

**U.A. LOCAL 467
HEALTH & WELFARE TRUST FUND
2013 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	361	433,200	407,790	94%	42	63,000	91,649	145%	122	26,840	23,731	88%
Feb	351	421,200	275,194	65%	41	61,500	10,125	16%	118	25,960	12,616	49%
Mar	348	417,600	380,513	91%	40	60,000	42,997	72%	121	26,620	21,248	80%
Apr	351	421,200	501,855	119%	40	60,000	39,857	66%	124	27,280	40,516	149%
May	348	417,600	347,406	83%	38	57,000	78,807	138%	130	28,600	26,357	92%
Jun	345	414,000	363,177	88%	37	55,500	58,867	106%	127	27,940	16,992	61%
Jul	339	406,800	361,928	89%	41	61,500	37,577	61%	127	27,940	25,538	91%
Aug	339	406,800	262,565	65%	40	60,000	28,640	48%	125	27,500	15,596	57%
Sep	334	400,800	416,828	104%	38	57,000	88,142	155%	127	27,940	16,959	61%
Oct	331	397,200	456,563	115%	39	58,500	289,298	495%	128	28,160	20,435	73%
Nov	328	393,600	316,577	80%	40	60,000	77,253	129%	134	29,480	14,104	48%
Dec	328	393,600	349,746	89%	40	60,000	54,580	91%	134	29,480	18,410	62%
Total	4,103	4,923,600	4,440,142	90%	476	714,000	897,792	126%	1,517	333,740	252,502	76%
Allocated Premium			\$ 1,200.00				\$ 1,500.00				\$ 220.00	
Breakeven Premium			\$ 1,157.92				\$ 2,018.15				\$ 178.10	

Month	DISABILITY CLAIMS				PRESCRIPTION DRUGS					
	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio		
Jan	707	1,768	697	39%	522	130,500	109,470	84%		
Feb	693	1,733	1,571	91%	508	127,000	118,992	94%		
Mar	686	1,715	1,749	102%	508	127,000	109,142	86%		
Apr	692	1,730	629	36%	513	128,250	118,825	93%		
May	696	1,740	1,509	87%	514	128,500	110,497	86%		
Jun	690	1,725	2,271	132%	509	127,250	120,584	95%		
Jul	680	1,700	1,874	110%	507	126,750	120,584	95%		
Aug	682	1,705	1,486	87%	504	126,000	111,404	88%		
Sep	673	1,683	1,558	93%	498	124,500	123,741	99%		
Oct	667	1,668	1,409	84%	497	124,250	118,179	95%		
Nov	667	1,668	2,289	137%	491	122,750	128,383	105%		
Dec	667	1,668	1,643	99%	486	121,500	121,748	100%		
Total	8,200	20,500	18,685	91%	6,057	1,514,250	1,411,549	93%		
Allocated Premium			\$ 2.50				\$ 250.00		6,096	
Breakeven Premium			\$ 2.44				\$ 249.36			

Note: Breakeven premium based on a 7% expense load