

**U.A. LOCAL 467
HEALTH & WELFARE TRUST FUND
2018 CLAIMS EXPERIENCE**

Month	SELF FUNDED MEDICAL						RETIRED W/ MEDICARE					
	ACTIVE			RETIRED W/O MEDICARE			RETIRED W/ 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	649,800	936,344	144%	48	120,000	141,354	118%	117	29,250	35,849	123%
Feb	354	637,200	617,532	97%	52	130,000	118,641	91%	118	29,500	28,010	95%
Mar	356	640,800	937,207	146%	52	130,000	100,289	77%	118	29,500	16,669	57%
Apr	360	648,000	747,332	115%	50	125,000	219,608	176%	118	29,500	35,667	121%
May	358	644,400	967,349	150%	54	135,000	65,913	49%	118	29,500	39,638	134%
Jun	358	644,400	487,349	76%	53	132,500	111,321	84%	118	29,500	31,246	106%
Jul	360	648,000	874,992	135%	55	137,500	251,187	183%	115	28,750	30,645	107%
Aug	355	639,000	889,714	139%	52	130,000	92,564	71%	120	30,000	32,881	110%
Sep	350	630,000	473,262	75%	56	140,000	37,507	27%	116	29,000	19,607	68%
Oct												
Nov												
Dec												
Total	3,212	5,781,600	6,931,081	120%	472	1,180,000	1,138,384	96%	1,058	264,500	270,212	102%
Allocated Premium				\$ 1,800.00				\$ 2,500.00				\$ 250.00
Breakeven Premium				\$ 2,308.92				\$ 2,580.66				\$ 273.28

Month	DISABILITY CLAIMS						PRESCRIPTION DRUGS					
	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	815	2,038	1,234	61%	526	163,060	160,419	98%	526	163,060	160,419
Feb	806	2,015	2,214	110%	524	162,440	165,552	102%	524	162,440	165,552	102%
Mar	810	2,025	1,331	66%	526	163,060	126,478	78%	526	163,060	126,478	78%
Apr	814	2,035	891	44%	528	163,680	143,951	88%	528	163,680	143,951	88%
May	809	2,023	2,903	144%	530	164,300	139,901	85%	530	164,300	139,901	85%
Jun	808	2,020	1,783	88%	529	163,990	156,803	96%	529	163,990	156,803	96%
Jul	820	2,050	2,046	100%	530	164,300	151,307	92%	530	164,300	151,307	92%
Aug	829	2,073	1,716	83%	527	163,370	163,294	100%	527	163,370	163,294	100%
Sep	818	2,045	1,554	76%	522	161,820	150,729	93%	522	161,820	150,729	93%
Oct												
Nov												
Dec												
Total	7,329	18,323	15,672	86%	4,742	1,470,020	1,358,434	92%	4,742	1,470,020	1,358,434	92%
Allocated Premium				\$ 2.50				\$ 310.00				\$ 310.00
Breakeven Premium				\$ 2.29				\$ 306.52				\$ 306.52

Note: Breakeven premium based on a 7% expense load

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2017 CLAIMS EXPERIENCE**

Month	ACTIVE				SELF FUNDED MEDICAL				RETIREED W/O MEDICARE				RETIREED 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	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	
	Jan	355	532,500	329,734	62%	38	95,000	99,817	105%	128	28,160	21,739	77%	124	27,280	23,570	86%
Feb	358	537,000	485,701	90%	34	85,000	48,919	58%	124	27,280	23,570	86%	119	26,180	46,223	177%	
Mar	358	537,000	499,442	93%	37	92,500	91,771	99%	119	26,180	46,223	177%	122	26,840	35,803	133%	
Apr	357	535,500	455,037	85%	37	92,500	100,057	108%	122	26,840	19,697	73%	124	27,280	22,878	84%	
May	359	538,500	370,117	69%	37	92,500	50,046	54%	124	27,280	17,909	67%	122	26,840	22,512	81%	
Jun	353	529,500	432,364	82%	35	87,500	81,477	93%	122	26,840	17,909	67%	126	27,720	30,625	114%	
Jul	354	531,000	447,532	84%	37	92,500	111,757	121%	122	26,840	17,909	67%	123	27,060	36,492	135%	
Aug	354	531,000	572,778	108%	38	95,000	82,470	87%	122	26,840	17,909	67%	122	26,840	25,039	93%	
Sep	356	534,000	489,756	92%	37	92,500	33,547	36%	122	26,840	27,756	105%	120	26,400	27,756	105%	
Oct	356	534,000	361,367	68%	39	97,500	45,888	47%	123	27,060	36,492	135%	120	26,400	27,756	105%	
Nov	358	537,000	404,969	75%	47	117,500	116,249	99%	122	26,840	25,039	93%	120	26,400	27,756	105%	
Dec	360	540,000	517,361	96%	45	112,500	65,524	58%	120	26,400	27,756	105%	1,474	324,280	330,243	102%	
Total	4,278	6,417,000	5,366,158	84%	461	1,152,500	927,522	80%	1,474	324,280	330,243	102%					
Allocated Premium				\$ 1,500.00				\$ 2,500.00				\$ 220.00					\$ 220.00
Breakeven Premium				\$ 1,342.17				\$ 2,152.82				\$ 239.73					\$ 239.73

Month	DISABILITY CLAIMS				PRESCRIPTION DRUGS			
	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio
	Jan	772	1,930	771	40%	521	156,300	98,578
Feb	780	1,950	1,050	54%	516	154,800	119,061	77%
Mar	782	1,955	697	36%	514	154,200	139,669	91%
Apr	782	1,955	823	42%	516	154,800	136,222	88%
May	783	1,958	2,777	142%	518	155,400	162,429	105%
Jun	778	1,945	949	49%	512	153,600	147,505	96%
Jul	775	1,938	2,611	135%	513	153,900	142,013	92%
Aug	790	1,975	3,068	155%	518	155,400	144,126	93%
Sep	795	1,988	3,118	157%	515	154,500	144,632	94%
Oct	802	2,005	1,128	56%	518	155,400	154,064	99%
Nov	802	2,005	1,303	65%	527	158,100	157,110	99%
Dec	810	2,025	1,128	56%	525	157,500	132,530	84%
Total	9,451	23,628	19,423	82%	6,213	1,863,900	1,677,939	90%
Allocated Premium				\$ 2.50				\$ 300.00
Breakeven Premium				\$ 2.20				\$ 288.97

Note: Breakeven premium based on a 7% expense load