

Regular Meeting #4 - 2015
Fairfield County Commissioners' Office
January 27, 2015

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.

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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

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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.

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- 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,

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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.

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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.

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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 announcements.

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.

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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, January 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 aye 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 | 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] |

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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:

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|--------------|---|
| 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

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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]
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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.l	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 CEO 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:

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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:

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| 2015-01.27.o | 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:

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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:

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|--------------|---|
| 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:

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|--------------|--|
| 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:

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|--------------|--|
| 2015-01.27.z | A resolution authorizing the reduction in major expenditure object |
|--------------|--|

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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

Approval of Regional Planning Commission Office resolutions

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

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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]
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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

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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.)

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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.

Adjournment

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

Regular Meeting #4 - 2015
Fairfield County Commissioners' Office
January 27, 2015

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

Motion by: Mike Kiger Seconded by: Dave Levacy


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

YEAS:

NAYS: None

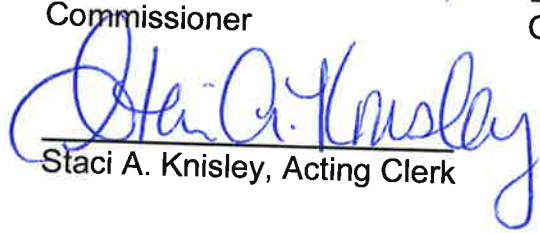
ABSTENTIONS: None

*Approved on February 3, 2015


Steven A. Davis
Commissioner


Dave Levacy
Commissioner


Mike Kiger
Commissioner


Staci A. Knisley, Acting Clerk



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING

PLAN YEAR TO DATE DECEMBER

FRANKLIN COUNTY						Franklin Reserve Balance @ 4/1/14:	\$11,128,485.12	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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		-\$1,036,661	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	\$1,328,511	\$0	\$1,328,511		\$0	100.0%
Total			\$61,399,060	\$57,102,812	\$4,299,936		-\$3,689	100.0%
Franklin Reserve Balance @ 12/31/14:							\$11,124,796.23	

PICKAWAY COUNTY						Pickaway Reserve Balance @ 4/1/14:	-\$875,766.75	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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	98.0%
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%
Pickaway Reserve Balance @ 12/31/14:							-\$830,636.85	

FAIRFIELD COUNTY						Fairfield Reserve Balance @ 4/1/14:	\$8,822,375.13	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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			\$8,392,156	\$7,639,934	\$630,954		\$121,269	98.6%
Fairfield Reserve Balance @ 12/31/14:							\$8,943,643.64	

TOTAL COOPERATIVE						Combined Reserve Balance @ 4/1/14:	\$19,075,093.60	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
Medical	1868	4167	\$53,956,322	\$49,514,434	\$2,726,852		\$1,715,236	96.8%
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			\$72,881,951	\$67,568,634	\$5,150,607		\$162,710	99.8%
Combined Reserve Balance @ 12/31/14:							\$19,237,803.02	

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



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING

DECEMBER 2014

Franklin County						Franklin Reserve Balance @ 12/1/14:	\$11,493,544.15	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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			\$6,825,855	\$6,709,718	\$484,885		-\$368,748	105.4%
Franklin Reserve Balance @ 12/31/14:							\$11,124,796.23	

Pickaway County						Pickaway Reserve Balance @ 12/1/14:	-\$601,061.63	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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%
Pickaway Reserve Balance @ 12/31/14:							-\$830,636.85	

Fairfield County						Fairfield Reserve Balance @ 12/1/14:	\$9,032,920.03	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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%
Fairfield Reserve Balance @ 12/31/14:							\$8,943,643.64	

TOTAL COOPERATIVE						Combined Reserve Balance @ 12/1/14:	\$19,926,402.66	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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	108.4%
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	1904	4179	\$176,064	\$0	\$176,064		\$0	100.0%
Total			\$8,086,503	\$8,194,696	\$579,407		-\$687,600	108.5%
Combined Reserve Balance @ 12/31/14:							\$19,237,803.02	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING

SEPTEMBER 2014

Franklin Reserve Balance @ 9/1/14:						\$10,963,884.93	(Expenses to Revenue less Margin & Reserve)
FRANKLIN COUNTY	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	(Incl. Risk & Reserve Contribution)	ACTUAL TO EXPECTED
	Single	Family				NET	
Medical	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			\$6,813,589	\$6,289,201	\$480,379	\$44,009	99.4%
Franklin Reserve Balance @ 9/30/14:						\$10,997,893.94	

Pickaway Reserve Balance @ 9/1/14:						-\$701,586.73	(Expenses to Revenue less Margin & Reserve)
PICKAWAY COUNTY	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	(Incl. Risk & Reserve Contribution)	ACTUAL TO EXPECTED
	Single	Family				NET	
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	99	165	\$7,326	\$0	\$7,326	\$0	100.0%
Total			\$349,134	\$324,844	\$24,802	-\$512	100.1%
Pickaway Reserve Balance @ 9/30/14:						-\$702,098.86	

Fairfield Reserve Balance @ 9/1/14:						\$9,146,463.12	(Expenses to Revenue less Margin & Reserve)
FAIRFIELD COUNTY	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	(Incl. Risk & Reserve Contribution)	ACTUAL TO EXPECTED
	Single	Family				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	201	527	\$21,769	\$0	\$21,769	\$0	100.0%
Total			\$934,466	\$987,881	\$70,000	-\$123,415	113.2%
Fairfield Reserve Balance @ 9/30/14:						\$9,023,037.99	

Combined Reserve Balance @ 9/1/14:						\$19,398,761.31	(Expenses to Revenue less Margin & Reserve)
TOTAL COOPERATIVE	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	(Incl. Risk & Reserve Contribution)	ACTUAL TO EXPECTED
	Single	Family				NET	
Medical	1883	4166	\$5,994,577	\$5,708,991	\$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			\$8,097,189	\$7,601,926	\$575,181	-\$79,918	101.0%
Combined Reserve Balance @ 9/30/14:						\$19,318,833.06	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING

AUGUST 2014

Franklin County						Franklin Reserve Balance @ 8/1/14:	\$10,217,738.68	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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			\$6,868,879	\$5,650,930	\$481,803		\$736,145	89.3%
						Franklin Reserve Balance @ 8/31/14:	\$10,953,884.93	

Pickaway County						Pickaway Reserve Balance @ 8/1/14:	-\$691,933.73	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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%
Dental	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	96	166	\$7,325	\$0	\$7,325		\$0	100.0%
Total			\$349,091	\$334,082	\$24,662		-\$9,653	102.8%
						Pickaway Reserve Balance @ 8/31/14:	-\$701,586.73	

Fairfield County						Fairfield Reserve Balance @ 8/1/14:	\$9,026,226.68	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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			\$937,902	\$746,907	\$70,768		\$120,227	87.2%
						Fairfield Reserve Balance @ 8/31/14:	\$9,146,453.12	

TOTAL COOPERATIVE						Combined Reserve Balance @ 8/1/14:	\$18,652,032.42	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
Medical	1885	4183	\$6,038,005	\$4,942,229	\$309,893		\$785,883	87.0%
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	1885	4183	\$177,575	\$0	\$177,575		\$0	100.0%
Total			\$8,155,872	\$6,731,920	\$577,233		\$846,719	89.6%
						Combined Reserve Balance @ 8/31/14:	\$19,398,751.31	

TOTAL COOPERATIVE		Combined Reserve Balance @ 7/1/14:				\$18,917,692.73	(Expenses to Revenue	
						(Incl Risk & Reserve Contribution)	less Margin & Reserve	
		ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.	NET	ACTUAL TO EXPECTED
		Single	Family					
	Medical	1845	4179	\$6,120,824	\$6,185,485	\$307,646	-\$372,306	108.1%
	Pharmacy	1845	4179	\$1,313,765	\$1,287,422	\$28,549	-\$2,206	100.2%
	Dental	1845	4179	\$350,497	\$381,860	\$19,096	-\$50,459	114.4%
	Vision	1845	4179	\$62,538	\$57,247	\$5,542	-\$251	100.4%
	EAP/Behavioral Health	1845	4179	\$209,280	\$114,116	\$35,602	\$59,662	71.5%
	Life/AD&D	1544	3480	\$30,825	\$30,825	\$0	\$0	100.0%
	Program Administration	1845	4179	\$179,990	\$0	\$179,990	\$0	100.0%
	Total			\$8,267,718	\$8,056,954	\$576,424	-\$365,660	104.4%
		Combined Reserve Balance @ 7/31/14:					\$18,552,032.42	



FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING

JUNE 2014

Franklin County						Franklin Reserve Balance @ 6/1/14:	\$9,963,613.89	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
Medical	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	\$4,813		-\$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			\$6,823,342	\$5,638,235	\$462,858		\$722,248	89.4%
						Franklin Reserve Balance @ 6/30/14:	\$10,686,862.37	

Pickaway County						Pickaway Reserve Balance @ 6/1/14:	-\$734,813.73	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
Medical	99	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%
						Pickaway Reserve Balance @ 6/30/14:	-\$740,792.58	

Fairfield County						Fairfield Reserve Balance @ 6/1/14:	\$8,734,914.81	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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	0	0	\$0	\$0	\$0		\$0	100.0%
Program Administration	205	532	\$21,911	\$0	\$21,911		\$0	100.0%
Total			\$940,545	\$634,352	\$68,485		\$237,708	74.7%
						Fairfield Reserve Balance @ 6/30/14:	\$8,972,622.93	

TOTAL COOPERATIVE						Combined Reserve Balance @ 6/1/14:	\$17,963,714.98	(Expenses to Revenue less Margin & Reserve)
	ENROLLMENT		REVENUE	PAID CLAIMS	ADMIN.		(Incl Risk & Reserve Contribution) NET	ACTUAL TO EXPECTED
	Single	Family						
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%
						Combined Reserve Balance @ 6/30/14:	\$18,917,692.73	



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	Amount
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.

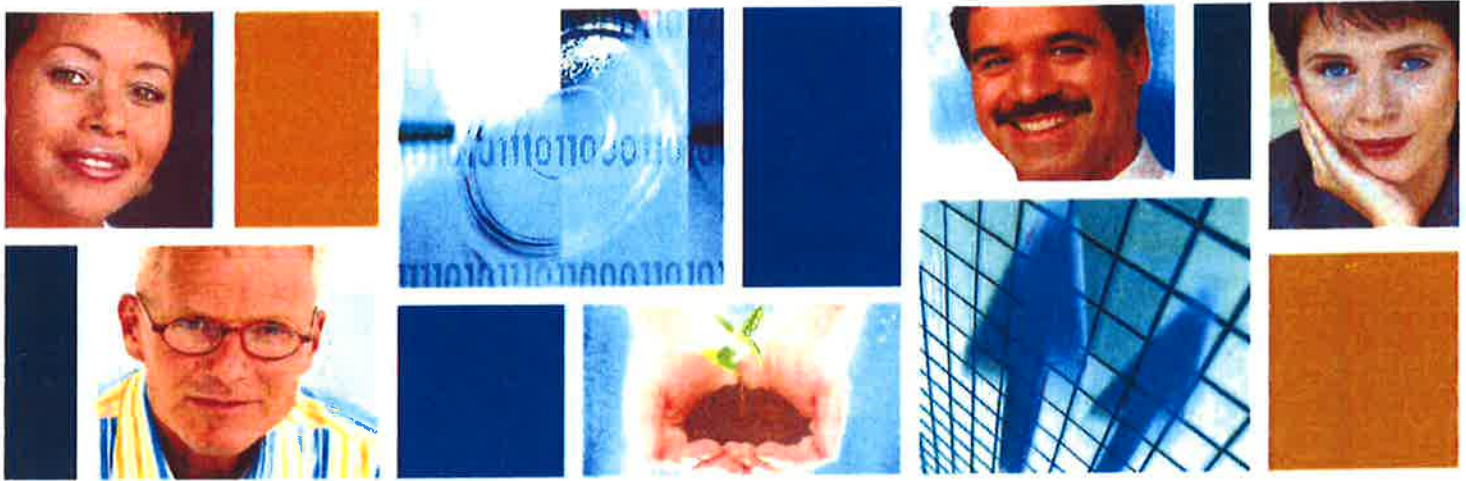


FRANKLIN COUNTY COOPERATIVE HEALTH BENEFITS REPORTING SUMMARY & CAVEATS

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 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:

	<u>Tier 1:</u>	<u>Tier 2:</u>	<u>Tier 3:</u>	<u>Tier 4:</u>	<u>Tier 5:</u>	<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	> 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

<u>Apr 2015 Composite Per EE</u>	
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:	<u>\$377.16</u>
Total	\$16,838.73
4/2014 Composite:	\$16,263.09
Change:	3.5%

<u>Monthly Rates for Employee Contributions</u>		
	<u>Employee</u>	<u>EE w/Spouse</u>
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:	<u>\$21.38</u>	<u>\$43.20</u>
Total	\$954.73	\$1,928.55
Tier 1 = Employee with or without child(ren)		
Tier 2 = Employee & spouse with or without child(ren)		

<u>Sept 2014 Enrollment</u>	
Tier 1:	2667
Tier 2:	<u>2277</u>
Total:	4944

<u>Tier Ratio</u>	
	2.02

II. Monthly Single/Family Rates

	<u>Developed for Apr 2015</u>			<u>Actual for Apr 2014</u>		<u>% Change</u>	
	<u>Single</u>	<u>Family</u>		<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
A. Medical							
1. Choice Plus PPO	\$503.60	\$1,233.82		\$497.96	\$1,220.00	1.1%	1.1%
B. Pharmacy							
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 / Behavioral 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							
Benefits Department PEPM:	\$13.48						
Consulting PEPM:	\$4.00						
COBRA/FSA PEPM:	\$1.30						
Wellness Programs PEPM:	\$10.10						
Online Enrollment PEPM:	<u>\$2.55</u>						
	\$31.43						
I. Totals (A-H)	<u>Single</u>	<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 Applied)

Tier III Rates: PICKAWAY COUNTY

I. Annual Composite Rates

<u>Apr 2015 Composite Per EE</u>		<u>Sept 2014 Enrollment</u>	
Medical:	\$12,125.53	Single:	99
Pharmacy:	\$3,014.01	Family:	165
Dental:	\$726.75	Total:	264
EAP/Behavioral:	\$395.18		
Vision:	\$128.10		
Life/ADD:	\$0.00		
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

	<u>Developed for Apr 2015</u>		<u>Actual for Apr 2014</u>		<u>% Change</u>	
<u>A. Medical</u>	<u>Single</u>	<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%
 <u>B. Pharmacy</u>						
1. Rx Plan	\$125.19	\$306.71	\$110.62	\$271.03	13.2%	13.2%
 <u>C. Dental</u>						
1. PPO Plan	\$30.19	\$73.96	\$29.52	\$72.31	2.3%	2.3%
 <u>D. EAP / Behavioral Health</u>						
1. EAP/FFS Plan	\$16.41	\$40.20	\$17.62	\$43.17	-6.8%	-6.9%
 <u>E. Vision</u>						
1. Choice Plus PPO	\$5.32	\$13.03	\$5.26	\$12.90	1.1%	1.0%
 <u>F. Contribution to Reserve (Not Applicable)</u>						
Per Employee Per Month:	\$0.00					
 <u>G. Life & ADD Insurance</u>						
Per Employee Per Month:	\$0.00					
 <u>H. Other Administrative Fees</u>						
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>	<u>Single</u>	<u>Family</u>				
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

I. Annual Composite Rates

<u>Apr 2015 Composite Per EE</u>		<u>Sept 2014 Enrollment</u>	
Medical:	\$11,701.13	Single:	201
Pharmacy:	\$2,908.52	Family:	527
Dental:	\$701.32	Total:	728
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		
4/2014 Composite:	\$15,082.31	<u>Change</u>	7.4%

II. Monthly Single/Family Rates

	<u>Developed for Apr 2015</u>		<u>Actual for Apr 2014</u>		<u>% Change</u>	
<u>A. Medical</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
1. Choice Plus PPO	\$485.98	\$1,190.64	\$463.10	\$1,134.60	4.9%	4.9%
<u>B. Pharmacy</u>						
1. Rx Plan	\$120.81	\$295.97	\$99.40	\$243.53	21.5%	21.5%
<u>C. Dental</u>						
1. PPO Plan	\$29.13	\$71.37	\$26.52	\$64.97	9.8%	9.8%
<u>D. EAP / Behavioral Health</u>						
1. EAP/FFS Plan	\$15.84	\$38.80	\$15.83	\$38.79	0.1%	0.0%
<u>E. Vision</u>						
1. Choice Plus PPO	\$5.13	\$12.58	\$4.73	\$11.59	8.5%	8.5%
<u>F. Contribution to Reserve (Not Applicable)</u>						
Per Employee Per Month:	\$0.00					
<u>G. Life & ADD Insurance</u>						
Per Employee Per Month:	\$0.00					
<u>H. Other Administrative Fees</u>						
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>	<u>Single</u>	<u>Family</u>				
Per 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)

I. Annual Composite Rates

<u>Apr 2015 Composite Per EE</u>		<u>Sept 2014 Enrollment</u>	
Medical:	\$13,580.59	Single:	23
Pharmacy:	\$3,375.69	Family:	90
Dental:	\$813.96	Total:	113
EAP/Behavioral:	\$442.60		
Vision:	\$143.47		
Life/ADD:	\$72.00		
Contribution to Reserve:	\$0.00		
Other Admin. Fees:	<u>\$377.16</u>		
Total	\$18,805.48		
 4/2014 Composite:	\$18,163.86	 Change	3.5%

II. Monthly Single/Family Rates

	<u>Developed for Apr 2015</u>		<u>Actual for Apr 2014</u>		<u>% Change</u>	
<u>A. 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%
 <u>B. Pharmacy</u>						
1. Rx Plan	\$140.21	\$343.51	\$119.71	\$293.29	17.1%	17.1%
 <u>C. Dental</u>						
1. PPO Plan	\$33.81	\$82.83	\$31.94	\$78.24	5.9%	5.9%
 <u>D. EAP / Behavioral Health</u>						
1. EAP/FFS Plan	\$18.38	\$45.03	\$19.06	\$46.71	-3.6%	-3.6%
 <u>E. Vision</u>						
1. Choice Plus PPO	\$5.96	\$14.60	\$5.69	\$13.96	4.6%	4.6%
 <u>F. Contribution to Reserve (Not Applicable)</u>						
Per Employee Per Month:	\$0.00					
 <u>G. Life & ADD Insurance</u>						
Per Employee Per Month:	\$6.00					
 <u>H. Other Administrative Fees</u>						
Benefits Department PEPM:	\$13.48					
Consulting PEPM:	\$4.00					
COBRA PEPM:	\$1.30					
Wellness Programs PEPM:	\$10.10					
Online Enrollment PEPM:	<u>\$2.55</u>					
	\$31.43					
 <u>I. Totals (A-H)</u>	<u>Single</u>	<u>Family</u>				
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
Tier 6 = 1.12 x Tier 3 rates
- V. Rating Adjustment for moving rating tiers

R = Rating Adjustment for Tier 3 Entities

Sept 2014 Franklin enrollment = 4944
 Sept 2014 Pickaway enrollment = 264
 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%

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



Franklin County Cooperative Health Benefits Program Final Rating Tier Development for April 2015 Funding

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:

	<u>Tier 1:</u>	<u>Tier 2:</u>	<u>Tier 3:</u>	<u>Tier 4:</u>	<u>Tier 5:</u>	<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)

	<u>Franklin County</u>	<u>Pickaway County</u>	<u>Fairfield County</u>	<u>TOTAL</u>
Subscriber Months:	59,870	3,130	8,821	71,821
A. Earned Revenue	\$71,707,953	\$3,569,763	\$10,120,606	\$85,398,322
B. 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. Prior 6 Mos. Rating Tier:	3	3	2	
D2. Current 6 Mos. Rating Tier:	3	4	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 by Overall Claim Ratio)	100.73%	94.55%	92.45%	

Tier Brackets	→ Tier 1:	Less than 0.86
	→ Tier 2:	0.86 to less than 0.92
	→ Tier 3:	0.92 to less than 1.035
	→ Tier 4:	1.035 to less than 1.07
	→ Tier 5:	1.07 to less than 1.12
	→ Tier 6:	Greater or equal to 1.12

H.	Formula Result:	<table><tr><td>Tier 3</td><td>Tier 3</td><td>Tier 3</td></tr></table>	Tier 3	Tier 3	Tier 3
Tier 3	Tier 3	Tier 3			
I.	Final Result:	<table><tr><td>Tier 3</td><td>Tier 3</td><td>Tier 2</td></tr></table> (Note: Can only move 1 tier at a time)	Tier 3	Tier 3	Tier 2
Tier 3	Tier 3	Tier 2			

Key Points:

1. To qualify for a "tier" review, an entity 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.
4. 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.
7. An entity can only move "one" tier 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	15580	\$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 + Spouse	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	4108	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	15264	\$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% per year *Note: This is based on Segal's 2015 survey of most major carriers for future rating periods.*
- 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)
- 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 |
- 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. Algorithm

	Period Mid Point	Year 1	Year 2
		Oct 13 - Sept 14 April 1, 2014	Oct 12 - Sept 13 April 1, 2013
a. Paid Claims (Rebates not yet applied)		\$16,977,168	\$14,164,143
b. Pooled Claims (Remove Individual Over SL Limit)		\$0	\$0
c. Adj Paid Less Pooled Claims (a less b)		\$16,977,168	\$14,164,143
d. Change in Reserve Factor (0.5 month)		1.003	1.007
e. 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 Midpoint:		1.13	
Yr 2: From Historical to Projected Midpoint:			1.23
h. Trended Adjusted Paid Claims (f x g)		\$19,279,816	\$17,528,739
i. Add in Individuals Claims to Pooling Limit		\$0	\$0
j. Claim Fluctuation Margin:		1.00	1.00
k. Rebates		\$652,170	\$661,329
l. Projected Paid Claims (h+i) x (j) - (k)		\$18,627,646	\$16,876,569
m. Plan Changes: See above		\$12,000	\$25,708
n. Net projected cost after savings (l + m)		\$18,639,646	\$16,902,277
o. Enrollment Lagged:			
Single Subscriber Months:		22,032	21,260
Family Subscriber Months:		49,671	49,502
Total Subscriber Months:		71,703	70,762

p.	Projected Claim Cost:		
	Per Subscriber:	YR 1	YR 2
		\$259.96	\$238.86
	Per Single Unit:	\$129.69	\$118.58
	Per Family Unit (2.45 x Single)	<u>\$317.74</u>	<u>\$290.52</u>
		\$18,639,646	\$16,902,277
q.	Add in Expenses		
	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 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
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	
t.	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	
u.	Final Rates		
	Per Subscriber:	\$260.76	
	Annual Per Subscriber:	\$3,129.09	
	Per Single Unit:	\$129.97	
	Per Family Unit (2.45 x Single)	\$318.42	
v.	Final Apr 2014 Composite PEPM (Prior to Tier Adjustments)	\$213.95	
w.	Increase / (decrease): (s - t)	\$46.81	21.9%

C. Franklin County Cooperative Health Benefits Experience Review

From Express Script & Calamarian Claim Reports, Members from UHC reports.

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

October 1, 2013 thru September 30, 2014														
Yr:1	Single	Spouse	Single + ChRen	Single + Sp-Ch	Sub Tot # of Fams	Total Subscribers	Total Members	ESI & Calamarian Paid Claims	# M O Brand	# Retail 30 & Specialty Brand	# Retail 90 Brand	M O Rebates	Retail Rebates	Net Total Paid
Sept 2013	1820	882	1180	2049	4111	5831	15191							
Oct 2013	1830	881	1178	2038	4097	5927	15193	\$1,445,288	251	3,220	0	\$11,641	\$44,891	\$1,388,757
Nov 2013	1819	890	1183	2042	4115	5934	15179	\$1,181,965	360	2,464	0	\$16,695	\$34,353	\$1,130,918
Dec 2013	1814	882	1179	2030	4091	5905	15094	\$1,193,944	296	2,309	0	\$13,753	\$32,181	\$1,148,010
Jan 2014	1832	895	1181	2076	4152	5984	15323	\$1,607,614	342	2,844	0	\$15,871	\$39,638	\$1,552,104
Feb 2014	1835	888	1169	2077	4134	5969	15285	\$1,253,274	262	2,371	0	\$12,161	\$33,046	\$1,208,068
Mar 2014	1840	888	1174	2077	4139	5979	15325	\$1,465,415	274	2,512	0	\$12,718	\$35,022	\$1,417,676
Apr 2014	1840	875	1195	2074	4144	5984	15373	\$1,803,622	274	2,453	0	\$12,714	\$34,195	\$1,756,714
May 2014	1830	874	1207	2073	4154	5984	15393	\$1,464,139	248	2,538	0	\$11,507	\$36,360	\$1,417,252
Jun 2014	1842	881	1214	2077	4172	6014	15461	\$1,548,947	140	2,253	10	\$9,100	\$48,890	\$1,490,958
Jul 2014	1845	872	1216	2091	4179	6024	15513	\$1,351,599	193	2,369	6	\$12,545	\$51,634	\$1,287,421
Aug 2014	1885	868	1220	2095	4183	6068	15560	\$1,266,599	170	2,509	7	\$11,050	\$54,259	\$1,201,291
Sept 2014	1883	862	1215	2089	4166	6049	15510	\$1,394,762	173	2,660	11	\$11,245	\$57,685	\$1,325,832
Total:	22,095	10,556	14,331	24,839	49,726	71,821	184,145	\$16,977,168	2,983	30,522	34	\$150,998	\$501,171	\$16,324,988
1 Month Lag:	22,032	10,576	14,296	24,799	49,671	71,703	183,826						Total Rebates	\$652,170

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 showing the amount the patient would pay for each service. Must use participating dentists.
2 Basic	80%	70%	
3 Major	80%	60%	
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	
Enrollment (Sept 2014)			Total
Subscribers:	5,931		118
% of Total:	98.0%		2.0%
			6,049
			1.00

Funding Rates for Dental

Composite PEPM:

\$62.88

Single PEPM:

\$31.34

Family PEPM:

\$76.76

Traditionally Funded

	Jul-14	Estimated 5% Jul-15
	\$23.87	\$25.06
	\$65.76	\$69.05

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

B. Franklin County Cooperative Health Benefits Program

Dental Funding Rate Development for April 1, 2015

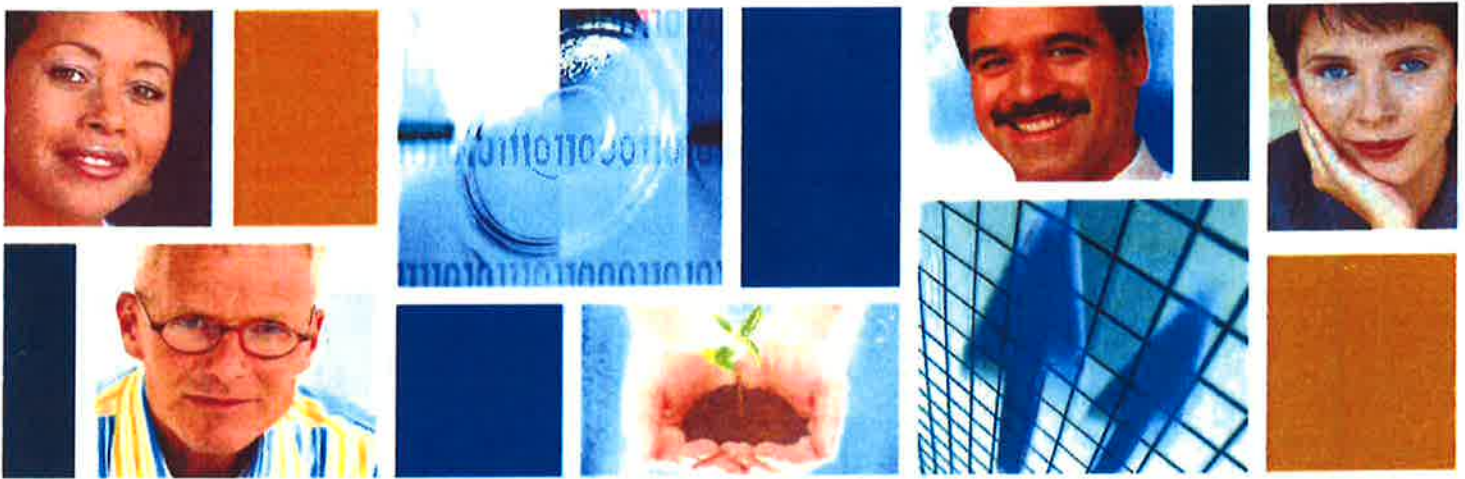
A. Assumptions

a.	Trend:	4.7%	per year	Note: This is based on Segal's 2015 survey of most major carriers for future rating periods.	
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)				
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
e.	Enrollmt Fct:	0.9805	Estimated Ratio of PPO to total enrollees in dental with the remainder in the HMO product.		
f.	Benefit changes: None				

B. Algorithm

	Paid Period Mid Point	Year 1 Oct 13 - Sept 14 April 1, 2014	Year 2 Oct 12 - Sept 13 April 1, 2013
a. 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
e. 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 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+i) 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	48,536
	Total Sub Mos:	70,304	69,382

		YR 1	YR 2
n.	Projected Claim Costs:		
	Per Subscriber:	\$59.89	\$58.62
	Per Single Unit:	\$29.88	\$29.10
	Per Family Unit (2.45 x Single)	<u>\$73.20</u>	<u>\$71.30</u>
		\$4,210,404	\$4,067,315
o.	Add In Expenses		
	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
p.	Projected Funding Rates		
	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 Composite PEPM (Prior to Tier Adjustments)	\$57.08	
u.	Increase / (decrease): (s - t)	\$5.80	10.2%



Franklin County Cooperative Health Benefits

Funding for Apr 2015 thru Mar 2016

Report Completed November 2014

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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:

	<u>Tier 1:</u>	<u>Tier 2:</u>	<u>Tier 3:</u>	<u>Tier 4:</u>	<u>Tier 5:</u>	<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	> 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

<u>Apr 2015 Composite Per EE</u>	
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:	<u>\$377.16</u>
Total	\$16,838.73
 4/2014 Composite:	\$16,263.09
Change:	3.5%

<u>Monthly Rates for Employee Contributions</u>		
	<u>Employee</u>	<u>EE w/Spouse</u>
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:	<u>\$21.38</u>	<u>\$43.20</u>
Total	\$954.73	\$1,928.55
 Tier 1 = Employee with or without child(ren)		
Tier 2 = Employee & spouse with or without child(ren)		

	Sept 2014
	<u>Enrollment</u>
Tier 1:	2667
Tier 2:	<u>2277</u>
Total:	4944
	 <u>Tier Ratio</u>
	2.02

II. Monthly Single/Family Rates

		<u>Developed for Apr 2015</u>		<u>Actual for Apr 2014</u>		<u>% Change</u>	
		<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
A. Medical							
	1. Choice Plus PPO	\$503.60	\$1,233.82	\$497.96	\$1,220.00	1.1%	1.1%
B. Pharmacy							
	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 / Behavioral 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							
	Benefits Department PEPM:		\$13.48				
	Consulting PEPM:		\$4.00				
	COBRA/FSA PEPM:		\$1.30				
	Wellness Programs PEPM:		\$10.10				
	Online Enrollment PEPM:		<u>\$2.55</u>				
			\$31.43				
I. Totals (A-H)		<u>Single</u>	<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 Applied)

Tier III Rates: PICKAWAY COUNTY

I. Annual Composite Rates

<u>Apr 2015 Composite Per EE</u>		<u>Sept 2014 Enrollment</u>	
Medical:	\$12,125.53	Single:	99
Pharmacy:	\$3,014.01	Family:	165
Dental:	\$726.75	Total:	264
EAP/Behavioral:	\$395.18		
Vision:	\$128.10		
Life/ADD:	\$0.00		
Contribution to Reserve:	\$0.00		
Other Admin. Fees:	<u>\$377.16</u>		
Total	\$16,766.73		
 4/2014 Composite:	\$16,745.48	 Change	0.1%

II. Monthly Single/Family Rates

	<u>Developed for Apr 2015</u>		<u>Actual for Apr 2014</u>		<u>% Change</u>	
<u>A. Medical</u>	<u>Single</u>	<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%
 <u>B. Pharmacy</u>						
1. Rx Plan	\$125.19	\$306.71	\$110.62	\$271.03	13.2%	13.2%
 <u>C. Dental</u>						
1. PPO Plan	\$30.19	\$73.96	\$29.52	\$72.31	2.3%	2.3%
 <u>D. EAP / Behavioral Health</u>						
1. EAP/FFS Plan	\$16.41	\$40.20	\$17.62	\$43.17	-6.8%	-6.9%
 <u>E. Vision</u>						
1. Choice Plus PPO	\$5.32	\$13.03	\$5.26	\$12.90	1.1%	1.0%
 <u>F. Contribution to Reserve (Not Applicable)</u>						
Per Employee Per Month:	\$0.00					
 <u>G. Life & ADD Insurance</u>						
Per Employee Per Month:	\$0.00					
 <u>H. Other Administrative Fees</u>						
Benefits Department PEPM:	\$13.48					
Consulting PEPM:	\$4.00					
COBRA PEPM:	\$1.30					
Wellness Programs PEPM:	\$10.10					
Online Enrollment PEPM:	<u>\$2.55</u>					
	\$31.43					
 <u>I. Totals (A-H)</u>	<u>Single</u>	<u>Family</u>				
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

I. Annual Composite Rates

<u>Apr 2015 Composite Per EE</u>		<u>Sept 2014 Enrollment</u>	
Medical:	\$11,701.13	Single:	201
Pharmacy:	\$2,908.52	Family:	527
Dental:	\$701.32	Total:	728
EAP/Behavioral:	\$381.35		
Vision:	\$123.62		
Life/ADD:	\$0.00		
Contribution to Reserve:	\$0.00		
Other Admin. Fees:	<u>\$377.16</u>		
Total	\$16,193.09		
4/2014 Composite:	\$15,082.31	<u>Change</u>	7.4%

II. Monthly Single/Family Rates

	<u>Developed for Apr 2015</u>		<u>Actual for Apr 2014</u>		<u>% Change</u>	
<u>A. Medical</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
1. Choice Plus PPO	\$485.98	\$1,190.64	\$463.10	\$1,134.60	4.9%	4.9%
<u>B. Pharmacy</u>						
1. Rx Plan	\$120.81	\$295.97	\$99.40	\$243.53	21.5%	21.5%
<u>C. Dental</u>						
1. PPO Plan	\$29.13	\$71.37	\$26.52	\$64.97	9.8%	9.8%
<u>D. EAP / Behavioral Health</u>						
1. EAP/FFS Plan	\$15.84	\$38.80	\$15.83	\$38.79	0.1%	0.0%
<u>E. Vision</u>						
1. Choice Plus PPO	\$5.13	\$12.58	\$4.73	\$11.59	8.5%	8.5%
<u>F. Contribution to Reserve (Not Applicable)</u>						
Per Employee Per Month:	\$0.00					
<u>G. Life & ADD Insurance</u>						
Per Employee Per Month:	\$0.00					
<u>H. Other Administrative Fees</u>						
Benefits Department PEPM:	\$13.48					
Consulting PEPM:	\$4.00					
COBRA PEPM:	\$1.30					
Wellness Programs PEPM:	\$10.10					
Online Enrollment PEPM:	<u>\$2.55</u>					
	\$31.43					
<u>I. Totals (A-H)</u>	<u>Single</u>	<u>Family</u>				
Per 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)

I. Annual Composite Rates

<u>Apr 2015 Composite Per EE</u>		<u>Sept 2014 Enrollment</u>	
Medical:	\$13,580.59	Single:	23
Pharmacy:	\$3,375.69	Family:	90
Dental:	\$813.96	Total:	113
EAP/Behavioral:	\$442.60		
Vision:	\$143.47		
Life/ADD:	\$72.00		
Contribution to Reserve:	\$0.00		
Other Admin. Fees:	<u>\$377.16</u>		
Total	\$18,805.48		
 4/2014 Composite:	\$18,163.86	 Change	3.5%

II. Monthly Single/Family Rates

	<u>Developed for Apr 2015</u>		<u>Actual for Apr 2014</u>		<u>% Change</u>	
<u>A. 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%
 <u>B. Pharmacy</u>						
1. Rx Plan	\$140.21	\$343.51	\$119.71	\$293.29	17.1%	17.1%
 <u>C. Dental</u>						
1. PPO Plan	\$33.81	\$82.83	\$31.94	\$78.24	5.9%	5.9%
 <u>D. EAP / Behavioral Health</u>						
1. EAP/FFS Plan	\$18.38	\$45.03	\$19.06	\$46.71	-3.6%	-3.6%
 <u>E. Vision</u>						
1. Choice Plus PPO	\$5.96	\$14.60	\$5.69	\$13.96	4.6%	4.6%
 <u>F. Contribution to Reserve (Not Applicable)</u>						
Per Employee Per Month:	\$0.00					
 <u>G. Life & ADD Insurance</u>						
Per Employee Per Month:	\$6.00					
 <u>H. Other Administrative Fees</u>						
Benefits Department PEPM:	\$13.48					
Consulting PEPM:	\$4.00					
COBRA PEPM:	\$1.30					
Wellness Programs PEPM:	\$10.10					
Online Enrollment PEPM:	<u>\$2.55</u>					
	\$31.43					
 <u>I. Totals (A-H)</u>	<u>Single</u>	<u>Family</u>				
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
Tier 6 = 1.12 x Tier 3 rates
- V. Rating Adjustment for moving rating tiers

R = Rating Adjustment for Tier 3 Entities

Sept 2014 Franklin enrollment = 4944
 Sept 2014 Pickaway enrollment = 264
 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%

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



Franklin County Cooperative Health Benefits Program Final Rating Tier Development for April 2015 Funding

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:

	<u>Tier 1:</u>	<u>Tier 2:</u>	<u>Tier 3:</u>	<u>Tier 4:</u>	<u>Tier 5:</u>	<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)

	<u>Franklin County</u>	<u>Pickaway County</u>	<u>Fairfield County</u>	<u>TOTAL</u>
Subscriber Months:	59,870	3,130	8,821	71,821
A. Earned Revenue	\$71,707,953	\$3,569,763	\$10,120,606	\$85,398,322
B. 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. Prior 6 Mos. Rating Tier:	3	3	2	
D2. Current 6 Mos. Rating Tier:	3	4	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 by Overall Claim Ratio)	100.73%	94.55%	92.45%	

Tier Brackets	→ Tier 1:	Less than 0.86
	→ Tier 2:	0.86 to less than 0.92
	→ Tier 3:	0.92 to less than 1.035
	→ Tier 4:	1.035 to less than 1.07
	→ Tier 5:	1.07 to less than 1.12
	→ Tier 6:	Greater or equal to 1.12

H. Formula Result:	<table border="1"><tr><td>Tier 3</td><td>Tier 3</td><td>Tier 3</td></tr></table>	Tier 3	Tier 3	Tier 3	
Tier 3	Tier 3	Tier 3			
I. Final Result:	<table border="1"><tr><td>Tier 3</td><td>Tier 3</td><td>Tier 2</td></tr></table>	Tier 3	Tier 3	Tier 2	(Note: Can only move 1 tier at a time)
Tier 3	Tier 3	Tier 2			

Key Points:

1. To qualify for a "tier" review, an entity 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.
4. 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.
7. An entity can only move "one" tier 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 + Spouse	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	4108	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
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% per year *Note: This is based on Segal's 2015 survey of most major carriers for future rating periods.*
- 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)
- 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 |
- 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. Algorithm

	Period Mid Point	Year 1 Oct 13 - Sept 14 April 1, 2014	Year 2 Oct 12 - Sept 13 April 1, 2013
a. Paid Claims (Rebates not yet applied)		\$16,977,168	\$14,164,143
b. Pooled Claims (Remove Individual Over SL Limit)		\$0	\$0
c. Adj Paid Less Pooled Claims (a less b)		\$16,977,168	\$14,164,143
d. Change in Reserve Factor (0.5 month)		1.003	1.007
e. 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 Midpoint:		1.13	
Yr 2: From Historical to Projected Midpoint:			1.23
h. Trended Adjusted Paid Claims (f x g)		\$19,279,816	\$17,528,739
i. Add in Individuals Claims to Pooling Limit		\$0	\$0
j. Claim Fluctuation Margin:		1.00	1.00
k. Rebates		\$652,170	\$661,329
l. Projected Paid Claims (h+i) x (j) - (k)		\$18,627,646	\$16,876,569
m. Plan Changes: See above		\$12,000	\$25,708
n. Net projected cost after savings (l + m)		\$18,639,646	\$16,902,277
o. Enrollment Lagged:			
Single Subscriber Months:		22,032	21,260
Family Subscriber Months:		<u>49,671</u>	<u>49,502</u>
Total Subscriber Months:		71,703	70,762

p.	Projected Claim Cost:		
	Per Subscriber:	YR 1	YR 2
		\$259.96	\$238.86
	Per Single Unit:	\$129.69	\$118.58
	Per Family Unit (2.45 x Single)	\$317.74	\$290.52
		\$18,639,646	\$16,902,277
q.	Add in Expenses		
	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 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
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	
t.	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	
u.	Final Rates		
	Per Subscriber:	\$260.76	
	Annual Per Subscriber:	\$3,129.09	
	Per Single Unit:	\$129.97	
	Per Family Unit (2.45 x Single)	\$318.42	
v.	Final Apr 2014 Composite PEPM (Prior to Tier Adjustments)	\$213.95	
w.	Increase / (decrease): (s - t)	\$46.81	21.9%

C. Franklin County Cooperative Health Benefits Experience Review

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

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

Yr 1:	October 1, 2013 thru September 30, 2014														Specialty
	Calamarian Per Script Rebates														
	ESI Per Script Rebates														
	Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	ESI & Calamarian Paid Claims	# M.O. Brand	# Retail 30 & Specialty Brand	# Retail 90 Brand	M.O. Rebates	Retail Rebates	Net Total Paid	
Sept 2013	1820	882	1160	2049	4111	5931	15191							\$1,388,757	
Oct 2013	1830	881	1178	2038	4097	5927	15139	\$1,445,288	251	3,220	0	\$11,641	\$44,891	\$1,388,757	
Nov 2013	1819	890	1183	2042	4115	5934	15179	\$1,181,965	360	2,464	0	\$16,695	\$34,353	\$1,130,918	
Dec 2013	1814	882	1179	2030	4091	5905	15094	\$1,193,944	296	2,309	0	\$13,753	\$32,181	\$1,148,010	
Jan 2014	1832	895	1181	2076	4152	5964	15323	\$1,607,614	342	2,844	0	\$15,871	\$39,638	\$1,552,104	
Feb 2014	1835	888	1169	2077	4134	5969	15285	\$1,253,274	262	2,371	0	\$12,161	\$33,046	\$1,208,068	
Mar 2014	1840	888	1174	2077	4139	5979	15325	\$1,465,415	274	2,512	0	\$12,718	\$35,022	\$1,417,676	
Apr 2014	1840	875	1195	2074	4144	5984	15373	\$1,803,522	274	2,453	0	\$12,714	\$34,195	\$1,756,714	
May 2014	1830	874	1207	2073	4154	5984	15383	\$1,464,139	248	2,538	0	\$11,507	\$35,380	\$1,417,252	
Jun 2014	1842	881	1214	2077	4172	6014	15461	\$1,548,947	140	2,253	10	\$9,100	\$48,890	\$1,490,958	
Jul 2014	1845	872	1216	2091	4179	6024	15513	\$1,351,599	193	2,389	6	\$12,545	\$51,634	\$1,287,421	
Aug 2014	1885	868	1220	2095	4183	6088	15560	\$1,266,999	170	2,509	7	\$11,050	\$54,259	\$1,201,291	
Sept 2014	1883	862	1215	2089	4166	6049	15510	\$1,394,762	173	2,660	11	\$11,245	\$57,695	\$1,325,832	
Total:	22,095	10,556	14,331	24,839	49,726	71,821	184,145	\$16,977,168	2,983	30,522	34	\$150,999	\$501,171	\$16,324,998	
1 Month Lag:	22,032	10,576	14,296	24,799	49,671	71,703	183,826							\$652,170	

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

October 1, 2012 thru September 30, 2013														
Yr 2:	Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	Express Paid Claims	# M.O. Brand	# Retail Brand	M.O. Rebates	Retail Rebates	Net Total Paid	

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 showing the amount the patient would pay for each service. Must use participating dentists.	
2 Basic	80%	70%		
3 Major	80%	60%		
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		
Enrollment (Sept 2014)				Total
Subscribers:	5,931		118	6,049
% of Total:	98.0%		2.0%	1.00

Funding Rates for Dental

Composite PEPM:

\$62.88

Single PEPM:

\$31.34

Family PEPM:

\$76.78

Traditionally Funded

Estimated 5%

Jul-14

Jul-15

\$23.87

\$25.06

\$65.76

\$69.05

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

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 on Segal's 2015 survey of most major carriers for future rating periods.		
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)					
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	
e.	Enrollmt Fct:	0.9805	Estimated Ratio of PPO to total enrollees in dental with the remainder in the HMO product.			
f.	Benefit changes: None					

B. Algorithm

	Paid Period Mid Point	Year 1	Year 2
		Oct 13 - Sept 14 April 1, 2014	Oct 12 - Sept 13 April 1, 2013
a.	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
e.	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 Paid Claims (f x g)	\$4,210,404	\$4,067,315
i.	Plan Changes: None	\$0	\$0
j.	Claim Fluctuation Margin:	1.000	1.000
k.	Network Adjustment Factor	1.00	1.00
l.	Projected Paid Claims (h+i) 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:	<u>49,702</u>	<u>49,536</u>
	Total Sub Mos:	70,304	69,382

n. Projected Claim Costs:

Per Subscriber:

Per Single Unit:
Per Family Unit (2.45 x Single)

YR 1
\$59.89
\$29.88
<u>\$73.20</u>
\$4,210,404
\$3.24
\$0.00
\$3.24
\$227,786
\$3.24
\$1.62
\$3.96
\$227,786

YR 2
\$58.62
\$29.10
<u>\$71.30</u>
\$4,067,315
\$3.24
\$0.00
\$3.24
\$224,796
\$3.24
\$1.61
\$3.94
\$224,796

o. Add In Expenses

Administration Per Subscriber:
COBRA Per Subscriber:
Total:
Total Annual:

Per Subscriber:

Per Single Unit:
Per Family Unit (2.45 x Single)

p. Projected Funding Rates

Per Subscriber:

Per Single Unit:
Per Family Unit (2.45 x Single)

q. Blend 80% Year 1 and 20% Year 2

Per Subscriber:

Per Single Unit:
Per Family Unit (2.45 x Single)

r. Margin on claims (Risk Charge)

Per Subscriber:

Per Single Unit:
Per Family Unit (2.45 x Single)

s. Final Rates

Per Subscriber:
Annual Per Subscriber:

Per Single Unit:
Per Family Unit (2.45 x Single)

t. Final Apr 2014 Composite PEPM (Prior to Tier Adjustments)

u. Increase / (decrease): (s - t)

\$62.88
\$31.34
\$76.78
0.0%
\$0.00
\$0.00
\$0.00
\$62.88
\$754.50
\$31.34
\$76.78
\$57.08
\$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/Dep	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
Dec	2013	1814	882	1179	2030	4091	5905	15094	\$284,117
Jan	2014	1832	895	1181	2076	4152	5984	15323	\$284,155
Feb	2014	1835	888	1169	2077	4134	5969	15285	\$296,269
Mar	2014	1840	888	1174	2077	4139	5979	15325	\$293,517
Apr	2014	1840	875	1195	2074	4144	5984	15373	\$387,915
May	2014	1830	874	1207	2073	4154	5984	15383	\$361,395
Jun	2014	1842	881	1214	2077	4172	6014	15461	\$318,540
Jul	2014	1845	872	1215	2091	4179	6024	15513	\$381,860
Aug	2014	1885	868	1220	2095	4183	6068	15560	\$368,553
Sept	2014	1883	862	1215	2089	4166	6049	15510	\$342,268
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/Dep	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	From Pd Clm Rpts Dental
Sept	2012	1775	925	1153	2046	4130	5905	15114	
Oct	2012	1754	923	1161	2046	4130	5884	15086	\$304,989
Nov	2012	1762	913	1162	2058	4133	5895	15114	\$273,060
Dec	2012	1728	915	1165	2057	4108	5905	15146	\$287,885
Jan	2013	1753	891	1165	2050	4108	5859	15068	\$310,552
Feb	2013	1733	878	1156	2041	4075	5814	14978	\$256,243
Mar	2013	1758	881	1158	2061	4100	5858	15102	\$281,801
Apr	2013	1762	907	1175	2065	4147	5929	15253	\$363,157
May	2013	1782	899	1176	2070	4145	5927	15258	\$338,361
Jun	2013	1787	893	1181	2070	4144	5931	15254	\$302,297
Jul	2013	1793	885	1164	2063	4137	5926	15249	\$316,252
Aug	2013	1811	890	1160	2050	4118	5929	15208	\$320,631
Sept	2013	1820	882	1180	2049	4111	5931	15191	\$250,325
Total:		21,305	10,747	14,043	24,693	49,483	70,788	181,907	\$3,605,353
1 Month Lag:		21,260	10,790	14,022	24,690	49,502	70,762	181,830	

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 Current Year (Yr 1) and 20% applied to Prior Year (Yr 2)				
d.	Enrollment Total:		Single	Family	Total Subs ¹
	Lagged 1 mo.	Year 1:	22,032	49,671	71,703
		Year 2:	21,260	49,502	70,762
e.	Enrollmt Fct:	1.0			
f.	No benefit plan changes				

B. Algorithm

	Paid Period Mid Point	Year 1	Year 2
		Oct 13 - Sept 14 April 1, 2014	Oct 12 - Sept 13 April 1, 2013
a.	Paid Claims	\$1,774,690	\$1,885,942
b.	Pooled Claims (Remove all Individuals Who Exceeded Pooling Limit)	\$0	\$0
c.	Adj Paid Less Pooled Claims (a less b)	\$1,774,690	\$1,885,942
d.	Change In Reserve Factor (0.75 months)	1.004	1.008
e.	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
h.	Trended Adjusted Paid Claims (f x g)	\$1,966,822	\$2,241,444
i.	Plan Changes:	\$0	\$0
j.	Claim Fluctuation Margin:	1.000	1.000
k.	Network Adjustment Factor	1.00	1.00
l.	Projected Paid Claims (h+i) x (j) x (k)	\$1,966,822	\$2,241,444
m.	Enrollment Lagged:		
	Single Sub Mos:	22,032	21,260
	Family Sub Mos:	49,671	49,502
	Total Sub Mos:	71,703	70,762

		YR 1	YR 2
n.	Projected Claim Costs:		
	Per Subscriber:	\$27.43	\$31.68
	Per Single Unit:	\$13.68	\$15.73
	Per Family Unit (2.45 x Single)	\$33.53	\$38.53
		\$1,966,822	\$2,241,444
o.	Add In Expenses		
	FFS Administration Per Subscriber:	\$3.14	\$3.14
	EAP Capitation:	\$2.77	\$2.77
	Total:	\$5.91	\$5.91
	Total Annual:	\$423,765	\$418,203
	Per Subscriber:	\$5.91	\$5.91
	Per Single Unit:	\$2.95	\$2.93
	Per Family Unit (2.45 x Single)	\$7.22	\$7.19
		\$423,765	\$418,203
p.	Projected Funding Rates		
	Per Subscriber:	\$33.34	\$37.59
	Per Single Unit:	\$16.63	\$18.66
	Per Family Unit (2.45 x Single)	\$40.75	\$45.71
		\$2,390,587	\$2,659,647
q.	Blend 80% Year 1 and 20% Year 2		
	Per Subscriber:		\$34.19
	Per Single Unit:		\$17.04
	Per Family Unit (2.45 x Single)		\$41.74
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:		\$34.19
	Annual Per Subscriber:		\$410.27
	Per Single Unit:		\$17.04
	Per Family Unit (2.45 x Single)		\$41.74
t.	Final Apr 2014 Composite PEPM (Prior to Tier Adjustments)		\$34.08
u.	Increase / (decrease): (s - t)	\$0.11	0.3%

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 + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	FFS Behavioral Health
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	1189	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
Total:		22,095	10,556	14,331	24,839	49,726	71,821	184,145	\$1,774,690
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
Nov	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
Mar	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

a.	Trend:	2.6%	Note: This is based on Segal's 2015 survey of most major carriers for future rating periods.		
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)				
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
e.	Enrollmt Fcl:	1.0			
f.	No benefit plan changes				

B. Algorithm

	Paid Period Mid Point	Year 1	Year 2
		Oct 13 - Sept 14 April 1, 2014	Oct 12 - Sept 13 April 1, 2013
a.	Paid 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
e.	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
i.	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:	22,032	21,260
	Family Subscriber Months:	49,671	49,502
	Total Subscriber Months:	71,703	70,762

n.	Projected Claim Costs:		YR 1	YR 2
		Per Subscriber:	\$10.29	\$9.65
		Per Single Unit:	\$5.13	\$4.79
		Per Family Unit (2.45 x Single)	<u>\$12.58</u>	<u>\$11.74</u>
			\$737,809	\$683,083
o.	Add In Expenses			
		Administration Per Subscriber:	\$0.92	\$0.92
		COBRA Per Subscriber:	\$0.00	\$0.00
		Total:	\$0.92	\$0.92
		Total Annual:	\$65,967	\$65,101
		Per Subscriber:	\$0.92	\$0.92
		Per Single Unit:	\$0.46	\$0.46
		Per Family Unit (2.45 x Single)	\$1.12	\$1.12
			\$65,967	\$65,101
p.	Projected Funding Rates			
		Per Subscriber:	\$11.21	\$10.57
		Per Single Unit:	\$5.59	\$5.25
		Per Family Unit (2.45 x Single)	\$13.70	\$12.86
			\$803,776	\$748,184
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)			
		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

		Single	Single + Spouse	Single + Ch/Ren	Single + Sp+Ch	Sub Tot # of Fams	Total Subscribers	Total Members	Vision Claims
Sept	2013	1820	882	1180	2049	4111	5931	15191	
Oct	2013	1830	881	1178	2038	4097	5927	15139	\$50,597
Nov	2013	1819	890	1183	2042	4115	5934	15179	\$53,539
Dec	2013	1814	882	1179	2030	4091	5905	15094	\$45,596
Jan	2014	1832	895	1181	2076	4152	5984	15323	\$55,069
Feb	2014	1835	888	1169	2077	4134	5969	15285	\$57,894
Mar	2014	1840	888	1174	2077	4139	5979	15325	\$55,303
Apr	2014	1840	875	1195	2074	4144	5984	15373	\$70,887
May	2014	1830	874	1207	2073	4154	5984	15383	\$56,590
Jun	2014	1842	881	1214	2077	4172	6014	15461	\$65,491
Jul	2014	1845	872	1216	2091	4179	6024	15513	\$57,247
Aug	2014	1885	868	1220	2095	4183	6088	15560	\$70,750
Sept	2014	1883	862	1215	2089	4166	6049	15510	\$70,220
Total:		22095	10556	14331	24839	49726	71821	184145	\$709,183
1 Month Lag:		22032	10576	14296	24799	49671	71703	183826	

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

Enrollment Assumptions

[illegible]

A. No Change Assumption (Using UHC Enrollment from Sept 2014)

[illegible]

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Potential Growth

[illegible][illegible]

C. Estimated Growth Used In Pricing

[illegible]

Fixed Cost Development

A. Medical (Per contract)										
	UHC	\$34.82	\$34.82	\$34.82	\$34.82	\$34.82	\$34.82	\$34.82	\$34.82	\$34.82
	Total:	\$210,626	\$210,626	\$210,626	\$210,626	\$210,626	\$210,626	\$210,626	\$210,626	\$2,527,514
	Rate/Sub/Mos:									\$34.82
B. Specific Stop Loss										
		\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62	\$4.62
	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	\$335,357
	Rate/Sub/Mos: (Est. contract + 15%)									\$4.62
C. Pharmacy: (Actual program fee of \$1.46/script x 192,693 scripts divided by 71,621 employees from 10/13 - 9/14 plus other program fees of \$0.43 PMPM using 104,145 members from 10/13 - 9/14)										
	Calmaran									
	PEPM	\$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	\$30,364	\$30,364	\$30,364	\$30,364	\$30,364	\$364,364
D. Dental (Per Contract)										
	Aetna	\$3.17	\$3.17	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27	\$3.27
	Total:	\$19,175	\$19,175	\$19,751	\$19,751	\$19,751	\$19,751	\$19,751	\$19,751	\$235,281
	Rate/Sub/Mos:									\$3.24
E. EAP/Behavior Health (Per Contract)										
	UBH:									
	EAP:	\$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
F. Vision (Per contract)										
	VSP	\$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	\$5,565	\$5,565	\$5,565	\$5,565	\$5,565	\$66,781
	Rate/Sub/Mos:									\$0.92
G. External Vendor Fees										
	1)									
	CB&I - Devices:	\$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	\$290,000
H. Online:										
	Online:	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55	\$2.55
	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	\$185,099
	Rate/Sub/Mos: (Est. contract)									\$2.55
I. COBRA/AFSA:										
	COBRA/AFSA:	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.29	\$1.33
	Total:	\$7,803.21	\$7,803.21	\$7,803.21	\$7,803.21	\$7,803.21	\$7,803.21	\$7,803.21	\$7,803.21	\$8,037.31
	Rate/Sub/Mos: (Est. 1/2015 & 3% est. 1/2016)									\$1.30
J. PCORI Fee (Patient Centered Outcomes Research Institute fee per Health Care Reform; Estimated \$2.08 per member per year)										
	PCORI Fee	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44	\$0.44
	Total:	\$2,662	\$2,662	\$2,662	\$2,662	\$2,662	\$2,662	\$2,662	\$2,662	\$31,939
	Rate/Sub/Mos:									\$0.44

Fixed Cost Development

[illegible]