	129.0%
EAP/Behavioral Health	1840	4144	\$198,109	\$202,627	\$35,365	-\$39,883	120.1%
Life/AD&D	1535	3455	\$29.082	\$29,082	\$0	\$0	100.0%
Program Administration	1840	4144	\$170,445	\$0	\$170,445	\$0	100.0%
Total	SATISTICS.	INGOVIT	\$7,826,386	\$7,793,419	\$566,896	-\$533,930	106.8%
			Co	mbined Reserve Ba	alance @ 4/30/14:	\$18,541,163.52	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING SUMMARY & CAVEATS

LOSS RATIO SUMMARY

Month	Franklin	Pickaway	Fairfield	Total
April	109.9%	82.2%	93.6%	106.8%
May	107.6%	75.3%	115.7%	107.2%
June	89.4%	101.7%	74.7%	88.2%
July	106.7%	86.5%	94.3%	104.4%
August	89.3%	102.8%	87.2%	89.6%
September	99.4%	100.1%	113.2%	101.0%
October	107.2%	91.4%	105.8%	106.3%
November	85.4%	79.0%	93.1%	86.0%
December	105.4%	168.6%	109.6%	108.5%
January				
February				
March				
YTD	100.0%	98.5%	98.6%	99.8%

ADJUSTMENTS TO YEAR TO DATE PAGE

A.

Adjustment to premiums may include revenue adjustments to account for pre-payments or late payments of premiums to the Cooperative, non self-funded insurance adjustments, or rebate adjustments to reflect actual payments by the carrier. Below is a schedule of Munis cash adjustments.

County	Cash Adjustment Description	<u>Amount</u>
N/A		
	Total	\$0.00

- B. Estimated receivables include pharmacy rebates and COBRA premiums.
- C. Estimated liabilities include vendor invoices and IBNR estimated on a periodic basis.



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING SUMMARY & CAVEATS

LARGE CLAIM SUMMARY

- A. Franklin County Cooperative has a specific stop loss deductible of \$1,000,000. Claims above this level are subtracted from paid claims within the report based on the actual contract period.
- B. Plan year-to-date claims for the stop-loss period (April 2014-March 2015) at or above \$250,000 for Franklin County, \$150,000 for Fairfield County, and \$100,000 for Pickaway County are listed below.

County	Claimant Number	Amount Paid	Stop-Loss Level	Amount Over Stop- Loss
Franklin	1	\$1,359,522	\$1,000,000	\$359,522
Franklin	2	\$1,288,756	\$1,000,000	\$288,756
Franklin	3	\$1,048,021	\$1,000,000	\$48,021
Franklin	4	\$448,417	\$1,000,000	\$0
Franklin	5	\$439,402	\$1,000,000	\$0
Franklin	6	\$256,567	\$1,000,000	\$0
Fairfield	7	\$200,861	\$1,000,000	\$0
Fairfield	8	\$156,161	\$1,000,000	\$0
Total				\$696,299





Franklin County Cooperative Health Benefits

Funding for Apr 2015 thru Mar 2016

Report Completed November 2014

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Section 1:

Summary

Section 2: Medical Funding

Section 3:

Pharmacy Funding

Section 4:

Dental Funding

Section 5: EAP/Behavioral Health Funding

Section 6:

Vision Funding

Section 7:

Administrative Expenses

SUMMARY



April 2015 Funding Analysis for the Franklin County Cooperative Health Benefits Program Notes & Caveats

- 1) These funding rates are based on the benefit plan year of April 1, 2015 thru March 31, 2016.
- 2) Paid claims were obtained from each respective vendor report...UHC, Express Scripts, Catamaran, Aetna, United Behavioral Health, and VSP.
- 3) The paid claims used were 24 months thru September 2014. All product lines were weighted 80% on the current 12 months and 20% on the prior 12 months.
- 4) Enrollment was obtained from UHC and lagged one month to match paid claims for all lines of business.
- 5) Trends used in developing 2015 rates are based upon Segal's trend report for 2015. They are:
 -Medical = 7.8%, Rx = 8.6%, Dental = 4.7%, Behavioral = 6.8%, & Vision = 2.6% Total = 7.7%
- 6) Pharmacy rebates were removed from paid claims based on the contractual agreement with ESI and the estimated values for Catamaran.
- 7) Vendor fixed costs were based on available contractual agreements for the forthcoming benefit plan year. Not yet finalized is Cobra administration and online enrollment. Stop loss coverage estimated to increase 15%.
- 8) Program internal fees comprised of the benefits department were estimated to stay flat in 2015 and increase by 2% in 2016.
- 9) No contribution to increase the reserve fund balance is included in the funding rates.
- 10) The enrollment in the dental program as of September 2014 is split 98% in the PPO, 2% in DMO plan.
- 11) Final rating tiers for 2015 have been established. Franklin County will remain in Tier 3. Pickaway County will move from Tier 4 to Tier 3. Fairfield County will move from Tier 1 to Tier 2. Political subdivisions with less than 100 employees are in tier 6. The current 6 tier rating structure is as follows:

	Tier 1:	Tier 2:	<u>Tier 3:</u>	Tier 4:	Tier 5:	Tier 6:
Claim Ratio:	< 0.86	0.86 to < 0.92	0.92 to <1.035	1.035 to <1.07	1.07 to <1.12	> or = 1.12
Rate Impact:	0.930	0.965	1.000	1.035	1.07	1.12

- 12) An estimated cost of \$52,000 is included in the rates for a diabetes prevention program started 4/2013, \$30,000 for waiving the single deductible for those who enroll in a Health Pregnancy Program starting 4/2015 and \$25,000 for expanded Occupational, Speech, and Physical Therapy for autism diagnosis effective 4/2015. Also effective 4/2015 are estimates of \$12,000 for adding generic tamoxifen and raloxifene at 100% coverage and covering oral cancer meds at no greater than IV cancer meds.
- 13) Fees that pertain to health care reform are included. Women's Preventive Health which became effective 4/2013, adds costs to claims and is estimated at \$269,000. The Patient Centered Outcomes Research Fee (PCORI) is based on enrollment and is estimated to be \$32,000. The Reinsurance Transfer Fee is also based on enrollment and is estimated to be \$616,000. This is approximately \$337,000 lower than the current year as the fee drops in each of the next two years and is gone after 2 more years.

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applied)

Tier III Rates: FRANKLIN COUNTY

I. Annual Composite & Monthly Rates For Employee Contributions

Apr 2015 Composite	Per EE
Medical:	\$12,125.53
Pharmacy:	\$3,014.01
Dental:	\$726.75
EAP/Behavioral:	\$395.18
Vision:	\$128.10
Life/ADD:	\$72.00
Contrib. to Reserve:	\$0.00
Other Admin, Fees:	\$377.16
Total	\$16,838.73
4/2014 Composite:	\$16,263.09
Change:	3.5%

	Employee	EE w/Spouse
Medical:	\$687.50	\$1,388.74
Pharmacy:	\$170.89	\$345.20
Dental:	\$41.21	\$83.24
EAP/Behavioral:	\$22.41	\$45.26
Vision:	\$7.26	\$14.67
Life/ADD:	\$4.08	\$8.25
Contrib. to Reserve:	\$0.00	\$0.00
Other Admin. Fees:	\$21.38	\$43.20
Total	\$954.73	\$1,928.55

Tier 1 = Employee with or without child(ren)

Tier 2 = Employee & spouse with or without child(ren)

II. <u>Monthly Single/Family Rates</u>

		Developed	for Apr 2015		Actual for	Apr 2014	% CI	nange
		<u>Single</u>	Family		<u>Single</u>	<u>Family</u>	Single	Family
A. <u>Medical</u>	1. Choice Plus PPO	\$503.60	\$1,233.82		\$497.96	\$1,220.00	1.1%	1.1%
B. Pharmac	Y 1. Rx Plan	\$125.19	\$306.71		\$106.88	\$261.86	17.1%	17.1%
C. Dental								
	1. PPO Plan	\$30.19	\$73.96		\$28.52	\$69.86	5.9%	5.9%
	2. HMO Plan	\$25,06	\$69.05	(Est)	\$23.87	\$65.76	5.0%	5.0%
D. EAP / Be	haviorai Health							
	1. EAP/FFS Plan	\$16.41	\$40.20		\$17.02	\$41.71	-3.6%	-3.6%
E. Vision								
	1. Choice Plus PPO	\$5.32	\$13.03		\$5.08	\$12.46	4.6%	4.6%

F. Contribution to Reserve (Not Applicable)

Per Employee Per Month: \$0.00

G. Life & ADD Insurance

Per Employee Per Month: \$6.00

H. Other Administrative Fees

 I. Totals (A-H)
 Single
 Family

 Choice Plus Medical w/PPO Dtl:
 \$718.14
 \$1,705.15

 Choice Plus Medical w/HMO Dtl:
 \$713.01
 \$1,700.25

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 7.6%.

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applied)

Tier III Rates: PICKAWAY COUNTY

I. Annual Composite Rates

Apr 2015 Com	posite Per EE		
Medical:	\$12,125.53		
Pharmacy:	\$3,014.01		Sept 2014
Dental:	\$726.75		<u>Enrollment</u>
EAP/Behavioral:	\$395.18	Single:	99
Vision:	\$128.10	Family:	<u>165</u>
Life/ADD:	\$0.00	Total:	264
Contribution to Reserve:	\$0.00		
Other Admin. Fees:	\$377.16		
Total	\$16,766.73		

4/2014 Composite: \$16,745.48 Change 0.1%

II. Monthly Single/Family Rates

A 85-411		Developed Single	Developed for Apr 2015 Single Family		Actual for Apr 2014 Single Family		% Change Family
A. <u>Medical</u>						Single	-2.3%
	1. Choice Plus PPO	\$503.60	\$1,233.82	\$515.38	\$1,262.70	-2.3%	-2.370
B. Pharmac	E Y						
	1. Rx Plan	\$125.19	\$306.71	\$110.62	\$271.03	13.2%	13.2%
C. Dental							
	1. PPO Plan	\$ 30.19	\$73.96	\$29.52	\$72.31	2.3%	2.3%
		400.10	4.0.00	•			
D. EAP / Be	havioral Health						
	1. EAP/FFS Plan	\$16.41	\$40.20	\$17.62	\$43.17	-6.8%	-6.9%
E. Vision							
	1. Choice Plus PPO	\$5.32	\$13.03	\$5.26	\$12.90	1.1%	1.0%
E Contails	tion to Perente (Not A	onlicable)					

F. Contribution to Reserve (Not Applicable)

Per Employee Per Month: \$0.00

G. Life & ADD Insurance

Per Employee Per Month: \$0.00

H. Other Administrative Fees

| Benefits Department PEPM: \$13.48 |
| Consulting PEPM: \$4.00 |
| COBRA PEPM: \$1.30 |
| Wellness Programs PEPM: \$10.10 |
| Online Enrollment PEPM: \$2.55 |
| \$31.43 |

<u>I. Totals (A-H)</u> Single Family
Per Employee Per Month: \$712.14 \$1,699.15

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 4.1%.

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applied)

Tier II Rates: FAIRFIELD COUNTY

Annual Composite Rates 1.

Apr 2015 Com	posite Per EE			
Medical:	\$11,701.13			
Pharmacy:	\$2,908.52			Sept 2014
Dental:	\$701.32			<u>Enrollment</u>
EAP/Behavioral:	\$381.35		Single:	201
Vision:	\$123.62		Family:	<u>527</u>
Life/ADD:	\$0.00		Total:	728
Contribution to Reserve:	\$0.00			
Other Admin. Fees:	<u>\$377.16</u>			
Total	\$16,193.09			
		<u>Change</u>		

4/2014 Composite: \$15,082.31 7.4%

Monthly Single/Family Rates II.

A. <u>Medical</u>		Developed fo Single	r Apr 2015 <u>Family</u>	Actual for A Single	pr 2014 <u>Family</u>	% Chang Single	<u>18</u> <u>Family</u>
	1. Choice Plus PPO	\$485.98	\$1,190.64	\$463.10	\$1,134.60	4.9%	4.9%
B. Pharmac	Y						
	1. Rx Plan	\$120.81	\$295.97	\$99.40	\$243.53	21.5%	21.5%
C. <u>Dental</u>							
	1. PPO Plan	\$29.13	\$71.37	\$26.52	\$64.97	9.8%	9.8%
D. EAP / Bel	havioral Health						
	1. EAP/FFS Plan	\$15.84	\$38.80	\$15.83	\$38.79	0.1%	0.0%
E. Vision						10	
	1. Choice Plus PPO	\$5.13	\$12.58	\$4.73	\$11.59	8.5%	8.5%
	ion to Reserve (Not Ap Employee Per Month:	<u>plicable)</u> \$0.0	0				

G. Life & ADD Insurance

\$0.00 Per Employee Per Month:

H. Other Administrative Fees

\$13.48 Benefits Department PEPM: Consulting PEPM: \$4.00 \$1.30 COBRA PEPM: \$10.10 Wellness Programs PEPM: \$2.55 Online Enrollment PEPM: \$31.43

Family I. Totals (A-H) <u>Single</u> \$1,640.78 Per Employee Per Month: \$688.31

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 11.6%.

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applied)

Small Group Pool (Entities less than 100 Employees) Tier VI Rates:

ł. **Annual Composite Rates**

Apr	<u> 2015</u>	Comp	<u>osite</u>	Per EE	
				_	

\$13,580.59 Medical: Sept 2014 \$3,375.69 Pharmacy: **Enrollment** \$813.96 Dental: Single: 23 EAP/Behavioral: \$442.60 Family: <u>90</u> Vision: \$143.47 113 Total: Life/ADD: \$72.00 Contribution to Reserve: \$0.00

Other Admin. Fees: \$377.16 \$18,805.48 Total

Change

\$18,163.86 3.5% 4/2014 Composite:

II. Monthly Single/Family Rates

		Developed	for Apr 2015	Actual	for Apr 2014	<u>%</u>	Change
A. <u>Medical</u>		<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
	1. Choice Plus PPO	\$564.03	\$1,381.88	\$557.71	\$1,366.40	1.1%	1.1%
B. Pharmac	<u>SY</u>						
	1. Rx Plan	\$14 0. 2 1	\$343.51	\$119.71	\$293.29	17.1%	17.1%
C. Dental							
	1. PPO Plan	\$33.81	\$82.83	\$31.94	\$78.24	5,9%	5.9%
D. EAP / Be	havioral Health						
	1. EAP/FFS Plan	\$18.38	\$45.03	\$19.06	\$46.71	-3.6%	-3.6%
E. Vision							
	1. Choice Plus PPO	\$5.96	\$14.60	\$5.69	\$13.96	4.6%	4.6%

F. Contribution to Reserve (Not Applicable)

\$0.00 Per Employee Per Month:

G. Life & ADD Insurance

Per Employee Per Month: \$6.00

H. Other Administrative Fees

Benefits Department PEPM: \$13.48 \$4.00 Consulting PEPM: \$1.30 COBRA PEPM: \$10.10 Wellness Programs PEPM: Online Enrollment PEPM: \$2.55 \$31.43

Family I. Totals (A-H) Single \$1,905.28 \$799.82 Per Employee Per Month:

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 7.6%.

The City of Grandview rates will not include the fee for Life & ADD as they are purchasing that product outside the Cooperative

Franklin County Cooperative Health Benefits Program Tier Rating Adjustments

- I. Franklin= Tier 3
 Tier 3 = 1.00

 II. Fairfield = Tier 2
 Tier 2 = 0.965 x Tier 3 rates

 III. Pickaway = Tier 3
 Tier 3 = 1.00 x Tier 3 rates
- IV. Small Group Pool = Tier 6
 Tier 6 = 1.12 x Tier 3 rates
- V. Rating Adjustment for moving rating tiers

R = Rating Adjustment for Tier 3 Entities 4944 Sept 2014 Franklin enrollment = 264 Sept 2014 Pickaway enrollment = 728 Sept 2014 Fairfield enrollment = Sept 2014 Small Group enrollment = 113 Sept 2014 Cooperative enrollment = 6049 Percent Franklin to Total = 81.7% Percent Pickaway to Total = 4.4% Percent Fairfield to Total = 12.0% Percent Small Group to Total = 1.9%

Formula

```
R \times .817 \times 1.00 + R \times .044 \times 1.00 + R \times .12 \times 0.965 + R \times .019 \times 1.12 = 1.0

R(0.817325) + R(0.0436436) + R(0.116138) + R(0.020922) = 1.0

0.998029 R = 1.0

R = 1.002
```

VI.

Summary

Projected April 2015 rating tier adjustments

Franklin Tier 3 Adjustment = 1.002
Pickaway Tier 3 Adjustment = Tier 3 Rates x 1.00
Fairfield Tier 2 Adjustment = Tier 3 Rates x 0.965
Small Group Pool Tier 6 Adjustment = Tier 3 Rates x 1.12



I. Objective

Determination of an appropriate rating tier for each County using the following equitable approach of allocating groups into appropriate rating tiers.

The Cooperative has five rating tiers. Derived claim ratio factors (claims as a percent of revenue) and the resulting rate impact are as follows:

	Tier 1:	Tier 2:	Tier 3:	Tier 4:	Tier 5:	<u>Tier 6:</u>
Claim Ratio:	< 0.86	0.86 to <0.92	0.92 to <1.035	1.035 to <1.07	1.07 to <1.12	>= 1.12
Rate Impact:	0.930	0.965	1.000	1.035	1.070	1.120

II. Tiering Methodology -- The Historical Experience Model

Note: Medical & Rx Revenue and Claims (Oct 1, 2013 thru Sept 30, 2014 - 12 Months)

	Subscriber Months:	Franklin <u>County</u> 59,870	Pickaway County 3,130	Fairfield Count 8,821	<u>TOTAL</u> 71,821
A.	Earned Revenue	\$71,707,953	\$3,569,763	\$10,120,606	\$85,398,322
В.	Paid Claims	\$69,615,392	\$3,196,062	\$9,490,563	\$82,302,018
C.	Claim Ratio: (B / A)	97.08%	89.53%	93.77%	96.37%
D1. D2.	Prior 6 Mos. Rating Tier: Current 6 Mos. Rating Tier:	3 3	3 4	2 1	
E.	Tier Rate Impact:	0.0%	1.75%	-5.25%	
F	Normalized Claim Ratio: (C / 1-E)	97.08%	91.13%	89.10%	96.37%
G.	Claim Ratio vs. Cooperative: (Entities Claim Ratio divided t	100.73% by Overall Claim	94.55% Ratio)	92.45%	
	Tier Brackets	\Rightarrow	Tier 1: Tier 2: Tier 3: Tier 4: Tier 5: Tier 6:	Less than 0.86 0.86 to less than 0.92 to less than 1.035 to less than 1.07 to less than Greater or equal	1.035 n 1.07 1.12
Н.	Formula Result:	Tier 3	Tier 3	Tier 3	

Key Points:

Final Result:

To qualify for a "tier" review, an entitly must have at least 14 months of experience by the valuation date.

Tier 3

- 2 ... The standard valuation date is done in November for the following plan year effective April 1st.
- The standard November valuation uses 12 months of claims and funding rates from October thru September of each year.
- A group can "run" poor one year and jump a tier and run well the next and move back down.
- 6. The tier results will be used in the "Final Funding" projections completed normally in November. The funding projections will determine the amount of revenue needed for the next year. After this is determined, the funding rates by tier are determined by a simple mathematical algorithm.

(Note: Can only move 1 tier at a time)

7 An entity can only move "one" tier at a time - up or down.

Tier 3

- The calculation of the final tier bracket will be based upon a normalized claim ratio whereby the previous year's revenue is adjusted to eliminate that year's tier rate impact, if any.
- 9 Revenue and claims are based on the medical and pharmacy health lines of business.

MEDICAL FUNDING

C. Franklin County Cooperative Health Benefits Experience Review

From UHC Claim Reports with enrollment from UHC.

Yr 1: October 1, 2013 thru September 30, 2014

		Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	Medical
Sept	2013	1820	882	1180	2049	4111	5931	15191	
Oct	2013	1830	881	1178	2038	4097	5927	15139	\$4,621,705
Nov	2013	1819	890	1183	2042	4115	5934	15179	\$5,535,745
Dec	2013	1814	882	1179	2030	4091	5905	15094	\$5,484,943
Jan	2014	1832	895	1181	2076	4152	5984	15323	\$5,647,784
Feb	2014	1835	888	1169	2077	4134	5969	15285	\$4,730,970
Mar	2014	1840	888	1174	2077	4139	5979	15325	\$6,766,213
Apr	2014	1840	875	1195	2074	4144	5984	15373	\$5,365,353
May	2014	1830	874	1207	2073	4154	5984	15383	\$6,063,550
Jun	2014	1842	881	1214	2077	4172	6014	15461	\$4,856,653
Jul	2014	1845	872	1216	2091	4179	6024	15513	\$6,197,088
Aug	2014	1885	868	1220	2095	4183	6068	15560	\$5,070,810
Sept	2014	1883	862	1215	2089	4166	6049	15510	\$5,723,570
Total:		22095	10556	14331	24839	49726	71821	184145	\$66,064,383
1 Month	Lag:	22032	10576	14296	24799	49671	71703	183826	

Yr 2: October 1, 2012 thru September 30, 2013

			Single +	Single +	Single +	Sub Tot	Total	Total	
		Single	Spouse	Ch/Ren	Sp+Ch	# of Fams	Subscribers	Members	Medical
	-								i'-
Sept	2012	1775	925	1159	2046	4130	5905	15114	
Oct	2012	1754	923	1161	2046	4130	5884	15086	\$5,307,821
Nov	2012	1762	913	1162	2058	4133	5895	15114	\$5,151,483
Dec	2012	1768	915	1165	2057	4137	5905	15146	\$4,682,553
Jan	2013	1753	891	1165	2050	4106	5859	15068	\$5,497,852
Feb	2013	1739	878	1156	2041	4075	5814	14978	\$4,517,865
Mar	2013	1758	881	1158	2061	4100	5858	15102	\$4,713,478
Арг	2013	1782	907	1175	2065	4147	5929	15253	\$4,481,847
May	2013	1782	899	1176	2070	4145	5927	15258	\$4,909,806
Jun	2013	1787	893	1181	2070	4144	5931	15254	\$4,538,662
Jul	2013	1789	885	1184	2068	4137	5926	15249	\$5,063,295
Aug	2013	1811	880	1180	2058	4118	5929	15208	\$5,795,081
Sept	2013	1820	882	1180	2049	4111	5931	15191	\$4,534,783
Total:		21305	10747	14043	24693	49483	70788	181907	\$59,194,527
1 Month	Lag:	21260	10790	14022	24690	49502	70762	181830	

PHARMACY FUNDING

B. Franklin County Cooperative Health Benefits Program

Pharmacy Funding Rate Development for April 1, 2015

A. Assumptions

a.	Trend:	8.6% p	eryear /	lote: This is based	on Segal's 2015 survey of n	nost major carriers for future rati	ing periods.
b.	Trend Month Adjust	ment:	Yr. 1	18	Yr. 2	30	
C.	80% Weight to Curr	ent Year (Yr 1) and	1 20% applied to Pri	or Year (Yr 2)			
d.	Enrollment Total:		Single	Family	Total Subs		
	Lagged 1 mo.	Year 1:	22,032	49,671	71,703		
		Year 2:	21,260	49,502	70,762		
a.	Enrollmt Ect:	1.0					

f. Plan Changes: Effective 4/2013 Womens Health per HCR; Oral cancer meds & generic Tamoxifen/Raloxifene eff 4/1/15
 g. Historical rebate estimates have been removed from paid claims.

B. <i>A</i>	Alge	orithm		Year 1	Year 2
	•		Period	Oct 13 - Sept 14	Oct 12 - Sept 13
			Mld Point	April 1, 2014	April 1, 2013
а	a.	Paid Claims (Rebates not yet appli	ed)	\$16,977,168	\$14,164,143
b).	Pooled Claims (Remove Individual	Over SL Limit)	\$0	\$0
C	; .	Adj Pald Less Pooled Claims (a les	s b)	\$16,977,168	\$14,164,143
d	l,	Change in Reserve Factor (0.5 mo	nth)	1.003	1.007
θ	١.	Demographic Adjustment		1.00	1.00
f.		Adjusted Paid Claims (c x d x e)		\$17,035,628	\$14,261,858
g.		Trend Adjustment Yr 1: From Historical to Projected I Yr 2: From Historical to Projected I		1.13	1.23
h.		Trended Adjusted Paid Claims (f x	3)	\$19,279,816	\$17,528,739
i.		Add in Individuals Claims to Pooling	ı Limit	\$0	\$0
j.		Claim Fluctuation Margin:		1.00	1.00
k.		Rebates		\$652,170	\$661,329
l.		Projected Pald Claims (h+l) x (j) - (k)	\$18,627,646	\$16,876,569
m	1.	Plan Changes: See above		\$12,000	\$25,708
na	8	Net projected cost after savings (1-	·m)	\$18,639,646	\$16,902,277
0,	e i	Enrollment Lagged:	Single Subscriber Months: Family Subscriber Months: Total Subscriber Months:	22,032 49,671 71,703	21,250 <u>49,502</u> 70,762

ρ.	Projected Clair	n Cost:	YR 1	1	YR 2
P.	i rojector olan	Per Subscriber:	\$259.96	1	\$238.86
		rai dubstillei.	4200,00		V =====
		Per Single Unit:	\$129.69	l	\$118.58
		Per Family Unit (2.45 x Single)	\$317.74	l	\$290,52
		1 of 1 army offic (2.40 x origin)	\$18,639,646		\$16,902,277
q.	Add in Expens	as	V-3,23,23		
ч.	ridd iir Erferio				
		Administration Per Subscriber:	\$5.02		\$5,02
		COBRA Per Subscriber:	\$0.00		\$0.00
		Total:	\$5.02		\$5.02
		Total Annual:	\$359,949		\$355,225
		Per Subscriber:	\$5.02		\$5.02
		Per Single Unit:	\$2.50		\$2.49
		Per Family Unit (2.45 x Single)	\$6.14		\$6.11
			\$359,949		\$355,225
r .	Projected Fund	ing Rates			
		Per Subscriber:	\$264,98		\$243.88
			****		0404.07
		Per Single Unit:	\$132,19		\$121.07
		Per Family Unit (2.45 x Single)	\$323,87		\$296.62 \$17,257,503
			\$18,999,595		\$17,237,303
				ı	
s.	Bland 80% Vas	r 1 and 20% Year 2			Î
э.	Didita 0070 Tes	1 die 2070 1001 2			
		Per Subscriber:		\$260.76	
		, 6, 5,5,6,1,5,1,			
		Per Single Unit:		\$129.97	
		Per Family Unit (2.45 x Single)		\$318.42	
t.	Margin on Clair	ns (Risk Charge)		0.0%	
		Per Subscriber:		\$0.00	
		Per Single Unit:		\$0.00	
		Per Family Unit (2.45 x Single)		\$0.00	
u.	Final Rates				
		Per Subscriber:		\$260.76	
		Annual Per Subscriber:		\$3,129.09	
				6400 07	
		Per Single Unit:		\$129.97	
		Per Family Unit (2.45 x Single)		\$318.42	
	Final Arr OD44	Composito DEDM (Dries to Ties Adingtonate)		\$213.95	
٧.	rinai Apr 2014	Composite PEPM (Prior to Tier Adjustments)		φε 10.50	
	Increase / (decr	ngegly (e _ f)		\$46.81	21.9%
w.	increase / (decr	ease). (6 - t)		φ 1 0.01	p. 1. # 15

C. Franklin County Cooperative Health Benefits Experience Review

From Express Script & Catamaran Claim Reports; Members from UHC reports.

					Pie		[25]	18	110	- 40		976	-14	552	928	121	161	332		288					aid		88	92	016	384	95	780	817	123	731	171	311	726	\$14	
				Set	Total Paid		\$1.388.757	\$1,130,918	51,148,010	\$1,552,104	\$1,208,068	\$1,417,676	\$1,756,714	\$1,417,252	\$1,490,958	\$1,287,421	\$1,201,291	\$1,325,832	0.00	\$10,324,938				Net	Total Paid		\$938,593	\$1,234,770	\$1,144,016	\$1,196,384	\$999,392	\$1,028,780	\$1,000,817	\$1,305,123	\$1,049,731	\$1,036,171	\$1,338,311	\$1,230,726	\$13,502,814	
Specialty	OC INSIGN OU	\$21.50	\$13.94		Retail Rebates		\$44.891	\$34,353	\$32,181	\$39,638	\$33,046	\$35,022	\$34,195	\$35,380	\$48,890	\$51,634	\$54,259	\$57,685	70.4	- 1	\$652,170	ESI Per Script Rebates	\$13.94		Retail Rebates		\$37,903	\$41,750	\$39,213	\$41,736	\$33,846	\$63,706	\$32,243	\$41,248	\$31,630	\$32,341	\$41,346	\$34,265	\$471,228	5661,329
For	Man	\$65.00	\$46.40		M.O. Rebates		\$11,641	\$16,695	\$13,753	\$15,871	\$12,161	\$12,718	\$12,714	\$11,507	\$9,100	512,545	\$11,050	\$11,245	200	BSS OCI &	Total Rebates	ESI Per S	\$46.40		M.O. Rebates		\$18,885	\$20,648	\$19,210	\$20,602	\$16,333	\$16,843	\$11,786	\$14,662	\$12,574	\$11,554	\$14,802	\$12,203	\$190,101	Total Rebates:
Potail (0)	C IIII SO	\$45.00		# Retail	90 Brand		0	0	0	0	0	0	0	0	0	ю	7	=	7	ķ																				
		6/14 - 5/2017:	1/12 - 5/2014:	#Retail 30 &	Specialty Brand		3,220	2,464	2,309	2,844	2,371	2,512	2,453	2,538	2,253	2,389	2,509	2,660	664.06	27,00			1/12 - 5/2014:		# Retail Brand		2,719	2,995	2,813	2,994	2,428	4,570	2,313	2,959	2,269	2,320	2,966	2,458	33,804	
		Calamaran Per Script Rebates	ESI Per Script Rebates		# M.O. Brand		251	360	296	342	292	274	274	248	140	193	170	173	600	2,303				91	# M.O. Brand		407	445	414	444	352	363	254	316	27.1	249	319	263	4,097	
		Catamaran P	ESIP	ESI & Catamaran	Paid Claims		\$1,445,288	\$1,181,965	\$1,193,944	\$1,607,614	\$1,253,274	\$1,465,415	\$1,803,622	\$1,464,139	\$1,548,947	\$1,351,599	\$1,266,599	\$1,394,762	646 077 469	901,740,014				Express	Paid Claims		\$995,381	\$1,297,168	\$1,202,439	\$1,258,722	\$1,049,571	\$1,109,329	\$1,044,846	\$1,361,034	\$1,093,935	\$1,080,065	\$1,394,459	\$1,277,194	\$14,164,143	
				Total	Меmbers	15191	15139	15179	15094	15323	15285	15325	15373	15383	15461	15513	15560	15510	10/ 1/5	2 '5	183,826			Total	Members	15114	15086	15114	15146	15068	14978	15102	15253	15258	15254	15249	15208	15191	181,907	161,830
				Total	Subscribers	5931	5927	5934	2305	2984	6969	5879	2884	2984	6014	6024	8909	6049	71.824	170,1	71,703			Total	Subscribers	5905	5884	5885	2002	5829	5814	5858	5929	5927	5931	5926	5929	5931	70,788	70,762
				Sub Tot	# of Fams	4111	4097	4115	4091	4152	4134	4139	4144	4154	4172	4179	4183	4166	AG 7%	13,150	49,671			Sub Tot	# of Fams	4130	4130	4133	4137	4106	4075	4100	4147	4145	4144	4137	4118	4111	49,483	49,502
				Single +	Sp+Ch	2049	2038	2042	2030	2076	2077	2027	2074	2073	2077	2091	2095	2089	24 830	CCD**	24,799			Single +	Sp-Cr	2046	2046	2058	2027	2050	2041	2061	2065	2070	2070	2068	2058	2049	24,693	24,690
			0, 2014	Single +	Ch/Ren	1180	1178	1183	1179	1181	1169	1174	1195	1207	1214	1216	1220	1215	14 334	201	14,296	30, 2013		Single +	Ch/Ren	1159	1161	1162	1165	1165	1156	1158	1175	1176	1181	1184	1180	1180	14,043	14,022
			October 1, 2013 thru September 30, 2014	Single +	Spouse	882	188	830	882	882	888	8 2	875	874	188	872	868	862	10.556	200	10,576	October 1, 2012 thru September 30, 2013		Single +	Spouse	925	923	913	945	168	878	8	200	888	883	882	980	882	10,747	10,790
			r 1, 2013 thru		Single	1820	1830	1819	1814	1832	1835	1840	1840	1830	1842	1845	1885	1863	22 095	0001	22,032	r 1, 2012 thn			Single	1775												1820	21,305	21,260
			October			2013	2013	2013	2013	2014	2014	2014	2014	2014	2014	2014	2014	2014				Octobe				2012	2012	2012	2012	2013	2013	2013	2013	2013	2013	2013	2013	2013		1 Month Lag:
			,			Sept	oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Ę	1	1 Month Lag:	Yr 2:				Sept	Oct	Nov	Dec	Jan	Feb	Mar	Αp	May	Jin	7	Aug	Sept	Total	1 Mon

4

DENTAL FUNDING

Funding Rates Developed for the Franklin County Cooperative Health Benefits Program (Not Adjusted for Tier Changes)

A. Dental Plan Summary and Funding Rates

	PPO	Plan	HMO Plan	
	In	Out		
1 Diag and Preventive	100%	90%	A scheduled plan with every ADA code	
2 Basic	80%	70%	showing the amount the patient would pay for each service.	
3 Major	80%	60%	Must use participating dentists.	
4 Ortho	75%	75%		
Ortho Lifetime Max (Under Age 19 only)	\$1,500	\$1,000		
Annual Maximum	\$1,100	\$1,000		
Annual Deductible:	None	\$25.00		
L			Tota	
Enrollment (Sept 2014)				
Subscribers: % of Total:	5,9 98.0		118 6,049 2.0% 1.00	

Funding Rates for Dent	
Composite PEPM:	\$62.88
Single PEPM: Family PEPM:	\$31.34 \$76.78

Funding rates were developed based on the time Oct 12 - Sept 14

Traditionally Funded			
		Estimated 5%	
	Jul-14	Jul-15	
	\$23.87	\$25.06	
	\$65.76	\$69.05	
Same and		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	

B. Franklin County Cooperative Health Benefits Program Dental Funding Rate Development for April 1, 2015

A. Assumptions

a.	Trend:	4.7%	per year	Note:	This is based	l on Segal's 2015 survey ol	f most	major carriers for future rating periods.	
b.	Trend Month Adjustme	ent:	Yr.	t	18	Yr. 2	2	30	
C.	80% Weight to Curren	il Year (Yr 1) and 20% applied to I	Prior Ye	er (Yr 2)				
ď.	Enrollment Total:		Single		Family	Total Subs			
	Lagged 1 mo.	Year 1:	22,032		49,671	71,703			
		Year 2:	21,260		49,502	70,762			
e.	Enrollmt Fct:	0.9805	Estimated Ratio of F	PPO to t	otal enrollees	in dental with the remainde	er in th	e HMO product.	
f	Benefit changes: None	•							

В.	Alg	orithm		Year 1	Year 2
	_		Pald Period	Oct 13 - Sept 14	Oct 12 - Sept 13
			Mid Point	April 1, 2014	April 1, 2013
	a.	Pald Claims		\$3,918,836	\$3,605,353
	b.	Pooled Claims		\$0	\$0
		(Remove all Individuals Whom Exceeded Pooling Limit)			
	C.	Adj Paid Less Pooled Claims (a less b)		\$3,918,836	\$3,605,353
	d.	Change in Reserve Factor (0.75 months)		1.003	1.006
	₽.	Demographic Adjustment		1.00	1.0000
	f.	Adjusted Paid Claims (c x d x e)		\$3,930,101	\$3,626,111
	g.	Trend Adjustment			
		Yr 1: From Historical to Projected Midpoint:		1.07	
		Yr 2: From Historical to Projected Midpoint:			1.12
	h.	Trended Adjusted Paid Claims (f x g)		\$4,210,404	\$4,067,315
	i.	Plan Changes: None		\$0	\$0
	j.	Claim Fluctuallon Margin:		1.000	1.000
	k.	Network Adjustment Factor		1.00	1.00
	l.	Projected Paid Claims (h+l) x (j) x (k)		\$4,210,404	\$4,067,315
	m.	Enrollment Lagged: (98.05% of Enrollment as DPPO)			
		Single Sub Mos:		21,602	20,845
		Family Sub Mos:		48,702	<u>48,536</u>
		Total Sub Mos:		70,304	69,382

n,	Projected Claim	Costs:	YR 1]	YR 2
		Per Subscriber:	\$59.89		\$58.62
		Per Single Unit:	\$29.88		\$29.10
		Per Family Unit (2.45 x Single)	\$73.20 \$4,210,404		\$71,30 \$4,067,315
0.	Add in Expenses	1			
		Administration Per Subscriber:	\$3.24		\$3.24
		COBRA Per Subscriber:	\$0.00		\$0.00
		Total:	\$3.24		\$3.24
		Total Annual:	\$227,786		\$224,796
		Per Subscriber:	\$3.24		\$3.24
		Per Single Unit:	\$1.62		\$1.61
		Per Family Unit (2.45 x Single)	\$3.96		\$3.94
			\$227,786		\$224,796
ρ.	Projected Fundin	g Rales			
		Per Subscriber:	\$63.13		\$61.86
		Per Single Unit:	\$31.49		\$30.71
		Per Family Unit (2.45 x Single)	\$77.16		\$75.24
			\$4,438,190		\$4,292,112
q.	Blend 80% Year	1 and 20% Year 2			
		Per Subscriber:		\$62.88	
		Per Single Unit:		\$31.34	
		Per Family Unit (2.45 x Single)		\$76.78	
r.	Margin on claims	(Risk Charge)		0.0%	
		Per Subscriber:		\$0.00	
		Per Single Unit:		\$0.00	
		Per Family Unit (2.45 x Single)		\$0.00	
S.	Final Rates				
		Per Subscriber:		\$62.88	
		Annual Per Subscriber:		\$754.50	
		Per Single Unit:		\$31.34	
		Per Family Unit (2.45 x Single)		\$76.78	
t	Final Apr 2014 Co	omposite PEPM (Prior to Tier Adjustments)		\$57.08	
u.	Increase / (decrea	ise): (s - t)		\$5.80	10.2%
					U.





Franklin County Cooperative Health Benefits

Funding for Apr 2015 thru Mar 2016

Report Completed November 2014

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Section 1:

Summary

Section 2: Medical Funding

Section 3:

Pharmacy Funding

Section 4: Dental Funding

Section 5: EAP/Behavioral Health Funding

Section 6:

Vision Funding

Section 7: Administrative Expenses

SUMMARY



April 2015 Funding Analysis for the Franklin County Cooperative Health Benefits Program Notes & Caveats

- 1) These funding rates are based on the benefit plan year of April 1, 2015 thru March 31, 2016.
- 2) Paid claims were obtained from each respective vendor report...UHC, Express Scripts, Catamaran, Aetna, United Behavioral Health, and VSP.
- 3) The paid claims used were 24 months thru September 2014. All product lines were weighted 80% on the current 12 months and 20% on the prior 12 months.
- 4) Enrollment was obtained from UHC and lagged one month to match paid claims for all lines of business.
- 5) Trends used in developing 2015 rates are based upon Segal's trend report for 2015. They are:
 -Medical = 7.8%, Rx = 8.6%, Dental = 4.7%, Behavioral = 6.8%, & Vision = 2.6% Total = 7.7%
- 6) Pharmacy rebates were removed from paid claims based on the contractual agreement with ESI and the estimated values for Catamaran.
- 7) Vendor fixed costs were based on available contractual agreements for the forthcoming benefit plan year. Not yet finalized is Cobra administration and online enrollment. Stop loss coverage estimated to increase 15%.
- 8) Program internal fees comprised of the benefits department were estimated to stay flat in 2015 and increase by 2% in 2016.
- 9) No contribution to increase the reserve fund balance is included in the funding rates.
- 10) The enrollment in the dental program as of September 2014 is split 98% in the PPO, 2% in DMO plan.
- 11) Final rating tiers for 2015 have been established. Franklin County will remain in Tier 3. Pickaway County will move from Tier 4 to Tier 3. Fairfield County will move from Tier 1 to Tier 2. Political subdivisions with less than 100 employees are in tier 6. The current 6 tier rating structure is as follows:

	Tier 1:	Tier 2:	<u>Tier 3:</u>	Tier 4:	<u>Tier 5:</u>	Tier 6:
Claim Ratio:	< 0.86	0.86 to < 0.92	0.92 to <1.035	1.035 to <1.07	1.07 to <1.12	> or = 1.12
Rate Impact:	0.930	0.965	1.000	1 035	1.07	1.12

- 12) An estimated cost of \$52,000 is included in the rates for a diabetes prevention program started 4/2013, \$30,000 for waiving the single deductible for those who enroll in a Health Pregnancy Program starting 4/2015 and \$25,000 for expanded Occupational, Speech, and Physical Therapy for autism diagnosis effective 4/2015. Also effective 4/2015 are estimates of \$12,000 for adding generic tamoxifen and raloxifene at 100% coverage and covering oral cancer meds at no greater than IV cancer meds.
- 13) Fees that pertain to health care reform are included. Women's Preventive Health which became effective 4/2013, adds costs to claims and is estimated at \$269,000. The Patient Centered Outcomes Research Fee (PCORI) is based on enrollment and is estimated to be \$32,000. The Reinsurance Transfer Fee is also based on enrollment and is estimated to be \$616,000. This is approximately \$337,000 lower than the current year as the fee drops in each of the next two years and is gone after 2 more years.

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applied)

Tier III Rates: FRANKLIN COUNTY

I. Annual Composite & Monthly Rates For Employee Contributions

Apr 2015 Composite	Per EE
Medical:	\$12,125.53
Pharmacy:	\$3,014.01
Dental:	\$726.75
EAP/Behavioral:	\$395.18
Vision:	\$128.10
Life/ADD:	\$72.00
Contrib. to Reserve:	\$0.00
Other Admin. Fees:	\$377.16
Total	\$16,838.73
4/2014 Composite:	\$16,263.09
Change:	3.5%

Monthly Rates for Employee Conributions				
	Employee	EE w/Spouse		
Medical:	\$687.50	\$1,388.74		
Pharmacy:	\$170.89	\$345.20		
Dental:	\$41.21	\$83.24		
EAP/Behavioral:	\$22.41	\$45.26		
Vision:	\$7.26	\$14.67		
Life/ADD:	\$4.08	\$8.25		
Contrib. to Reserve:	\$0.00	\$0.00		
Other Admin. Fees:	\$21.38	\$43,20		
Total	\$954.73	\$1,928.55		

 Sept 2014

 Enrollment

 Tier 1: 2667

 Tier 2: 2277

 Total: 4944

Tier Ratio 2.02

Tier 1 = Employee with or without child(ren)

Tier 2 = Employee & spouse with or without child(ren)

II. Monthly Single/Family Rates

		Developed for Apr 2015		Actual for	Actual for Apr 2014			
		<u>Single</u>	Family		<u>Single</u>	<u>Family</u>	Single	Family
A. <u>Medical</u>	1. Choice Plus PPO	\$503.60	\$1,233.82		\$497.96	\$1,220.00	1.1%	1.1%
B. Pharmac	1. Rx Plan	\$125.19	\$306.71		\$106.88	\$261.86	17.1%	17.1%
C. <u>Dental</u>								
	1. PPO Plan 2. HMO Plan	\$30.19 \$25.06	\$73.96 \$69.05	(Est)	\$28.52 \$23.87	\$69.86 \$65.76	5.9% 5.0%	5.9% 5.0%
D. EAP / Be	havioral Health 1. EAP/FFS Plan	\$16.41	\$40.20		\$17.02	\$41 .71	-3.6%	-3.6%
E. <u>Vision</u>	I. EAP/FFS FIAII	₽10.41	φ 4 υ.2υ		₽17.UZ	Φ41./ 1	-3,076	-3.0%
	1. Choice Plus PPO	\$5.32	\$13.03		\$5.08	\$12.46	4.6%	4.6%

F. Contribution to Reserve (Not Applicable)

Per Employee Per Month: \$0.00

G. Life & ADD Insurance

Per Employee Per Month: \$6.00

H. Other Administrative Fees

 Benefits Department PEPM:
 \$13.48

 Consulting PEPM:
 \$4.00

 COBRA/FSA PEPM:
 \$1.30

 Wellness Programs PEPM:
 \$10.10

 Online Enrollment PEPM:
 \$2.55

 \$31.43

I. Totals (A-H)	Single	<u>Family</u>
Choice Plus Medical w/PPO Dtl:	\$718.14	\$1,705.15
Choice Plus Medical w/HMO Dtl:	\$713.01	\$1,700.25

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 7.6%.

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applled)

Tier III	Rates:	PICK	AWAY	COUN	TY
1161 111	Ligies.	LICIO		COUNT	

Sept 2014 <u>Enrollment</u> 99 <u>165</u> 264

I. Annual Composite Rates

Apr 2015 Composite Per EE				
Medical:	\$12,125.53			
Pharmacy:	\$3,014.01			
Dental:	\$726.75			
EAP/Behavioral:	\$395.18	Single:		
Vision:	\$128.10	Family:		
Life/ADD:	\$0.00	Total:		
Contribution to Reserve:	\$0.00			
Other Admin. Fees:	\$377.16			
Total	\$16,766,73			

Change 245 49

4/2014 Composite: \$16,745.48 0.1%

ii. <u>Monthly Single/Family Rates</u>

I. Totals (A-H)

Per Employee Per Month:

	Developed 1	for Apr 2015	Actual for	Apr 2014	<u>%</u>	% Change						
	Single	<u>Family</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>						
1. Choice Plus PPO	\$503.60	\$1,233.82	\$515.38	\$1,262.70	-2.3%	-2.3%						
¥												
1. Rx Plan	\$125.19	\$306.71	\$110.62	\$271.03	13,2%	13.2%						
1. PPO Plan	\$30.19	\$73.96	\$29.52	\$72.31	2.3%	2.3%						
havioral Health												
1. EAP/FFS Plan	\$16.41	\$40.20	\$17.62	\$43.17	-6.8%	-6.9%						
1. Choice Plus PPO	\$5.32	\$13.03	\$5.26	\$12.90	1.1%	1.0%						
ion to Reserve (Not Ap Employee Per Month:		00										
D Insurance Employee Per Month:	\$0.	00										
ininistrative Fees its Department PEPM: Consulting PEPM: COBRA PEPM: less Programs PEPM: ine Enrollment PEPM:	\$4. \$1. \$10 <u>\$2.</u>	00 30 .10 <u>55</u>										
	1. Rx Plan 1. PPO Plan havioral Health 1. EAP/FFS Plan 1. Choice Plus PPO ion to Reserve (Not Ap Employee Per Month: Dinsurance Employee Per Month: consulting PEPM: COBRA PEPM: ess Programs PEPM:	1. Choice Plus PPO \$503.60 1. Rx Plan \$125.19 1. Rx Plan \$125.19 1. PPO Plan \$30.19 havioral Health 1. EAP/FFS Plan \$16.41 1. Choice Plus PPO \$5.32 ion to Reserve (Not Applicable) Employee Per Month: \$0. Di Insurance Employee Per Month: \$0. Iministrative Fees Its Department PEPM: \$13 COBRA PEPM: \$4. COBRA PEPM: \$1. ine Enrollment PEPM: \$10 ine Enrollment PEPM: \$2.	1. Choice Plus PPO \$503.60 \$1,233.82 1. Rx Plan \$125.19 \$306.71 1. PPO Plan \$30.19 \$73.96 havioral Health 1. EAP/FFS Plan \$16.41 \$40.20 1. Choice Plus PPO \$5.32 \$13.03 ion to Reserve (Not Applicable) Employee Per Month: \$0.00 Dinsurance Employee Per Month: \$0.00 ministrative Fees Its Department PEPM: \$13.48 Consulting PEPM: \$4.00 COBRA PEPM: \$1.30 ess Programs PEPM: \$10.10	Single Family Single	Single Family Single Family	Single Family Single Family Single Single						

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 4.1%.

<u>Family</u>

\$1,699.15

Single

\$712.14

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applied)

Tier II Rates: FAIRFIELD COUNTY

I. <u>Annual Composite Rates</u>

Apr 2015 Com	<u>posite Per EE</u>
Medical:	\$11,701.13
Pharmacy:	\$2,908.52
Dental:	\$701.32
EAP/Behavioral:	\$381.35
Vision:	\$123.62
Life/ADD:	\$0.00
Contribution to Reserve:	\$0.00
Other Admin. Fees:	\$377.16
Total	\$16,193.09

Single: 201
Family: 527
Total: 728

Sept 2014

4/2014 Composite: \$15,082.31 Change 7.4%

II. Monthly Single/Family Rates

A. Medical		Developed to	for Apr 2015 <u>Family</u>	Actual for Single	Apr 2014 Family	% Single	% Change Family		
	1. Choice Plus PPO	\$485.98	\$1,190.64	\$463.10	\$1,134.60	4.9%	4.9%		
B. Pharmac	e y								
	1. Rx Plan	\$120.81	\$295.97	\$99.40	\$243.53	21.5%	21.5%		
C. <u>Dental</u>									
	1. PPO Plan	\$29.13	\$71.37	\$26.52	\$64.97	9.8%	9.8%		
D. EAP / Be	havioral Health								
	1. EAP/FFS Plan	\$15.84	\$38.80	\$15.83	\$38.79	0.1%	0.0%		
E. Vision									
	1. Choice Plus PPO	\$5.13	\$12.58	\$4.73	\$11.59	8.5%	8.5%		
	tion to Reserve (Not Ag Employee Per Молth:	pplicable) \$0.	.00						
	DD Insurance Employee Per Month:	\$0.	.00						

G. Life & ADD Insurance
Per Employee Per Month: \$0.00

H. Other Administrative Fees
Benefits Department PEPM: \$13.48
Consulting PEPM: \$4.00
COBRA PEPM: \$1.30
Wellness Programs PEPM: \$10.10
Online Enrollment PEPM: \$2.55
\$31.43

I. Totals (A-H)SingleFamilyPer Employee Per Month:\$688.31\$1,640.78

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 11.6%.

Funding Summary for the Franklin County Cooperative Health Benefits Program Effective Date of April 1, 2015 (Rating Tiers Applied)

Tier VI Rates: Small Group Pool (Entities less than 100 Employees)

23

<u>90</u> 113

1. **Annual Composite Rates**

Apr 2015	Composite	Per EE
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Medical: \$13,580.59 **Sept 2014** \$3,375.69 Pharmacy: **Enrollment** Dental: \$813.96 Single: EAP/Behavioral: \$442.60 Vision: \$143.47 Family: Life/ADD: \$72.00 Total: Contribution to Reserve: \$0.00 Other Admin. Fees: **\$377.16**

\$18,805.48 Total

<u>Change</u> 3.5% 4/2014 Composite: \$18,163.86

II. **Monthly Single/Family Rates**

A Madical		Developed for	•	Actual for A	% Chan Single	g <u>e</u> Family	
A. <u>Medical</u>		<u>Single</u>	<u>Family</u>	Single	<u>Family</u>	omgie	<u>і шініў</u>
	1. Choice Plus PPO	\$564.03	\$1,381.88	\$557.71	\$1,366.40	1.1%	1.1%
B. Pharmac	<u>gy</u>						
	1. Rx Plan	\$140.21	\$343.51	\$119.71	\$293.29	17.1%	17.1%
C. <u>Dental</u>							
	1. PPO Plan	\$33.81	\$82.83	\$31.94	\$78.24	5.9%	5.9%
D. EAP / Be	havioral Health						
	1. EAP/FFS Plan	\$18.38	\$45.03	\$19.06	\$46.71	-3.6%	-3.6%
E. Vision							
	1. Choice Plus PPO	\$5.96	\$14.60	\$5.69	\$13.96	4.6%	4.6%

F. Contribution to Reserve (Not Applicable)

\$0.00 Per Employee Per Month:

G. Life & ADD Insurance

Per Employee Per Month: \$6.00

H. Other Administrative Fees

\$13.48 Benefits Department PEPM: Consulting PEPM: \$4.00 COBRA PEPM: \$1.30 \$10.10 Wellness Programs PEPM: \$2.55 Online Enrollment PEPM: \$31.43

I. Totals (A-H) <u>Single</u> **Family** Per Employee Per Month: \$799.82 \$1,905.28

Note: The above stated increase is a budgeted value that is different from the actuarial break-even rate increase of 7.6%.

The City of Grandview rates will not include the fee for Life & ADD as they are purchasing that product outside the Cooperative

Franklin County Cooperative Health Benefits Program Tier Rating Adjustments

- I. Franklin= Tier 3
 Tier 3 = 1.00
 II. Fairfield = Tier 2
 Tier 2 = 0.965 x Tier 3 rates
 III. Pickaway = Tier 3
 Tier 3 = 1.00 x Tier 3 rates
 IV. Small Group Pool = Tier 6
- V. Rating Adjustment for moving rating tiers

Tier 6 = 1.12

R = Rating Adjustment for Tier 3 Entities Sept 2014 Franklin enrollment = 4944 264 Sept 2014 Pickaway enrollment = Sept 2014 Fairfield enrollment = 728 Sept 2014 Small Group enrollment = 113 Sept 2014 Cooperative enrollment = 6049 Percent Franklin to Total = 81.7% Percent Pickaway to Total = 4.4% Percent Fairfield to Total = 12.0% Percent Small Group to Total = 1.9%

x Tier 3 rates

Formula

```
R \times .817 \times 1.00 + R \times .044 \times 1.00 + R \times .12 \times 0.965 + R \times .019 \times 1.12 = 1.0

R(0.817325) + R(0.0436436) + R(0.116138) + R(0.020922) = 1.0

R = 1.002
```

VI.

Summary

Projected April 2015 rating tier adjustments

Franklin Tier 3 Adjustment = 1.002
Pickaway Tier 3 Adjustment = Tier 3 Rates x 1.00
Fairfield Tier 2 Adjustment = Tier 3 Rates x 0.965
Small Group Pool Tier 6 Adjustment = Tier 3 Rates x 1.12



I. Objective

Determination of an appropriate rating tier for each County using the following equitable approach of allocating groups into appropriate rating tiers.

The Cooperative has five rating tiers. Derived claim ratio factors (claims as a percent of revenue) and the resulting rate impact are as follows:

	Tler_1:	Tier 2:	Tier 3:	<u>Tier 4:</u>	Tier 5:	Tier 6:
Claim Ratio:	< 0.86	0.86 to <0.92	0.92 to <1.035	1.035 to <1.07	1.07 to <1.12	>= 1.12
Rate Impact:	0.930	0.965	1.000	1.035	1.070	1.120

II. Tiering Methodology -- The Historical Experience Model

Note: Medical & Rx Revenue and Claims (Oct 1, 2013 thru Sept 30, 2014 - 12 Months)

	Subscriber Months:	Franklin County 59,870	Pickaway County 3,130	Fairfield <u>Count</u> 8,821	<u>TOTAL</u> 71,821
Α,	Eamed Revenue	\$71,707,953	\$3,569,763	\$10,120,606	\$85,398,322
В.	Paid Claims	\$69,615,392	\$3,196,062	\$9,490,563	\$82,302,018
C.	Claim Ratio: (B / A)	97.08%	89.53%	93.77%	96.37%
D1. D2.	Prior 6 Mos. Rating Tier: Current 6 Mos. Rating Tier:	3 3	3 4	2 1	
E	Tier Rate Impact:	0.0%	1.75%	-5.25%	
F ₂₇	Nomalized Claim Ratio: (C / 1-E)	97.08%	91.13%	89.10%	96.37%
G.	Claim Ratio vs. Cooperative: (Entities Claim Ratio divided t	100.73% by Overall Claim	94.55% Ratlo)	92.45%	
	Tier Brackets	\Rightarrow	Tier 1: Tier 2: Tier 3: Tier 4: Tier 5: Tier 6:	Less than 0.86 0.86 to less than 0.92 to less than 1.035 to less than 1.07 to less than Greater or equal	1.035 in 1.07 1.12
Н.	Formula Result:	Tier 3	Tier 3	Tier 3	
l.	Final Result:	Tier 3	Tier 3	Tier 2	(Note: Can only move 1 tier at a time)

Key Points:

- To qualify for a "tier" review, an entitly must have at least 14 months of experience by the valuation date.
- 2 The standard valuation date is done in November for the following plan year effective April 1st.
- The standard November valuation uses 12 months of claims and funding rates from October thru September of each year.
- 5 . A group can "run" poor one year and jump a tier and run well the next and move back down.
- 6. The tier results will be used in the "Final Funding" projections completed normally in November. The funding projections will determine the amount of revenue needed for the next year. After this is determined, the funding rates by tier are determined by a simple mathematical algorithm.
- An entity can only move "one" tler at a time up or down.
- 8. The calculation of the final tier bracket will be based upon a normalized claim ratio whereby the previous year's revenue is adjusted to eliminate that year's tier rate impact, if any.
- 9 . Revenue and claims are based on the medical and pharmacy health lines of business.

MEDICAL FUNDING

C. Franklin County Cooperative Health Benefits Experience Review

From UHC Claim Reports with enrollment from UHC.

Yr 1: October 1, 2013 thru September 30, 2014

		Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	Medical
Sept	2013	1820	882	1180	2049	4111	5931	15191	
Oct	2013	1830	881	1178	2038	4097	5927	15139	\$4,621,705
Nov	2013	1819	890	1183	2042	4115	5934	15179	\$5,535,745
Dec	2013	1814	882	1179	2030	4091	5905	15094	\$5,484,943
Jan	2014	1832	895	1181	2076	4152	5984	15323	\$5,647,784
Feb	2014	1835	888	1169	2077	4134	5969	15285	\$4,730,970
Mar	2014	1840	888	1174	2077	4139	5979	15325	\$6,766,213
Apr	2014	1840	875	1195	2074	4144	5984	15373	\$5,365,353
May	2014	1830	874	1207	2073	4154	5984	15383	\$6,063,550
Jun	2014	1842	881	1214	2077	4172	6014	15461	\$4,856,653
Jul	2014	1845	872	1216	2091	4179	6024	15513	\$6,197,088
Aug	2014	1885	868	1220	2095	4183	6068	15560	\$5,070,810
Sept	2014	1883	862	1215	2089	4166	6049	15510	\$5,723,570
Total:		22095	10556	14331	24839	49726	71821	184145	\$66,064,383
1 Month	Lag:	22032	10576	14296	24799	49671	71703	183826	

Yr 2: October 1, 2012 thru September 30, 2013

		Single	Single + Spause	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	Medical
Sept	2012	1775	925	1159	2046	4130	5905	15114	
Oct	2012	1754	923	1161	2046	4130	5884	15086	\$5,307,821
Nov	2012	1762	913	1162	2058	4133	5895	15114	\$5,151,483
Dec	2012	1768	915	1165	2057	4137	5905	15146	\$4,682,553
Jan	2013	1753	891	1165	2050	4106	5859	15068	\$5,497,852
Feb	2013	1739	878	1156	2041	4075	5814	14978	\$4,517,865
Mar	2013	1758	881	1158	2061	4100	5858	15102	\$4,713,478
Apr	2013	1782	907	1175	2065	4147	5929	15253	\$4,481,847
May	2013	1782	899	1176	2070	4145	5927	15258	\$4,909,806
Jun	2013	1787	893	1181	2070	4144	5931	15254	\$4,538,662
Jul	2013	1789	885	1184	2068	4137	5926	15249	\$5,063,295
Ацд	2013	1811	880	1180	2058	4118	5929	15208	\$5,795,081
Sept	2013	1820	882	1180	2049	4111	5931	15191	\$4,534,783
Total:		21305	10747	14043	24693	49483	70788	181907	\$59,194,527
1 Month	Lao:	21260	10790	14022	24690	49502	70762	181830	

PHARMACY FUNDING

B. Franklin County Cooperative Health Benefits Program

Pharmacy Funding Rate Development for April 1, 2015

A. Assumptions

Trend: 8.6% per year Note: This is based on Segal's 2015 survey of most major carriers for future rating periods. Trend Month Adjustment: Yr. 2 80% Weight to Current Year (Yr 1) and 20% applied to Prior Year (Yr 2) Enrollment Total: **Total Subs** Lagged 1 mo. Year 1: 22,032 49,671 71,703 21,260 49,502 70,762 Year 2: e. Enrollmt Fct: 1.0

f. Plan Changes: Effective 4/2013 Womens Health per HCR; Oral cancer meds & generic Tamoxifen/Raloxifene eff 4/1/15

g. Historical rebate estimates have been removed from paid claims.

B.	AJg	orithm		Year 1		Year 2							
			Period	Oct 13 - Sept 14		Oct 12 - Sept 13	ĺ						
			Mld Point	April 1, 2014		April 1, 2013							
	a.	Paid Claims (Rebates not yet app	ied)	\$16,977,168		\$14,164,143							
	b.	Pooled Claims (Remove Individua	Over SL Limit)	\$0		\$0							
	C.	Adj Paid Less Pooled Claims (a le	ss b)	\$16,977,168		\$14,164,143							
	d.	Change in Reserve Factor (0.5 mo	onth)	1.003		1.007							
	Θ.	Demographic Adjustment		1.00		1.00							
	f.	Adjusted Pald Claims (c x d x e)		\$17,035,628 \$14,261,858									
	g.	Trend Adjustment Yr 1: From Historical to Projected Yr 2: From Historical to Projected		1.13		1.23							
	h.	Trended Adjusted Paid Claims (f x	g)	\$19,279,816		\$17,528,739							
	i.	Add in Individuals Claims to Pooling	g Limit	\$0		\$0							
İ	j.	Claim Fluctuation Margin:		1.00		1.00							
I	k.	Rebates		\$652,170		\$661,329							
ı	i.	Projected Paid Claims (h+l) x (j) - (l	()	\$18,627,646		\$16,876,569							
ı	m.	Plan Changes: See above		\$12,000		\$25,708							
Ir	n,	Net projected cost after savings (I	+ m)	\$18,639,646		\$16,902,277							
C	0.	Enrollment Lagged:	Single Subscriber Months: Family Subscriber Months: Total Subscriber Months:	22,032 <u>49,671</u> 71,703		21,260 49,502 70,762							

p.	Projected Claim Cost:	YR 1		YR 2
	Per Subscriber:	\$259.96	1	\$238.86
			1	
	Per Single Unit:	\$129,69		\$118.58
	Per Family Unit (2.45 x Single)	\$317.74		\$290.52
	Add in European	\$18,639,646		\$16,902,277
.q.	Add in Expenses			
	Administration Per Subscriber:	\$5.02	1	\$5.02
	COBRA Per Subscriber:	\$0.00		\$0.00
	Total:	\$5.02		\$5.02
	Total Annual:	\$359,949		\$355,225
	Per Subscriber:	\$5.02	1	\$5.02
	Des Clorie Lleits	\$2.50		£2.40
	Per Single Unit: Per Family Unit (2.45 x Single)	\$2.50 \$6.14	1	\$2.49 \$6.11
	or alliny of the (2.45 A onlyte)	\$359,949		\$355,225
		\$000 ,010		\$550,220
r.	Projected Funding Rates			
	Per Subscriber:	\$264.98		\$243.88
	Per Single Unit:	\$132.19		\$121.07
	Per Family Unit (2.45 x Single)	\$323.87		\$296.62
		\$18,999,595		\$17,257,503
			1:	
s.	Blend 80% Year 1 and 20% Year 2			
	Per Subscriber:		\$260.76	
	Per Single Unit:		\$129.97	
	Per Family Unit (2.45 x Single)		\$318.42	
	Totaliny one (2.40 x ongo)		\$010.72	
t.	Margin on Claims (Risk Charge)		0.0%	
	Per Subscriber:		\$0.00	
	Por Contaction		40.00	
	Per Single Unit:		\$0.00	
u.	Per Family Unit (2.45 x Single) Final Rates		\$0.00	
٠.	Per Subscriber:		\$260.76	
	Annual Per Subscriber:		\$3,129.09	
	Per Single Unit:		\$129.97	
	Per Family Unit (2.45 x Single)		\$318.42	
	Final Age 2014 Composite DEDM / Dries to Time Adjustments		1 tala 05	
٧.	Final Apr 2014 Composite PEPM (Prior to Tier Adjustments)		\$213.95	
w.	Increase / (decrease): (s - t)		\$46.81	21.9%
		1	1	

C. Franklin County Cooperative Health Benefits Experience Review

From Express Script & Catamaran Claim Reports; Members from UHC reports.

				, set	Total Paid		\$1,388,757	\$1,130,918	51,148,010	\$1,552,104	\$1,208,068	\$1,417,676	\$1,756,714	\$1,417,252	\$1,490,958	\$1,287,421	\$1,201,291	\$1,325,832	000 000	0.324,330				Net	Total Paid		\$938,593	\$1,234,770	\$1,144,016	\$1,196,384	\$999,392	\$1,028,780	\$1,000,817	\$1,305,123	\$1,049,731	\$1,036,171	\$1,338,311	\$1,230,726	\$13,502,814	
Specially	OC INCIDENT OF	\$21.50	\$13.94		Retail Rebates		\$44.891	\$34,353	\$32,181	\$39,638	\$33,046	\$35,022	\$34,195	\$35,380	\$48,890	\$51,634	\$54,259	\$57,685	PEG 174	4	\$652,170	of Rebates	\$13.94		Retail Rebates		\$37,903	\$41,750	\$39,213	\$41,736	\$33,846	\$63,706	\$32,243	\$41,248	\$31,630	\$32,341	\$41,346	\$34,265	\$471,228	\$661,329
E CONTRACTOR	librar of	\$65.00	\$46.40		M.O. Rebates R		\$11,641	\$16,695	\$13,753	\$15,871	\$12,161	\$12,718	\$12,714	\$11,507	\$9,100	\$12,545	\$11,050	\$11,245	200	E 555'001 &	Total Rebates.	ESI Per Script Rebates	\$46.40		M O Rebates F		\$18,885	\$20,648	\$19,210	\$20,602	\$16,333	\$16,843	\$11,786	\$14,662	\$12,574	\$11,554	\$14,802	\$12,203	\$190,101	Total Rebates:
G lieted	20 100	\$45.00		# Retail	90 Brand		0	0	0	0	0	0	0	0	9	ω	7	F	2	\$																				
	2000	6/14 - 5/2017:	1/12 - 5/2014:	# Retail 30 &	Specialty Brand		3,220	2,464	2,309	2,844	2,371	2,512	2,453	2,538	2,253	2,389	2,509	2,660	30 500	30,322			1/12 - 5/2014:		# Retail Brand		2,719	2,995	2,813	2,994	2,428	4,570	2,313	2,959	2,269	2,320	2,966	2,458	33,804	
		Catamaran Per Script Rebates	ESI Per Script Rebates		# M.O Brand		251	360	296	342	262	274	274	248	140	193	170	173	2 082	206,3				NI:	# M O Brand		407	445	414	4	352	363	254	316	27.1	249	319	263	4,097	
		Catamaran Pi	ESIP	ESI & Cafamaran	Paid Claims		\$1,445,288	\$1,181,965	\$1,193,944	\$1,607,614	\$1,253,274	\$1,465,415	\$1,803,622	\$1,464,139	\$1,548,947	\$1,351,599	\$1,266,599	\$1,394,762	£15 077 168	2				Express	Paid Claims		\$995,381	\$1,297,168	\$1,202,439	\$1,258,722	\$1,049,571	\$1,109,329	\$1,044,846	\$1,361,034	\$1,093,935	\$1,080,065	\$1,394,459	\$1,277,194	\$14,164,143	
				Total	Members	15191	15139	15179	15094	15323	15285	15325	15373	15383	15461	15513	15560	15510	184 145	1	183,826			Total	Members	15114	15086	15114	15146	15068	14978	15102	15253	15258	15254	15249	15208	15191	181,907	181,830
				Total	Subscribers	5931	5927	5934	2905	5964	2969	5979	2984	2984	6014	6024	6058	6049	71.821	20.	71,703			Total	Subscribers	2902	5884	5885	2905	5859	5814	5858	5929	5927	5931	9269	2929	5931	70,788	70,762
.				Sub Tot	# of Fams	4111	4097	4115	4084	4152	4134	4139	4144	4154	4172	4179	4183	4166	49 7%	1	49,671			Sub Tot	# of Fams	4130	4130	4133	4137	4106	4075	4100	4147	4145	4144	4137	4118	4111	49,483	49,502
				Single +	Sp+Ch	2049	2038	2042	2030	2076	2077	2077	2074	2073	2077	2091	2095	2089	24 839	oppit-	24,799			Single +	Sp+Ch	2046	2046	2028	2057	2050	2041	2061	2065	2070	2070	2068	2058	2049	24,693	24,690
			0, 2014	Single +	Ch/Ren	1180	1178	1183	1179	1181	1169	1174	1195	1207	1214	1216	1220	1215	14.331		14,236	30, 2013		Single +	Ch/Ren	1159	1161	1162	1165	1165	1126	1158	1175	1176	1181	1184	1180	1180	14,043	14,022
			October 1, 2013 thru September 30, 201	Single +	Spouse	882	188	830	882	982	888	888	875	874	188	872	898	862	10.556	0 0	9/6/01	October 1, 2012 thru September 30, 2013		Single +	Spouse	925	823	913	945	158	878	28	206	830	893	382	980	882	10,747	10,790
			r 1, 2013 thn		Single	1820	1830	1819	1814	1832	1835	1840	1840	1830	1842	1845	1885	1863	22 095		22,032	r 1, 2012 thr			Single	1775												1820	21,305	21,260
			Octobe			2013	2013	2013	2013	2014	2014	2014	2014	2014	2014	2014	2014	2014			т молет Lag:	Octobe				2012	2012	2012	2012	2013	2013	2013	2013	2013	2013	2013	2013	2013		1 Month Lag:
		:	Yr 1:			Sept	oct	Nov	Dec	Jan	Feb	Mar	Apr	May	-F	Ιŋ	Aug	Sept	Flot		LIMON 1	Yr 2:				Sept	ö	Nov	Dec	E .	Feb	Mar	Apr	May	들] - 	Ang	Sept	Total	1 Mor

DENTAL FUNDING

Funding Rates Developed for the Franklin County Cooperative Health Benefits Program (Not Adjusted for Tier Changes)

A. Dental Plan Summary and Funding Rates

	PPO P	lan	HMO Plan
_	In	Out	
1 Diag and Preventive	100%	90%	A scheduled plan with every ADA code showing the amount the
2 Basic	80%	70%	patient would pay for each service. Must use participating dentists.
3 Major	80%	60%	Must use participating deritors.
4 Ortho	75%	75%	
Ortho LifetIme Max (Under Age 19 only)	\$1,500	\$1,000	
Annual Maximum	\$1,100	\$1,000	
Annual Deductible:	None	\$25.00	
L			Total
Enrollment (Sept 2014)			
Subscribers: % of Total:	5,93 98.0		118 6,049 2.0% 1.00
L			

Funding Rates for Dent	al		
Composite PEPM:		\$62.88	
Single PEPM: Family PEPM:		\$31.34 \$76.78	

Funding rates were developed based on the time Oct 12 - Sept 14

. 7	Traditionally F	Estimated 5%
	<u>Jul-14</u>	Jul-15
	\$23.87	\$25.06
	\$65.76	\$69.05

B. Franklin County Cooperative Health Benefits Program

Dental Funding Rate Development for April 1, 2015

A. Assumptions

B. Algorithm

a.	Trend:	4.7%	per year	Note:	This is based o	on Segal's 2015 survey of i	most	major carriers for luture rating periods.
b.	Trend Month Adjustme	nt:		Yr. 1	18	Yr. 2		30
C.	80% Weight to Current	Year (Yr 1)	and 20% applie	d to Prior Ye	er (Yr 2)			
d.	Enrollment Total:		Single		Family	Total Subs		
	Lagged 1 mo.	Year 1:	22,032		49,671	71,703		
		Year 2:	21,260		49,502	70,762		
Θ.	Enrollmt Fct:	0.9805	Estimated Rati	of PPO to t	otal enrollees l	n dental with the remainder	r In ti	ne HMO product.
f	Benefit changes: None							

Year 2

₽.	AIG	ontam	I Gal 1	1441 =
		Pald Period	Oct 13 - Sept 14	Oct 12 - Sept 13
		Mid Point	April 1, 2014	April 1, 2013
	8.	Paid Claims	\$3,918,836	\$3,605,353
	b.	Pooled Claims (Remove all Individuals Whom Exceeded Pooling Limit)	\$0	\$0
	C.	Adj Paid Less Pooled Claims (a less b)	\$3,918,836	\$3,605,353
	d.	Change in Reserve Factor (0.75 months)	1.003	1.006
	Θ.	Demographic Adjustment	1.00	1.0000
	f.	Adjusted Paid Claims (c x d x e)	\$3,930,101	\$3,626,111
	g.	Trend Adjustment Yr 1: From Historical to Projected Midpoint: Yr 2: From Historical to Projected Midpoint:	1.07	1.12
	h.	Trended Adjusted Pald Claims (f x g)	\$4,210,404	\$4,067,315
	i.	Plan Changes: None	\$0	\$0
	j.	Claim Fluctuation Margin:	1.000	1.000
			1	

1.00 1.00 Network Adjustment Factor \$4,210,404 \$4,067,315 Projected Paid Claims (h+i) x (j) x (k) Enrollment Lagged: (98.05% of Enrollment as DPPO) 20,845 21,602 Single Sub Mos: <u>48,536</u> Family Sub Mos: 48,702 69,382 Total Sub Mos: 70,304

n.	Projected Claim Costs:	YR 1	ļ	YR 2
	Per Subscriber:	\$59.89		\$58.62
	O . Ot . sto Halls	\$29.88		\$29.10
	Per Single Unit:	\$73.20		<u>\$71.30</u>
	Per Family Unit (2.45 x Single)	\$4,210,404		\$4,067,315
0.	Add In Expenses			
0.	, ide iii <u>— p</u>			
	Administration Per Subscriber:	\$3.24		\$3,24
	COBRA Per Subscriber:	\$0.00		\$0,00
	Total:	\$3.24		\$3,24
	Total Annual:	\$227,786		\$224,796
	Per Subscriber:	\$3.24		\$3.24
		64.50		\$1.61
	Per Single Unit:	\$1.62		\$3.94
	Per Family Unit (2.45 x Single)	\$3.96 \$227,786		\$224,796
		42017.00		
ρ.	Projected Funding Rates			
	Per Subscriber:	\$63.13		\$61.86
	Des Dieste Helb	\$31.49		\$30.71
	Per Single Unit:	\$77.16		\$75.24
	Per Family Unit (2.45 x Single)	\$4,438,190		\$4,292,112
			l l	
•	Blend 80% Year 1 and 20% Year 2			
q.	Biglia 00 /6 (Ga) 1 and 25 /6 (Ga) 2			
	Per Subscriber:		\$62.88	
	Car Clasia Lisit		\$31.34	
	Per Single Unit: Per Family Unit (2.45 x Single)		\$76.78	
	Per Parinty Offic (2.43 A Official)			
r.	Margin on ciaims (Risk Charge)		0.0%	
	Per Subscriber:		\$0.00	
	Per Single Unit:		\$0.00	
	Per Family Unit (2.45 x Single)		\$0.00	
S.	Final Rates			
-	Per Subscriber:		\$62.88	
	Annual Per Subscriber:		\$754.50	
	Per Single Unit:		\$31.34	
	Per Single Unit. Per Family Unit (2.45 x Single)		\$76.78	
			\$57.08	
t.	Final Apr 2014 Composite PEPM (Prior to Tier Adjustments)		φυ1.00	
u.	Increase / (decrease): (s - t)		\$5.80	10.2%

C. Franklin County Cooperative Health Benefits Experience Review

From Aetna Claim Reports; Members from UHC reports.

Yr 1: October 1, 2013 thru September 30, 2014

		Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	From Pd. Clm Rpts Dental
Sept	2013	1820	882	1180	2049	4111	5931	15191	
Oct	2013	1830	881	1178	2038	4097	5927	15139	\$324,345
Nov	2013	1819	890	1183	2042	4115	5934	15179	\$275,902
	2013	1814	882	1179	2030	4091	5905	15094	\$284,117
Dec	5.500	1832	895	1181	2076	4152	5984	15323	\$284,155
Jan	2014	1835	888	1169	2077	4134	5969	15285	\$296,269
Feb	2014		888	1174	2077	4139	5979	15325	\$293,517
Mar	2014	1840		1195	2074	4144	5984	15373	\$387,915
Арг	2014	1840	875		2073	4154	5984	15383	\$361,395
May	2014	1830	874	1207	2077	4172	6014	15461	\$318,540
Jun	2014	1842	881	1214	2091	4179	6024	15513	\$381,860
Jul	2014	1845	972	1216		4183	6068	15560	\$368,553
Aug	2014	1885	868	1220	2095	4166	6049	15510	\$342,268
Sept	2014	1883	862	1215	2089	4100	0040	10010	Vo.tags.v.
Total:		22,095	10,556	14,331	24,839	49,726	71,821	184,145	\$3,918,836
1 Month	Lag:	22,032	10,576	14,296	24,799	49,671	71,703	183,826	

Yr 2: October 1, 2012 thru September 30, 2013

	Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Totel Subscribers	Total Members	From Pd Clm Rpts Dental
2012	1775	925	1159	2046	4130	5905	15114	
			1161	2046	4130	5884	15086	\$304,989
				2058	4133	5895	15114	\$273,060
				2057	4137	5905	15146	\$287,685
				2050	4108	5859	15068	\$310,552
					4075	5814	14978	\$256,243
214377					4100	5858	15102	\$281,801
55333				100000	4147	5929	15253	\$363,157
					4145	5927	15258	\$338,361
						5931	15254	\$302,297
						5926	15249	\$316,252
-	111111111	10000		200		- Millo	15208	\$320,631
			11.00		1 4141470	13.555555	15191	\$250,325
2013	1820	882	1180	2043	7111	5451		
	04.006	40 747	14 043	24 693	49.483	70,788	181,907	\$3,605,353
l aai		•	·		49,502	70,762	181,830	
	2012 2012 2012 2012 2013 2013 2013 2013	2012 1775 2012 1764 2012 1762 2012 1763 2013 1753 2013 1758 2013 1762 2013 1782 2013 1787 2013 1789 2013 1820 21,305	Single Spouse 2012 1775 925 2012 1754 923 2012 1762 913 2012 1763 \$15 2013 1753 691 2013 1758 881 2013 1758 881 2013 1762 907 2013 1782 699 2013 1787 853 2013 1759 855 2013 1820 882 21,305 10,747	Single Spouse Ch/Ren 2012 1775 925 1159 2012 1754 923 1161 2012 1762 913 1162 2012 1763 915 1165 2013 1753 891 1165 2013 1768 881 1158 2013 1762 907 1175 2013 1782 699 1176 2013 1787 853 1181 2013 1789 865 1164 2013 1811 880 1160 2013 1820 882 1180	Single Spouse Ch/Ren Sp+Ch 2012 1775 925 1159 2046 2012 1754 923 1161 2846 2012 1762 913 1162 2058 2012 1763 \$15 1165 2057 2013 1753 891 1165 2050 2013 1758 881 1158 2061 2013 1762 907 1175 2065 2013 1782 699 1176 2070 2013 1787 853 1181 2070 2013 1789 365 1164 2063 2013 1811 880 1160 2088 2013 1820 882 1180 2049	Single Spouse Ch/Ren Sp+Ch # of Fams 2012 1775 925 1159 2046 4130 2012 1764 923 1161 2046 4130 2012 1762 913 1162 2058 4133 2012 1763 515 1165 2057 4137 2013 1753 691 1165 2050 4108 2013 1753 691 1165 2050 4108 2013 1758 881 1158 2061 4100 2013 1762 907 1175 2065 4147 2013 1762 669 1176 2070 4145 2013 1787 953 1181 2070 4144 2013 1789 885 1164 2063 4437 2013 1820 882 1180 2049 4111	Single Spouse Ch/Ren Sp+Ch # of Fams Subscribers 2012 1775 925 1159 2046 4130 5905 2012 1764 923 1161 2046 4130 5884 2012 1762 913 1162 2058 4133 5895 2012 1768 \$15 1165 2057 4137 5905 2013 1753 891 1165 2050 4108 5859 2013 1753 891 1165 2041 4075 5814 2013 1758 881 1158 2041 4075 5814 2013 1758 881 1158 2061 4100 5858 2013 1762 907 1175 2065 4147 5929 2013 1782 699 1176 2070 4145 5927 2013 1787 893 1181 2070 4144 5931 2013 1789 885 1164 2069 419 5926 2013 1789 882 1180 2049 4111 5931 21,305 10,747 14,043 24,693 49,483 70,788	Single Spouse Ch/Ren Sp+Ch # of Fams Subscribers Members 2012 1775 925 1159 2046 4130 5905 15114 2012 1764 923 1161 2046 4130 5884 15086 2012 1762 913 1162 2058 4133 5895 15114 2012 1763 915 1165 2057 4137 5905 15146 2013 1753 991 1165 2050 4108 5859 15068 2013 1753 991 1165 2050 4108 5859 15068 2013 1758 881 1158 2061 4100 5858 15102 2013 1758 881 1158 2061 4100 5858 15102 2013 1762 907 1175 2065 4147 5929 15253 2013 1762 907 1176 2070 4145 5927 15258 2013 1768 385 1164 2063 4137 5926 15248 2013 1769 885 1160 2049 4111 5931 15191 21,305 10,747 14,043 24,693 49,483 70,788 181,907

EAP/BEHAVIORAL HEALTH FUNDING

B. Franklin County Cooperative Health Benefits Program EAP/Behavioral Health Funding Rate Development for April 1, 2015

A. Assumptions

a.	Trend:	6.8%				
b.	Trend Month Adjustment:		Yr. 1	18	Yr. 2	30
C.	80% Weight to Cu	ment Year (Yr 1) a	nd 20% applied to Prio	r Year (Yr 2)		
d.	Enrollment Total:		Single	Family	Total Subs)	
	Lagged 1 mo.	Year 1:	22,032	49,671	71,703	
		Year 2:	21,260	49,502	70,762	
θ.	Enrollmt Fct:	1.0				
f.	No benefit plan ch	anges				

В.	Alg	orithm	Year 1	Year 2
	_	Pald Period	Oct 13 - Sept 14	Oct 12 - Sept 13
		Mid Palnt	April 1, 2014	April 1, 2013
	а.	Paid Claims	\$1,774,690	\$1,885,942
	b.	Pooled Claims (Remove all Individuals Who Exceeded Pooling Limit)	\$0	\$0
	C.	Adj Pald Less Pooled Claims (a less b)	\$1,774,690	\$1,885,942
	d.	Change in Reserve Factor (0.75 months)	1,004	1.008
	ө.	Demographic Adjustment	1.00	1.0000
	f.	Adjusted Paid Claims (c x d x e)	\$1,782,002	\$1,901,515
	g.	Trend Adjustment Yr 1: From Historical to Projected Midpoint: Yr 2: From Historical to Projected Midpoint:	1.10	1.18
	ħ.	Trended Adjusted Pald Claims (f x g)	\$1,966,822	\$2,241,444
	l.	Plan Changes:	\$0	\$0
	J.	Claim Fluctuation Margin:	1.000	1.000
	k.	Network Adjustment Factor	1.00	1.00
	t.	Projected Pald Claims (h+i) x (j) x (k)	\$1,966,822	\$2,241,444
	m.	Enrollment Lagged:		
		Single Sub Mos: Family Sub Mos: Total Sub Mos:	22,032 49,671 71,703	21,260 <u>49.502</u> 70,762

\$27.43 \$13.68 <u>\$33.53</u> \$1,966,822 \$3.14 \$2.77		\$31.68 \$15.73 <u>\$38.53</u> \$2,241,444
\$33.53 \$1,966,822 \$3.14		\$38.53
\$33.53 \$1,966,822 \$3.14		
\$1,966,822 \$3.14		\$2,241, 444
E0 77	1 1	\$3.14
\$2.11		\$2.77
\$5.91		\$5.91
\$423,765	1 1	\$418,203
\$5.91		\$5.91
\$2.95		\$2.93
\$7.22		\$7.19
\$423,765	1 1	\$418,203
\$33.34		\$37.59
\$16.63		\$18.66
\$40.75		\$45.71
\$2,390,587		\$2,659,647
	\$34.19	
	\$17.04	
	\$41.74	
	0.0%	
	\$0.00	
	\$0.00	
	\$0.00	
	\$34.19	
	\$410.27	
	\$17.04	
	\$41.74	
	\$34.08	
	\$2.95 \$7.22 \$423,765 \$33.34 \$16.63 \$40.75	\$2.95 \$7.22 \$423,765 \$33.34 \$16.63 \$40.75 \$2,390,587 \$34.19 \$17.04 \$41.74 0.0% \$0.00 \$0.00 \$0.00 \$34.19 \$410.27 \$17.04 \$41.74

C. Franklin County Cooperative Health Benefits Experience Review

Claims from United Behavioral Health Claim Reports; Members from UHC reports.

Yr 1: October 1, 2013 thru September 30, 2014

			Single +	Single +	Single +	Sub Tot	Total	Total	FFS
		Single	Spouse	Ch/Ren	Sp+Ch	# of Fams	Subscribers	Members	Behavioral Health
	-								i
Sept	2013	1820	882	1180	2049	4111	5931	15191	
Oct	2013	1830	881	1178	2038	4097	5927	15139	\$190,426
Nov	2013	1819	890	1183	2042	4115	5934	15179	\$168,083
Dec	2013	1814	882	1179	2030	4091	5905	15094	\$92,827
Jan	2014	1832	895	1181	2076	4152	5984	15323	\$98,496
Feb	2014	1835	888	1169	2077	4134	5969	15285	\$144,951
Mar	2014	1840	888	1174	2077	4139	5979	15325	\$242,315
Apr	2014	1840	875	1195	2074	4144	5984	15373	\$202,627
May	2014	1830	874	1207	2073	4154	5984	15383	\$135,132
Jun	2014	1842	881	1214	2077	4172	6014	15461	\$140,582
Jul	2014	1845	872	1216	2091	4179	6024	15513	\$114,116
Aug	2014	1885	868	1220	2095	4183	6068	15560	\$118,686
Sept	2014	1883	862	1215	2089	4166	6049	15510	\$126,449
-		00.005	40.555	44 224	24 020	49,726	71,821	184,145	\$1,774,690
Total:		22,095	10,556	14,331	24,839	·	•		ψ1,17,17,000
1 Month	Lag:	22,032	10,576	14,296	24,799	49,671	71,703	183,826	

Yr 2: October 1, 2012 thru September 30, 2013

		Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	FFS Behavioral Health
Sept	2012	1775	925	1159	2046	4130	5905	15114	
Oct	2012	1754	923	1161	2046	4130	5884	15086	\$126,248
Νον	2012	1762	913	1162	2058	4133	5895	15114	\$181,159
Dec	2012	1768	915	1165	2057	4137	5905	15146	\$157,340
Jan	2013	1753	891	1165	2050	4106	5859	15068	\$202,475
Feb	2013	1739	878	1156	2041	4075	5814	14978	\$166,172
Маг	2013	1758	881	1158	2061	4100	5858	15102	\$152,849
Apr	2013	1782	907	1175	2065	4147	5929	15253	\$150,347
May	2013	1782	899	1176	2070	4145	5927	15258	\$121,417
Jun	2013	1787	893	1181	2070	4144	5931	15254	\$134,763
Jul	2013	1789	885	1184	2068	4137	5926	15249	\$228,544
Aug	2013	1811	880	1180	2058	4118	5929	15208	\$121,773
Sept	2013	1820	882	1180	2049	4111	5931	15191	\$142,855
Total:		21,305	10,747	14,043	24,693	49,483	70,788	181,907	\$1,885,942
1 Month	Lag:	21,260	10,790	14,022	24,690	49,502	70,762	181,830	

VISION FUNDING

B. Franklin County Cooperative Health Benefits Program

Vision Funding Rate Development for April 1, 2015

A. Assumptions

Note: This is based on Segal's 2015 survey of most major carriers for future rating periods. a. Trend: 2.6% b. Trend month Adjustment: Yr. 1: 18 Yr. 2: 30 c. 80% Weight to Current Year (Yr 1) and 20% applied to Prior Year (Yr 2) Total Subs d. Enrollment Total: Single 71,703 Lagged 1 mo. Year 1: 22,032 49,671 70,762 Year 2: 21,260 49,502 e. Enrollmt Fct: 1.0 No benefit plan changes

В.	Alg	orithm		Year 1		Үеаг 2
	_		ld Period	Oct 13 - Sept 14	1	Oct 12 - Sept 13
		N	lid Point	April 1, 2014		April 1, 2013
	a.	Pald Claims		\$709,183		\$639,258
	b.	Pooled Claims (Remove all Individuals Who Exceeded Pooling Limit)		\$0		\$0
	C.	Adj Paid Less Pooled Claims (a less b)		\$709,183		\$639,258
	d,	Change in Reserve Factor (0.5 months)		1.001		1.002
	θ.	Demographic Adjustment		1.00		1,0000
	f.	Adjusted Paid Claims (c x d x e)		\$709,942		\$640,627
	g.	Trend Adjustment Yr 1: From Historical to Projected Midpoint: Yr 2: From Historical to Projected Midpoint:		1.04		1.07
	h.	Trended Adjusted Paid Claims (f x g)		\$737,809		\$683,083
	ķ	Network Adjustment Factor:		1.000		1.000
	j,	Plan Change		\$0		\$0
	k.	Claim Fluctuation Margin:		1.000		1.000
	l.	Projected Paid Claims (h+j) x (i) x (k)		\$737,809		\$683,083
	m.	Enrollment Lagged:				
		Single Subscriber Months: Family Subscriber Months: Total Subscriber Months:		22,032 <u>49,671</u> 71,703		21,260 <u>49,502</u> 70,762

Per Single Unit: \$5.13 \$3 Per Family Unit (2.45 x Single) \$12.58 \$3 o. Add in Expenses Administration Per Subscriber: \$0.92 \$3 COBRA Per Subscriber: \$0.00 \$3	\$9.65 \$4.79 11.74 83,083 50.92 50.00 50.92 55,101
Per Family Unit (2.45 x Single) \$12.58 \$ \$737,809 \$6 o. Add in Expenses Administration Per Subscriber: \$0.92 \$3 COBRA Per Subscriber: \$0.00 \$3	11.74 83,083 50.92 50.00 60.92
o. Add in Expenses \$737,809 \$6 Administration Per Subscriber: \$0.92 \$3 COBRA Per Subscriber: \$0.00 \$3	83,083 50.92 50.00 50.92
o. Add in Expenses Administration Per Subscriber: \$0.92 \$ COBRA Per Subscriber: \$0.00 \$	50.92 50.00 50.92
COBRA Per Subscriber: \$0.00	50.00 50.92
COBRA Per Subscriber: \$0.00	50.00 50.92
	50.92
(0.00	
Total Annual: \$65,967 \$6	w, IV I
Per Subscriber: \$0.92 \$	50.92
Per Single Unit: \$0.46 \$	0.46
· · · · · · · · · · · · · · · · · · ·	1.12
	5,101
p. Projected Funding Rates	
Per Subscriber: \$11.21 \$	10.57
Per Single Unit: \$5.59 \$	5.25
	12.86
\$803,776	18,184
q. Blend 80% Year 1 and 20% Year 2	
Per Subscriber: \$11.08	
Per Single Unit: \$5.52	
Per Family Unit (2.45 x SIngle) \$13.53	
r. Margin on Claims (Risk Charge) 0.0%	
Per Subscriber: \$0.00	
Per Single Unit: \$0.00	
Per Family Unit (2.45 x Single) \$0.00	
s. Final Rates Per Subscriber: \$11.08	
Annual Per Subscriber: \$132.99	
Per Single Unit: \$5.52	
Per Family Unit (2.45 x Single) \$13.53	
t. Final Apr 2014 Composite PEPM (Prior to Tier Adjustments) \$10.18	
u. Increase / (decrease): (s - t) \$0.90 8.	9%

C. Franklin County Cooperative Health Benefits Experience Review

Claims from VSP Reports; Enrollment from UHC Reports.

Yr 1: October 1, 2013 thru September 30, 2014

Claims
1
\$50,597
\$53,539
\$45,596
\$55,069
\$57,894
\$55,303
\$70,887
\$56,590
\$65,491
\$57,247
\$70,750
\$70,220
\$709,183

Yr 2: October 1, 2012 thru September 30, 2013

		Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	Vision Claims
Sept	2012	1775	925	1159	2046	4130	5905	15114	
Oct	2012	1754	923	1161	2046	4130	5884	15086	\$54,244
Nov	2012	1762	913	1162	2058	4133	5895	15114	\$45,895
Dec	2012	1768	915	1165	2057	4137	5905	15146	\$48,907
Jan	2013	1753	891	1165	2050	4106	5859	15068	\$53,435
Feb	2013	1739	878	1156	2041	4075	5814	14978	\$53,771
Mar	2013	1758	881	1158	2061	4100	5858	15102	\$59,086
Apr	2013	1782	907	1175	2065	4147	5929	15253	\$62,470
May	2013	1782	899	1176	2070	4145	5927	15258	\$52,380
Jun	2013	1787	893	1181	2070	4144	5931	15254	\$50,326
Jul	2013	1789	885	1184	2068	4137	5926	15249	\$45,810
Aug	2013	1811	880	1180	2058	4118	5929	15208	\$57,875
Sept	2013	1820	882	1180	2049	4111	5931	15191	\$55,059
·									
Total:		21305	10747	14043	24693	49483	70788	181907	\$639,258
1 Month	Lag:	21260	10790	14022	24690	49502	70762	181830	

ADMINISTRATIVE EXPENSES

Administration Fees

Enrollment Assumptions

			2075												
			April	Mary	June	AINT	August	September	October	November	December	2016 January	February	March	Total
₹	No Change /	No Change Assumption (Using UHC Enrollment from Sept 2014)	ing UHC Enr	ollment from Se	ipt 2014)										
	Cument	Franklin Cty	5,057	5,057	5,057	5,067	5,057	5.057	5.057	5.057	5.057	7.05	5,067	730.3	199 69
		Pickaway	364	264	264	264	264	36	784	792	264	7 88	797 787	790	3.168
		Fairfield	728	728	728	728	728	728	728	728	728	728	\$22	. 82 87	8.736
	No Growth:	Total	6,049	6,049	6,049	6,049	6,049	6,049	6,049	6,049	6,049	6,049	6,049	6,049	72,588
oi i	Potential Growth	owth													
	Estimated:		0	0	0	٥	o	c	c	c	c	c	c	c	c
	Other:		0	0	0			. 0	. 0	0 0	, 0			5 C	
		ATC.							1	i	•	•	•	•	•
		Townships Schools													
	Total Potential Growth:	Growth:	0	0	٥	0	0	0	0	0	0	•	0	0	ေ
	Growth Percentual:	ij	8	%0	%0	%0	%0	%0	%0	% 0	%0	%6	%0	%0	8
ပ		Estimated Growth Used In Pricing	Prícing												
	0% growth:		0	o	0	0	0	0	0	0	6	0	o	6	6
	Add1 growth:		0	0	0	0	0	0	•	0	0				
	Total Growth:		0	0	0	0	0	0	9	0	Q	0	. 0		. 0
	Total Subs:		6,049	8048	6049	6048	6049	6049	6049	8049	6049	6049	ED/G	6049	72588

Fixed Co., Jevelopment

•	Marsh of the	4													
₹	Metacal (Fer contract)	er contraect)	\$34.82	\$34.87	£34.87	23.480	534 R2	634.80	C8 NEW	£34 B3	637.63	0 70	6	50 704	
		Total:	\$210,626	\$210,626	\$210,626	\$210,626	\$210,626	\$210,626	\$210.626	\$270.626	\$210.626	\$240 626	\$34.0Z	\$34.02 \$240.62	E E E E E E E E E E E E E E E E E E E
		Rata/Sub/Mos:											270 270	970'0174	\$34.82
æ	Specific Stop Loss		\$4.62	25.27	\$4.62	£4,62	54.6 2	4. 62	\$1.6 2	\$4.62	\$4.62	27. 62	23.23	54.62	
		Total:	\$27,946.38	\$27,946,38	\$27,946.38	\$27,946.38	\$27,946.38	\$27,946.38	\$27,946.38	\$27,946.38	\$27,946.38	\$27,946.30	\$27,946.38	\$27,946.38	\$335,357
		Reta/Sub/Mos: (Est. contract + 15%)	4. contract + 15%)												54 .62
ບ		Pharmacy: (Actual program fees of \$1.46/script x 192,683 scripts divided by 71,521 employees from 16/13 - 9/14 plus other program fees of \$0.43 PNPM using 164,145 members from 16/13 - 9/14)	of \$1.46/script x 19	2,693 scripts divid	ed by 71,621 employ	yees from 16/13 - 9/	14 plue other progra	um fees of \$0.43 PM	PM using 184,145 m	embers from 10/13	-9/14}				
		MEDM	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	\$5.02	
		Total:	\$30,364	\$30,364	\$30,364	130 '361	\$30,364	\$30,364	\$30,364	\$30,364	\$30,364	\$30,364	196,003	\$30,364	\$364,364
		Rate/Sab/Mos:													\$5.02
Ö	Dental (Per Contract)	r Contract)													
		Aetna	\$3.17	\$3.17	\$3.17	Z.E.\$	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	
		Total:	\$19,175	\$19,175	\$19,175	\$19,751	\$19,751	\$19,751	\$19,751	\$19,754	\$19,751	\$19,751	\$19,751	\$19,751	\$235,281
		Rate/Sub/Moa:													\$3.24
шi		EAP/Behavior Health (Per Contract)	æ												
	UBH	Ē	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77	\$2.77
		ASO:	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14	\$3.14
		Total:	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$35,750	\$428,995
		Rate/Sub/Mos:													\$5.91
Œ	Vision (Per contract)	r contract)													
		φş	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	\$0.92	
		Total:	\$5,565	\$5,565	\$5,565	\$5,585	\$5,565	\$5,565	\$5,565	\$5,565	\$5,565	\$5,565	\$5,565	\$5,565	\$66,781
		Rate/Sub/Mos:													\$0.92
ග්		External Vendor Fees													
	£		\$4.00	\$4.00	\$4,00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	%	\$4.00	\$4.00	\$4.00	
		Consulting	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$24,167	\$290,000
		Kata'Sub'ikos: (Estimated)	atimated)												%
	2	Onflne:	\$2.55	\$2.55	55.53	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	52.55	25.55	55.55	
		Totali	Total: \$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$15,424.95	\$185,099
		Rate/SubMos: (Est. contract)	Est. contract)												\$2.55
	9	COBRAFSA:	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1,29	\$1.33	\$1.33	\$1,33	
		Total	\$7,803.21	\$7,803.24	\$7,603.21	\$7,803.21	\$7,803.21	\$7,803.21	\$7,803.21	\$7,803.24	\$7,803.21	\$8,037.34	\$8,037.31	\$8,037.31	\$94,341
		Rate/Sub/Mos: (E	Rate/Subfiles: (Est. 1/2015 & 3% est. 1/2016)	. 1/2016)											\$1.30
	€		ant Centered Outcor	nes Research Insti	PCORI Fee (Patlant Centerad Outcomes Research Institute fee per Health Care Reform; Entimated \$2.00 per member per year)	>are Reform; Estim	ated \$2.08 per mem	ber per year)							
				3 .	20.42	\$0.44	\$0.44	\$0.44	20.41	\$0.44	20.	20.42	\$0.44	\$0.44	
		Total: Rate/Sub/Mos:	\$2 ['] 662	\$2,662	5 2'862	\$2,662	\$2,662	\$2,662	\$ 2,662	£2,662	\$ 2,662	\$2,662	25,662	\$2,662	\$31,939

Fixed Cost Development

	ଜ	Reinsurance Tras	hafer Fee (Per Hea	Reinsurance Transfer Fee (Per Health Care Reform; Estimated \$3.67 PMPM to	meted \$3.67 PMPM &	for 2015 & \$2.23 PEPW for 2016)	PM for 2016)								
			\$5.49	\$8.49	\$6.49	87.43	\$2.49	\$6.49	27.78	\$9.49	\$8.49	\$8.49	\$6.49	\$3.49	
		Total:	\$51,356	\$51,356	\$51,356	\$51,356	\$51,356	\$51,356	\$51,356	\$51,356	\$51,356	\$51,356	\$51,356	\$54,356	\$816,272
		Rate/Sub/Mos:													\$8.49
	9	TOTAL:													
		Total:	\$101,412	\$101,412	\$101,412	\$101,412	\$101,412	\$101,412	\$101,412	\$101,412	\$101,412	\$101,646	\$101,646	\$101,646	\$1,217,651
		Rate/Sub/Mos:	\$16.77	\$16.77	\$16.77	\$16.77	\$16.77	\$16.77	\$16.77	\$16.77	\$16.77	\$16.80	\$16.80	\$16.80	\$16.77
z	Internal Fees														
	£	HR Dept:	\$13.41	\$13.41	\$13.41	\$13.41	\$13.41	\$13.41	\$13.41	\$13.41	\$13.41	\$13.68	\$13.68	\$13.68	
		Total:	\$81,117	\$81,117	\$41,117	\$81,117	\$1,117	\$81,117	\$81,117	\$81,117	\$31,117	\$62,739	\$82,739	\$82,739	\$976,272
		Rata/Sub/Mos: (i	Per budget estima	RetaiSub/Nos: (Per budget estimates for 2015 with 2% Incresse for 1/2016)	increase for 1/2016)										\$13.48
	2	Welness Progra	Weliners Program: (Staywell & Rite for You)	te for You)											
			\$10.02	\$10.02	\$10.02	\$10.02	\$10.02	\$10.02	\$10.02	\$10.02	\$10.02	\$10.32	\$10.32	\$10.32	
		Total:	\$50,611	\$60,611	\$60,611	\$60,611	\$60,611	\$60,611	\$60,611	\$80,611	\$60,611	\$62,429	\$62,429	\$62,429	\$732,787
		Rate/Sub/Mos: (Estimated usage l	Rate/SubMos: (Entimated usage based on contract with 3% increase in 2011	h 3% increase in 201	15 & 2016)									\$10.10
	Life & ADD Insurance	19UFAN CO	\$6.00	86.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00	\$6,00	\$6.00	\$6.00	
		Total:	\$36,294.00	\$36,294.00	\$36,294.00	\$36,294,00	\$36,294.00	\$36,294.00	\$36,294.00	\$36,294.00	\$36,294.00	\$36,294.00	\$36,294.00	\$36,294.00	\$435,528
		Rate/Sub/Mos: ((\$0.12 per \$1,000 &	Rate/Sub/Mos: (\$0.12 per \$1,000 for \$50,000 coverage for Franklin only; Pici	or Franklin only; Pk		useray & Fairfield are billed directly by insurer ourside of Cooperative)	insurer ourside of	Cooperative)						\$6.00