

FINANCIAL AND UTILIZATION DASHBOARD (PAID CLAIMS)

Medical Paid Amount Summary

	Current	Prior	Trend	Prior Trend
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Medical

Paid Amount	\$36,258,846	\$33,108,121		
Paid PMPM	\$293.65	\$264.84	10.9%	6.1%

Results are not shown because the current period average pharmacy membership is 0, which is less than the threshold of 30.

High Cost Claimants with Paid Amounts > \$75,000

High Cost Claimant (HCC) Summary	Current	Prior	Trend	Benchmark	Percent Paid In Network
Total Paid Amount	\$36,258,846	\$33,108,121			96.3%
Total HCC Paid Amount	\$9,627,615	\$8,551,355			97.7%
Total HCC Paid Amount w/o Rx	\$9,627,615	\$8,551,355			97.7%
HCC Paid Amount as % of Total Paid Amount	26.6%	25.8%	2.8%	23.2%	
Number of HCC Members > \$75K	59	61			
HCC Members as Percent of Total Members	0.5%	0.5%	0.3%	0.3%	100.0%

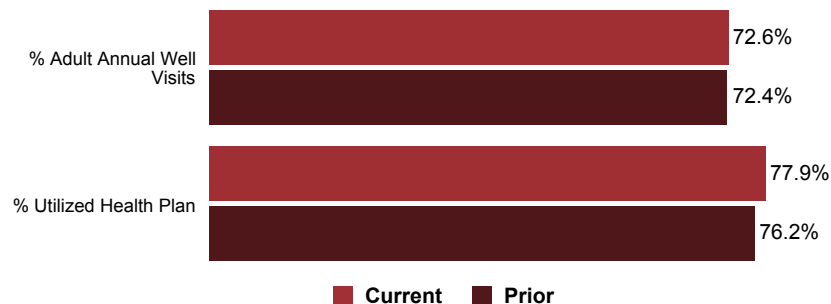
High Cost Claimant (HCC) Detail	Current	Prior	Trend	Benchmark
Medical PMPM - HCC	\$77.97	\$68.40	14.0%	\$58.26
Medical PEPM - HCC	\$180.76	\$154.64	16.9%	\$108.26
Medical PMPM - Non-HCC	\$215.68	\$196.43	9.8%	\$176.50
Medical PEPM - Non-HCC	\$499.99	\$444.07	12.6%	\$327.96

Note: High Cost Claimants are defined as those claimants with more than \$75,000 in paid amount during the report period.

Results are not shown because the current period average pharmacy membership is 0, which is less than the threshold of 30.

Benefit Utilization Indicators

Key Indicators



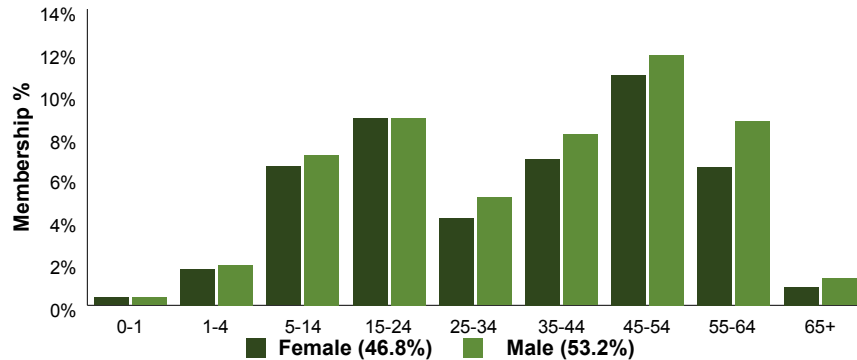
Pharmacy Highlights

Results are not shown because the current period average pharmacy membership is 0, which is less than the threshold of 30.

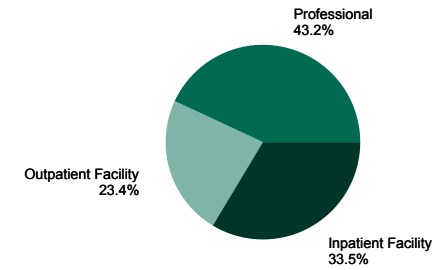
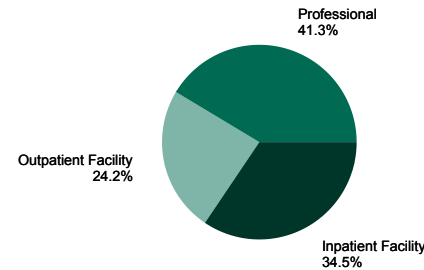
FINANCIAL AND UTILIZATION DASHBOARD (PAID CLAIMS)

Medical Membership Overview

Average Age: Subscriber = 47, Member = 35



Paid Amount By Setting



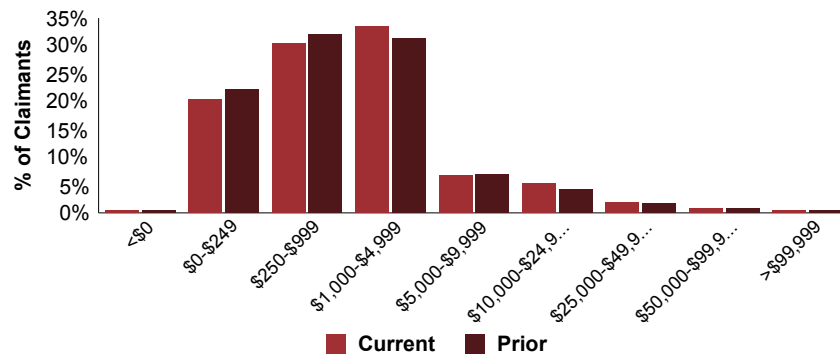
Percent of Paid Amount - Current

Percent of Paid Amount - Prior

Average Medical Paid Per Claimant	Current	Prior
Female	\$4,051	\$4,159
Male	\$4,563	\$3,582

Period	Subscribers	Contract Size	Membership	Membership Change
Current	4,439	2.32	10,290	-1.2%
Prior	4,608	2.26	10,418	-0.8%

Paid Claims Distribution



Based on medical and pharmacy where applicable.

Utilization Breakdown

Utilization	Group			Benchmark		
	Current	Prior	Trend	Current	Prior	Trend
Inpatient Facility Acute Admits per 1000	68.6	70.7	-3.0%	73.3	70.2	4.3%
Inpatient Facility Acute Days per 1000	336.3	331.1	1.6%	328.5	316.8	3.7%
Inpatient Facility Acute Average LOS	4.90	4.68	4.7%	4.48	4.51	-0.6%
Outpatient Facility Visits per 1000	771.7	743.1	3.8%	1,184.6	1,077.1	10.0%
Professional Services per 1000	22,650.5	21,832.3	3.7%	18,068.8	16,700.7	8.2%
Average Paid Amount						
Inpatient Facility Acute Admit	\$17,203	\$14,996	14.7%	\$11,554		
Outpatient Facility Visit	\$1,104	\$999	10.5%	\$739		
Professional Service	\$64	\$63	2.3%	\$57		

ENROLLMENT AND DEMOGRAPHICS

Contracts by Month

Contract Type	Medical															Pharmacy
	Jul 2011	Aug 2011	Sep 2011	Oct 2011	Nov 2011	Dec 2011	Jan 2012	Feb 2012	Mar 2012	Apr 2012	May 2012	Jun 2012	Average Current	Average Prior	Trend	Average Current Contracts*
Employee	1,716	1,710	1,709	1,702	1,700	1,682	1,676	1,675	1,662	1,658	1,634	1,626	1,679	1,780	-5.7%	
Family	2,768	2,769	2,762	2,773	2,772	2,752	2,763	2,767	2,766	2,750	2,736	2,735	2,759	2,828	-2.4%	
Total Contracts	4,484	4,479	4,471	4,475	4,472	4,434	4,439	4,442	4,428	4,408	4,370	4,361	4,439	4,608	-3.7%	

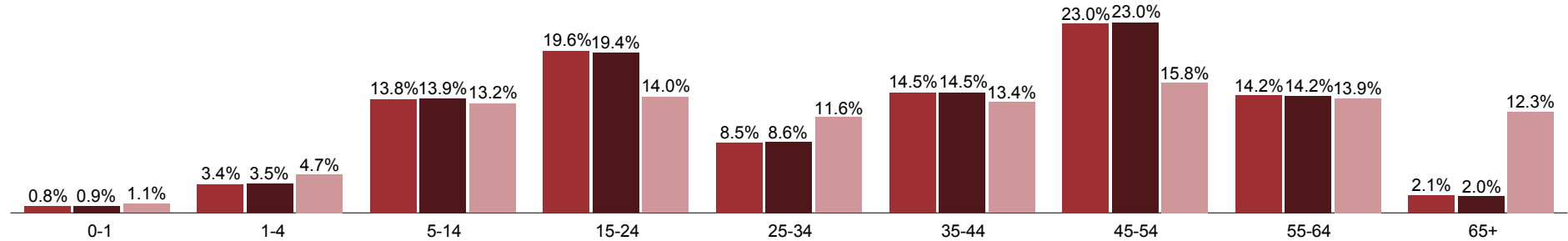
Current Member Months

Contract Type	Medical																Pharmacy
	Jul 2011	Aug 2011	Sep 2011	Oct 2011	Nov 2011	Dec 2011	Jan 2012	Feb 2012	Mar 2012	Apr 2012	May 2012	Jun 2012	Average Current	Average Prior	Trend	Member Months	Current Member Months*
Employee	1,736	1,730	1,729	1,721	1,719	1,701	1,695	1,694	1,681	1,678	1,658	1,650	1,699	1,801	-5.7%	20,392	
Family	8,608	8,604	8,592	8,619	8,618	8,566	8,592	8,610	8,616	8,577	8,545	8,536	8,590	8,616	-0.3%	103,083	
Total Members	10,344	10,334	10,321	10,340	10,337	10,267	10,287	10,304	10,297	10,255	10,203	10,186	10,290	10,418	-1.2%	123,475	
Average Members per Contract	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2.5%		
Benchmark Average Members per Contract													2	2	1.6%		

* Results are not shown because the volume of data was not sufficient to ensure reliable results.

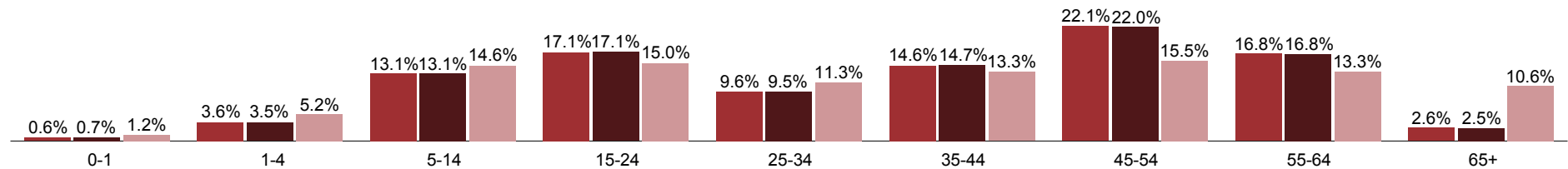
ENROLLMENT AND DEMOGRAPHICS

FEMALE



Membership Distribution Compared to Benchmark

MALE



■ Current Month ■ Prior Month ■ Benchmark

Gender, Average Age and Member Count

Gender	Average Age		Member Count	Percent of Members	
	Employee	Member		Group	Benchmark
F	47	35	4,815	46.8%	51.3%
M	46	36	5,474	53.2%	48.7%
Total	47	35	10,290	100.0%	100.0%

Fast Facts

1. The average number of contracts decreased by **3.7%** from the prior period.
2. The average age of the employee is **47** representing a **1.3%** increase when compared to the prior period's average age of **46** and is **0.6%** higher than the Benchmark of **46**.
3. The average age of a member is **35** representing a **0.4%** increase when compared to the prior period's average age of **35** and is **5.6%** lower than the Benchmark average age of **37**.

PAID CLAIMS DISTRIBUTION

Current Paid Amount Range	Unique Members	Percent Total Claimants	Paid Amount				Paid Amount by Setting			
			Totals	Percent Paid Amount	Average Per Claimant	Benchmark	Inpatient Facility	Outpatient Facility	Professional	Pharmacy*
<\$0	29	0.4%	(\$82,193)	-0.2%	(\$1,370)	-0.5%	(\$20,390)	(\$42,189)	(\$19,614)	
\$0 to \$999	4,071	50.9%	\$1,598,766	4.4%	\$369	5.7%	\$2,050	\$180,615	\$1,416,101	
\$1,000 to \$1,999	1,378	17.2%	\$2,020,106	5.6%	\$1,424	5.7%	\$1,457	\$531,199	\$1,487,450	
\$2,000 to \$2,999	670	8.4%	\$1,688,421	4.7%	\$2,443	4.9%	\$16,795	\$427,805	\$1,243,821	
\$3,000 to \$3,999	375	4.7%	\$1,349,751	3.7%	\$3,461	4.1%	\$41,106	\$386,585	\$922,060	
\$4,000 to \$4,999	257	3.2%	\$1,200,269	3.3%	\$4,495	3.6%	\$74,510	\$337,314	\$788,444	
\$5,000 to \$9,999	540	6.8%	\$3,936,355	10.9%	\$6,992	13.0%	\$376,313	\$1,375,315	\$2,184,727	
\$10,000 to \$24,999	430	5.4%	\$6,759,548	18.6%	\$15,224	19.2%	\$2,045,167	\$1,746,841	\$2,967,540	
\$25,000 to \$49,999	150	1.9%	\$5,482,008	15.1%	\$35,368	13.8%	\$2,567,853	\$1,139,129	\$1,775,026	
\$50,000 to \$74,999	45	0.6%	\$2,678,200	7.4%	\$58,222	7.3%	\$1,288,886	\$598,988	\$790,327	
\$75,000 to \$99,999	18	0.2%	\$1,611,639	4.4%	\$84,823	4.7%	\$732,912	\$534,818	\$343,909	
\$100,000+	37	0.5%	\$8,015,975	22.1%	\$200,399	18.5%	\$5,396,569	\$1,548,017	\$1,071,389	
Total - All Claimants	8,000	100.0%	\$36,258,846	100.0%	\$4,305	100.0%	\$12,523,229	\$8,764,437	\$14,971,180	
Current Paid Amount Thresholds										
\$25,000 and Above	250	3.1%	\$17,787,822	49.1%	\$378,812	44.3%	\$9,986,220	\$3,820,952	\$3,980,650	
\$50,000 and Above	100	1.3%	\$12,305,814	33.9%	\$343,444	30.5%	\$7,418,367	\$2,681,823	\$2,205,624	
\$100,000 and Above	37	0.5%	\$8,015,975	22.1%	\$200,399	18.5%	\$5,396,569	\$1,548,017	\$1,071,389	
Prior Paid Amount Thresholds										
\$25,000 and Above	234	2.9%	\$16,285,137	49.2%	\$352,161	42.9%	\$8,783,908	\$3,499,314	\$4,001,915	
\$50,000 and Above	94	1.2%	\$10,930,248	33.0%	\$316,462	29.4%	\$6,041,606	\$2,527,808	\$2,360,834	
\$100,000 and Above	34	0.4%	\$6,647,407	20.1%	\$170,446	17.7%	\$3,887,417	\$1,585,560	\$1,174,431	

There are 2,289 members with \$0 expenditures.

* Results are not shown because the volume of data was not sufficient to ensure reliable results.

TOP 25 EPISODE GROUPS

Episode Summary Group	Group						Benchmark		
	Paid Amount	Episode Count	Unique Claimants	Episodes Per 1000	Percent of Total Episodes	Episodes Per 1000 Trend	Episodes Per 1000	Percent of Total Episodes	Episodes Per 1000 Trend
Cerebrovascular Disease	\$1,480,054	118	83	11.42	0.4%	32.3%	10.92	0.4%	5.4%
Coronary Artery Disease	\$1,380,711	241	193	23.32	0.8%	-13.5%	24.67	0.9%	-1.8%
Prevent/Admin Hlth Encounters	\$1,329,787	4,561	4,106	441.26	15.0%	-4.8%	423.11	14.9%	4.0%
Osteoarthritis	\$1,215,705	363	307	35.12	1.2%	-5.9%	44.43	1.6%	-1.6%
Condition Rel to Tx - Med/Surg	\$857,046	80	75	7.74	0.3%	10.6%	9.48	0.3%	10.5%
Diabetes	\$815,545	504	430	48.76	1.7%	-5.5%	46.23	1.6%	-1.0%
Infec/Inflam - Skin/Subcu Tiss	\$672,569	1,851	1,404	179.08	6.1%	2.9%	157.47	5.5%	4.3%
Arthropathies/Joint Disord NEC	\$616,324	1,010	847	97.71	3.3%	5.3%	94.02	3.3%	7.2%
Vascular Disorders, Venous	\$615,792	197	143	19.06	0.6%	34.3%	10.75	0.4%	6.7%
Hypertension, Essential	\$562,195	1,023	882	98.97	3.4%	-8.5%	91.76	3.2%	-3.9%
Spinal/Back Disord, Low Back	\$549,802	631	501	61.05	2.1%	8.3%	84.26	3.0%	4.9%
Pneumonia, Bacterial	\$498,892	104	98	10.06	0.3%	3.9%	12.19	0.4%	11.6%
Infections - ENT Ex Otitis Med	\$445,096	2,256	1,801	218.26	7.4%	-8.3%	201.59	7.1%	-2.2%
Gastritis/Gastroenteritis	\$430,810	316	298	30.57	1.0%	2.5%	20.59	0.7%	0.1%
Cardiovasc Disord, NEC	\$403,506	262	249	25.35	0.9%	2.9%	17.40	0.6%	10.3%
Pregnancy w Vaginal Delivery	\$378,372	30	30	2.90	0.1%	-20.4%	5.41	0.2%	-15.3%
Cardiovasc Disord, Congenital	\$375,930	28	25	2.71	0.1%	8.6%	1.79	0.1%	-1.3%
Hiatal Hernia/Reflux Esophagit	\$374,543	351	296	33.96	1.2%	7.6%	25.48	0.9%	3.1%
Bursitis	\$349,137	400	342	38.70	1.3%	-6.4%	28.61	1.0%	1.2%
Gastroint Disord, NEC	\$348,610	533	503	51.57	1.8%	5.9%	51.46	1.8%	6.2%
Fracture/Disloc - Upper Extrem	\$348,593	218	195	21.09	0.7%	0.9%	23.63	0.8%	2.7%
Cardiac Arrhythmias	\$320,325	193	160	18.67	0.6%	-1.2%	22.63	0.8%	8.2%
Pregnancy w Cesarean	\$313,722	17	17	1.64	0.1%	-36.5%	2.58	0.1%	-21.7%

TOP 25 EPISODE GROUPS

Episode Summary Group	Group						Benchmark		
	Paid Amount	Episode Count	Unique Claimants	Episodes Per 1000	Percent of Total Episodes	Episodes Per 1000 Trend	Episodes Per 1000	Percent of Total Episodes	Episodes Per 1000 Trend
Section									
Cancer - Leukemia	\$308,116	14	11	1.35	0.0%	28.4%	1.53	0.1%	3.6%
Injury - Knee	\$295,219	187	157	18.09	0.6%	4.8%	13.51	0.5%	0.7%
Subtotal of Top 25 Episodes	\$15,286,401	15,488		1,498.42	51.1%	-2.1%	1,425.50	50.1%	2.4%
All Other Episodes	\$12,913,423	14,835		1,435.24	48.9%	-0.3%	1,419.84	49.9%	3.3%
Total	\$28,199,824	30,323		2,933.66	100.0%	-1.2%	2,845.34	100.0%	2.8%

Fast Facts

1. The leading episode family based upon paid amount is **Cerebrovascular Disease**.
2. The top three Episodes/1000 are **Prevent/Admin Hlth Encounters; Infections - ENT Ex Otitis Med and Infec/Inflam - Skin/Subcu Tiss**.
3. In comparison, the top 3 Episodes/1000 for the Benchmark are **Prevent/Admin Hlth Encounters; Infections - ENT Ex Otitis Med and Infec/Inflam - Skin/Subcu Tiss**.

Episode: all services related to the condition for a period of time.

TOP FIVE HEALTH CONDITIONS FOR HIGH COST CLAIMANTS (> \$75K)

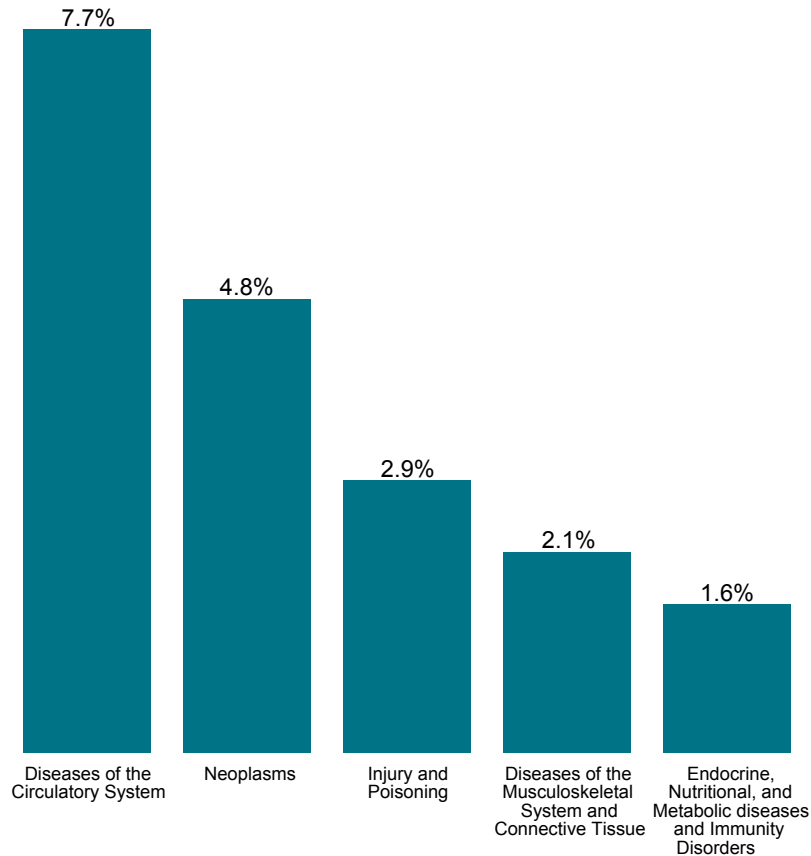
Current Period							
Primary Health Condition Category	Number of High Cost Claimants	Percent of Total Claimants	Total Paid Medical	HCC Percent of Total Paid for Health Condition Category	Percent Paid in Recent 30 Days	Percent of Subscribers Among HCCs	Percent of HCCs Paid for Subscribers
Diseases of the Circulatory System	49	0.6%	\$2,780,015	7.7%	0.2%	0.4%	5.6%
Neoplasms	27	0.3%	\$1,743,280	4.8%		0.4%	3.7%
Injury and Poisoning	40	0.5%	\$1,048,847	2.9%	0.1%	0.4%	1.3%
Diseases of the Musculoskeletal System and Connective Tissue	38	0.5%	\$769,847	2.1%	0.0%	0.4%	0.6%
Endocrine, Nutritional, and Metabolic diseases and Immunity Disorders	35	0.4%	\$569,964	1.6%		0.4%	0.2%
Subtotal of Top Five Health Condition Categories	59	0.7%	\$6,911,953				2.3%
All Other HCC			\$2,715,661				12.2%
Total of All HCC	59	0.7%	\$9,627,615				14.5%
All Other Claimants	8,364	99.3%	\$26,631,231				38.8%
Grand Total	8,423	100.0%	\$36,258,846				53.3%
HCC Paid - Percent of All Employer Paid				26.6%			

Prior Period							
Primary Health Condition Category	Number of High Cost Claimants	Percent of Total Claimants	Total Paid Medical	HCC Percent of Total Paid for Health Condition Category	Percent Paid in Recent 30 Days	Percent of Employees Among HCCs	Percent of HCCs Paid for Employees
Neoplasms	32	0.4%	\$2,480,379	7.5%		0.3%	4.6%
Diseases of the Circulatory System	45	0.5%	\$1,902,311	5.7%	0.9%	0.3%	3.4%
Diseases of the Musculoskeletal System and Connective Tissue	39	0.5%	\$709,386	2.1%		0.3%	0.8%
Injury and Poisoning	35	0.4%	\$698,921	2.1%	0.0%	0.3%	1.4%
Endocrine, Nutritional, and Metabolic diseases and Immunity Disorders	37	0.4%	\$481,059	1.5%		0.3%	0.4%
Subtotal of Top Five Health Condition Categories	60	0.7%	\$6,272,057				2.1%
All Other HCC	1	0.0%	\$2,279,298				11.3%
Total Of All HCC	61	0.7%	\$8,551,355				13.5%
All Other Claimants	8,489	99.3%	\$24,556,766				40.0%
Grand Total	8,550	100.0%	\$33,108,121				53.4%
HCC Paid- Percent of All Employer Paid				25.8%			

TOP FIVE HEALTH CONDITIONS FOR HIGH COST CLAIMANTS (> \$75K)

Current Period

Top Health Condition Categories for HCC's and Percent Share of Total Paid Category



Fast Facts

1. The percentage of claimants with claims paid greater than \$75,000 decreased from 0.7% to 0.7% driving 26.6% of the total claims paid, and is a 1.8% decrease from the prior period paid claims.
2. Of the High Cost Claimants, 55.9% were Subscribers, with total claims paid \$5,264,646 representing 54.7% of total paid for High Cost Claimants and 26.6% of total paid under the medical plan.

TOTAL HEALTH CONDITIONS BY PAID AMOUNT

Product: All Medical

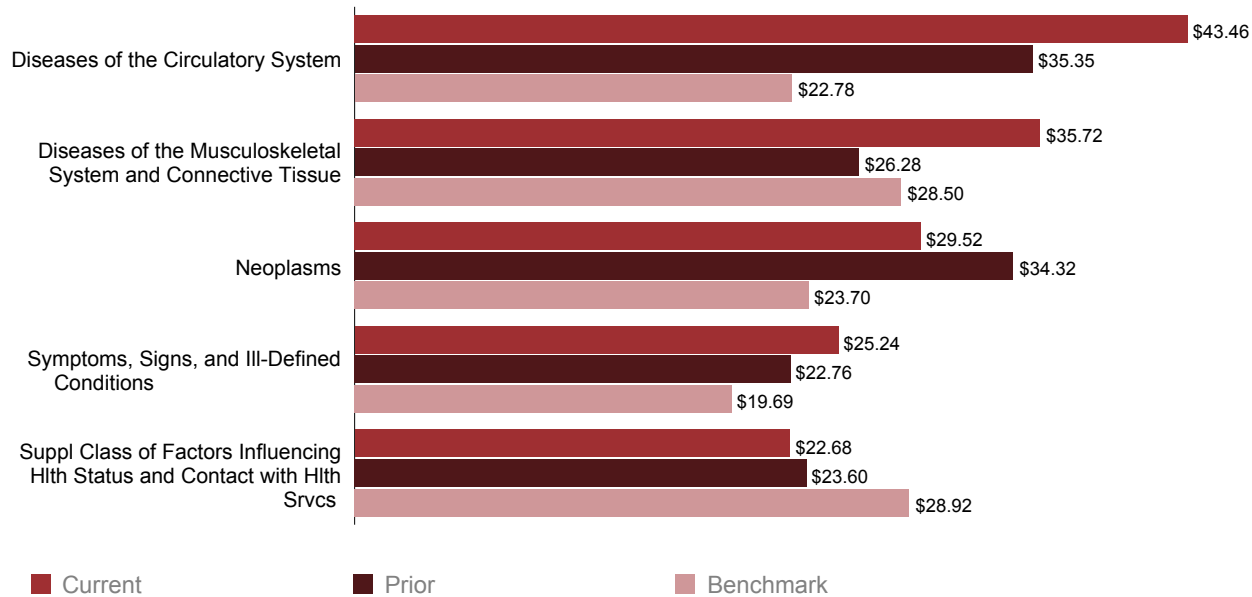
Health Conditions	Paid Amount by Setting							Paid Amount PMPM				
	Inpatient Facility	Outpatient Facility	Professional	Total	Percent Total	Unique Claimants	Paid Amount Per Claimant	Current	Prior	Trend	Benchmark	Percent Variance
Diseases of the Circulatory System	\$2,895,127	\$1,000,925	\$1,469,808	\$5,365,860	14.8%	2,001	\$2,682	\$43.46	\$35.35	22.9%	\$22.78	90.7%
Diseases of the Musculoskeletal System and Connective Tissue	\$1,187,295	\$1,296,488	\$1,927,073	\$4,410,856	12.2%	2,503	\$1,762	\$35.72	\$26.28	35.9%	\$28.50	25.4%
Neoplasms	\$1,192,891	\$1,312,807	\$1,139,405	\$3,645,103	10.1%	1,031	\$3,536	\$29.52	\$34.32	-14.0%	\$23.70	24.6%
Symptoms, Signs, and Ill-Defined Conditions	\$298,714	\$1,020,652	\$1,796,999	\$3,116,365	8.6%	3,850	\$809	\$25.24	\$22.76	10.9%	\$19.69	28.2%
Suppl Class of Factors Influencing Hlth Status and Contact with Hlth Svcs	\$388,929	\$661,526	\$1,750,127	\$2,800,582	7.7%	5,136	\$545	\$22.68	\$23.60	-3.9%	\$28.92	-21.6%
Injury and Poisoning	\$1,320,220	\$625,653	\$789,155	\$2,735,028	7.5%	1,631	\$1,677	\$22.15	\$18.12	22.3%	\$17.78	24.6%
Diseases of the Digestive System	\$1,180,428	\$463,702	\$1,036,788	\$2,680,918	7.4%	1,319	\$2,033	\$21.71	\$19.29	12.5%	\$16.23	33.8%
Diseases of the Nervous System and Sense Organs	\$350,660	\$473,103	\$1,146,244	\$1,970,007	5.4%	2,555	\$771	\$15.95	\$12.71	25.5%	\$12.45	28.1%
Diseases of the Genitourinary System	\$165,752	\$814,755	\$901,225	\$1,881,732	5.2%	1,888	\$997	\$15.24	\$15.52	-1.8%	\$13.53	12.7%
Endocrine, Nutritional, and Metabolic diseases and Immunity Disorders	\$707,509	\$221,529	\$896,258	\$1,825,297	5.0%	2,453	\$744	\$14.78	\$14.05	5.2%	\$8.20	80.2%
Disease of the Respiratory System	\$658,096	\$284,502	\$788,492	\$1,731,090	4.8%	2,959	\$585	\$14.02	\$12.78	9.7%	\$11.35	23.6%
Complications of Pregnancy, Childbirth, and the Puerperium	\$515,448	\$140,171	\$340,308	\$995,926	2.7%	169	\$5,893	\$8.07	\$9.00	-10.4%	\$9.00	-10.4%
Infectious and parasitic diseases	\$527,704	\$68,240	\$173,155	\$769,099	2.1%	1,219	\$631	\$6.23	\$5.81	7.2%	\$4.84	28.8%
Diseases of the Skin and Subcutaneous Tissue	\$194,553	\$173,814	\$343,886	\$712,252	2.0%	1,603	\$444	\$5.77	\$5.39	7.0%	\$3.84	50.3%
Congenital Anomalies	\$371,229	\$25,733	\$104,153	\$501,114	1.4%	183	\$2,738	\$4.06	\$3.01	34.6%	\$2.48	63.5%
Mental Disorders	\$288,132	\$94,778	\$117,524	\$500,434	1.4%	425	\$1,177	\$4.05	\$3.45	17.5%	\$6.23	-35.0%
Diseases of the Blood and Blood-Forming Organs	\$212,415	\$73,450	\$150,796	\$436,661	1.2%	577	\$757	\$3.54	\$3.24	9.0%	\$2.78	27.1%
Certain Conditions Originating in the Perinatal Period	\$52,523	\$2,207	\$46,146	\$100,875	0.3%	36	\$2,802	\$0.82	\$0.13	524.9%	\$1.60	-49.0%
General	\$15,604	\$10,402	\$52,741	\$78,748	0.2%	283	\$278	\$0.64		0.0%	\$0.86	-26.1%
Supplementary Classification of External Causes of Injury and Poisoning			\$899	\$899	0.0%	4	\$225	\$0.01	\$0.01	-38.8%	\$0.01	17.5%
Other					0.0%					0.0%	\$0.00	-100.0%
Total	\$12,523,229	\$8,764,437	\$14,971,180	\$36,258,846	100.0%	8,423	\$4,305	\$293.65	\$264.84	10.9%	\$234.76	25.1%

Summary	Current	Prior	Trend
Paid Amount	\$36,258,846	\$33,108,121	9.5%
Claimants	8,423	8,550	-1.5%
Paid Amount per Claimant	\$4,304.74	\$3,872.29	11.2%

TOTAL HEALTH CONDITIONS BY PAID AMOUNT

Top Five Health Conditions

PMPM Comparison to Benchmark

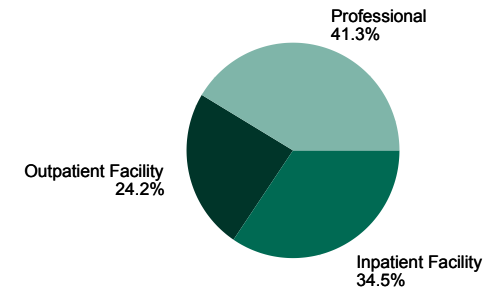


UTILIZATION BY SETTING

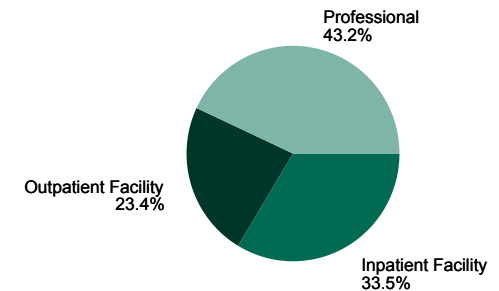
Utilization Breakdown

	Group			Benchmark		
	Current	Prior	Trend	Current	Prior	Trend
Utilization						
Inpatient Facility Acute Admits per 1000	68.6	70.7	-3.0%	73.3	70.2	4.3%
Inpatient Facility Acute Days per 1000	336.3	331.1	1.6%	328.5	316.8	3.7%
Inpatient Facility Acute Average LOS	4.90	4.68	4.7%	4.48	4.51	-0.6%
Outpatient Facility Visits per 1000	771.7	743.1	3.8%	1,184.6	1,077.1	10.0%
Professional Services per 1000	22,650.5	21,832.3	3.7%	18,068.8	16,700.7	8.2%
Average Paid Amount						
Inpatient Facility Acute Admit	\$17,203	\$14,996	14.7%	\$11,554		
Outpatient Facility Visit	\$1,104	\$999	10.5%	\$739		
Professional Service	\$64	\$63	2.3%	\$57		

Percent of Paid Amount-Current



Percent of Paid Amount-Prior



Fast Facts

1. Inpatient Facility Acute Admits/1000 trend is -3.0% and is 7.4% lower than the Benchmark trend.
2. Inpatient Facility Acute Days/1000 trend is 1.6% and is 2.1% lower than the Benchmark trend.