Preliminary Financial Statement and Budget to Actual Report

City of Joplin

June 1, 2020 \ Kim Wixson

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Discussion Objectives

- 2019 and 2020 YTD financial statement
- Projected vs. Actual Income and Expense
  - Twelve-Month Period Ending December 31, 2019
  - Three-Month Period Ending March 31, 2020
- Impact of COVID-19
- Anthem 2019 and 2020 YTD claims, enrollment and utilization summaries
2019 Financial Statement

### 2019 Financial Statement

<table>
<thead>
<tr>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>Total</th>
</tr>
</thead>
</table>

### Income

<table>
<thead>
<tr>
<th></th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td>City Contributions</td>
<td>$562,163</td>
<td>$378,894</td>
<td>$376,061</td>
<td>$377,190</td>
<td>$375,302</td>
<td>$373,905</td>
<td>$376,338</td>
<td>$379,765</td>
<td>$383,493</td>
<td>$372,919</td>
<td>$382,608</td>
<td>$208,127</td>
</tr>
<tr>
<td>Employee Contributions</td>
<td>144,154</td>
<td>103,552</td>
<td>104,566</td>
<td>102,980</td>
<td>107,276</td>
<td>102,709</td>
<td>104,345</td>
<td>108,594</td>
<td>106,559</td>
<td>91,995</td>
<td>113,892</td>
<td>67,515</td>
</tr>
<tr>
<td>Interest Income</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>(613)</td>
<td>0</td>
<td>0</td>
<td>(613)</td>
</tr>
<tr>
<td>Total</td>
<td>$706,316</td>
<td>$482,446</td>
<td>$480,627</td>
<td>$480,171</td>
<td>$482,578</td>
<td>$476,615</td>
<td>$480,683</td>
<td>$488,359</td>
<td>$490,052</td>
<td>$464,302</td>
<td>$496,500</td>
<td>$275,643</td>
</tr>
</tbody>
</table>

### Expense

<table>
<thead>
<tr>
<th></th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>$198,639</td>
<td>$157,283</td>
<td>$201,586</td>
<td>$203,397</td>
<td>$286,846</td>
<td>$372,407</td>
<td>$408,316</td>
<td>$312,739</td>
<td>$179,205</td>
<td>$352,034</td>
<td>$121,099</td>
<td>$472,233</td>
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<tr>
<td>Stop Loss Reimbursements</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>(14,944)</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>119,232</td>
<td>107,709</td>
<td>129,304</td>
<td>96,701</td>
<td>125,035</td>
<td>98,637</td>
<td>108,317</td>
<td>81,333</td>
<td>100,710</td>
<td>93,598</td>
<td>98,243</td>
<td>97,752</td>
</tr>
<tr>
<td>Dental Premium</td>
<td>26,161</td>
<td>25,885</td>
<td>26,228</td>
<td>26,342</td>
<td>26,066</td>
<td>26,244</td>
<td>26,104</td>
<td>26,361</td>
<td>26,399</td>
<td>26,432</td>
<td>25,962</td>
<td>25,521</td>
</tr>
<tr>
<td>Life Premium</td>
<td>7,641</td>
<td>7,577</td>
<td>7,665</td>
<td>7,661</td>
<td>7,640</td>
<td>7,571</td>
<td>7,571</td>
<td>7,571</td>
<td>7,538</td>
<td>7,587</td>
<td>7,528</td>
<td>7,666</td>
</tr>
<tr>
<td>Stop-Loss Premium</td>
<td>0</td>
<td>94,711</td>
<td>47,518</td>
<td>46,381</td>
<td>47,500</td>
<td>46,345</td>
<td>47,202</td>
<td>46,499</td>
<td>47,319</td>
<td>47,572</td>
<td>46,887</td>
<td>47,157</td>
</tr>
<tr>
<td>Medical Administration</td>
<td>0</td>
<td>44,384</td>
<td>20,739</td>
<td>21,780</td>
<td>21,996</td>
<td>21,650</td>
<td>21,996</td>
<td>21,607</td>
<td>21,823</td>
<td>22,256</td>
<td>21,693</td>
<td>21,953</td>
</tr>
<tr>
<td>Special Events &amp; Promotions</td>
<td>(2,986)</td>
<td>0</td>
<td>5</td>
<td>5</td>
<td>47</td>
<td>0</td>
<td>5</td>
<td>50</td>
<td>848</td>
<td>4,342</td>
<td>5</td>
<td>1,025</td>
</tr>
<tr>
<td>Administration</td>
<td>2,917</td>
<td>2,917</td>
<td>2,917</td>
<td>2,917</td>
<td>2,917</td>
<td>0</td>
<td>5,565</td>
<td>2,917</td>
<td>2,917</td>
<td>10,131</td>
<td>4,717</td>
<td>2,917</td>
</tr>
<tr>
<td>Total</td>
<td>$355,059</td>
<td>$443,865</td>
<td>$439,448</td>
<td>$413,612</td>
<td>$521,422</td>
<td>$576,242</td>
<td>$628,545</td>
<td>$502,539</td>
<td>$390,218</td>
<td>$567,298</td>
<td>$329,558</td>
<td>$665,752</td>
</tr>
</tbody>
</table>

Operating Surplus/(Deficit) | $351,257 | $38,581 | $41,178 | $66,559 | $(38,644) | $(39,862) | $(147,862) | $(14,180) | $(99,834) | $(102,996) | $166,941 | $(390,109) |

### Ending Balance

<table>
<thead>
<tr>
<th></th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active/COBRA Lives</td>
<td>492</td>
<td>487</td>
<td>495</td>
<td>495</td>
<td>495</td>
<td>495</td>
<td>495</td>
<td>496</td>
<td>496</td>
<td>495</td>
<td>492</td>
<td>497</td>
</tr>
<tr>
<td>Retiree Lives</td>
<td>9</td>
<td>8</td>
<td>8</td>
<td>8</td>
<td>8</td>
<td>10</td>
<td>9</td>
<td>9</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>501</td>
<td>495</td>
<td>503</td>
<td>503</td>
<td>503</td>
<td>504</td>
<td>505</td>
<td>506</td>
<td>505</td>
<td>502</td>
<td>507</td>
<td>503</td>
</tr>
</tbody>
</table>

1. Adjusted based on reconciliation to audited statements.
2. Employee contributions include Retiree and COBRA contributions.
3. Interest income includes "Other Income" line item from financial statements.
4. Based on financial statements received from City of Joplin personnel. Reported medical and prescription drug payments are combined on the financial statements received from the City. Includes "Claims Refunded" line item from financial statements, and includes Out-of-Network fees from Anthem.
5. Based on financial statements received from City of Joplin personnel. Includes prescription drug rebates.
6. Administration expense includes "Operating Equipment" and "Building Improvements" line items from financial statements.
# 2020 YTD Financial Statement

<table>
<thead>
<tr>
<th></th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>Year to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning Balance</strong></td>
<td>$2,981,834</td>
<td>$3,146,270</td>
<td>$3,159,371</td>
<td>$2,981,834</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City Contributions</td>
<td>$588,741</td>
<td>$395,882</td>
<td>$404,702</td>
<td>$1,389,325</td>
</tr>
<tr>
<td>Employee Contributions¹</td>
<td>$154,597</td>
<td>$110,494</td>
<td>$109,659</td>
<td>$374,750</td>
</tr>
<tr>
<td>Interest Income</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$743,338</td>
<td>$506,376</td>
<td>$514,361</td>
<td>$1,764,075</td>
</tr>
<tr>
<td><strong>Expense</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical²</td>
<td>$403,867</td>
<td>$274,808</td>
<td>$416,638</td>
<td>$1,095,313</td>
</tr>
<tr>
<td>Stop Loss Reimbursements</td>
<td>(47,088)</td>
<td>0</td>
<td>(86,298)</td>
<td>(133,386)</td>
</tr>
<tr>
<td>Prescription Drug²</td>
<td>111,022</td>
<td>103,858</td>
<td>81,088</td>
<td>295,968</td>
</tr>
<tr>
<td>Dental Premium</td>
<td>27,542</td>
<td>27,677</td>
<td>27,557</td>
<td>82,776</td>
</tr>
<tr>
<td>Vision Premium</td>
<td>3,577</td>
<td>3,602</td>
<td>3,592</td>
<td>10,771</td>
</tr>
<tr>
<td>Life Premium</td>
<td>7,639</td>
<td>7,712</td>
<td>7,727</td>
<td>23,078</td>
</tr>
<tr>
<td>Stop-Loss Premium</td>
<td>52,256</td>
<td>50,824</td>
<td>51,289</td>
<td>154,369</td>
</tr>
<tr>
<td>Medical Administration³</td>
<td>21,996</td>
<td>21,607</td>
<td>21,823</td>
<td>65,426</td>
</tr>
<tr>
<td>Special Events &amp; Promotions</td>
<td>(4,826)</td>
<td>270</td>
<td>180</td>
<td>(4,376)</td>
</tr>
<tr>
<td>Administration⁴</td>
<td>2,917</td>
<td>2,917</td>
<td>2,917</td>
<td>8,751</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$578,902</td>
<td>$493,275</td>
<td>$526,513</td>
<td>$1,598,690</td>
</tr>
<tr>
<td><strong>Operating Surplus/(Deficit)</strong></td>
<td>$164,436</td>
<td>$13,101</td>
<td>($12,152)</td>
<td>$165,385</td>
</tr>
<tr>
<td><strong>Ending Balance</strong></td>
<td>$3,146,270</td>
<td>$3,159,371</td>
<td>$3,147,219</td>
<td>$3,147,219</td>
</tr>
<tr>
<td>Active/COBRA Lives</td>
<td>497</td>
<td>496</td>
<td>489</td>
<td>494</td>
</tr>
<tr>
<td>Retiree Lives</td>
<td>10</td>
<td>9</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>507</td>
<td>505</td>
<td>498</td>
<td>503</td>
</tr>
</tbody>
</table>

¹ Employee contributions include Retiree and COBRA contributions.
² Based on financial statements received from City of Joplin personnel. Reported medical and prescription drug payments are combined on the financial statements received from the City. Includes “Claims Refunded” line item from financial statements, and includes Out-of-Network fees from Anthem.
³ Adjusted to include prescription drug rebates.
⁴ Administration Expense includes “Operating Equipment” and “Building Improvements” line item from financial statements.
Projected vs. Actual Income and Expense Twelve-Month Period Ending December 31, 2019

<table>
<thead>
<tr>
<th>Income</th>
<th>Projected PEPM</th>
<th>12 Mo. Total</th>
<th>Actual PEPM</th>
<th>12 Mo. Total</th>
<th>% Difference PEPM</th>
<th>12 Mo. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>City Contributions</td>
<td>$751.49</td>
<td>$4,527,000</td>
<td>$753.27</td>
<td>$4,546,765</td>
<td>0.2%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Employee Contributions</td>
<td>211.79</td>
<td>1,275,800</td>
<td>208.44</td>
<td>1,258,137</td>
<td>-1.6%</td>
<td>-1.4%</td>
</tr>
<tr>
<td>Interest Income</td>
<td>NP</td>
<td>NP</td>
<td>(0.10)</td>
<td>(613)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Income</td>
<td>$963.28</td>
<td>$5,802,800</td>
<td>$961.61</td>
<td>$5,804,289</td>
<td>-0.2%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expense</th>
<th>Projected PEPM</th>
<th>12 Mo. Total</th>
<th>Actual PEPM</th>
<th>12 Mo. Total</th>
<th>% Difference PEPM</th>
<th>12 Mo. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical2</td>
<td>$517.30</td>
<td>$3,116,200</td>
<td>$539.40</td>
<td>$3,255,839</td>
<td>4.3%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>223.62</td>
<td>1,347,100</td>
<td>208.18</td>
<td>1,256,571</td>
<td>-6.9%</td>
<td>-6.7%</td>
</tr>
<tr>
<td>Dental Premium</td>
<td>51.88</td>
<td>312,500</td>
<td>52.12</td>
<td>314,615</td>
<td>0.5%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Vision Premium</td>
<td>6.79</td>
<td>40,900</td>
<td>6.83</td>
<td>41,253</td>
<td>0.6%</td>
<td>0.9%</td>
</tr>
<tr>
<td>Life Premium</td>
<td>15.17</td>
<td>91,400</td>
<td>15.11</td>
<td>91,216</td>
<td>-0.4%</td>
<td>-0.2%</td>
</tr>
<tr>
<td>Stop-Loss Premium</td>
<td>93.69</td>
<td>564,400</td>
<td>93.62</td>
<td>565,091</td>
<td>-0.1%</td>
<td>0.1%</td>
</tr>
<tr>
<td>Medical Administration3</td>
<td>41.10</td>
<td>247,600</td>
<td>43.39</td>
<td>261,877</td>
<td>5.6%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Administration</td>
<td>NP</td>
<td>NP</td>
<td>7.80</td>
<td>47,095</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Expense</td>
<td>$949.55</td>
<td>$5,720,100</td>
<td>$966.45</td>
<td>$5,833,557</td>
<td>1.8%</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Operating Surplus (Deficit)</th>
<th>Projected</th>
<th>Actual</th>
<th>% Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$13.73</td>
<td>$(4.84)</td>
<td>$(29,268)</td>
</tr>
<tr>
<td>Active</td>
<td>493</td>
<td>494</td>
<td></td>
</tr>
<tr>
<td>Retiree and COBRA</td>
<td>9</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Total Employees4</td>
<td>502</td>
<td>503</td>
<td></td>
</tr>
</tbody>
</table>

1 Includes Retiree/COBRA contributions.
2 Net of stop-loss reimbursements, and includes Out-of-Network fees from Anthem.
3 The administration fee includes a prescription drug rebate offset.
4 Total may vary from Anthem data due to rounding.
NP = Not Projected
PEPM = Per Employee Per Month
Projected vs. Actual Income and Expense Three-Month Period Ending March 31, 2020

<table>
<thead>
<tr>
<th>Income</th>
<th>Projected</th>
<th></th>
<th>Actual</th>
<th></th>
<th>% Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PEMP</td>
<td>3 Mo. Total</td>
<td>PEMP</td>
<td>3 Mo. Total</td>
<td>PEMP</td>
</tr>
<tr>
<td>City Contributions</td>
<td>$793.09</td>
<td>$1,194,400</td>
<td>$920.69</td>
<td>$1,389,325</td>
<td>16.1%</td>
</tr>
<tr>
<td>Employee Contributions¹</td>
<td>222.81</td>
<td>335,600</td>
<td>248.34</td>
<td>374,750</td>
<td>11.5%</td>
</tr>
<tr>
<td>Interest Income</td>
<td>NP</td>
<td>NP</td>
<td>-</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Total Income</td>
<td>$1,015.90</td>
<td>$1,530,000</td>
<td>$1,169.03</td>
<td>$1,764,075</td>
<td>15.1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expense</th>
<th>Projected</th>
<th></th>
<th>Actual</th>
<th></th>
<th>% Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical²</td>
<td>$553.52</td>
<td>$833,600</td>
<td>$637.46</td>
<td>$961,927</td>
<td>15.2%</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>241.52</td>
<td>363,700</td>
<td>196.14</td>
<td>295,968</td>
<td>-18.8%</td>
</tr>
<tr>
<td>Dental Premium</td>
<td>54.47</td>
<td>82,000</td>
<td>54.85</td>
<td>82,776</td>
<td>0.7%</td>
</tr>
<tr>
<td>Vision Premium</td>
<td>6.79</td>
<td>10,200</td>
<td>7.14</td>
<td>10,771</td>
<td>5.2%</td>
</tr>
<tr>
<td>Life Premium</td>
<td>15.17</td>
<td>22,800</td>
<td>15.29</td>
<td>23,078</td>
<td>0.8%</td>
</tr>
<tr>
<td>Stop-Loss Premium</td>
<td>102.81</td>
<td>154,800</td>
<td>102.30</td>
<td>154,369</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Medical Administration³</td>
<td>41.10</td>
<td>61,900</td>
<td>43.36</td>
<td>65,426</td>
<td>5.5%</td>
</tr>
<tr>
<td>Administration</td>
<td>NP</td>
<td>NP</td>
<td>2.90</td>
<td>4,375</td>
<td></td>
</tr>
<tr>
<td>Total Expense</td>
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Operating Surplus (Deficit)

| Active                | $0.52     | $1,000                                         | $109.59 | $165,385                                      |              |
| Retiree and COBRA    | 493       | 494                                            |         |                                               |              |
| Total Employees⁴      | 502       | 503                                            |         |                                               |              |

¹ Includes Retiree/COBRA contributions.
² Net of stop-loss reimbursements, and includes Out-of-Network fees from Anthem.
³ The administration fee includes a prescription drug rebate offset.
⁴ Total may vary from Anthem data due to rounding.
NP = Not Projected
PEPM = Per Employee Per Month
Impact of COVID-19

- The City of Joplin issued the following orders in response to the COVID-19 pandemic:
  - March 18th: Limited gatherings to no more than 50
  - March 25th: Limited gatherings to no more than 10
  - April 3rd: Issued Stay at Home order
  - May 4th: Lifted Stay at Home order with social distancing and occupancy limits in place

- The Coronavirus (COVID-19) pandemic is rapidly evolving and will likely impact the 2020 US economy and health plan claims projections for most employers. As a result, projections of near-term income and claim expenses could be significantly altered by emerging events. At this point, it is unclear what the income and cost impact will be. Segal is working to develop plan cost adjustment factors and reports to apply to both short-term and long-term financial projections. Given the high level of uncertainty and fluidity of the current events, some plans may seek periodic updated estimates throughout the year to closely monitor health plan budget projections this year.

- COVID-19 is expected to impact medical claims in three ways:
  - There will be additional expenses due to testing and treatment of COVID-19.
  - There will be a temporary reduction in costs relative to what the status quo would have been without COVID-19.
  - Some claims that were deferred will be rescheduled and increase costs relative to the status quo
## 2019 & 2020 YTD Enrollment Split

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Note, counts as reported by Anthem.
# 2019 & 2020 YTD Medical Claims and Enrollment Summary

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<tr>
<th>Month</th>
<th>Sum of Paid Medical Claims ¹</th>
<th>Number of Members ¹</th>
<th>Number of Employees ¹</th>
<th>Paid Medical Claims Per Member Per Month</th>
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¹ As reported by Anthem
# 2019 & 2020 YTD Prescription Drug Claims and Enrollment Summary

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| 3 Month - 2019 | $356,245                               | 1,170               | 497                   | $101.49                                           | $238.93                                            |

1 As reported by Anthem
### 2019 & 2020 YTD Total Medical and Prescription Drug Claims and Enrollment Summary

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<td><strong>499</strong></td>
<td><strong>$303.15</strong></td>
<td><strong>$713.23</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Sum of Total Paid Claims ¹</th>
<th>Number of Members ¹</th>
<th>Number of Employees ¹</th>
<th>Paid Total Claims Per Member Per Month</th>
<th>Paid Total Claims Per Employee Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>January - 2020</td>
<td>$386,853</td>
<td>1,188</td>
<td>505</td>
<td>$325.63</td>
<td>$766.05</td>
</tr>
<tr>
<td>February</td>
<td>$396,042</td>
<td>1,178</td>
<td>503</td>
<td>$336.20</td>
<td>$787.36</td>
</tr>
<tr>
<td>March</td>
<td>$440,309</td>
<td>1,182</td>
<td>501</td>
<td>$372.51</td>
<td>$878.86</td>
</tr>
<tr>
<td><strong>YTD - 2020</strong></td>
<td><strong>$1,223,204</strong></td>
<td><strong>1,183</strong></td>
<td><strong>503</strong></td>
<td><strong>$344.66</strong></td>
<td><strong>$810.61</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Sum of Total Paid Claims ¹</th>
<th>Number of Members ¹</th>
<th>Number of Employees ¹</th>
<th>Paid Total Claims Per Member Per Month</th>
<th>Paid Total Claims Per Employee Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Month - 2019</td>
<td>$904,336</td>
<td>1,170</td>
<td>497</td>
<td>$257.65</td>
<td>$606.53</td>
</tr>
</tbody>
</table>

¹ As reported by Anthem
Anthem Three-Year Utilization Summary

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient facility (admissions)</td>
<td>67</td>
<td>50</td>
<td>76</td>
</tr>
<tr>
<td>Outpatient facility (visits)</td>
<td>1,859</td>
<td>1,704</td>
<td>1,647</td>
</tr>
<tr>
<td>Professional (services)</td>
<td>9,761</td>
<td>9,368</td>
<td>10,192</td>
</tr>
<tr>
<td>Paid Claims by Provider Type¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient facility</td>
<td>$691,187</td>
<td>$536,975</td>
<td>$940,579</td>
</tr>
<tr>
<td>Outpatient facility</td>
<td>$936,895</td>
<td>$804,893</td>
<td>$1,230,508</td>
</tr>
<tr>
<td>Professional</td>
<td>$1,221,697</td>
<td>$1,147,076</td>
<td>$1,222,285</td>
</tr>
<tr>
<td>Total</td>
<td>$2,849,779</td>
<td>$2,488,944</td>
<td>$3,393,372</td>
</tr>
<tr>
<td>Paid Claims Per Admission/Visit/Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Per Admission</td>
<td>$10,316.22</td>
<td>$10,739.50</td>
<td>$12,376.04</td>
</tr>
<tr>
<td>Outpatient Per Visit</td>
<td>$503.98</td>
<td>$472.36</td>
<td>$747.12</td>
</tr>
<tr>
<td>Professional Per Service</td>
<td>$125.16</td>
<td>$122.45</td>
<td>$119.93</td>
</tr>
</tbody>
</table>

¹ Paid claims do not reflect stop-loss reimbursements
Enrollment and Claims

<table>
<thead>
<tr>
<th>Enrollment and Claims Metrics</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>YTD 2020 ¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average Enrolled Participants</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total - Enrolled Employees</td>
<td>507</td>
<td>492</td>
<td>499</td>
<td>503</td>
</tr>
<tr>
<td>Total - Enrolled Members</td>
<td>1,223</td>
<td>1,197</td>
<td>1,174</td>
<td>1,183</td>
</tr>
<tr>
<td><strong>Paid Expenses ²</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Paid Expenses (medical and prescription drug)</td>
<td>$3,946,533</td>
<td>$3,861,967</td>
<td>$4,270,798</td>
<td>$1,223,204</td>
</tr>
<tr>
<td>Paid Expenses - Per Employee Per Month</td>
<td>$648.67</td>
<td>$654.13</td>
<td>$713.23</td>
<td>$810.61</td>
</tr>
<tr>
<td>Paid Expenses - Per Member Per Month</td>
<td>$268.91</td>
<td>$268.86</td>
<td>$303.15</td>
<td>$344.66</td>
</tr>
</tbody>
</table>

¹ Through March 31, 2020
² Paid expenses do not reflect stop-loss reimbursements