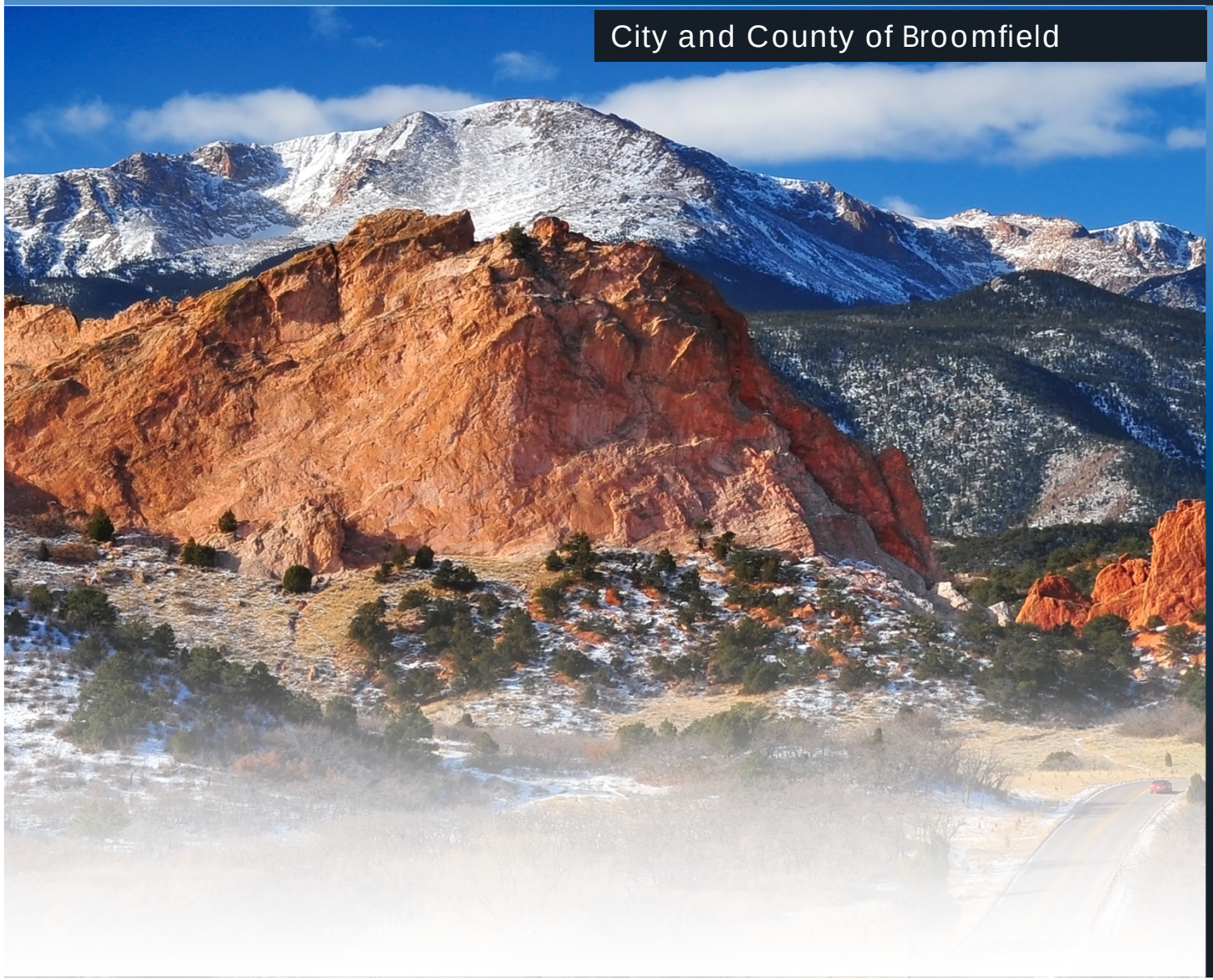
# 2015 Claims Performance Report

City and County of Broomfield



Data Updated

**December-15**

HUB International
Insurance Services

HUB International Insurance Services

2015

Executive Summary

# City and County of Broomfield

1.) Average Medical/Rx plan enrollment for current plan year: 529
Average Medical/Rx plan enrollment for prior plan year: 501

Average Dental plan enrollment for current plan year: 609
Average Dental plan enrollment for prior plan year: 560

2.) Actual plan cost vs. budget:

| | |
|---|---|
| **Medical/Rx** | **98.0%** |
| **Dental** | **97.8%** |

3.) Summary of Plan Costs:

| Medical/Rx | Current YTD | Prior Year |
|---|---|---|
| Fixed Costs | $1,121,460 | $1,131,884 |
| Claims | $5,145,917 | $5,080,649 |
| Total Plan Costs | $6,267,377 | $6,212,533 |
| PEPM | $986.83 | $1,033.01 |
| % Change | -4.5% | |

| Dental | Current YTD | Prior Year |
|---|---|---|
| Fixed Costs | $51,156 | $47,040 |
| Claims | $450,215 | $440,837 |
| Total Plan Costs | $501,371 | $487,877 |
| PEPM | $68.61 | $72.60 |
| % Change | -5.5% | |

**PEPM = Per employee per month*

| | Current YTD | Prior Year |
|---|---|---|
| 4.) Fixed Medical/Rx costs as a percentage of current total plan costs: | 17.9% | 18.2% |
| Fixed Dental costs as a percentage of current total plan costs: | 10.2% | 9.6% |
| 5.) Average Medical/Rx claim cost PEPM for current plan year: | $810.25 | $844.80 |
| Average Dental claim cost PEPM for current plan year: | $68.61 | $72.60 |
| 6.) Average Medical/Rx fixed cost PEPM for current plan year: | $176.58 | $188.21 |
| Average Dental fixed cost PEPM for current plan year: | $7.00 | $7.00 |

7.) There are 6 claims that have exceeded the $100,000 specific deductible.
Total reimbursements are: $413,967

8.) Of total Medical/Rx claims, large claims over $50,000 represent: 29.5%

HUB International Insurance Services

2015

Total Medical Plan Performance Report

# City and County of Broomfield

| | Enrollment | Fixed Costs | | | Claims* | | | Stop Loss | | Medical Plan Cost |
|---|---|---|---|---|---|---|---|---|---|---|
| | Medical | Admin | Stop Loss | Total | Medical | Rx | Total | Over ISL | Net Claims | |
| Jan-15 | 524 | $25,739 | $66,789 | $92,528 | $258,472 | $174,728 | $433,200 | $0 | $433,200 | $525,728 |
| Feb-15 | 522 | $25,641 | $66,534 | $92,175 | $282,229 | $105,830 | $388,059 | $0 | $388,059 | $480,234 |
| Mar-15 | 522 | $25,641 | $66,534 | $92,175 | $285,714 | $121,395 | $407,109 | $0 | $407,109 | $499,284 |
| Apr-15 | 527 | $25,886 | $67,171 | $93,058 | $331,675 | $232,541 | $564,216 | $0 | $564,216 | $657,274 |
| May-15 | 526 | $25,837 | $67,044 | $92,881 | $336,064 | $99,501 | $435,565 | $1,041 | $434,524 | $527,405 |
| Jun-15 | 528 | $25,935 | $67,299 | $93,234 | $460,835 | $104,437 | $565,272 | $190 | $565,082 | $658,316 |
| Jul-15 | 531 | $26,083 | $67,681 | $93,764 | $375,686 | $127,768 | $503,454 | $216,086 | $287,368 | $381,132 |
| Aug-15 | 528 | $25,935 | $67,299 | $93,234 | $258,661 | $77,746 | $336,407 | $36,161 | $300,246 | $393,480 |
| Sep-15 | 532 | $26,132 | $67,809 | $93,941 | $276,314 | $128,903 | $405,217 | $36,874 | $368,343 | $462,284 |
| Oct-15 | 533 | $26,181 | $67,936 | $94,117 | $410,411 | $108,599 | $519,010 | $8,497 | $510,513 | $604,630 |
| Nov-15 | 539 | $26,476 | $68,701 | $95,177 | $331,067 | $110,098 | $441,165 | $23,946 | $417,219 | $512,396 |
| Dec-15 | 539 | $26,476 | $68,701 | $95,177 | $450,979 | $152,419 | $603,398 | $133,360 | $470,038 | $565,215 |
| **2015** | | | | | | | | | | |
| Total | 6351 | $311,961 | $809,498 | $1,121,460 | $4,058,107 | $1,543,965 | $5,602,072 | $456,155 | $5,145,917 | $6,267,377 |
| Avg Month | 529 | $25,997 | $67,458 | $93,455 | $338,176 | $128,664 | $466,839 | $38,013 | $428,826 | $522,281 |
| PEPM | | $49.12 | $127.46 | $176.58 | $638.97 | $243.11 | $882.08 | $71.82 | $810.25 | $986.83 |
| *% Change* | *5.6%* | *-21.9%* | *1.7%* | *-6.2%* | *-2.9%* | *28.6%* | *4.1%* | | *-4.1%* | *-4.5%* |
| **2014** | | | | | | | | | | |
| Total | 6014 | $378,037 | $753,847 | $1,131,884 | $3,959,381 | $1,136,863 | $5,096,244 | $15,595 | $5,080,649 | $6,212,533 |
| Avg Month | 501 | $31,503 | $62,821 | $94,324 | $329,948 | $94,739 | $424,687 | $1,300 | $423,387 | $942,554 |
| PEPM | | $62.86 | $125.35 | $188.21 | $658.36 | $189.04 | $847.40 | $2.59 | $844.80 | $1,033.01 |
| *% Change* | *2.2%* | *0.6%* | *8.9%* | *6.0%* | *-4.2%* | *4.0%* | *-2.5%* | | *1.1%* | *1.9%* |
| **2013** | | | | | | | | | | |
| Total | 5883 | $367,455 | $677,068 | $1,044,523 | $4,043,858 | $1,069,459 | $5,113,317 | $195,504 | $4,917,813 | $5,962,336 |
| Avg Month | 490 | $30,621 | $56,422 | $87,044 | $336,988 | $89,122 | $426,110 | $16,292 | $409,818 | $1,502,438 |
| PEPM | | $62.46 | $115.09 | $177.55 | $687.38 | $181.79 | $869.17 | $33.23 | $835.94 | $1,013.49 |

**Claims Performance****

| | Maximum | Actual |
|---|---|---|
| YTD Attachment Point: | $5,637,021 | $4,822,651 |
| Claims vs. Carrier Expected: | | 106.9% |
| Claims vs. Carrier Maximum: | | 85.6% |

**Total Plan Performance**

| | Budget | Actual |
|---|---|---|
| YTD Internal Accruals: | $6,397,975 | $6,267,377 |
| Deficit(Surplus) | | ($130,598) |
| Actual Plan Cost vs. Accrual: | | 98.0% |

**Accrual Rates**

| | $500 Deductible | $200 Deductible |
|---|---|---|
| EE | $865.00 | $840.00 |
| ES | $1,100.00 | $1,060.00 |
| EC | $1,100.00 | $1,060.00 |
| FAM | $1,140.00 | $1,100.00 |

**IBNR**

| | Medical | Rx |
|---|---|---|
| Claims | | |
| IBNR % | | |
| Est IBNR | | |
| Total | | |
| Prior IBNR | | |
| Change | | |

***Claims include Vision and Anthem Runout**

****Net of Anthem runout claims**

**2015 Fees**

| Administration | | Stop Loss | |
|---|---|---|---|
| Medical Claims-Single | $49.12 | ISL Premium | $123.62 |
| Medical Claims-Family | $49.12 | | $123.62 |
| | | ISL Contract | Paid |
| | | ISL Level | $100,000 |
| | | ASL Premium | $3.84 |
| | | | $3.84 |
| | | ASL Contract | Paid |

HUB International Insurance Services

2015

$500 Deductible Plan Performance Report

# City and County of Broomfield

| | Enrollment | Fixed Costs | | | Claims | | | Stop Loss | | Medical Plan Cost |
|---|---|---|---|---|---|---|---|---|---|---|
| | Medical | Admin | Stop Loss | Total | Medical | Rx | Total | Over ISL | Net Claims | |
| Jan-15 | 352 | $17,290 | $44,866 | $62,156 | $173,060 | $96,415 | $269,475 | $0 | $269,475 | $331,631 |
| Feb-15 | 352 | $17,290 | $44,866 | $62,156 | $165,037 | $86,762 | $251,799 | $0 | $251,799 | $313,955 |
| Mar-15 | 353 | $17,339 | $44,993 | $62,333 | $187,345 | $56,425 | $243,770 | $0 | $243,770 | $306,102 |
| Apr-15 | 358 | $17,585 | $45,631 | $63,216 | $186,733 | $129,718 | $316,451 | $0 | $316,451 | $379,667 |
| May-15 | 358 | $17,585 | $45,631 | $63,216 | $156,996 | $81,888 | $238,884 | $0 | $238,884 | $302,100 |
| Jun-15 | 360 | $17,683 | $45,886 | $63,569 | $364,469 | $76,231 | $440,700 | $0 | $440,700 | $504,269 |
| Jul-15 | 363 | $17,831 | $46,268 | $64,099 | $162,816 | $92,411 | $255,227 | $175,361 | $79,866 | $143,965 |
| Aug-15 | 360 | $17,683 | $45,886 | $63,569 | $178,961 | $50,975 | $229,936 | $20,040 | $209,896 | $273,465 |
| Sep-15 | 364 | $17,880 | $46,395 | $64,275 | $173,583 | $104,016 | $277,599 | $27,583 | $250,016 | $314,291 |
| Oct-15 | 365 | $17,929 | $46,523 | $64,452 | $259,621 | $70,044 | $329,665 | $4,942 | $324,723 | $389,175 |
| Nov-15 | 371 | $18,224 | $47,288 | $65,511 | $270,898 | $83,319 | $354,217 | $21,607 | $332,610 | $398,121 |
| Dec-15 | 371 | $18,224 | $47,288 | $65,511 | $315,816 | $120,067 | $435,883 | $126,237 | $309,646 | $375,157 |
| **2015** | | | | | | | | | | |
| Total | 4327 | $212,542 | $551,519 | $764,062 | $2,595,335 | $1,048,271 | $3,643,606 | $375,770 | $3,267,836 | $4,031,897 |
| Avg Month | 361 | $17,712 | $45,960 | $63,672 | $216,278 | $87,356 | $303,634 | $31,314 | $272,320 | $335,991 |
| PEPM | | $49.12 | $127.46 | $176.58 | $599.80 | $242.26 | $842.06 | $86.84 | $755.22 | $931.80 |
| *% Change* | *-28.1%* | *-21.9%* | *1.7%* | *-6.2%* | *-8.9%* | *28.2%* | *-0.6%* | *3249.0%* | *-10.6%* | *-9.8%* |
| **2014** | | | | | | | | | | |
| Total | 6014 | $378,037 | $753,847 | $1,131,884 | $3,959,381 | $1,136,863 | $5,096,244 | $15,595 | $5,080,649 | $6,212,533 |
| Avg Month | 501 | $31,503 | $62,821 | $94,324 | $329,948 | $94,739 | $424,687 | $1,300 | $423,387 | $517,711 |
| PEPM | | $62.86 | $125.35 | $188.21 | $658.36 | $189.04 | $847.40 | $2.59 | $844.80 | $1,033.01 |
| *% Change* | *2.2%* | *0.6%* | *8.9%* | *6.0%* | *-4.2%* | *4.0%* | *-2.5%* | *-92.2%* | *1.1%* | *1.9%* |
| **2013** | | | | | | | | | | |
| Total | 5883 | $367,455 | $677,068 | $1,044,523 | $4,043,858 | $1,069,459 | $5,113,317 | $195,504 | $4,917,813 | $5,962,336 |
| Avg Month | 490 | $30,621 | $56,422 | $87,044 | $336,988 | $89,122 | $426,110 | $16,292 | $409,818 | $496,861 |
| PEPM | | $62.46 | $115.09 | $177.55 | $687.38 | $181.79 | $869.17 | $33.23 | $835.94 | $1,013.49 |

| Claims Performance | | |
|---|---|---|
| | Budget | Actual |
| YTD Attachment Point: | $3,840,559 | $3,267,836 |
| Claims vs. Carrier Expected: | | 106.4% |
| Claims vs. Carrier Maximum: | | 85.1% |

| Total Plan Performance | | |
|---|---|---|
| | Budget | Actual |
| YTD Internal Accruals: | $4,422,895 | $4,031,897 |
| Actual Plan Cost vs. Accrual: | | 91.2% |

| Accrual Rates | |
|---|---|
| | $500 Deductible |
| EE | $865.00 |
| ES | $1,100.00 |
| EC | $1,100.00 |
| FAM | $1,140.00 |

HUB International Insurance Services

2015

$200 Deductible Plan Performance Report

# City and County of Broomfield

| | Enrollment | Fixed Costs | | | Claims | | | Stop Loss | | Medical Plan Cost |
|---|---|---|---|---|---|---|---|---|---|---|
| | Medical | Admin | Stop Loss | Total | Medical | Rx | Total | Over ISL | Net Claims | |
| Jan-15 | 172 | $8,449 | $21,923 | $30,372 | $85,412 | $78,313 | $163,725 | $0 | $163,725 | $194,097 |
| Feb-15 | 170 | $8,350 | $21,668 | $30,019 | $117,192 | $19,068 | $136,260 | $0 | $136,260 | $166,279 |
| Mar-15 | 169 | $8,301 | $21,541 | $29,842 | $98,369 | $64,970 | $163,339 | $0 | $163,339 | $193,181 |
| Apr-15 | 169 | $8,301 | $21,541 | $29,842 | $144,942 | $102,823 | $247,765 | $0 | $247,765 | $277,607 |
| May-15 | 168 | $8,252 | $21,413 | $29,665 | $179,068 | $17,613 | $196,681 | $1,041 | $195,640 | $225,305 |
| Jun-15 | 168 | $8,252 | $21,413 | $29,665 | $96,366 | $28,206 | $124,572 | $190 | $124,382 | $154,047 |
| Jul-15 | 168 | $8,252 | $21,413 | $29,665 | $212,870 | $35,357 | $248,227 | $40,725 | $207,502 | $237,167 |
| Aug-15 | 168 | $8,252 | $21,413 | $29,665 | $79,700 | $26,771 | $106,471 | $16,121 | $90,350 | $120,015 |
| Sep-15 | 168 | $8,252 | $21,413 | $29,665 | $102,731 | $24,887 | $127,618 | $9,291 | $118,327 | $147,992 |
| Oct-15 | 168 | $8,252 | $21,413 | $29,665 | $150,790 | $38,555 | $189,345 | $3,555 | $185,790 | $215,455 |
| Nov-15 | 168 | $8,252 | $21,413 | $29,665 | $60,169 | $26,779 | $86,948 | $2,339 | $84,609 | $114,274 |
| Dec-15 | 168 | $8,252 | $21,413 | $29,665 | $135,163 | $32,352 | $167,515 | $7,123 | $160,392 | $190,057 |
| **2015** | | | | | | | | | | |
| Total | 2024 | $99,419 | $257,979 | $357,398 | $1,462,772 | $495,694 | $1,958,466 | $80,385 | $1,878,081 | $2,235,479 |
| Avg Month | 169 | $8,285 | $21,498 | $29,783 | $121,898 | $41,308 | $163,206 | $6,699 | $156,507 | $186,290 |
| PEPM | | $49.12 | $127.46 | $176.58 | $722.71 | $244.91 | $967.62 | $39.72 | $927.91 | $1,104.49 |

| Claims Performance | | |
|---|---|---|
| | Budget | Actual |
| YTD Attachment Point: | $1,796,462 | $1,878,081 |
| Claims vs. Carrier Expected: | | 130.7% |
| Claims vs. Carrier Maximum: | | 104.5% |

| Total Plan Performance | | |
|---|---|---|
| | Budget | Actual |
| YTD Internal Accruals: | $1,975,080 | $2,235,479 |
| Actual Plan Cost vs. Accrual: | | 113.2% |

| Accrual Rates | |
|---|---|
| | $200 Deductible |
| EE | $840.00 |
| ES | $1,060.00 |
| EC | $1,060.00 |
| FAM | $1,100.00 |

HUB International Insurance Services

2015

High Cost Claimant Report

# City and County of Broomfield

| Cigna Self Funded Plan - January 2015 - December 2015 ($100k ISL) | | | | | | |
|---|---|---|---|---|---|---|
| Relationship | Plan | Diagnosis | Total Paid | Paid in Most Recent Month | Over Stop Loss | % of Total |
| Spouse | Cigna 500 | PREMATURE SEP PLAC-AP | $306,319 | $16,211 | $206,319 | 5.5% |
| Spouse | Cigna 200 | CHORDAE TENDINEAE RUPT | $148,000 | $4,920 | $48,000 | 2.6% |
| Employee | Cigna 200 | FEMALE BREAST CA NOS | $127,604 | $416 | $27,604 | 2.3% |
| Spouse | Cigna 500 | EXCESSIVE MENSTRUATION | $123,877 | $32,178 | $23,877 | 2.2% |
| Employee | Cigna 200 | CHR VH C W/O COMA | $104,992 | $373 | $4,992 | 1.9% |
| Employee | Cigna 200 | ABDOMINAL PAIN-SITE NEC | $68,794 | $6,219 | | 1.2% |
| Employee | Cigna 500 | POSTINFLAM PULM FIBROSIS; ALL ALVEOLITIS/PNEUM NOS | $54,990 | $658 | | 1.0% |
| Spouse | Cigna 500 | UNSPECIFIED | $86,309 | $8,198 | | 1.5% |
| Employee | Cigna 500 | MULTIPLE SCLEROSIS (primarily pharmacy) | $70,725 | $70 | | 1.3% |
| Spouse | Cigna 500 | LOC OA NOS-LOWER LEG | $69,064 | $4,628 | | 1.2% |
| Employee | Cigna 200 | LOC OA NOS-LOWER LEG | $69,604 | $5,783 | | 1.2% |
| Spouse | Cigna 500 | ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY; CERVICAL SPINAL STENOSIS | $203,175 | $83,843 | $103,175 | 3.6% |
| Spouse | Cigna 500 | MULTIPLE SCLEROSIS | $61,963 | $5,936 | | 1.1% |
| Spouse | Cigna 500 | ENCNTR FOR GYN EXAM (GENERAL) (ROUTINE) W/O ABN FINDINGS | $52,216 | New | | 0.9% |
| Employee | Cigna 200 | MAL PD NEUROENDOCRINE CA | $51,318 | New | | 0.9% |
| Employee | Cigna 200 | ENCNTR FOR GYN EXAM (GENERAL) (ROUTINE) W/O ABN FINDINGS | $51,021 | New | | 0.9% |
| Total | 16 | | $1,649,971 | $169,433 | $413,967 | 29.5% |

High Cost Claimant Report

| Anthem Self Funded Plan - January 2014 - December 2014 ($100k ISL) | | | | | | |
|---|---|---|---|---|---|---|
| Relationship | Plan | Diagnosis | Total Paid | Paid in Most Recent Month | Over Stop Loss | % of Total |
| Employee | PPO | SEC MALIG NEOPLSM BRAIN&SPINAL CORD | $110,251 | | $10,251 | 2.2% |
| Employee | PPO | MALIGNANT NEOPLASM HEAD PANCREAS | $103,436 | | $3,436 | 2.0% |
| Employee | PPO | PARTL EPILPSY W/IMPAIRMNT W/INTRACT | $101,908 | | $1,908 | 2.0% |
| Employee | PPO | DEGEN CERV INTERVERTEBRAL DISC | $96,844 | | | 1.9% |
| Dependent | PPO | CONSTRICTIVE PERICARDITIS | $89,799 | | | 1.8% |
| Employee | PPO | OSTEOARTHROS UNSPEC GEN/LOC LOW LEG | $85,036 | | | 1.7% |
| Employee | PPO | LOC OSTEOARTHROSIS-LOWER LEG | $76,735 | | | 1.5% |
| Employee | PPO | OTHER HEART BLOCK | $68,331 | | | 1.3% |
| Employee | PPO | ACUT MI SUBNDOCRDL INFARCT INIT EOC | $66,953 | | | 1.3% |
| Employee | PPO | MENINGITIS DUE UNSPEC BACTERIUM | $66,156 | | | 1.3% |
| Dependent | PPO | MAL NEOPLSM BRONCHUS&LUNG UNS SITE | $57,227 | | | 1.1% |
| Total | 11 | | $922,676 | $0 | $15,595 | 18.1% |

HUB International Insurance Services

# High Cost Claimant Report

| Anthem Self Funded Plan - January 2013 - December 2013 ($100k ISL) | | | | | | |
|---|---|---|---|---|---|---|
| Relationship | Plan | Diagnosis | Total Paid | Paid in Most Recent Month | Over Stop Loss | % of Total |
| SUB | | HERPETIC MENINGOENCEPHALITIS | $272,752 | $2,942 | $172,752 | 5.4% |
| DEP | | SEC MALIG NEOPLASM BONE&BONE MARROW | $122,752 | $297 | $22,752 | 2.4% |
| SUB | | SPONDYLOLISTHESIS, ACQUIRED | $98,033 | | | 1.9% |
| DEP | | NEOPLASM, MALIGNANT, RECTUM | $96,908 | | | 1.9% |
| DEP | | CONGEN INSUFFICIENCY AORTIC VALVE | $94,551 | $5,668 | | 1.9% |
| DEP | | ENCNTR, ANTINEOPLASTIC CHEMOTHERAPY | $85,955 | $46,162 | | 1.7% |
| SUB | | UNIVERSAL ULCERATIVE COLITIS | $62,885 | $296 | | 1.2% |
| SUB | | PARTL EPILPSY NO IMPAIR NO INTRACT | $60,403 | $54,330 | | 1.2% |
| DEP | | LOC OSTEOARTHROSIS-LOWER LEG | $56,077 | | | 1.1% |
| DEP | | MALIG NEOPLSM UP-OUTER QUAD FE BRST | $54,490 | $141 | | 1.1% |
| SUB | | LOC OSTEOARTHROSIS-LOWER LEG | $50,975 | $1,372 | | 1.0% |
| Total | 11 | | $1,055,781 | $111,208 | $195,504 | 20.7% |

HUB International Insurance Services

2015

Dental Performance Report

# City and County of Broomfield

| | Enrollment | Fixed Costs | Claims | Dental Plan Cost |
|---|---|---|---|---|
| | Dental | Admin | Dental | |
| Jan-14 | 608 | $4,256 | $50,371 | $54,627 |
| Feb-14 | 606 | $4,242 | $36,931 | $41,173 |
| Mar-14 | 607 | $4,249 | $31,895 | $36,144 |
| Apr-14 | 610 | $4,270 | $41,241 | $45,511 |
| May-14 | 608 | $4,256 | $34,536 | $38,792 |
| Jun-14 | 608 | $4,256 | $37,700 | $41,956 |
| Jul-14 | 609 | $4,263 | $44,918 | $49,181 |
| Aug-14 | 605 | $4,235 | $34,936 | $39,171 |
| Sep-14 | 611 | $4,277 | $38,813 | $43,090 |
| Oct-14 | 609 | $4,263 | $34,935 | $39,198 |
| Nov-14 | 614 | $4,298 | $27,661 | $31,959 |
| Dec-14 | 613 | $4,291 | $36,279 | $40,570 |
| **2014** | | | | |
| Total | 7308 | $51,156 | $450,215 | $501,371 |
| Avg Month | 609 | $4,263 | $37,518 | $41,781 |
| PEPM | | $7.00 | $61.61 | $68.61 |
| % Change | *8.8%* | *0.0%* | *-6.1%* | *-5.5%* |
| **2013** | | | | |
| Total | 6720 | $47,040 | $440,837 | $487,877 |
| Avg Month | 560 | $3,920 | $36,736 | $40,656 |
| PEPM | | $7.00 | $65.60 | $72.60 |
| % Change | *-4.9%* | *7.7%* | *9.0%* | *8.8%* |
| **2012** | | | | |
| Total | 7063 | $45,910 | $425,210 | $471,119 |
| Avg Month | 589 | $3,826 | $35,434 | $39,260 |
| PEPM | | $6.50 | $60.20 | $66.70 |

| Total Plan Performance | | |
|---|---|---|
| | Budget | Actual |
| YTD Internal Accruals: | $512,407 | $501,371 |
| Actual Plan Cost vs. Accrual: | | 97.8% |

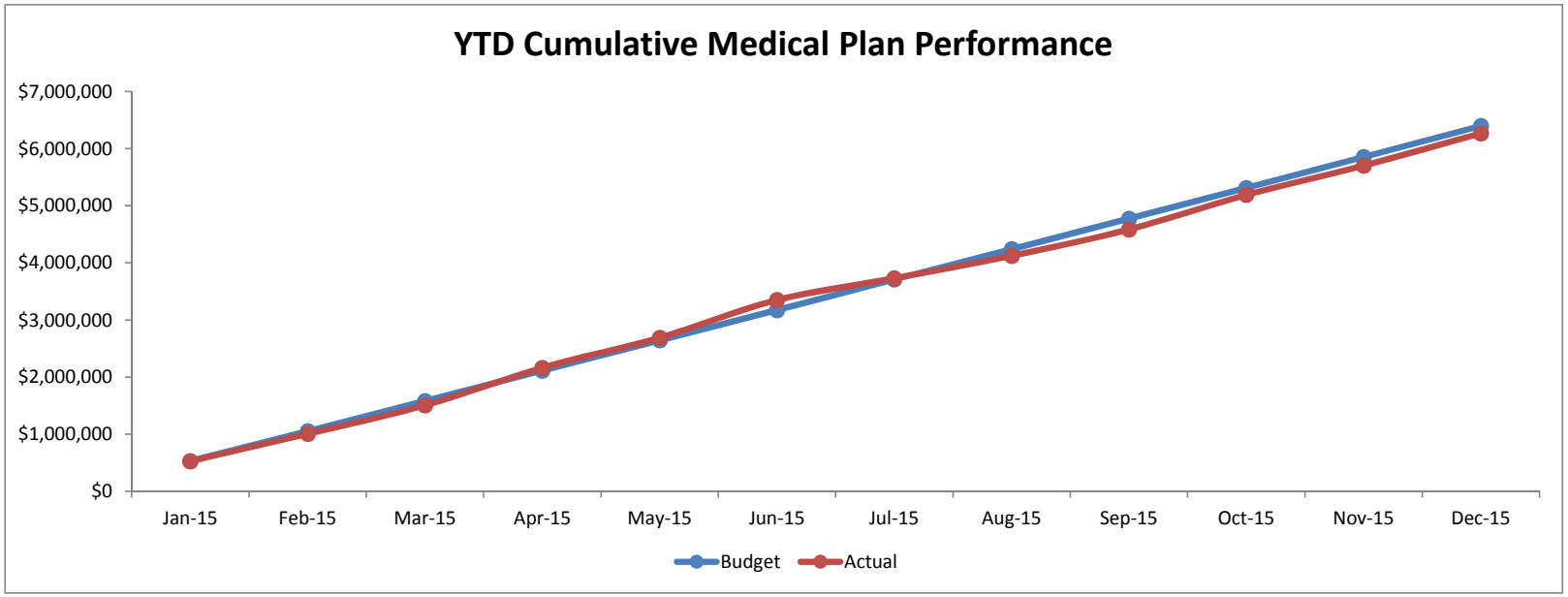
| Accrual Rates | |
|---|---|
| | Dental |
| EE | $38.78 |
| ES | $57.61 |
| EC | $57.61 |
| FAM | $109.73 |

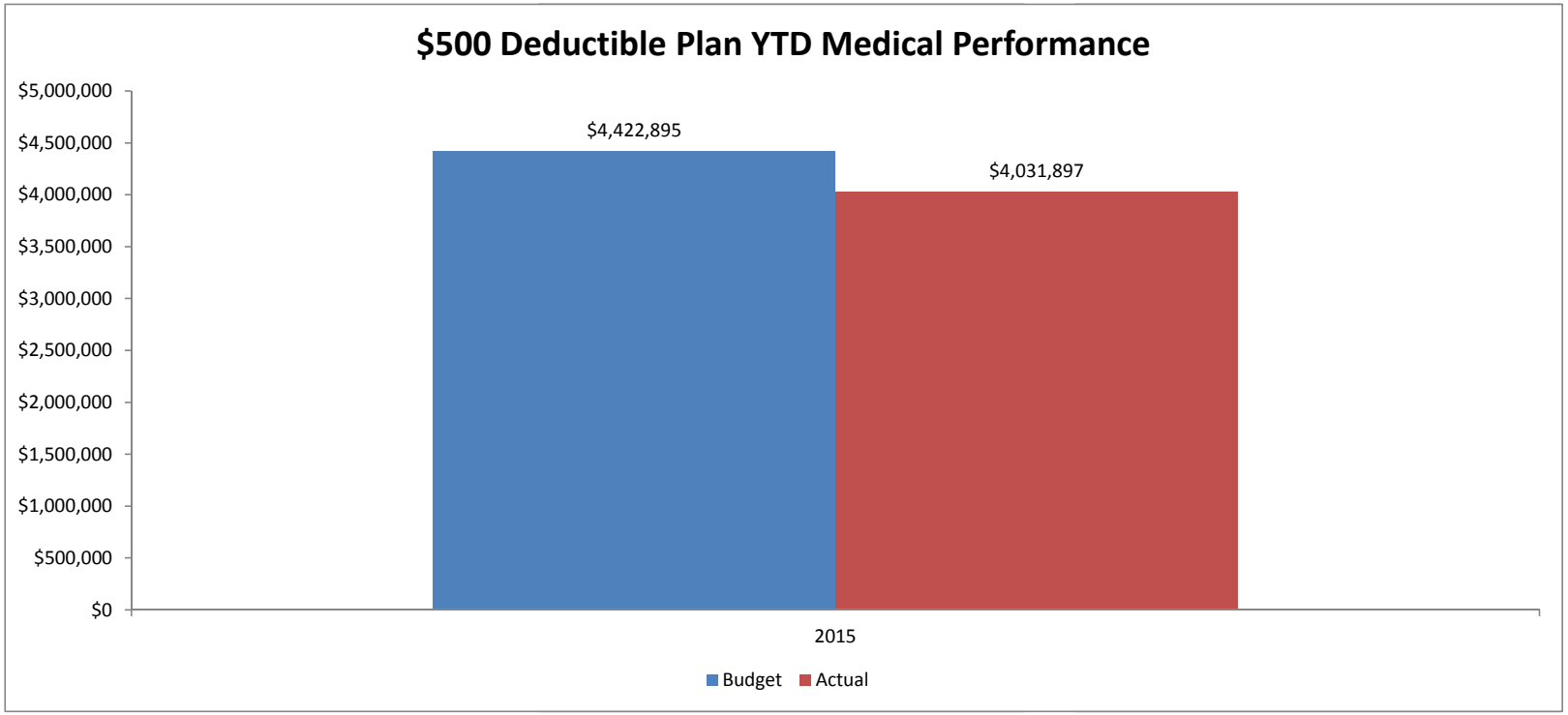
| 2015 Fees | |
|---|---|
| Estimated Administration | |
| Dental | $7.00 |

HUB International Insurance Services

2015

Cumulative YTD Budget Illustration



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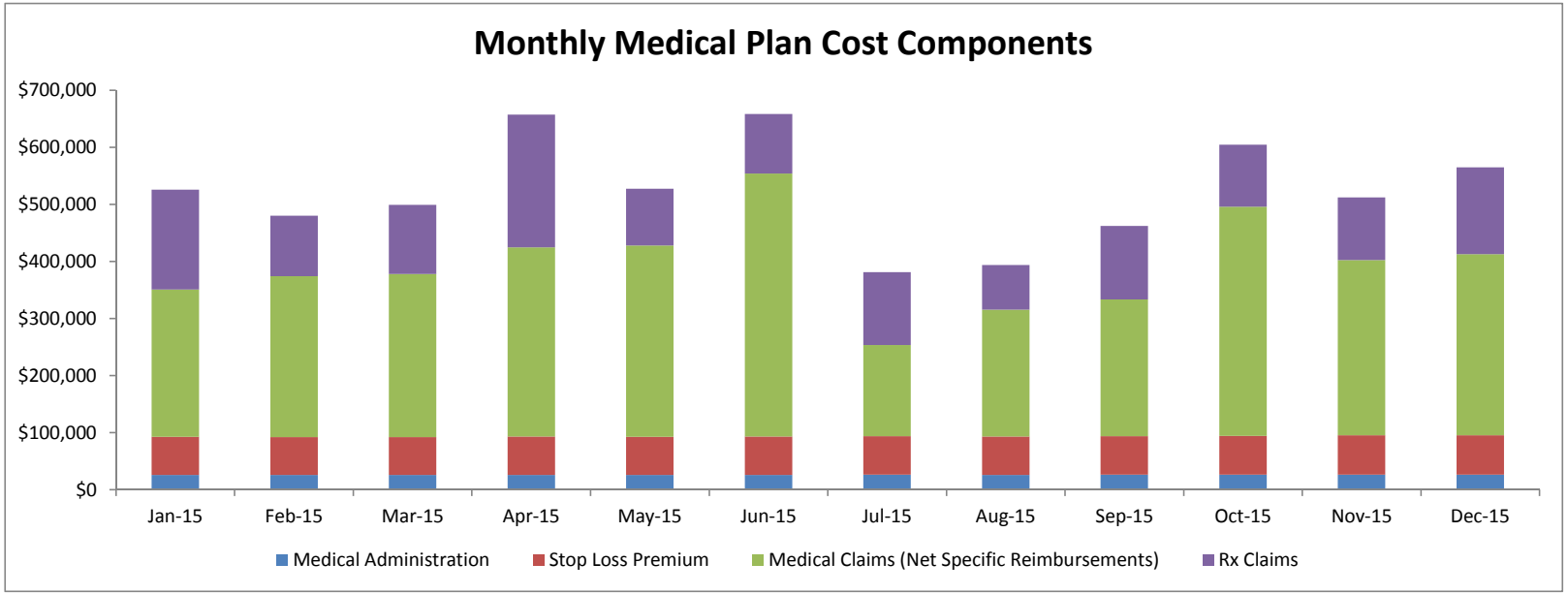
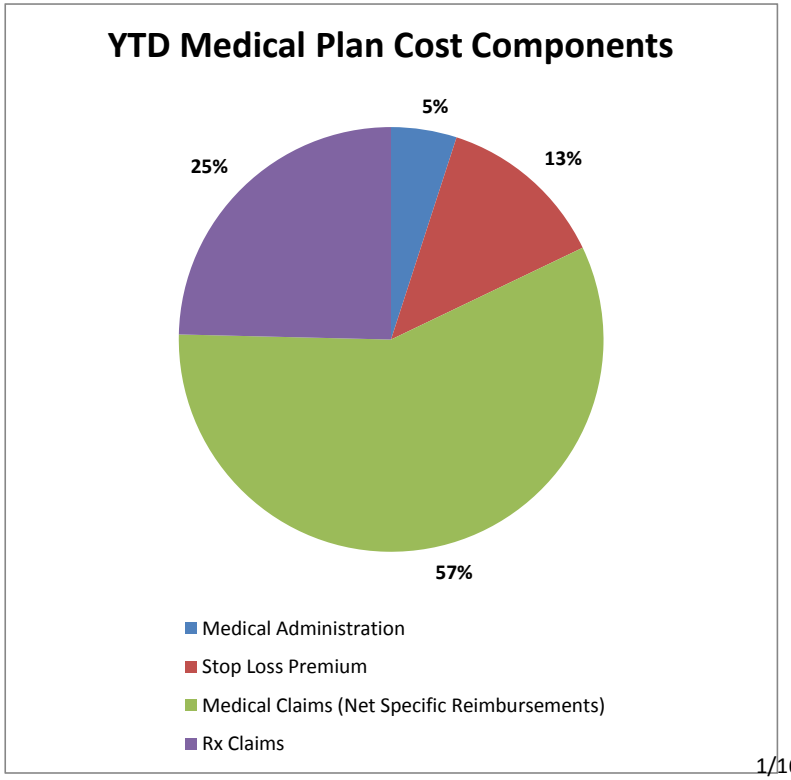
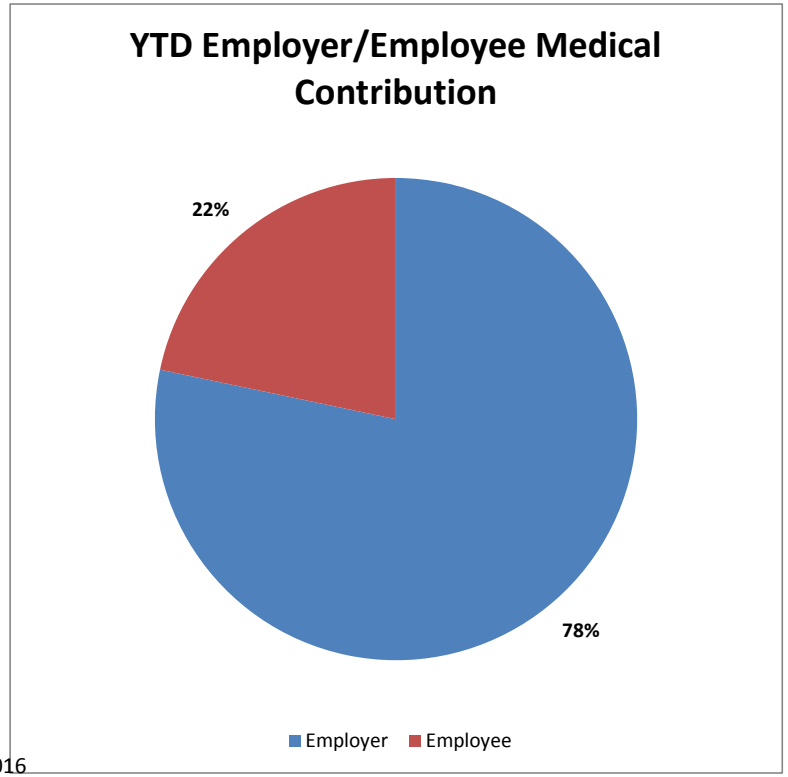
2015

Medical Plan Components Illustration



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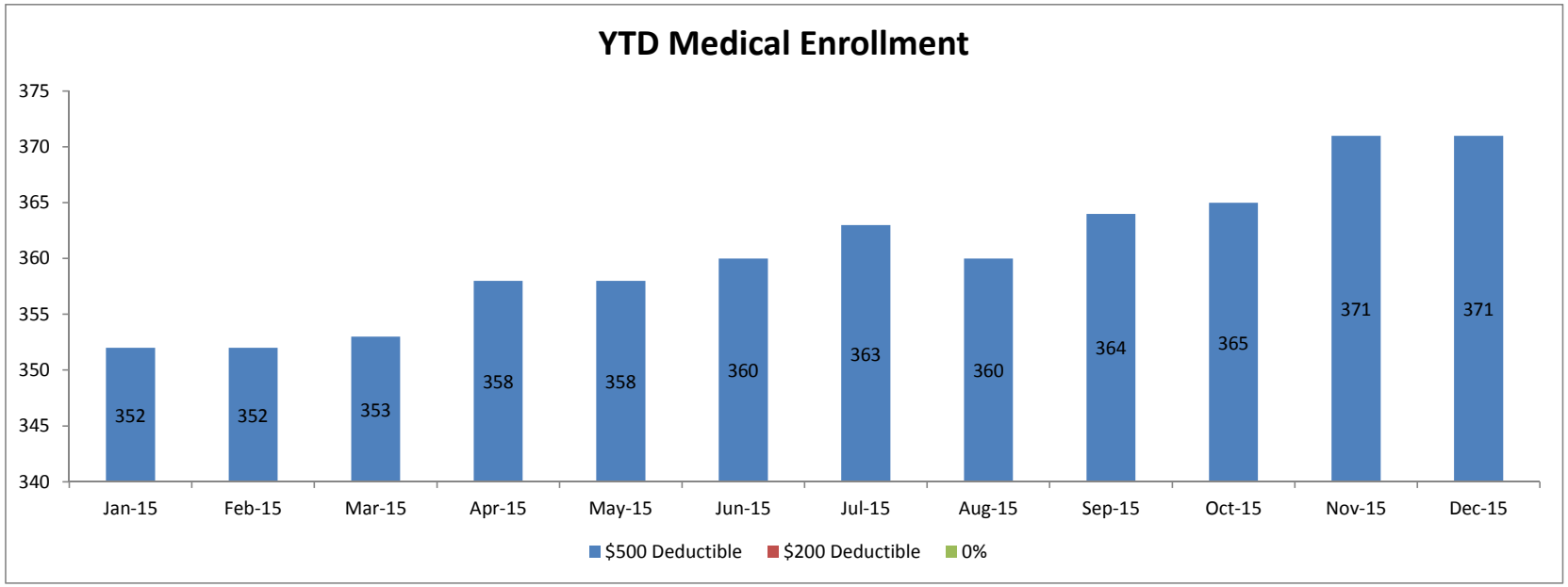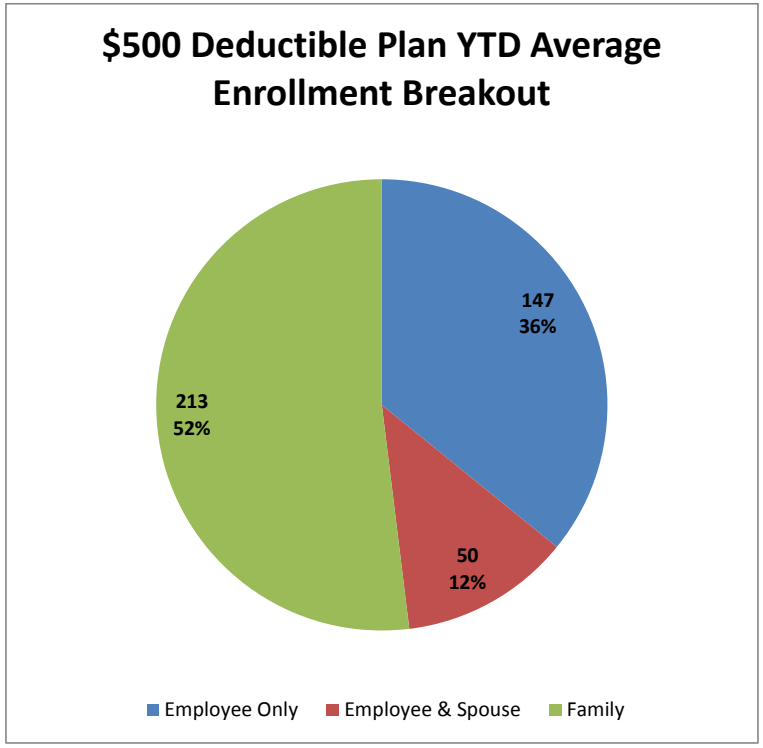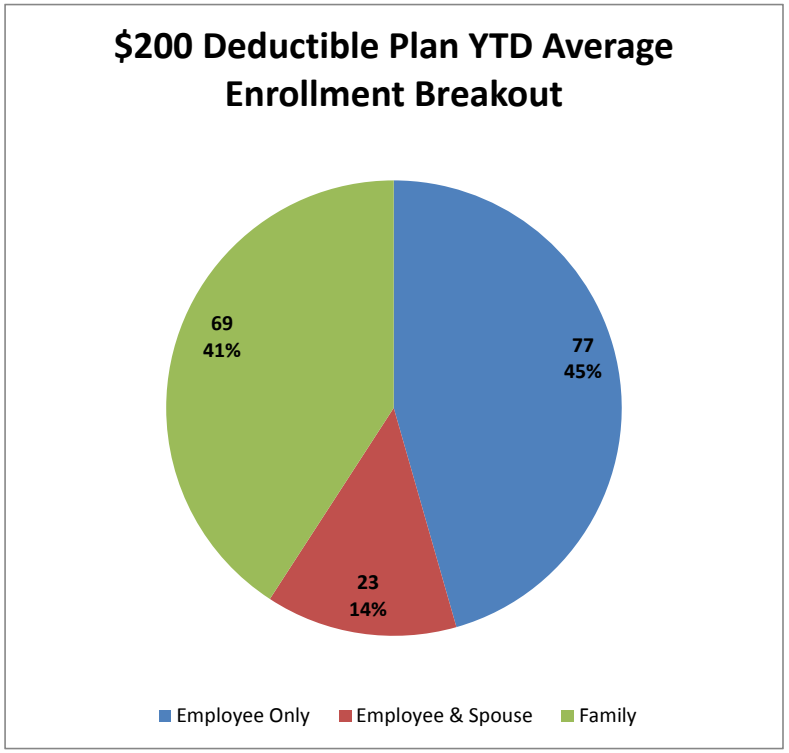
Medical Enrollment Illustration