

DRAFT – Agenda
Tuscola County Board of Commissioners
Committee of the Whole – Tuesday, July 12, 2011
HH Purdy Building – Following Board of Commissioners Meeting
125 W. Lincoln, Caro, MI

Finance

Committee Leaders-Commissioner Peterson and Bardwell

Primary Finance Items

1. **2011/2012 BC/BS Health Insurance Renewal (See A)**
2. **Letter from the State Regarding Leases with the County**

Secondary/On-Going Finance Items

1. 2012 County Budget Development
2. Coordination of Issues Through MAC
 - Personal Property Tax
 - Wind Energy Taxation and Revenue Potential
 - State Revenue as a Percent of Total Court Expenditures – Requested by MAC
3. EDC and Enterprise Facilitation Alternatives – Previous Information Forwarded
4. Friend of the Court and Circuit/Family Court Staffing Plan
5. Circuit Court Collections Plan
6. Sheriff Department Kiosk System
7. Development of State Recommended County Financial Information
8. Grant to Review Computer System Security
9. Treasurer Bank Statement
10. County Hiring Freeze – Reducing Cost Through Attrition

Personnel

Committee Leader-Commissioners Peterson

Primary Personnel Items

- 1.

Secondary/On-Going Personnel Items

1. Court Administrator Meeting Held
2. New Hire Wage/Fringe Benefits
3. Circuit/Family Court Personnel Policies

Building and Grounds

Committee Leader-Commissioners Kern and Petzold

Primary Building and Grounds Items

1. **Office Space Project**
2. **Meeting with Prosecutor - Medical Marijuana**
3. **Off-Road Vehicles**
4. **Purdy Building Security**

Secondary/On-Going Building and Grounds Items

1. County Park
2. Niland Building Roof Repair
3. Potential Sheriff Department Tower Replacement

Correspondence/Other Business as Necessary

Public Comment Period

Closed Session – If Necessary

Other Business as Necessary

1. September MAC 7th District Tuscola County

Statutory Finance Committee

1. Claims Review and Approval

Notes:

Except for the Statutory Finance Committee, committee meetings of the whole are advisory only. Any decision made at an advisory committee is only a recommendation and must be approved by a formal meeting of the Board of Commissioners.

If you need accommodations to attend this meeting please notify the Tuscola County Controller/Administrator's Office (989-672-3700) two days in advance of the meeting.

This is a draft agenda and subject to change. Items may be added the day of the meeting or covered under other business at the meeting.



1605 Concentric, Suite # 1, Saginaw, MI 48604. Phone: 989-249-5960 FAX: 989-249-5966 ~ www.pebsllc.com

June 23, 2011

Mr. Michael Hoagland, County Administrator
 Ms. Mari Young, Fiscal/Personnel Analyst
 Tuscola County
 207 E. Grant Street
 Caro, MI 48723

Re: 2011/2012 Blue Cross/Blue Shield Renewal

Dear Mr. Hoagland and Ms. Young,

Public Employee Benefits Solutions (PEBS) has solicited and received several options for your 2011/2012 Blue Cross/Blue Shield Renewal. Following are our some of our initial findings:

Administration Fee:

Blue Cross Blue Shield has is proposing a 4.02% increase in your administration fee for the 2011/2012 benefit year. The renewal contains a new administration fee of \$35.21 which is an increase of \$1.36 per contract per month, or an annual increase of approximately \$2,317, based on 142 contracts. This administration fee increase is in line with our other public groups. Tuscola County's administration fee remains less than other groups with the same lines of business.

Also, as you are aware, three years ago in 2007, PEBS obtained "orphan group" status for Tuscola County and therefore, your administration fee no longer reflects an "add-on" amount for agent commissions. These commissions are now fully paid by Blue Cross. As long as PEBS is your broker, Blue Cross will pay the agent commissions.

Illustrative Rate Development:

Along with your renewal, you are provided with Illustrative Rates. PEBS analyzes those rates as compared to the BCBSM projections of your Blue Cross (facility) cost, Blue Shield (professional) cost, prescription drug cost, vision cost, dental cost, stop loss premium cost and administrative fee cost. We extend the illustrative rates provided by BCBSM using your current census numbers and then compare the totals of those rates to the projections given in the renewal.

As you will read later in this report, we are recommending the County stay with a specific stop loss level of \$20,000 per contract with Aggregate stop loss of 150%. At those levels, the Blue Cross Illustrative Rates totaled \$1,815,308 and their rates "squared" totaled \$2,025,128 (the squaring was required to determine an expected cost based on the quoted Aggregate Attachment Point x Census divided by 150%).

We also projected rates using a "CONSERVATIVE Case Scenario". The Conservative Case scenario is your aggregate attachment point, divided by 1.5 and multiplied by 1.2, then multiplied by your total census, in addition to your total administration fee cost, stop loss premium cost, projected prescription, dental, and vision costs. Your Conservative Case scenario totals \$2,228,732. We also ran a "compromise" position, or 110% of your expected costs. The "compromise" budget totals \$2,126,930.

After discussion and review your claims history and BCBS pricing for stop loss, we believe the County should use the "Expected" cost for the purpose of budgeting, and, the County should use the actual Blue Cross rates for the plan year of 2011/2012. The County should consider a budget which equals "expected" or a total of \$2,025,128. There is a difference between the expected cost and the illustrative rates because the County implemented a significant benefit change early in 2011 and the BCBS renewal projections use past claims history which includes benefits paid at the levels prior to the CB 4.

Recommendation For Illustrative Rates:

In Tuscola County's case, we believe you should use the Blue Cross rates, in the white column on page 6. These are the rates we recommend you use for employee cost sharing, calculating the rates for the purpose of COBRA and retiree reimbursement. We have also calculated the buy up costs for the CB 1, CB 2, CB 3, and CB 4 on page 8.

Recommendation For Budget Development:

We recommended you use the projected total of the PEBS expected rates of \$2,025,128 as your total budget figure for 2011/2012.

Analysis Three Years Excess Claims:

Along with your renewal, we requested a three-year history of your excess claims (pages 9-12). As you can see on page 12, for claims over/under \$10,000, 78.6% of the contracts are responsible for 33% of the claims and 21.4% of the contracts are responsible for 67% of the claims. This is a standard distribution for a government plan.

CB 1, CB 2, CB 3, and CB 4 Options:

Currently, about 20% of your employees are in the CB 1 plan, 3% are in the CB 2 plan, 15% are in the CB 3 plan, and 62% are in the CB 4 plan. We expect more employees to enroll in the CB 4 plan as the rest of your labor agreements are settled. We are happy to offer additional education sessions if you would like them. Please let us know what we can do to assist with this.

Analysis Of Stop Loss Levels:

Along with your renewal, we received quotes for several different stop loss levels. We have analyzed those choices based on two scenarios, those being maximum medical claims (please see page 4); and an "Expected Cost" model, (see page 5). As you can see from these attachments, the specific stop loss attachment point seems to be maximized somewhere in between \$20,000 and \$45,000 when using 150% aggregate stop loss. Therefore, we are recommending that the County maintain the specific stop loss at \$20,000 and the aggregate stop loss at 150%. This is the best position if the County's claims achieve worst case. For the past three calendar years, the County has had an average of 14 contracts annually with claims over \$20,000 and would lose a significant amount of protection by increasing the per contract liability. This level will keep your total fixed cost at a reasonable level, yet still offer an adequate level of protection for shock claims.

It is important to note that our stop loss recommendations, particularly with the new Blue Cross pricing, may change annually. These recommendations are not based on your claims but rather, are based on the pricing and group demographics for each stop loss level that Blue Cross provides for your renewal.

Recommendation Of Stop Loss Levels:

We recommend that the County maintain the specific stop loss at \$20,000 and the aggregate stop loss at 150%.

As always, PEBS stands ready to assist Tuscola County with all of your employee benefit needs. We look forward to meeting with you about the attached materials. Thank you.

Sincerely,



Daniel R. Skiver, Vice President
Public Employee Benefits Solutions, LLC

TUSCOLA COUNTY
COMPARISON & RANKING OF "TOTAL MEDICAL & STOP LOSS COST" FOR VARIOUS STOP LOSS LEVELS - 150% AGG
12 MONTH CONTRACT

Number of Contracts: 142
Administration Fee: \$35.21

ESTIMATED MAXIMUM MEDICAL CLAIMS AT 150%

Specific Amount	Monthly Specific Premium	Total Specific Premium Cost	Monthly Aggregate Premium	Total Aggregate Premium Cost	Total Stop Loss Cost	Aggregate Attachment Point	Maximum Total Medical	Total Medical & Stop Loss	Difference Low To High	Ranking
\$15,000	\$378.76	\$645,407	\$0.32	\$545	\$645,952	\$9,996	\$1,419,432	\$2,065,384	(\$23,561)	6
\$20,000	\$320.06	\$545,382	\$0.61	\$1,039	\$546,422	\$10,531	\$1,495,402	\$2,041,824	\$0	1
\$25,000	\$277.13	\$472,230	\$0.93	\$1,585	\$473,814	\$11,126	\$1,579,892	\$2,053,706	(\$11,883)	4
\$30,000	\$243.50	\$414,924	\$1.24	\$2,113	\$417,037	\$11,453	\$1,626,326	\$2,043,363	(\$1,539)	2
\$35,000	\$217.69	\$370,944	\$1.49	\$2,539	\$373,483	\$11,799	\$1,675,458	\$2,048,941	(\$7,117)	3
\$40,000	\$196.11	\$334,171	\$1.84	\$3,135	\$337,307	\$12,167	\$1,727,714	\$2,065,021	(\$23,197)	5
\$45,000	\$178.37	\$303,942	\$2.26	\$3,851	\$307,794	\$12,426	\$1,764,492	\$2,072,286	(\$30,462)	7
\$50,000	\$165.83	\$282,574	\$2.70	\$4,601	\$287,175	\$12,696	\$1,802,832	\$2,090,007	(\$48,183)	8

TUSCOLA COUNTY
COMPARISON & RANKING OF VARIOUS STOP LOSS LEVELS
"BLUE CROSS PROJECTED EXPECTED COST MODEL"

Specific Amount	Expected Contract Attachment	BCBS Expected Medical	Stop Loss	Admin.	Total Expected Estimated Cost	Difference High To Low	Ranking
\$15,000	\$6,664	\$946,288	\$645,952	\$59,998	\$1,652,238	(\$108,119)	8
\$20,000	\$7,021	\$996,935	\$546,422	\$59,998	\$1,603,354	(\$59,235)	7
\$25,000	\$7,417	\$1,053,261	\$473,814	\$59,998	\$1,587,073	(\$42,954)	6
\$30,000	\$7,635	\$1,084,217	\$417,037	\$59,998	\$1,561,252	(\$17,133)	5
\$35,000	\$7,866	\$1,116,972	\$373,483	\$59,998	\$1,550,453	(\$6,333)	4
\$40,000	\$8,111	\$1,151,809	\$337,307	\$59,998	\$1,549,114	(\$4,995)	3
\$45,000	\$8,284	\$1,176,328	\$307,794	\$59,998	\$1,544,119	\$0	1
\$50,000	\$8,464	\$1,201,888	\$287,175	\$59,998	\$1,549,061	(\$4,942)	2

TUSCOLA COUNTY - MONTHLY ILLUSTRATIVE RATE DEVELOPMENT - \$20,000 SPECIFIC & 150% AGGREGATE

BCBS SEPTEMBER 1, 2011 THRU AUGUST 31, 2012

ACTIVES:

		Blue Cross Rates (Med, Rx, Dent, Vis)		Based on BCBS Expected (Med, Rx, Dent, Vis)		(CONSERVATIVE Scenario For Medical, Rx, Vision & Dental)		Compromise Position (Average of Expected & CONSERVATIVE (120%))	
Suffix 660 - CB 1	Census								
Individual	8	\$552.41	\$4,419.28	\$616.26	\$4,930.07	\$678.22	\$5,425.74	\$647.24	\$5,177.91
2 Person	7	\$1,325.94	\$9,281.58	\$1,479.20	\$10,354.38	\$1,627.91	\$11,395.39	\$1,553.55	\$10,874.88
Family	11	\$1,657.25	\$18,229.75	\$1,848.80	\$20,336.80	\$2,034.68	\$22,381.45	\$1,941.74	\$21,359.13
Single Dental Only	0	\$29.10	\$0.00	\$32.46	\$0.00	\$35.73	\$0.00	\$34.10	\$0.00
2 Per Dental Only	0	\$69.85	\$0.00	\$77.92	\$0.00	\$85.76	\$0.00	\$81.84	\$0.00
Fam Dental Only	0	\$87.31	\$0.00	\$97.40	\$0.00	\$107.19	\$0.00	\$102.30	\$0.00
Single Vision Only	0	\$4.05	\$0.00	\$4.52	\$0.00	\$4.97	\$0.00	\$4.75	\$0.00
2 Per Vision Only	0	\$9.73	\$0.00	\$10.85	\$0.00	\$11.95	\$0.00	\$11.40	\$0.00
Fam Vision Only	1	\$12.15	\$12.15	\$13.55	\$13.55	\$14.92	\$14.92	\$14.24	\$14.24
19.85%	26		\$31,942.76		\$35,634.81		\$39,217.50		\$37,426.15
Suffix 665 - CB 2	Census								
Individual	0	\$519.18	\$0.00	\$579.19	\$0.00	\$637.42	\$0.00	\$608.30	\$0.00
2 Person	1	\$1,246.07	\$1,246.07	\$1,390.09	\$1,390.09	\$1,529.65	\$1,529.65	\$1,459.97	\$1,459.97
Family	3	\$1,557.55	\$4,672.65	\$1,737.58	\$5,212.73	\$1,912.27	\$5,736.81	\$1,824.92	\$5,474.77
3.05%	4		\$5,918.72		\$6,602.82		\$7,266.67		\$6,934.75
Suffix 666 - CB 3	Census								
Individual	4	\$468.90	\$1,875.60	\$523.10	\$2,092.39	\$575.69	\$2,302.75	\$549.39	\$2,197.57
2 Person	5	\$1,125.41	\$5,627.05	\$1,255.49	\$6,277.44	\$1,381.71	\$6,908.57	\$1,318.60	\$6,593.01
Family	11	\$1,406.72	\$15,473.92	\$1,569.31	\$17,262.45	\$1,727.09	\$18,998.00	\$1,648.20	\$18,130.22
Single Dental Only	0	\$29.10	\$0.00	\$32.46	\$0.00	\$35.73	\$0.00	\$34.10	\$0.00
2 Per Dental Only	0	\$69.85	\$0.00	\$77.92	\$0.00	\$85.76	\$0.00	\$81.84	\$0.00
Fam Dental Only	0	\$87.31	\$0.00	\$97.40	\$0.00	\$107.19	\$0.00	\$102.30	\$0.00
Single Vision Only	0	\$4.05	\$0.00	\$4.52	\$0.00	\$4.97	\$0.00	\$4.75	\$0.00
2 Per Vision Only	0	\$9.73	\$0.00	\$10.85	\$0.00	\$11.95	\$0.00	\$11.40	\$0.00
Fam Vision Only	0	\$12.15	\$0.00	\$13.55	\$0.00	\$14.92	\$0.00	\$14.24	\$0.00
15.27%	20		\$22,976.57		\$25,632.28		\$28,209.32		\$26,920.80
Suffix 667 - CB 4	Census								
Individual	12	\$391.35	\$4,696.20	\$436.58	\$5,239.00	\$480.48	\$5,765.73	\$458.53	\$5,502.36
2 Person	20	\$939.25	\$18,785.00	\$1,047.81	\$20,956.23	\$1,153.16	\$23,063.15	\$1,100.48	\$22,009.69
Family	49	\$1,174.05	\$57,528.45	\$1,309.75	\$64,177.78	\$1,441.43	\$70,630.15	\$1,375.59	\$67,403.96
Single Dental Only	0	\$29.10	\$0.00	\$32.46	\$0.00	\$35.73	\$0.00	\$34.10	\$0.00
2 Per Dental Only	3	\$69.85	\$209.55	\$77.92	\$233.77	\$85.76	\$257.27	\$81.84	\$245.52
Fam Dental Only	3	\$87.31	\$261.93	\$97.40	\$292.20	\$107.19	\$321.58	\$102.30	\$306.89
Single Vision Only	0	\$4.05	\$0.00	\$4.52	\$0.00	\$4.97	\$0.00	\$4.75	\$0.00
2 Per Vision Only	9	\$9.73	\$87.57	\$10.85	\$97.69	\$11.95	\$107.51	\$11.40	\$102.60
Fam Vision Only	8	\$12.15	\$97.20	\$13.55	\$108.43	\$14.92	\$119.34	\$14.24	\$113.89
61.83%	81		\$81,665.90		\$91,105.11		\$100,264.73		\$95,684.92
TOTALS, ACTIVES:	131		\$142,503.95		\$158,975.02		\$174,958.22		\$166,966.62

RETIREES:

Suffix 900	Census								
Individual	0	\$562.19	\$0.00	\$627.17	\$0.00	\$690.22	\$0.00	\$658.70	\$0.00
2 Person	0	\$1,349.26	\$0.00	\$1,505.21	\$0.00	\$1,656.54	\$0.00	\$1,580.88	\$0.00
Family	0	\$1,630.35	\$0.00	\$1,818.79	\$0.00	\$2,001.65	\$0.00	\$1,910.22	\$0.00
Single Comp	2	\$474.73	\$949.46	\$529.60	\$1,059.20	\$582.85	\$1,165.69	\$556.22	\$1,112.45
Two Person Comp	4	\$949.46	\$3,797.84	\$1,059.20	\$4,236.81	\$1,165.69	\$4,662.77	\$1,112.45	\$4,449.79
1 Reg + 1 Comp	1	\$1,036.92	\$1,036.92	\$1,156.77	\$1,156.77	\$1,273.07	\$1,273.07	\$1,214.92	\$1,214.92
	7		\$5,784.22	\$0.00	\$6,452.78	\$0.00	\$7,101.54	\$0.00	\$6,777.16
Suffix 901	Census								
Individual	2	\$517.80	\$1,035.60	\$577.65	\$1,155.30	\$635.73	\$1,271.45	\$606.69	\$1,213.37
2 Person	0	\$1,242.74	\$0.00	\$1,386.38	\$0.00	\$1,525.77	\$0.00	\$1,456.07	\$0.00
Family	0	\$1,501.64	\$0.00	\$1,675.20	\$0.00	\$1,843.63	\$0.00	\$1,759.42	\$0.00
Single Comp	0	\$458.16	\$0.00	\$511.12	\$0.00	\$562.50	\$0.00	\$536.81	\$0.00
Two Person Comp	0	\$916.32	\$0.00	\$1,022.23	\$0.00	\$1,125.01	\$0.00	\$1,073.62	\$0.00
1 Reg + 1 Comp	2	\$975.96	\$1,951.92	\$1,088.76	\$2,177.53	\$1,198.23	\$2,396.46	\$1,143.50	\$2,286.99
	4		\$2,987.52	\$3,332.83	\$3,667.91		\$3,500.37		\$3,500.37
TOTALS, RETIREES:	11		\$8,771.74		\$9,785.61		\$10,769.44		\$10,277.52
GRAND TOTALS:	142		\$151,275.69		\$168,760.63		\$185,727.66		\$177,244.14
ANNUAL TOTAL			\$1,815,308	111.56%	\$2,025,128	122.77%	\$2,228,732	117.17%	\$2,126,930

Total BC Med, Rx, Vision & Dental Expec Cost from Renewal:	<u>\$1,418,728</u>	<u>\$1,418,728</u>
Total BC SL Prem & Admin Based On Renewal (150%)	<u>\$619,231</u>	<u>\$619,231</u>
Total Expec Cost + Fixed Based on Renewal:	<u>\$2,037,959</u>	<u>\$2,037,959</u>
Total SL Prem (150%) & Admin Based On Actual:	<u>\$606,420</u>	<u>\$606,420</u>
Expected Medical, Based on Actual Contracts:	<u>\$1,018,022</u>	<u>CONSERVATIVE (120%) \$1,221,626</u>
Expected Rx, Based on Actual Contracts:	<u>\$265,037</u>	<u>\$265,037</u>
Expected Vision, Based on Actual Contracts:	<u>\$17,446</u>	<u>\$17,446</u>
Expected Dental, Based on Actual Contracts:	<u>\$118,203</u>	<u>\$118,203</u>
Total Expected Variable Costs	<u>\$1,418,708</u>	<u>TOTAL VARIB CONSERVATIVE: \$1,622,312</u>
Total Fixed Costs, Actual Contracts:	<u>\$606,420</u>	<u>\$606,420</u>
Grand Total, All Costs Based on Actual Medical Contracts:	<u>\$2,025,128</u>	<u>GRAND TOTAL CONSERVATIVE (120%) \$2,228,732</u>
Total, Rates x Census, Annually:	<u>\$1,815,308</u>	<u>\$1,815,308</u>
Difference:	<u>\$209,819</u>	<u>\$413,424</u>
Rate Factor To Be Applied:	<u>111.56%</u>	<u>122.77%</u>
Renewal Contacts:	<u>145</u>	
Actual Contracts:	<u>142</u>	
Stop Loss:	<u>\$320.67</u>	
Admin Fee:	<u>\$35.21</u>	
Attach. Point:	<u>\$10,531</u>	

Tuscola County

BCBSM Illustrative Rate Comparison 2011-2012

<u>Suffix 660 - CB</u> <u>1</u>	2010 RATES	2011 RATES	INCREASE	PERCENT INCREASE	2010 BUY UP COST	2011 BUY UP COST
Individual	\$565.66	\$552.41	(\$13.25)	-2.3%	\$168.59	\$161.06
2 Person	\$1,357.58	\$1,325.94	(\$31.64)	-2.3%	\$404.57	\$386.69
Family	\$1,640.39	\$1,657.25	\$16.86	1.0%	\$488.83	\$483.20

<u>Suffix 665 - CB</u> <u>2</u>	2010 RATES	2011 RATES	INCREASE	PERCENT INCREASE	2010 BUY UP COST	2011 BUY UP COST
Individual	\$527.70	\$519.18	(\$8.52)	-1.6%	\$130.63	\$127.83
2 Person	\$1,266.48	\$1,246.07	(\$20.41)	-1.6%	\$313.47	\$306.82
Family	\$1,530.31	\$1,557.55	\$27.24	1.8%	\$378.75	\$383.50

<u>Suffix 666 - CB</u> <u>3</u>	2010 RATES	2011 RATES	INCREASE	PERCENT INCREASE	2010 BUY UP COST	2011 BUY UP COST
Individual	\$478.86	\$468.90	(\$9.96)	-2.1%	\$81.79	\$77.55
2 Person	\$1,149.28	\$1,125.41	(\$23.87)	-2.1%	\$196.27	\$186.16
Family	\$1,388.67	\$1,406.72	\$18.05	1.3%	\$237.11	\$232.67

<u>Suffix 667 - CB</u> <u>4</u>	2010 RATES	2011 RATES	INCREASE	PERCENT INCREASE	2010 BUY UP COST	2011 BUY UP COST
Individual	\$397.07	\$391.35	(\$5.72)	-1.4%	\$0.00	\$0.00
2 Person	\$953.01	\$939.25	(\$13.76)	-1.4%	\$0.00	\$0.00
Family	\$1,151.56	\$1,174.05	\$22.49	2.0%	\$0.00	\$0.00

Tuscola County
ANALYSIS OF CLAIMS
CLAIMS PAID PLAN YEAR 2007-08

Size of Claim	Combined Payments	#	Contracts	% Of Contracts	% Of Claims \$\$\$\$\$
UNDER \$5,000	\$168,622.69		98	62.8%	14.1%
OVER \$5,000	\$1,028,312.44		58	37.2%	85.9%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
UNDER \$10,000	\$365,393.27		126	80.8%	30.5%
OVER \$10,000	\$831,541.86		30	19.2%	69.5%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
UNDER \$15,000	\$493,442.95		136	87.2%	41.2%
OVER \$15,000	\$703,492.18		20	12.8%	58.8%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
Under \$20,000	\$593,311.90		142	91.0%	49.6%
OVER \$20,000	\$603,623.23		14	9.0%	50.4%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
Under \$25,000	\$753,881.96		149	95.5%	63.0%
OVER \$25,000	\$443,053.17		7	4.5%	37.0%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
Under \$30,000	\$753,881.96		149	95.5%	63.0%
OVER \$30,000	\$443,053.17		7	4.5%	37.0%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
Under \$40,000	\$785,171.24		150	96.2%	65.6%
OVER \$40,000	\$411,763.89		6	3.8%	34.4%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
Under \$50,000	\$876,903.93		152	97.4%	73.3%
OVER \$50,000	\$320,031.20		4	2.6%	26.7%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
Under \$100,000	\$1,081,910.05		155	99.4%	90.4%
OVER \$100,000	\$115,025.08		1	0.6%	9.6%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%
Under \$150,000	\$1,196,935.13		156	100.0%	100.0%
OVER \$150,000	\$0.00		-	0.0%	0.0%
Memo Totals	\$1,196,935.13		156	100.0%	100.0%

Tuscola County
ANALYSIS OF CLAIMS
CLAIMS PAID PLAN YEAR 2008-09

Size of Claim	Combined Payments	#	Contracts	% Of Contracts	% Of Claims \$\$\$\$
UNDER \$5,000	\$173,955.47		91	58.3%	14.7%
OVER \$5,000	\$1,007,303.50		65	41.7%	85.3%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
UNDER \$10,000	\$401,441.90		123	78.8%	34.0%
OVER \$10,000	\$779,817.07		33	21.2%	66.0%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
UNDER \$15,000	\$533,404.59		134	85.9%	45.2%
OVER \$15,000	\$647,854.38		22	14.1%	54.8%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
Under \$20,000	\$617,710.08		139	89.1%	52.3%
OVER \$20,000	\$563,548.89		17	10.9%	47.7%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
Under \$25,000	\$753,209.32		145	92.9%	63.8%
OVER \$25,000	\$428,049.65		11	7.1%	36.2%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
Under \$30,000	\$886,026.27		150	96.2%	75.0%
OVER \$30,000	\$295,232.70		6	3.8%	25.0%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
Under \$40,000	\$993,750.89		153	98.1%	84.1%
OVER \$40,000	\$187,508.08		3	1.9%	15.9%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
Under \$50,000	\$1,080,609.43		155	99.4%	91.5%
OVER \$50,000	\$100,649.54		1	0.6%	8.5%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
Under \$100,000	\$1,080,609.43		155	99.4%	91.5%
OVER \$100,000	\$100,649.54		1	0.6%	8.5%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%
Under \$150,000	\$1,181,258.97		156	100.0%	100.0%
OVER \$150,000	\$0.00		-	0.0%	0.0%
Memo Totals	\$1,181,258.97		156	100.0%	100.0%

Tuscola County
ANALYSIS OF CLAIMS
CLAIMS PAID PLAN YEAR 2009-10

Size of Claim	Combined Payments	#	Contracts	% Of Contracts	% Of Claims \$\$\$\$
UNDER \$5,000	\$201,727.73		89	59.3%	18.5%
OVER \$5,000	\$890,099.19		61	40.7%	81.5%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
UNDER \$10,000	\$379,848.91		114	76.0%	34.8%
OVER \$10,000	\$711,978.01		36	24.0%	65.2%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
UNDER \$15,000	\$540,838.64		127	84.7%	49.5%
OVER \$15,000	\$550,988.28		23	15.3%	50.5%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
Under \$20,000	\$750,667.63		139	92.7%	68.8%
OVER \$20,000	\$341,159.29		11	7.3%	31.2%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
Under \$25,000	\$844,672.17		143	95.3%	77.4%
OVER \$25,000	\$247,154.75		7	4.7%	22.6%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
Under \$30,000	\$958,879.81		147	98.0%	87.8%
OVER \$30,000	\$132,947.11		3	2.0%	12.2%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
Under \$40,000	\$958,879.81		147	98.0%	87.8%
OVER \$40,000	\$132,947.11		3	2.0%	12.2%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
Under \$50,000	\$1,091,826.92		150	100.0%	100.0%
OVER \$50,000	\$0.00		-	0.0%	0.0%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
Under \$100,000	\$1,091,826.92		150	100.0%	100.0%
OVER \$100,000	\$0.00		-	0.0%	0.0%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%
Under \$150,000	\$1,091,826.92		150	100.0%	100.0%
OVER \$150,000	\$0.00		-	0.0%	0.0%
Memo Totals	\$1,091,826.92		150	100.0%	100.0%

Tuscola County
ANALYSIS OF CLAIMS THREE YEARS
BASED ON VARIOUS STOP LOSS INSURANCE LEVELS
CLAIMS PAID PLAN YEARS 09/07 - 08/10

	Combined Payments	3 Years Combined Contracts	Average Number Of Contracts	% Of Contracts	% Of Claim \$\$\$	Average Medical Claim
UNDER \$5,000	\$544,305.89	278	93	60.2%	15.7%	\$1,957.93
OVER \$5,000	\$2,925,715.13	184	61	39.8%	84.3%	15,900.63
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$10,000	\$1,146,684.08	363	121	78.6%	33.0%	\$3,158.91
OVER \$10,000	\$2,323,336.94	99	33	21.4%	67.0%	23,468.05
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$15,000	\$1,567,686.18	397	132	85.9%	45.2%	\$3,948.83
OVER \$15,000	\$1,902,334.84	65	22	14.1%	54.8%	29,266.69
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$20,000	\$1,961,689.61	420	140	90.9%	56.5%	\$4,670.69
OVER \$20,000	\$1,508,331.41	42	14	9.1%	43.5%	35,912.65
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$25,000	\$2,351,763.45	437	146	94.6%	67.8%	\$5,381.61
OVER \$25,000	\$1,118,257.57	25	8	5.4%	32.2%	44,730.30
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$30,000	\$2,598,788.04	446	149	96.5%	74.9%	\$5,826.88
OVER \$30,000	\$871,232.98	16	5	3.5%	25.1%	54,452.06
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$50,000	\$3,049,340.28	457	152	98.9%	87.9%	\$6,672.52
OVER \$50,000	\$420,680.74	5	2	1.1%	12.1%	84,136.15
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$100,000	\$3,254,346.40	460	153	99.6%	93.8%	\$7,074.67
OVER \$100,000	\$215,674.62	2	1	0.4%	6.2%	-
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
UNDER \$150,000	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87
OVER \$150,000	-	-	-	0.0%	0.0%	-
Memo Totals	\$3,470,021.02	462	154	100.0%	100.0%	\$7,510.87