

Joint Powers Pool Board

AGENDA

April 11, 2012

10:30 a.m.

**DECC Business
Office**

Conference
Room

- Call to Order
- Approval of Minutes from March 14, 2012,
Meeting
- Treasurer's Report
- New Business
 - Medicare Supplement Plan (CBIZ)
- Other Business
 - Wellness Committee Program
 - 3-year Strategic Plan update
 - Community Wellness sponsorship
- Next Meeting July 11, 2012 @ 10:30 am -
City Hall 402 Conference Room



Income Statement

Through 03/31/12
 Summary Listing

Organization	Organization Description	Annual Budget Amount	MTD Actual Amount	YTD Actual Amount	Budget Less YTD Actual	% of Budget	Prior Year Total Actual
Fund Category	Proprietary Funds						
Fund Type	Internal Service Funds						
Fund	633 - Dental Health						
	REVENUE						
Department	036 - Insurance Accounts						
1651	Insurance - General City	561,000.00	47,227.00	141,491.00	419,509.00	25	557,950.35
1655	Insurance - HRA	36,000.00	64.00	8,617.00	27,383.00	24	35,908.00
1657	Insurance - DECC	15,000.00	1,568.82	4,280.64	10,719.36	29	16,295.00
1659	Insurance - Airport	14,000.00	1,445.92	4,207.84	9,792.16	30	17,056.00
1663	Insurance - COBRA	124,000.00	10,857.24	21,650.48	102,349.52	17	125,669.62
Department	036 - Insurance Accounts Totals	\$750,000.00	\$61,162.98	\$180,246.96	\$569,753.04	24%	\$752,878.97
	REVENUE TOTALS	\$750,000.00	\$61,162.98	\$180,246.96	\$569,753.04	24%	\$752,878.97
	EXPENSE						
Department	036 - Insurance Accounts						
1651	Insurance - General City	557,700.00	37,957.33	128,566.66	429,133.34	23	459,556.54
1655	Insurance - HRA	33,600.00	3,425.08	10,570.11	23,029.89	31	27,758.54
1657	Insurance - DECC	16,700.00	1,301.69	4,226.57	12,473.43	25	10,282.11
1659	Insurance - Airport	15,700.00	1,265.84	2,837.94	12,862.06	18	14,877.06
1663	Insurance - COBRA	144,800.00	12,071.98	40,285.63	104,514.37	28	144,150.13
Department	036 - Insurance Accounts Totals	\$768,500.00	\$56,021.92	\$186,486.91	\$582,013.09	24%	\$656,624.38
	EXPENSE TOTALS	\$768,500.00	\$56,021.92	\$186,486.91	\$582,013.09	24%	\$656,624.38
Fund	633 - Dental Health Totals						
	REVENUE TOTALS	750,000.00	61,162.98	180,246.96	569,753.04	24%	752,878.97
	EXPENSE TOTALS	768,500.00	56,021.92	186,486.91	582,013.09	24%	656,624.38
Fund	633 - Dental Health Net Gain (Loss)	(\$18,500.00)	\$5,141.06	(\$6,239.95)	\$12,260.05	34%	\$96,254.59
	FUND BALANCE - BEGINNING	\$403,690.20		\$403,690.20			\$307,435.61
	FUND BALANCE - ENDING	\$385,190.20		\$397,450.25			\$403,690.20

CITY OF DULUTH

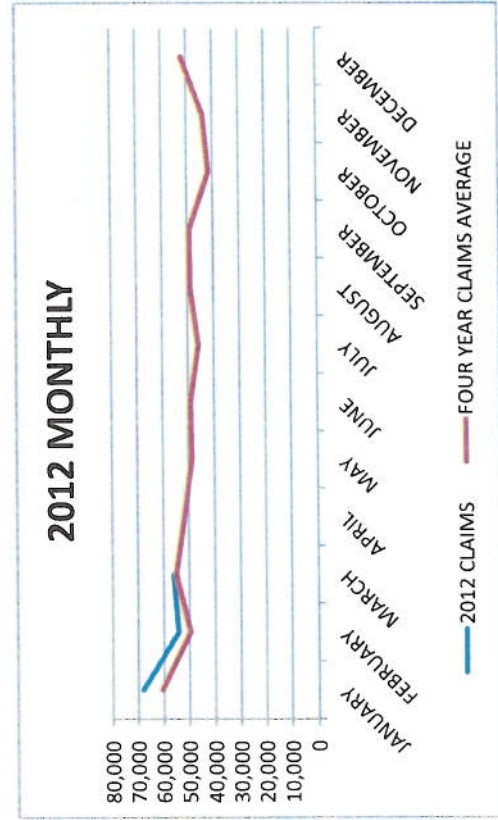
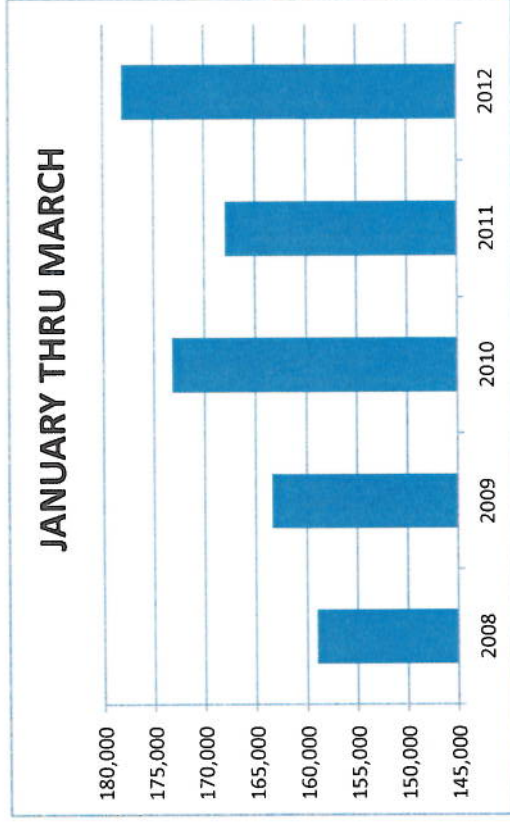
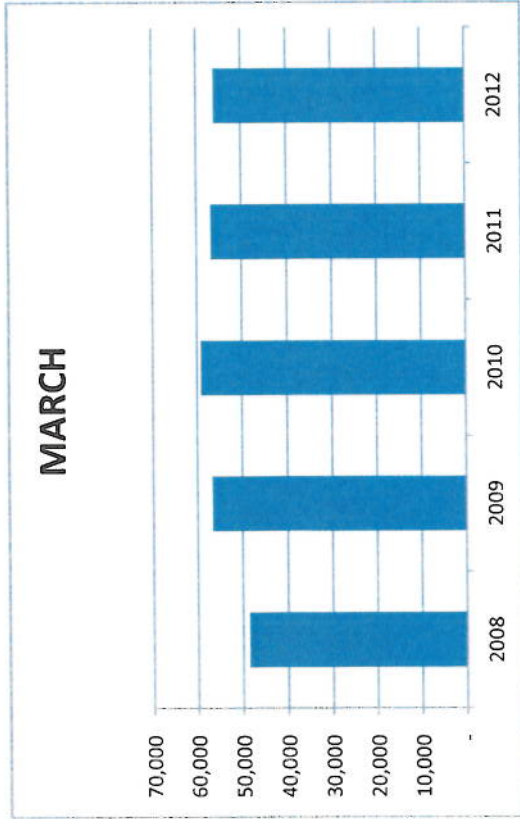
COMPARISON OF DENTAL INSURANCE CLAIMS

Last 5 Years

MONTH	DENTAL CLAIMS				
	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS	2011 CLAIMS	2012 CLAIMS
JANUARY	63,578.00	59,098.00	58,555.00	61,953.90	67,948.64
FEBRUARY	46,865.00	47,669.00	55,493.00	49,237.24	54,125.77
MARCH	48,572.00	56,603.00	59,118.00	56,718.91	56,021.92
APRIL	52,817.00	55,764.00	46,256.00	52,869.97	
MAY	46,807.00	45,503.00	51,920.00	51,555.64	
JUNE	44,546.00	54,448.00	43,861.00	53,984.76	
JULY	47,476.00	50,427.00	44,587.00	41,597.64	
AUGUST	46,332.00	37,553.00	54,546.00	58,011.07	
SEPTEMBER	40,515.00	48,419.00	45,831.00	61,984.35	
OCTOBER	35,072.00	35,759.00	47,605.00	48,826.96	
NOVEMBER	36,446.00	49,140.00	44,926.00	45,274.99	
DECEMBER	44,908.00	49,796.00	60,562.00	52,948.84	
YTD Subtotal*	159,015.00	163,370.00	173,166.00	167,910.05	178,096.33
Annual Total	553,934.00	590,179.00	613,260.00	634,964.27	178,096.33
	553,934.00	590,179.00	613,260.00	634,964.27	178,096.33
YTD Average*	53,005.00	54,456.67	57,722.00	55,970.02	59,365.44
Annual AVG	46,161.17	49,181.58	51,105.00	52,913.69	N/A
DENTAL CLAIMS YTD					
2012	178,096.33				
2011	167,910.05				
	<u>10,186.28</u>		6.07% INCREASE		

* YTD for previous years is based on number of months of current year.

DENTAL CLAIMS



Organization	Organization Description	Budget Amount	Annual	MTD	YTD	Budget Less	% of	Prior Year
		Actual Amount	Actual Amount	Actual Amount	Actual Amount	YTD Actual	Budget	Total Actual
Fund Category	Proprietary Funds							
Fund Type	Internal Service Funds							
Fund	630 - Medical Health							
	REVENUE							
Department	036 - Insurance Accounts							
1650	Insurance - Administration	100,000.00	8,456.45	84,309.64	15,690.36	84	271,490.43	
1651	Insurance - General City	9,196,000.00	777,786.37	2,327,053.65	6,868,946.35	25	8,050,065.57	
1655	Insurance - HRA	725,700.00	3,588.53	178,264.57	547,435.43	25	629,986.91	
1657	Insurance - DECC	445,300.00	37,228.45	111,680.72	333,619.28	25	382,007.05	
1659	Insurance - Airport	319,300.00	27,930.78	76,733.91	242,566.09	24	282,643.40	
1660	Insurance - City Retirees	9,448,000.00	862,241.72	2,394,473.15	7,053,526.85	25	8,394,422.09	
1663	Insurance - COBRA	29,075.00	1,092.68	2,179.76	26,895.24	7	16,770.85	
	Department 036 - Insurance Accounts Totals	\$20,263,375.00	\$1,718,324.98	\$5,174,695.40	\$15,088,679.60	26%	\$18,027,386.30	
	REVENUE TOTALS	\$20,263,375.00	\$1,718,324.98	\$5,174,695.40	\$15,088,679.60	26%	\$18,027,386.30	
	EXPENSE							
Department	036 - Insurance Accounts							
1650	Insurance - Administration	295,000.00	70,416.67	83,838.18	211,161.82	28	416,361.13	
1651	Insurance - General City	9,464,285.00	834,067.39	2,453,718.90	7,010,566.10	26	8,669,524.79	
1655	Insurance - HRA	743,800.00	102,724.79	189,025.32	554,774.68	25	696,826.38	
1657	Insurance - DECC	485,300.00	25,528.49	79,150.25	406,149.75	16	323,359.92	
1659	Insurance - Airport	381,781.00	15,492.52	55,695.10	326,085.90	15	189,387.35	
1660	Insurance - City Retirees	10,026,562.00	860,637.25	2,329,611.24	7,696,950.76	23	10,478,164.35	
1663	Insurance - COBRA	33,432.00	460.58	489.85	32,942.15	1	33,506.80	
	Department 036 - Insurance Accounts Totals	\$21,430,160.00	\$1,909,327.69	\$5,191,528.84	\$16,238,631.16	24%	\$20,807,130.72	
	EXPENSE TOTALS	\$21,430,160.00	\$1,909,327.69	\$5,191,528.84	\$16,238,631.16	24%	\$20,807,130.72	
Fund	630 - Medical Health Totals							
	REVENUE TOTALS	20,263,375.00	1,718,324.98	5,174,695.40	15,088,679.60	26%	18,027,386.30	
	EXPENSE TOTALS	21,430,160.00	1,909,327.69	5,191,528.84	16,238,631.16	24%	20,807,130.72	
	Fund 630 - Medical Health Net Gain (Loss)	(\$1,166,785.00)	(\$191,002.71)	(\$16,833.44)	\$1,149,951.56	1%	(\$2,779,744.42)	
	FUND BALANCE - BEGINNING	\$4,876,328.75	\$4,876,328.75	\$4,876,328.75	\$4,876,328.75		\$7,656,073.17	
	FUND BALANCE - ENDING	\$3,709,543.75	\$3,709,543.75	\$4,859,495.31	\$4,859,495.31		\$4,876,328.75	

CITY OF DULUTH

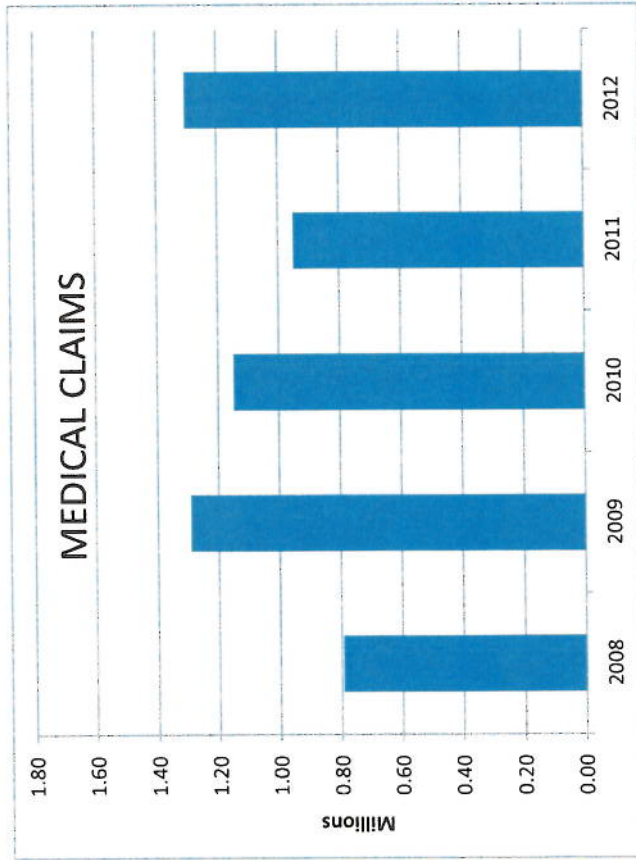
COMPARISON OF HEALTH INSURANCE CLAIMS

Last 5 Years

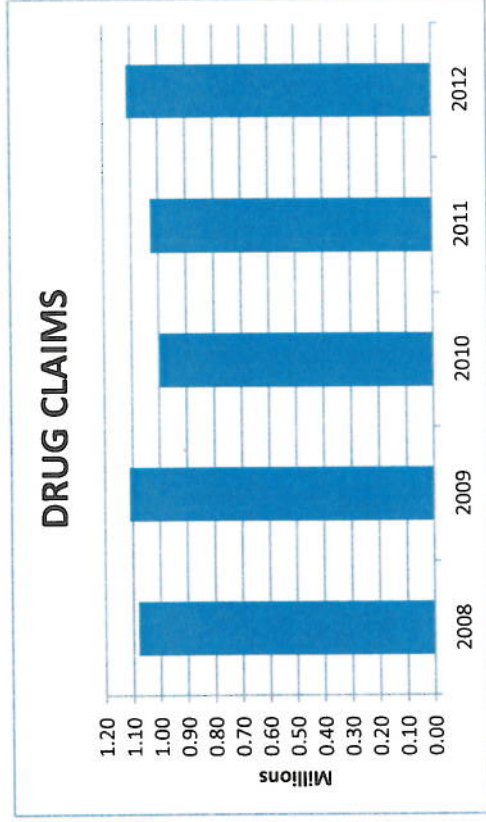
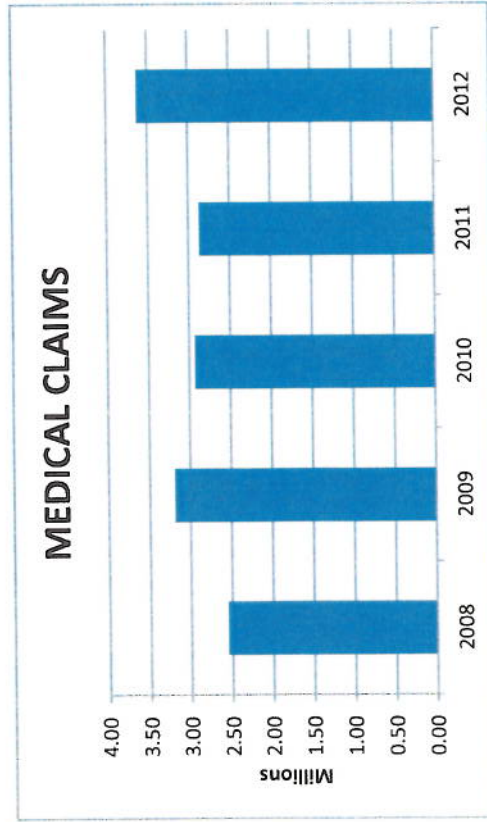
MONTH	MEDICAL CLAIMS					DRUG CLAIMS					CURRENT YEAR TOTAL
	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS	2011 CLAIMS	2012 CLAIMS	2008 DRUGS	2009 DRUGS	2010 DRUGS	2011 DRUGS	2012 DRUGS	
JANUARY	888,408.55	827,666.65	801,436.77	1,234,669.69	1,100,449.57	355,697.16	389,124.56	335,446.06	331,655.32	380,509.58	1,480,959.15
FEBRUARY	863,222.32	1,067,061.73	977,792.41	678,161.83	1,222,860.65	358,927.20	340,880.69	303,838.61	330,489.79	361,178.61	1,584,059.26
MARCH	793,219.61	1,290,192.70	1,148,186.40	949,937.52	1,302,663.80	364,444.39	380,512.46	357,544.97	365,427.67	371,024.67	1,673,708.47
APRIL	1,048,479.37	915,593.34	1,215,446.70	1,327,399.31	0.00	358,099.80	392,631.97	346,143.11	342,566.68	0.00	0.00
MAY	1,161,418.71	1,019,277.90	702,635.26	1,134,964.13	0.00	353,874.37	373,346.72	327,234.36	381,380.26	0.00	0.00
JUNE	1,059,711.97	1,205,329.29	1,304,337.72	1,265,561.60	0.00	358,405.78	368,877.95	340,637.60	351,733.92	0.00	0.00
JULY	1,033,839.80	955,162.92	1,010,845.69	1,297,361.73	0.00	351,703.29	392,202.73	364,114.39	346,092.46	0.00	0.00
AUGUST	956,377.80	915,279.37	1,042,775.55	1,169,698.92	0.00	347,815.20	375,615.25	335,099.46	372,221.79	0.00	0.00
SEPTEMBER	873,659.98	860,647.02	910,166.98	1,243,901.47	0.00	368,738.02	388,341.38	313,318.44	392,179.25	0.00	0.00
OCTOBER	863,499.09	1,166,014.52	1,348,344.90	1,944,341.14	0.00	372,829.47	384,519.32	330,875.83	347,749.90	0.00	0.00
NOVEMBER	1,253,679.96	1,291,212.94	1,313,610.84	1,235,709.23	0.00	333,680.21	368,163.32	355,540.72	379,366.77	0.00	0.00
DECEMBER	963,969.48	1,585,589.06	1,469,666.01	1,253,016.54	0.00	391,372.36	448,743.95	345,656.11	357,759.00	0.00	0.00
YTD Subtotal*	2,544,850.48	3,184,921.08	2,927,415.58	2,862,769.04	3,626,014.02	1,079,068.75	1,110,517.71	996,829.64	1,027,572.78	1,112,712.86	4,738,726.88
Annual Total	11,759,486.64	13,098,027.44	13,245,245.23	14,734,723.11	3,626,014.02	4,315,587.25	4,602,960.30	4,055,449.66	4,298,652.81	1,112,712.86	
STOP-LOSS	-377,010.00	-115,382.00	-80,417.00	-202,550.88	-68,874.43						
YTD Average*	848,283.49	1,061,640.36	975,805.19	954,256.35	1,208,671.34	359,689.58	370,172.57	332,276.55	342,524.26	370,904.29	
Annual AVG w/SL	948,539.72	1,081,970.45	1,097,069.02	1,211,014.35	1,185,713.20	359,632.27	383,580.03	337,954.14	358,221.07	556,356.43	
MEDICAL CLAIMS YTD											
2012	3,626,014.02					1,112,712.86					
2011	2,862,769.04					1,027,572.78					
						85,140.08					8.29% INCREASE

* YTD for previous years is based on number of months of current year.

MARCH CLAIMS



YEAR TO DATE - JANUARY THRU MARCH



2012 CLAIMS

