

**U.A. LOCAL 467  
HEALTH & WELFARE TRUST FUND  
2019 CLAIMS EXPERIENCE**

**SELF FUNDED MEDICAL**

Month	<b>ACTIVE</b>				<b>RETIRED W/O MEDICARE</b>				<b>RETIRED W/ MEDICARE</b>			
	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	348	626,400	712,235	114%	52	135,200	97,313	72%	123	39,360	37,007	94%
Feb	342	615,600	543,206	88%	48	124,800	115,893	93%	123	39,360	28,870	73%
Mar	344	619,200	685,374	111%	51	132,600	213,594	161%	121	38,720	41,539	107%
Apr	338	608,400	615,517	101%	50	130,000	125,239	96%	120	38,400	50,185	131%
May	341	613,800	598,161	97%	48	124,800	65,036	52%	119	38,080	28,549	75%
Jun	336	604,800	682,858	113%	50	130,000	167,373	129%	112	35,840	42,196	118%
Jul	341	613,800	448,681	73%	53	137,800	163,248	118%	120	38,400	63,906	166%
Aug	341	613,800	485,146	79%	55	143,000	237,301	166%	117	37,440	39,953	107%
Sep	340	612,000	498,092	81%	55	143,000	133,335	93%	120	38,400	22,341	58%
Oct												
Nov												
Dec												
<b>Total</b>	<b>3,071</b>	<b>5,527,800</b>	<b>5,269,270</b>	<b>95%</b>	<b>462</b>	<b>1,201,200</b>	<b>1,318,332</b>	<b>110%</b>	<b>1,075</b>	<b>344,000</b>	<b>354,546</b>	<b>103%</b>
Allocated Premium				\$ 1,800.00				\$ 2,600.00				\$ 320.00
Breakeven Premium				\$ 1,835.92				\$ 3,053.28				\$ 352.90

Month	<b>DISABILITY CLAIMS</b>				<b>PRESCRIPTION DRUGS</b>			
	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio	Number Eligible	Allocated Premiums	Paid Claims	Loss Ratio
Jan	850	2,125	1,171	55%	523	183,050	171,673	94%
Feb	853	2,133	1,000	47%	513	179,550	163,044	91%
Mar	858	2,145	1,527	71%	516	180,600	190,801	106%
Apr	853	2,133	2,891	136%	508	177,800	178,323	100%
May	855	2,138	2,229	104%	508	177,800	186,330	105%
Jun	849	2,123	1,897	89%	498	174,300	164,392	94%
Jul	877	2,193	2,528	115%	514	179,900	188,569	105%
Aug	872	2,180	2,509	115%	513	179,550	157,428	88%
Sep	872	2,180	1,623	74%	515	180,250	178,398	99%
Oct		0						
Nov		0						
Dec		0						
<b>Total</b>	<b>7,739</b>	<b>19,348</b>	<b>17,375</b>	<b>90%</b>	<b>4,608</b>	<b>1,612,800</b>	<b>1,578,958</b>	<b>98%</b>
Allocated Premium				\$ 2.50				\$ 350.00
Breakeven Premium				\$ 2.40				\$ 366.64

Note: Breakeven premium based on a 7% expense load

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	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	347	624,600	824,822	132%	57	142,500	65,332	46%	119	29,750	28,800	97%
Nov	349	628,200	455,000	72%	58	145,000	169,140	117%	120	30,000	39,593	132%
Dec	346	622,800	598,051	96%	58	145,000	33,377	23%	116	29,000	51,261	177%
<b>Total</b>	<b>4,254</b>	<b>7,657,200</b>	<b>8,808,954</b>	<b>115%</b>	<b>645</b>	<b>1,612,500</b>	<b>1,406,233</b>	<b>87%</b>	<b>1,413</b>	<b>353,250</b>	<b>389,866</b>	<b>110%</b>
Allocated Premium			\$ 1,800.00				\$ 2,500.00				\$ 250.00	
Breakeven Premium			\$ 2,215.70				\$ 2,332.82				\$ 295.23	

Month	<b>DISABILITY CLAIMS</b>				<b>PRESCRIPTION DRUGS</b>			
	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	2,903	144%	530	164,300	139,901	85%
Jun	808	2,020	1,783	88%	529	163,990	156,803	96%
Jul	820	2,050	2,046	100%	530	164,300	151,307	92%
Aug	829	2,073	1,716	83%	527	163,370	163,294	100%
Sep	818	2,045	1,554	76%	522	161,820	150,729	93%
Oct	823	2,058	1,799	87%	523	162,130	151,455	93%
Nov	841	2,103	1,143	54%	527	163,370	178,617	109%
Dec	843	2,108	1,726	82%	520	161,200	186,060	115%
<b>Total</b>	<b>9,836</b>	<b>24,590</b>	<b>20,340</b>	<b>83%</b>	<b>6,312</b>	<b>1,956,720</b>	<b>1,874,566</b>	<b>96%</b>
Allocated Premium			\$ 2.50				\$ 310.00	
Breakeven Premium			\$ 2.21				\$ 317.77	

Note: Breakeven premium based on a 7% expense load