

## Fairfield: Town and Public Schools

**Fairfield Public Schools - Renewal Year (2013)**

**Data Through November 2012**

AonHewitt Renewal Projection - July 1, 2013													
Components	Anthem Med/Rx			CVS/Caremerk Rx <sup>(1)</sup>			Sun Life Dental			Total - All Coverages			
	Active	Retirees	Total	Active	Retirees	Total	Active	Retirees	Total	Active	Retirees	Total	
1. Exp. Per Pd Claims <sup>(2)</sup>	\$17,386,477	\$1,402,198	\$18,788,674	\$3,610,771	\$682,104	\$4,292,875	\$1,267,162	\$191,424	\$1,458,586	\$22,264,410	\$2,275,726	\$24,540,135	
2. Claims in Excess of ISL <sup>(3)</sup>	\$249,189	\$0	\$249,189	\$0	\$0	\$0	\$0	\$0	\$0	\$249,189	\$0	\$249,189	
3. Experience Period Net Paid Claims	\$17,137,288	\$1,402,198	\$18,539,485	\$3,610,771	\$682,104	\$4,292,875	\$1,267,162	\$191,424	\$1,458,586	\$22,015,221	\$2,275,726	\$24,290,946	
4. Trend Factor ( 19 Months )	1.150	1.150		1.121	1.121		1.087	1.087					
5. Annual Trend <sup>(4)</sup>	9.2%	9.2%		7.5%	7.5%		5.4%	5.4%					
6. Trended Paid Claims	\$19,699,775	\$1,611,864	\$21,311,639	\$4,048,835	\$764,858	\$4,813,692	\$1,377,198	\$208,046	\$1,585,244	\$25,125,807	\$2,584,768	\$27,710,576	
7. Experience Period Lives (2 mo. lag)	1,268	120	1,388	1,251	168	1,420	1,289	233	1,522				
8. Trended Exp Per Claims (per ee)	\$15,534	\$13,404		\$3,236	\$4,541		\$1,069	\$891		\$19,839	\$18,837		
9. Projected Current Year Average Lives	1,282	121	1,403	1,270	166	1,436	1,301	242	1,543				
10. Exp Claims: July 1, 2013 - July 1, 2014	\$19,914,663	\$1,621,918	\$21,536,580	\$4,110,054	\$753,883	\$4,863,937	\$1,390,289	\$215,697	\$1,605,985	\$25,415,005	\$2,591,497	\$28,006,502	
11. Admin: July 1, 2013 - July 1, 2014 <sup>(5)</sup>	\$587,962	\$58,150	\$646,112	\$0	\$0	\$0	\$67,865	\$12,716	\$80,581	\$655,826	\$70,866	\$726,693	
12. Network Access Fees <sup>(5)</sup>	\$274,298	\$27,128	\$301,426	\$0	\$0	\$0	\$0	\$0	\$0	\$274,298	\$27,128	\$301,426	
13. SL Exp: July 1, 2013 - July 1, 2014 <sup>(5)</sup>	\$560,839	\$55,468	\$616,307	\$0	\$0	\$0	\$0	\$0	\$0	\$560,839	\$55,468	\$616,307	
14. ACA Reinsurance Fee <sup>(6)</sup>	\$125,380	\$11,834	\$137,213	\$0	\$0	\$0	\$0	\$0	\$0	\$125,380	\$11,834	\$137,213	
15. Est Tot Cost: July 1, 2013 - July 1, 2014	\$21,463,141	\$1,774,497	\$23,237,639	\$4,110,054	\$753,883	\$4,863,937	\$1,458,153	\$228,413	\$1,686,566	\$27,031,349	\$2,756,793	\$29,788,142	
16. 2012 Budget (from final renewals) <sup>(7,8)</sup>	\$17,086,918	\$1,250,692	\$18,337,611	\$3,974,570	\$812,255	\$4,786,826	\$1,405,116	\$221,428	\$1,626,544	\$22,466,604	\$2,284,376	\$24,750,980	
17. Change (\$)	\$4,376,223	\$523,805	\$4,900,028	\$135,484	(\$58,373)	\$77,111	\$53,038	\$6,985	\$60,023	\$4,564,744	\$472,417	\$5,037,162	
18. Change (%)	25.6%	41.9%	26.7%	3.4%	-7.2%	1.6%	3.8%	3.2%	3.7%	20.3%	20.7%	20.4%	

<sup>(1)</sup> Rx rebates are not considered in projection

<sup>(2)</sup> based on claims from 12/11 to 12/12

<sup>(3)</sup> based on claims from 12/11 to 12/12

<sup>(4)</sup> Aon Consulting Winter 2012 Health Care Trend Survey - adjusted based on current BOE reserve position

<sup>(5)</sup> estimated - 3% increase on admin fees; 15% increase on Stop Loss

<sup>(6)</sup> projected - cost to cover guarantee issue (risk charge collected by ABCBS and paid directly to US Govt.)

<sup>(7)</sup> based on finalized 2012 renewal