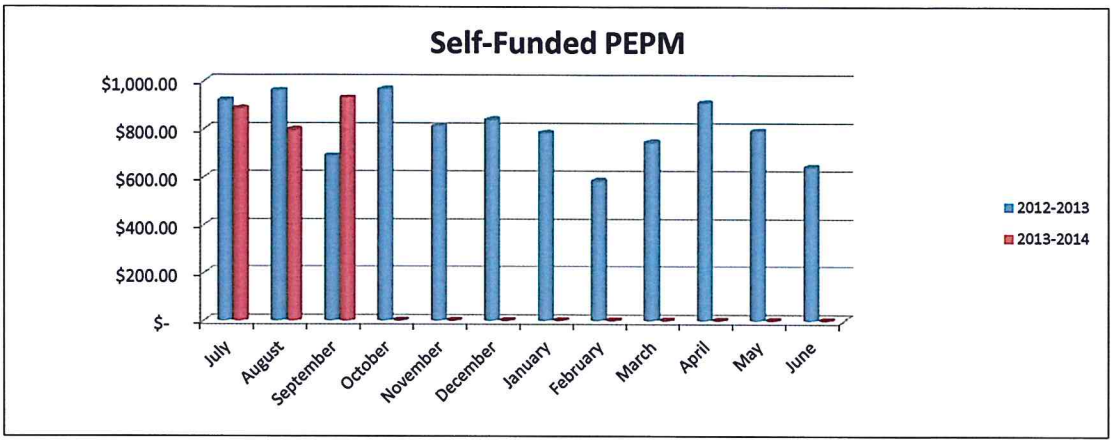
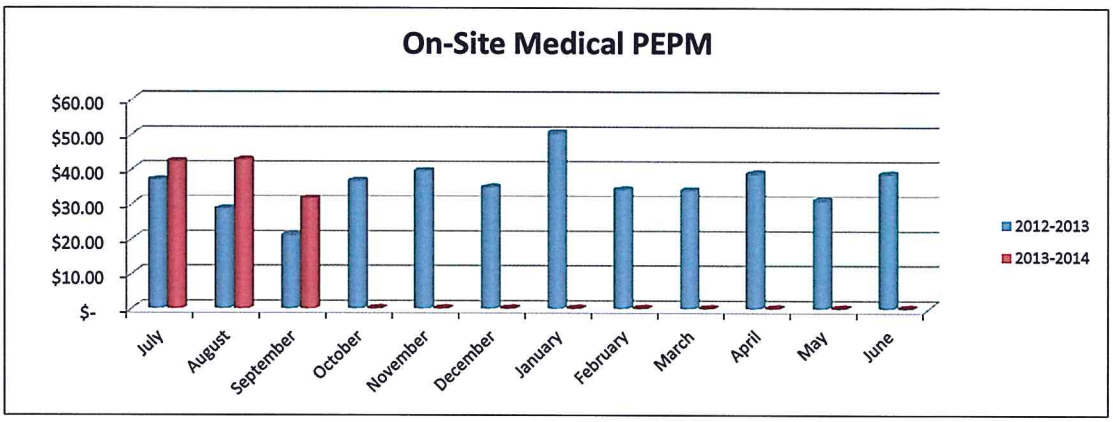
Rutherford County
Insurance Fund Performance (264)
2013- 2014 Fiscal Year
Graphic Illustrations

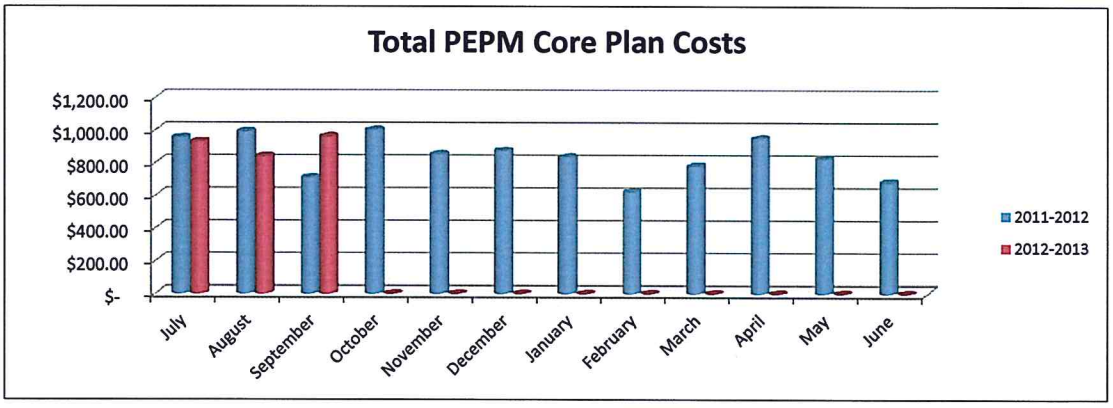
Plan Costs PEPM for Medical, Dental, and Vision



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	$ 3,965,572.18	93.7%	5.1%	1.2%	$ 183,534.10	5,208	3,916	$796.68
September	$ 4,709,250.99	94.9%	3.8%	1.3%	$ 219,961.75	5,303	3,979	$929.51
October	$ -				$ -			
November	$ -				$ -			
December	$ -				$ -			
January	$ -				$ -			
February	$ -				$ -			
March	$ -				$ -			
April	$ -				$ -			
May	$ -				$ -			
June	$ -				$ -			
YTD (Avg)	$ 1,086,322.44	94.5%	4.4%	1.1%	$ 211,914.88	5,234	3,930	$870.41

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	1,602	104	$ 222,390.90	$ 130.36	$42.70	$ 839.38
September	1,784	132	$ 167,532.88	$ 87.44	$31.59	$ 961.11
October			$ -			
November			$ -			
December			$ -			
January			$ -			
February			$ -			
March			$ -			
April			$ -			
May			$ -			
June			$ -			
YTD (Avg)	1,613	99	$ 203,041.11	$ 120.89	$38.84	$ 909.25

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		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	$856.00				$28.97	**$ 884.97**
Demonstrated Trend	1.7%				34.1%	**2.7%**

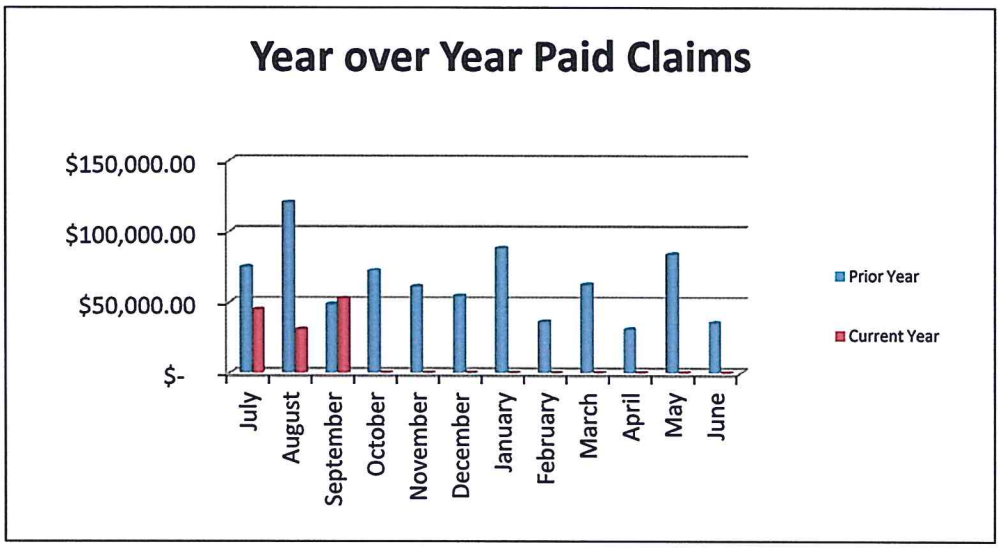
Net OPEB Obligation												
	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14
Co Gen	$11,611,534											
BOE	$53,767,997											
Total	$65,379,531											

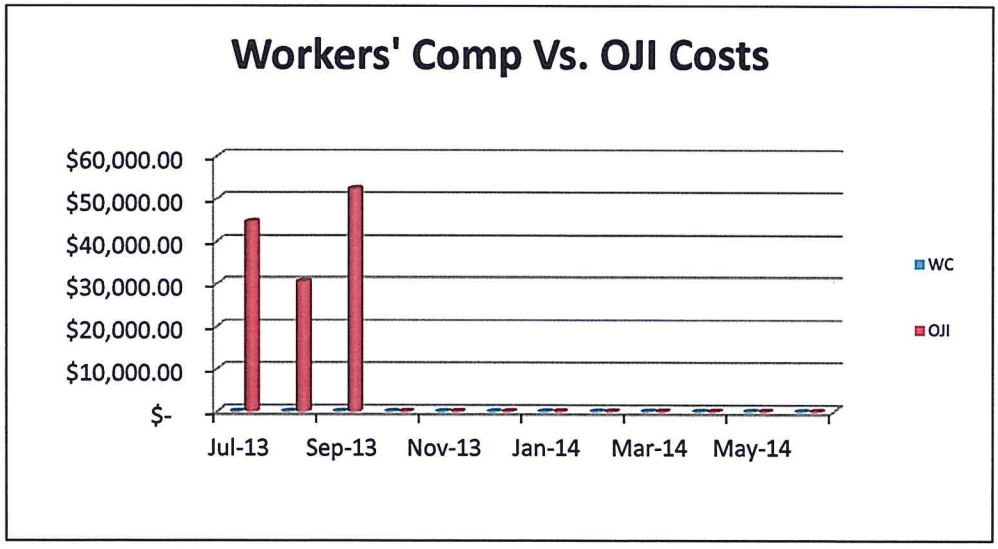
2011 Revenue Vs. Expense Comparison													
	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Total
Revenues	$ 4,349,517.71	$ 4,429,093.78	$ 4,834,617.30	$ 4,437,357.03	$ 5,368,331.60	$ 4,702,480.84	$ 964,843.60	$ 1,058,574.74	$ 4,530,894.43	$ 4,480,792.49	$ 4,581,622.57	$ 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	$ 4,936,002.23	$ 6,562,892.71	$ 5,089,743.91	$ 5,906,762.66	$ 4,228,123.13	$ 1,114,597.05	$ 1,240,486.90	$ 4,938,237.07				$ 38,017,586.71
Expenditures	$ 4,358,275.42	$ 3,243,356.63	$ 4,066,831.46	$ 4,941,468.02	$ 4,296,345.83	$ 3,810,655.67	$ 4,816,585.13	$ 4,379,469.01	$ 5,100,854.63				$ 39,013,841.80
	$ (357,534.37)	$ 1,692,645.60	$ 2,496,061.25	$ 148,275.89	$ 1,610,416.83	$ 417,467.46	$ (3,701,988.08)	$ (3,138,982.11)	$ (162,617.56)				$ (996,255.09)

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	5,820	-	-	-	-	-	-	-	-	-	5,820
Revenue															
Miscellaneous Refunds		$ 131.95	$ -	$ -	$ 131.95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 43.98
Insurance Recovery		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Self-Ins. Premiums-LTD		53,411.67	6,403.41	6,510.87	40,497.39	-	-	-	-	-	-	-	-	-	17,804
Transfer In:		-	-	-	-	-	-	-	-	-	-	-	-	-	
Highway		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Schools		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central Cafeteria		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solid Waste		-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Gen.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenues		$ 53,543.62	$ 6,403.41	$ 6,510.87	$ 40,629.34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 17,847.87
Expenditures															
Handling Charges		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Disability Insurance		12,919.37	6,403.41	-	6,515.96	-	-	-	-	-	-	-	-	-	4,306
Other Contracted Svcs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Premium on Corp Surety		7,500.00	7,500.00	-	-	-	-	-	-	-	-	-	-	-	2,500
Worker's Comp. Ins.	YTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Self-Ins Claims	127,341.19	127,341.19	44,509.52	30,481.18	52,350.49	-	-	-	-	-	-	-	-	-	42,447
Reserve Change	0.52	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditures		$ 147,760.56	$ 58,412.93	$ 30,481.18	$ 58,866.45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 49,253.52
Total Revenue over (under) Expenditures		$ (94,216.94)	$ (52,009.52)	$ (23,970.31)	$ (18,237.11)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	

Prior 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	6,212	6,212	6,165	6,165	6,165	5,954
Revenue															
Miscellaneous Refunds		$ 431.35	$ -	$ 20.60	$ 410.75	$ 12,986.77	$ -	$ 50,000.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 5,284.84
Insurance Recovery		2,066.38	-	2,066.38	-	-	-	-	-	-	5,250.88	-	-	336.97	638
Self-Ins. Premiums-LTD		51,020.83	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
Total Revenues		$ 53,518.56	$ 6,124.71	$ 8,306.01	$ 39,087.84	$ 51,741.94	$ 38,784.12	$ 88,868.95	$ 624,610.29	$ 47,045.00	$ 40,845.71	$ 38,709.28	$ 233,593.48	$ 34,015.17	$ 104,311.04
Expenditures															
Handling Charges		$ -	$ -	$ -	$ -	$ 9,255.00	$ -	$ -	$ 9,490.00	$ -	$ -	$ 9,320.00	$ -	$ -	$ 2,338.75
Disability Insurance		12,343.74	-	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.	YTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Self-Ins Claims	243,485.27	243,485.27	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		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditures		$ 268,579.01	$ 74,775.16	$ 139,223.44	$ 54,580.41	$ 120,257.31	$ 138,611.42	$ 54,492.21	$ 136,470.63	$ 74,855.04	$ 101,079.68	$ 78,719.30	$ 122,369.51	$ 112,886.89	$ 100,693.42