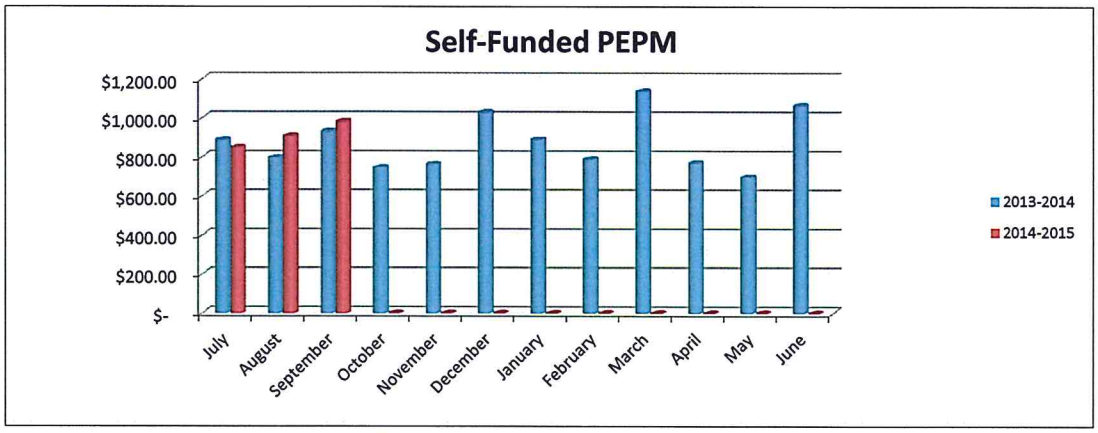
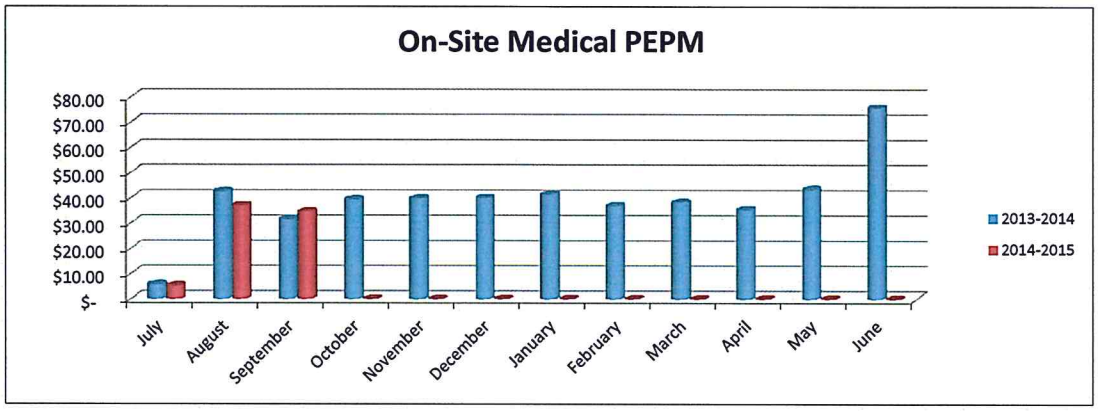
Rutherford County
Insurance Fund Performance (264)
2014- 2015 Fiscal Year
Graphic Illustrations

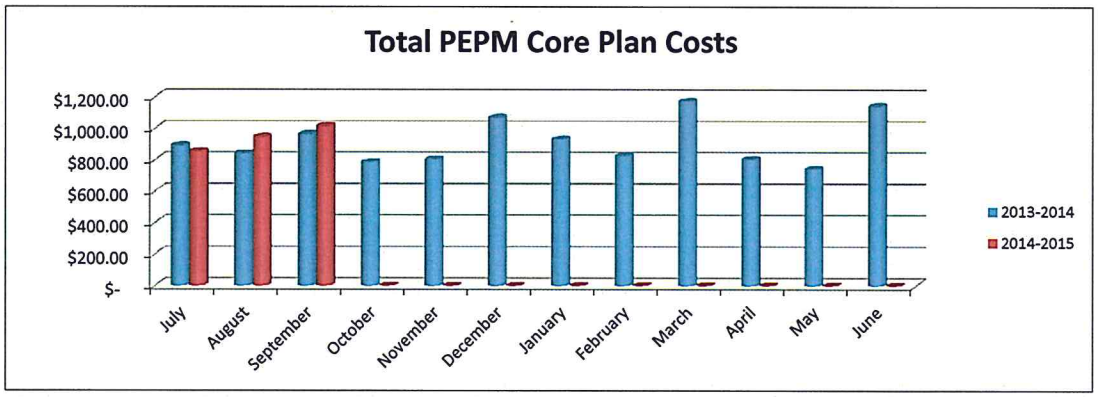
Plan Costs PEPM for Medical, Dental, and Vision



Plan Costs PEPM for On-Site Clinics



Plan Costs PEPM for All Core Benefits



Rutherford County
Insurance Fund Performance (264)
2014 - 2015 Fiscal Year
Back-up Data

2014- 2015(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	$ 4,369,517.16	95.0%	4.1%	0.9%	$ 215,705.75	5,407	4,089	$848.02
August	$ 4,692,173.67	95.2%	3.6%	1.2%	$ 216,189.73	5,412	4,098	$906.94
September	$ 5,073,126.24	95.2%	3.7%	1.1%	$ 196,991.98	5,384	4,062	$978.85
October	$ -				$ -			#DIV/0!
November	$ -				$ -			#DIV/0!
December	$ -				$ -			#DIV/0!
January	$ -				$ -			#DIV/0!
February	$ -				$ -			#DIV/0!
March	$ -				$ -			#DIV/0!
April	$ -				$ -			#DIV/0!
May	$ -				$ -			#DIV/0!
June	$ -				$ -			#DIV/0!
YTD (Avg)	$ 4,711,605.69	95.1%	3.8%	1.1%	$ 209,629.15	5,401	4,083	$911.27

On-Site Medical	Office Visits	Retail Visits	Costs	Cost per Visit	PEPM (based from medical enrollment)	Total PEPM Insurance Plan Costs
July	1,432	77	$ 27,777.60	$ 18.41	$5.14	$ 853.15
August	1,428	94	$ 199,861.21	$ 131.31	$36.93	$ 943.87
September	1,729	112	$ 186,194.65	$ 101.14	$34.58	$ 1,013.43
October			$ -	#DIV/0!	#DIV/0!	#DIV/0!
November			$ -	#DIV/0!	#DIV/0!	#DIV/0!
December			$ -	#DIV/0!	#DIV/0!	#DIV/0!
January			$ -	#DIV/0!	#DIV/0!	#DIV/0!
February			$ -	#DIV/0!	#DIV/0!	#DIV/0!
March			$ -	#DIV/0!	#DIV/0!	#DIV/0!
April			$ -	#DIV/0!	#DIV/0!	#DIV/0!
May			$ -	#DIV/0!	#DIV/0!	#DIV/0!
June			$ -	#DIV/0!	#DIV/0!	#DIV/0!
YTD (Avg)	1,530	94	$ 137,944.49	$ 83.62	$25.55	$ 936.82

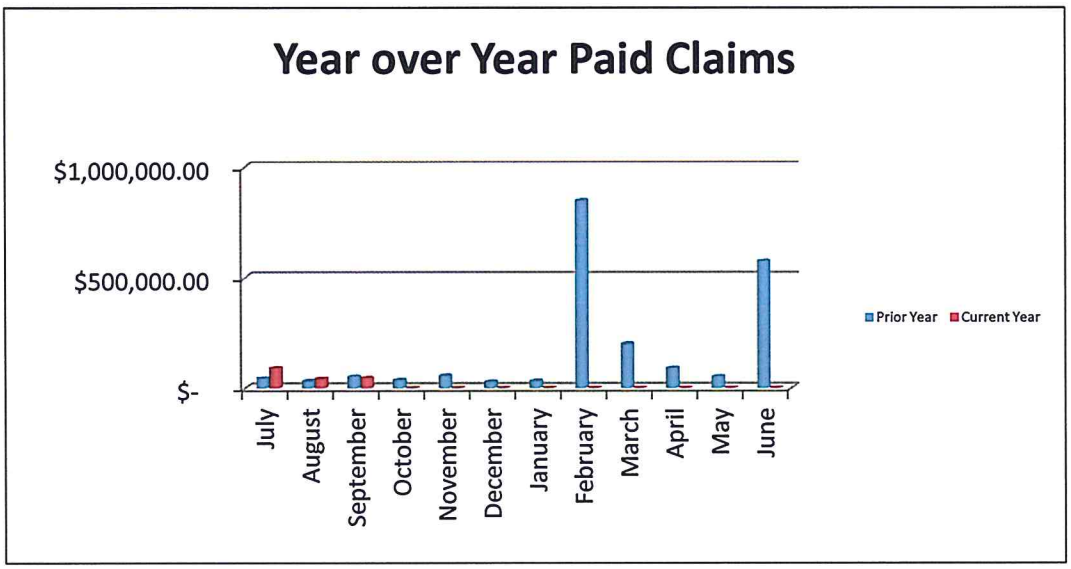
2013 - 2014(prior year)

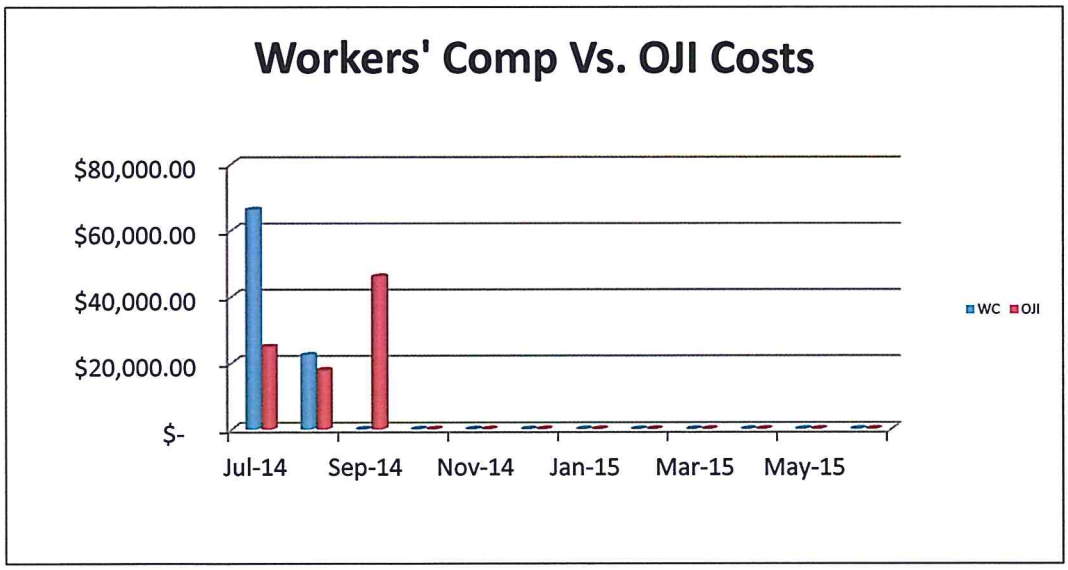
Medical, Dental, and Vision	Self-Funded Claims	Percentage Medical	Percentage Dental	Percentage Vision	Admin and Premium	Medical and Vision Enrollees	Dental Enrollees	PEPM (based from medical enrollment)
July	$ 4,361,046.05	94.9%	4.2%	0.9%	$ 232,248.80	5,190	3,895	$885.03
August	$ 3,965,572.18	93.7%	5.1%	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	$ 3,778,320.96	95.5%	3.0%	1.5%	$ 187,607.78	5,315	3,996	$746.18
November	$ 3,862,275.47	95.0%	4.0%	1.0%	$ 204,986.23	5,328	4,014	$763.37
December	$ 5,295,884.99	96.6%	2.8%	0.6%	$ 187,540.87	5,333	4,019	$1,028.21
January	$ 4,594,788.50	96.5%	2.8%	0.6%	$ 209,490.31	5,403	4,091	$889.19
February	$ 4,037,528.12	95.6%	3.7%	0.7%	$ 226,419.55	5,406	4,094	$788.74
March	$ 5,918,429.65	95.9%	2.9%	1.2%	$ 211,324.17	5,399	4,083	$1,135.35
April	$ 3,948,750.05	95.4%	3.8%	0.8%	$ 208,226.54	5,407	4,091	$768.81
May	$ 3,588,325.14	95.4%	3.7%	0.9%	$ 192,064.98	5,413	4,093	$698.39
June	$ 5,529,443.62	96.0%	3.4%	0.6%	$ 226,563.30	5,406	4,088	$1,064.74
YTD (Avg)	$ 4,465,801.31	95.4%	3.6%	0.9%	$ 207,497.37	5,343	4,030	$874.52

On-Site Medical	Office Visits		Costs	Cost per Visit	PEPM (based from medical enrollment)	Total PEPM Insurance Plan Costs
July	1,453	60	$ 29,682.00	$ 19.62	$5.72	$ 890.75
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	2,413	247	$ 209,887.36	$ 78.91	$39.49	$ 785.67
November	2,171	227	$ 212,299.87	$ 88.53	$39.85	$ 803.22
December	1,786	207	$ 213,125.97	$ 106.94	$39.96	$ 1,068.17
January	3,111	160	$ 223,724.34	$ 68.40	$41.41	$ 930.59
February	2,462	146	$ 199,047.79	$ 76.32	$36.82	$ 825.56
March	1,393	123	$ 206,783.05	$ 136.40	$38.30	$ 1,173.65
April	1,374	102	$ 191,729.23	$ 129.90	$35.46	$ 804.27
May	1,449	108	$ 235,499.51	$ 151.25	$43.51	$ 741.90
June	1,354	73	$ 409,956.60	$ 287.29	$75.83	$ 1,140.58
YTD (Avg)	1,863	141	$ 210,138.29	$ 113.45	$39.22	$ 913.74

Prior YTD	$840.85	$24.21	$ 865.06
Demonstrated Trend	8.4%	5.5%	8.3%

Rutherford County
Work Injury Fund Performance (266)
2014 - 2015 Fiscal Year
Graphic Illustration





Rutherford County

2014-2015 Monthly Work Injury Fund Performance

Current Year - 2014-2015:

		Total	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Average
	Employee Count		6,430	6,430	6,430										6,430
Revenue															
Miscellaneous Refunds		$ 478.34	$ -	$ 268.96	$ 209.38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 159.45
Insurance Recovery		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Self-Ins. Premiums-LTD		54,446.24	6,583.38	6,614.32	41,248.54	-	-	-	-	-	-	-	-	-	18,149
Transfer In:			-	-	-	-	-	-	-	-	-	-	-	-	-
Highway		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Schools		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central Cafeteria		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Solid Waste		-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Gen.		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenues		$ 54,924.58	$ 6,583.38	$ 6,883.28	$ 41,457.92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 18,308.19
Expenditures															
Handling Charges		$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Disability Insurance		13,197.70	-	6,583.38	6,614.32	-	-	-	-	-	-	-	-	-	4,399
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	177,421.73	177,421.73	90,939.96	40,498.91	45,982.86	-	-	-	-	-	-	-	-	-	59,141
Reserve Change	1.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditures		**$ 198,119.43**	**$ 90,939.96**	**$ 54,582.29**	**$ 52,597.18**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	$ 66,039.81
Total Revenue over (under) Expenditures		$ (143,194.85)	$ (84,356.58)	$ (47,699.01)	$ (11,139.26)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (47,731.62)

Prior 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	5,449	5,449	5,449	6,334	6,334	6,334	6,310	6,310	6,310	5,978
Revenue															
Miscellaneous Refunds		$ 131.95	$ -	$ -	$ 131.95	$ -	$ -	$ -	$ 365.96	$ -	$ -	$ -	$ 529.28	$ -	$ 85.60
Insurance Recovery		-	-	-	-	-	-	-	-	1,372.93	-	-	-	-	114
Self-Ins. Premiums-LTD		53,411.67	6,403.41	6,510.87	40,497.39	40,627.83	40,759.10	40,764.51	40,720.85	40,583.20	40,556.36	40,645.80	45,977.17	35,378.85	34,952
Transfer In:			-	-	-	-	-	-	-	-	-	-	-	-	
Highway		-	-	-	-	-	-	55,320.00	-	-	-	-	-	-	4,610
Schools		-	-	-	-	-	-	263,190.50	-	-	-	-	-	263,190.50	43,865
Central Cafeteria		-	-	-	-	-	-	27,150.00	-	-	-	-	-	27,150.00	4,525
Solid Waste		-	-	-	-	-	-	24,040.00	-	-	-	-	-	-	2,003
County Gen.		-	-	-	-	-	-	276,500.00	-	-	-	-	-	900,000.00	98,042
Total Revenues		$ 53,543.62	$ 6,403.41	$ 6,510.87	$ 40,629.34	$ 40,627.83	$ 40,759.10	$ 686,965.01	$ 41,086.81	$ 41,956.13	$ 40,556.36	$ 40,645.80	$ 46,506.45	$ 1,225,719.35	$ 188,197.21
Expenditures															
Handling Charges		$ -	$ -	$ -	$ -	$ 8,860.00	$ -	$ -	$ 6,960.00	$ -	$ -	$ 7,840.00	$ -	$ -	$ 1,971.67
Disability Insurance		12,919.37	6,403.41	-	6,515.96	40,492.30	40,627.83	40,759.10	40,764.51	40,726.32	40,577.73	81,198.82	-	81,359.36	34,952
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	127,341.19	127,341.19	44,509.52	30,481.18	52,350.49	34,939.80	56,637.92	27,800.81	31,330.35	848,831.14	200,265.68	91,608.53	52,440.16	574,542.54	170,478
Reserve Change		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Other Funds		-	-	-	-	-	-	-	-	-	-	-	-	180,002.00	15,000
Total Expenditures		**$ 147,760.56**	**$ 58,412.93**	**$ 30,481.18**	**$ 58,866.45**	**$ 84,292.10**	**$ 97,265.75**	**$ 68,559.91**	**$ 79,054.86**	**$ 889,557.46**	**$ 240,843.41**	**$ 180,647.35**	**$ 52,440.16**	**$ 835,903.90**	$ 223,027.12