

Joint Powers Pool Board

AGENDA

July 11, 2012

10:30 a.m.

**City Hall
Room 303**

- Call to Order
- Approval of Minutes from May 23, 2012,
Meeting
- New Business
 - Resolution re Payment of Trust Expenses
 - 2011 Audit Report
 - Wellness Program Update
- Treasurer's Report
- Analysis of Claims by CBIZ
- Next Meeting September 12, 2012 @ 10:30
a.m. - City Hall 402 Conference Room



JPE RESOLUTION 0712-21

RESOLUTION AUTHORIZING PAYMENT OF TRUST EXPENSES

Resolved, that the Duluth Joint Powers Enterprise Trust (Trust) hereby authorizes the City of Duluth Chief Financial Officer and/or the City Treasurer to authorize directly or through their appointed staff members the payment of Trust expenses, payable through its bank accounts at North Shore Bank of Commerce. This authority is retroactively effective to June 1, 2011.

Further Resolved, that the City of Duluth Chief Financial Officer and/or the City Treasurer maintain a list of those employees authorized to initiate the payment of Trust expenses through North Shore Bank of Commerce, and ensure that a current list is provided to North Shore Bank of Commerce.

Approved by the Joint Powers Enterprise Board of Trustees this 11th day of July, 2012.

ATTEST:

David Montgomery, Chair

Income Statement

Through 06/30/12
Summary Listing

Organization	Organization Description	Annual	MTD	YTD	Budget Less	% of	Prior Year
		Budget Amount	Actual Amount	Actual Amount	YTD Actual Budget	Total Actual	
Fund Category Proprietary Funds							
Fund Type Internal Service Funds							
Fund 630 - Medical Health							
REVENUE							
Department 036 - Insurance Accounts							
1650	Insurance - Administration	100,000.00	(3,470.29)	107,532.17	(7,532.17)	108	271,490.43
1651	Insurance - General City	9,196,000.00	773,820.74	4,646,744.29	4,549,255.71	51	8,050,065.57
1655	Insurance - HRA	725,700.00	59,551.82	355,827.35	369,872.65	49	629,986.91
1657	Insurance - DECC	445,300.00	37,228.45	223,366.07	221,933.93	50	382,007.05
1659	Insurance - Airport	319,300.00	26,141.18	157,390.89	161,909.11	49	282,643.40
1660	Insurance - City Retirees	9,448,000.00	862,491.88	4,818,206.17	4,629,793.83	51	8,394,422.09
1663	Insurance - COBRA	29,075.00	1,092.68	5,457.80	23,617.20	19	16,770.85
Department 036 - Insurance Accounts Totals		\$20,263,375.00	\$1,756,856.46	\$10,314,524.74	\$9,948,850.26	51%	\$18,027,386.30
REVENUE TOTALS		\$20,263,375.00	\$1,756,856.46	\$10,314,524.74	\$9,948,850.26	51%	\$18,027,386.30
EXPENSE							
Department 036 - Insurance Accounts							
1650	Insurance - Administration	295,000.00	70,416.67	167,656.91	127,343.09	57	416,361.13
1651	Insurance - General City	9,464,285.00	845,548.94	4,981,622.43	4,482,662.57	53	9,474,748.79
1655	Insurance - HRA	743,800.00	59,506.29	385,739.90	358,060.10	52	649,094.38
1657	Insurance - DECC	485,300.00	27,508.88	151,429.73	333,870.27	31	261,946.92
1659	Insurance - Airport	381,781.00	15,334.15	132,819.44	248,961.56	35	236,703.35
1660	Insurance - City Retirees	10,026,562.00	777,971.10	4,984,744.95	5,041,817.05	50	9,734,770.35
1663	Insurance - COBRA	33,432.00	(4.15)	2,211.02	31,220.98	7	33,506.80
Department 036 - Insurance Accounts Totals		\$21,430,160.00	\$1,796,281.88	\$10,806,224.38	\$10,623,935.62	50%	\$20,807,131.72
EXPENSE TOTALS		\$21,430,160.00	\$1,796,281.88	\$10,806,224.38	\$10,623,935.62	50%	\$20,807,131.72
Fund 630 - Medical Health Totals							
REVENUE TOTALS		20,263,375.00	1,756,856.46	10,314,524.74	9,948,850.26	51%	18,027,386.30
EXPENSE TOTALS		21,430,160.00	1,796,281.88	10,806,224.38	10,623,935.62	50%	20,807,131.72
Fund 630 - Medical Health Net Gain (Loss)		(\$1,166,785.00)	(\$39,425.42)	(\$491,699.64)	\$675,085.36	42%	(\$2,779,745.42)
FUND BALANCE - BEGINNING		\$4,876,328.75		\$4,876,328.75			\$7,656,073.17
FUND BALANCE - ENDING		\$3,709,543.75		\$4,384,629.11			\$4,876,328.75

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	1,222,860.65	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	1,334,579.59	353,874.37	373,346.72	327,234.36	381,380.26	430,286.34	1,764,865.93
JUNE	1,059,711.97	1,205,329.29	1,304,337.72	1,265,561.60	1,248,652.10	358,405.78	368,877.95	340,637.60	351,733.92	369,188.99	1,617,841.09
JULY	1,033,839.80	955,162.92	1,010,845.69	1,297,361.73	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	1,169,698.92	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	392,179.25	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	1,235,709.23	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
YTD Subtotal*	5,814,460.53	6,325,121.61	6,149,835.26	6,590,694.08	7,718,943.27	2,149,448.70	2,245,374.35	2,010,844.71	2,103,253.64	2,280,776.56	9,999,719.83
Annual Total	11,759,486.64	13,099,027.44	13,245,245.23	14,734,723.11	7,718,943.27	4,315,587.25	4,602,960.30	4,055,449.66	4,298,652.81	2,280,776.56	
STOP-LOSS	-377,010.00	-115,382.00	-80,417.00	-202,550.88	-72,578.01						
YTD Average*	969,076.76	1,054,186.94	1,024,972.54	1,098,449.01	1,286,490.55	358,241.45	374,229.06	335,140.79	350,542.27	380,129.43	
Annual AVG w/SL	948,539.72	1,081,970.45	1,097,069.02	1,211,014.35	1,911,591.32	359,632.27	383,580.03	337,954.14	358,221.07	570,194.14	
MEDICAL CLAIMS YTD											
2012	7,718,943.27						2,280,776.56				
2011	6,590,694.08						2,103,253.64				
	1,128,249.19						177,522.92				
											8.44% INCREASE

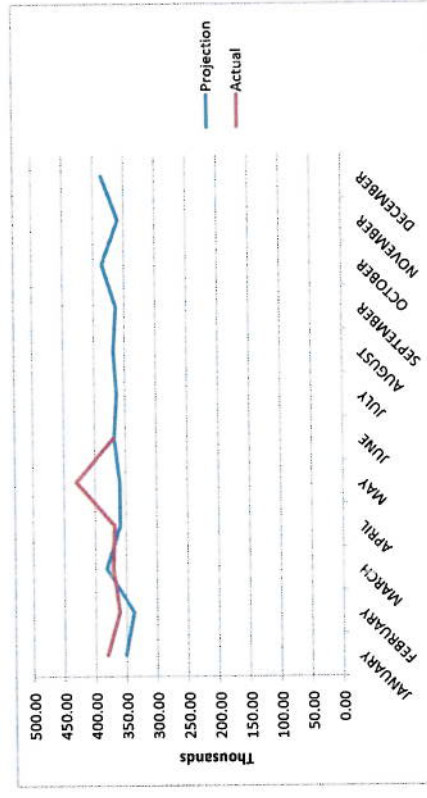
* YTD for previous years is based on number of months of current year.

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	430,286.34	8.2%	9.8%
JUNE	368,243.82	369,188.99	8.4%	8.4%
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	359,476.11	0.00	8.2%	0.0%
DECEMBER	385,779.24	0.00	8.8%	0.0%
YTD SUBTOTAL	4,383,855.00	2,280,776.56	100.0%	

2012 PROJECTED DRUG CLAIMS
4,383,855.00

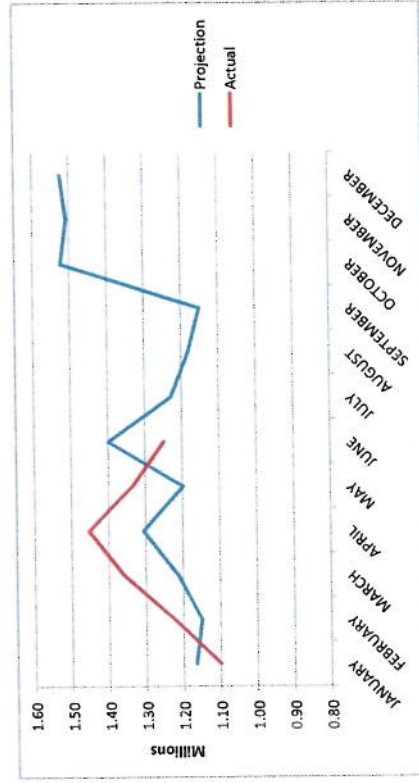


CITY OF DULUTH

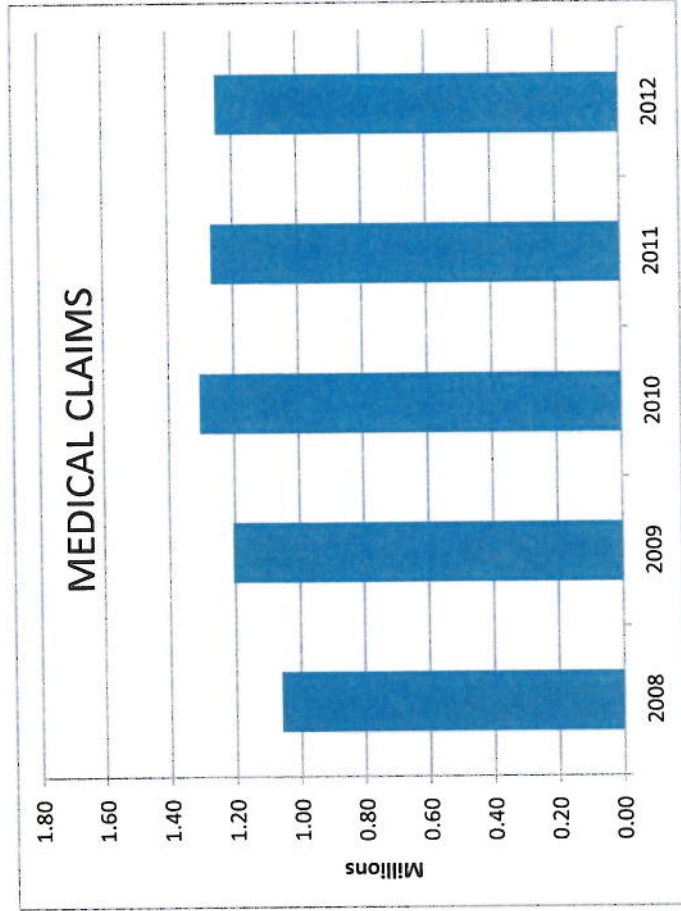
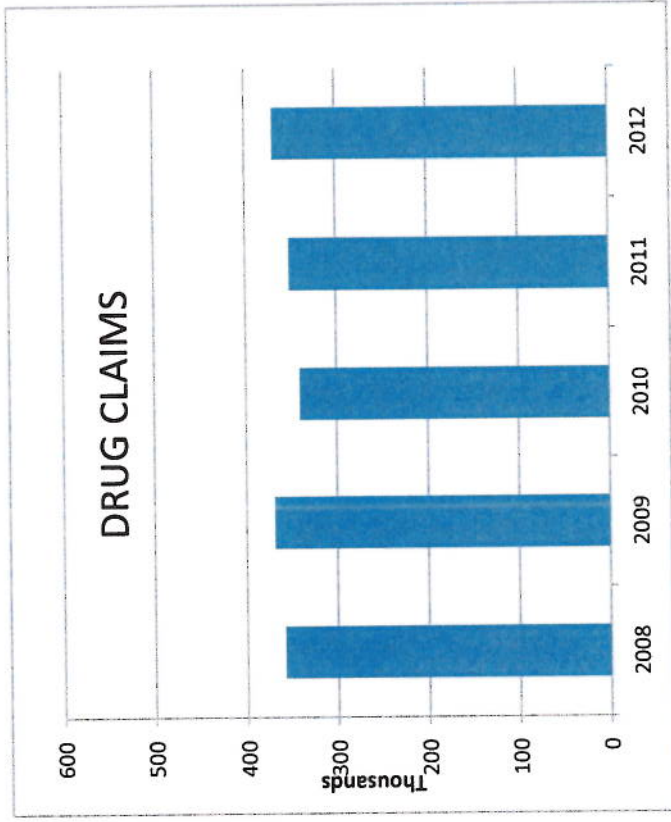
YTD TOTAL MEDICAL CLAIMS COMPARED TO PROJECTED MEDICAL CLAIMS

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	1,334,579.59	7.7%	8.6%
JUNE	1,398,828.42	1,248,652.10	9.0%	8.0%
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%
YTD SUBTOTAL	15,542,538.00	7,718,943.27	100.0%	

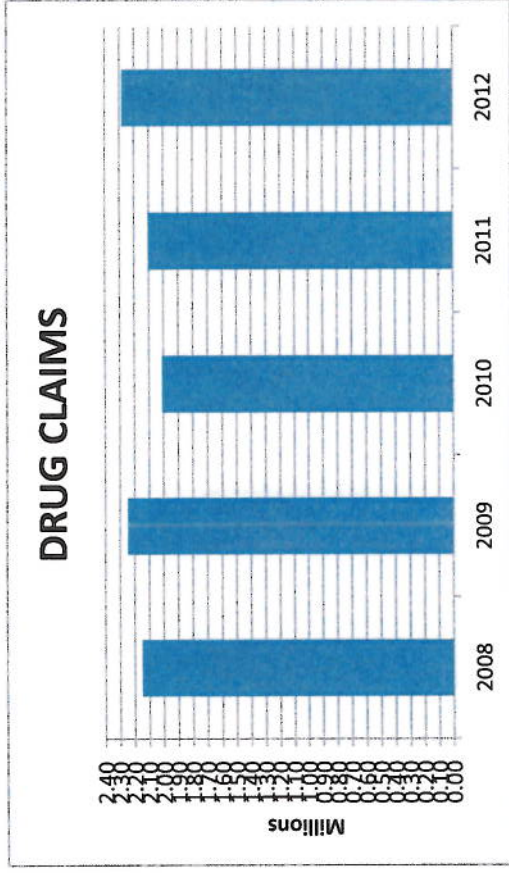
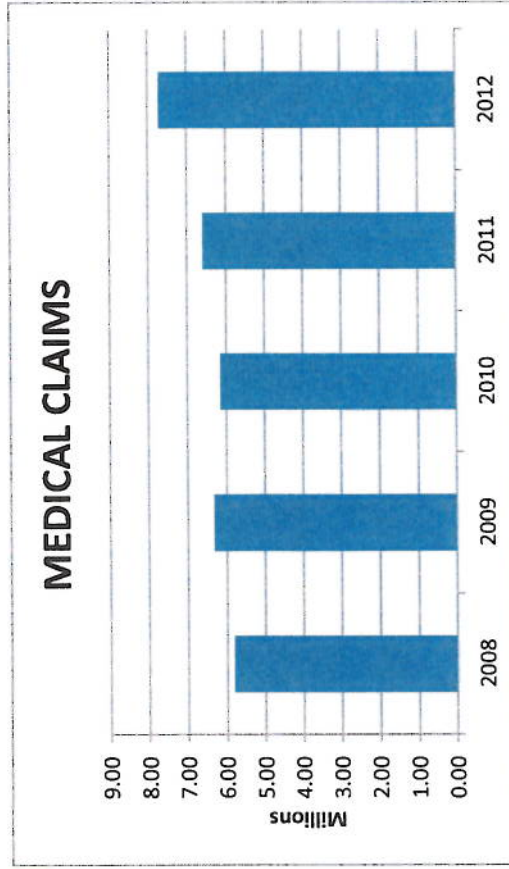
2012 PROJECTED MEDICAL CLAIMS
15,542,538.00



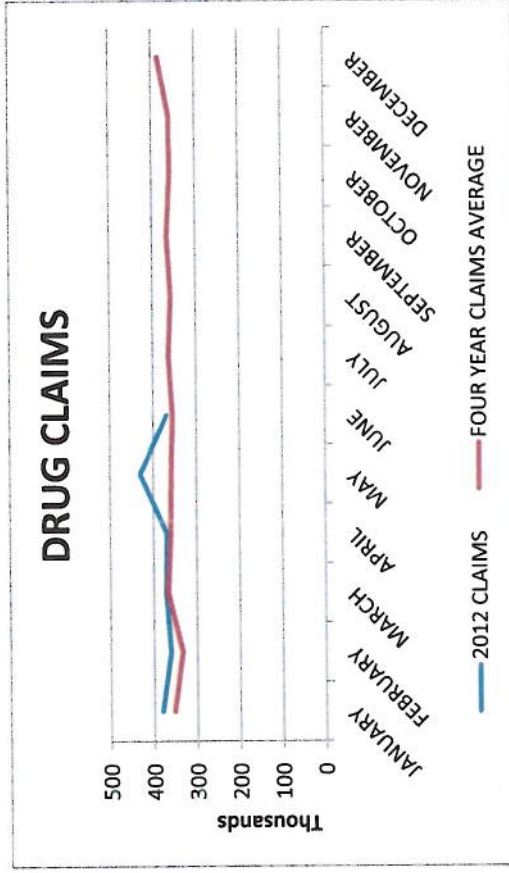
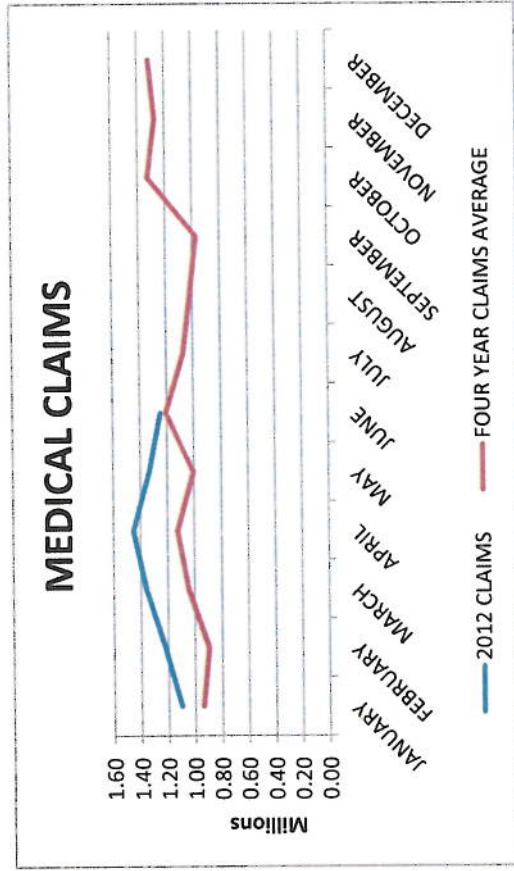
JUNE CLAIMS



YEAR TO DATE - JANUARY THRU JUNE



2012 CLAIMS



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						
	REVENUE						
	Department 036 - Insurance Accounts						
1651	Insurance - General City	561,000.00	47,108.50	282,833.00	278,167.00	50	557,950.35
1655	Insurance - HRA	36,000.00	2,882.00	17,263.00	18,737.00	48	35,908.00
1657	Insurance - DECC	15,000.00	1,632.82	9,179.10	5,820.90	61	16,295.00
1659	Insurance - Airport	14,000.00	1,339.92	8,333.60	5,666.40	60	17,056.00
1663	Insurance - COBRA	124,000.00	11,274.64	54,936.00	69,064.00	44	125,669.62
	Department 036 - Insurance Accounts Totals	\$750,000.00	\$64,237.88	\$372,544.70	\$377,455.30	50%	\$752,878.97
	REVENUE TOTALS	\$750,000.00	\$64,237.88	\$372,544.70	\$377,455.30	50%	\$752,878.97
	EXPENSE						
	Department 036 - Insurance Accounts						
1651	Insurance - General City	557,700.00	34,312.09	252,728.81	304,971.19	45	459,556.54
1655	Insurance - HRA	33,600.00	2,874.82	18,444.23	15,155.77	55	27,758.54
1657	Insurance - DECC	16,700.00	301.48	5,877.68	10,822.32	35	10,282.11
1659	Insurance - Airport	15,700.00	1,398.96	8,653.29	7,046.71	55	14,877.06
1663	Insurance - COBRA	144,800.00	8,135.52	82,151.18	62,648.82	57	144,150.13
	Department 036 - Insurance Accounts Totals	\$768,500.00	\$47,022.87	\$367,855.19	\$400,644.81	48%	\$656,624.38
	EXPENSE TOTALS	\$768,500.00	\$47,022.87	\$367,855.19	\$400,644.81	48%	\$656,624.38
	Fund 633 - Dental Health Totals						
	REVENUE TOTALS	750,000.00	64,237.88	372,544.70	377,455.30	50%	752,878.97
	EXPENSE TOTALS	768,500.00	47,022.87	367,855.19	400,644.81	48%	656,624.38
	Fund 633 - Dental Health Net Gain (Loss)	(\$18,500.00)	\$17,215.01	\$4,689.51	\$23,189.51	(25%)	\$96,254.59
	FUND BALANCE - BEGINNING	\$403,690.20		\$403,690.20			\$307,435.61
	FUND BALANCE - ENDING	\$385,190.20		\$408,379.71			\$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	51,795.18
APRIL	52,817.00	55,764.00	46,256.00	52,869.97	65,967.55
MAY	46,807.00	45,503.00	51,920.00	51,555.64	59,919.56
JUNE	44,546.00	54,448.00	43,861.00	53,984.76	42,782.05
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	
YTD Subtotal*	303,185.00	319,085.00	315,203.00	326,320.42	342,538.75
Annual Total	553,934.00	590,179.00	613,260.00	634,964.27	342,538.75
	553,934.00	590,179.00	613,260.00	634,964.27	342,538.75
YTD Average*	50,530.83	53,180.83	52,533.83	54,386.74	57,089.79
Annual AVG	46,161.17	49,181.58	51,105.00	52,913.69	N/A
DENTAL CLAIMS YTD					
2012	342,538.75				
2011	326,320.42				
	<u>16,218.33</u>				
	4.97% INCREASE				

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

DENTAL CLAIMS

