

# Joint Powers Pool Board

## *A G E N D A*

**May 23, 2012**

**10:30 a.m.**

**City Hall  
Room 303**

- Call to Order
- Approval of Minutes from April 11, 2012,  
Meeting
- Financial Report
- New Business
  - Analysis of Claims by CBIZ
- Other Business
- Next Meeting July 11, 2012 @ 10:30 am -  
City Hall 402 Conference Room





# Income Statement

Through 04/30/12  
Summary Listing

Organization	Organization Description	Annual Budget Amount	MTD Actual Amount	YTD Actual Amount	Budget Less YTD Actual	% of Budget	Prior Year Total Actual
Fund Category	Proprietary Funds						
Fund Type	Internal Service Funds						
Fund	633 - Dental Health						
	<b>REVENUE</b>						
Department	036 - Insurance Accounts						
1651	Insurance - General City	561,000.00	47,145.50	188,636.50	372,363.50	34	557,950.35
1655	Insurance - HRA	36,000.00	2,882.00	11,499.00	24,501.00	32	35,908.00
1657	Insurance - DECC	15,000.00	361.82	4,642.46	10,357.54	31	16,295.00
1659	Insurance - Airport	14,000.00	1,445.92	5,653.76	8,346.24	40	17,056.00
1663	Insurance - COBRA	124,000.00	10,887.94	32,538.42	91,461.58	26	125,669.62
	Department 036 - Insurance Accounts Totals	\$750,000.00	\$62,723.18	\$242,970.14	\$507,029.86	32%	\$752,878.97
	<b>REVENUE TOTALS</b>	\$750,000.00	\$62,723.18	\$242,970.14	\$507,029.86	32%	\$752,878.97
	<b>EXPENSE</b>						
Department	036 - Insurance Accounts						
1651	Insurance - General City	557,700.00	49,200.22	177,766.88	379,933.12	32	459,556.54
1655	Insurance - HRA	33,600.00	2,730.02	13,300.13	20,299.87	40	27,758.54
1657	Insurance - DECC	16,700.00	658.07	4,884.64	11,815.36	29	10,282.11
1659	Insurance - Airport	15,700.00	2,212.43	5,050.37	10,649.63	32	14,877.06
1663	Insurance - COBRA	144,800.00	15,395.95	55,681.58	89,118.42	38	144,150.13
	Department 036 - Insurance Accounts Totals	\$768,500.00	\$70,196.69	\$256,683.60	\$511,816.40	33%	\$656,624.38
	<b>EXPENSE TOTALS</b>	\$768,500.00	\$70,196.69	\$256,683.60	\$511,816.40	33%	\$656,624.38
Fund	633 - Dental Health Totals						
	REVENUE TOTALS	750,000.00	62,723.18	242,970.14	507,029.86	32%	752,878.97
	EXPENSE TOTALS	768,500.00	70,196.69	256,683.60	511,816.40	33%	656,624.38
	FUND BALANCE - BEGINNING	(\$18,500.00)	(\$7,473.51)	(\$13,713.46)	\$4,786.54	74%	\$96,254.59
	FUND BALANCE - ENDING	\$403,690.20	\$403,690.20	\$403,690.20	\$403,690.20	32%	\$307,435.61
		\$385,190.20	\$385,190.20	\$389,976.74	\$389,976.74	33%	\$403,690.20

# CITY OF DULUTH

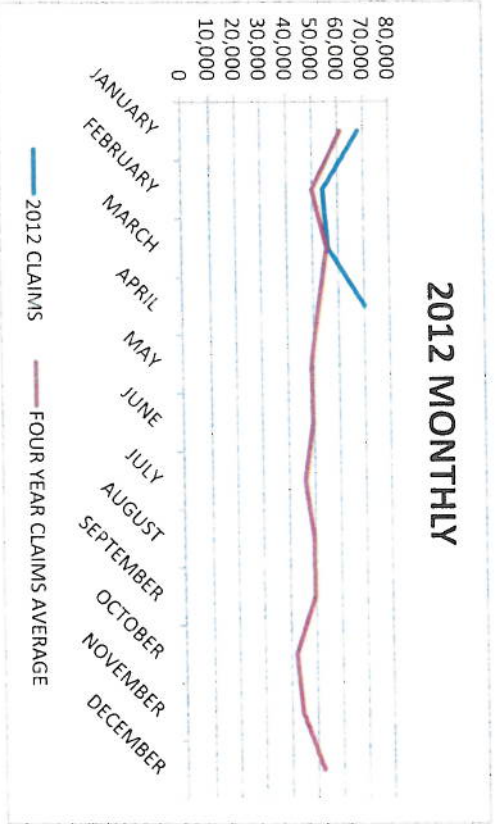
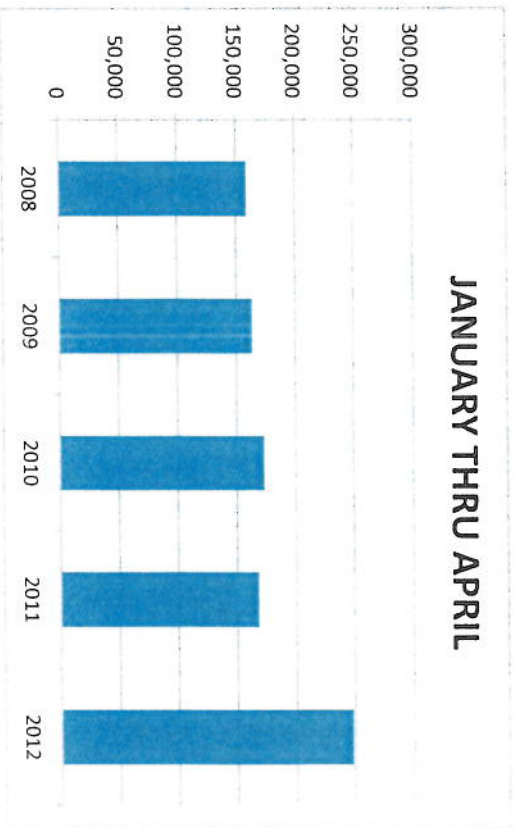
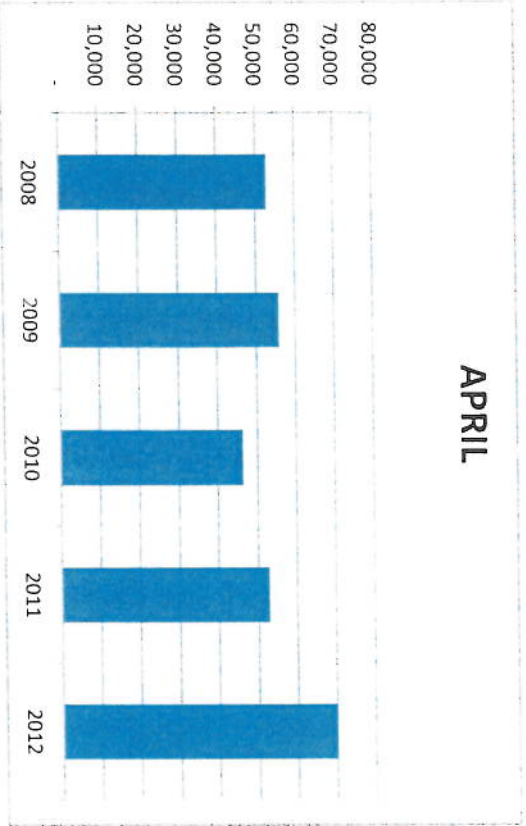
## COMPARISON OF DENTAL INSURANCE CLAIMS

Last 5 Years

MONTH	DENTAL CLAIMS				
	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS	2011 CLAIMS	2012 CLAIMS
JANUARY	63,578.00	59,098.00	58,555.00	61,953.90	67,948.64
FEBRUARY	46,865.00	47,669.00	55,493.00	49,237.24	54,125.77
MARCH	48,572.00	56,603.00	59,118.00	56,718.91	56,021.92
APRIL	52,817.00	55,764.00	46,256.00	52,869.97	70,196.69
MAY	46,807.00	45,503.00	51,920.00	51,555.64	
JUNE	44,546.00	54,448.00	43,861.00	53,984.76	
JULY	47,476.00	50,427.00	44,587.00	41,597.64	
AUGUST	46,332.00	37,553.00	54,546.00	58,011.07	
SEPTEMBER	40,515.00	48,419.00	45,831.00	61,984.35	
OCTOBER	35,072.00	35,759.00	47,605.00	48,826.96	
NOVEMBER	36,446.00	49,140.00	44,926.00	45,274.99	
DECEMBER	44,908.00	49,796.00	60,562.00	52,948.84	
<b>YTD Subtotal*</b>	<b>211,832.00</b>	<b>219,134.00</b>	<b>219,422.00</b>	<b>220,780.02</b>	<b>248,293.02</b>
Annual Total	553,934.00	590,179.00	613,260.00	634,964.27	248,293.02
YTD Average*	<b>52,958.00</b>	<b>54,783.50</b>	<b>54,855.50</b>	<b>55,195.01</b>	<b>62,073.26</b>
Annual AVG	46,161.17	49,181.58	51,105.00	52,913.69	N/A
DENTAL CLAIMS YTD					
	2012	248,293.02			
	2011	220,780.02			
		<u>27,513.00</u>			
			<b>12.46% INCREASE</b>		

\* YTD for previous years is based on number of months of current year.

# DENTAL CLAIMS



# Income Statement

Through 04/30/12  
 Summary Listing

Organization	Organization Description	Budget	Annual	MTD	YTD	Budget Less	% of	Prior Year
		Amount	Actual	Actual	Actual	YTD Actual	Budget	Total Actual
Fund Category	Proprietary Funds							
Fund Type	Internal Service Funds							
Fund	630 - Medical Health							
	<b>REVENUE</b>							
Department	036 - Insurance Accounts							
1650	Insurance - Administration	100,000.00	26,348.16	110,657.80	(10,657.80)	111	271,490.43	
1651	Insurance - General City	9,196,000.00	773,501.38	3,100,555.03	6,095,444.97	34	8,050,065.57	
1655	Insurance - HRA	725,700.00	59,005.48	237,270.05	488,429.95	33	629,986.91	
1657	Insurance - DECC	445,300.00	24,510.00	136,190.72	309,109.28	31	382,007.05	
1659	Insurance - Airport	319,300.00	27,930.78	104,664.69	214,635.31	33	282,643.40	
1660	Insurance - City Retirees	9,448,000.00	778,202.81	3,172,675.96	6,275,324.04	34	8,394,422.09	
1663	Insurance - COBRA	29,075.00	1,092.68	3,272.44	25,802.56	11	16,770.85	
	Department 036 - Insurance Accounts Totals	\$20,263,375.00	\$1,690,591.29	\$6,865,286.69	\$13,398,088.31	34%	\$18,027,386.30	
	<b>REVENUE TOTALS</b>	\$20,263,375.00	\$1,690,591.29	\$6,865,286.69	\$13,398,088.31	34%	\$18,027,386.30	
	<b>EXPENSE</b>							
Department	036 - Insurance Accounts							
1650	Insurance - Administration	295,000.00	6,710.39	90,548.57	204,451.43	31	416,361.13	
1651	Insurance - General City	9,464,285.00	810,410.18	3,264,129.08	6,200,155.92	34	9,474,748.79	
1655	Insurance - HRA	743,800.00	81,047.58	270,072.90	473,727.10	36	649,094.38	
1657	Insurance - DECC	485,300.00	18,907.58	98,057.83	387,242.17	20	261,946.92	
1659	Insurance - Airport	381,781.00	15,081.88	70,776.98	311,004.02	19	236,703.35	
1660	Insurance - City Retirees	10,026,562.00	1,008,352.61	3,337,963.85	6,688,598.15	33	9,734,770.35	
1663	Insurance - COBRA	33,432.00	908.35	1,398.20	32,033.80	4	33,506.80	
	Department 036 - Insurance Accounts Totals	\$21,430,160.00	\$1,941,418.57	\$7,132,947.41	\$14,297,212.59	33%	\$20,807,131.72	
	<b>EXPENSE TOTALS</b>	\$21,430,160.00	\$1,941,418.57	\$7,132,947.41	\$14,297,212.59	33%	\$20,807,131.72	
Fund	630 - Medical Health Totals							
	REVENUE TOTALS	20,263,375.00	1,690,591.29	6,865,286.69	13,398,088.31	34%	18,027,386.30	
	EXPENSE TOTALS	21,430,160.00	1,941,418.57	7,132,947.41	14,297,212.59	33%	20,807,131.72	
	FUND BALANCE - BEGINNING	(\$1,166,785.00)	(\$250,827.28)	(\$267,660.72)	\$899,124.28	23%	(\$2,779,745.42)	
	FUND BALANCE - ENDING	\$3,709,543.75	\$4,876,328.75	\$4,608,668.03	\$4,876,328.75	34%	\$7,656,073.17	

## CITY OF DULUTH COMPARISON OF HEALTH INSURANCE CLAIMS Last 5 Years

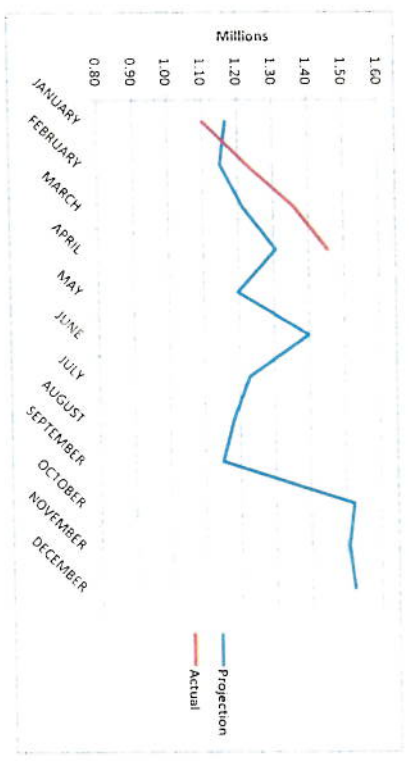
MONTH	MEDICAL CLAIMS					DRUG CLAIMS					CURRENT YEAR TOTAL
	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS	2011 CLAIMS	2012 CLAIMS	2008 DRUGS	2009 DRUGS	2010 DRUGS	2011 DRUGS	2012 DRUGS	
JANUARY	888,408.55	827,666.65	801,436.77	1,234,669.69	1,100,449.57	355,697.16	389,124.56	335,446.06	331,655.32	380,509.58	1,480,959.15
FEBRUARY	863,222.32	1,067,061.73	977,792.41	678,161.83	1,222,880.65	358,927.20	340,880.69	303,838.61	330,489.79	361,178.61	1,584,059.26
MARCH	793,219.61	1,290,192.70	1,148,186.40	949,937.52	1,359,088.68	364,444.39	380,512.46	357,544.97	365,427.67	371,024.67	1,730,113.35
APRIL	1,048,479.37	915,593.34	1,215,446.70	1,327,399.31	1,453,292.68	358,099.80	392,631.97	346,143.11	342,566.68	368,588.37	1,821,881.05
MAY	1,161,418.71	1,019,277.90	702,635.26	1,134,964.13	0.00	353,874.37	373,346.72	327,234.36	381,380.26	0.00	0.00
JUNE	1,059,711.97	1,205,329.29	1,304,337.72	1,265,561.60	0.00	358,405.78	368,877.95	340,637.60	351,733.92	0.00	0.00
JULY	1,033,839.80	955,162.92	1,010,845.69	1,169,698.92	0.00	351,703.29	392,202.73	364,114.39	346,092.46	0.00	0.00
AUGUST	956,377.80	915,279.37	1,042,775.55	1,297,361.73	0.00	347,815.20	375,615.25	335,099.46	372,221.79	0.00	0.00
SEPTEMBER	873,659.98	860,647.02	910,166.98	1,243,901.47	0.00	368,738.02	388,341.38	313,318.44	379,179.25	0.00	0.00
OCTOBER	863,499.09	1,166,014.52	1,348,344.90	1,944,341.14	0.00	372,829.47	384,519.32	330,875.83	347,749.90	0.00	0.00
NOVEMBER	1,253,679.96	1,291,212.94	1,313,610.84	1,236,709.23	0.00	333,680.21	368,163.32	355,540.72	379,396.77	0.00	0.00
DECEMBER	963,969.48	1,585,589.06	1,469,666.01	1,253,016.54	0.00	391,372.36	448,743.95	345,656.11	357,759.00	0.00	0.00
<b>YTD Subtotal*</b>	<b>3,593,329.85</b>	<b>4,100,514.42</b>	<b>4,142,862.28</b>	<b>4,190,168.35</b>	<b>5,135,711.58</b>	<b>1,437,168.55</b>	<b>1,503,149.68</b>	<b>1,342,972.75</b>	<b>1,370,139.46</b>	<b>1,481,301.23</b>	<b>6,617,012.81</b>
Annual Total	11,759,486.64	13,099,027.44	13,245,245.23	14,734,723.11	5,135,711.58	4,315,587.25	4,602,960.30	4,055,449.66	4,298,652.81	1,481,301.23	
STOP-LOSS	-377,010.00	-115,382.00	-80,417.00	-202,550.88	-72,578.01						
<b>YTD Average*</b>	<b>11,382,476.64</b>	<b>12,983,645.44</b>	<b>13,164,828.23</b>	<b>14,532,172.23</b>	<b>5,063,133.57</b>	<b>359,292.14</b>	<b>375,787.42</b>	<b>335,743.19</b>	<b>342,534.87</b>	<b>370,325.31</b>	
Annual AVG w/SL	948,539.72	1,081,970.45	1,097,069.02	1,211,014.35	1,265,783.39	359,632.27	383,580.03	337,954.14	358,221.07	370,325.31	
<b>MEDICAL CLAIMS YTD</b>											
2012	5,135,711.58					1,481,301.23					
2011	4,190,168.35					1,370,139.46					
	<u>945,543.23</u>					<u>111,161.77</u>					
	<b>22.57% INCREASE</b>					<b>8.14% INCREASE</b>					
<b>DRUG CLAIMS YTD</b>											
2012	1,481,301.23					1,481,301.23					
2011	1,370,139.46					1,370,139.46					
	<u>111,161.77</u>					<u>111,161.77</u>					
	<b>8.14% INCREASE</b>					<b>8.14% INCREASE</b>					

\* YTD for previous years is based on number of months of current year.

### CITY OF DULUTH YTD TOTAL MEDICAL CLAIMS COMPARED TO PROJECTED MEDICAL CLAIMS

MONTH	PROJECTED	ACTUAL	YTD PERCENT	
			PROJECTED	ACTUAL
JANUARY	1,165,690.35	1,100,449.57	7.5%	7.1%
FEBRUARY	1,150,147.81	1,222,880.65	7.4%	7.9%
MARCH	1,212,317.96	1,359,088.68	7.8%	8.7%
APRIL	1,305,573.19	1,453,292.68	8.4%	9.4%
MAY	1,196,775.43	0.00	7.7%	0.0%
JUNE	1,398,828.42	0.00	9.0%	0.0%
JULY	1,227,860.50	0.00	7.9%	0.0%
AUGUST	1,181,232.89	0.00	7.6%	0.0%
SEPTEMBER	1,150,147.81	0.00	7.4%	0.0%
OCTOBER	1,523,168.72	0.00	9.8%	0.0%
NOVEMBER	1,507,626.19	0.00	9.7%	0.0%
DECEMBER	1,523,168.72	0.00	9.8%	0.0%
<b>YTD SUBTOTAL</b>	<b>15,542,538.00</b>	<b>5,135,711.58</b>	<b>100.0%</b>	

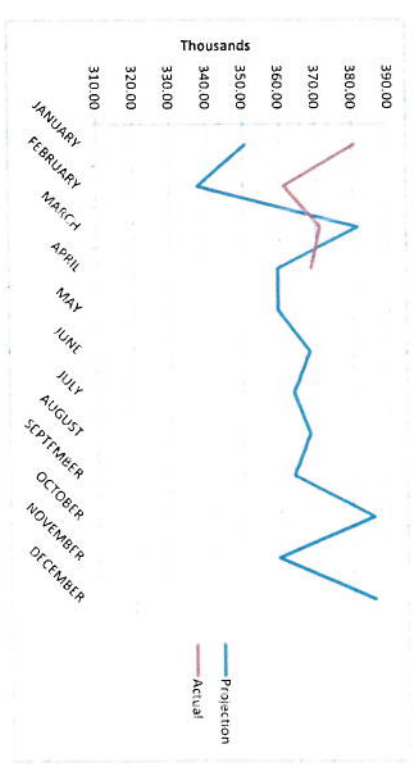
**2012 PROJECTED  
MEDICAL CLAIMS**  
15,542,538.00



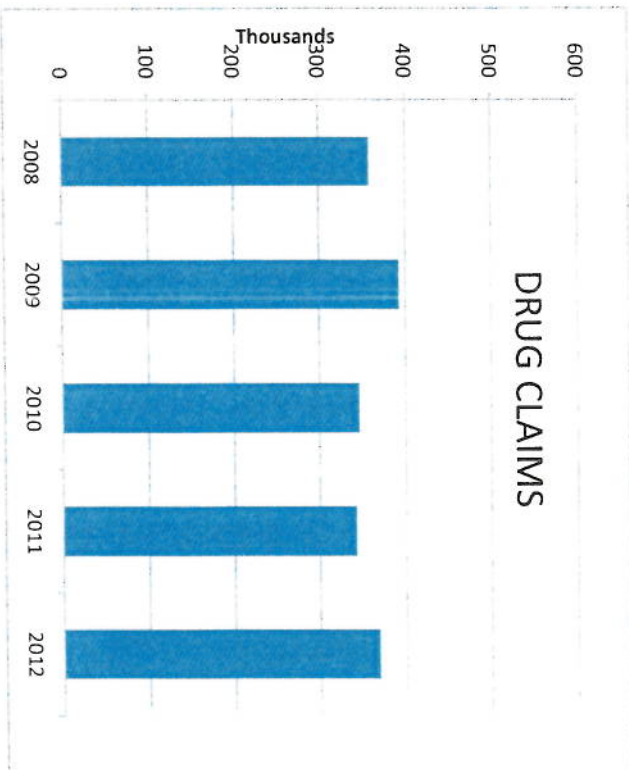
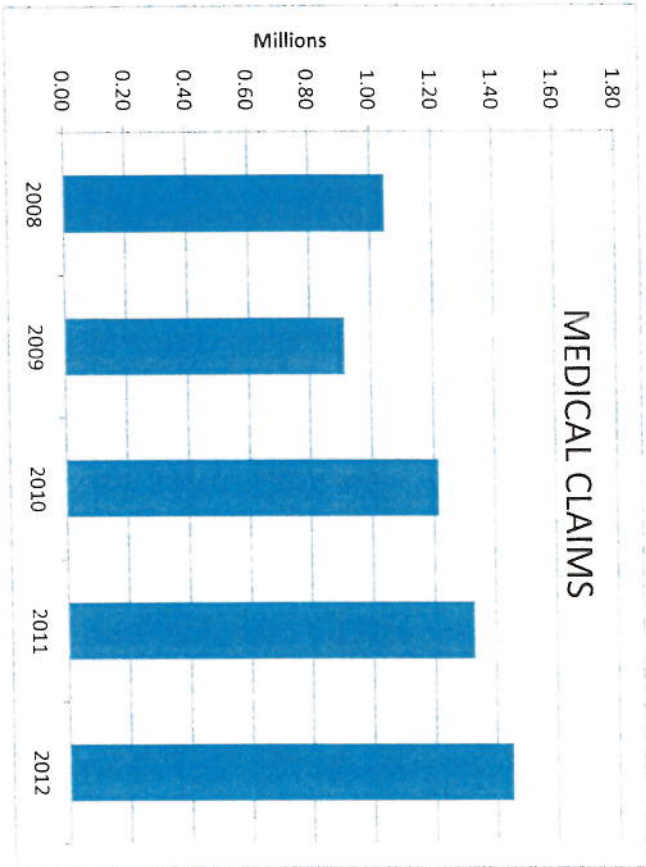
### CITY OF DULUTH YTD TOTAL DRUG CLAIMS COMPARED TO PROJECTED DRUG CLAIMS

MONTH	PROJECTED	ACTUAL	YTD PERCENT	
			PROJECTED	ACTUAL
JANUARY	350,708.40	380,509.58	8.0%	8.7%
FEBRUARY	337,556.84	361,178.61	7.7%	8.2%
MARCH	381,395.39	371,024.67	8.7%	8.5%
APRIL	359,476.11	368,588.37	8.2%	8.4%
MAY	359,476.11	0.00	8.2%	0.0%
JUNE	368,243.82	0.00	8.4%	0.0%
JULY	363,859.97	0.00	8.3%	0.0%
AUGUST	368,243.82	0.00	8.4%	0.0%
SEPTEMBER	363,859.97	0.00	8.3%	0.0%
OCTOBER	385,779.24	0.00	8.8%	0.0%
NOVEMBER	389,476.11	0.00	8.2%	0.0%
DECEMBER	385,779.24	0.00	8.8%	0.0%
<b>YTD SUBTOTAL</b>	<b>4,383,855.00</b>	<b>1,481,301.23</b>	<b>100.0%</b>	

**2012 PROJECTED DRUG  
CLAIMS**  
4,383,855.00



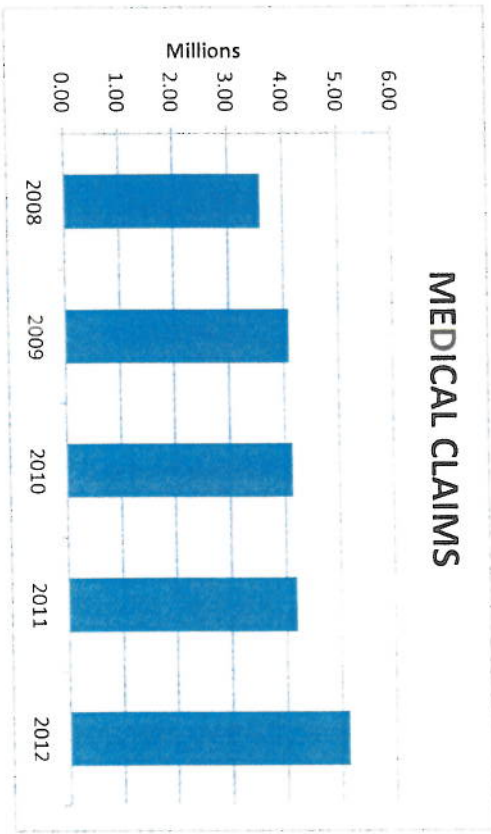
# APRIL CLAIMS



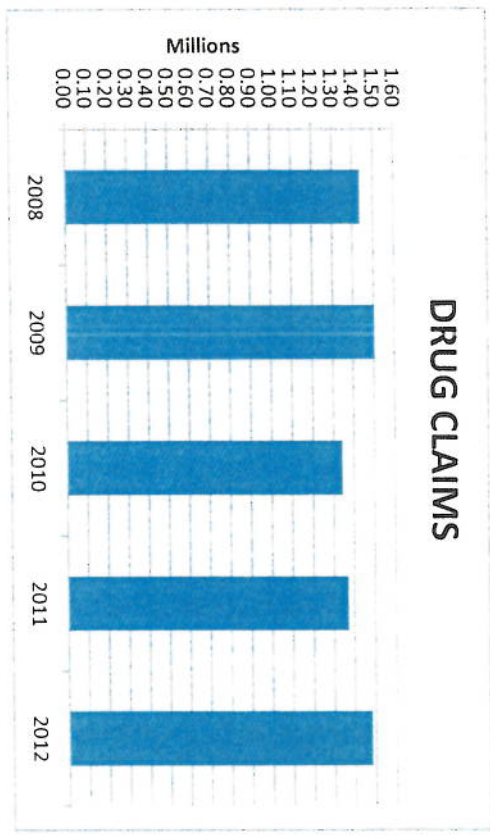


YEAR TO DATE - JANUARY THRU APRIL

MEDICAL CLAIMS



DRUG CLAIMS



## 2012 CLAIMS

