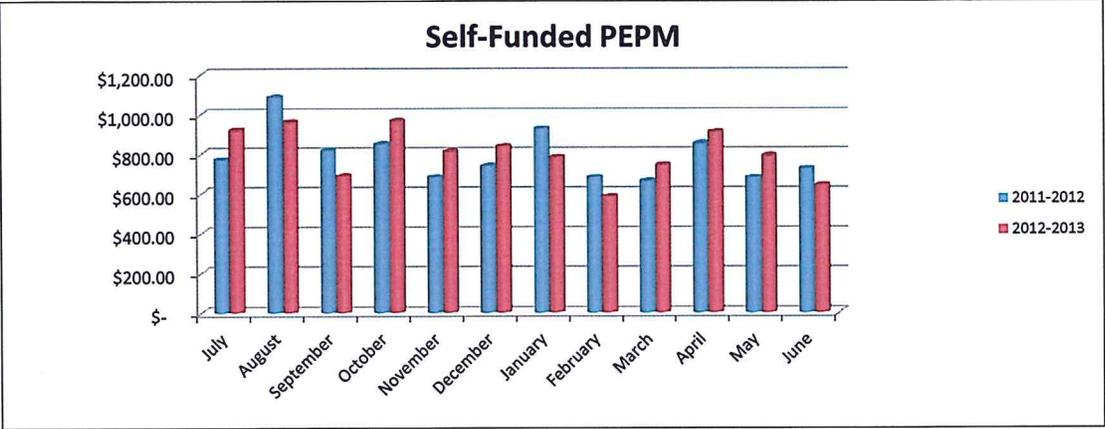
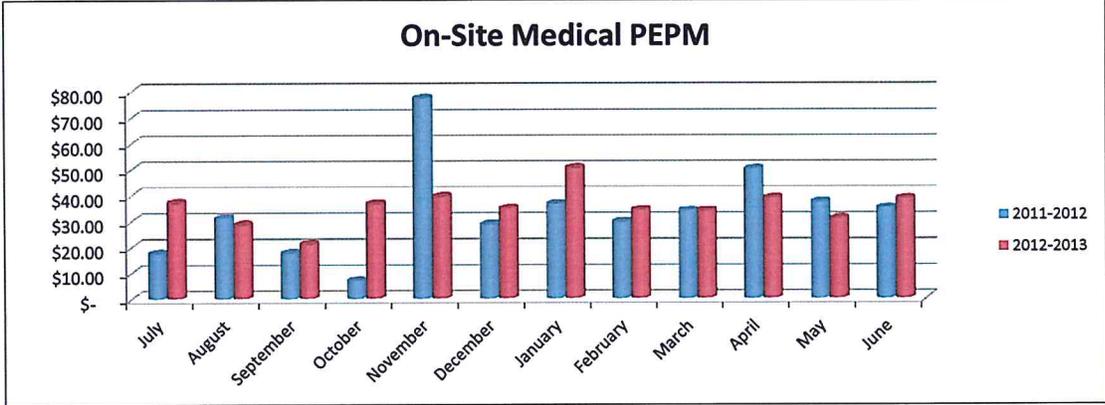


**Rutherford County**  
**Insurance Fund Performance (264)**  
**2012- 2013 Fiscal Year**  
**Graphic Illustrations**

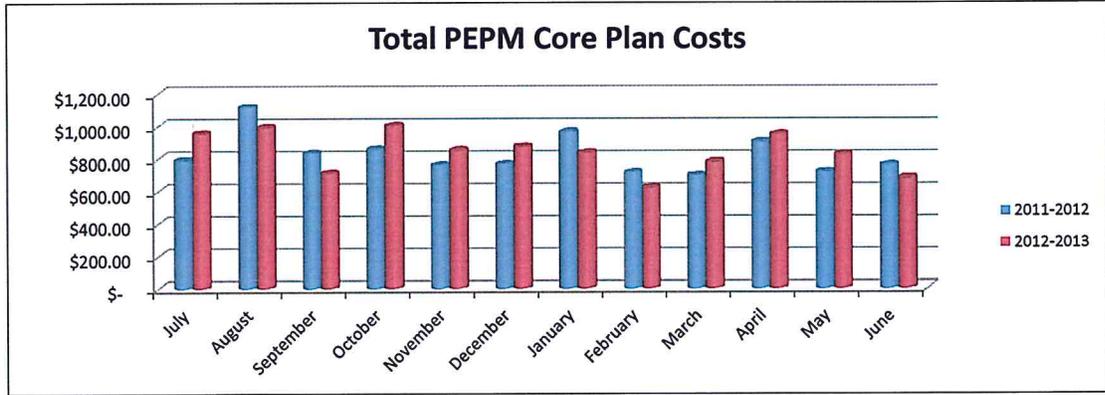
**Plan Costs PEPM for**  
**Medical, Dental, and Vision**



**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	\$ 2,858,735.03	95.2%	3.9%	0.9%	\$ 193,148.22	5,210	3,927	\$585.77
March	\$ 3,709,369.35	96.1%	2.6%	1.3%	\$ 176,730.16	5,211	3,919	\$745.75
April	\$ 4,492,033.27	94.4%	4.7%	0.9%	\$ 243,186.82	5,202	3,908	\$910.27
May	\$ 3,942,452.18	95.2%	4.0%	0.8%	\$ 176,618.34	5,199	3,906	\$792.28
June	\$ 3,173,435.90	94.9%	4.2%	0.9%	\$ 159,373.93	5,193	3,900	\$641.79
YTD (Avg)	\$ 3,960,179.32	95.8%	3.2%	1.0%	\$ 188,212.29	5,165	3,865	\$803.65

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	1,485	\$ 178,381.77	\$ 120.12	\$34.24	\$ 620.01
March	1,789	\$ 176,602.39	\$ 98.72	\$33.89	\$ 779.64
April	1,839	\$ 202,028.92	\$ 109.86	\$38.84	\$ 949.11
May	1,815	\$ 161,173.26	\$ 88.80	\$31.00	\$ 823.28
June	1,485	\$ 200,903.41	\$ 135.29	\$38.69	\$ 680.48
YTD (Avg)	1,639	\$ 183,063.79	\$ 112.84	\$35.42	\$ 839.07

**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	96.1%	2.9%	1.0%	\$ 216,576.13	5,062	3,712	\$ 791.32

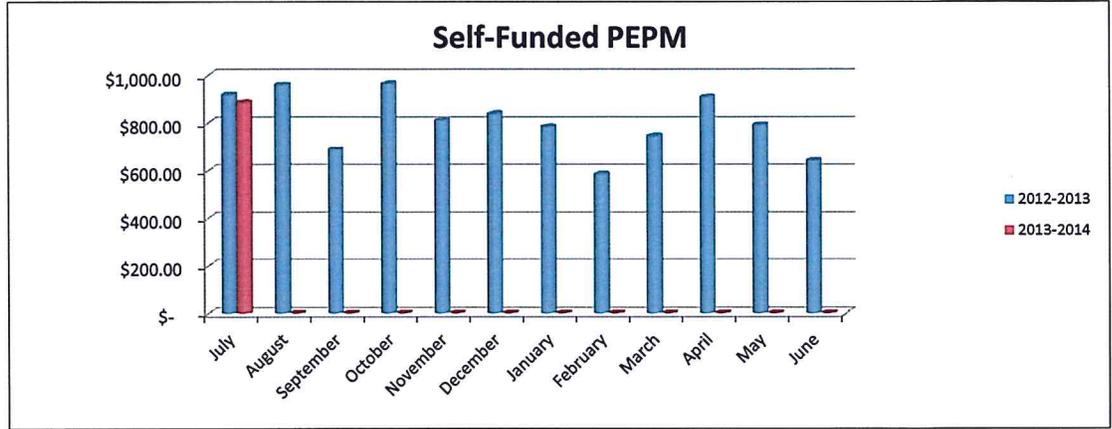
On-Site Medical	Office Visits	Costs	Cost per Visit	PEPM (based from medical enrollment)	Total PEPM Insurance Plan Costs
July	1,930	\$ 87,850.80	\$ 45.52	\$ 17.63	\$ 791.34
August	1,650	\$ 154,696.04	\$ 93.76	\$ 31.30	\$ 1,118.35
September	732	\$ 89,441.84	\$ 122.19	\$ 17.75	\$ 835.21
October	824	\$ 35,777.46	\$ 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	\$ 170,307.00	\$ 144.39	\$ 33.61	\$ 824.93

Prior YTD	\$791.32	\$ 33.61	\$ 824.93
Demonstrated Trend	1.6%	5.4%	1.7%

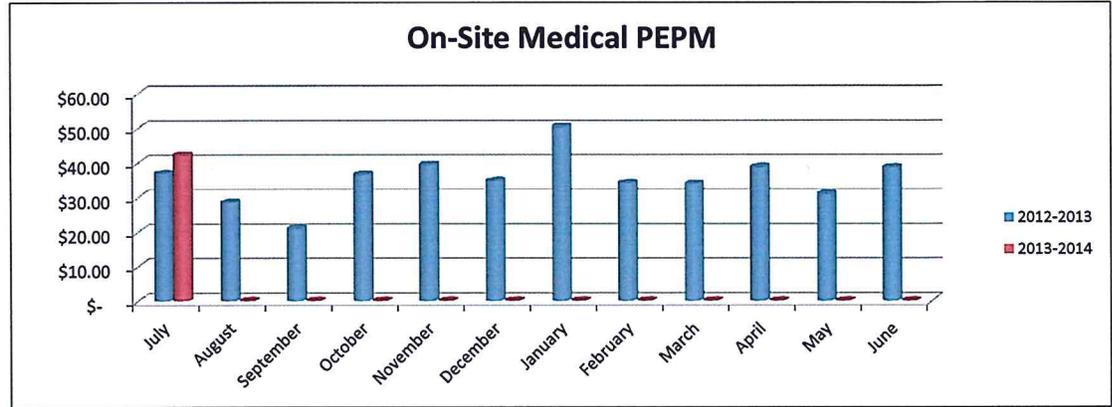
Net OPEB Obligation												
	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13
Co Gen	\$9,200,681	\$9,399,020	\$9,597,359	\$9,795,698	\$9,994,037	\$10,192,376	\$10,390,715	\$10,589,054	\$10,787,393	\$10,985,732	\$11,184,071	\$11,382,410
BOE	\$42,614,677	\$43,537,333	\$44,459,989	\$45,382,645	\$46,305,301	\$47,227,957	\$48,150,613	\$49,073,269	\$49,995,925	\$50,918,581	\$51,841,237	\$52,763,893
Total	\$51,815,358	\$52,936,353	\$54,057,348	\$55,178,343	\$56,299,338	\$57,420,333	\$58,541,328	\$59,662,323	\$60,783,318	\$61,904,313	\$63,025,308	\$64,146,303

**Rutherford County**  
**Insurance Fund Performance (264)**  
**2013- 2014 Fiscal Year**  
**Graphic Illustrations**

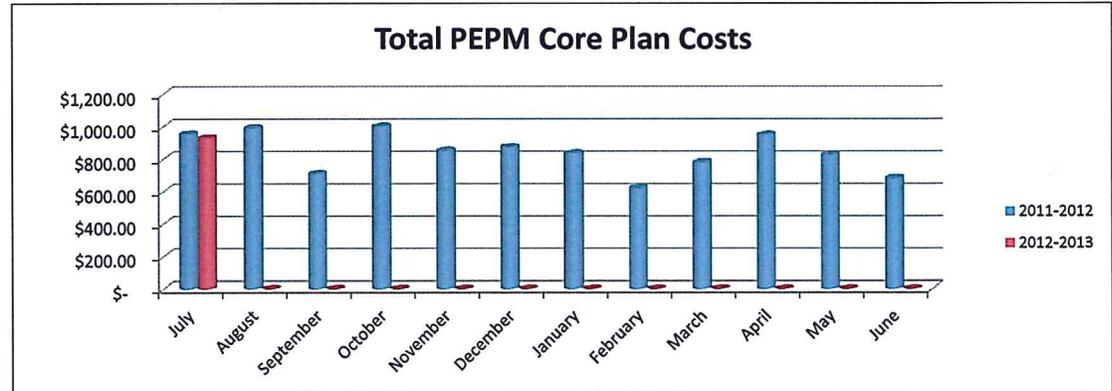
**Plan Costs PEPM for**  
**Medical, Dental, and Vision**



**Plan Costs PEPM for**  
**On-Site Clinics**



**Plan Costs PEPM for**  
**All Core Benefits**



**Rutherford County**  
**Insurance Fund Performance (264)**  
**2013 - 2014 Fiscal Year**  
**Back-up Data**

**2013- 2014(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	\$ 4,361,046.05	94.9%	4.2%	0.9%	\$ 232,248.80	5,190	3,895	\$885.03
August	\$ -				\$ -			
September	\$ -				\$ -			
October	\$ -				\$ -			
November	\$ -				\$ -			
December	\$ -				\$ -			
January	\$ -				\$ -			
February	\$ -				\$ -			
March	\$ -				\$ -			
April	\$ -				\$ -			
May	\$ -				\$ -			
June	\$ -				\$ -			
YTD (Avg)	\$ 363,420.50	94.9%	4.2%	0.9%	\$ 232,248.80	5,190	3,895	\$885.03

On-Site Medical	Office Visits	Retail Visits	Costs	Cost per Visit	PEPM (based from medical enrollment)	Total PEPM Insurance Plan Costs
July	1,453	60	\$ 219,199.54	\$ 144.88	\$42.23	\$ 927.26
August			\$ -			
September			\$ -			
October			\$ -			
November			\$ -			
December			\$ -			
January			\$ -			
February			\$ -			
March			\$ -			
April			\$ -			
May			\$ -			
June			\$ -			
YTD (Avg)	1,453	60	\$ 219,199.54	\$ 144.88	\$42.23	\$ 927.26

**2012 - 2013(prior year)**

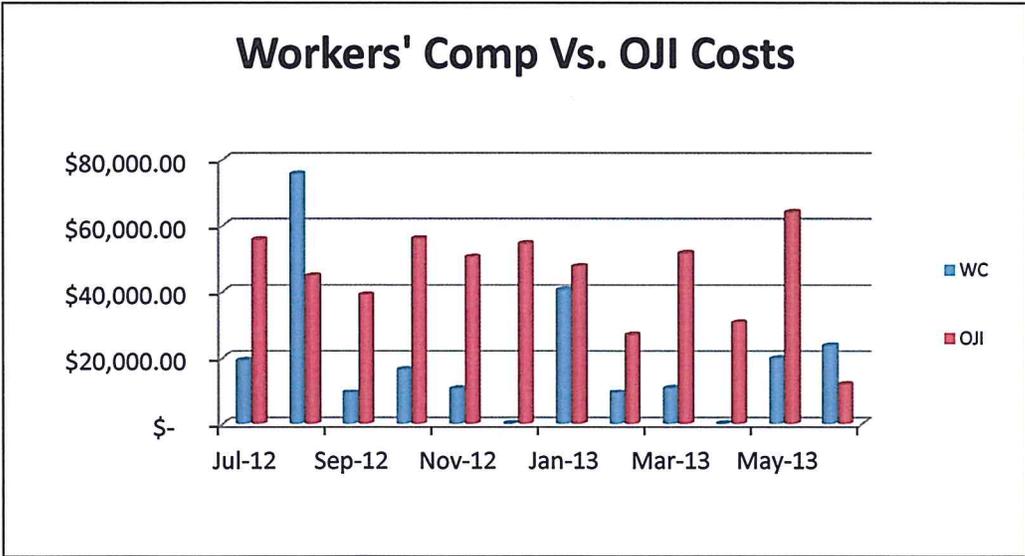
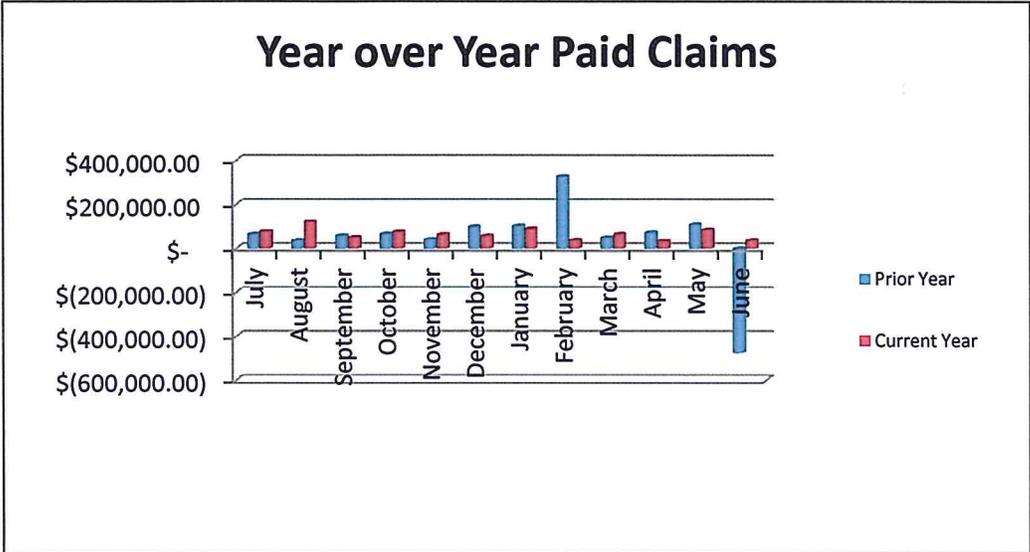
Medical, Dental, and Vision	Self-Funded Claims	Percentage Medical	Percentage Dental	Percentage Vision	Admin and Premium	Medical and Vision Enrollees	Dental Enrollees	PEPM (based from medical enrollment)
July	\$ 4,507,724.23	95.1%	3.7%	1.2%	\$ 187,554.66	5,110	3,785	\$918.84
August	\$ 4,703,358.43	95.4%	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	\$ 2,858,735.03	95.2%	3.9%	0.9%	\$ 193,148.22	5,210	3,927	\$585.77
March	\$ 3,709,369.35	96.1%	2.6%	1.3%	\$ 176,730.16	5,211	3,919	\$745.75
April	\$ 4,492,033.27	94.4%	4.7%	0.9%	\$ 243,186.82	5,202	3,908	\$910.27
May	\$ 3,942,452.18	95.2%	4.0%	0.8%	\$ 176,618.34	5,199	3,906	\$792.28
June	\$ 3,173,435.90	94.9%	4.2%	0.9%	\$ 159,373.93	5,193	3,900	\$641.79
YTD (Avg)	\$ 3,960,179.32	95.8%	3.2%	1.0%	\$ 188,212.29	5,165	3,865	\$803.65

On-Site Medical	Office Visits	Retail 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	1,485		\$ 178,381.77	\$ 120.12	\$34.24	\$ 620.01
March	1,789		\$ 176,602.39	\$ 98.72	\$33.89	\$ 779.64
April	1,839		\$ 202,028.92	\$ 109.86	\$38.84	\$ 949.11
May	1,815		\$ 161,173.26	\$ 88.80	\$31.00	\$ 823.28
June	1,485		\$ 200,903.41	\$ 135.29	\$38.69	\$ 680.48
Total (Avg)	1,639		\$ 183,063.79	\$ 112.84	\$35.42	\$ 839.07

Prior YTD	\$918.84	\$37.08	\$ 955.92
Demonstrated Trend	-3.7%	13.9%	-3.0%



**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:

	Employee Count	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
Revenue			5,934	5,934	5,934	5,506	5,506	5,506	6,212	6,212	6,212	6,165	6,165	6,165	5,954
Miscellaneous Refunds		\$ 63,418.12	\$ -	\$ 20.60	\$ 410.75	\$ 12,986.77	\$ -	\$ 50,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,284.84
Insurance Recovery		7,654.23	-	2,066.38	-	-	-	-	-	-	5,250.88	-	-	336.97	638
Self-Ins. Premiums-LTD		400,120.15	6,124.71	6,219.03	38,677.09	38,755.17	38,784.12	38,868.95	33,730.29	47,045.00	35,594.83	38,709.28	43,933.48	33,678.20	33,343
Transfer In:		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Highway		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Schools		435,117.00	-	-	-	-	-	-	263,190.00	-	-	-	171,927.00	-	36,260
Central Cafeteria		44,883.00	-	-	-	-	-	-	27,150.00	-	-	-	17,733.00	-	3,740
Solid Waste		24,040.00	-	-	-	-	-	-	24,040.00	-	-	-	-	-	2,003
County Gen.		276,500.00	-	-	-	-	-	-	276,500.00	-	-	-	-	-	23,042
<b>Total Revenues</b>		<b>\$ 1,251,732.50</b>	<b>\$ 6,124.71</b>	<b>\$ 8,306.01</b>	<b>\$ 39,087.84</b>	<b>\$ 51,741.94</b>	<b>\$ 38,784.12</b>	<b>\$ 88,868.95</b>	<b>\$ 624,610.29</b>	<b>\$ 47,045.00</b>	<b>\$ 40,845.71</b>	<b>\$ 38,709.28</b>	<b>\$ 233,593.48</b>	<b>\$ 34,015.17</b>	<b>\$ 104,311.04</b>

Expenditures

Handling Charges		\$ 28,065.00	\$ -	\$ -	\$ -	\$ 9,255.00	\$ -	\$ -	\$ 9,490.00	\$ -	\$ -	\$ 9,320.00	\$ -	\$ -	\$ 2,338.75
Disability Insurance		400,120.15	-	6,124.71	6,219.03	38,677.09	77,539.29	-	38,868.95	38,788.25	38,739.91	38,841.96	38,709.28	77,611.68	33,343
Other Contracted Svcs		5,250.00	-	5,250.00	-	-	-	-	-	-	-	-	-	-	438
Excess Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium on Corp Surety		7,500.00	-	7,500.00	-	-	-	-	-	-	-	-	-	-	625
Worker's Comp. Ins.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Self-Ins Claims	YTD 767,385.85	767,385.85	74,775.16	120,348.73	48,361.38	72,325.22	61,072.13	54,492.21	88,111.68	36,066.79	62,339.77	30,557.34	83,660.23	35,275.21	63,949
Reserve Change	1.43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Expenditures</b>		<b>\$ 1,208,321.00</b>	<b>\$ 74,775.16</b>	<b>\$ 139,223.44</b>	<b>\$ 54,580.41</b>	<b>\$ 120,257.31</b>	<b>\$ 138,611.42</b>	<b>\$ 54,492.21</b>	<b>\$ 136,470.63</b>	<b>\$ 74,855.04</b>	<b>\$ 101,079.68</b>	<b>\$ 78,719.30</b>	<b>\$ 122,369.51</b>	<b>\$ 112,886.89</b>	<b>\$ 100,693.42</b>
Total Revenue over (under) Expenditures		\$ 43,411.50	(\$ 68,650.45)	(\$ 130,917.43)	(\$ 15,492.57)	(\$ 68,515.37)	(\$ 99,827.30)	\$ 34,376.74	\$ 488,139.66	(\$ 27,810.04)	(\$ 60,233.97)	(\$ 40,010.02)	\$ 111,223.97	(\$ 78,871.72)	

Prior Year - 2011-2012:

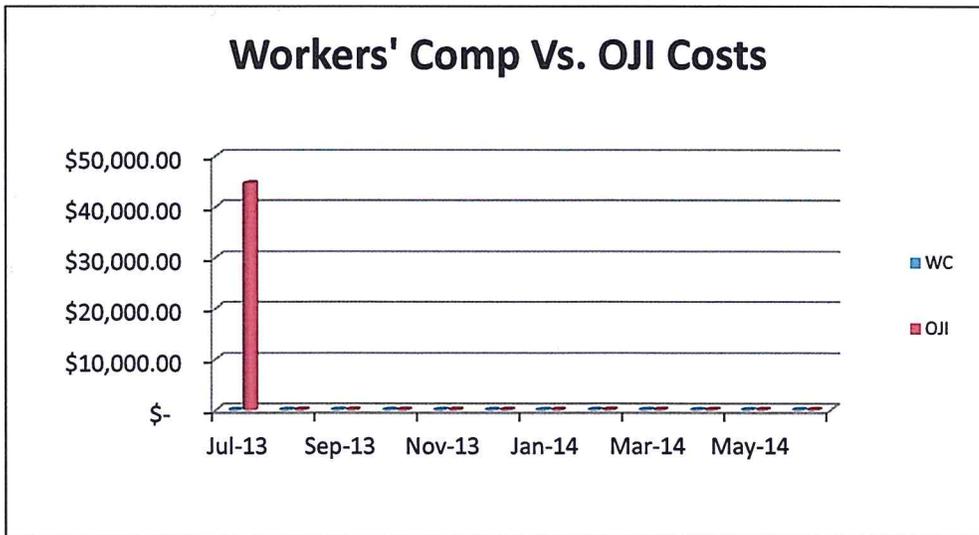
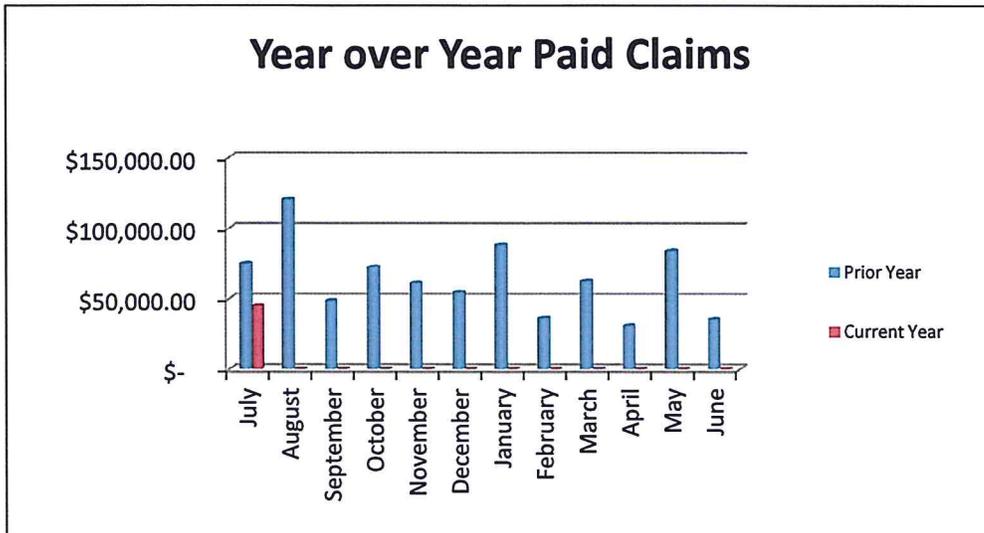
	Employee Count	Total	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Average
Revenue			5,660	5,660	5,660	6,073	6,073	6,073	6,153	6,153	6,153	6,131	6,131	6,131	6,004
Miscellaneous Refunds		\$ 16,644.15	\$ -	\$ -	\$ -	\$ 355.00	\$ 347.50	\$ 107.50	\$ -	\$ 150.00	\$ -	\$ -	\$ 15,684.15	\$ -	\$ 1,387
Insurance Recovery		12,709.23	-	-	-	12,709.23	-	-	-	-	-	-	-	-	1,059
Self-Ins. Premiums-LTD		414,962.29	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		526,381.00	-	-	-	-	-	-	263,190.00	-	-	263,191.00	-	-	43,865
Central Cafeteria		54,300.00	-	-	-	-	-	-	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
<b>Total Revenues</b>		<b>\$ 1,380,856.67</b>	<b>\$ 1,141.79</b>	<b>\$ 12,911.04</b>	<b>\$ 44,096.19</b>	<b>\$ 57,396.66</b>	<b>\$ 44,698.54</b>	<b>\$ 44,419.79</b>	<b>\$ 683,438.96</b>	<b>\$ 37,472.07</b>	<b>\$ 32,315.13</b>	<b>\$ 332,667.08</b>	<b>\$ 60,770.10</b>	<b>\$ 29,529.32</b>	<b>\$ 115,071.39</b>
Expenditures															
Handling Charges		\$ 35,075.00	\$ -	\$ -	\$ -	\$ 7,490.00	\$ -	\$ -	\$ 11,160.00	\$ -	\$ -	\$ 6,835.00	\$ -	\$ 9,590.00	\$ 2,923
Disability Insurance		414,962.29	-	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.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Self-Ins Claims	YTD 535,792.26	535,792.26	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	-	-	-	-	-	-	-	-	-	-	-	247,552.08	20,629
<b>Total Expenditures</b>		<b>\$ 1,240,881.63</b>	<b>\$ 70,387.82</b>	<b>\$ 42,647.57</b>	<b>\$ 63,945.69</b>	<b>\$ 116,488.02</b>	<b>\$ 128,406.00</b>	<b>\$ 98,211.97</b>	<b>\$ 157,000.18</b>	<b>\$ 362,651.36</b>	<b>\$ 85,574.90</b>	<b>\$ 113,930.83</b>	<b>\$ 144,341.37</b>	<b>\$ (142,704.08)</b>	<b>\$ 103,406.80</b>

# Rutherford County

Work Injury Fund Performance (266)

2013 - 2014 Fiscal Year

Graphic Illustration



Rutherford County  
2013-2014 Monthly Work Injury Fund Performance

Current Year - 2013-2014:		Total	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Average	
Employee Count		5,820	-	-	-	-	-	-	-	-	-	-	-	-	5,820	
<b>Revenue</b>																
Miscellaneous Refunds	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
Insurance Recovery		-		-		-		-		-		-		-		
Self-Ins. Premiums-LTD		6,403.41	6,403.41	-	-	-	-	-	-	-	-	-	-	-	6,403	
Transfer In:																
Highway		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Schools		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Central Cafeteria		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Solid Waste		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
County Gen.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Revenues</b>	\$	<b>6,403.41</b>	\$ <b>6,403.41</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ <b>6,403.41</b>	
<b>Expenditures</b>																
Handling Charges	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
Disability Insurance		6,403.41	6,403.41	-	-	-	-	-	-	-	-	-	-	-	6,403	
Other Contracted Svcs		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Excess Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Premium on Corp Surety		4,500.00	4,500.00	-	-	-	-	-	-	-	-	-	-	-	4,500	
Worker's Comp. Ins.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Self-Ins Claims		44,509.52	44,509.52	-	-	-	-	-	-	-	-	-	-	-	44,510	
Reserve Change		0.60	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Expenditures</b>	\$	<b>55,412.93</b>	\$ <b>55,412.93</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ <b>55,412.93</b>	
Total Revenue over (under) Expenditures	\$	(49,009.52)	(49,009.52)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
<b>Prior Year - 2012-2013:</b>																
Employee Count		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	
		5,934	5,934	5,934	5,934	5,506	5,506	5,506	6,212	6,212	6,212	6,165	6,165	6,165	5,954	
<b>Revenue</b>																
Miscellaneous Refunds	\$	-	\$	-	\$	20.60	\$	410.75	\$	12,986.77	\$	-	\$	50,000.00	\$	5,284.84
Insurance Recovery		-		-	2,066.38	-	-	-	-	-	5,250.88	-	-	336.97	638	
Self-Ins. Premiums-LTD		6,124.71	6,124.71	6,219.03	38,677.09	38,755.17	38,784.12	38,868.95	33,730.29	47,045.00	35,594.83	38,709.28	43,933.48	33,678.20	33,343	
Transfer In:																
Highway		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Schools		-	-	-	-	-	-	-	263,190.00	-	-	-	171,927.00	-	36,260	
Central Cafeteria		-	-	-	-	-	-	-	27,150.00	-	-	-	17,733.00	-	3,740	
Solid Waste		-	-	-	-	-	-	-	24,040.00	-	-	-	-	-	2,003	
County Gen.		-	-	-	-	-	-	-	276,500.00	-	-	-	-	-	23,042	
<b>Total Revenues</b>	\$	<b>6,124.71</b>	\$ <b>6,124.71</b>	\$ <b>8,306.01</b>	\$ <b>39,087.84</b>	\$ <b>51,741.94</b>	\$ <b>38,784.12</b>	\$ <b>88,868.95</b>	\$ <b>624,610.29</b>	\$ <b>47,045.00</b>	\$ <b>40,845.71</b>	\$ <b>38,709.28</b>	\$ <b>233,593.48</b>	\$ <b>34,015.17</b>	\$ <b>104,311.04</b>	
<b>Expenditures</b>																
Handling Charges	\$	-	\$	-	\$	-	\$	9,255.00	\$	9,490.00	\$	-	\$	9,320.00	\$	2,338.75
Disability Insurance		-	-	6,124.71	6,219.03	38,677.09	77,539.29	-	38,868.95	38,788.25	38,739.91	38,841.96	38,709.28	77,611.68	33,343	
Other Contracted Svcs		-	-	5,250.00	-	-	-	-	-	-	-	-	-	-	438	
Excess Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Premium on Corp Surety		-	-	7,500.00	-	-	-	-	-	-	-	-	-	-	625	
Worker's Comp. Ins.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Self-Ins Claims		74,775.16	74,775.16	120,348.73	48,361.38	72,325.22	61,072.13	54,492.21	88,111.68	36,066.79	62,339.77	30,557.34	83,660.23	35,275.21	63,949	
Reserve Change		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total Expenditures</b>	\$	<b>1,208,321.00</b>	\$ <b>74,775.16</b>	\$ <b>139,223.44</b>	\$ <b>54,560.41</b>	\$ <b>120,257.31</b>	\$ <b>138,611.42</b>	\$ <b>54,492.21</b>	\$ <b>136,470.63</b>	\$ <b>74,855.04</b>	\$ <b>101,079.68</b>	\$ <b>78,719.30</b>	\$ <b>122,369.51</b>	\$ <b>112,886.89</b>	\$ <b>100,693.42</b>	

				<u>Benefit Survey</u>
<b>TN County Governments</b>	<b>Medical Insurance Offered</b>	<b>Wellness participation tied to premium</b>	<b>Do you incentivize for Wellness</b>	<b>Plans/Tiers</b>
Anderson	Humana	Yes	\$25 monthly discount	1 plan, 2 tiers
Washington	Y	yes	discount of insurance premium	1 plan, 3 tiers
Marshall	Y	HRA & biometric	1 plan 4 tiers	not provided
Sevier	Y-self ins	No	health clinic generics prescription	not provided
Monroe	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	2 tiers
Hamblen	Y	Yes	gift card to top participants	2 plans 4 tiers
Rutherford	Y-self ins	No	Healthy Babies reimbursement	3 plans 4 tiers
Davidson (Metro)	Y	No	incentives participation	2 plans 2 tiers
Sumner	Y	Yes	lower out of pocket	not provided
Knox	Y	Yes	lower premium	3 plans 4 tiers
Hawkins	Y-State plan	Partnership PPO	lower premiums	3 plans 4 tiers
Campbell	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Cocke	Y- State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Coffee	State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Crockett	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Cumberland	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
DeKalb	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Fentress	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Franklin	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Giles	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Lincoln	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
McMinn	Y	Yes	lower premiums, deductibles, copays	not provided
Overton	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers

Robertson	Y	Partnership PPO	lower premiums, deductibles, copays	4 plans, 4 tiers
Sequatchie	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Stewart	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Tipton	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Trousdale	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Weakley	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Roane	Y-State plan	Partnership PPO	lower premiums, deductibles, copays	3 plans 4 tiers
Williamson	Y	No	Voluntary monthly challenges -prizes	not provided
Dyer	Y	No	Voluntary challenges tobacco surcharge	not provided

Counties surveyed in TN- 95

Counties that responded- 32

Counties who tied wellness to premium- 27

Counties on State plan- 20



The 2013 Partnership Promise aims to help healthy members stay healthy and to slow or stop the progression of disease among those currently living with chronic illnesses.

**A Healthier Lifestyle Starts With a Program Designed to Fit You**

Congratulations on choosing the Partnership PPO and taking a more active role in your health! The Partnership Promise aims to help healthy members stay healthy and to slow or stop the progression of disease among those currently living with chronic illnesses.

Members and covered spouses enrolled in the Partnership PPO must fulfill the requirements of the Partnership Promise each year they are enrolled. If requirements aren't met, you'll be transferred to the Standard PPO the following year.

- The Partnership PPO option allows you to pay less for your coverage by taking an active role in your health and fulfilling the Partnership Promise.
- The Partnership Promise is an annual commitment.
- The Partnership Promise requirements may change from one year to the next.

New members and their covered spouses must only do TWO things:

Complete the online Well-Being Assessment (WBA)

Get a biometric health screening (You may use screening results from a doctor's visit within the past 12 months.)

Both requirements must be completed within 120 days of your insurance coverage effective date.

Your insurance coverage effective date is: \_\_\_\_\_

Complete BOTH requirements by: \_\_\_\_\_

**2013 Requirements for employees and covered spouses:**

Complete the online Healthways Well-Being Assessment™ (health questionnaire) by March 15

Engage in ONE ParTners for Health wellness activity by July 15

Keep your contact information current with your employer

Members and covered spouses who use tobacco must also:

Engage in the tobacco cessation program if you are a tobacco user

Members and covered spouses identified as at risk by Healthways must also:

Complete a biometric screening at your health care provider's office between July 15, 2012, and July 15, 2013

Participate in health coaching

Members and covered spouses identified for case management by BlueCross, Cigna or Magellan must also:

Participate in case management

\*If it is unreasonably difficult because of a medical or mental health condition for you to achieve the standards to fulfill the Partnership Promise, or if it is medically inadvisable for you to attempt to fulfill the Partnership Promise, call our ParTners for Health Wellness Program at 1.888.741.3390, and they will work with you to develop an alternate way to fulfill the Promise.

# RUTHERFORD COUNTY 2014 WELLNESS INITIATIVE

## KNOW YOUR NUMBERS

### *Resolve to Know Your Numbers in 2014*

Rutherford County and Cigna continue to be committed to giving you the tools and resources to make good decisions and live a healthier life. This year we are encouraging all employees to know their biometric results. Your physician will provide lab results that will allow you to pinpoint those aspects that enhance your overall well-being as well as those that pose a risk to your health.

By going to one of the MedPoint facilities, TakeCare clinics or your personal physician to receive a biometric screening, you will be able to avoid a wellness fee of \$25.00 per month which will be charged through payroll deduction for those who do not participate as outlined. This requirement is only for employees participating in the medical plan. It does not pertain to spouses or dependents.

#### **TO COMPLETE THE BIOMETRIC SCREENING SIMPLY FOLLOW THESE STEPS:**

- Go to a MedPoint facility, TakeCare clinic or your personal physician between October 1, 2013 and February 17, 2014 for a biometric screening. The screening must at a **minimum** include a Lipid Panel screening (CPT code #80061). If you have been to your physician between January 1, 2013 through September 30, 2013 and have already performed this screening it will count towards the requirement. We will gather this information from Cigna.

The Lipid Panel (CPT #80061) will include the following tests:

- Total Cholesterol
- HDL Cholesterol
- LDL Cholesterol
- Triglycerides

**Note: Your physician must send the biometrics to Lab Corp or Quest for processing.**

#### **WHAT IS THE BENEFIT TO ME?**

- Based on the results of the screening, you will have access to a Health Advocate from Cigna that will be available to assist you in the following areas:
  - Asthma
  - Anxiety
  - COPD
  - Depression
  - Lower Back Pain
  - Diabetes
  - Metabolic Syndrome
  - Congestive Heart Failure
  - Osteoarthritis
  - Coronary Artery Disease
- The Cigna Health Advocate is there to assist you in the above areas by:
  - Recognizing worsening symptoms and know when to see the doctor
  - Establish questions to discuss with your doctor
  - Develop health habits related to nutrition, sleep, exercise, weight, tobacco and stress
  - Make educated decisions about treatment options

**\*NOTE: EMPLOYEES WHO DO NOT PARTICIPATE IN THE SCREENING WILL HAVE A \$25.00 PER MONTH FEE DEDUCTED FROM THEIR PAYROLL DURING 2014. BOE EMPLOYEES WILL PAY A HIGHER RATE PER MONTH TO COVER JULY AND AUGUST FEES.**