

**EMPLOYEE MEDICAL BENEFITS BOARD
REGULAR MEETING**

Monday, November 14, 2016 @ 6:15 p.m.

Newtown Municipal Center
Newtown, CT

THESE MINUTES ARE SUBJECT TO APPROVAL BY THE
EMPLOYEE MEDICAL BENEFITS BOARD

The Employee Medical Benefits Board held a regular meeting on Monday, November 14, 2016 at the Newtown Municipal Center, Newtown, CT. The meeting was called to order at 6:14 p.m.

Present: Mark Mattioli, Donna Van Waalwijk, Jim Loring, Jim O'Sullivan

Absent: Dan McAloon

Also Present: Bob Tait, Ron Bienkowski, Joe Spurgeon, Clerk Ann LoBosco

Acceptance of Minutes from previous meeting: Ms. Van Waalwijk moved to accept the minutes of September 12, 2016. Mr. Loring seconded and unanimously approved.

A question was raised last month regarding HSA enrollment. Mr. Spurgeon stated that HSA enrollment is 160 (June was 113) which was a mix of new hires on BOE side and a result of enrollment sessions (which represents 21% of total group and about half of teachers). Mr. Bienkowski presented a history of HSA contribution; next year enrollment should be about 386. HSA's are mandatory for teachers, paraprofessionals and new hires (\$2,000 for individual and \$4,000 for family).

Voter Comments: None.

New Business:

Review Updated Claim Months of September/October: Mr. Tait shared the Claims Analysis Report highlighting the first four months for Fiscal Year 2016-2017. Jul = \$1.218M; Aug = \$1.081M; Sept = \$861K; Oct = \$1.081M totaling \$4.2M Looking back at last year's minutes of November 2015 total claims predicted were \$13.5M which is close to the forecast. The first four months represent 33% of the total. Fund balance at July 1, 2016 is \$2.7M; yearly claims estimated at \$13.2M which is the same as prior year. A healthy fund balance of \$3.7M is estimated for June 30, 2017. HSA claims/funding are not in the monthly averages (added on at the very end). Estimated expenses total \$14.3M.

Mr. Mattioli went over the meeting schedule for next year. Mr. Spurgeon suggested that it would be helpful to bring Anthem in to talk to the group at one of those meetings. It was decided to hold meetings on February 6th, May 8th, September 18th and November 13th of 2017.

Mark Mattioli moved to accept the meeting dates for 2017 (Feb 6th, May 8th, Sept 18th, and Nov 13th). Ms. Van Waalwijk seconded and unanimously approved.

Mr. Spurgeon presented the Self Insurance Plan Summaries for contract year beginning July 2015 for claims ending June 2016 and contract year beginning July 2016 with claims billed through September 2016. Actual claims are at about 84% of expected claims. We are doing a little better than last year. There are two claimants exceeding 50% of individual stop loss. July was a little high probably HSA related, from runout from June claims.

Review of Self-Funded Insurance Reserve Fund: Mr. Tait reviewed fund analysis forecast for 2017-2018. Beginning fund balance is \$2,743,000. Using an estimated claims amount of \$13,250,000, it is estimated that the fund balance at year end will be \$3,732,000, which is 28% of claims.

Communications: None.

Announcements: Mr. Mattioli again welcomed Jim O'Sullivan as a new member of the Board.

The next regular meeting of the Employee Medical Benefits Board will be on February 6, 2017.

Ms. Van Waalwijk moved to adjourn the meeting at 7:10 p.m. Mr. Loring seconded and unanimously approved.

Respectfully submitted,

Ann LoBosco, Clerk

H.S.A. ENROLLMENT/EMPLOYER CONTRIBUTIONS JULY 2010 - OCTOBER 2016

<u>FISCAL YEAR</u> <u>AS OF JUNE</u>	<u>ENROLLMENT</u> <u>AS OF JUNE</u>	<u>EMPLOYER</u> <u>CONTRIBUTIONS</u>
2010-2011	26	\$38,000
2011-2012	29	\$53,333
2012-2013	36	\$61,250
2013-2014	72	\$111,750
2014-2015	88	\$135,583
2015-2016	113	\$171,250
2016-2017	*184	\$302,500
*** 2017-2018	**386	**\$666,500

*AS OF OCTOBER

**ESTIMATED-BASED ON ACTIVE TEACHER AND
ADMINISTRATOR ENROLLMENT IN PPO 30/40 PLAN

***H.S.A. WILL BE ONLY PLAN OFFERED TO NEW HIRES
WHICH WILL ALSO INCREASE ENROLLMENT/COST ESTIMATE

10/20/2016

TOWN OF NEWTOWN
 MEDICAL SELF INSURANCE FUND ANALYSIS @ OCT 31, 2016
 FISCAL YEAR 2016 - 2017 FORCAST

FUND BALANCE @ JULY 1, 2016 2,743,000

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL	3,163,000	
EDUCATION	8,685,000	
	11,848,000	

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL	353,000	
EDUCATION	2,397,000	
	2,750,000	

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL	350,000	
EDUCATION	392,000	
	742,000	

INTEREST EARNED ON INVESTMENTS

		10,000
		15,350,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL		13,250,000
EDUCATION		<<<<<<FROM CLAIMS ANALYSIS

ADMINISTRATIVE FEES:

MUNICIPAL		1,056,000
EDUCATION		

CONSULTANT FEES

		55,000
		14,361,000

ESTIMATED FUND BALANCE @ JUNE 30, 2017

		3,732,000
		3,312,500

25% OF TOTAL CLAIMS = 3,312,500

28%

TOWN OF NEWTOWN
 MEDICAL SELF INSURANCE FUND ANALYSIS @ OCT 31, 2016
 FISCAL YEAR 2017 - 2018 FORECAST

ESTIMATED FUND BALANCE @ JULY 1, 2017 3,732,000

ESTIMATED REVENUES

EMPLOYER CONTRIBUTIONS:

MUNICIPAL 3,163,000
 EDUCATION 8,685,000

11,848,000 *

EMPLOYEE CONTRIBUTIONS:

MUNICIPAL 353,000
 EDUCATION 2,397,000

2,750,000 *

RETIREE/COBRA/AGENCY CONTRIBUTIONS:

MUNICIPAL 350,000
 EDUCATION 392,000

742,000 *

INTEREST EARNED ON INVESTMENTS

10,000 *

TOTAL REVENUES

15,350,000

ESTIMATED EXPENSES

CLAIMS/NAF:

MUNICIPAL 14,243,750
 EDUCATION (7.5%)

ADMINISTRATIVE FEES:

MUNICIPAL 1,056,000
 EDUCATION *

CONSULTANT FEES

55,000

TOTAL EXPENSES

15,354,750

ESTIMATED FUND BALANCE @ JUNE 30, 2018

25% OF TOTAL CLAIMS = 3,560,938

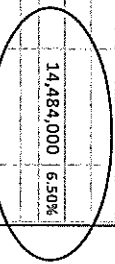
3,727,250

26%

* Same as prior year amount - for discussion purposes

Self-Insurance Fund Analysis:

TOWN OF NEWTOWN		TOWN OF NEWTOWN	
MEDICAL SELF INSURANCE FUND ANALYSIS @ FEBRUARY 29, 2016		MEDICAL SELF INSURANCE FUND ANALYSIS @ FEBRUARY 29, 2016	
FISCAL YEAR 2015 - 2016 FORECAST		FISCAL YEAR 2016 - 2017 FORECAST	
FUND BALANCE @ JULY 1, 2015	3,143,967	ESTIMATED FUND BALANCE @ JULY 1, 2016	2,771,251
ESTIMATED REVENUES			
EMPLOYER CONTRIBUTIONS:			
MUNICIPAL (includes \$21,284 from grants)	2,913,284	MUNICIPAL (4\$37,200 for new soc svcs positions)	3,218,400
EDUCATION (includes \$130,000 from grants)	8,172,000	EDUCATION	8,585,360
			10%
			8%
			11,903,760
EMPLOYEE CONTRIBUTIONS:			
MUNICIPAL	337,000	MUNICIPAL	360,000
EDUCATION	2,203,000	EDUCATION	2,397,000
			2,757,000
RETIREE/COBRA/AGENCY CONTRIBUTIONS:			
MUNICIPAL	350,000	MUNICIPAL	350,000
EDUCATION	399,000	EDUCATION	392,000
			742,000
INTEREST EARNED ON INVESTMENTS			
	5,000		10,000
TOTAL REVENUES	14,379,284	TOTAL REVENUES	15,412,760
ESTIMATED EXPENSES			
CLAIMS/NAF:			
MUNICIPAL		MUNICIPAL	14,484,000
EDUCATION	13,600,000	EDUCATION	6.50%
ADMINISTRATIVE FEES:			
MUNICIPAL		MUNICIPAL	1,040,000
EDUCATION	1,097,000	EDUCATION	
CONSULTANT FEES			
	55,000		55,000
TOTAL EXPENSES	14,752,000	TOTAL EXPENSES	15,579,000
ESTIMATED FUND BALANCE @ JUNE 30, 2016	2,771,251	ESTIMATED FUND BALANCE @ JUNE 30, 2017	2,605,011
Fund Balance as a % of Claims =	20%	Fund Balance as a % of Claims =	18%



TOWN OF NEWTOWN CLAIMS ANALYSIS

		FISCAL YEAR 2012 - 2013													
		Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	TOTALS	
TOWN		247,000	226,000	168,000	198,000	190,000	266,000	242,000	246,000	279,000	262,000	304,000	215,000	2,843,000	25%
BOE		722,000	764,000	611,000	812,000	694,000	739,000	596,000	754,000	677,000	763,000	843,000	709,000	8,684,000	75%
TOTAL		969,000	990,000	779,000	1,010,000	884,000	1,005,000	838,000	1,000,000	956,000	1,025,000	1,147,000	924,000	11,527,000	oct = 33%
FISCAL YEAR 2011 - 2012															
		Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	TOTALS	
TOWN		213,000	304,000	266,000	171,000	223,000	302,000	238,000	227,000	298,000	276,000	312,000	318,000	3,148,000	28%
BOE		860,000	618,000	742,000	561,000	573,000	621,000	601,000	657,000	692,000	726,000	659,000	802,000	8,112,000	72%
TOTAL		1,073,000	922,000	1,008,000	732,000	796,000	923,000	839,000	884,000	990,000	1,002,000	971,000	1,120,000	11,260,000	oct = 33%
FISCAL YEAR 2013 - 2014															
		Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	TOTALS	
TOWN		275,000	238,000	389,000	180,000	276,000	280,000	220,000	203,000	336,000	261,000	403,000	462,000	3,523,000	27%
BOE		958,000	865,000	493,000	741,000	649,000	804,000	546,000	721,000	856,000	739,000	623,000	803,000	8,798,000	73%
TOTAL		1,233,000	1,103,000	882,000	921,000	925,000	1,084,000	766,000	924,000	1,192,000	1,000,000	1,026,000	1,265,000	12,321,000	oct = 34%
FISCAL YEAR 2014 - 2015															
		Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	TOTALS	
TOWN		331,000	221,000	352,000	475,000	307,000	304,000	234,000	365,000	361,000	304,000	340,000	202,000	3,843,000	32%
BOE		834,000	821,000	543,000	599,000	644,000	652,000	603,000	728,000	782,000	801,000	843,000	701,000	8,730,000	68%
TOTAL		1,165,000	1,042,000	895,000	1,074,000	951,000	956,000	837,000	1,093,000	1,143,000	1,105,000	1,183,000	903,000	12,573,000	oct = 33%
FISCAL YEAR 2015 - 2016															
		Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	TOTALS	
TOWN		268,000	291,000	258,000	571,000	288,000	228,000	320,000	268,000	425,000	268,000	221,000	264,000	3,670,000	29%
BOE		1,080,000	817,000	737,000	701,000	655,000	848,000	671,000	753,000	1,005,000	690,000	693,000	1,055,000	9,705,000	71%
TOTAL		1,348,000	1,108,000	995,000	1,272,000	943,000	1,076,000	991,000	1,021,000	1,430,000	958,000	914,000	1,319,000	13,375,000	oct = 35%
FISCAL YEAR 2016 - 2017															
		Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	TOTALS	
TOWN		327,000	300,000	242,000	375,000	-	-	-	-	-	-	-	-	1,244,000	30%
BOE		891,000	781,000	619,000	643,000	-	-	-	-	-	-	-	-	2,934,000	70%
TOTAL		1,218,000	1,081,000	861,000	1,018,000	-	-	-	-	-	-	-	-	4,178,000	33%
plus H.S.A. pmts															
\$ 12,660,606															
\$ 306,000															
\$ 12,966,606															

FISCAL YEAR 2012 - 2013															
111,750 h.s.a.															
FISCAL YEAR 2013 - 2014															
135,583 h.s.a.															
FISCAL YEAR 2014 - 2015															
171,250 h.s.a.															
FISCAL YEAR 2015 - 2016															
302,500 h.s.a.															

h.s.a. payments not in monthly claims above.

H.S.A. ENROLLMENT/EMPLOYER CONTRIBUTIONS JULY 2010 - OCTOBER 2016

FISCAL YEAR	ENROLLMENT	EMPLOYER CONTRIBUTIONS
AS OF JUNE	AS OF JUNE	
2010-2011	26	\$38,000
2011-2012	29	\$53,333
2012-2013	36	\$61,250
2013-2014	72	\$111,750
2014-2015	88	\$135,583
2015-2016	113	\$171,250
2016-2017	*184	\$302,500
*** 2017-2018	**386	**\$666,500

*AS OF OCTOBER

**ESTIMATED-BASED ON ACTIVE TEACHER AND ADMINISTRATOR ENROLLMENT IN PPO 30/40 PLAN

***H.S.A. WILL BE ONLY PLAN OFFERED TO NEW HIRES

WHICH WILL ALSO INCREASE ENROLLMENT/COST ESTIMATE

10/20/2016

NEWTOWN TOWN & BOE

Self Insurance Plan Summary

For the Contract Year Beginning Jul-2016
Claims Billed Through Sep-2016

This report will NOT show manual adjustments made to a group's account.

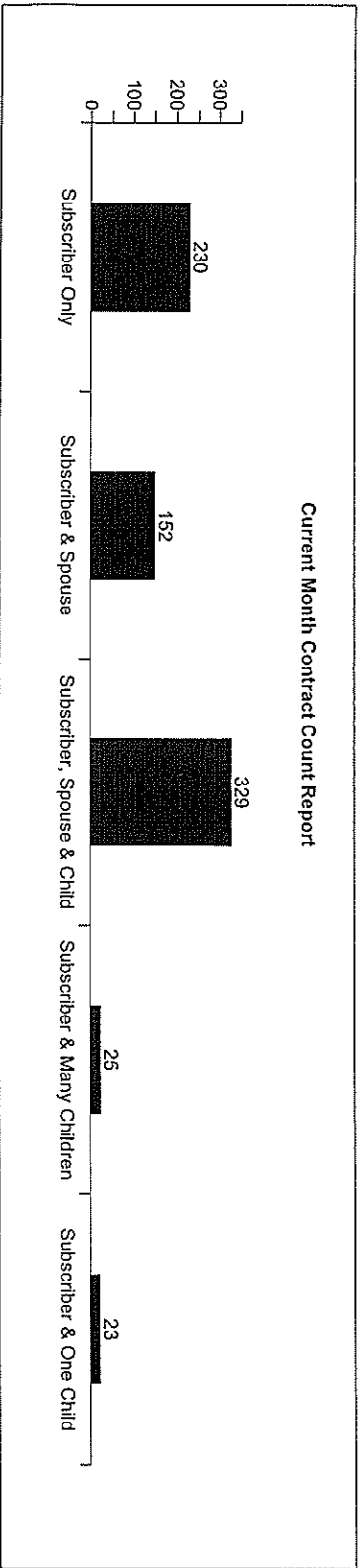
This report shows claims which were BILLED to the group during each month. The amounts subsequently PAID by the group or DRAWN from the group's account may not coincide with the month the claims were billed.



In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Hartford, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. In Pennsylvania, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Pennsylvania, Inc. In Virginia, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. In Washington, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Washington, Inc. In Wisconsin, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Wisconsin, Inc. In all other states, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of the United States, Inc. All other trade names are the property of their respective owners. This report contains proprietary, confidential and/or privileged information which belongs to Anthem Blue Cross and Blue Shield and should be addressed to the intended recipient of this information. You are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on this information, is strictly prohibited. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

NEWTOWN TOWN & BOE
Rolling 12 Months Medical Contract Count Summary
Restated Membership From Oct-2015 through Sep-2016

Period	Medical Contracts	Medical Members	Subscriber only	Subscriber & spouse	Subscriber, spouse & child	Subscriber, spouse & many children	Subscriber & one child
Oct-15	775	2,037	236	155	341	23	20
Nov-15	774	2,023	237	155	339	23	20
Dec-15	769	2,008	235	156	334	24	20
Jan-16	772	2,000	242	155	330	24	21
Feb-16	773	1,998	242	158	328	24	21
Mar-16	772	2,003	240	157	330	24	21
Apr-16	771	2,000	239	158	328	23	23
May-16	773	2,006	239	160	327	23	24
Jun-16	773	2,013	238	158	329	23	25
Jul-16	749	1,958	226	155	322	23	23
Aug-16	748	1,954	227	153	322	24	22
Sep-16	759	1,983	230	152	329	25	23
TOTAL	9,208	23,983	2,831	1,872	3,959	283	263
AVERAGE	767	1,999	236	156	330	24	22



-- Contract and Member counts are for Medical Coverage.
 -- Membership is restated to reflect retroactive adjustments.
 -- This report is not meant to replace the contract year settlement.



In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Massachusetts, Anthem Health Plans, Inc. is the trade name of Anthem Health Plans, Inc. In New York, Anthem Health Plans, Inc. is the trade name of Anthem Health Plans, Inc. In Pennsylvania, Anthem Health Plans, Inc. is the trade name of Anthem Health Plans, Inc. In Virginia, Anthem Health Plans, Inc. is the trade name of Anthem Health Plans, Inc. In Washington, Anthem Health Plans, Inc. is the trade name of Anthem Health Plans, Inc. In Wisconsin, Anthem Health Plans, Inc. is the trade name of Anthem Health Plans, Inc. In all other states, Anthem Health Plans, Inc. is the trade name of Anthem Health Plans, Inc. This report is based on a sample of the data provided to us by the Blue Cross and Blue Shield Association. It is not intended to be used for performance or to compare performance against other products or services. It is not intended to be used for any other purpose. This report is provided for informational purposes only. It is not intended to be used for any other purpose. If you have any questions, please contact your broker immediately. This report is provided for informational purposes only. It is not intended to be used for any other purpose. If you have any questions, please contact your broker immediately. This report is provided for informational purposes only. It is not intended to be used for any other purpose. If you have any questions, please contact your broker immediately.

NEWTOWN TOWN & BOE

Rolling 12 Months Medical and Prescription Drug Billed Claims Summary Report

Billed Claims From Oct-2015 through Sep-2016

Period	Contracts	Members	Institutional	Med/Surg	Major Med	Medical Total	Prescription Drug	Total Claims
Oct-15	775	2,037	\$633,000	\$418,886	\$0	\$1,051,885	\$163,022	\$1,214,907
Nov-15	774	2,023	\$472,542	\$335,105	\$0	\$807,647	\$163,418	\$971,065
Dec-15	769	2,008	\$709,176	\$373,505	\$0	\$1,082,681	\$119,054	\$1,201,735
Jan-16	772	2,000	\$405,722	\$334,310	\$0	\$740,032	\$232,818	\$972,850
Feb-16	773	1,998	\$368,627	\$368,556	\$0	\$737,182	\$215,643	\$952,826
Mar-16	772	2,003	\$701,500	\$433,483	\$0	\$1,134,983	\$191,412	\$1,326,394
Apr-16	771	2,000	\$306,259	\$314,937	\$0	\$621,196	\$252,428	\$873,624
May-16	773	2,006	\$355,707	\$342,412	\$0	\$698,120	\$169,238	\$867,358
Jun-16	773	2,013	\$739,764	\$376,978	\$0	\$1,116,742	\$162,880	\$1,279,622
Jul-16	749	1,958	\$503,680	\$309,520	\$0	\$813,199	\$210,017	\$1,023,216
Aug-16	748	1,954	\$395,686	\$371,822	\$0	\$767,508	\$145,872	\$913,380
Sep-16	759	1,983	\$340,936	\$305,645	\$0	\$646,581	\$144,272	\$790,853
TOTAL	9,208	23,983	\$5,932,597	\$4,285,159	\$0	\$10,217,756	\$2,170,075	\$12,387,831
AVERAGE	767	1,999	\$494,383	\$357,097	\$0	\$851,480	\$180,840	\$1,032,319
PEPM			\$644.29	\$465.37	\$0.00	\$1,109.66	\$239.63	\$1,345.33
PMPM			\$247.37	\$178.67	\$0.00	\$426.04	\$91.93	\$516.53

-- Contract and Member counts are for Medical Coverage.
 -- This report is not meant to replace the contract year settlement.



Health Insights
 DataView Direct

In Connecticut, Anthem Blue Cross and Blue Shield, its fully-licensed subsidiary, Anthem Blue Cross and Blue Shield, the fully-licensed subsidiary of Anthem Blue Cross and Blue Shield of Massachusetts, Inc. is the policyholder of the Blue Cross and Blue Shield Association. In New Hampshire, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In North Carolina, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Florida, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In California, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Washington, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Oregon, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Arizona, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Colorado, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Utah, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Idaho, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Montana, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Wyoming, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Nevada, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Alaska, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Hawaii, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Puerto Rico, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In the District of Columbia, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In the Virgin Islands, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In the United States, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Canada, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Mexico, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In the Caribbean, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In the Middle East, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Africa, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Asia, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Europe, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In South America, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In Oceania, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association. In the rest of the world, Anthem Blue Cross and Blue Shield is the policyholder of the Blue Cross and Blue Shield Association.

Claims Summary

2.A.1

10/6/2016

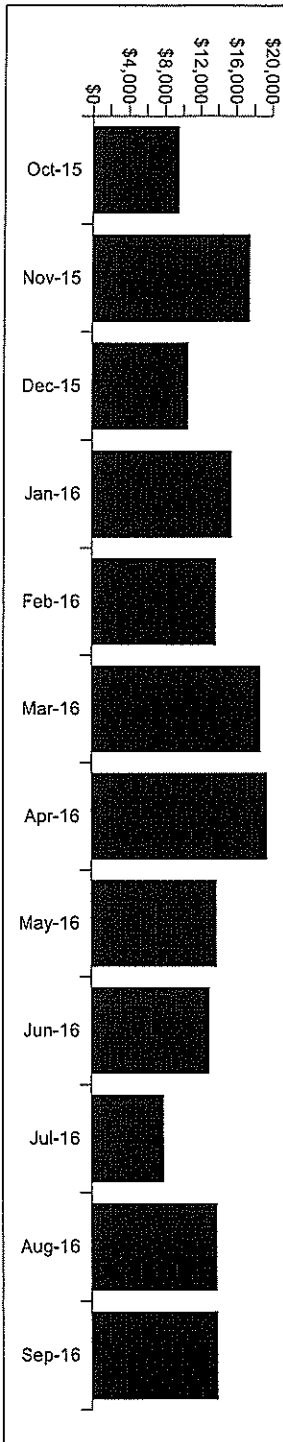
NEWTOWN TOWN & BOE

Rolling 12 Months Ancillary Billed Claims and Contract Count Summary

Billed Claims From Oct-2015 through Sep-2016

Period	Dental			Vision			Pharmacy	
	Contracts	Members	Claims	Contracts	Members	Contracts	Members	
Oct-15	198	469	\$9,523	47	131	776	2,039	
Nov-15	198	468	\$17,477	47	133	775	2,025	
Dec-15	196	460	\$10,601	47	133	770	2,010	
Jan-16	199	462	\$15,466	47	133	773	2,002	
Feb-16	202	466	\$13,750	47	133	774	2,000	
Mar-16	203	469	\$18,694	47	133	772	2,003	
Apr-16	201	466	\$19,436	46	132	771	2,000	
May-16	203	468	\$13,867	47	134	773	2,006	
Jun-16	201	470	\$12,987	47	134	773	2,013	
Jul-16	200	464	\$7,897	48	136	592	1,570	
Aug-16	199	461	\$13,851	47	136	748	1,954	
Sep-16	198	462	\$13,926	47	136	759	1,983	
TOTAL	2,398	5,585	\$167,476	564	1,604	9,056	23,605	
AVERAGE	200	465	\$13,956	47	134	755	1,967	
PEPM			\$69.84					
PMPM			\$29.99					

Rolling 12 Months Billed Dental Claims



-- If Contract and Member counts are zero, coverage is not through Anthem
 -- Vision claims are included in the Med/Surg column of Medical claims
 -- This report is not meant to replace the contract year settlement.

-- Pharmacy membership may differ from medical membership due to timing of file updates

Ancillary Claims



Health Insights
DataView Direct

In Connecticut, Anthem Blue Cross and Blue Shield, the two divisions of Anthem Health Plans of Connecticut, Inc. ("Anthem Health Plans of Connecticut"), are the primary providers of health insurance for the State of Connecticut. Anthem Health Plans of Connecticut, Inc. is a member of Anthem Health Plans of Connecticut, Inc. ("Anthem Health Plans of Connecticut"). Anthem Health Plans of Connecticut, Inc. is a member of Anthem Health Plans of Connecticut, Inc. ("Anthem Health Plans of Connecticut").

NEWTOWN TOWN & BOE Catastrophic Claims Summary

Billed Claims From Jul-2016 through Sep-2016

Year-to-Date Claimants exceeding 50% of Individual Stop Loss (Specific)

Group ISL = \$175,000

50% of Group ISL = \$87,500

Member Status	Relationship to Subscriber	Member	Newborn Ind.	SIP Rel Code	Medical	Drug	Ancillary	Total Claims	Claims Over ISL	Actual Billed Claims
Active	CHILD	1112242000113981826	N	685	\$96,415	\$165	\$0	\$96,581	\$0	\$96,581
Active	SUBSCRIBER	16022320020306518814	N	685	\$89,681	\$1,357	\$0	\$91,038	\$0	\$91,038
					\$186,097	\$1,522	\$0	\$187,619	\$0	\$187,619

- If group does not purchase ISL insurance from Anthem, this report will show members with claims over \$50,000.
- Member Status: Active = member is enrolled in the group's medical plan, "Non-Active" = member is no longer enrolled in the group's medical plan.
- Member ID: Encrypted Member IDs will remain the same from one period to the next.
- This report is not meant to replace the contract year settlement.

- Claims over ISL: credited claims dollars in excess of the Individual Stop Loss (ISL) amount.
- Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.
- Newborn Ind: If "Y" then it is possible Parent and Baby claims are combined. This will be resolved by Underwriting during contract year settlement.

Catastrophic



In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Massachusetts, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In New York, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Pennsylvania, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Rhode Island, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Vermont, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Washington, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Wisconsin, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Wyoming, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. This report is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient of this report, you should not disseminate, distribute or copy this report. If you have received this message in error please immediately notify the sender by e-mail and delete the original message.

2.D.1

10/6/2016

NEWTOWN TOWN & BOE

Contract Year-to-Date Variable Fees Summary

Billed Claims From Jul-2016 through Sep-2016

Period	Local Discount Savings			Local NAF Fee			SIP Adm'n Fee as % of Claims	Other Variable Fees	Total Fees
	Facility	Professional	Total Savings	Facility	Professional	Total NAF Fee			
Jul-16	\$478,795	\$253,298	\$732,093	\$59,582	\$50,486	\$110,068	\$0	\$0	\$110,068
Aug-16	\$397,151	\$262,325	\$659,476	\$60,530	\$52,466	\$112,996	\$0	\$0	\$112,996
Sep-16	\$338,003	\$255,362	\$593,366	\$2,652	\$5,316	\$7,968	\$0	\$0	\$7,968
Total	\$1,213,950	\$770,985	\$1,984,935	\$122,764	\$108,268	\$231,032	\$0	\$0	\$231,032

NOTE: Fees billed on a per contract or per member basis ARE NOT shown in this report. This report only shows variable fees which vary with monthly claims amounts.

-- Local Discount Savings: the difference between the provider's Charge amount and Anthem's Allowed contracted payment amount. These Discount Savings are for Anthem's local in-state provider network.

-- Retention SIP Fees: Includes only those fees that are based on a percentage of claims.

-- This report is not meant to replace the contract year settlement.

-- NAF Fees: Network Access Fees are based on a percentage of Anthem's Discount Savings amount.
 -- Other Fees: may include NH BHN capitation fees and/or other administrative fees based on a percentage of claims.

Fees

3.A.1

10/6/2016



Health Insights
DataView Direct

In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Anthem Health Plans of New Jersey, Inc. is the trade name of Anthem Health Plans of New Jersey, Inc. In New York, Anthem Health Plans of New York, Inc. is the trade name of Anthem Health Plans of New York, Inc. In Pennsylvania, Anthem Health Plans of Pennsylvania, Inc. is the trade name of Anthem Health Plans of Pennsylvania, Inc. In Rhode Island, Anthem Health Plans of Rhode Island, Inc. is the trade name of Anthem Health Plans of Rhode Island, Inc. In Vermont, Anthem Health Plans of Vermont, Inc. is the trade name of Anthem Health Plans of Vermont, Inc. In Washington, Anthem Health Plans of Washington, Inc. is the trade name of Anthem Health Plans of Washington, Inc. In Wisconsin, Anthem Health Plans of Wisconsin, Inc. is the trade name of Anthem Health Plans of Wisconsin, Inc. In all other states, Anthem Health Plans of the United States, Inc. is the trade name of Anthem Health Plans of the United States, Inc. This report contains proprietary, confidential and/or otherwise restricted information which belongs to Anthem Blue Cross and Blue Shield and should be handled as provided under the terms of the contract. If you have received this message in error, please immediately notify the sender by email and delete the original message. If you are a provider, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on this information, is strictly prohibited.

NEWTOWN TOWN & BOE Claims Lag Table

Billed Claims From Oct-2015 through Sep-2016

Medical

Claims Only	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Total Incurred
Pror	\$687,726	\$46,568	\$232,060	\$9,984	\$16,713	\$42,264	\$3,049	\$7,227	\$13,165	\$2,753	\$5,218	-\$56	\$1,066,680
Oct-15	\$364,159	\$369,089	\$46,424	\$10,910	\$18,287	-\$2,608	\$307	\$7,654	\$232	\$0	\$1,929	\$1,473	\$817,856
Nov-15	\$0	\$391,989	\$358,861	\$44,586	\$12,405	\$5,966	\$672	-\$246	\$1,502	\$125	\$1,263	\$140	\$817,263
Dec-15	\$0	\$0	\$445,337	\$313,308	\$18,958	\$8,347	-\$570	-\$1,372	-\$950	\$23,820	-\$570	-\$334	\$805,973
Jan-16	\$0	\$0	\$0	\$361,244	\$182,871	\$12,461	\$18,282	\$5,494	\$2,888	\$176	\$690	\$203	\$584,310
Feb-16	\$0	\$0	\$0	\$0	\$487,947	\$533,104	\$12,753	\$16,697	\$4,952	\$78	-\$207	\$1,107	\$1,056,431
Mar-16	\$0	\$0	\$0	\$0	\$0	\$535,448	\$249,576	\$43,543	\$13,240	\$2,027	\$2,013	\$11,913	\$857,760
Apr-16	\$0	\$0	\$0	\$0	\$0	\$0	\$337,128	\$233,956	\$112,456	\$4,186	\$7,211	\$1,506	\$696,442
May-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$385,167	\$354,716	\$49,100	\$37,514	\$13,264	\$839,762
Jun-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$614,542	\$363,127	\$33,623	\$13,210	\$1,024,503
Jul-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$367,796	\$279,428	\$97,816	\$745,039
Aug-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$399,397	\$188,552	\$587,949
Sep-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$317,787	\$317,787
Total Paid	\$1,051,885	\$807,647	\$1,082,681	\$740,032	\$737,182	\$1,134,983	\$621,196	\$698,120	\$1,116,742	\$813,199	\$767,508	\$646,581	\$10,217,756

-- Medical Claims Only: excludes Prescription Drug and Dental claims.
 -- Prescription Drugs: Includes only those claims billed through a retail pharmacy using a drug card.
 -- This report is not meant to replace the contract year settlement.



In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield of New Jersey are not affiliated with Anthem Health Plans, Inc. In New York, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New York, Inc. In Pennsylvania, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Pennsylvania, Inc. In Virginia, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. In Washington, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Washington, Inc. In Wisconsin, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Wisconsin, Inc. In other states, Anthem Blue Cross and Blue Shield may be known by a different name. All information is confidential and intended only for the use of the individual or entity to whom it is addressed. If you have received this message in error, please immediately notify the sender by email and delete the original message.

NEWTOWN TOWN & BOE Claims Lag Table

Billed Claims From Oct-2015 through Sep-2016

Drug	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Total Incurred
Prior	\$50,439	\$2,014	\$0	\$0	\$355	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,808
Oct-15	\$112,583	\$35,714	\$0	\$70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$148,367
Nov-15	\$0	\$125,690	\$38,784	\$10,475	\$35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$174,984
Dec-15	\$0	\$0	\$80,270	\$76,584	\$108	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$156,971
Jan-16	\$0	\$0	\$0	\$145,690	\$93,980	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$239,736
Feb-16	\$0	\$0	\$0	\$0	\$121,165	\$73,629	\$964	\$0	\$0	\$0	\$0	\$0	\$195,821
Mar-16	\$0	\$0	\$0	\$0	\$0	\$117,783	\$122,214	-\$24	\$0	\$0	\$0	\$0	\$240,075
Apr-16	\$0	\$0	\$0	\$0	\$0	\$0	\$129,250	\$53,691	-\$12	\$0	\$0	\$0	\$182,950
May-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$115,571	\$54,824	\$0	\$0	\$0	\$170,460
Jun-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$108,068	\$97,958	\$0	\$0	\$206,117
Jul-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$112,059	\$54,070	\$0	\$166,139
Aug-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$91,802	\$0	\$144,350
Sep-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$91,297	\$91,297
Total Paid	\$163,022	\$163,418	\$119,054	\$232,818	\$215,643	\$191,412	\$252,428	\$169,238	\$162,880	\$210,017	\$145,872	\$144,272	\$2,170,075

-- Medical Claims Only: excludes Prescription Drug and Dental claims.
 -- Prescription Drugs: Includes only those claims billed through a retail pharmacy using a drug card.
 -- This report is not meant to replace the contract year settlement.



In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In other states, Anthem Blue Cross and Blue Shield, the trade name of Anthem Health Plans of New York, Inc. or Anthem Health Plans of New Jersey, Inc. is used. Anthem Health Plans of New York, Inc. and Anthem Health Plans of New Jersey, Inc. are not licensed in Connecticut. This report is based on a projected financial performance of the Blue Cross and Blue Shield of Connecticut. It is not intended to be used for individual or entity to whom it is addressed. If you are not the intended recipient, please do not disseminate, distribute, or copy this information. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

Glossary of Terms

<p>Actual vs Expected Claims: "Actual Paid Claims" divided by "Expected Claims". Similar to a Loss Ratio. A value of 100% indicates the group's claims are as projected by Underwriting.</p> <p>ASL: Aggregate Stop Loss, insurance to protect against excessive total group claims. This is a percentage of claims amount in excess of the expected claims amount.</p> <p>Average: The average monthly amount - Claims divided by the number of months for the contract year-to-date (YTD).</p> <p>Claims over ISL: Claims in excess of the Individual Stop Loss (ISL). If the group has ISL coverage through Anthem dollar amounts in this column will reflect claim dollars for members in excess of the ISL. These excess dollars were not billed to the group. If the group does not have ISL through Anthem, there will be no dollar amounts in this column.</p> <p>Contracts: Medical contract counts (Subscribers/Employees). Amounts are restated to reflect retroactive membership adjustments.</p> <p>Dental: Dental coverage under a separate (stand alone) policy. Does not include dental claims covered through the medical plan.</p> <p>Expected Claims: This amount is determined in Underwriting. It is the projected claims amount for the contract period. The monthly value is 1/12 the annual amount determined by Underwriting. If a group does not have Aggregate Stop Loss (ASL) through Anthem, the Expected Claims amount may be \$0.</p> <p>Institutional: Claims billed through a facility (typically hospitals) on a UB92 claim form.</p> <p>ISL: Individual Stop Loss, insurance to protect against excessive individual member claims.</p> <p>Local Discount Savings: The in-state Anthem network savings: The difference between the claim CHARGE amount and the ALLOWED amount. Local Discount Savings does not include savings from Anthem's Blue Card (out of state) network or Retail Prescription Drug network. A group's Local Network Access Fee (NAF) may be calculated based on the Local Discount Savings.</p> <p>Local NAF Fee: Network Access Fee (NAF) is a fee paid by the group to gain access to Anthem's local (in-state) provider network. This fee may be a percentage of the Local Discount Savings (LDS) amount. Some groups may be charged a per member/per contract amount to gain access to Anthem's Local provider network. Per member/per contract amounts ARE NOT shown in this report. Only NAF fees as a percentage of LDS are included in this report.</p> <p>Major Med: Can include claims for Durable Medical Equipment (DME), Drug claims paid under the medical benefit, or other specially classified services.</p> <p>Maximum Aggregate: The ASL % multiplied by the Expected Claims amount. For groups who do not have ASL coverage through Anthem, this amount may be \$0.</p> <p>Med/Surg: Claims billed through a physician's office on a HCFA 1500 claim form. This category also includes Vision claims.</p> <p>Member Status: "Active" means the member is enrolled in the group's Medical plan. "Inactive" means the member is NOT enrolled in the group's Medical plan.</p> <p>Members: (Employees and Dependents) are medical member counts. Amounts are restated to reflect retroactive membership adjustments.</p> <p>Newborn Ind: Indicates if the member is a newborn baby. Occasionally, the newborn baby's claims will be combined with the parent's claims until the baby has its own member ID.</p> <p>Other Fees: (Year-to-Date Fees Summary report): These are New Hampshire Behavioral Health Network (BHN) capitation fees or miscellaneous fees based on a percentage of claims. Other than BHN capitation fees, no per member/per contract fees are shown on this report.</p> <p>PEPM: Per Employee Per Month - Claims per Employee per Month (for annual amounts multiply by 12).</p> <p>PMPM: Per Member Per Month - Claims per Member per Month (for annual amounts multiply by 12).</p> <p>Prescription Drug: Claims billed through a retail pharmacy using a prescription drug card.</p> <p>SIP Rel Cdt: The group's code used by finance (billing). A group could have more than one SIP Rel Cdt depending on how the group is administered by Finance or Underwriting. EX: A Town and a Board of Education could have separate SIP Rel Cds.</p> <p>SIP Retention Fee: For groups with Administrative Fees based on a percentage of claims. Administrative Fees based on per member/per contract amounts ARE NOT shown on this report.</p> <p>Vision: Vision coverage under a separate (stand alone) policy. The associated claims are included in the Med/Surg claims category.</p> <p>Year-to-Date (YTD): The time period reflects months in the current contract plan year.</p>



Health Insights
DataView Direct

In Connection: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. in Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. in New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield Association. All rights reserved. This report is based on a review of production level performance of a group of members. It is intended to be used to measure actual performance against desired or projected target or benchmark. It is not intended to be used for any other purpose. This report is intended only for the use of the individual or entity to whom it is provided and is not to be distributed to any other person. This report is confidential and its use is restricted to the individual or entity to whom it is provided. In addition, this information is strictly prohibited. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

NEWTOWN TOWN & BOE

Self Insurance Plan Summary

For the Contract Year Beginning Jul-2015
Claims Billed Through Jun-2016

This report will NOT show manual adjustments made to a group's account.

This report shows claims which were BILLED to the group during each month. The amounts subsequently PAID by the group or DRAWN from the group's account may not coincide with the month the claims were billed.



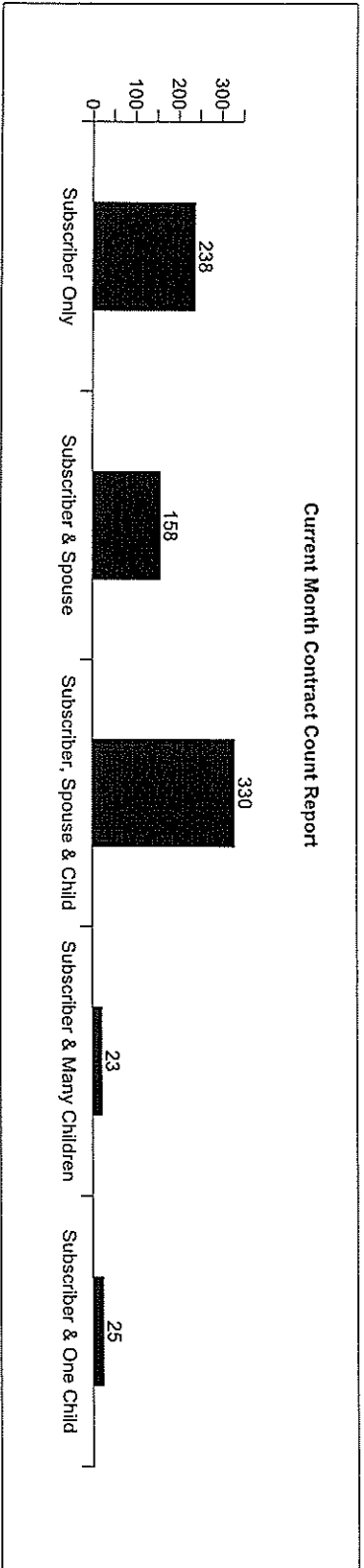
In Connecticut, Anthem Blue Cross and Blue Shield is the licensee of Anthem Health Blue, Inc. In other states, Anthem Blue Cross and Blue Shield is the licensee of Anthem Health Plans of various states. Anthem Health Blue, Inc. is an independent licensee of the Blue Cross and Blue Shield Association. Anthem Health Blue, Inc. is not a member of the Blue Cross and Blue Shield Association. This report contains proprietary, confidential and/or privileged information which belongs to Anthem Blue Cross and Blue Shield and should be used only for the purposes intended. If you are not the intended recipient of this information, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on this information, is strictly prohibited. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

NEWTOWN TOWN & BOE

Rolling 12 Months Medical Contract Count Summary

Restated Membership From Jul-2015 through Jun-2016

Period	Medical Contracts	Medical Members	Subscriber only	Subscriber & spouse	Subscriber, spouse & child	Subscriber, spouse & many children	Subscriber & one child
Jul-15	769	2,003	228	152	334	23	22
Aug-15	767	1,994	227	151	334	23	22
Sep-15	767	2,017	235	150	338	24	20
Oct-15	775	2,037	236	155	341	23	20
Nov-15	774	2,023	237	155	339	23	20
Dec-15	770	2,012	235	156	335	24	20
Jan-16	773	2,004	242	155	331	24	21
Feb-16	774	2,002	242	158	329	24	21
Mar-16	773	2,007	240	157	331	24	21
Apr-16	772	2,004	239	158	329	23	23
May-16	774	2,010	239	160	328	23	24
Jun-16	774	2,017	238	158	330	23	25
TOTAL	9,242	24,130	2,838	1,865	3,999	281	259
AVERAGE	770	2,011	237	155	333	23	22



- Contract and Member counts are for Medical Coverage.
 - Membership is restated to reflect retroactive adjustments.
 - This report is not meant to replace the contract year settlement.

Contract Count



Health Insights
DataView Direct

In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In other states, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. or Anthem Health Plans of the respective state. Anthem Blue Cross and Blue Shield Association, registered service mark of Anthem Health Plans Association. This report is based on a proprietary confidential member contact information which is used to generate this report. The information is provided as provided under the Anthem Standard of Business Conduct. This report is intended only for the use of the individual or entity to whom it is addressed. If you do not the intended recipient, you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake. If you have received this e-mail in error, please notify the sender immediately by e-mail and delete the original message.

1.A.1
7/14/2016

NEWTOWN TOWN & BOE

Rolling 12 Months Medical and Prescription Drug Billed Claims Summary Report

Billed Claims From Jul-2015 through Jun-2016

Period	Contracts	Members	Institutional	Med/Surg	Major Med	Medical Total	Prescription Drug	Total Claims
Jul-15	759	2,003	\$644,055	\$378,991	\$0	\$923,046	\$190,727	\$1,113,773
Aug-15	757	1,994	\$138,082	\$408,673	\$0	\$846,755	\$132,743	\$979,498
Sep-15	767	2,017	\$437,420	\$361,700	\$0	\$799,120	\$139,042	\$938,162
Oct-15	775	2,037	\$633,000	\$418,886	\$0	\$1,051,885	\$163,022	\$1,214,907
Nov-15	774	2,023	\$472,542	\$335,105	\$0	\$807,647	\$163,418	\$971,065
Dec-15	770	2,012	\$709,176	\$373,505	\$0	\$1,082,681	\$119,054	\$1,201,735
Jan-16	773	2,004	\$405,722	\$334,310	\$0	\$740,032	\$232,818	\$972,850
Feb-16	774	2,002	\$368,627	\$368,556	\$0	\$737,182	\$215,643	\$952,826
Mar-16	773	2,007	\$701,500	\$433,483	\$0	\$1,134,983	\$191,412	\$1,326,394
Apr-16	772	2,004	\$306,259	\$314,937	\$0	\$621,196	\$252,428	\$873,624
May-16	774	2,010	\$355,707	\$342,412	\$0	\$698,120	\$169,238	\$867,358
Jun-16	774	2,017	\$739,764	\$376,978	\$0	\$1,116,742	\$162,880	\$1,279,622
TOTAL	9,242	24,130	\$6,111,853	\$4,447,536	\$0	\$10,559,388	\$2,132,427	\$12,691,815
AVERAGE	770	2,011	\$609,321	\$370,628	\$0	\$879,949	\$177,702	\$1,057,651
PEPM			\$661,31	\$481,23	\$0,00	\$1,142,54	\$230,53	\$1,373,28
PMFM			\$253,29	\$184,32	\$0,00	\$437,60	\$88,31	\$525,98

-- Contract and Member counts are for Medical Coverage.
 -- This report is not meant to replace the contract year settlement.

Claims Summary

2.A.1



Health Insights
DataView Direct

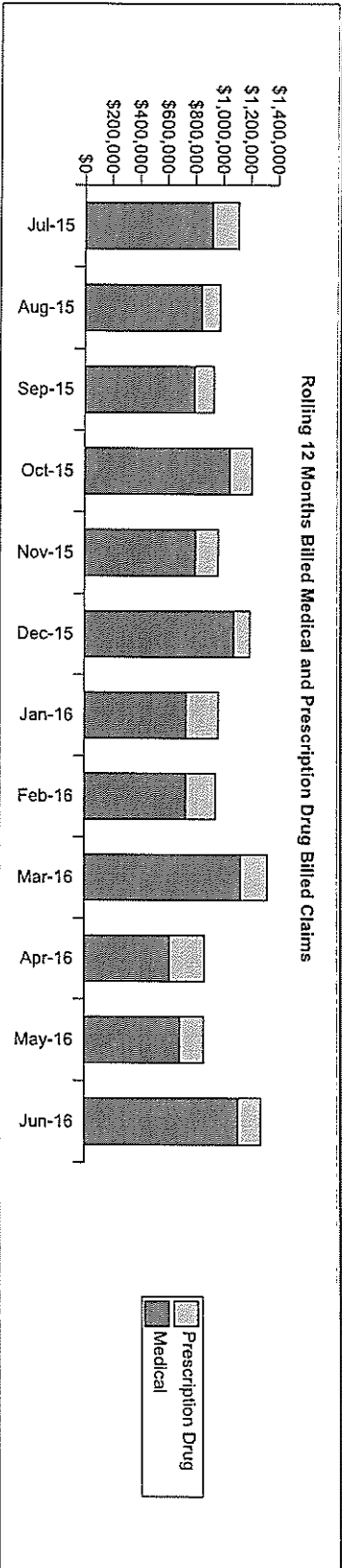
In Connection with Anthem Blue Cross and Blue Shield of the state of New York, Anthem Blue Cross and Blue Shield of New York, Inc. ("Anthem") is providing this report to you. This report is based on a detailed or projected level of performance or risk that has been determined by Anthem Blue Cross and Blue Shield of New York, Inc. ("Anthem") based on the information provided to it by you and other sources. This report is provided only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient of this report, please notify the sender by email and delete the original message.

7/14/2016

NEWTOWN TOWN & BOE

Rolling 12 Months Medical and Prescription Drug Billed Claims Summary Report

Billed Claims From Jul-2015 through Jun-2016



-- Contract and Member counts are for Medical Coverage.
 -- This report is not meant to replace the contract year settlement.



Health Insights
 DataView Direct

In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of Maine, Inc. In New York, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of New York, Inc. In Pennsylvania, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of Pennsylvania, Inc. In Rhode Island, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of Rhode Island, Inc. In Vermont, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of Vermont, Inc. In Washington, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of Washington, Inc. In Wisconsin, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of Wisconsin, Inc. In all other states, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plan of the United States, Inc. This report is based on a review of reported data and is not intended to be used to measure actual performance against any contract. The Anthem Standards of Business Conduct, this report is intended only for the use of the individual or entity to whom it is addressed. If you do not wish to receive this report, please contact your agent. If you have received this message in error, please immediately notify the sender by e-mail. This report is confidential and its use is restricted to the individual or entity to whom it is addressed. If you have received this message in error, please immediately notify the sender by e-mail. This report is confidential and its use is restricted to the individual or entity to whom it is addressed.

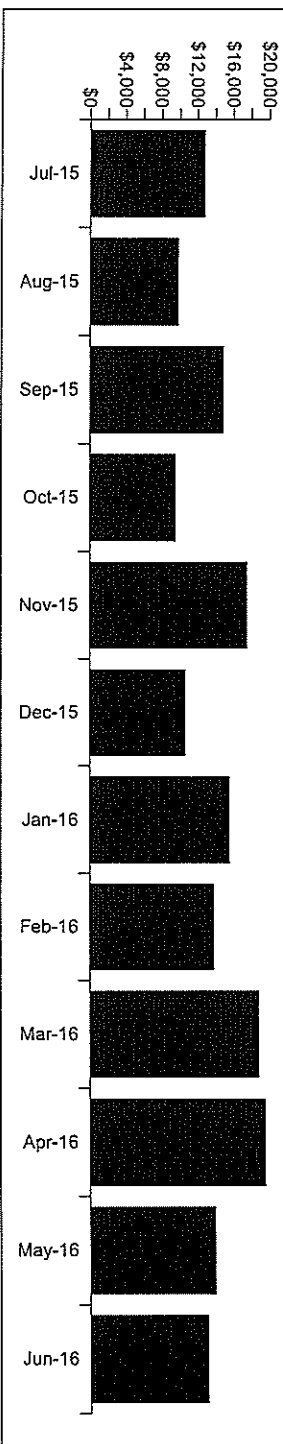
NEWTOWN TOWN & BOE

Rolling 12 Months Ancillary Billed Claims and Contract Count Summary

Billed Claims From Jul-2015 through Jun-2016

Period	Dental			Vision			Pharmacy	
	Contracts	Members	Claims	Contracts	Members	Contracts	Members	
Jul-15	193	456	\$12,770	47	131	760	2,005	
Aug-15	191	454	\$9,818	47	131	758	1,996	
Sep-15	191	453	\$14,830	47	131	768	2,019	
Oct-15	198	469	\$9,523	47	131	776	2,039	
Nov-15	198	468	\$17,477	47	133	775	2,025	
Dec-15	197	464	\$10,601	47	133	771	2,014	
Jan-16	200	466	\$15,466	47	133	774	2,006	
Feb-16	203	470	\$13,750	47	133	775	2,004	
Mar-16	204	473	\$18,694	47	133	773	2,007	
Apr-16	202	470	\$19,436	46	132	772	2,004	
May-16	204	472	\$13,867	47	134	774	2,010	
Jun-16	202	474	\$12,987	47	134	774	2,017	
TOTAL	2,383	5,589	\$169,220	563	1,589	9,250	24,146	
AVERAGE	199	466	\$14,102	47	132	771	2,012	
PEPM			\$71.01					
PMPM			\$30.28					

Rolling 12 Months Billed Dental Claims



-- If Contract and Member counts are zero, coverage is not through Anthem
 -- Vision claims are included in the Med/Surg column of Medical claims
 -- This report is not meant to replace the contract year settlement.

-- Pharmacy membership may differ from medical membership due to timing of file updates

Ancillary Claims

In Connecticut, Anthem Blue Cross and Blue Shield is the Trade Name of Anthem Health Plans, Inc. In New York, Anthem Blue Cross and Blue Shield is the Trade Name of Anthem Health Plans of New York, Inc. In Pennsylvania, Anthem Blue Cross and Blue Shield is the Trade Name of Anthem Health Plans of Pennsylvania, Inc. In other states, Anthem Blue Cross and Blue Shield is the Trade Name of Anthem Health Plans of the respective state. This report is provided as a service to our members and is not intended to be a contract. It is provided for informational purposes only. Please contact your broker for more information. The report is not intended to be used for legal or financial planning purposes. All information is subject to change without notice. This report is provided for informational purposes only. It is not intended to be a contract. It is provided for informational purposes only. Please contact your broker for more information. The report is not intended to be used for legal or financial planning purposes. All information is subject to change without notice. This report is provided for informational purposes only. It is not intended to be a contract. It is provided for informational purposes only. Please contact your broker for more information. The report is not intended to be used for legal or financial planning purposes. All information is subject to change without notice.

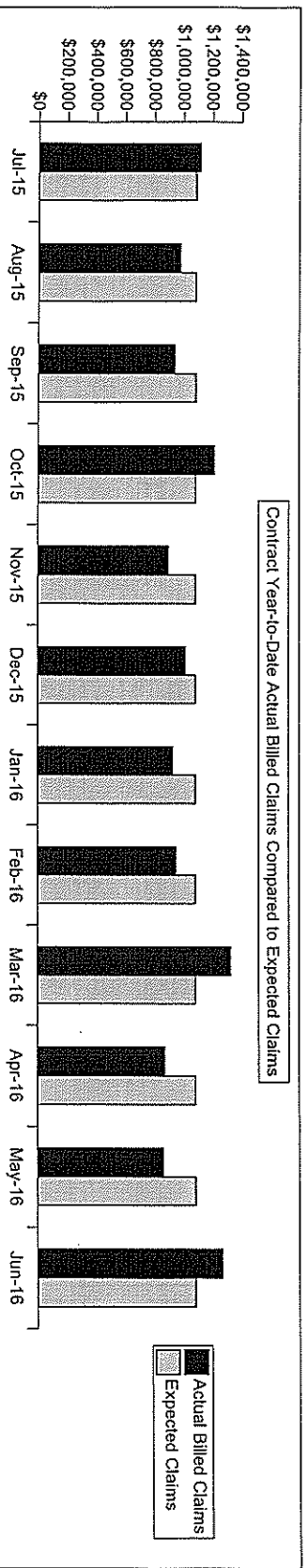
NEWTOWN TOWN & BOE

Contract Year-to-Date Medical/Rx Claims Comparison Summary

Billed Claims From Jul-2015 through Jun-2016

Period	Contracts	Total Claims (Med & Rx)	Claims over ISL	Actual Billed Claims	Cumulative Actual Billed Claims	Expected Claims	Cumulative Expected Claims	Maximum Aggregate	Cumulative Maximum Aggregate	Actual vs. Expected Claims
Jul-15	759	\$1,113,773	\$0	\$1,113,773	\$1,113,773	\$1,087,580	\$1,087,580	\$1,359,475	\$1,359,475	102.41%
Aug-15	757	\$979,498	\$0	\$979,498	\$2,093,271	\$1,087,580	\$2,175,160	\$1,359,475	\$2,718,950	90.06%
Sep-15	767	\$938,162	\$0	\$938,162	\$3,031,433	\$1,087,580	\$3,262,740	\$1,359,475	\$4,078,425	86.26%
Oct-15	775	\$1,214,907	\$0	\$1,214,907	\$4,246,340	\$1,087,580	\$4,350,320	\$1,359,475	\$5,437,900	111.71%
Nov-15	774	\$971,065	\$72,489	\$898,577	\$5,144,917	\$1,087,580	\$5,437,900	\$1,359,475	\$6,797,375	82.62%
Dec-15	770	\$1,201,735	\$185,365	\$1,016,371	\$6,161,288	\$1,087,580	\$6,525,480	\$1,359,475	\$8,156,850	93.45%
Jan-16	773	\$972,850	\$44,029	\$928,821	\$7,090,109	\$1,087,580	\$7,613,060	\$1,359,475	\$9,516,325	85.40%
Feb-16	774	\$952,826	\$1,392	\$951,434	\$8,041,543	\$1,087,580	\$8,700,640	\$1,359,475	\$10,875,800	87.48%
Mar-16	773	\$1,326,394	\$366	\$1,326,028	\$9,367,571	\$1,087,580	\$9,788,220	\$1,359,475	\$12,235,275	121.92%
Apr-16	772	\$873,624	\$977	\$872,647	\$10,240,218	\$1,087,580	\$10,875,800	\$1,359,475	\$13,594,750	80.24%
May-16	774	\$867,358	\$6,200	\$862,158	\$11,102,376	\$1,087,580	\$11,963,380	\$1,359,475	\$14,954,225	79.27%
Jun-16	774	\$1,279,622	\$13,144	\$1,266,478	\$12,368,855	\$1,087,580	\$13,050,960	\$1,359,475	\$16,313,700	116.45%
TOTAL	9,242	\$12,691,815	\$322,960	\$12,368,855	\$12,368,855	\$13,050,960	\$13,050,960	\$16,313,700	\$16,313,700	94.77%
AVERAGE	770	\$1,057,651	\$26,913	\$1,030,738	\$1,030,738	\$1,087,580	\$1,087,580	\$1,359,475	\$1,359,475	94.77%

Contract Year-to-Date Actual Billed Claims Compared to Expected Claims



- Contract and Member counts are for Medical Coverage.
- Claims over ISL: credited claims dollars in excess of the individual Stop Loss (ISL) amount.
- Cumulative Amounts: These amounts are running sums.

- Expected Claims: Annual projection of claims made by Underwriting at renewal
 - Total Claims: for Medical (including Vision) and Prescription Drug claims.
 - Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.
- Claims Compare

NEWTOWN TOWN & BOE Catastrophic Claims Summary

Billed Claims From Jul-2015 through Jun-2016

Year-to-Date Claimants exceeding 50% of Individual Stop Loss (Specific)
 Group ISL = \$175,000
 50% of Group ISL = \$87,500

Member Status	Relationship to Subscriber	Member	Newborn Ind	SIP/Rel Code	Medical	Drug	Ancillary	Total Claims	Claims Over ISL	Actual Billed Claims
Inactive	SUBSCRIBER	19292120070427597004	N	684	\$449,589	\$4,928	\$0	\$454,516	\$279,516	\$175,000
Active	SUBSCRIBER	00414619980808971032	N	685	\$199,421	\$961	\$0	\$200,382	\$25,439	\$174,943
Active	SUBSCRIBER	01304819980808082034	N	684	\$183,185	\$1,877	\$0	\$185,062	\$10,062	\$175,000
Active	SPOUSE	08485220030705630556	N	685	\$157,777	\$25,166	\$0	\$182,943	\$7,943	\$175,000
Active	CHILD	1002062002111918789	N	684	\$147,493	\$129	\$126	\$147,747	\$0	\$147,747
Active	SPOUSE	16164320030225731971	N	685	\$142,823	\$3,235	\$0	\$146,058	\$0	\$146,058
Active	SUBSCRIBER	09255620060808986529	N	685	\$144,071	\$374	\$0	\$144,445	\$0	\$144,445
Active	SPOUSE	19245520050314296318	N	684	\$21,924	\$107,160	\$0	\$129,084	\$0	\$129,084
Active	SUBSCRIBER	1134092002113147069	N	684	\$120,801	\$1,801	\$284	\$122,886	\$0	\$122,886
Active	SPOUSE	12310220001121516283	N	685	\$115,501	\$1,095	\$0	\$116,596	\$0	\$116,596
Inactive	SPOUSE	19581420091204132519	N	685	\$113,008	\$2,189	\$0	\$115,197	\$0	\$115,197
Active	SPOUSE	10562220000725825324	N	684	\$112,086	\$423	\$246	\$112,755	\$0	\$112,755
Inactive	SUBSCRIBER	08341320001121368718	N	685	\$106,981	\$363	\$0	\$107,344	\$0	\$107,344
Active	SPOUSE	14253820030424570590	N	684	\$95,540	\$10,242	\$253	\$106,036	\$0	\$106,036
Active	SUBSCRIBER	14504420090710474604	N	685	\$89,202	\$1,587	\$0	\$90,789	\$0	\$90,789
					\$2,199,402	\$161,529	\$909	\$2,361,840	\$322,960	\$2,038,880

- If group does not purchase ISL insurance from Anthem, this report will show members with claims over \$50,000.
- Member Status: Active = member is enrolled in the group's medical plan, "Non-Active" = member is no longer enrolled in the group's medical plan.
- Member ID: Encrypted Member IDs will remain the same from one period to the next.
- This report is not meant to replace the contract year settlement.

- Claims over ISL - credited claims dollars in excess of the Individual Stop Loss (ISL) amount.
- Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.
- Newborn Ind: If "Y" then it is possible Parent and Baby claims are combined. This will be resolved by Underwriting during contract year settlement.

Catastrophic

2.D.1

7/14/2016



Health Insights
DataView Direct

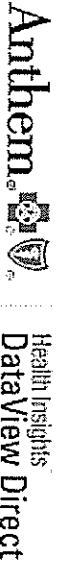
In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In other states, Anthem Blue Cross and Blue Shield, the trade name of independent licensees of the Blue Cross and Blue Shield Association, or separate divisions of the Blue Cross and Blue Shield Association. This report is based on a selected or proprietary, confidential and/or privileged information which belongs to Anthem Blue Cross and Blue Shield and should be handled as provided under the Anthem Standards of Business Conduct. This report is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient of this Standard of Business Conduct, please immediately notify the sender by email and delete the original message. If you have received this message in error, please immediately notify the sender by email and delete the original message.

NEWTOWN TOWN & BOE
Contract Year-to-Date Variable Fees Summary
Billed Claims From Jul-2015 through Jun-2016

Period	Local Discount Savings			Local NAF Fee			SIP Admin Fee as % of Claims	Other Variable Fees	Total Fees
	Facility	Professional	Total Savings	Facility	Professional	Total NAF Fee			
Jul-15	\$555,696	\$428,706	\$984,401	\$68,229	\$79,182	\$147,412	\$0	\$0	\$147,412
Aug-15	\$474,255	\$403,416	\$877,670	\$43,607	\$39,588	\$83,195	\$0	\$0	\$83,195
Sep-15	\$599,851	\$296,704	\$896,555	\$0	\$0	\$0	\$0	\$0	\$0
Oct-15	\$311,766	\$314,411	\$626,177	\$0	\$0	\$0	\$0	\$0	\$0
Nov-15	\$404,218	\$250,812	\$655,029	\$0	\$0	\$0	\$0	\$0	\$0
Dec-15	\$422,575	\$309,626	\$732,200	\$0	\$0	\$0	\$0	\$0	\$0
Jan-16	\$385,601	\$266,389	\$651,990	\$0	\$0	\$0	\$0	\$0	\$0
Feb-16	\$415,534	\$322,455	\$737,989	\$0	\$0	\$0	\$0	\$0	\$0
Mar-16	\$666,397	\$367,373	\$1,033,770	\$0	\$0	\$0	\$0	\$0	\$0
Apr-16	\$525,528	\$303,884	\$829,412	\$0	\$0	\$0	\$0	\$0	\$0
May-16	\$300,349	\$273,895	\$574,244	\$0	\$0	\$0	\$0	\$0	\$0
Jun-16	\$548,246	\$316,201	\$864,447	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$5,610,015	\$3,853,871	\$9,463,886	\$111,836	\$118,770	\$230,607	\$0	\$0	\$230,607

NOTE: Fees billed on a per contract or per member basis ARE NOT shown in this report. This report only shows variable fees which vary with monthly claims amounts.

- Local Discount Savings: the difference between the provider's Charge amount and Anthem's Allowed contracted payment amount. These Discount Savings are for Anthem's local in-state provider network.
- Retention SIP Fees: Includes only those fees that are based on a percentage of claims.
- This report is not meant to replace the contract year settlement.
- NAF Fees: Network Access Fees are based on a percentage of Anthem's Discount Savings amount.
- Other Fees: may include NH BHN capitation fees and/or other administrative fees based on a percentage of claims.



In Connecticut, Anthem Blue Cross and Blue Shield, the trade name of Anthem Health Plans, Inc. in New Hampshire, Anthem Blue Cross and Blue Shield in the state name of Anthem Health Plans of New Hampshire, Inc. and in other states, Anthem Health Plans of New Hampshire, Inc. is a member of the Blue Cross and Blue Shield Association. Except where noted, the Blue Cross and Blue Shield Association. This report is based on a review of claims data provided to Anthem Health Plans of New Hampshire, Inc. by Anthem Health Plans of New Hampshire, Inc. and is not intended to be used for any other purpose. Confidential and/or privileged information which belongs to Anthem Health Plans of New Hampshire, Inc. and its affiliates is provided under the terms of the agreement, you are hereby notified that any disclosure, copying, distribution, or any other use of any information in this report is strictly prohibited. If you have received this message in error, please immediately notify the sender by email and delete the original message.

NEWTOWN TOWN & BOE

Claims Lag Table

Billed Claims From Jul-2015 through Jun-2016

Medical

Claims Only	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Total Incurred
Prior	\$458,445	\$40,646	\$532	\$13,157	\$16,560	-\$36,490	\$2,108	\$3,272	\$38,542	\$260	\$4,654	\$13,077	\$554,762
Jul-15	\$464,601	\$312,536	\$64,146	\$17,008	\$2,454	\$181,568	-\$1,182	\$2,015	\$942	\$3,602	\$273	\$0	\$1,047,963
Aug-15	\$0	\$493,573	\$347,150	\$26,539	\$14,227	\$81,668	\$310	\$1,421	\$1,543	\$207	\$144	-\$202	\$966,581
Sep-15	\$0	\$0	\$387,291	\$631,023	\$13,327	\$5,313	\$8,748	\$10,005	\$1,238	-\$1,020	\$2,155	\$290	\$1,058,371
Oct-15	\$0	\$0	\$0	\$364,159	\$369,089	\$46,424	\$10,910	\$18,287	-\$2,608	\$307	\$7,654	\$232	\$814,455
Nov-15	\$0	\$0	\$0	\$0	\$391,989	\$358,861	\$44,586	\$12,405	\$5,966	\$672	-\$246	\$1,502	\$815,735
Dec-15	\$0	\$0	\$0	\$0	\$0	\$445,337	\$313,308	\$18,958	\$8,347	-\$570	-\$1,372	-\$950	\$783,057
Jan-16	\$0	\$0	\$0	\$0	\$0	\$0	\$361,244	\$182,871	\$12,461	\$18,282	\$5,494	\$2,888	\$583,241
Feb-16	\$0	\$0	\$0	\$0	\$0	\$0	\$487,947	\$533,104	\$12,461	\$12,753	\$16,697	\$4,952	\$1,055,453
Mar-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$535,448	\$249,576	\$43,543	\$13,240	\$841,806
Apr-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$337,128	\$233,956	\$112,456	\$683,539
May-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$385,167	\$354,716	\$739,883
Jun-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$614,542	\$614,542
Total Paid	\$923,046	\$846,755	\$799,120	\$1,051,885	\$807,647	\$1,082,681	\$740,032	\$737,182	\$1,134,983	\$621,196	\$698,120	\$1,116,742	\$10,559,388

- Medical Claims Only: excludes Prescription Drug and Dental claims.
- Prescription Drugs: Includes only those claims billed through a retail pharmacy using a drug card.
- This report is not meant to replace the contract year settlement.

Claims Lag



In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Massachusetts, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield of Massachusetts and Blue Cross and Blue Shield of New Hampshire are not affiliated with Anthem Blue Cross and Blue Shield. Anthem Blue Cross and Blue Shield is not a member of the Anthem Blue Cross and Blue Shield network. Anthem Blue Cross and Blue Shield is not a member of the Anthem Blue Cross and Blue Shield network. Anthem Blue Cross and Blue Shield is not a member of the Anthem Blue Cross and Blue Shield network. Anthem Blue Cross and Blue Shield is not a member of the Anthem Blue Cross and Blue Shield network. If you have received this message in error, please immediately notify the sender by email and delete the original message.

NEWTOWN TOWN & BOE Claims Lag Table

Billed Claims From Jul-2015 through Jun-2016

Prescription Drug	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Total Incurred
Prior	\$60,334	-\$9	\$117	\$60	\$0	\$0	\$0	\$250	\$0	\$0	\$0	\$0	\$60,753
Jul-15	\$130,392	\$31,723	\$13,977	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$176,093
Aug-15	\$0	\$101,028	\$32,639	\$0	-\$1,414	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$132,253
Sep-15	\$0	\$0	\$92,310	\$50,379	\$3,428	\$0	\$0	\$105	\$0	\$0	\$0	\$0	\$146,221
Oct-15	\$0	\$0	\$0	\$112,583	\$35,714	\$0	\$70	\$0	\$0	\$0	\$0	\$0	\$148,367
Nov-15	\$0	\$0	\$0	\$0	\$125,690	\$38,784	\$10,475	\$35	\$0	\$0	\$0	\$0	\$174,984
Dec-15	\$0	\$0	\$0	\$0	\$0	\$80,270	\$76,584	\$108	\$0	\$0	\$0	\$0	\$156,961
Jan-16	\$0	\$0	\$0	\$0	\$0	\$0	\$145,690	\$93,980	\$0	\$0	\$0	\$0	\$239,670
Feb-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$121,165	\$73,629	\$964	\$0	\$0	\$195,758
Mar-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$117,783	\$122,214	\$122,214	-\$24	\$0	\$239,973
Apr-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$129,250	\$129,250	\$53,691	-\$12	\$182,930
May-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$115,571	\$54,824	\$170,395
Jun-16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$108,068	\$108,068
Total Paid	\$190,727	\$132,743	\$139,042	\$163,022	\$163,418	\$119,054	\$232,818	\$215,643	\$191,412	\$252,428	\$169,238	\$162,880	\$2,132,427

-- Medical Claims Only: excludes Prescription Drug and Dental claims.
 -- Prescription Drugs: Includes only those claims billed through a retail pharmacy using a drug card.
 -- This report is not meant to replace the contract year settlement.



In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In other states, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of America, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield Performance Report are not subject to the same rules of confidentiality as the information which belongs to Anthem Blue Cross and Blue Shield and should be handled as provided under the Anthem Standards of Business Conduct. This report is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient, you should not disseminate, distribute or copy this report. If you have received this message in error, please immediately notify the sender by email and delete the original message. Action is advised on this information's strategy.

Claims Lag

4.A.2

7/14/2016

Glossary of Terms

Actual vs Expected Claims:	"Actual Paid Claims" divided by "Expected Claims". Similar to a Loss Ratio. A value of 100% indicates the group's claims are as projected by Underwriting.
ASL:	Aggregate Stop Loss, insurance to protect against excessive total group claims. This is a percentage of claims amount in excess of the expected claims amount.
Average:	The average monthly amount - Claims divided by the number of months for the contract year-to-date (YTD).
Claims over ISL:	Claims in excess of the Individual Stop Loss (ISL). If the group has ISL coverage through Anthem dollar amounts in this column will reflect claim dollars for members in excess of the ISL. These excess dollars were not billed to the group. If the group does not have ISL through Anthem, there will be no dollar amounts in this column.
Contracts:	Medical contract counts (Subscribers/Employees). Amounts are restated to reflect retroactive membership adjustments.
Dental:	Dental coverage under a separate (stand alone) policy. Does not include dental claims covered through the medical plan.
Expected Claims:	This amount is determined in Underwriting. It is the projected claims amount for the contract period. The monthly value is 1/12 the annual amount determined by Underwriting. If a group does not have Aggregate Stop Loss (ASL) through Anthem, the Expected Claims amount may be \$0.
Institutional:	Claims billed through a facility (typically hospitals) on a UB92 claim form.
ISL:	Individual Stop Loss, insurance to protect against excessive individual member claims.
Local Discount Savings:	The in-state Anthem network savings. The difference between the claim CHARGE amount and the ALLOWED amount. Local Discount Savings does not include savings from Anthem's Blue Card (out of state) network or Retail Prescription Drug network. A group's Local Network Access Fee (NAF) may be calculated based on the Local Discount Savings.
Local NAF Fee:	Network Access Fee (NAF) is a fee paid by the group to gain access to Anthem's local (in-state) provider network. This fee may be a percentage of the Local Discount Savings (LDS) amount. Some groups may be charged a per member/per contract amount to gain access to Anthem's Local provider network. Per member/per contract amounts ARE NOT shown in this report. Only NAF fees as a percentage of LDS are included in this report.
Major Med:	Can include claims for Durable Medical Equipment (DME), Drug claims paid under the medical benefit, or other specially classified services.
Maximum Aggregate:	The ASL % multiplied by the Expected Claims amount. For groups who do not have ASL coverage through Anthem, this amount may be \$0.
Med/Surg:	Claims billed through a physician's office on a HCFA 1500 claim form. This category also includes Vision claims.
Member Status:	"Active" means the member is enrolled in the group's Medical plan. "Inactive" means the member is NOT enrolled in the group's Medical plan.
Members:	(Employees and Dependents) are medical member counts. Amounts are restated to reflect retroactive membership adjustments.
Newborn Ind:	Indicates if the member is a newborn baby. Occasionally, the newborn baby's claims will be combined with the parent's claims until the baby has its own member ID.
Other Fees:	(Year-to-Date Fees Summary report). These are New Hampshire Behavioral Health Network (BHN) capitation fees or miscellaneous fees based on a percentage of claims. Other than BHN capitation fees, no per member/per contract fees are shown on this report.
PEPM:	Per Employee Per Month - Claims per Employee per Month (for annual amounts multiply by 12).
PMPM:	Per Member Per Month - Claims per Member per Month (for annual amounts multiply by 12).
Prescription Drug:	Claims billed through a retail pharmacy using a prescription drug card.
SIP Rel Cd:	The group's code used by finance (billing). A group could have more than one SIP Rel Cd depending on how the group is administered by Finance or Underwriting. Ex: A Town and a Board of Education could have separate SIP Rel Cds.
SIP Retention Fee:	For groups with Administrative Fees based on a percentage of claims. Administrative Fees based on per member/per contract amounts ARE NOT shown on this report.
Vision:	Vision coverage under a separate (stand alone) policy. The associated claims are included in the Med/Surg claims category.
Year-to-Date (YTD):	The time period reflects months in the current contract plan year.



Health Insights
DataView Direct

In Connection: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In New Hampshire, the independent members of The Blue Cross and Blue Shield Association. Registered marks Blue Cross and Blue Shield Association. This report is based on the most current data available and is intended for informational purposes only. It is not intended to be used for legal or financial purposes. The information provided is provided under the Anthem Standards of Business Conduct. This report is intended only for the use of the individual or entity to whom it is addressed. If you have received this message in error, please immediately notify the sender by email and delete the original message.

Glossary
7/14/2016

EMPLOYEE MEDICAL BENEFITS BOARD

The following is a list of meetings of the Employee Medical Benefits Board for 2017. Meetings are held at the Newtown Municipal Center, Meeting Room #1, 3 Primrose Street, Newtown, CT at 6:15 p.m.

February 6, 2017

May 8, 2017

September 18, 2017

November 13, 2017

Respectfully submitted,

Ann M. LoBosco, Clerk