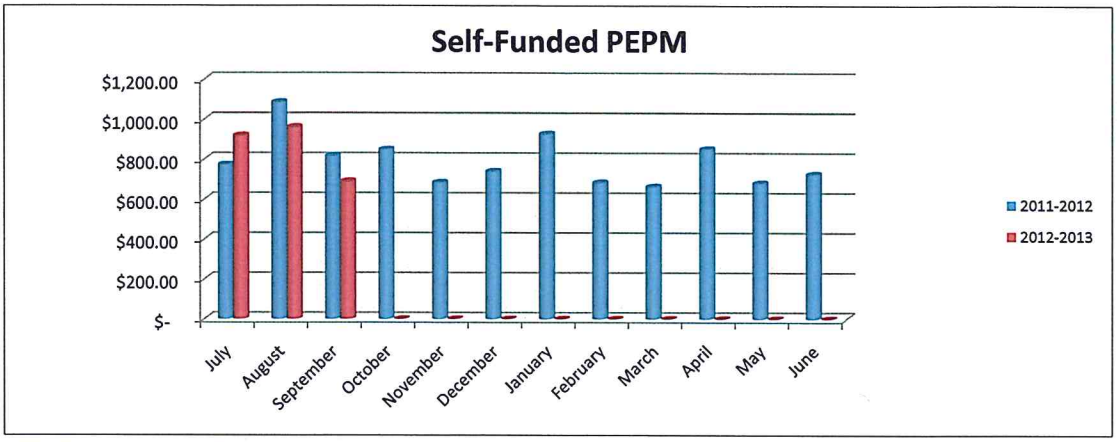
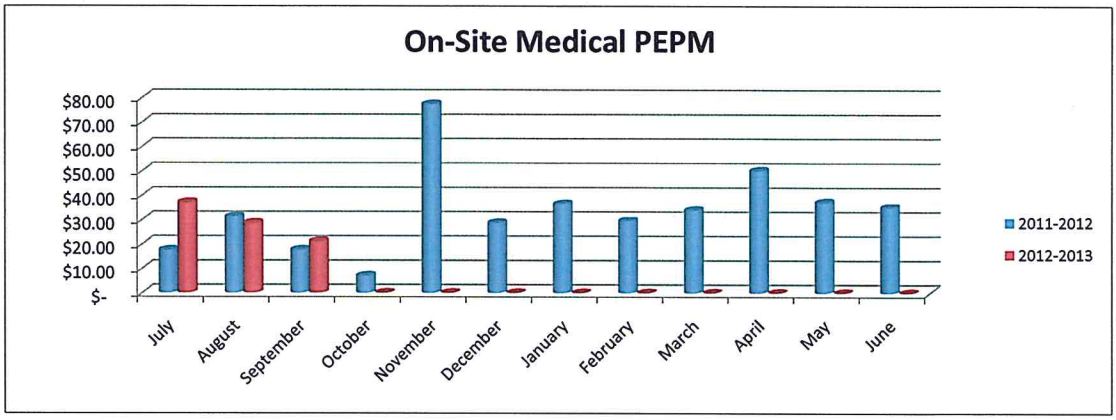
Rutherford County
Insurance Fund Performance (264)
2012- 2013 Fiscal Year
Graphic Illustrations

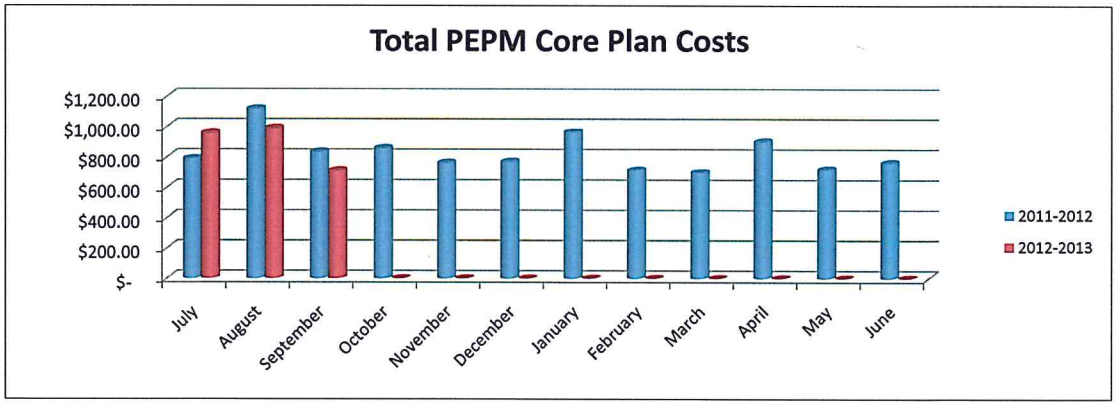
Plan Costs PEPM for Medical, Dental, and Vision



Plan Costs PEPM for On-Site Clinics



Plan Costs PEPM for All Core Benefits



Rutherford County

Insurance Fund Performance (264)
2012 - 2013 Fiscal Year
Back-up Data

2012- 2013(current year)

Medical, Dental, and Vision	Self-Funded Claims	Percentage Medical	Percentage Dental	Percentage Vision	Admin and Premium	Medical and Vision Enrollees	Dental Enrollees	PEPM (based from medical enrollment)
July	$ 4,507,724.23	95.1%	3.7%	1.2%	$ 187,554.66	5,110	3,785	$918.84
August	$ 4,703,358.43	95.4%	2.6%	2.0%	$ 187,650.77	5,093	3,774	$960.34
September	$ 3,339,663.48	96.2%	2.8%	1.0%	$ 187,837.14	5,121	3,804	$688.83
October	$ -				$ -			
November	$ -				$ -			
December	$ -				$ -			
January	$ -				$ -			
February	$ -				$ -			
March	$ -				$ -			
April	$ -				$ -			
May	$ -				$ -			
June	$ -				$ -			
YTD (Avg)	$ 1,045,895.51	95.57%	3.03%	1.40%	$ 46,920.21	5,108	3788	$ 856.00

On-Site Medical	Office Visits	Costs	Cost per Visit	PEPM (based from medical enrollment)	Total PEPM Insurance Plan Costs
July	1,339	$ 189,453.43	$ 141.49	$37.08	$ 955.92
August	1,404	$ 146,045.17	$ 104.02	$28.68	$ 989.02
September	1,447	$ 108,345.52	$ 74.88	$21.16	$ 709.99
October		$ -			
November		$ -			
December		$ -			
January		$ -			
February		$ -			
March		$ -			
April		$ -			
May		$ -			
June		$ -			
YTD (Avg)	1,397	$ 36,987	$ 106.80	$ 28.97	$ 884.97

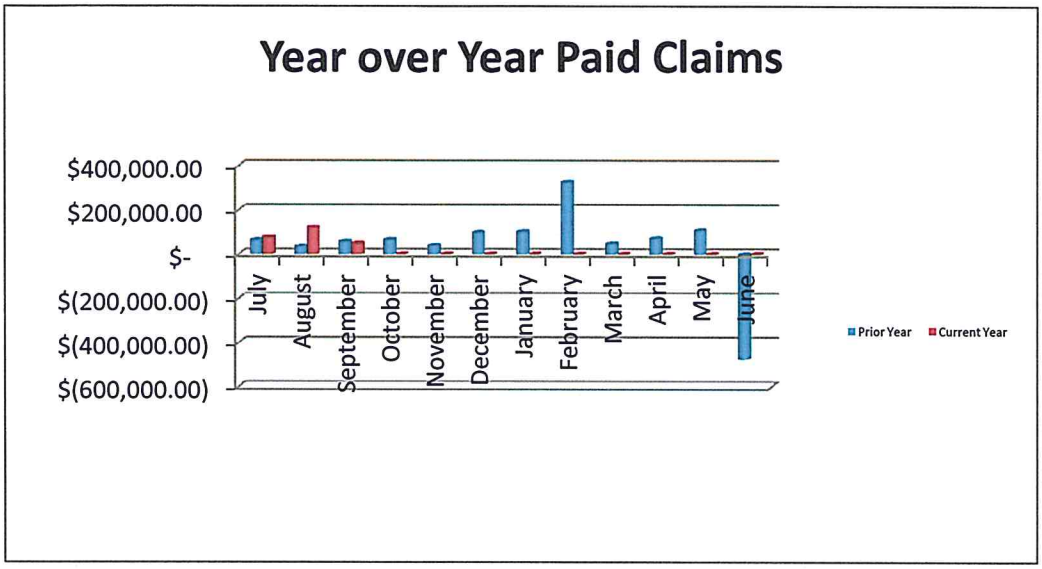
2011 - 2012(prior year)

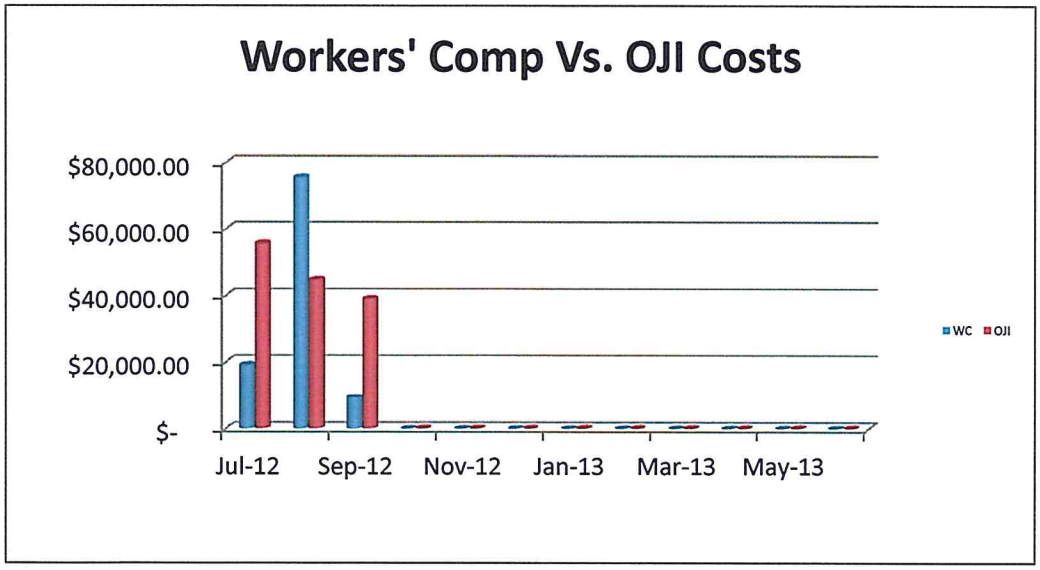
Medical, Dental, and Vision	Self-Funded Claims	Percentage Medical	Percentage Dental	Percentage Vision	Admin and Premium	Medical and Vision Enrollees	Dental Enrollees	PEPM (based from medical enrollment)
July	$ 3,629,954.21	96.8%	2.7%	0.5%	$ 225,460.09	4,983	3,625	$773.71
August	$ 5,161,496.49	94.8%	3.9%	1.3%	$ 210,674.47	4,942	3,592	$1,087.04
September	$ 3,900,795.18	96.5%	2.3%	1.2%	$ 218,386.21	5,039	3,659	$817.46
October	$ 4,082,425.69	96.4%	2.5%	1.1%	$ 214,910.93	5,049	3,669	$851.13
November	$ 3,239,905.64	96.2%	2.2%	1.6%	$ 216,257.77	5,045	3,665	$685.07
December	$ 3,535,334.00	96.3%	2.8%	0.9%	$ 198,105.06	5,038	3,662	$741.06
January	$ 4,518,089.27	96.9%	2.6%	0.5%	$ 216,982.78	5,099	3,771	$928.63
February	$ 3,294,001.48	95.3%	3.9%	0.8%	$ 217,674.61	5,130	3,793	$684.54
March	$ 3,188,326.95	96.2%	2.5%	1.3%	$ 199,340.05	5,096	3,774	$664.77
April	$ 4,116,448.02	95.8%	3.1%	1.1%	$ 232,450.43	5,095	3,761	$853.56
May	$ 3,247,500.07	96.1%	2.6%	1.3%	$ 232,332.14	5,103	3,775	$681.92
June	$ 3,510,792.82	95.7%	3.4%	0.9%	$ 216,339.05	5,127	3,796	$726.96
YTD (Avg)	$ 3,785,422.49	96.08%	2.88%	1.04%	$ 216,576	5,062.17	3,711.83	$ 791.32

On-Site Medical	Office Visits	Costs	Cost per Visit	PEPM (based from medical enrollment)	Total PEPM Insurance Plan Costs
July	1,930	$ 87,850.80	$ 45.52	$ 17.63	$ 791.34
August	1,650	$ 154,696.04	$ 93.76	$ 31.30	$ 1,118.35
September	732	$ 89,441.84	$ 122.19	$ 17.75	$ 835.21
October	824	$ 35,777.46	$ 43.42	$ 7.09	$ 858.21
November	856	$ 391,520.20	$ 457.38	$ 77.61	$ 762.67
December	1,047	$ 145,126.38	$ 138.61	$ 28.81	$ 769.86
January	1,266	$ 186,794.94	$ 147.55	$ 36.63	$ 965.26
February	1,667	$ 152,304.48	$ 91.36	$ 29.69	$ 714.23
March	1381	$ 173,408.66	$ 125.57	$ 34.03	$ 698.80
April	1444	$ 255,993.88	$ 177.28	$ 50.24	$ 903.81
May	1366	$ 190,357.02	$ 139.35	$ 37.30	$ 719.22
June	1197	$ 180,412.25	$ 150.72	$ 35.19	$ 762.15
Total (Avg)	1,280	$ 170,307	$ 144.39	$ 33.61	$ 824.93

Prior YTD	$892.74			$ 22.23	$ 914.97
Demonstrated Trend	-4.1%			30.3%	-3.3%

Rutherford County
Work Injury Fund Performance (266)
2012 - 2013 Fiscal Year
Graphic Illustration





Rutherford County

2012-2013 Monthly Work Injury Fund Performance

Current Year - 2012-2013:		**Total**	**Jul-12**	**Aug-12**	**Sep-12**	**Oct-12**	**Nov-12**	**Dec-12**	**Jan-13**	**Feb-13**	**Mar-13**	**Apr-13**	**May-13**	**Jun-13**	**Average**
	Employee Count		5,934	5,934	5,934										5,934
Revenue															
Miscellaneous Refunds		$ 431.35	$ -	$ 20.60	$ 410.75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 143.78
Insurance Recovery		2,066.38	-	2,066.38	-	-	-	-	-	-	-	-	-	-	689
Self-Ins. Premiums-LTD		51,020.83	6,124.71	6,219.03	38,677.09	-	-	-	-	-	-	-	-	-	17,007
Transfer In:		-	-	-	-	-	-	-	-	-	-	-	-	-	
Highway		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Schools		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central Cafeteria		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solid Waste		-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Gen.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenues		$ 53,518.56	$ 6,124.71	$ 8,306.01	$ 39,087.84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 17,839.52
Expenditures															
Handling Charges		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Disability Insurance		12,343.74	-	6,124.71	6,219.03	-	-	-	-	-	-	-	-	-	4,115
Other Contracted Svcs		5,250.00	-	5,250.00	-	-	-	-	-	-	-	-	-	-	1,750
Excess Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	
Premium on Corp Surety		7,500.00	-	7,500.00	-	-	-	-	-	-	-	-	-	-	2,500
Worker's Comp. Ins.	YTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Self-Ins Claims	243,485.27	243,485.27	74,775.16	120,348.73	48,361.38	-	-	-	-	-	-	-	-	-	81,162
Reserve Change	1.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditures		**$ 268,579.01**	**$ 74,775.16**	**$ 139,223.44**	**$ 54,580.41**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	$ 89,526.34
Total Revenue over (under) Expenditures		$ (215,060.45)	$ (68,650.45)	$ (130,917.43)	$ (15,492.57)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	

Prior Year - 2011-2012:		**Total**	**Jul-11**	**Aug-11**	**Sep-11**	**Oct-11**	**Nov-11**	**Dec-11**	**Jan-12**	**Feb-12**	**Mar-12**	**Apr-12**	**May-12**	**Jun-12**	**Average**
	Employee Count		5,660	5,660	5,660	6,073	6,073	6,073	6,153	6,153	6,153	6,131	6,131	6,131	6,004
Revenue															
Miscellaneous Refunds		$ -	$ -	$ -	$ -	$ 355.00	$ 347.50	$ 107.50	$ -	$ 150.00	$ -	$ -	$ 15,684.15	$ -	$ 1,387
Insurance Recovery		-	-	-	-	12,709.23	-	-	-	-	-	-	-	-	1,059
Self-Ins. Premiums-LTD		58,149.02	1,141.79	12,911.04	44,096.19	44,332.43	44,351.04	44,312.29	37,238.96	37,322.07	32,315.13	42,326.08	45,085.95	29,529.32	34,580
Transfer In:															
Highway		-	-	-	-	-	-	-	55,320.00	-	-	-	-	-	4,610
Schools		-	-	-	-	-	-	-	263,190.00	-	-	263,191.00	-	-	43,865
Central Cafeteria		-	-	-	-	-	-	-	27,150.00	-	-	27,150.00	-	-	4,525
Solid Waste		-	-	-	-	-	-	-	24,040.00	-	-	-	-	-	2,003
County Gen.		-	-	-	-	-	-	-	276,500.00	-	-	-	-	-	23,042
Total Revenues		$ 58,149.02	$ 1,141.79	$ 12,911.04	$ 44,096.19	$ 57,396.66	$ 44,698.54	$ 44,419.79	$ 683,438.96	$ 37,472.07	$ 32,315.13	$ 332,667.08	$ 60,770.10	$ 29,529.32	$ 115,071.39
Expenditures															
Handling Charges		$ -	$ -	$ -	$ -	$ 7,490.00	$ -	$ -	$ 11,160.00	$ -	$ -	$ 6,835.00	$ -	$ 9,590.00	$ 2,923
Disability Insurance		14,052.83	-	7,025.45	7,027.38	44,096.19	88,719.26	(40.64)	44,317.14	37,238.96	37,322.07	37,346.32	37,290.60	74,619.56	34,580
Other Contracted Svcs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium on Corp Surety		7,500.00	7,500.00	-	-	-	-	-	-	-	-	-	-	-	625
Worker's Comp. Ins.	YTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Self-Ins Claims	155,428.25	155,428.25	62,887.82	35,622.12	56,918.31	64,901.83	39,686.74	98,252.61	101,523.04	325,412.40	48,252.83	69,749.51	107,050.77	(474,465.72)	44,649
Reserve Change		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	247,552.08	20,629
Total Expenditures		**$ 176,981.08**	**$ 70,387.82**	**$ 42,647.57**	**$ 63,945.69**	**$ 116,488.02**	**$ 128,406.00**	**$ 98,211.97**	**$ 157,000.18**	**$ 362,651.36**	**$ 85,574.90**	**$ 113,930.83**	**$ 144,341.37**	**$ (142,704.08)**	$ 103,406.80