

Joint Powers Pool Board

AGENDA

**September 14,
2011**

10:30 a.m.

**City Hall
Room 303**

- Call to Order
- Approval of Minutes from July 20, 2011, Meeting
- Treasurer's Report
- New Business
 - Approve amended Bylaws to Incorporate addition of officers: Vice Chair, Assistant Secretary, Assistant Treasurer
 - Delta Dental 2012 Premiums
 - Preliminary Premium Setting Discussion
- Other Business
- Next meeting: October 12, 2011, 10:30 a.m.,
City Hall Room 303



Treasurer's Report
July 2011
Joint Powers Pool Board

City of Duluth - LIVE SYSTEM

Summary Income Statement

Through Date: 7/31/2011

Fund Category:	1	Proprietary Funds	Annual Budget Amount	M-T-D Actual Amount	Y-T-D Actual Amount	Budget Less Y-T-D Actual	% of Budget	Prior Year Total Actual
Fund Type:	2	Internal Service Funds						
Fund:	630	Medical Health						
			----- REVENUE -----					
Department:	036	Insurance Accounts	\$0.00	\$0.00	\$0.00	\$0.00	+++	\$565,866.00
Division:	1650	Insurance - Administration						
Division totals:		Insurance - Administration						
Division:	1651	Insurance - General City	\$7,692,036.00	\$659,496.78	\$4,648,984.21	\$3,043,051.79	60%	\$7,851,945.86
Division totals:		Insurance - General City						
Division:	1655	Insurance - HRA	\$658,146.00	\$52,587.08	\$414,274.86	\$243,871.14	63%	\$632,457.87
Division totals:		Insurance - HRA						
Division:	1657	Insurance - DECC						
Division totals:		Insurance - DECC						
Division:	1659	Insurance - Airport	\$392,600.00	\$23,591.67	\$208,244.90	\$184,355.10	53%	\$367,578.04
Division totals:		Insurance - Airport						
Division:	1660	Insurance - City Retirees	\$267,100.00	\$15,978.10	\$182,112.30	\$84,987.70	68%	\$264,246.59
Division totals:		Insurance - City Retirees						
Division:	1663	Insurance - COBRA	\$7,952,334.00	\$662,019.56	\$4,814,330.38	\$3,138,003.62	61%	\$8,302,834.29
Division totals:		Insurance - COBRA						
Division:		Insurance - COBRA	\$11,337.00	\$475.08	\$6,347.51	\$4,989.49	56%	\$12,359.71
Division totals:		Insurance - COBRA						
Department totals:		Insurance Accounts	\$16,973,553.00	\$1,414,148.27	\$10,274,294.16	\$6,699,258.84	61%	\$17,997,288.36
REVENUE Totals			\$16,973,553.00	\$1,414,148.27	\$10,274,294.16	\$6,699,258.84	61%	\$17,997,288.36
			----- EXPENSE -----					
Department:	036	Insurance Accounts						
Division:	1650	Insurance - Administration	\$265,000.00	\$20.81	\$263,973.68	\$1,026.32	100%	\$351,302.71
Division totals:		Insurance - Administration						
Division:	1651	Insurance - General City	\$7,034,915.00	\$746,089.73	\$4,718,925.27	\$2,315,989.73	67%	\$8,438,087.27
Division totals:		Insurance - General City						
Division:	1655	Insurance - HRA	\$766,652.00	\$36,057.42	\$357,255.60	\$409,396.40	47%	\$957,565.45
Division totals:		Insurance - HRA						
Division:	1657	Insurance - DECC	\$459,176.00	\$15,507.57	\$176,683.11	\$282,492.89	38%	\$1,039,310.62
Division totals:		Insurance - DECC						
Division:	1659	Insurance - Airport	\$333,577.00	\$8,893.21	\$112,747.17	\$220,829.83	34%	\$271,090.90
Division totals:		Insurance - Airport						
Division:	1660	Insurance - City Retirees	\$11,247,586.00	\$834,072.45	\$5,427,026.27	\$5,820,559.73	48%	\$7,804,827.39
Division totals:		Insurance - City Retirees						
Division:	1663	Insurance - COBRA						

Summary Income Statement

Through Date: 7/31/2011

Fund:	630	Medical Health	Annual Budget Amount	M-T-D Actual Amount	Y-T-D Actual Amount	Budget Less Y-T-D Actual	% of Budget	Prior Year Total Actual
Department:	036	Insurance Accounts	\$12,000.00	\$917.40	\$24,220.01	(\$12,220.01)	202%	\$62,056.85
Division totals:		Insurance - COBRA	\$20,118,906.00	\$1,641,558.59	\$11,080,831.11	\$9,038,074.89	55%	\$18,924,241.19
Department totals:		Insurance Accounts	\$16,973,553.00	\$1,414,148.27	\$10,274,294.16	\$6,699,258.84	61%	\$17,997,288.36
REVENUE Totals:			\$20,118,906.00	\$1,641,558.59	\$11,080,831.11	\$9,038,074.89	55%	\$18,924,241.19
EXPENDITURE Totals:			(\$3,145,353.00)	(\$227,410.32)	(\$806,536.95)	(\$2,338,816.05)		(\$926,952.83)
Fund	Medical Health							

EXPENSE

CITY OF DULUTH

COMPARISON OF HEALTH INSURANCE CLAIMS

Last 5 Years

MONTH	MEDICAL CLAIMS					DRUG CLAIMS					CURRENT YEAR TOTAL
	2007 CLAIMS	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS	2011 CLAIMS	2007 DRUGS	2008 DRUGS	2009 DRUGS	2010 DRUGS	2011 DRUGS	
JANUARY	1,021,540.38	888,408.55	827,666.65	801,436.77	1,234,669.69	309,874.18	355,697.16	389,124.56	335,446.06	331,655.32	1,566,325.01
FEBRUARY	1,112,664.27	863,222.32	1,067,061.73	977,792.41	678,161.83	326,651.66	358,927.20	340,880.69	303,838.61	330,489.79	1,008,651.62
MARCH	823,666.29	793,219.61	1,290,192.70	1,148,186.40	949,937.52	416,466.28	364,444.39	380,512.46	357,544.97	365,427.67	1,315,365.19
APRIL	856,001.44	1,048,479.37	915,593.34	1,215,446.70	1,327,399.31	323,262.07	358,099.80	392,631.97	346,143.11	342,566.68	1,669,965.99
MAY	884,318.75	1,161,418.71	1,019,277.90	702,635.26	1,134,964.13	330,172.50	353,874.37	373,346.72	327,234.36	381,380.26	1,516,344.39
JUNE	912,604.22	1,059,711.97	1,205,329.29	1,304,337.72	1,265,561.60	384,001.43	351,703.29	392,202.73	364,114.39	351,733.92	1,617,295.52
JULY	761,749.69	1,033,839.80	955,162.92	1,010,845.69	1,297,361.73	331,576.24	347,815.20	375,615.25	335,099.46	0.00	0.00
AUGUST	764,239.98	956,377.80	915,279.37	1,042,775.55	0.00	393,875.79	368,738.02	386,341.38	313,318.44	0.00	0.00
SEPTEMBER	850,986.52	873,659.98	860,647.02	910,166.98	0.00	330,306.26	372,829.47	384,519.32	330,875.83	0.00	0.00
OCTOBER	1,058,546.42	863,499.09	1,166,014.52	1,348,344.90	0.00	483,609.98	324,864.21	333,680.21	355,540.72	0.00	0.00
NOVEMBER	998,747.98	1,253,679.96	1,291,212.94	1,313,610.84	0.00	382,605.05	391,372.36	448,743.95	345,656.11	0.00	0.00
DECEMBER	1,023,696.99	963,969.48	1,585,589.06	1,469,666.01	0.00	2,422,004.36	2,501,151.99	2,637,577.08	2,374,959.10	2,449,346.10	10,337,401.91
YTD Subtotal*	6,372,545.04	6,848,300.33	7,280,284.53	7,160,680.95	7,888,055.81	4,337,065.65	4,315,587.25	4,602,960.30	4,055,449.66	2,449,346.10	
Annual Total	11,068,762.93	11,759,486.64	13,099,027.44	13,245,245.23	7,888,055.81						
STOP-LOSS	-1,009,314.15	-377,010.00	-115,382.00	-80,417.00	0.00						
YTD Average*	910,363.58	978,328.62	1,040,040.65	1,022,954.42	1,126,865.12	346,000.62	357,307.43	376,796.73	339,279.87	349,906.59	
Annual AVG w/SL	838,287.40	948,539.72	1,081,970.45	1,097,069.02	N/A	361,422.14	359,632.27	383,580.03	337,954.14	N/A	
MEDICAL CLAIMS YTD											
2011	7,888,055.81						2,449,346.10				
2010	7,160,680.95						2,374,959.10				
	<u>727,374.86</u>						<u>74,387.00</u>				
											3.13% INCREASE

* 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	BCBS	HEALTH PARTNERS	YTD PERCENT	
			PROJECTED	ACTUAL
JANUARY	1,024,443.33	210,226.36	7.7%	8.5%
FEBRUARY	80,870.77	597,291.06	15.4%	13.1%
MARCH	23,986.88	925,950.64	25.0%	19.6%
APRIL	0.00	1,327,399.31	33.3%	28.7%
MAY	0.00	1,134,964.13	41.7%	36.5%
JUNE	23,805.16	1,241,756.44	50.0%	45.1%
JULY	11,964.31	1,285,397.42	58.3%	54.0%
AUGUST	0.00	0.00	66.7%	54.0%
SEPTEMBER	0.00	0.00	75.0%	54.0%
OCTOBER	0.00	0.00	83.3%	54.0%
NOVEMBER	0.00	0.00	91.7%	54.0%
DECEMBER	0.00	0.00	100.0%	54.0%
YTD SUBTOTAL	1,165,070.45	6,722,985.36		
2011 PROJECTED MEDICAL CLAIMS		14,603,463.00		

CITY OF DULUTH

YTD TOTAL DRUG CLAIMS COMPARED TO PROJECTED DRUG CLAIMS

MONTH	YTD PERCENT	
	PROJECTED	ACTUAL
JANUARY	8.3%	7.8%
FEBRUARY	16.7%	15.6%
MARCH	25.0%	24.1%
APRIL	33.3%	32.2%
MAY	41.7%	41.2%
JUNE	50.0%	49.4%
JULY	58.3%	57.6%
AUGUST	66.7%	57.6%
SEPTEMBER	75.0%	57.6%
OCTOBER	83.3%	57.6%
NOVEMBER	91.7%	57.6%
DECEMBER	100.0%	57.6%
YTD SUBTOTAL	2,449,346.10	
2011 PROJECTED DRUG CLAIMS	4,255,548.00	

Summary Income Statement

Through Date: 7/31/2011

Fund Category:	1	Proprietary Funds	Annual	M-T-D	Y-T-D	Budget Less	% of	Prior Year
Fund Type:	2	Internal Service Funds	Budget Amount	Actual Amount	Actual Amount	Y-T-D Actual	Budget	Total Actual
Fund:	633	Dental Health						
Department:	036	Insurance Accounts						
Division:	1651	Insurance - General City	\$532,500.00	\$46,089.00	\$324,588.50	\$207,911.50	61%	\$533,558.30
Division totals:		Insurance - General City						
Division:	1655	Insurance - HRA	\$32,900.00	\$3,011.00	\$23,832.00	\$9,068.00	72%	\$35,384.21
Division totals:		Insurance - HRA						
Division:	1657	Insurance - DECC	\$13,700.00	\$1,230.00	\$8,821.00	\$4,879.00	64%	\$15,278.00
Division totals:		Insurance - DECC						
Division:	1659	Insurance - Airport	\$13,400.00	\$1,412.00	\$9,811.00	\$3,589.00	73%	\$13,995.00
Division totals:		Insurance - Airport						
Division:	1663	Insurance - COBRA	\$128,900.00	\$10,458.00	\$62,208.68	\$66,691.32	48%	\$115,385.01
Division totals:		Insurance - COBRA						
Department totals:		Insurance Accounts	\$721,400.00	\$62,200.00	\$429,261.18	\$292,138.82	60%	\$713,600.52
REVENUE Totals			\$721,400.00	\$62,200.00	\$429,261.18	\$292,138.82	60%	\$713,600.52
EXPENSE								
Department:	036	Insurance Accounts						
Division:	1651	Insurance - General City	\$530,600.00	\$32,313.95	\$277,257.28	\$253,342.72	52%	\$465,254.06
Division totals:		Insurance - General City						
Division:	1655	Insurance - HRA	\$32,100.00	\$1,271.61	\$15,819.46	\$16,280.54	49%	\$29,119.83
Division totals:		Insurance - HRA						
Division:	1657	Insurance - DECC	\$16,000.00	\$257.07	\$5,168.95	\$10,831.05	32%	\$12,415.65
Division totals:		Insurance - DECC						
Division:	1659	Insurance - Airport	\$15,000.00	\$1,468.21	\$9,873.47	\$5,126.53	66%	\$13,232.37
Division totals:		Insurance - Airport						
Division:	1663	Insurance - COBRA	\$138,300.00	\$10,232.79	\$87,171.70	\$50,582.30	63%	\$139,900.00
Division totals:		Insurance - COBRA						
Department totals:		Insurance Accounts	\$732,000.00	\$45,543.63	\$395,836.86	\$336,163.14	54%	\$659,921.91
REVENUE Totals:			\$721,400.00	\$62,200.00	\$429,261.18	\$292,138.82	60%	\$713,600.52
EXPENDITURE Totals:			\$732,000.00	\$45,543.63	\$395,836.86	\$336,163.14	54%	\$659,921.91
Fund/Dental Health NET GAIN<LOSS>:			(\$10,600.00)	\$16,656.37	\$33,424.32	(\$44,024.32)		\$53,678.61

CITY OF DULUTH COMPARISON OF DENTAL INSURANCE CLAIMS

Last 5 Years

MONTH	DENTAL CLAIMS					CURRENT YEAR CLAIMS
	2007 CLAIMS	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS		
JANUARY	31,193.00	63,578.00	59,098.00	58,555.00	61,953.90	
FEBRUARY	80,705.00	46,865.00	47,669.00	55,493.00	49,237.24	
MARCH	50,547.00	48,572.00	56,603.00	59,118.00	56,718.91	
APRIL	44,539.00	52,817.00	55,764.00	46,256.00	52,869.97	
MAY	53,833.00	46,807.00	45,503.00	51,920.00	51,555.64	
JUNE	36,196.00	44,546.00	54,448.00	43,861.00	53,984.76	
JULY	33,941.00	47,476.00	50,427.00	44,587.00	41,597.64	
AUGUST	45,645.00	46,332.00	37,553.00	54,546.00	0.00	
SEPTEMBER	40,200.00	40,515.00	48,419.00	45,831.00	0.00	
OCTOBER	44,813.00	35,072.00	35,759.00	47,605.00	0.00	
NOVEMBER	40,584.00	36,446.00	49,140.00	44,926.00	0.00	
DECEMBER	35,250.00	44,908.00	49,796.00	60,562.00	0.00	
YTD Subtotal*	330,954.00	350,661.00	369,512.00	359,790.00	367,918.06	
Annual Total	537,446.00	553,934.00	590,179.00	613,260.00	367,918.06	
	537,446.00	553,934.00	590,179.00	613,260.00	367,918.06	
YTD Average*	47,279.14	50,094.43	52,787.43	51,398.57	52,559.72	
Annual AVG	44,787.17	46,161.17	49,181.58	51,105.00	N/A	
DENTAL CLAIMS YTD						
2011	367,918.06					
2010	359,790.00					
	<u>8,128.06</u>					
					2.26% INCREASE	

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

CITY OF DULUTH

YTD TOTAL DENTAL CLAIMS COMPARED TO PROJECTED DENTAL CLAIMS

MONTH	DENTAL	PROJECTED	YTD PERCENT	ACTUAL
JANUARY	61,953.90	7.7%	9.0%	
FEBRUARY	49,237.24	15.4%	16.2%	
MARCH	56,718.91	25.0%	24.5%	
APRIL	52,869.97	33.3%	32.2%	
MAY	51,555.64	41.7%	39.8%	
JUNE	53,984.76	50.0%	47.6%	
JULY	41,597.64	58.3%	53.7%	
AUGUST	0.00	66.7%	53.7%	
SEPTEMBER	0.00	75.0%	53.7%	
OCTOBER	0.00	83.3%	53.7%	
NOVEMBER	0.00	91.7%	53.7%	
DECEMBER	0.00	100.0%	53.7%	
YTD SUBTOTAL	<u>367,918.06</u>			
2011 PROJECTED				
DENTAL CLAIMS	<u><u>685,000.00</u></u>			

Treasurer's Report
 August 2011
 Joint Powers Pool Board

City of Duluth - LIVE SYSTEM

Summary Income Statement

Through Date: 8/31/2011

		Annual	M-T-D	Y-T-D	Budget Less	% of	Prior Year	
		Budget Amount	Actual Amount	Actual Amount	Y-T-D Actual	Budget	Total Actual	
Fund Category:	1							
Fund Type:	2							
Fund:	630							
		REVENUE						
	Proprietary Funds							
	Internal Service Funds							
	Medical Health							
Department:	036	\$0.00	\$46,398.00	\$46,398.00	(\$46,398.00)	+++	\$565,866.00	
Division:	1650							
Division totals:								
Division totals:	1651	\$7,692,036.00	\$709,799.99	\$5,358,784.20	\$2,333,251.80	70%	\$7,851,945.86	
Division totals:	1655	\$658,146.00	\$52,587.08	\$466,861.94	\$191,284.06	71%	\$632,457.87	
Division totals:	1657	\$392,600.00	\$49,416.59	\$257,661.49	\$134,938.51	66%	\$367,578.04	
Division totals:	1659	\$267,100.00	\$15,978.10	\$198,090.40	\$69,009.60	74%	\$264,246.59	
Division totals:	1660	\$7,952,334.00	\$794,042.02	\$5,608,372.40	\$2,343,961.60	71%	\$8,302,834.29	
Division totals:	1663	\$11,337.00	\$1,645.29	\$7,992.80	\$3,344.20	71%	\$12,359.71	
Division totals:		\$16,973,553.00	\$1,669,867.07	\$11,944,161.23	\$5,029,391.77	70%	\$17,997,288.36	
Department totals:		\$16,973,553.00	\$1,669,867.07	\$11,944,161.23	\$5,029,391.77	70%	\$17,997,288.36	
		EXPENSE						
Department:	036	\$265,000.00	\$33,461.96	\$300,767.64	(\$35,767.64)	113%	\$351,302.71	
Division:	1650							
Division totals:								
Division totals:	1651	\$7,034,915.00	\$771,817.42	\$5,490,742.69	\$1,544,172.31	78%	\$8,438,087.27	
Division totals:	1655	\$766,652.00	\$62,873.11	\$420,128.71	\$346,523.29	55%	\$957,565.45	
Division totals:	1657	\$459,176.00	\$20,606.16	\$197,289.27	\$261,886.73	43%	\$1,039,310.62	
Division totals:	1659	\$333,577.00	\$20,370.96	\$133,118.13	\$200,458.87	40%	\$271,090.90	
Division totals:	1660	\$11,247,586.00	\$661,270.54	\$6,289,617.81	\$4,957,968.19	56%	\$7,804,827.39	
Division totals:	1663							

Summary Income Statement

Through Date: 8/31/2011

Fund:		630	Medical Health	EXPENSE				Prior Year
Department:	036	Insurance Accounts	Annual Budget Amount	M-T-D Actual Amount	Y-T-D Actual Amount	Budget Less Y-T-D Actual	% of Budget	Total Actual
Division totals:		Insurance - COBRA	\$12,000.00	\$4,711.05	\$28,931.06	(\$16,931.06)	241%	\$62,056.85
Department totals:		Insurance Accounts	\$20,118,906.00	\$1,775,111.20	\$12,860,595.31	\$7,258,310.69	64%	\$18,924,241.19
REVENUE Totals:			\$16,973,553.00	\$1,669,867.07	\$11,944,161.23	\$5,029,391.77	70%	\$17,997,288.36
EXPENDITURE Totals:			\$20,118,906.00	\$1,775,111.20	\$12,860,595.31	\$7,258,310.69	64%	\$18,924,241.19
Fund		Medical Health NET GAIN<LOSS>:	(\$3,145,353.00)	(\$105,244.13)	(\$916,434.08)	(\$2,228,918.92)		(\$926,952.83)

CITY OF DULUTH

COMPARISON OF HEALTH INSURANCE CLAIMS

Last 5 Years

MONTH	MEDICAL CLAIMS					DRUG CLAIMS					CURRENT YEAR TOTAL
	2007 CLAIMS	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS	2011 CLAIMS	2007 DRUGS	2008 DRUGS	2009 DRUGS	2010 DRUGS	2011 DRUGS	
JANUARY	1,021,540.38	886,408.55	827,666.65	801,436.77	1,234,669.69	309,874.18	355,697.16	388,124.56	335,446.06	331,655.32	1,566,325.01
FEBRUARY	1,112,664.27	863,222.32	1,067,061.73	977,792.41	678,161.83	326,651.66	358,927.20	340,880.69	303,838.61	330,489.79	1,008,651.62
MARCH	823,666.29	793,219.61	1,290,192.70	1,148,186.40	949,937.52	416,466.28	364,444.39	380,512.46	357,544.97	365,427.67	1,315,365.19
APRIL	856,001.44	1,048,479.37	915,593.34	1,215,446.70	1,327,399.31	323,262.07	358,099.80	392,631.97	346,143.11	342,566.68	1,669,965.99
MAY	884,318.75	1,161,418.71	1,019,277.90	702,635.26	1,134,964.13	330,172.50	353,874.37	373,346.72	327,234.36	381,380.26	1,516,344.39
JUNE	912,604.22	1,059,711.97	1,205,329.29	1,304,337.72	1,265,561.60	384,001.43	358,405.78	368,877.95	340,637.60	351,733.92	1,617,295.52
JULY	761,749.69	1,033,839.80	955,162.92	1,010,845.69	1,297,361.73	331,576.24	351,703.29	392,202.73	364,114.39	346,092.46	1,643,454.19
AUGUST	764,239.98	956,377.80	915,279.37	1,042,775.55	1,169,698.92	393,675.79	347,815.20	375,615.25	335,099.46	372,221.79	1,541,920.71
SEPTEMBER	850,986.52	873,659.98	860,647.02	910,166.98	0.00	330,306.26	368,738.02	388,341.38	313,318.44	0.00	0.00
OCTOBER	1,058,546.42	863,499.09	1,166,014.52	1,348,344.90	0.00	483,609.98	372,829.47	384,519.32	330,875.63	0.00	0.00
NOVEMBER	998,747.98	1,253,679.96	1,291,212.94	1,313,610.84	0.00	324,864.21	333,680.21	368,163.32	355,540.72	0.00	0.00
DECEMBER	1,023,696.99	963,969.48	1,585,589.06	1,469,666.01	0.00	382,605.05	391,372.36	448,743.95	345,656.11	0.00	0.00
YTD Subtotal*	7,136,785.02	7,804,678.13	8,195,563.90	8,203,456.50	9,057,754.73	2,815,680.15	2,848,967.19	3,013,192.33	2,710,058.56	2,821,567.89	11,879,322.62
Annual Total	11,068,762.93	11,759,486.64	13,099,027.44	13,245,245.23	9,057,754.73	4,337,065.65	4,315,587.25	4,602,960.30	4,055,449.66	2,821,567.89	
STOP-LOSS	-1,009,314.15	-377,010.00	-115,382.00	-80,417.00	0.00						
YTD Average*	892,098.13	975,584.77	1,024,445.49	1,025,432.06	1,132,219.34	351,960.02	356,120.90	376,649.04	338,757.32	352,695.99	
Annual AVG w/SL	838,287.40	948,539.72	1,081,970.45	1,097,069.02	N/A	361,422.14	359,632.27	383,580.03	337,954.14	N/A	
MEDICAL CLAIMS YTD											
2011	9,057,754.73						2,821,567.89				
2010	8,203,456.50						2,710,058.56				
	854,298.23						111,509.33				
											4.11% INCREASE

* 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	BCBS	HEALTH PARTNERS	YTD PERCENT	
			PROJECTED	ACTUAL
JANUARY	1,024,443.33	210,226.36	7.7%	8.5%
FEBRUARY	80,870.77	597,291.06	15.4%	13.1%
MARCH	23,986.88	925,950.64	25.0%	19.6%
APRIL	0.00	1,327,399.31	33.3%	28.7%
MAY	0.00	1,134,964.13	41.7%	36.5%
JUNE	23,805.16	1,241,756.44	50.0%	45.1%
JULY	11,964.31	1,285,397.42	58.3%	54.0%
AUGUST	18,940.98	1,150,757.94	66.7%	62.0%
SEPTEMBER	0.00	0.00	75.0%	62.0%
OCTOBER	0.00	0.00	83.3%	62.0%
NOVEMBER	0.00	0.00	91.7%	62.0%
DECEMBER	0.00	0.00	100.0%	62.0%
YTD SUBTOTAL	1,184,011.43	7,873,743.30		

2011 PROJECTED MEDICAL CLAIMS

14,603,463.00

CITY OF DULUTH

YTD TOTAL DRUG CLAIMS COMPARED TO PROJECTED DRUG CLAIMS

MONTH	YTD PERCENT	
	PROJECTED	ACTUAL
JANUARY	8.3%	7.8%
FEBRUARY	16.7%	15.6%
MARCH	25.0%	24.1%
APRIL	33.3%	32.2%
MAY	41.7%	41.2%
JUNE	50.0%	49.4%
JULY	58.3%	57.6%
AUGUST	66.7%	66.3%
SEPTEMBER	75.0%	66.3%
OCTOBER	83.3%	66.3%
NOVEMBER	91.7%	66.3%
DECEMBER	100.0%	66.3%
YTD SUBTOTAL	2,821,567.89	

2011 PROJECTED DRUG CLAIMS

4,255,548.00

Summary Income Statement

Through Date: 8/31/2011

Fund Category:	Annual Budget Amount	M-T-D Actual Amount	Y-T-D Actual Amount	Budget Less Y-T-D Actual	% of Budget	Prior Year Total Actual
1						
2						
633						
REVENUE						
Proprietary Funds						
Internal Service Funds						
Dental Health						
Department:						
036 Insurance Accounts						
Division:						
1651 Insurance - General City	\$46,104.00	\$370,692.50	\$161,807.50		70%	\$533,558.30
Division totals:						
1655 Insurance - General City						
Division totals:	\$32,900.00	\$26,843.00	\$6,057.00		82%	\$35,384.21
1657 Insurance - HRA						
Division totals:	\$13,700.00	\$9,177.00	\$4,523.00		67%	\$15,278.00
1659 Insurance - DECC						
Division totals:	\$13,400.00	\$11,223.00	\$2,177.00		84%	\$13,995.00
1663 Insurance - Airport						
Division totals:	\$128,900.00	\$72,667.68	\$56,232.32		56%	\$115,385.01
1663 Insurance - COBRA						
Division totals:	\$721,400.00	\$61,342.00	\$230,796.82		68%	\$713,600.52
Department totals:	\$721,400.00	\$61,342.00	\$230,796.82		68%	\$713,600.52
REVENUE Totals	\$721,400.00	\$61,342.00	\$230,796.82		68%	\$713,600.52
EXPENSE						
Department:						
036 Insurance Accounts						
Division:						
1651 Insurance - General City	\$42,853.76	\$320,111.04	\$210,488.96		60%	\$465,254.06
Division totals:						
1655 Insurance - HRA						
Division totals:	\$32,100.00	\$18,137.06	\$13,962.94		57%	\$29,119.83
1657 Insurance - DECC						
Division totals:	\$16,000.00	\$718.47	\$10,112.58		37%	\$12,415.65
1659 Insurance - Airport						
Division totals:	\$15,000.00	\$1,471.75	\$3,654.78		76%	\$13,232.37
1663 Insurance - COBRA						
Division totals:	\$138,300.00	\$14,622.77	\$35,959.53		74%	\$139,900.00
Department totals:	\$732,000.00	\$61,984.35	\$274,178.79		63%	\$659,921.91
Division totals:	\$721,400.00	\$61,342.00	\$230,796.82		68%	\$713,600.52
Division totals:	\$732,000.00	\$61,984.35	\$274,178.79		63%	\$659,921.91
EXPENDITURE Totals:	(\$10,600.00)	(\$642.35)	(\$43,381.97)			\$53,678.61
Fund/Dental Health NET GAIN<LOSS>:						

CITY OF DULUTH COMPARISON OF DENTAL INSURANCE CLAIMS

Last 5 Years

MONTH	DENTAL CLAIMS					CURRENT YEAR CLAIMS
	2007 CLAIMS	2008 CLAIMS	2009 CLAIMS	2010 CLAIMS		
JANUARY	31,193.00	63,578.00	59,098.00	58,555.00	61,953.90	
FEBRUARY	80,705.00	46,865.00	47,669.00	55,493.00	49,237.24	
MARCH	50,547.00	48,572.00	56,603.00	59,118.00	56,718.91	
APRIL	44,539.00	52,817.00	55,764.00	46,256.00	52,869.97	
MAY	53,833.00	46,807.00	45,503.00	51,920.00	51,555.64	
JUNE	36,196.00	44,546.00	54,448.00	43,861.00	53,984.76	
JULY	33,941.00	47,476.00	50,427.00	44,587.00	41,597.64	
AUGUST	45,645.00	46,332.00	37,553.00	54,546.00	58,011.07	
SEPTEMBER	40,200.00	40,515.00	48,419.00	45,831.00	0.00	
OCTOBER	44,813.00	35,072.00	35,759.00	47,605.00	0.00	
NOVEMBER	40,584.00	36,446.00	49,140.00	44,926.00	0.00	
DECEMBER	35,250.00	44,908.00	49,796.00	60,562.00	0.00	
YTD Subtotal*	376,599.00	396,993.00	407,065.00	414,336.00	425,929.13	
Annual Total	537,446.00	553,934.00	590,179.00	613,260.00	425,929.13	
	537,446.00	553,934.00	590,179.00	613,260.00	425,929.13	
YTD Average*	47,074.88	49,624.13	50,883.13	51,792.00	53,241.14	
Annual AVG	44,787.17	46,161.17	49,181.58	51,105.00	N/A	
DENTAL CLAIMS YTD						
2011	425,929.13					
2010	414,336.00					
	<u>11,593.13</u>					
			2.80% INCREASE			

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

CITY OF DULUTH

YTD TOTAL DENTAL CLAIMS COMPARED TO PROJECTED DENTAL CLAIMS

MONTH	DENTAL	PROJECTED	YTD PERCENT	ACTUAL
JANUARY	61,953.90	7.7%	9.0%	
FEBRUARY	49,237.24	15.4%	16.2%	
MARCH	56,718.91	25.0%	24.5%	
APRIL	52,869.97	33.3%	32.2%	
MAY	51,555.64	41.7%	39.8%	
JUNE	53,984.76	50.0%	47.6%	
JULY	41,597.64	58.3%	53.7%	
AUGUST	58,011.07	66.7%	62.2%	
SEPTEMBER	0.00	75.0%	62.2%	
OCTOBER	0.00	83.3%	62.2%	
NOVEMBER	0.00	91.7%	62.2%	
DECEMBER	0.00	100.0%	62.2%	
YTD SUBTOTAL	<u>425,929.13</u>			
2011 PROJECTED DENTAL CLAIMS	<u><u>685,000.00</u></u>			

BYLAWS OF THE JOINT POWERS ENTERPRISE

ARTICLE I. ESTABLISHMENT.

Section 1. Joint Powers Agreement. A Joint Powers Agreement (the "Agreement"), authorized under and described in Section 471.59 of the Minnesota Statutes, creating the Joint Powers Enterprise was entered effective March 31, 2011, by and among the City of Duluth, the Duluth Airport Authority, the Duluth Entertainment and Convention Center, and the Duluth Housing and Redevelopment Authority (collectively referred to herein as the "Members"). The Agreement reflects the creation of a Joint Powers Enterprise through which the Members' jointly sponsor and maintain one or more employee benefit plans (the "Plan(s)") and operate a joint-self insurance pool (the "Pool"). The existence of certain Plans and the Pool pre-date the effective date of the Agreement and these Bylaws, as further described in the Agreement.

Section 2. Defined Terms. Terms appearing in initial capital letters that are not otherwise defined within these Bylaws are defined in the Joint Powers Agreement creating the Joint Powers Enterprise.

Section 3. Board. The Agreement establishes a Board of Trustees (the "Board") with certain powers of oversight and direction of the Joint Powers Enterprise, including the Plan(s) and the Pool.

Section 4. Bylaws. These Bylaws have been originally adopted by the initial Members to supplement the Agreement and to describe the purpose, governance, and administration of Joint Powers Enterprise established by the Agreement. These Bylaws, combined with the Agreement, are intended to satisfy the requirements of applicable law, including Section 471.617 of the Minnesota Statutes and Chapter 2785

Including Section 2785.0400 of the Minnesota Rules as they relate to the Pool. These Bylaws may be amended or restated as described later in this Agreement.

ARTICLE II. PURPOSE.

The purposes of the Joint Powers Enterprise, Including the Pool, are described in the Introduction to the Agreement and in Article I of the Agreement.

ARTICLE III. BOARD.

To the extent not addressed in the Agreement, the operation of the Board is subject to the following requirements:

Section 1. Disqualification. A Representative shall be disqualified from serving as a Representative of the Board if such Representative is no longer employed by the Member he/she represents.

Section 2. Committees. The Board may from time to time, by resolution, authorize and establish advisory committees, as described in the Agreement, having the authority and responsibilities provided in the authorizing resolution. Any committee so established shall consist of two or more natural persons only one of which needs to be a Representative, and shall be subject at all times to the direction and control of the Board. At any meeting of such committee the presence of a majority of the natural persons assigned to the committee shall be necessary to constitute a quorum for the transaction of business. Committees shall act by an affirmative majority vote of those present at a duly held meeting, except where the affirmative vote of a larger proportion or number is required by the Board. If permitted by applicable law, any action required or permitted to be taken at a committee meeting may be taken by a written action signed collectively, or individually in counterparts, by all natural persons assigned to

such committee. Each committee shall keep a written record of its activities and shall submit such written record to the Board after each meeting.

Section 3. Officers.

- (a) Number. The officers of the Board, who shall be one or more natural persons, shall consist of a Chairperson, Secretary, ~~and a~~ Treasurer, Vice Chair, Assistant Secretary, and Assistant Treasurer, and may consist of such other officers as the Board may designate from time to time. All officers must be Representatives on the Board. A Representative may simultaneously hold more than one office.
- (b) Election and Term of Office. The Chairperson shall be appointed as provided in the Agreement. The other officers shall be elected or appointed periodically by the Board. Each officer, other than the Chairperson, shall hold office for a period of two (2) years, or until their respective successors are duly elected, or until their earlier death, resignation or removal.
- (c) Resignation. Any officer may resign at any time by giving written notice of resignation to the Board or to the Chairperson. A resignation shall take effect at the later of the time specified in the written notice or the time the written notice is received. The acceptance of a resignation shall not be necessary to make it effective.
- (d) Removal. Any officer, other than the Chairperson, may be removed, with or without cause, by a two-thirds vote in favor of the removal, taken at a

meeting of the Board called for the purpose of voting on the removal. The purpose of the meeting shall be stated in the notice of the meeting.

- (e) Temporary Vacancy. A temporary vacancy in any office (other than the office of the Chair), because of a disability shall be filled by a majority vote of the Representatives. There is no requirement that the Representative taking the vacated officer's place automatically assume an office held by that person. An officer elected to fill a temporary vacancy shall serve until the earlier of (1) the point at which the vacated officer is no longer disabled, (2) the point at which the Representative is no longer a Representative, or (3) the end of the unexpired term of the vacated officer. .
- (f) Permanent Vacancy. A permanent vacancy in any office (other than the office of the Chair), because of death, resignation, or removal shall be filled by a majority vote of the Representatives. There is no requirement that the Representative taking the vacated officer's place automatically assume an office held by that person. An officer elected to fill a permanent vacancy shall serve until the earlier of (1) the point at which the Representative is no longer a Representative, or (2) for the unexpired term of the predecessor in office.
- (g) Chairperson. The Chairperson shall: (a) when present, preside at all meetings of the Representatives; (b) see that all orders and resolutions of the Board are carried into effect; (c) execute and deliver in the name of the Board (except in cases in which such execution and delivery shall be

expressly delegated to some other officer or agent of the Board or shall be required by law to be otherwise executed and delivered) any contracts, reports, or other instruments pertaining to the business of the Board, including, without limitation, any instruments necessary or appropriate to enable the Board to act in furtherance of the purposes of this organization as described in these Bylaws; (d) maintain records of and, when necessary, certify proceedings of the Board; and (e) perform such other duties as may from time to time be prescribed by the Board.

- (h) Secretary. The Secretary shall make, or arrange to have made, and keep all records of the Board, shall attend to the giving and serving of all notices of the Board, and shall perform such other duties as may be required by the Board.
- (i) Treasurer. The Treasurer of the Board shall: (a) keep accurate accounts of all moneys the Board receives or disburses, if any; (b) deposit all moneys, drafts, and checks in the name of, and to the credit of, the Joint Powers Enterprise, including the Plan(s) and Pool, in such banks and depositories as the Board shall from time to time designate; (c) have power to endorse for deposit all notes, checks, and drafts received by this organization; (d) disburse the funds of this organization as ordered by the Board, making proper vouchers therefor; (e) render to the Chairperson and the Representatives, whenever requested, an account of all the transactions and of the financial condition of the Board; and, (f) in general, perform all duties usually incident to the office of the Treasurer.

(j) Vice Chair. The Vice Chair shall perform the duties of the Chairperson in the Chairperson's absence.

(k) Assistant Secretary. The Assistant Secretary shall perform the duties of the Secretary in the Secretary's absence.

(l) Assistant Treasurer. The Assistant Treasurer shall carry out the duties of the Treasurer in the Treasurer's absence.

ARTICLE IV. SELECTION OF SERVICE PROVIDERS

Section 1. Administrative Services Company. The Board shall select one or more service company(ies) using a "request for proposal" process determined by the Board. The Board, on behalf of the Pool, shall contract with an appropriately licensed and qualified service company, as described under Section 2785.0800 of the Minnesota Rules, for certain services necessary to the Pool's day-to-day operation. The Board may issue a request for proposal with respect to a need for a service company at any time determined necessary by the Board, but no less frequently than once every five (5) years. Upon receipt of responses to a request for proposal, the Board shall evaluate the proposals in accordance with Board established written criteria and select the service company(ies) that, in its judgment, is/are best qualified to provide the required services. Notwithstanding the above, the Board reserves the right to negotiate with any service company that responds and/or to disregard any and all responses.

Section 2. Financial Administrator. The Board shall select one or more financial administrators using a "request for proposal" process determined by the Board. The Board, on behalf of the Pool, shall contract with an appropriately licensed and qualified financial administrator, as described under Section 2785.0800 of the

Minnesota Rules, for certain investment and other financial and accounting services necessary to the Pool's operations. The Board may issue a request for proposal with respect to a need for a service company at any time determined necessary by the Board, but no less frequently than once every five (5) years. Upon receipt of responses to a request for proposal, the Board shall evaluate the proposals in accordance with Board established written criteria and select financial administrator(s) that, in its judgment, is/are best qualified to provide the required services. Notwithstanding the above, the Board reserves the right to negotiate with any financial administrator that responds and/or to disregard any and all responses. Pursuant to Section 2785.1500 of the Minnesota Rules, investments of Pool assets must be made pursuant to an Investment Policy and in accordance with Section 118A.04 of the Minnesota Statutes as described in the Agreement.

ARTICLE V. PARTICIPATION IN THE PLANS AND POOL

Section 1. Joining a Plan. A current Member who is not participating in a Plan offered through the Joint Powers Enterprise, including a Plan funded through the Pool, may apply to participate in that Plan effective as of the first day of that Plan's next Plan Year. The application to participate shall be provided to the Board no later than one-hundred twenty (120) calendar days prior to the proposed participation effective date. The Board may, in its discretion, waive this time period if the Member can establish reasonable cause and the Board determines such shorter time period will not cause harm to the Plan in which the Member wishes to participate. The application to participate in a Plan shall include all information necessary for the Board to determine the Member's ability to satisfy the applicable financial integrity and loss experience

standards. The Board shall approve or disapprove the Member's application to participate in a Plan within sixty (60) calendar days of receipt of a complete application.

Section 2. Notice of Assessment Authority. Pursuant to Section 2785.0900 of the Minnesota Rules, with respect to a Plan funded through the Pool, a Member applying to participate must be informed of the possibility of an assessment. The Board or the Minnesota commissioner of commerce may order an assessment against participating Members if necessary to maintain the Pool's sound financial condition.

Section 3. Ceasing Participation in a Plan. A Member may voluntarily terminate participation in a Plan, other than a Plan funded through the Pool, effective as of the close of any Plan Year. A Member may voluntarily terminate participation in a Plan, including a Plan funded through the Pool, effective as the close of any Plan Year following completion of the Member's initial participation period described in the Agreement. Notice of an intent to terminate participation in a Plan shall be provided to the Board no later than one-hundred twenty (120) calendar days before the effective date of such termination. All terms and conditions of participation in a Plan, as reflected in the Plan document for that Plan, the Agreement, and these Bylaws, shall apply during such notice period. Termination of participation in one Plan made available through the Joint Powers Enterprise shall not affect participation in any other Plan made available through the Joint Powers Enterprise. A Member who has terminated participation in a Plan may not again participate in such Plan (pursuant to Section 1 of this Article) for a period of two (2) years following termination. The Board may, in its discretion, waive this time period if the Member can establish reasonable cause and the Board

determines such shorter time period will not cause harm to the Plan in which the Member wishes to participate.

Notwithstanding the foregoing, a Member's attempt to withdraw from a Plan funded through the Pool, shall be void where such withdrawal would jeopardize the financial integrity and stability of the Pool as described in Section 2785.0900 of the Minnesota Rules, Including subparts 4 and 6.

Section 4. Required Participation Levels. In order to continue participating in a particular Plan, a Member must maintain a level of participation in that Plan equal to or greater than fifty (50%) percent of "eligible employees" (as that term is defined in the Plan) as of the first day of that Plan's Plan Year. For purposes of determining a Member's compliance with this requirement, the Board may disregard (1) eligible employees who have waived coverage due to coverage under a spouse's plan, (2) eligible employees who have coverage under another plan as a result of collective bargaining, and (3) any other category of eligible employees deemed appropriate by the Board. If a Member is not satisfying the required participation level in any Plan as of the 120th day prior to the close of the Plan Year, the Board may expel the Member from participation in the Plan, in accordance with Section 7 of this Article, effective as of the close of such Plan Year. Notwithstanding the foregoing, if the Member can demonstrate that as of the first day of the subsequent Plan Year, based upon open enrollment for such Plan Year, the Member will satisfy the requirement participation level, the Board may allow the Member to continue participation in the Plan.

Section 5. Financial Integrity and Loss Experience of the Pool.

- (a) Pursuant to Section 2785.1500, the Pool assets must:

- (1) Not be commingled with the assets of any Member;
- (2) Not be loaned to anyone for any reason other than for permitted investments;
- (3) Be used solely for the purposes stated in the Agreement and Bylaws and applicable law; and
- (4) Not be considered, treated, or represented as the property or right of any Member or Participant except as otherwise specifically provided under applicable law.

(b) Sources of Funds. Pursuant to Section 2785.1500 of the Minnesota Rules, the Pool must not borrow money or issue debt, and must not obtain funds through subrogation of Participants' rights. The Pool may collect:

- (1) Debts through bringing legal action;
- (2) Premiums, assessments, and penalties from Members;
- (3) From insurers and indemnitors pursuant to indemnification agreements;
- (4) Dividends, interest, or proceeds from the sale of investments;
- (5) Refunds of excess payments;
- (6) Coordination of benefits with other group programs;
- (7) Money owed to the Pool; and
- (8) Indemnification and special compensation payments relating to workers compensation claims as permitted under applicable law.

(c) Use of Pool Assets. Pursuant to Section 2785.1500 of the Minnesota Rules, assets of the Pool shall be used for losses, expenses, and other costs customarily borne by insurers under conventional insurance policies in Minnesota. In addition, assets of the Pool may be used for any other purpose(s) as permitted or provided by applicable law.

(d) Reserves. Pursuant to Section 2785.1200, the Pool shall establish and maintain reasonable and appropriate Reserves for all reported and unreported incurred losses and for unearned premiums. Such reserves shall be monitored and adjusted according to variations and fluctuations in the pertinent environments (e.g., financial, health care, etc.), including law changes.

(e) Stop Loss Coverage. The Pool shall obtain reasonable and appropriate stop loss insurance as described in the Agreement.

(f) Fidelity Bond. Pursuant to Section 2765.1500 of the Minnesota Rules, all individuals who handle funds, including the Board, shall be covered by a fidelity bond.

(g) Maintenance of Sound Financial Condition. Pursuant to Section 2785.1500 of the Minnesota Rules, the Board shall monitor the Pool's financial condition, including revenues, expenses, and loss development. If necessary, the Board may use any means available to it to restore the sound financial condition of the Pool, including adjusting premium rates, adjusting dividend rates, and assessment to the Members.

Section 6. Financial Integrity and Loss Experience Outside of the Pool. For Plan(s) that are not funded through the Pool, the Board, with the assistance of an

appropriate service company and/or financial administrator, shall employ reasonable and appropriate fiscal criteria in valuing, at least annually, the financial soundness of all Plans not funded through the Pool.

Section 7. Expulsion from a Plan. The Board may expel a Member from participation in a Plan upon a Member's: (1) non-performance of its obligations with respect to such Plan as described in the Agreement and these Bylaws, (2) failure to satisfy the required participation leave as described in Section 3 of this Article, (3) failure to satisfy the financial integrity and loss experience standards described in Section 4 of this Article, or (4) other action or failure determined by the Board to be detrimental to the interests of the Plan, and if the Plan is funded through the Pool, the Pool. The procedures for expelling a Member from a Plan shall be the same as the procedures established in the Agreement for expelling a Member from the Joint Powers Enterprise.

ARTICLE VI. RESPONSIBILITIES OF MEMBERS

In addition to the responsibilities described in the Agreement, Members shall have such other responsibilities as identified from time to time by the Board as being reasonably required for the proper management and maintenance of the Joint Powers Enterprise, including any Plan(s) made available through the Joint Powers Enterprise and the Pool.

ARTICLE VII. NEW MEMBERS

In addition to the conditions described in the Agreement, an employer wishing to become a party to the Agreement (i.e., a Member) must satisfy the following conditions:

(a) Prior to the effective date of the new Member's participation, the Member must execute the Agreement and acknowledge that by doing so, the Member

has affirmed its commitment to comply with the Agreement, these Bylaws, and Parts 2785.0100 to 2785.1600 of the Minnesota Rules.

ARTICLE VIII. FINANCIAL MATTERS

Section 1. Dividends. With respect to a Plan funded through the Pool, the Board may declare a dividend, as authorized by the Agreement, and as permitted or provided under applicable law, including Section 2785.1100 of the Minnesota Rules. If declared, the total dividend shall be allocated among the Members currently participating in the Plan with respect to which the dividend is declared. Members (or former Members) who are not participating in the Plan at the time the dividend is declared shall not share in the dividend. The amount of a Member's share of a dividend shall be in the same proportion as the Member's calculated share of reserves as determined in accordance with the Agreement. Should a dividend be distributed, it shall be the Member's responsibility, in accordance with applicable law, to determine how the dividend shall be used.

Section 2. Contracts, Checks, Drafts, and Other Matters. The Board may authorize any officer or agent, in addition to the officers so authorized by these Bylaws, to enter into any contract or execute and deliver any instrument in the name of and on behalf of the Board, and such authority may be general or confined to specific instances.

All checks, drafts, or orders for the payment of money, notes or other evidences of indebtedness issued in the name of the Board, if any, shall be signed by such person and in such manner as shall from time to time be determined by resolution of the Board. In the absence of such determination by the Board, such instruments shall be signed by the Treasurer and countersigned by the Chairperson of the organization.

ARTICLE IX. AMENDMENTS.

The Board may amend these Bylaws, as from time to time amended or restated, to include or omit any provision which could lawfully be included or omitted at the time such amendment or restatement is adopted. Such action must be taken at a duly noticed meeting with an agenda that specifically states as an item of business the amendment and/or restatement of the Bylaws.

ARTICLE X. FISCAL YEAR.

The fiscal year of the Joint Enterprise, Including the Pool, shall begin on the first day of January and end on the last day of December. The Plan Year for each Plan shall be the fiscal year.

CERTIFICATION

The undersigned, the Secretary of the Board, hereby certifies that the foregoing Bylaws were adopted pursuant to a resolution of the Members effective as of March 31, 2011, and as amended June 8, 2011.

Secretary

Materials for
Delta Dental 2012
Premiums
and
Preliminary Premium
Setting Discussion
will be distributed at
the meeting.