

**U.A. LOCAL 467
HEALTH & WELFARE TRUST FUND
2012 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	325	341,250	312,333	92%	36	54,000	28,853	53%	113	24,860	17,519	70%
Feb	320	336,000	172,937	51%	38	57,000	112,077	197%	116	25,520	24,548	96%
Mar	324	340,200	208,726	61%	39	58,500	40,957	70%	116	25,520	14,022	55%
Apr	333	349,650	363,675	104%	41	61,500	40,727	66%	115	25,300	17,330	68%
May	341	358,050	397,757	111%	41	61,500	94,484	154%	120	26,400	46,444	176%
Jun	339	355,950	329,480	93%	51	76,500	85,192	111%	109	23,980	21,065	88%
Jul	354	371,700	438,017	118%	39	58,500	86,984	149%	121	26,620	28,796	108%
Aug	356	373,800	500,695	134%	38	57,000	44,184	78%	120	26,400	23,252	88%
Sep	359	376,950	650,528	173%	40	60,000	24,024	40%	120	26,400	20,922	79%
Oct	365	383,250	391,796	102%	39	58,500	106,457	182%	122	26,840	19,726	73%
Nov	361	379,050	259,758	69%	36	54,000	110,274	204%	122	26,840	18,639	69%
Dec	360	378,000	324,021	86%	39	58,500	53,007	91%	124	27,280	14,469	53%
Total	4,137	4,343,850	4,349,723	100%	477	715,500	827,220	116%	1,418	311,960	266,732	86%

Allocated Premium	\$ 1,050.00	\$ 1,500.00	\$ 220.00
Breakeven Premium	\$ 1,125.02	\$ 1,855.61	\$ 201.27

Month	DISABILITY CLAIMS				PRESCRIPTION DRUGS			
	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio
Jan	617	1,851	1,481	80%	475	116,375	102,233	88%
Feb	610	1,830	571	31%	474	116,130	127,531	110%
Mar	621	1,863	571	31%	479	117,355	116,622	99%
Apr	632	1,896	1,177	62%	489	119,805	122,546	102%
May	657	1,971	743	38%	502	122,990	110,592	90%
Jun	647	1,941	1,422	73%	499	122,255	113,141	93%
Jul	666	1,998	2,777	139%	514	125,930	111,944	89%
Aug	684	2,052	2,109	103%	514	125,930	118,531	94%
Sep	696	2,088	2,236	107%	519	127,155	102,926	81%
Oct	714	2,142	1,333	62%	526	128,870	103,832	81%
Nov	712	2,136	1,109	52%	526	128,870	113,403	88%
Dec	710	2,130	2,349	110%	523	128,135	98,131	77%
Total	7,966	23,898	17,878	75%	6,040	1,479,800	1,341,432	91%

Allocated Premium	\$ 3.00	\$ 245.00
Breakeven Premium	\$ 2.40	\$ 237.64

Note: Breakeven premium based on a 7% expense load