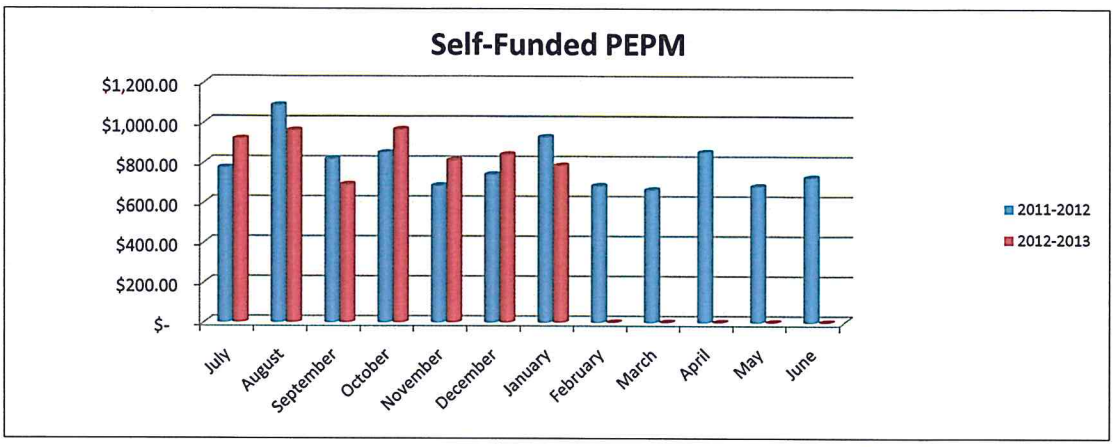
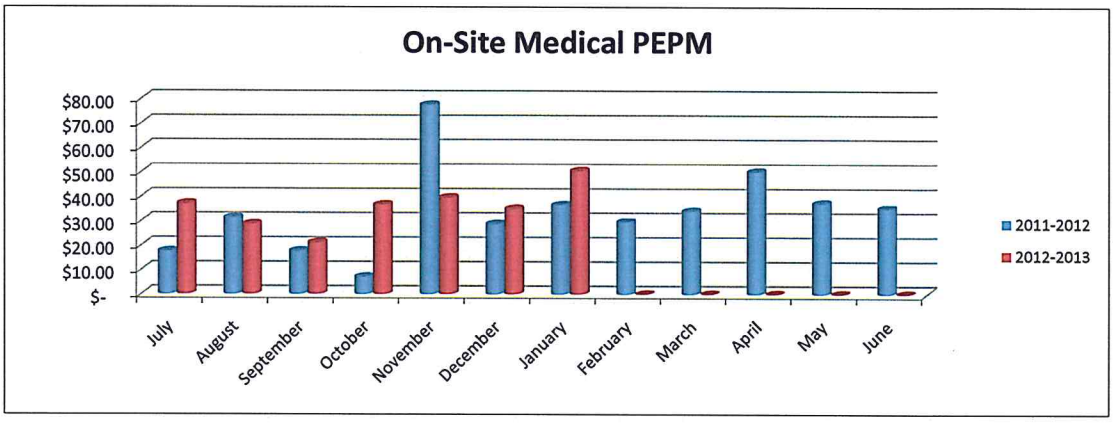
Rutherford County
Insurance Fund Performance (264)
2012- 2013 Fiscal Year
Graphic Illustrations

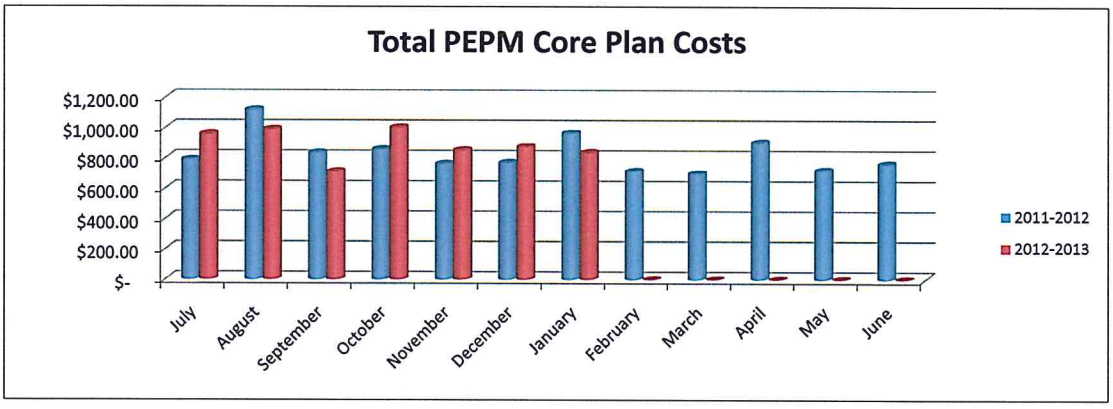
Plan Costs PEPM for Medical, Dental, and Vision



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	$ 4,751,526.53	96.5%	2.4%	1.1%	$ 190,193.60	5,121	3,800	$964.99
November	$ 3,962,032.77	96.6%	2.7%	0.7%	$ 191,051.30	5,120	3,805	$811.15
December	$ 4,176,036.95	96.7%	2.6%	0.7%	$ 188,555.61	5,204	3,928	$838.70
January	$ 3,905,783.75	96.7%	2.6%	0.7%	$ 176,646.89	5,200	3,921	$785.08
February	$ -				$ -			
March	$ -				$ -			
April	$ -				$ -			
May	$ -				$ -			
June	$ -				$ -			
YTD (Avg)	$ 4,240,057.07	96.17%	2.77%	1.06%	$ 187,070.00	5,138	3831	$852.56

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	1,768	$ 187,613.18	$ 106.12	$36.64	$ 1,001.63
November	2,115	$ 202,307.50	$ 95.65	$39.51	$ 850.66
December	1,586	$ 181,399.07	$ 114.38	$34.86	$ 873.56
January	1,593	$ 262,511.87	$ 164.79	$50.48	$ 835.57
February		$ -			
March		$ -			
April		$ -			
May		$ -			
June		$ -			
YTD (Avg)	1,607	$ 182,525	$ 114.47	$35.49	$ 888.05

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								$840.58			$ 30.03	$ 871.56
Demonstrated Trend								1.4%			18.2%	1.9%

Net OPEB Obligation

	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13
Co Gen	$9,200,681	$9,399,020	$9,597,359	$9,795,698	$9,994,037	$10,192,376	$10,390,715					
BOE	$42,614,677	$43,537,333	$44,459,989	$45,382,645	$46,305,301	$47,227,957	$48,150,613					
Total	$51,815,358	$52,936,353	$54,057,348	$55,178,343	$56,299,338	$57,420,333	$58,541,328					

2011 Revenue Vs. Expense Comparison

	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Total
Revenues	$ 4,349,517.71	$ 4,429,093.78	$ 4,834,617.30	$ 4,437,357.03	$ 5,368,331.60	$ 4,702,480.84	$ 964,843.60	$ 1,058,574.74	$ 4,530,894.43	$ 4,480,792.49	$ 4,581,622.57	$ 4,552,889.68	$ 48,291,015.77
Expenditures	$ 4,469,727.76	$ 2,826,376.33	$ 3,118,506.88	$ 3,549,206.25	$ 4,409,173.92	$ 3,847,165.52	$ 3,947,223.60	$ 5,533,007.68	$ 4,214,358.05	$ 4,339,346.48	$ 3,851,460.39	$ 3,886,062.22	$ 47,991,615.08
	$ (120,210.05)	$ 1,602,717.45	$ 1,716,110.42	$ 888,150.78	$ 959,157.68	$ 855,315.32	$ (2,982,380.00)	$ (4,474,432.94)	$ 316,536.38	$ 141,446.01	$ 730,162.18	$ 666,827.46	$ 299,400.69

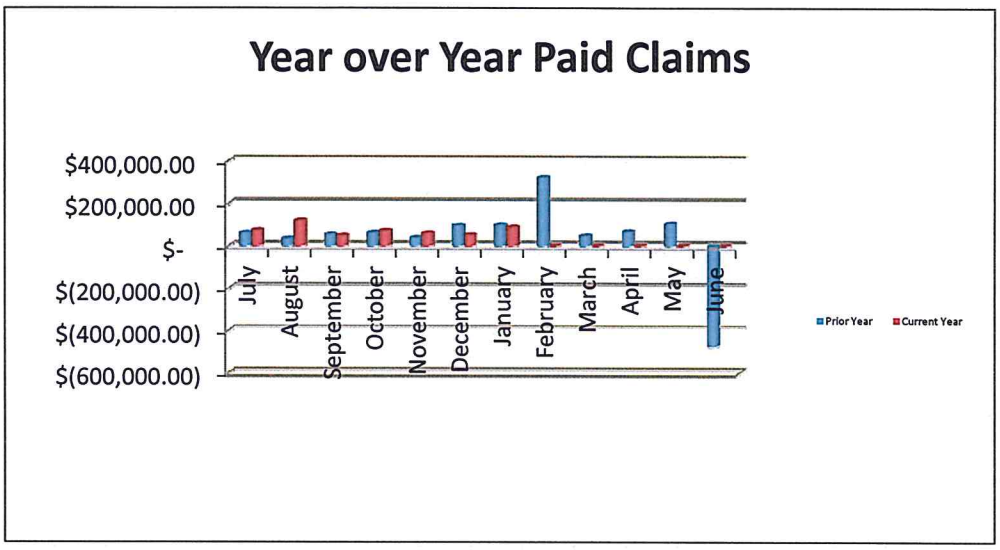
2012 Revenue Vs. Expense Comparison

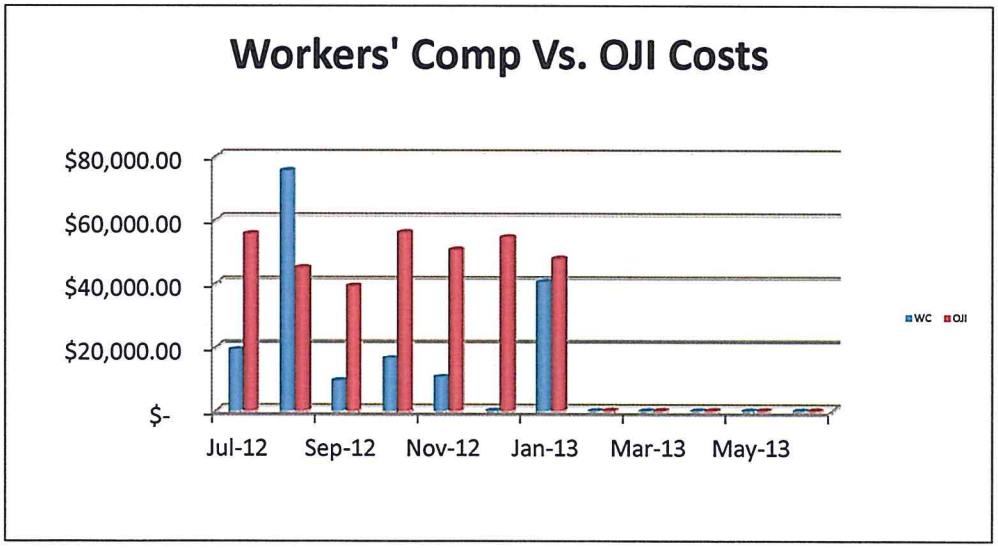
	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Total
Revenues	$ 4,540,273.64	$ 4,459,314.46	$ 5,076,576.51	$ 4,521,862.33	$ 5,413,168.78	$ 3,837,089.97	$ 825,788.35	$ 1,237,627.42	$ 4,780,062.99	$ 4,543,913.44	$ 4,553,324.05	$ 4,729,477.16	$ 48,518,479.10
Expenditures	$ 4,963,381.29	$ 3,667,980.64	$ 3,567,763.97	$ 4,717,787.70	$ 3,674,122.99	$ 4,159,927.67	$ 4,888,776.08	$ 5,043,278.61	$ 3,639,805.76	$ 5,133,264.46	$ 4,361,171.50	$ 4,549,916.69	$ 52,367,177.36
	$ (423,107.65)	$ 791,333.82	$ 1,508,812.54	$ (195,925.37)	$ 1,739,045.79	$ (322,837.70)	$ (4,062,987.73)	$ (3,805,651.19)	$ 1,140,257.23	$ (589,351.02)	$ 192,152.55	$ 179,560.47	$ (3,848,698.26)

2013 Revenue Vs. Expense Comparison

	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Total
Revenues	$ 4,000,741.05												
Expenditures	$ 4,358,275.42												
	$ (357,534.37)												

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	5,506	5,506	5,506	6,212						5,790
Revenue															
Miscellaneous Refunds		$ 63,418.12	$ -	$ 20.60	$ 410.75	$ 12,986.77	$ -	$ 50,000.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 9,059.73
Insurance Recovery		2,066.38	-	2,066.38	-	-	-	-	-	-	-	-	-	-	295
Self-Ins. Premiums-LTD		201,159.36	6,124.71	6,219.03	38,677.09	38,755.17	38,784.12	38,868.95	33,730.29	-	-	-	-	-	28,737
Transfer In:			-	-	-	-	-	-	-	-	-	-	-	-	
Highway		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Schools		263,190.00	-	-	-	-	-	-	263,190.00	-	-	-	-	-	37,599
Central Cafeteria		27,150.00	-	-	-	-	-	-	27,150.00	-	-	-	-	-	3,879
Solid Waste		24,040.00	-	-	-	-	-	-	24,040.00	-	-	-	-	-	3,434
County Gen.		276,500.00	-	-	-	-	-	-	276,500.00	-	-	-	-	-	39,500
Total Revenues		$ 857,523.86	$ 6,124.71	$ 8,306.01	$ 39,087.84	$ 51,741.94	$ 38,784.12	$ 88,868.95	$ 624,610.29	$ -	$ -	$ -	$ -	$ -	$ 122,503.41
Expenditures															
Handling Charges		$ 18,745.00	$ -	$ -	$ -	$ 9,255.00	$ -	$ -	$ 9,490.00	$ -	$ -	$ -	$ -	$ -	$ 2,677.86
Disability Insurance		167,429.07	-	6,124.71	6,219.03	38,677.09	77,539.29	-	38,868.95	-	-	-	-	-	23,918
Other Contracted Svcs		5,250.00	-	5,250.00	-	-	-	-	-	-	-	-	-	-	750
Excess Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	
Premium on Corp Surety		7,500.00	-	7,500.00	-	-	-	-	-	-	-	-	-	-	1,071
Worker's Comp. Ins.	YTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Self-Ins Claims	519,486.51	519,486.51	74,775.16	120,348.73	48,361.38	72,325.22	61,072.13	54,492.21	88,111.68	-	-	-	-	-	74,212
Reserve Change	1.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditures		**$ 718,410.58**	**$ 74,775.16**	**$ 139,223.44**	**$ 54,580.41**	**$ 120,257.31**	**$ 138,611.42**	**$ 54,492.21**	**$ 136,470.63**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 102,630.08**
Total Revenue over (under) Expenditures		$ 139,113.28	$ (68,650.45)	$ (130,917.43)	$ (15,492.57)	$ (68,515.37)	$ (99,827.30)	$ 34,376.74	$ 488,139.66	$ -	$ -	$ -	$ -	$ -	

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		$ 810.00	$ -	$ -	$ -	$ 355.00	$ 347.50	$ 107.50	$ -	$ 150.00	$ -	$ -	$ 15,684.15	$ -	$ 1,387
Insurance Recovery		12,709.23	-	-	-	12,709.23	-	-	-	-	-	-	-	-	1,059
Self-Ins. Premiums-LTD		228,383.74	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	-	-	-	-	-	-	55,320.00	-	-	-	-	-	4,610
Schools		263,190.00	-	-	-	-	-	-	263,190.00	-	-	263,191.00	-	-	43,865
Central Cafeteria		27,150.00	-	-	-	-	-	-	27,150.00	-	-	27,150.00	-	-	4,525
Solid Waste		24,040.00	-	-	-	-	-	-	24,040.00	-	-	-	-	-	2,003
County Gen.		276,500.00	-	-	-	-	-	-	276,500.00	-	-	-	-	-	23,042
Total Revenues		$ 888,102.97	$ 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		$ 18,650.00	$ -	$ -	$ -	$ 7,490.00	$ -	$ -	$ 11,160.00	$ -	$ -	$ 6,835.00	$ -	$ 9,590.00	$ 2,923
Disability Insurance		191,144.78	-	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	459,792.47	459,792.47	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		**$ 677,087.25**	**$ 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**