

**U.A. LOCAL 467
HEALTH & WELFARE TRUST FUND
2019 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	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												
Aug												
Sep												
Oct												
Nov												
Dec												
Total	2,049	3,688,200	3,837,351	104%	299	777,400	784,448	101%	718	229,760	228,346	99%
Allocated Premium				\$ 1,800.00				\$ 2,600.00				\$ 320.00
Breakeven Premium				\$ 2,003.89				\$ 2,807.22				\$ 340.29

Month	DISABILITY CLAIMS				PRESCRIPTION DRUGS			
	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		0			0	0		
Aug		0			0	0		
Sep		0			0	0		
Oct		0			0	0		
Nov		0			0	0		
Dec		0			0	0		
Total	5,118	12,795	10,715	84%	3,066	1,073,100	1,054,563	98%
Allocated Premium				\$ 2.50				\$ 350.00
Breakeven Premium				\$ 2.24				\$ 368.03

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%
Total	4,254	7,657,200	8,808,954	115%	645	1,612,500	1,406,233	87%	1,413	353,250	389,866	110%
Allocated Premium			\$ 1,800.00				\$ 2,500.00				\$ 250.00	
Breakeven Premium			\$ 2,215.70				\$ 2,332.82				\$ 295.23	

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	2,903	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%
Total	9,836	24,590	20,340	83%	6,312	1,956,720	1,874,566	96%
Allocated Premium			\$ 2.50				\$ 310.00	
Breakeven Premium			\$ 2.21				\$ 317.77	

Note: Breakeven premium based on a 7% expense load