

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

| Month | ACTIVE | | | | SELF FUNDED MEDICAL | | | | 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 | 361 | 649,800 | 936,344 | 144% | 48 | 120,000 | 141,354 | 118% | 117 | 29,250 | 35,849 | 123% | 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% | 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% | 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% | 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% | 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% | 118 | 29,500 | 31,246 | 106% |
| Jul | | | | | | | | | | | | | | | | |
| Aug | | | | | | | | | | | | | | | | |
| Sep | | | | | | | | | | | | | | | | |
| Oct | | | | | | | | | | | | | | | | |
| Nov | | | | | | | | | | | | | | | | |
| Dec | | | | | | | | | | | | | | | | |
| Total | 2,147 | 3,864,600 | 4,693,113 | 121% | 309 | 772,500 | 757,126 | 98% | 707 | 176,750 | 187,079 | 106% | 707 | 176,750 | 187,079 | 106% |
| Allocated Premium | | | | \$ 1,800.00 | | | | \$ 2,500.00 | | | | \$ 250.00 | | | | \$ 250.00 |
| Breakeven Premium | | | | \$ 2,338.91 | | | | \$ 2,621.76 | | | | \$ 283.13 | | | | \$ 283.13 |

| Month | DISABILITY CLAIMS | | | | PRESCRIPTION DRUGS | | | |
|-------------------|-------------------|--------------------|---------------|------------|--------------------|--------------------|----------------|------------|
| | 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% |
| Feb | 806 | 2,015 | 2,214 | 110% | 524 | 162,440 | 165,552 | 102% |
| Mar | 810 | 2,025 | 1,331 | 66% | 526 | 163,060 | 126,478 | 78% |
| Apr | 814 | 2,035 | 891 | 44% | 528 | 163,680 | 143,951 | 88% |
| May | 809 | 2,023 | 2,902 | 143% | 530 | 164,300 | 139,901 | 85% |
| Jun | 808 | 2,020 | 1,783 | 88% | 529 | 163,990 | 156,803 | 96% |
| Jul | | | | | | | | |
| Aug | | | | | | | | |
| Sep | | | | | | | | |
| Oct | | | | | | | | |
| Nov | | | | | | | | |
| Dec | | | | | | | | |
| Total | 4,862 | 12,155 | 10,355 | 85% | 3,163 | 980,530 | 893,104 | 91% |
| Allocated Premium | | | | \$ 2.50 | | | | \$ 310.00 |
| Breakeven Premium | | | | \$ 2.28 | | | | \$ 302.12 |

Note: Breakeven premium based on a 7% expense load

**U.A. LOCAL 467
HEALTH & WELFARE TRUST FUND
2017 CLAIMS EXPERIENCE**

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

| 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 | 772 | 1,930 | 771 | 40% | 521 | 156,300 | 98,578 | 63% | 521 | 156,300 | 98,578 |
| Feb | 780 | 1,950 | 1,050 | 54% | 516 | 154,800 | 119,061 | 77% | 516 | 154,800 | 119,061 | 77% |
| Mar | 782 | 1,955 | 697 | 36% | 514 | 154,200 | 139,669 | 91% | 514 | 154,200 | 139,669 | 91% |
| Apr | 782 | 1,955 | 823 | 42% | 516 | 154,800 | 136,222 | 88% | 516 | 154,800 | 136,222 | 88% |
| May | 783 | 1,958 | 2,777 | 142% | 518 | 155,400 | 162,429 | 105% | 518 | 155,400 | 162,429 | 105% |
| Jun | 778 | 1,945 | 949 | 49% | 512 | 153,600 | 147,505 | 96% | 512 | 153,600 | 147,505 | 96% |
| Jul | 775 | 1,938 | 2,611 | 135% | 513 | 153,900 | 142,013 | 92% | 513 | 153,900 | 142,013 | 92% |
| Aug | 790 | 1,975 | 3,068 | 155% | 518 | 155,400 | 144,126 | 93% | 518 | 155,400 | 144,126 | 93% |
| Sep | 795 | 1,988 | 3,118 | 157% | 515 | 154,500 | 144,632 | 94% | 515 | 154,500 | 144,632 | 94% |
| Oct | 802 | 2,005 | 1,128 | 56% | 518 | 155,400 | 154,064 | 99% | 518 | 155,400 | 154,064 | 99% |
| Nov | 802 | 2,005 | 1,303 | 65% | 527 | 158,100 | 157,110 | 99% | 527 | 158,100 | 157,110 | 99% |
| Dec | 810 | 2,025 | 1,128 | 56% | 525 | 157,500 | 132,530 | 84% | 525 | 157,500 | 132,530 | 84% |
| Total | 9,451 | 23,628 | 19,423 | 82% | 6,213 | 1,863,900 | 1,677,939 | 90% | 6,213 | 1,863,900 | 1,677,939 | 90% |
| Allocated Premium | | | | \$ 2.50 | | | | \$ 300.00 | | | | \$ 300.00 |
| Breakeven Premium | | | | \$ 2.20 | | | | \$ 288.97 | | | | \$ 288.97 |

Note: Breakeven premium based on a 7% expense load