

**U.A. LOCAL 467
HEALTH & WELFARE TRUST FUND
2011 CLAIMS EXPERIENCE**

SELF FUNDED MEDICAL

Month	ACTIVE				RETIRED W/O MEDICARE				RETIRED W/ MEDICARE			
	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio
Jan	338	354,900	249,961	70%	42	63,000	192,450	305%	117	25,740	24,422	95%
Feb	331	347,550	251,917	72%	42	63,000	11,954	19%	91	20,020	20,562	103%
Mar	323	339,150	399,601	118%	41	61,500	32,731	53%	112	24,640	22,541	91%
Apr	334	350,700	310,974	89%	44	66,000	43,940	67%	116	25,520	18,698	73%
May	333	349,650	275,619	79%	42	63,000	31,016	49%	115	25,300	19,869	79%
Jun	342	359,100	269,463	75%	42	63,000	30,176	48%	116	25,520	23,232	91%
Jul	332	348,600	494,830	142%	42	63,000	81,967	130%	113	24,860	19,292	78%
Aug	344	361,200	337,479	93%	41	61,500	40,321	66%	115	25,300	32,897	130%
Sep	336	352,800	247,967	70%	39	58,500	19,993	34%	117	25,740	15,425	60%
Oct	321	337,050	253,946	75%	44	66,000	25,433	39%	120	26,400	21,079	80%
Nov	319	334,950	309,179	92%	37	55,500	14,281	26%	114	25,080	10,802	43%
Dec	324	340,200	252,864	74%	39	58,500	20,025	34%	114	25,080	25,115	100%
Total	3,977	4,175,850	3,653,798	87%	495	742,500	544,288	73%	1,360	299,200	253,935	85%
Allocated Premium			\$ 1,050.00				\$ 1,500.00				\$ 220.00	
Breakeven Premium			\$ 983.04				\$ 1,176.54				\$ 199.79	

Month	DISABILITY CLAIMS				PRESCRIPTION DRUGS			
	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio
Jan	620	2,480	2,669	108%	497	119,280	99,931	84%
Feb	608	2,432	3,986	164%	483	115,920	95,966	83%
Mar	577	2,308	9,270	402%	476	114,240	93,047	81%
Apr	598	2,392	3,069	128%	494	118,560	111,412	94%
May	594	2,376	2,640	111%	491	117,840	100,265	85%
Jun	602	2,408	2,629	109%	500	120,000	101,758	85%
Jul	604	2,416	2,577	107%	487	116,880	107,191	92%
Aug	619	2,476	2,185	88%	500	120,000	100,965	84%
Sep	602	2,408	423	18%	494	118,560	102,697	87%
Oct	589	2,356	1,131	48%	485	116,400	118,069	101%
Nov	593	2,372	314	13%	470	112,800	105,438	93%
Dec	614	2,456	1,571	64%	479	114,960	109,737	95%
Total	7,220	28,880	32,463	112%	5,856	1,405,440	1,246,476	89%
Allocated Premium			\$ 4.00				\$ 240.00	
Breakeven Premium			\$ 4.81				\$ 227.75	

Note: Breakeven premium based on a 7% expense load