Williamson County

November Benefit Committee Meeting

November 1, 2023

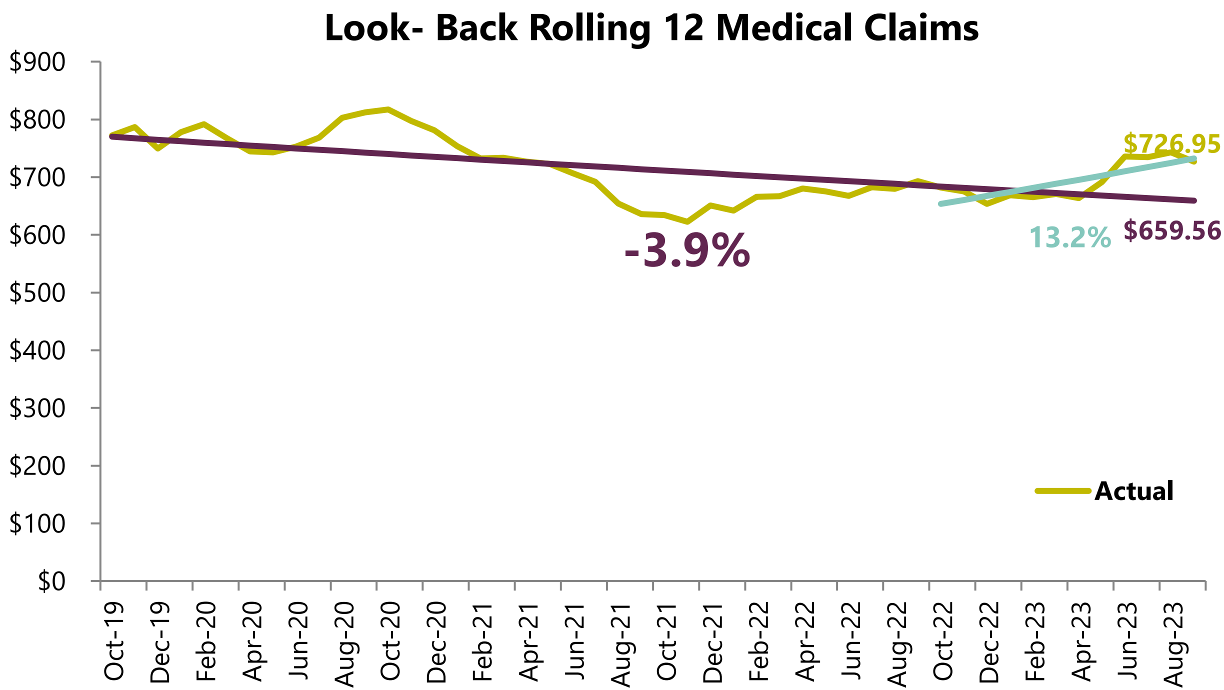
HOLMES MURPHY

Agenda

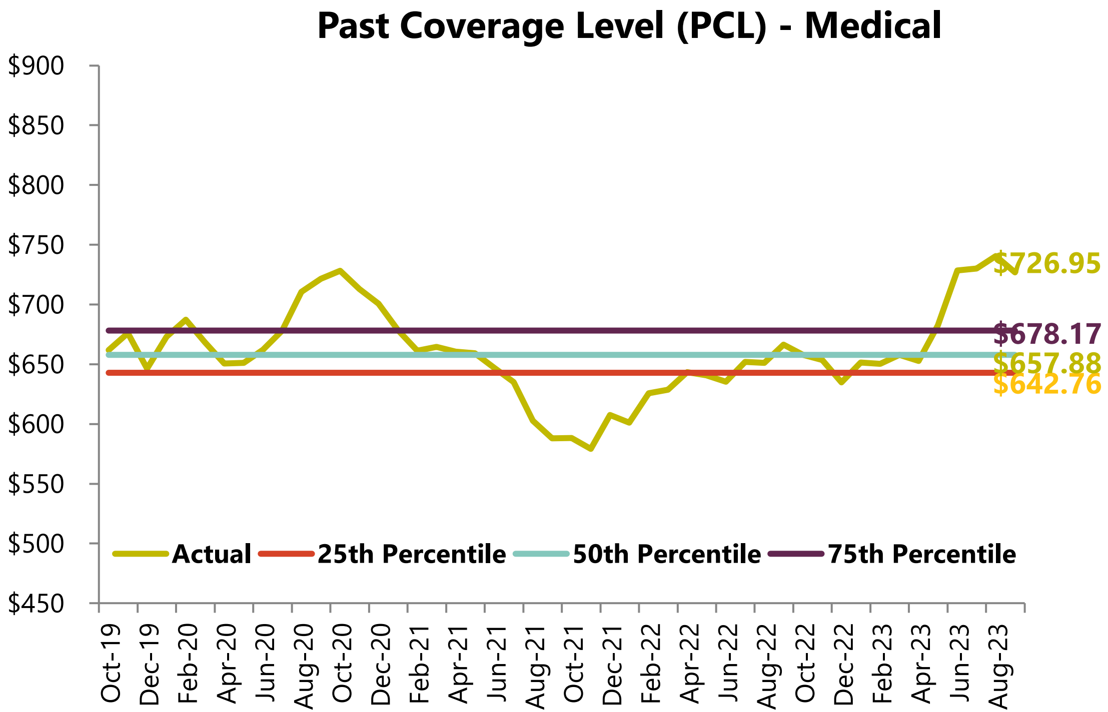
- **Financials**
  - Trend Update – Monthly Paid Claims
- **United Healthcare 1/1/2024 Stop Loss Renewal Summary**
- **ARA Update (UHC)**
- **Nicotine Survey Discussion**

Financials

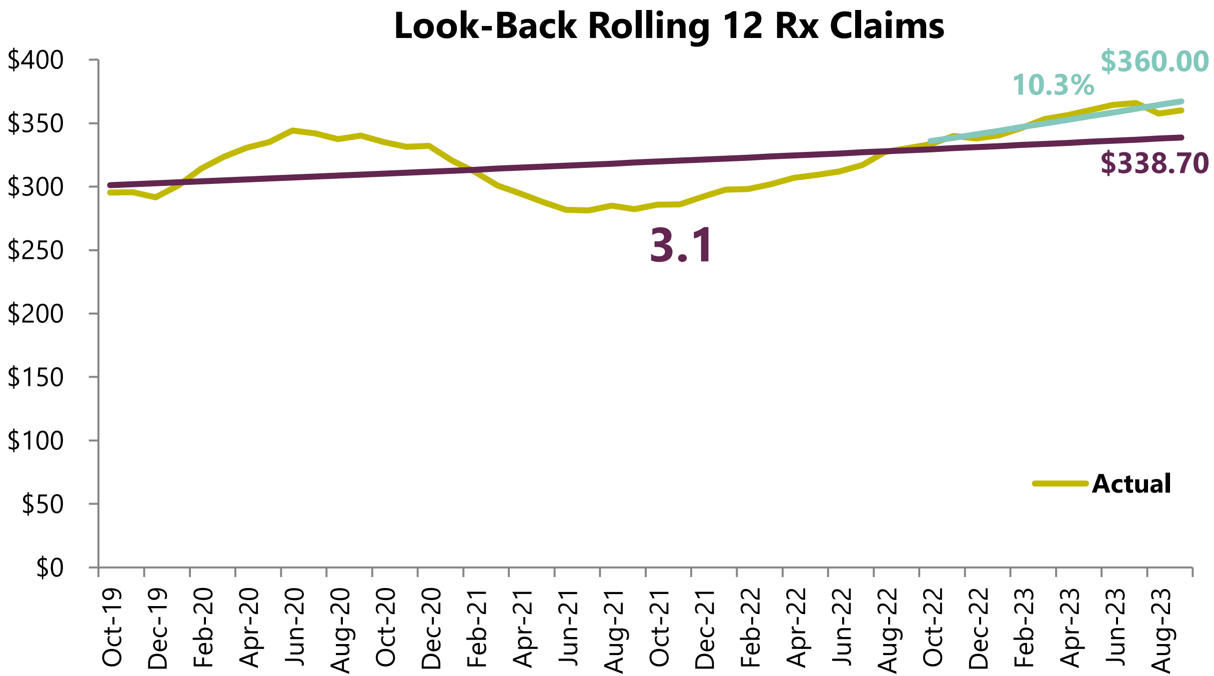
Financial – Medical Trend, Rolling 12



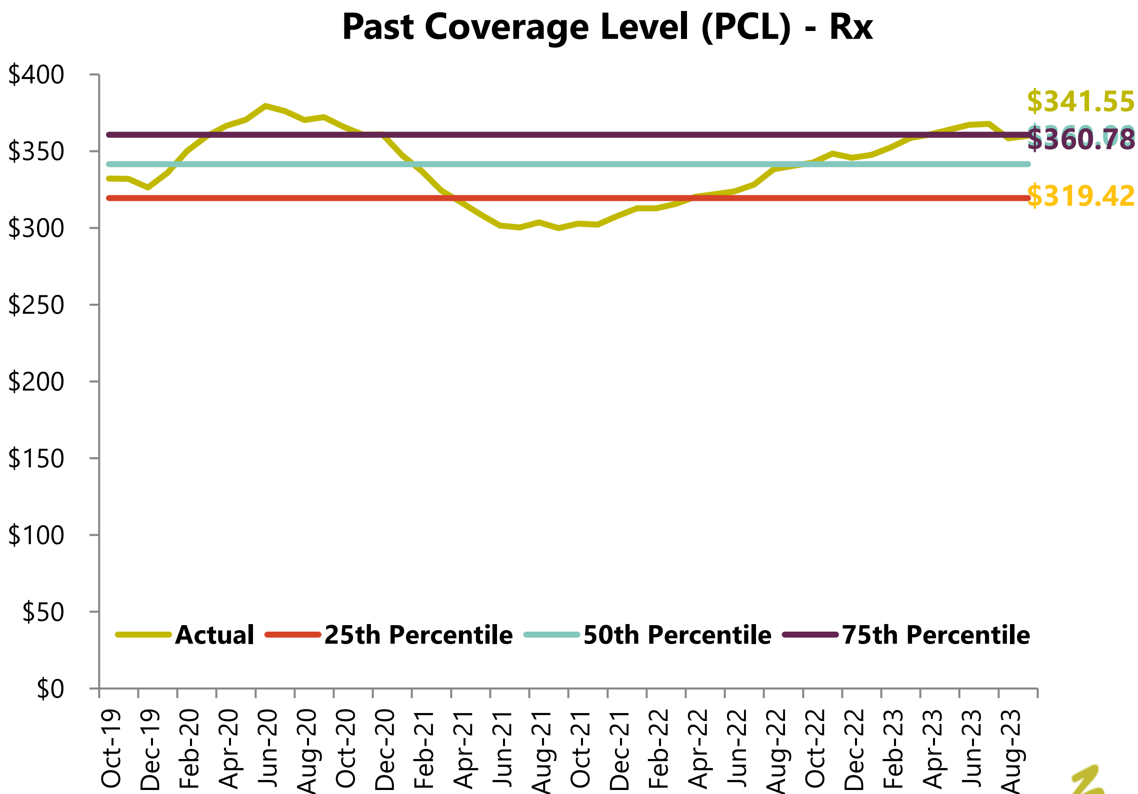
Financial – Medical Trend, PCL



Financial – Pharmacy Trend, Rolling 12



Financial – Pharmacy Trend, PCL



United Healthcare (UHC) 1/1/2024 Stop Loss Renewal Summary

UHC 1/1/2024 Stop Loss Renewal

		1/1/2024		
	Current	**Budget**	**Renewal**	**BAFO**
Projected Enrollment	1656	1656	1656	1656
Individual Stop Loss Deductible	$300,000	$300,000	$300,000	$300,000
Individual Stop Loss Premium	$84.47	$100.52	$94.69	$91.65
Aggregate Stop Loss Premium	$4.29	$5.11	$4.81	$4.65
Individual Stop Loss Premium	**$1,678,588**	**$1,997,520**	**$1,881,697**	**$1,821,269**
Aggregate Stop Loss Premium	**$85,251**	**$101,449**	**$95,566**	**$92,405**
Total	**$1,763,839**	**$2,098,968**	**$1,977,263**	**$1,913,674**
% Increase		**19.0%**	**12.1%**	**8.5%**
$ increase		**$335,129**	**$213,424**	**$149,835**

Large claims over deductible 1/1/2023 - 9/30/23: 5
Historical Loss Ratio since inception (2018): 90%
Aggregate Stop Loss cooridor 120%

ARA Update (UHC)

Nicotine Survey Discussion

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Thank you.

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