

**U.A. LOCAL 467
HEALTH & WELFARE TRUST FUND
2014 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	314	408,200	460,265	113%	46	92,000	104,570	114%	127	27,940	30,821	110%
Feb	304	395,200	272,909	69%	48	96,000	53,717	56%	124	27,280	23,067	85%
Mar	316	410,800	902,575	220%	46	92,000	141,867	154%	126	27,720	19,937	72%
Apr	325	422,500	322,084	76%	46	92,000	169,476	184%	127	27,940	15,020	54%
May	326	423,800	366,304	86%	43	86,000	131,299	153%	131	28,820	18,952	66%
Jun	334	434,200	569,432	131%	45	90,000	118,171	131%	129	28,380	30,234	107%
Jul	341	443,300	583,806	132%	43	86,000	53,368	62%	128	28,160	13,839	49%
Aug	350	455,000	451,636	99%	45	90,000	85,450	95%	126	27,720	22,027	79%
Sep	355	461,500	372,665	81%	40	80,000	68,740	86%	122	26,840	16,802	63%
Oct	361	469,300	463,618	99%	44	88,000	62,034	70%	123	27,060	21,566	80%
Nov	357	464,100	486,986	105%	41	82,000	79,339	97%	122	26,840	15,732	59%
Dec	362	470,600	310,002	66%	45	90,000	48,837	54%	125	27,500	23,839	87%
Total	4,045	5,258,500	5,562,282	106%	532	1,064,000	1,116,868	105%	1,510	332,200	251,836	76%
Allocated Premium				\$ 1,300.00				\$ 2,000.00				\$ 220.00
Breakeven Premium				\$ 1,471.36				\$ 2,246.33				\$ 178.45

Month	DISABILITY CLAIMS				PRESCRIPTION DRUGS			
	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio
Jan	651	1,628	2,714	167%	488	134,200	139,360	104%
Feb	637	1,593	870	55%	476	130,900	120,468	92%
Mar	661	1,653	460	28%	487	133,925	123,681	92%
Apr	672	1,680	1,506	90%	497	136,675	130,934	96%
May	671	1,678	1,057	63%	500	137,500	122,870	89%
Jun	685	1,713	160	9%	508	139,700	128,924	92%
Jul	706	1,765	2,486	141%	513	141,075	119,590	85%
Aug	718	1,795	343	19%	521	143,275	117,575	82%
Sep	729	1,823	543	30%	517	142,175	123,011	87%
Oct	730	1,825	1,201	66%	534	146,850	151,953	103%
Nov	734	1,835	1,527	83%	527	144,925	118,733	82%
Dec	733	1,833	1,806	99%	539	148,225	137,103	92%
Total	8,327	20,818	14,673	70%	6,107	1,679,425	1,534,202	91%
Allocated Premium				\$ 2.50				\$ 275.00
Breakeven Premium				\$ 1.89				\$ 268.81

Note: Breakeven premium based on a 7% expense load