

**GLENBROOK HIGH SCHOOLS
Assistant Superintendent for Business/CSBO
Regular Meeting – Monday, November 10, 2014**

TO: Dr. Michael Riggle
FROM: Hillarie Siena
DATE: November 10, 2014
RE: Discussion/Action: Insurance Cost Containment Discussion

AUGUST

- Board of Education information packet. March 1st through June 30th quarterly claims report will be placed in the information packet.

NOVEMBER

- **Finance Committee regularly scheduled meeting. Review plan year actual claims for full plan year ending August 31st. Review plan enrollment data for new plan year beginning September 1st. Discuss topics for first Cost Containment Committee meeting in December.**
- **Board of Education regularly scheduled meeting. Discuss items from November Finance Committee meeting. Discuss topics for first Cost Containment Committee meeting in December.**

FEBRUARY

- Finance Committee regularly scheduled meeting. Review September 1st through November 30th quarterly claims report. Discuss items from December Cost Containment Committee meeting. Present review of benefits consulting services.
- Board of Education regularly scheduled meeting. Discuss items from February Finance Committee meeting. Present review of benefits consulting services.

MARCH/APRIL

- Meet with CBC to review claims, trend data and plan design, and obtain recommendation for calculated premium increases. Review of SSCRMP pool performance.

APRIL

- Board of Education regularly scheduled meeting. Present renewal information (includes claims data through February) with recommendations for plan changes. Review SSCRMP pool performance.
- Present renewal information and recommended plan changes to the Cost Containment Committee.

MAY

- Present renewal information and recommended plan changes to all staff.
- Begin open enrollment period.

Enrollment and Claims Analysis
 Plan Year September 1 - August 31, 2014

ENROLLMENT	NEW ENROLLMENT 9/1/14									
	Plan Year 8/31/2012	Change	% Change	Plan Year 8/31/2013	Change	% Change	Plan Year 8/31/2014	Change	% Change	Plan Year 8/31/2015
PPO \$400	507.00	5.00	1%	512.00	(28.00)	-5%	484.00	(1.00)	0%	483.00
HDPPPO \$2,500	-	-	-	-	21.00	-	21.00	27.00	129%	48.00
HMO-IL	286.00	(6.00)	-2%	280.00	(13.00)	-5%	267.00	(4.00)	-1%	263.00
BAHMO-IL	26.00	1.00	4%	27.00	4.00	15%	31.00	7.00	23%	38.00
Total Enrollment	819.00	-	-	819.00	(16.00)	-2%	803.00	29.00	4%	832.00

CLAIMS	Plan Year 8/31/2012	Change	% Change	Plan Year 8/31/2013	Change	% Change	Plan Year 8/31/2014
PPO \$400	6,322,488	38,711	1%	6,361,199	382,834	6%	6,744,033
HDPPPO \$2,500	-	-	-	-	425,571	-	425,571
HMO-IL	3,583,605	(249,153)	-7%	3,334,452	409,497	12%	3,743,949
BAHMO-IL	206,498	43,437	21%	249,935	28,569	11%	278,504
Total Claims	10,112,591	(167,005)	-2%	9,945,586	1,246,471	13%	11,192,057

DENTAL	Plan Year 8/31/2012	Change	% Change	Plan Year 8/31/2013	Change	% Change	Plan Year 8/31/2014
Total Claims	707,363	1,294	0%	708,657	(19,659)	-3%	688,998

Glenbrook School District # 225
Aggregate Report - PPO & Rx (Group # P21650)
ASO
9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Employee Enrollment	Blue Cross	Blue Shield	Total Gross Medical	Access Fee	Amounts over ISL \$250k	ISL Credits	Adj. Gross = Gross Claims + Access Fees + ISL Credits	Admin. Fee	Individual Stop-Loss Premium	Rx	Rx Rebates	Adjustments	Total Cost
Sept.	483	\$ 139,147	\$ 145,973	\$ 285,121	\$ 1,407	\$ -	\$ -	\$ 286,528	\$ 13,971	\$ 13,676	\$ 121,158	\$ (14,477)	\$ -	\$ 420,856
Oct.	484	\$ 180,023	\$ 169,176	\$ 349,199	\$ 1,773	\$ -	\$ -	\$ 350,972	\$ 17,111	\$ 13,704	\$ 140,975	\$ -	\$ -	\$ 522,761
Nov.	487	\$ 150,363	\$ 151,992	\$ 302,355	\$ 2,370	\$ -	\$ -	\$ 304,728	\$ 14,815	\$ 13,509	\$ 130,468	\$ -	\$ -	\$ 483,520
Dec.	489	\$ 172,049	\$ 186,505	\$ 358,555	\$ 2,236	\$ -	\$ -	\$ 370,791	\$ 18,059	\$ 13,565	\$ 153,090	\$ (14,301)	\$ -	\$ 541,203
Jan.	484	\$ 95,142	\$ 191,117	\$ 286,259	\$ 1,301	\$ -	\$ -	\$ 287,560	\$ 14,027	\$ 13,426	\$ 161,852	\$ -	\$ -	\$ 476,885
Feb.	474	\$ 118,666	\$ 158,888	\$ 277,555	\$ 1,803	\$ -	\$ -	\$ 279,358	\$ 13,600	\$ 13,149	\$ 113,333	\$ -	\$ (38)	\$ 419,402
Mar.	485	\$ 139,537	\$ 206,794	\$ 346,331	\$ 2,105	\$ -	\$ -	\$ 348,436	\$ 16,970	\$ 13,454	\$ 125,869	\$ (14,260)	\$ -	\$ 490,470
Apr.	481	\$ 143,662	\$ 207,248	\$ 350,910	\$ 1,412	\$ -	\$ -	\$ 352,322	\$ 17,195	\$ 13,343	\$ 219,557	\$ -	\$ -	\$ 602,418
May	482	\$ 453,075	\$ 201,865	\$ 654,941	\$ 4,606	\$ -	\$ -	\$ 659,546	\$ 32,092	\$ 13,371	\$ 142,723	\$ -	\$ -	\$ 847,732
June	479	\$ 204,185	\$ 237,410	\$ 441,595	\$ 1,930	\$ (69,420)	\$ -	\$ 374,105	\$ 21,639	\$ 13,287	\$ 153,543	\$ -	\$ -	\$ 582,574
July	477	\$ 224,323	\$ 313,485	\$ 537,808	\$ 2,271	\$ (3,427)	\$ -	\$ 536,652	\$ 26,353	\$ 16,831	\$ 156,777	\$ (14,617)	\$ -	\$ 720,796
Aug.	479	\$ 175,257	\$ 300,912	\$ 476,170	\$ 1,614	\$ -	\$ -	\$ 477,783	\$ 23,332	\$ 15,697	\$ 158,625	\$ -	\$ -	\$ 675,438
TOTAL	5,804	\$ 2,195,431	\$ 2,481,366	\$ 4,676,797	\$ 24,828	\$ -	\$ (72,847)	\$ 4,628,778	\$ 229,163	\$ 165,812	\$ 1,777,971	\$ (57,655)	\$ (38)	\$ 6,744,033
AVG	484	\$ 182,953	\$ 206,781	\$ 389,733	\$ 2,069	\$ -	\$ (6,071)	\$ 385,732	\$ 19,097	\$ 13,818	\$ 148,164	\$ (4,805)	\$ (3)	\$ 582,003

Notes: March 2014 Adj - FSS Manual Claim Feb 2014
 July ISL credit is for the settlement of stop loss claim

Premium Equivalency Rates - 8/1/2013		
Active Single	Active Family	Medicare Single
680	1,380	242
		488

Monthly Factors & Rates	SSCRMP Renewal 7/1	
	9/01/13 to 6/30/14	7/01/14 to 8/31/14
Individual Stop Loss	\$250,000	\$250,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Access Fee	0.63%	0.63%
Administrative Rate	4.90%	4.90%
Individual Stop-Loss Rate	\$27.74	\$32.77
Aggregate Stop-Loss (Annual)	N/A	N/A

Month	Single	Family	Medicare Single		Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
			Active Family	Medicare Family			
Sept.	211	278	4	0	483	\$ 530,197	79.38%
Oct.	209	281	4	0	494	\$ 532,957	96.09%
Nov.	203	280	4	0	487	\$ 527,437	87.88%
Dec.	204	281	4	0	489	\$ 529,507	102.21%
Jan.	199	281	4	0	484	\$ 528,057	90.65%
Feb.	194	276	4	0	474	\$ 515,707	81.33%
Mar.	189	282	4	0	465	\$ 527,437	92.99%
Apr.	194	283	4	0	481	\$ 525,397	114.67%
May	194	284	4	0	482	\$ 526,747	160.94%
June	192	283	4	0	479	\$ 523,987	107.36%
July	191	282	4	0	477	\$ 521,917	138.11%
Aug.	192	283	4	0	479	\$ 523,987	128.90%
Total	2382	3374	48	0	5804	\$ 6,311,307	106.86%

Total Cost/Total Enrollment	Total Cost PEPM
Sept.	\$ 854
Oct.	\$ 1,058
Nov.	\$ 952
Dec.	\$ 1,107
Jan.	\$ 885
Feb.	\$ 885
Mar.	\$ 1,011
Apr.	\$ 1,252
May	\$ 1,759
June	\$ 1,174
July	\$ 1,511
Aug.	\$ 1,410
Total	\$ 1,163

NOTE: All data presented has been transcribed directly from the BCRSIL BARS bills.
 To guarantee financial accuracy, please use the data directly from your BCRSIL BARS bill.

**Aggregate Report - H S A & Rx (Group # P41885)
ASO
9/1/2013 - 8/31/2014**

Month	C		D		E		F		G		H		I		J		K		L		M		N		O	
	Employee Enrollment	Blue Cross	Blue Shield	Rx	Total Gross Medical	Access Fee	Amounts over ISL \$250k	ISL Credits	Adj Gross + Access Fees + ISL Credits	Adm. Fee	Individual Stop-Loss Premium	Rx Rebates	Adjustments	Total Cost	J+K+L+M+N+O											
Sept.	21	\$ 498	\$ 23	\$ 6,203	\$ 10,963	\$ 13	\$ 13	\$ 10,977	\$ 233	\$ 583	\$ (159)	\$ -	\$ 955													
Oct.	21	\$ 1,563	\$ 3,188	\$ 6,203	\$ 10,963	\$ 13	\$ 13	\$ 10,977	\$ 233	\$ 583	\$ (159)	\$ -	\$ 11,633													
Nov.	21	\$ 1,573	\$ 9,437	\$ 5,344	\$ 16,354	\$ 33	\$ -	\$ 16,387	\$ 539	\$ 583	\$ (159)	\$ -	\$ 17,350													
Dec.	21	\$ 22,812	\$ 10,304	\$ 6,531	\$ 38,946	\$ 249	\$ -	\$ 40,195	\$ 1,023	\$ 583	\$ (159)	\$ -	\$ 42,241													
Jan.	21	\$ 19,591	\$ 11,317	\$ 7,795	\$ 38,702	\$ 287	\$ -	\$ 38,989	\$ 1,514	\$ 583	\$ (159)	\$ -	\$ 40,927													
Feb.	21	\$ 23,530	\$ 10,430	\$ 5,332	\$ 39,301	\$ 376	\$ -	\$ 39,767	\$ 1,669	\$ 583	\$ (159)	\$ -	\$ 41,859													
Mar.	21	\$ 15,195	\$ 9,481	\$ 7,717	\$ 32,393	\$ 189	\$ -	\$ 32,582	\$ 1,587	\$ 583	\$ (159)	\$ 1,506	\$ 36,088													
Apr.	21	\$ -	\$ 78	\$ 3,865	\$ 3,943	\$ -	\$ -	\$ 3,943	\$ 193	\$ 583	\$ (159)	\$ -	\$ 4,560													
May	21	\$ 34,859	\$ 26,201	\$ 10,006	\$ 71,066	\$ 544	\$ -	\$ 71,611	\$ 3,482	\$ 583	\$ (159)	\$ -	\$ 75,516													
June	21	\$ 24,249	\$ 12,472	\$ 7,539	\$ 44,260	\$ 418	\$ -	\$ 44,678	\$ 2,169	\$ 583	\$ (159)	\$ -	\$ 47,270													
July	21	\$ 31,403	\$ 19,040	\$ 2,877	\$ 53,120	\$ 564	\$ -	\$ 53,684	\$ 2,472	\$ 688	\$ (371)	\$ -	\$ 56,323													
Aug.	21	\$ 22,295	\$ 17,518	\$ 8,067	\$ 47,880	\$ 440	\$ -	\$ 48,320	\$ 1,951	\$ 688	\$ (321)	\$ -	\$ 50,638													
TOTAL	252	\$ 197,168	\$ 129,499	\$ 3,121	\$ 398,541	\$ 3,121	\$ -	\$ 401,663	\$ 17,434	\$ 7,202	\$ (2,233)	\$ 1,506	\$ 425,571													
AVG	21	\$ 16,431	\$ 10,792	\$ 280	\$ 33,212	\$ 280	\$ -	\$ 33,472	\$ 1,453	\$ 600	\$ (166)	\$ 125	\$ 35,464													

Notes: March Adj - Rx Claims not billed 10/15-2/14

Premium Equivalency Rates - 9/1/2013		
Active Single	Active Family	Medicare Family
\$ 482	\$ 966	\$ -

Monthly Factors & Rates	SSCRMP Renewal 7/1	
	9/01/13 to 6/30/14	7/01/14 to 8/31/14
Individual Stop Loss	\$250,000	\$250,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Access Fee	0.63%	0.63%
Administrative Rate	4.90%	4.90%
Individual Stop-Loss Rate	\$27.74	\$32.77
Aggregate Stop-Loss (Annual)	N/A	N/A
Rx Rebate	(\$7.58)	(\$15.27)

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	11	10	0	0	21	\$ 14,962	6.38%
Oct.	11	10	0	0	21	\$ 14,962	77.75%
Nov.	11	10	0	0	21	\$ 14,962	115.95%
Dec.	11	10	0	0	21	\$ 14,962	282.32%
Jan.	11	10	0	0	21	\$ 14,962	273.54%
Feb.	11	10	0	0	21	\$ 14,962	279.77%
Mar.	11	10	0	0	21	\$ 14,962	241.27%
Apr.	11	10	0	0	21	\$ 14,962	30.48%
May	11	10	0	0	21	\$ 14,962	504.72%
June	11	10	0	0	21	\$ 14,962	315.94%
July	11	10	0	0	21	\$ 14,962	377.76%
Aug.	11	10	0	0	21	\$ 14,962	338.45%
Total	132	120	0	0	252	\$ 179,544	237.03%

Total Cost/Total Enrollment Cost (PEPM)	Total
Sept.	\$ 45
Oct.	\$ 554
Nov.	\$ 826
Dec.	\$ 2,011
Jan.	\$ 1,949
Feb.	\$ 1,993
Mar.	\$ 1,719
Apr.	\$ 217
May	\$ 3,595
June	\$ 2,251
July	\$ 2,692
Aug.	\$ 2,411
Total	\$ 1,689

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bills. To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - HMO-J & Rx (Group #H21650)
Cost Plus

9/1/2013 - 8/31/2014

Month	GROSS CLAIMS			C+D+E			FIXED COSTS			M			N			O			P			Q		
	Enrollment	Blue Cross	Blue Shield	Rx	Total Medical & Rx Claims	Medical & Rx Claims	ISL Credits	Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop-Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost								
Sept.	267	\$ 105,174	\$ 24,403	\$ 31,712	\$ 165,289	\$ 165,289	\$ -	\$ 165,289	\$ 9,980	\$ 2,635	\$ 113,646	\$ (2,509)	\$ 10,653	\$ -	\$ -	\$ 299,596								
Oct.	266	\$ 86,224	\$ 13,451	\$ 40,680	\$ 140,336	\$ 140,336	\$ -	\$ 140,336	\$ 9,943	\$ 2,825	\$ 112,722	\$ (2,599)	\$ 10,613	\$ -	\$ -	\$ 273,840								
Nov.	264	\$ 82,966	\$ 14,686	\$ 45,120	\$ 142,772	\$ 142,772	\$ -	\$ 142,772	\$ 9,968	\$ 2,808	\$ 111,963	\$ (2,579)	\$ 10,534	\$ -	\$ -	\$ 276,183								
Dec.	265	\$ 106,113	\$ 28,651	\$ 36,975	\$ 169,770	\$ 169,770	\$ -	\$ 169,770	\$ 9,966	\$ 2,616	\$ 112,167	\$ (2,589)	\$ 10,574	\$ -	\$ -	\$ 302,343								
Jan.	269	\$ 121,062	\$ 28,608	\$ 44,319	\$ 193,991	\$ 193,991	\$ -	\$ 193,991	\$ 10,055	\$ 2,665	\$ 113,275	\$ (2,538)	\$ 10,733	\$ -	\$ -	\$ 324,278								
Feb.	270	\$ 40,691	\$ 4,496	\$ 38,109	\$ 83,286	\$ 83,286	\$ -	\$ 83,286	\$ 10,055	\$ 2,655	\$ 113,830	\$ (2,528)	\$ 10,773	\$ -	\$ -	\$ 234,276								
Mar.	269	\$ 73,266	\$ 17,240	\$ 30,966	\$ 121,472	\$ 121,472	\$ -	\$ 121,472	\$ 10,055	\$ 2,655	\$ 113,830	\$ (2,528)	\$ 10,733	\$ (23)	\$ -	\$ 262,337								
Apr.	269	\$ 100,798	\$ 6,059	\$ 35,379	\$ 142,233	\$ 142,233	\$ -	\$ 142,233	\$ 10,055	\$ 2,655	\$ 114,755	\$ (2,528)	\$ 10,733	\$ 6,243	\$ (1,011)	\$ 283,036								
May	267	\$ 238,542	\$ 14,360	\$ 40,285	\$ 293,216	\$ 293,216	\$ 48,740	\$ 293,216	\$ 2,635	\$ 2,635	\$ 114,016	\$ (2,509)	\$ 10,653	\$ 6,197	\$ -	\$ 434,090								
June	267	\$ 82,544	\$ 5,553	\$ 35,682	\$ 123,760	\$ 123,760	\$ -	\$ 123,760	\$ 9,980	\$ 2,635	\$ 114,016	\$ (2,509)	\$ 10,653	\$ 6,197	\$ -	\$ 265,024								
July	265	\$ 570,027	\$ 8,678	\$ 34,366	\$ 613,072	\$ 613,072	\$ 216,745	\$ 613,072	\$ 2,541	\$ 2,541	\$ 108,650	\$ (2,569)	\$ 10,992	\$ 6,127	\$ -	\$ 672,621								
Aug.	265	\$ 84,239	\$ 9,483	\$ 46,735	\$ 120,437	\$ 120,437	\$ (139,904)	\$ (19,467)	\$ 10,698	\$ 2,541	\$ 109,003	\$ (2,569)	\$ 10,992	\$ 6,127	\$ -	\$ 117,625								
Stop Loss Settlement																								
TOTAL	3,203	\$ 1,875,646	\$ 173,590	\$ 460,318	\$ 2,309,554	\$ 2,309,554	\$ 265,485	\$ 2,092,560	\$ 121,313	\$ 31,465	\$ 1,352,262	\$ (30,853)	\$ 126,637	\$ 48,598	\$ (1,034)	\$ 3,743,949								
AVERAGE	267	\$ 139,637	\$ 14,466	\$ 36,360	\$ 192,463	\$ 192,463	\$ 24,135	\$ 174,380	\$ 10,109	\$ 2,622	\$ 112,689	\$ (2,571)	\$ 10,720	\$ 4,509	\$ (86)	\$ 311,996								

July 2014 - One Large Claimant at \$341,745

*Note: March Adj - ACA Fee Not billed 1/4
 PDC ADJ 1st Qtr - 2014 - \$1,010.60

Premium Equivalency Rates			
Single	Family	Medicare Single	Medicare Family
\$522	\$1,410	\$522	\$0.00

Monthly Factors & Rates	SICRAMP Renewal 7/1	
	9/01/13 to 6/30/14	7/01/14 to 8/31/14
Individual Stop Loss	\$125,000	\$125,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Managed Care Fee	\$3.87	\$9.59
Physician Service Fee	\$164.55	\$175.70
Family	\$554.50	\$528.48
Administrative Rate	\$37.38	\$40.37
Individual Stop-Loss Rate	\$39.90	\$41.48
Aggregate Stop-Loss (Annual)	N/A	N/A
Rx Credit	(\$9.77)	(\$6.94)

Month	Single	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	92	174	1	0	267	\$293,686	101.94%
Oct.	93	172	1	0	266	\$291,589	93.84%
Nov.	92	171	1	0	264	\$289,656	95.00%
Dec.	93	171	1	0	265	\$290,178	104.19%
Jan.	96	172	1	0	269	\$293,154	114.03%
Feb.	96	173	1	0	270	\$294,564	76.14%
Mar.	95	173	1	0	269	\$294,042	89.22%
Apr.	92	176	1	0	269	\$296,706	95.39%
May	91	175	1	0	267	\$294,774	147.26%
June	90	176	1	0	267	\$295,662	89.64%
July	113	176	-24	0	265	\$294,618	220.30%
Aug.	88	177	0	0	265	\$295,906	99.77%
Total	1131	2086	-14	0	3203	\$3,524,334	106.23%

Total Cost/Total Enrollment	
Total Cost PEPM	\$1,122
Sept.	\$1,028
Oct.	\$1,042
Nov.	\$1,141
Dec.	\$1,243
Jan.	\$831
Feb.	\$875
Mar.	\$1,052
Apr.	\$1,826
May	\$893
June	\$2,538
July	\$443
Total	\$1,170

NOTE: All data presented has been transcribed directly from the BCBSIL BARS bill. To guarantee financial accuracy, please use the data directly from your BCBSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - HMO-BA & Rx (Group #B21650)

Cost Plus
 9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Month	Enrollment	Blue Cross	Blue Shield	Rx	C+D+E Medical & Rx Claims	Amounts over ISL \$125k	ISL Credits	F+H Gross Claims + ISL Credits	Admin. Fee	HMO Managed Care Fee	Physician Service Fee (PSF)	Rx Rebates	Individual Stop Loss Premium	ACA Taxes & Fees	Adjustments	Total Cost +R
Sept.	31	\$ 5,110	\$ 3,338	\$ 5,447	\$ 5,447	\$ 8,447	\$ 1,159	\$ 11,950	\$ 308	\$ 11,950	\$ 1,237	\$ (303)	\$ 1,237	\$ -	\$ -	\$ 25,187
Oct.	33	\$ 333	\$ 3,636	\$ 4,169	\$ 4,169	\$ 4,169	\$ 1,234	\$ 12,338	\$ 328	\$ 12,338	\$ 1,317	\$ (322)	\$ 1,317	\$ -	\$ -	\$ 19,060
Nov.	29	\$ 618	\$ 292	\$ 4,534	\$ 4,534	\$ 4,534	\$ 1,084	\$ 11,351	\$ 296	\$ 11,351	\$ (283)	\$ 1,157	\$ -	\$ -	\$ -	\$ 19,060
Dec.	31	\$ 5,791	\$ 1,177	\$ 6,145	\$ 6,145	\$ 6,145	\$ 1,159	\$ 11,660	\$ 308	\$ 11,660	\$ (303)	\$ 1,237	\$ -	\$ -	\$ -	\$ 20,223
Jan.	31	\$ 5,791	\$ 1,177	\$ 6,145	\$ 6,145	\$ 6,145	\$ 1,159	\$ 11,660	\$ 308	\$ 11,660	\$ (303)	\$ 1,237	\$ -	\$ -	\$ -	\$ 20,223
Feb.	31	\$ 2,742	\$ 1,046	\$ 3,851	\$ 3,851	\$ 3,851	\$ 7,645	\$ 15,911	\$ 316	\$ 15,911	\$ (313)	\$ 1,277	\$ -	\$ -	\$ -	\$ 24,113
Mar.	32	\$ 11,936	\$ 1,994	\$ 5,487	\$ 18,816	\$ 18,816	\$ 1,198	\$ 15,911	\$ 316	\$ 15,911	\$ (313)	\$ 1,277	\$ -	\$ -	\$ -	\$ 22,443
Apr.	31	\$ 11,433	\$ 1,018	\$ 3,481	\$ 15,911	\$ 15,911	\$ 1,159	\$ 11,350	\$ 308	\$ 11,350	\$ (303)	\$ 1,237	\$ -	\$ -	\$ -	\$ 30,388
May	31	\$ 10,827	\$ 302	\$ 2,656	\$ 13,785	\$ 13,785	\$ 1,159	\$ 11,350	\$ 308	\$ 11,350	\$ (303)	\$ 1,237	\$ -	\$ -	\$ -	\$ 30,388
June	31	\$ -	\$ 601	\$ 4,631	\$ 5,232	\$ 5,232	\$ 2,628	\$ 1,292	\$ 307	\$ 10,975	\$ (288)	\$ 1,327	\$ -	\$ -	\$ -	\$ 19,701
July	32	\$ -	\$ 63	\$ 2,564	\$ 2,628	\$ 2,628	\$ 1,292	\$ 1,292	\$ 307	\$ 10,975	\$ (288)	\$ 1,327	\$ -	\$ -	\$ -	\$ 19,982
Aug.	32	\$ 4,184	\$ 98	\$ 4,674	\$ 4,954	\$ 4,954	\$ 1,262	\$ 8,954	\$ 307	\$ 10,975	\$ (288)	\$ 1,327	\$ -	\$ -	\$ -	\$ 23,308
TOTAL	375	\$ 52,248	\$ 5,959	\$ 47,377	\$ 105,582	\$ 105,582	\$ 14,209	\$ 137,757	\$ 3,683	\$ 137,757	\$ (3,611)	\$ 15,064	\$ 5,820	\$ -	\$ -	\$ 278,504
AVERAGE	31	\$ 4,354	\$ 497	\$ 3,948	\$ 8,798	\$ 8,798	\$ 1,184	\$ 11,480	\$ 307	\$ 11,480	\$ (301)	\$ 1,255	\$ 485	\$ -	\$ -	\$ 23,209

*Note:

Premium Equivalency Rates			
Active Single	+Spouse	Family	Medicare Family
\$418	\$810	\$1,082	\$0.00
Medicare Single	Medicare Family		
\$0.00	\$0.00		

Monthly Factors & Rates	SSCRAMP Renewed 7/1	
	to 9/01/13	to 7/01/14
Individual Stop Loss	\$125,000	\$125,000
Expected Claims Factor	N/A	N/A
Aggregate Claims Factor	N/A	N/A
Managed Care Fee	\$9.87	\$9.59
Physician Service Fee	\$164.29	\$156.45
Single	\$483.82	\$470.57
Family		
Administrative Rate	\$37.38	\$40.37
Individual Stop-Loss Rate	\$38.90	\$41.48
Aggregate Stop-Loss (Annual)	N/A	N/A
Rx Credit	(\$6.77)	(\$8.94)

Month	Single	+Spouse	Family	Medicare Single	Medicare Family	Total Enrollment	Premium Equivalency	% of Total Cost to Premium Equivalency
Sept.	12	5	14	0	0	31	\$23,934	82.14%
Oct.	12	5	16	0	0	33	\$26,058	73.14%
Nov.	9	5	15	0	0	29	\$23,742	76.39%
Dec.	11	5	15	0	0	31	\$24,578	82.28%
Jan.	11	5	15	0	0	31	\$24,578	88.11%
Feb.	11	5	15	0	0	31	\$24,578	91.11%
Mar.	12	5	15	0	0	32	\$24,986	124.89%
Apr.	12	5	14	0	0	31	\$23,934	126.83%
May	12	5	14	0	0	31	\$23,934	118.05%
June	12	5	14	0	0	31	\$23,934	82.31%
July	13	8	11	0	0	32	\$23,566	71.97%
Aug.	12	5	14	1	0	32	\$23,934	97.39%
Total	139	63	172	1	0	375	\$281,796	95.44%

Total Cost/Total Enrollment		Total Cost/PEPM	
Sept.	\$716	Sept.	\$716
Oct.	\$778	Oct.	\$778
Nov.	\$625	Nov.	\$625
Dec.	\$652	Dec.	\$652
Jan.	\$778	Jan.	\$778
Feb.	\$725	Feb.	\$725
Mar.	\$1,084	Mar.	\$1,084
Apr.	\$980	Apr.	\$980
May	\$911	May	\$911
June	\$838	June	\$838
July	\$531	July	\$531
Aug.	\$728	Aug.	\$728
Total	\$743	Total	\$743

NOTE: All data presented has been transcribed directly from the BCRSIL BARS bills.

To guarantee financial accuracy, please use the data directly from your BCRSIL BARS bill.

Glenbrook School District # 225
Aggregate Report - Dental (Group # 21651)
9/1/2013 - 8/31/2014

A	B	C	D	E	F	G	H
Month	Single	Family	Total Enrollment	Dental Claims	Dental Admin	Adjustments	Total Cost
Sept.	288	374	672	\$70,470	\$2,251	(\$1,570)	\$71,151
Oct.	298	375	674	\$54,360	\$2,258	\$0	\$56,618
Nov.	285	374	669	\$40,997	\$2,241	\$0	\$43,238
Dec.	291	376	667	\$48,545	\$2,234	\$0	\$51,780
Jan.	284	375	659	\$58,451	\$2,208	\$0	\$60,659
Feb.	288	283	581	\$47,440	\$1,946	\$0	\$49,386
March	283	377	670	\$51,847	\$2,245	\$0	\$54,091
April	280	377	667	\$53,637	\$2,234	\$0	\$55,872
May	287	378	665	\$48,058	\$2,228	\$0	\$50,285
June	288	375	663	\$53,603	\$2,221	\$0	\$55,824
July	286	374	660	\$57,739	\$2,277	\$0	\$60,016
Aug.	288	375	663	\$77,791	\$2,287	\$0	\$80,078
TOTAL	3,487	4,423	7,910	\$663,937	\$26,631	-\$1,570	\$688,998
AVERAGE	291	369	659	\$55,328	\$2,219	-\$131	\$57,417

Dental Admin. 9/1/2013	
\$3.35 PEPM	
Dental Admin. 7/1/2014	
\$3.45 PEPM	

Premium Equivalency Rates	
Single	\$48
Family	\$116

Month	Single	Family	Total Enrollment	Premium Equivalency	% of Total Cost to PE
September	288	374	672	\$57,688	123.34%
October	298	375	674	\$57,852	97.87%
November	285	374	669	\$57,544	75.14%
December	291	376	667	\$57,584	89.92%
January	284	375	659	\$57,132	106.17%
February	288	377	665	\$57,556	85.81%
March	293	377	670	\$57,786	93.59%
April	290	377	667	\$57,652	96.91%
May	287	378	665	\$57,624	87.26%
June	288	375	663	\$57,324	97.36%
July	286	374	660	\$57,112	105.08%
August	288	375	663	\$57,324	139.69%
Total	3,487	4,507	7,994	\$690,188	99.85%

NOTE: Dental Admin Fee was Changed to \$3.35 PEPM retro to 7/1/2012 - Correction has not been made to system - Credit will be applied on the next possible statement

Cost Containment Committee Options
Plan Year 9/1/2014-8/31/2015

Initial Focus of Cost Containment Committee
Develop marketing/informational campaign for HDPPPO plan
Evaluate current HSA contribution levels
Work with Wellness TPA to determine eligibility criteria for next year's premium rebate

Implemented 9/1/14
Board contribution into the HDPPPO HSA plan
\$600 Single/\$1,100 Family; Total \$42,800; Enrollment +129% from 21 to 48
Increase Low PPO Deductible
Increase from \$300 Single/\$900 Family to \$400 Single/\$1,200 Family
Offer \$\$ incentive for wellness screening participation/mandatory participation
\$250 Premium Rebate for Screening Participation

Deferred Items
Expand from 2-tier to 4-tier PPO/HMO/IL Plans
Need projected shift in enrollment, impact on family premium and % of spouses potentially leaving plan
Spousal carve-out/spousal surcharge
Contribution Amounts in Proportion to Base Salary
Explore compensation bands
Greater Employee Participation in Premium Cost Sharing
Establish cap on total claims, with shared cost on excess over cap
Establish cap on % increase, with shared cost on excess over cap