

Boulder Valley School District

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July 1, 2009 - June 30, 2010

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This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

**Boulder Valley School District
Medical, Rx & Dental Plan Status
July 1, 2009 - June 30, 2010**

7/1/2009 through 06/30/2010	Medical & Rx	Dental
Average Enrollment GWL/Delta Dental	2,299	3,591
Average Enrollment Kaiser	1,289	N/A
Beginning Fund Balance	\$3,929,750	\$1,268,064
Funding		
Contributions - All Sources GWL/Kaiser/Delta Dental ^{(1) (2)}	\$22,588,647	\$2,147,088
Rx Rebates	\$136,433	
Plus Interest on Reserves	\$9,940	\$2,048
Total Funding	\$22,735,020	\$2,149,136
Claims Costs		
GWL & Delta Dental Paid Claims	\$8,889,858	\$1,907,117
Kaiser Premiums	\$7,761,727	\$0
Kaiser Rebate received in May	(\$350,460)	\$0
RM Cancer Centers Disease Management	\$1,500	\$0
Less GWL Claims Over Stop Loss	(\$38,160)	\$0
ESI/GWL Pharmacy Claims	\$2,753,905	\$0
Total Net Claims	\$19,018,369	\$1,907,117
Fixed Costs		
Claims Administration Fee	\$532,352	\$166,556
Network Access Fee	\$193,081	\$0
Utilization Management Fee	\$68,958	\$0
Specific Stop Loss Premium	\$740,928	\$0
Aggregate Stop Loss Premium	\$41,650	\$0
Wellness Expense	\$35,760	\$0
Internal Costs ⁽³⁾	\$133,419	\$30,952
Consulting/Actuarial Fees ⁽³⁾	\$75,194	\$7,844
Total Fixed Costs	\$1,821,342	\$205,352
Total Costs GWL / Kaiser / Delta Dental	\$20,839,712	\$2,112,469
Current Plan Year Surplus/(Deficit)	\$1,895,308	\$36,667
Dental Reserve Transfer	\$600,000	(\$600,000)
Estimated Ending Fund Balance	\$6,425,058	\$704,731
Est. 6/30/2010 Min. Recommended Reserve Balance	\$2,097,862	\$283,071
% of 6/30/2010 Min. Recommended Reserve Balance	306.3%	249.0%

⁽¹⁾ Medical, Rx, & Dental Contributions are estimated totals from BVSD. Therefore, the YTD Estimated Funding does not match the monthly summary. Includes "Summer Premium Adjustment".

⁽²⁾ GWL contributions are \$14,101,645, and Kaiser contributions are \$8,487,002.

⁽³⁾ Internal Costs and Actuarial/Consulting Fees include district administration of Great-West Health Plans, Kaiser, Dental, Life, LTD, Vision, etc.

Boulder Valley School District
Total Monthly Medical and Rx Claim Summary
July 1, 2009 - June 30, 2010

Month	A Employees ⁽¹⁾	B Estimated Funding	C Medical Paid Claims	D Stop Loss	E Net Medical Claims (C+D)	F Drug Card Paid Claims ⁽²⁾	G Fixed Cost	H Total Cost (E+F+G)	I Estimated Gain/ (Loss) (B-H)	Total Cost Ratio (H/B)	Total Cost PEPM (H/A)
July 2009	2,359	\$1,349,449	\$908,948	\$0	\$908,948	\$183,464	\$158,002	\$1,250,414	\$99,035	92.7%	\$530.06
August	2,352	\$1,345,218	\$855,673	\$0	\$855,673	\$218,562	\$157,532	\$1,231,767	\$113,451	91.6%	\$523.71
September	2,292	\$1,313,056	\$716,993	\$0	\$716,993	\$227,636	\$154,665	\$1,099,294	\$213,762	83.7%	\$479.62
October	2,277	\$1,299,415	\$566,941	\$0	\$566,941	\$229,379	\$153,829	\$950,149	\$349,266	73.1%	\$417.28
November	2,304	\$1,303,914	\$406,776	\$0	\$406,776	\$256,588	\$154,944	\$818,309	\$485,605	62.8%	\$355.17
December	2,295	\$1,291,770	\$687,188	\$0	\$687,188	\$220,144	\$154,075	\$1,061,407	\$230,363	82.2%	\$462.49
January 2010	2,300	\$1,293,747	\$782,691	\$0	\$782,691	\$236,011	\$154,101	\$1,172,803	\$120,944	90.7%	\$509.91
February	2,299	\$1,292,801	\$630,041	\$2,690	\$632,731	\$236,624	\$154,009	\$1,023,364	\$269,437	79.2%	\$445.13
March	2,289	\$1,283,461	\$714,967	\$483	\$715,450	\$237,846	\$153,312	\$1,106,608	\$176,853	86.2%	\$483.45
April	2,281	\$1,277,388	\$722,112	(\$8,587)	\$713,525	\$249,038	\$152,802	\$1,115,365	\$162,023	87.3%	\$488.98
May	2,270	\$1,275,235	\$846,808	(\$11,667)	\$835,141	\$215,458	\$152,361	\$1,202,959	\$72,276	94.3%	\$529.94
June	2,265	\$1,270,814	\$1,050,719	(\$21,080)	\$1,029,640	\$243,155	\$152,038	\$1,424,832	(\$154,018)	112.1%	\$629.06
Total YTD	27,583	\$15,596,268	\$8,889,858	(\$38,160)	\$8,851,697	\$2,753,905	\$1,851,669	\$13,457,271	\$2,138,997	86.3%	\$487.88
09-10 Net Avg PEPM	2,299	\$565.43	\$322.29	(\$1.38)	\$320.91	\$99.84	\$67.13	\$487.88	\$77.55	86.3%	\$487.88
08-09 Net Avg PEPM	2,407	\$519.06	\$437.03	(\$14.71)	\$422.32	\$85.40	\$54.89	\$562.61	(\$43.55)	108.4%	\$562.61

⁽¹⁾ Includes Active and COBRA.

⁽²⁾ Rebates not included..

Boulder Valley School District
Medical & Rx Monthly Claim Summary - PPO Standard
July 1, 2009 - June 30, 2010

Month	A Employees ⁽¹⁾	B Estimated Funding	C Medical Paid Claims	D Stop Loss	E Net Medical Claims (C+D)	F Drug Card Paid Claims ⁽²⁾	G Fixed Cost	H Total Cost (E+F+G)	I Estimated Gain/ (Loss) (B-H)	Total Cost Ratio (H/B)	Total Cost PEPM (H/A)
July 2009	2,208	\$1,239,841	\$899,911	\$0	\$899,911	\$175,469	\$142,619	\$1,217,999	\$21,842	98.2%	\$551.63
August	2,204	\$1,237,476	\$833,335	\$0	\$833,335	\$208,831	\$142,458	\$1,184,624	\$52,852	95.7%	\$537.49
September	2,130	\$1,198,690	\$689,530	\$0	\$689,530	\$203,921	\$138,391	\$1,031,842	\$166,848	86.1%	\$484.43
October	2,109	\$1,181,567	\$530,003	\$0	\$530,003	\$215,008	\$136,958	\$881,970	\$299,597	74.6%	\$418.19
November	2,127	\$1,180,904	\$379,771	\$0	\$379,771	\$235,263	\$137,197	\$752,232	\$428,672	63.7%	\$353.66
December	2,116	\$1,167,423	\$627,485	\$0	\$627,485	\$206,949	\$136,110	\$970,544	\$196,879	83.1%	\$458.67
January 2010	2,113	\$1,163,119	\$709,836	\$0	\$709,836	\$222,413	\$135,436	\$1,067,684	\$95,435	91.8%	\$505.29
February	2,112	\$1,162,173	\$573,509	\$2,690	\$576,200	\$213,111	\$135,343	\$924,654	\$237,519	79.6%	\$437.81
March	2,102	\$1,151,435	\$591,361	\$483	\$591,844	\$215,452	\$134,548	\$941,844	\$209,591	81.8%	\$448.07
April	2,092	\$1,145,144	\$637,580	(\$8,587)	\$628,993	\$221,664	\$133,954	\$984,611	\$160,533	86.0%	\$470.66
May	2,087	\$1,147,935	\$710,019	(\$11,667)	\$698,352	\$197,532	\$134,132	\$1,030,016	\$117,919	89.7%	\$493.54
June	2,080	\$1,140,840	\$925,244	(\$21,080)	\$904,165	\$222,207	\$133,505	\$1,259,877	(\$119,037)	110.4%	\$605.71
Total YTD	25,480	\$14,116,547	\$8,107,585	(\$38,160)	\$8,069,425	\$2,537,820	\$1,640,653	\$12,247,897	\$1,868,650	86.8%	\$480.69
09-10 Net Avg PEPM	2,123	\$554.02	\$318.19	(\$1.50)	\$316.70	\$99.60	\$64.39	\$480.69	\$73.34	86.8%	\$480.69
08-09 Net Avg PEPM	2,284	\$509.79	\$430.09	(\$15.50)	\$414.59	\$84.41	\$54.28	\$553.28	(\$43.48)	108.5%	\$553.28

⁽¹⁾ Includes Active and COBRA.

⁽²⁾ Rebates not included..

Boulder Valley School District
Medical & Rx Monthly Claim Summary - PPO Basic
July 1, 2009 - June 30, 2010

Month	A Employees ⁽¹⁾	B Estimated Funding	C Medical Paid Claims	D Stop Loss	E Net Medical Claims (C+D)	F Drug Card Paid Claims ⁽²⁾	G Fixed Cost	H Total Cost (E+F+G)	I Estimated Gain/ Loss (B-H)	Total Cost Ratio (H/B)	Total Cost PEPM (H/A)
July 2009	151	\$109,608	\$9,037	\$0	\$9,037	\$7,994	\$15,383	\$32,415	\$77,193	29.6%	\$214.67
August	148	\$107,742	\$22,337	\$0	\$22,337	\$9,731	\$15,075	\$47,143	\$60,599	43.8%	\$318.54
September	162	\$114,366	\$27,463	\$0	\$27,463	\$23,715	\$16,274	\$67,452	\$46,914	59.0%	\$416.37
October	168	\$117,848	\$36,937	\$0	\$36,937	\$14,371	\$16,871	\$68,179	\$49,669	57.9%	\$405.83
November	177	\$123,010	\$27,005	\$0	\$27,005	\$21,325	\$17,747	\$66,077	\$56,933	53.7%	\$373.32
December	179	\$124,347	\$59,703	\$0	\$59,703	\$13,195	\$17,964	\$90,862	\$33,485	73.1%	\$507.61
January 2010	187	\$130,628	\$72,856	\$0	\$72,856	\$13,598	\$18,665	\$105,119	\$25,509	80.5%	\$562.13
February	187	\$130,628	\$56,532	\$0	\$56,532	\$23,513	\$18,666	\$98,711	\$31,917	75.6%	\$527.86
March	187	\$132,026	\$123,606	\$0	\$123,606	\$22,394	\$18,764	\$164,764	(\$32,738)	124.8%	\$881.09
April	189	\$132,244	\$84,532	\$0	\$84,532	\$27,375	\$18,848	\$130,755	\$1,489	98.9%	\$691.82
May	183	\$127,300	\$136,789	\$0	\$136,789	\$17,926	\$18,228	\$172,943	(\$45,643)	135.9%	\$945.04
June	185	\$129,974	\$125,475	\$0	\$125,475	\$20,948	\$18,532	\$164,955	(\$34,981)	126.9%	\$891.65
Total YTD	2,103	\$1,479,721	\$782,272	\$0	\$782,272	\$216,085	\$211,016	\$1,209,374	\$270,347	81.7%	\$575.07
09-10 Net Avg PEPM	175	\$703.62	\$371.98	\$0.00	\$371.98	\$102.75	\$100.34	\$575.07	\$128.55	81.7%	\$575.07
08-09 Net Avg PEPM	52	\$757.32	\$197.58	\$0.00	\$197.58	\$54.90	\$82.50	\$334.98	\$422.34	44.2%	\$334.98

⁽¹⁾ Includes Active and COBRA.

⁽²⁾ Rebates not included..

Boulder Valley School District Large Claim Summary - Medical & Rx July 1, 2009 - June 30, 2010

	<u>7/1/2007 thru 6/30/2008</u>	<u>7/1/2008 thru 06/30/2009</u>	<u>7/1/2009 thru 06/30/2010</u>
Spouse	\$542,157	Dependent	\$387,829
Employee	\$278,682	Employee ⁽²⁾	\$382,453
Employee	\$244,069	Employee	\$319,474
Employee	\$207,944	Employee	\$275,347
Employee	\$175,746	Employee	\$220,955
Employee	\$140,678	Employee	\$217,989
Employee	\$121,408	Employee	\$185,230
Employee	\$114,290	Employee	\$164,538
Dependent	\$109,306	Employee	\$146,855
Employee	\$89,694	Employee	\$120,846
Employee	\$87,286	Employee	\$107,374
Employee	\$84,501	Employee	\$97,035
Employee	\$78,433	Employee	\$93,485
		Spouse	\$80,293
		Employee	\$78,594
		Employee	\$76,912
Plan Year Total Large Claims	\$2,274,194	\$2,955,209	\$1,156,206
Plan Year Total Claims	\$12,148,226	\$14,665,561	\$19,018,369
Large Claims as a % of Total Claims	18.72%	20.15%	6.08%
# of claimants > \$75,000	13	16	10
# of claimants > \$150,000	5	8	1
# of claimants > \$225,000	3	4	1
Claims Greater than \$225,000 ⁽¹⁾	\$389,908	\$465,103	\$41,387

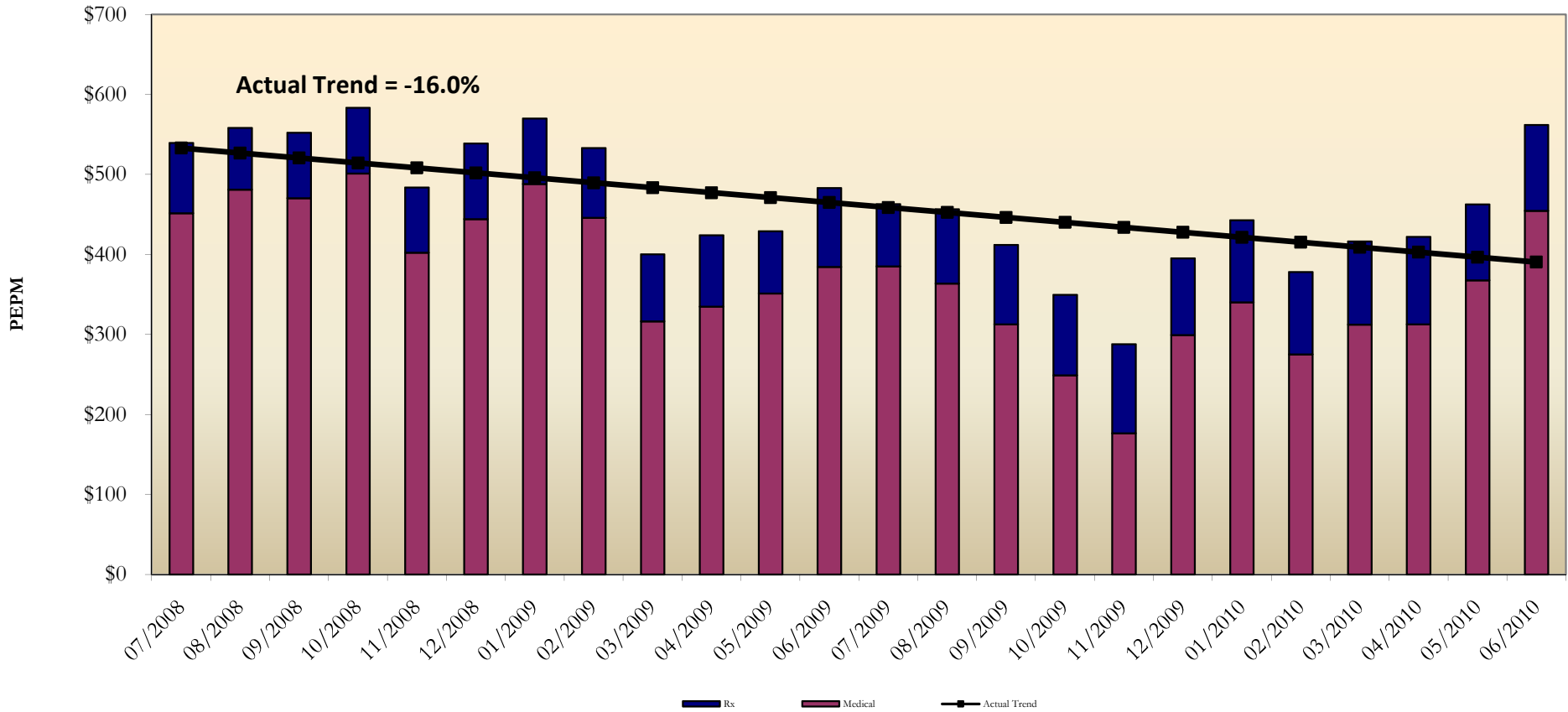
⁽¹⁾ Specific Stop Loss was raised from \$200,000 to \$225,000 for the 08-09 Plan Year

⁽²⁾ Claim was paid on a 12/15 basis from prior plan year and reflects a \$200,000 Stop Loss amount

**Boulder Valley School District
Historical Claim Analysis - Net Medical & Rx
January 2008 to Present**

Month	GWL Net Medical Claims	GWL Rx Claims	Total Claims	Moving 12 Months	Subscribers	Moving 12 Months	PEPM Claims	Moving 12 PEPM Claims	Moving 12 Lagged
01/2008	\$981,221	\$200,901	\$1,182,123	\$11,804,013	2,428	29,034	\$486.87	\$406.56	\$406.19
02/2008	\$770,097	\$208,476	\$978,573	\$11,932,333	2,437	29,048	\$401.55	\$410.78	\$410.74
03/2008	\$812,876	\$197,048	\$1,009,924	\$11,908,352	2,441	29,061	\$413.73	\$409.77	\$410.15
04/2008	\$1,100,369	\$211,095	\$1,311,463	\$12,411,013	2,439	29,073	\$537.71	\$426.89	\$427.26
05/2008	\$1,036,395	\$204,812	\$1,241,207	\$12,516,577	2,435	29,092	\$509.74	\$430.24	\$430.70
06/2008	\$1,037,016	\$211,252	\$1,248,269	\$13,040,007	2,430	29,118	\$513.69	\$447.83	\$448.53
07/2008	\$1,083,688	\$211,087	\$1,294,775	\$13,381,239	2,400	29,111	\$539.49	\$459.66	\$459.96
08/2008	\$1,151,267	\$185,118	\$1,336,385	\$13,852,256	2,393	29,104	\$558.46	\$475.96	\$475.73
09/2008	\$1,112,341	\$193,790	\$1,306,131	\$14,200,166	2,365	29,045	\$552.28	\$488.90	\$487.79
10/2008	\$1,194,160	\$196,071	\$1,390,231	\$14,334,213	2,382	29,010	\$583.64	\$494.11	\$492.52
11/2008	\$961,380	\$195,260	\$1,156,640	\$14,438,711	2,390	28,976	\$483.95	\$498.30	\$497.12
12/2008	\$1,064,275	\$226,558	\$1,290,833	\$14,746,554	2,396	28,936	\$538.74	\$509.63	\$508.33
01/2009	\$1,181,960	\$198,506	\$1,380,466	\$14,944,897	2,421	28,929	\$570.20	\$516.61	\$515.77
02/2009	\$1,081,092	\$211,483	\$1,292,575	\$15,258,899	2,425	28,917	\$533.02	\$527.68	\$527.33
03/2009	\$762,882	\$202,337	\$965,219	\$15,214,194	2,412	28,888	\$400.17	\$526.66	\$525.91
04/2009	\$812,506	\$216,327	\$1,028,833	\$14,931,564	2,426	28,875	\$424.09	\$517.11	\$516.36
05/2009	\$857,279	\$190,291	\$1,047,569	\$14,737,927	2,441	28,881	\$429.16	\$510.30	\$510.17
06/2009	\$935,861	\$240,042	\$1,175,903	\$14,665,561	2,434	28,885	\$483.12	\$507.72	\$507.90
07/2009	\$908,948	\$183,464	\$1,092,412	\$14,463,198	2,359	28,844	\$463.08	\$501.43	\$500.79
08/2009	\$855,673	\$218,562	\$1,074,235	\$14,201,047	2,352	28,803	\$456.73	\$493.04	\$491.64
09/2009	\$716,993	\$227,636	\$944,630	\$13,839,546	2,292	28,730	\$412.14	\$481.71	\$479.81
10/2009	\$566,941	\$229,379	\$796,320	\$13,245,634	2,277	28,625	\$349.72	\$462.73	\$459.87
11/2009	\$406,776	\$256,588	\$663,365	\$12,752,359	2,304	28,539	\$287.92	\$446.84	\$443.87
12/2009	\$687,188	\$220,144	\$907,332	\$12,368,858	2,295	28,438	\$395.35	\$434.94	\$432.10
01/2010	\$782,691	\$236,011	\$1,018,702	\$12,007,094	2,300	28,317	\$442.91	\$424.02	\$420.73
02/2010	\$632,731	\$236,624	\$869,355	\$11,583,874	2,299	28,191	\$378.15	\$410.91	\$407.34
03/2010	\$715,450	\$237,846	\$953,296	\$11,571,951	2,289	28,068	\$416.47	\$412.28	\$408.66
04/2010	\$713,525	\$249,038	\$962,563	\$11,505,682	2,281	27,923	\$421.99	\$412.05	\$408.13
05/2010	\$835,141	\$215,458	\$1,050,599	\$11,508,711	2,270	27,752	\$462.82	\$414.70	\$410.03
06/2010	\$1,029,640	\$243,155	\$1,272,795	\$11,605,602	2,265	27,583	\$561.94	\$420.75	\$415.63

**Boulder Valley School District
 Historical Claim Analysis (GWL & CIGNA) - Net Medical & Rx
 April 2008 to June 2010**



**Boulder Valley School District
Dental Monthly Claim Summary
July 1, 2009 - June 30, 2010**

Month	A Employees ⁽¹⁾	B Estimated Funding	C Paid Claims	D Fixed Cost	E Total Cost	Estimated Gain/ (Loss)	Total Cost Ratio	Total Cost PEPM
					(C+D)	(B-E)	(E/B)	(E/A)
July 2009	3,594	\$183,085	\$199,480	\$17,134	\$216,614	(\$33,529)	118.3%	\$60.27
August	3,577	\$182,358	\$212,938	\$17,075	\$230,013	(\$47,655)	126.1%	\$64.30
September	3,549	\$181,329	\$130,231	\$16,884	\$147,115	\$34,214	81.1%	\$41.45
October	3,573	\$182,377	\$130,167	\$17,040	\$147,207	\$35,169	80.7%	\$41.20
November	3,587	\$183,098	\$114,596	\$17,083	\$131,680	\$51,419	71.9%	\$36.71
December	3,602	\$184,222	\$157,365	\$17,138	\$174,502	\$9,720	94.7%	\$48.45
January 2010	3,600	\$184,279	\$183,355	\$17,149	\$200,504	(\$16,225)	108.8%	\$55.70
February	3,613	\$184,725	\$149,663	\$17,216	\$166,879	\$17,846	90.3%	\$46.19
March	3,604	\$184,068	\$171,379	\$17,169	\$188,548	(\$4,480)	102.4%	\$52.32
April	3,608	\$184,304	\$171,351	\$17,188	\$188,539	(\$4,235)	102.3%	\$52.26
May	3,597	\$183,936	\$108,679	\$17,146	\$125,824	\$58,112	68.4%	\$34.98
June	3,591	\$183,917	\$177,913	\$17,130	\$195,043	(\$11,125)	106.0%	\$54.31
Total YTD	43,095	\$2,201,697	\$1,907,117	\$205,352	\$2,112,469	\$89,228	95.9%	\$49.02
09-10 Net Avg PEPM	3,591	\$51.09	\$44.25	\$4.77	\$49.02	\$2.07	95.9%	\$49.02
08-09 Net Avg PEPM	3,573	\$50.81	\$42.01	\$4.91	\$46.93	\$3.88	92.4%	\$46.93

⁽¹⁾ Includes Active and COBRA.