



Insurance | Risk Management | Consulting

Renewal Projection

City of Milwaukee - City Specific Trend

1/1/2026 through 12/31/2026

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc.

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City of Milwaukee - City Specific Trend Forecast Summary by Plan - Annual Dollars **Gross Plan Costs (Before Employee Contributions)**

Medical & Prescription Drug

Category	1/1/2025 through 12/31/2025	1/1/2026 through 12/31/2026	1/1/2027 through 12/31/2027	1/1/2028 through 12/31/2028	1/1/2029 through 12/31/2029
Paid Medical Claims	\$108,360,986	\$117,376,404	\$122,984,271	\$128,860,065	\$135,016,585
Paid Prescription Drug Claims	\$35,564,735	\$34,819,740	\$36,637,020	\$39,125,460	\$41,782,918
Administration and Stop Loss Fees	\$4,808,052	\$4,941,992	\$5,086,485	\$5,235,154	\$5,388,982
Total Projected Gross Plan Costs	\$148,733,774	\$157,138,136	\$164,707,776	\$173,220,679	\$182,188,486
\$ Difference Year Over Year	-	\$8,404,362	\$7,569,640	\$8,512,903	\$8,967,807
% Difference Year Over Year	-	5.7%	4.8%	5.2%	5.2%

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City of Milwaukee - City Specific Trend

Forecast Summary by Plan - Per Employee Per Month (PEPM)

Gross Plan Costs (Before Employee Contributions)

Medical & Prescription Drug

Category	1/1/2025 through 12/31/2025	1/1/2026 through 12/31/2026	1/1/2027 through 12/31/2027	1/1/2028 through 12/31/2028	1/1/2029 through 12/31/2029
Paid Medical Claims	\$1,108.71	\$1,201.35	\$1,258.74	\$1,318.88	\$1,381.89
Paid Prescription Drug Claims	\$363.89	\$356.38	\$374.98	\$400.45	\$427.65
Administration and Stop Loss Fees	\$49.19	\$50.58	\$52.06	\$53.58	\$55.16
Total Projected Gross Plan Costs	\$1,521.79	\$1,608.31	\$1,685.78	\$1,772.91	\$1,864.70
\$ Difference Year Over Year	-	\$86.52	\$77.48	\$87.13	\$91.79
% Difference Year Over Year	-	5.7%	4.8%	5.2%	5.2%

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City of Milwaukee - City Specific Trend Forecast Summary vs. Equivalent Rate Funding

Gross Plan Costs (Before Employee Contributions)

Medical & Prescription Drug

Category	1/1/2025 through 12/31/2025	1/1/2026 through 12/31/2026	1/1/2027 through 12/31/2027	1/1/2028 through 12/31/2028	1/1/2029 through 12/31/2029
Total Projected Gross Plan Costs	\$148,733,774	\$157,138,136	\$164,707,776	\$173,220,679	\$182,188,486
Funding at Equivalent Rates	\$146,856,829	\$146,782,092	\$157,138,136	\$164,707,776	\$173,220,679
Amount in Excess of Funding	\$1,876,945	\$10,356,044	\$7,569,640	\$8,512,903	\$8,967,807
% in Excess of Funding	1.3%	7.1%	4.8%	5.2%	5.2%

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City of Milwaukee - City Specific Trend Renewal Projection - Overall (Status Quo)

Projection Period - 1/1/2026 through 12/31/2026

Experience Period - 7/1/24 through 6/30/25			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$110,777,682	\$49,347,710	\$160,125,392
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$110,777,682	\$49,347,710	\$160,125,392
Experience Period Lives	97,348	97,406	
PEPM Claim Cost	\$1,137.96	\$506.62	\$1,644.57
Annual Trend	4.8%	6.8%	5.4%
Trend Months	18.0	18.0	18.0
Trend Factor	1.0725	1.1036	1.0821
Trended PEPM Claim Cost	\$1,220.47	\$559.10	\$1,779.57
Dependent Ratio Adjustment	-0.33%	-0.29%	
Adjusted Claim Cost - PEPM	\$1,216.41	\$557.46	\$1,773.86
Projected Lives	8,142	8,142	8,142
Months to Project	12	12	12
Projected Claim Cost	\$118,847,747	\$54,465,848	\$173,313,595
Benefit Adjustment	0.9876	1.0243	0.9991
Adjusted Projected Claims	\$117,376,404	\$55,789,733	\$173,166,137
Part D EGWP Offsets**	\$0	(\$4,578,903)	(\$4,578,903)
Rx Rebates	\$0	(\$16,391,090)	(\$16,391,090)
Total Projected Claims	\$117,376,404	\$34,819,740	\$152,196,144
Administration Fees		\$4,528,580	
EGWP (PEPM)		\$128,412	
GBS Fees		\$125,000	
Additional Fees		\$160,000	
Total Projected Administration Fees		\$4,941,992	
Total Projected Gross Plan Costs		\$157,138,136	
Current Funding/Premium		\$146,782,092	
Projected Funding/Premium Increase		\$10,356,044	
Needed Rate Adjustment		7.1%	
Estimated Employee and Retiree Cost Share***		\$25,600,423	
City of Milwaukee Responsibility		\$131,537,713	

*Group Specific Trend is based on the most recent 24 months of data for Medical and the most recent 24 months for Prescription Drug

*Group Specific Trend would change if the mix between Actives, Early Retirees, and Medicare Retirees were to change

*Gallagher recommends using Gallagher's predictive trend as opposed to group specific historical trend

**Accounts for revenue received through the Part D program including: Part D Reinsurance Payments, Pharmacy Manufacturer Rebates paid through the Mar

***Estimate based on 2024 contributions as a percentage of total paid costs (16.3%)

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City of Milwaukee - City Specific Trend Renewal Projection - Overall (with Medicare Advantage)

Projection Period - 1/1/2026 through 12/31/2026

Experience Period - 7/1/24 through 6/30/25			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$108,787,205	\$49,347,710	\$158,134,916
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$108,787,205	\$49,347,710	\$158,134,916
Experience Period Lives	84,405	97,406	
PEPM Claim Cost	\$1,288.87	\$506.62	\$1,795.49
Annual Trend	4.8%	6.8%	5.3%
Trend Months	18.0	18.0	18.0
Trend Factor	1.0725	1.1036	1.0813
Trended PEPM Claim Cost	\$1,382.33	\$559.10	\$1,941.43
Dependent Ratio Adjustment	-0.33%	-0.29%	
Adjusted Claim Cost - PEPM	\$1,377.73	\$557.46	\$1,935.18
Projected Lives	7,098	8,142	7,399
Months to Project	12	12	12
Projected Claim Cost	\$117,349,234	\$54,465,848	\$171,815,082
Benefit Adjustment	0.9827	1.0243	0.9959
Adjusted Projected Claims	\$115,316,926	\$55,789,733	\$171,106,659
Part D EGWP Offsets**	\$0	(\$4,578,903)	(\$4,578,903)
Rx Rebates	\$0	(\$16,391,090)	(\$16,391,090)
Total Projected Claims	\$115,316,926	\$34,819,740	\$150,136,666
Administration Fees		\$4,528,580	
EGWP (PEPM)		\$128,412	
GBS Fees		\$125,000	
Additional Fees		\$160,000	
Total Projected Administration Fees		\$4,941,992	
Total Projected Gross Plan Costs		\$155,078,658	
Current Funding/Premium		\$146,782,092	
Projected Funding/Premium Increase		\$8,296,566	
Needed Rate Adjustment		5.7%	
Estimated Employee and Retiree Cost Share***		\$25,600,423	
City of Milwaukee Responsibility		\$129,478,235	

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City of Milwaukee - City Specific Trend

Renewal Projection - Actives

Projection Period - 1/1/2026 through 12/31/2026

Experience Period - 7/1/24 through 6/30/25			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$77,616,551	\$25,452,977	\$103,069,528
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$77,616,551	\$25,452,977	\$103,069,528
Experience Period Lives	65,298	65,489	130,787
PEPM Claim Cost	\$1,188.65	\$388.66	\$1,577.31
Annual Trend	4.8%	6.8%	5.3%
Trend Months	18.0	18.0	18.0
Trend Factor	1.0725	1.1036	1.0802
Trended PEPM Claim Cost	\$1,274.85	\$428.92	\$1,703.77
Dependent Ratio Adjustment	-0.33%	-0.29%	
Adjusted Claim Cost - PEPM	\$1,270.60	\$427.66	\$1,698.26
Projected Lives	5,551	5,551	5,551
Months to Project	12	12	12
Projected Claim Cost	\$84,637,008	\$28,487,434	\$113,124,442
Benefit Adjustment	0.9800	0.9800	0.9800
Adjusted Projected Claims	\$82,944,268	\$27,917,685	\$110,861,954
Rx Rebates	\$0	(\$8,631,535)	(\$8,631,535)
Total Projected Claims	\$82,944,268	\$19,286,150	\$102,230,418
Administration Fees		\$3,087,466	
EGWP (PEPM)		\$0	
GBS Fees		\$85,222	
Additional Fees		\$109,084	
Total Projected Administration Fees		\$3,281,772	
Total Projected Gross Plan Costs		\$105,512,190	
Current Funding/Premium		\$99,566,136	
Projected Funding/Premium Increase		\$5,946,054	
Needed Rate Adjustment		6.0%	

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City of Milwaukee - City Specific Trend

Renewal Projection - Early Retirees

Projection Period - 1/1/2026 through 12/31/2026

Experience Period - 7/1/24 through 6/30/25			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$31,170,655	\$12,700,674	\$43,871,329
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$31,170,655	\$12,700,674	\$43,871,329
Experience Period Lives	19,107	19,041	38,148
PEPM Claim Cost	\$1,631.37	\$667.02	\$2,298.39
Annual Trend	4.8%	6.8%	5.4%
Trend Months	18.0	18.0	18.0
Trend Factor	1.0725	1.1036	1.0815
Trended PEPM Claim Cost	\$1,749.67	\$736.12	\$2,485.79
Dependent Ratio Adjustment	-0.33%	-0.29%	
Adjusted Claim Cost - PEPM	\$1,743.84	\$733.95	\$2,477.79
Projected Lives	1,547	1,547	1,547
Months to Project	12	12	12
Projected Claim Cost	\$32,372,657	\$13,625,085	\$45,997,742
Benefit Adjustment	1.0000	1.0000	1.0000
Adjusted Projected Claims	\$32,372,657	\$13,625,085	\$45,997,742
Rx Rebates	\$0	(\$4,128,325)	(\$4,128,325)
Total Projected Claims	\$32,372,657	\$9,496,759	\$41,869,417
Administration Fees		\$860,441	
EGWP (PEPM)		\$0	
GBS Fees		\$23,750	
Additional Fees		\$30,400	
Total Projected Administration Fees		\$914,592	
Total Projected Gross Plan Costs		\$42,784,009	
Current Funding/Premium		\$37,985,808	
Projected Funding/Premium Increase		\$4,798,201	
Needed Rate Adjustment		12.6%	

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City of Milwaukee - City Specific Trend

Renewal Projection - Medicare Retirees (Status Quo)

Projection Period - 1/1/2026 through 12/31/2026

Experience Period - 7/1/24 through 6/30/25			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$1,990,476	\$11,194,059	\$13,184,535
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$1,990,476	\$11,194,059	\$13,184,535
Experience Period Lives	12,943	12,876	25,819
PEPM Claim Cost	\$153.79	\$869.37	\$1,023.16
Annual Trend	4.8%	6.8%	6.5%
Trend Months	18.0	18.0	18.0
Trend Factor	1.0725	1.1036	1.0989
Trended PEPM Claim Cost	\$164.94	\$959.44	\$1,124.37
Dependent Ratio Adjustment	-0.33%	-0.29%	
Adjusted Claim Cost - PEPM	\$164.39	\$956.62	\$1,121.01
Projected Lives	1,044	1,044	1,044
Months to Project	12	12	12
Projected Claim Cost	\$2,059,478	\$11,984,474	\$14,043,952
Benefit Adjustment	1.0000	1.1888	1.1611
Adjusted Projected Claims	\$2,059,478	\$14,246,963	\$16,306,441
Part D EGWP Offsets**	\$0	(\$4,578,903)	(\$4,578,903)
Rx Rebates	\$0	(\$3,631,229)	(\$3,631,229)
Total Projected Claims	\$2,059,478	\$6,036,830	\$8,096,308
Administration Fees		\$580,673	
EGWP (PEPM)		\$128,412	
GBS Fees		\$16,028	
Additional Fees		\$20,516	
Total Projected Administration Fees		\$745,629	
Total Projected Gross Plan Costs		\$8,841,937	
Current Funding/Premium		\$9,230,148	
Projected Funding/Premium Increase		(\$388,211)	
Needed Rate Adjustment		-4.2%	

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City of Milwaukee - City Specific Trend

Renewal Projection - Medicare Retirees (with Medicare Advantage)

Projection Period - 1/1/2026 through 12/31/2026

Experience Period - 7/1/24 through 6/30/25			
Category	Medical	Prescription Drug	Total
Gross Paid Claims	\$0	\$11,194,059	\$11,194,059
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$0	\$11,194,059	\$11,194,059
Experience Period Lives	0	12,876	12,876
PEPM Claim Cost	\$0.00	\$869.37	\$869.37
Annual Trend	4.8%	6.8%	6.8%
Trend Months	18.0	18.0	18.0
Trend Factor	1.0725	1.1036	1.1036
Trended PEPM Claim Cost	\$0.00	\$959.44	\$959.44
Dependent Ratio Adjustment	-0.33%	-0.29%	
Adjusted Claim Cost - PEPM	\$0.00	\$956.62	\$956.62
Projected Lives	1,044	1,044	1,044
Months to Project	12	12	12
Projected Claim Cost	\$0	\$11,984,474	\$11,984,474
Benefit Adjustment	1.0000	1.1888	1.1888
Adjusted Projected Claims	\$0	\$14,246,963	\$14,246,963
Part D EGWP Offsets**	\$0	(\$4,578,903)	(\$4,578,903)
Rx Rebates	\$0	(\$3,631,229)	(\$3,631,229)
Total Projected Claims	\$0	\$6,036,830	\$6,036,830
Administration Fees		\$580,673	
EGWP (PEPM)		\$128,412	
GBS Fees		\$16,028	
Additional Fees		\$20,516	
Total Projected Administration Fees		\$745,629	
Total Projected Gross Plan Costs		\$6,782,459	
Current Funding/Premium		\$9,230,148	
Projected Funding/Premium Increase		(\$2,447,689)	
Needed Rate Adjustment		-26.5%	

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City of Milwaukee - City Specific Trend Fixed Cost Forecast

1/1/2025 through 12/31/2025	Claims Administration Fee	EGPW (PEPM)	GBS Fee (Annual \$)	Additional Fee (\$)	Total Fixed Costs
PEPM Cost	\$45.00	\$9.95	N/A	N/A	
Projected Lives	8,142	1,044	8,142	8,142	
Months to Project	6	6	6	6	
Projected Fixed Costs 7/1/25 - 12/31/25	\$2,198,340	\$62,327	\$62,500	\$80,000	
Actual Fixed Costs 1/1/25 - 6/30/25	\$2,199,780	\$62,605	\$62,500	\$80,000	\$2,404,885
Total Projected Fixed Costs	\$4,398,120	\$124,932	\$125,000	\$160,000	\$4,808,052

1/1/2026 through 12/31/2026	Claims Administration Fee	EGPW (PEPM)	GBS Fee (Annual \$)	Additional Fee (\$)	Total Fixed Costs
Projected Increase	3.0%	3.0%	0.0%	0.0%	
Projected PEPM Cost	\$46.35	\$10.25	N/A	N/A	
Projected Lives	8,142	1,044	8,142	8,142	
Months to Project	12	12	12	12	
Total Projected Fixed Costs	\$4,528,580	\$128,412	\$125,000	\$160,000	\$4,941,992

1/1/2027 through 12/31/2027	Claims Administration Fee	EGPW (PEPM)	GBS Fee (Annual \$)	Additional Fee (\$)	Total Fixed Costs
Projected Increase	3.0%	3.0%	0.0%	3.0%	
Projected PEPM Cost	\$47.74	\$10.56	N/A	N/A	
Projected Lives	8,142	1,044	8,142	8,142	
Months to Project	12	12	12	12	
Total Projected Fixed Costs	\$4,664,389	\$132,296	\$125,000	\$164,800	\$5,086,485

1/1/2028 through 12/31/2028	Claims Administration Fee	EGPW (PEPM)	GBS Fee (Annual \$)	Additional Fee (\$)	Total Fixed Costs
Projected Increase	3.0%	3.0%	0.0%	3.0%	
Projected PEPM Cost	\$49.17	\$10.88	N/A	N/A	
Projected Lives	8,142	1,044	8,142	8,142	
Months to Project	12	12	12	12	
Total Projected Fixed Costs	\$4,804,106	\$136,305	\$125,000	\$169,744	\$5,235,154

1/1/2029 through 12/31/2029	Claims Administration Fee	EGPW (PEPM)	GBS Fee (Annual \$)	Additional Fee (\$)	Total Fixed Costs
Projected Increase	3.0%	3.0%	0.0%	3.0%	
Projected PEPM Cost	\$50.65	\$11.21	N/A	N/A	
Projected Lives	8,142	1,044	8,142	8,142	
Months to Project	12	12	12	12	
Total Projected Fixed Costs	\$4,948,708	\$140,439	\$125,000	\$174,836	\$5,388,982

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**City of Milwaukee - City Specific Trend
Renewal Equivalent Rates
1/1/2026 through 12/31/2026**

BPO Active

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026
Single	2,074	\$819.00	\$867.50
Single + Spouse	168	\$1,626.00	\$1,750.82
Single + Child(ren)	897	\$1,227.00	\$1,366.28
Family	1,622	\$2,434.00	\$2,600.32
Total Monthly	5,281	\$7,087,417	\$8,338,458
% Change from Current	-	-	6.8%

BPO Rely Reim

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026
Single	531	\$1,100.00	\$1,247.96
Single + Spouse	454	\$2,213.00	\$2,492.24
Single + Child(ren)	121	\$1,660.00	\$1,860.00
Family	576	\$3,320.00	\$3,720.00
Total Monthly	1,682	\$5,053,000	\$5,652,000
% Change from Current	-	-	12.6%

BPO Medicare Reim

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026	Renewal Rates at Expected Costs (Rt Only) - 1/1/2026 to 12/31/2026
Single	261	\$112.00	\$116.62	\$133.14
Single + Spouse	107	\$1,023.00	\$979.97	\$669.25
Single + Child(ren)	10	\$1,074.00	\$1,026.43	\$709.19
Family	41	\$1,066.00	\$1,019.29	\$681.63
Medicare Split Single + Spouse	113	\$1,670.00	\$1,576.67	\$9,209.31
Medicare Split Family	16	\$2,202.00	\$2,100.30	\$1,618.60
Total Monthly	555	\$4,770.96	\$4,513.06	\$125,195
% Change from Current	-	-	-4.2%	-38.4%

PPO Active

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026
Single	157	\$626.00	\$679.48
Single + Spouse	38	\$1,320.00	\$1,403.14
Single + Child(ren)	31	\$1,446.00	\$1,532.31
Family	47	\$2,892.00	\$3,064.50
Total Monthly	263	\$357,252	\$403,407
% Change from Current	-	-	6.8%

PPO Rely Reim

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026
Single	32	\$1,377.00	\$1,546.20
Single + Spouse	10	\$2,507.00	\$2,808.78
Single + Child(ren)	3	\$1,798.00	\$2,025.12
Family	3	\$3,294.00	\$3,647.08
Total Monthly	54	\$109,014	\$122,547
% Change from Current	-	-	12.6%

PPO Medicare Reim

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026	Renewal Rates at Expected Costs (Rt Only) - 1/1/2026 to 12/31/2026
Single	102	\$497.00	\$498.62	\$543.14
Single + Spouse	140	\$623.00	\$799.30	\$669.25
Single + Child(ren)	8	\$1,073.00	\$1,027.47	\$709.19
Family	3	\$1,159.00	\$1,101.25	\$681.63
Medicare Split Single + Spouse	3	\$1,895.00	\$1,845.30	\$1,209.31
Medicare Split Family	5	\$2,299.00	\$2,125.07	\$1,618.60
Total Monthly	259	\$286,605	\$285,645	\$256,066
% Change from Current	-	-	-4.2%	-38.9%

HDHP

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026
Single	28	\$794.00	\$846.42
Single + Spouse	8	\$1,366.00	\$1,486.73
Single + Child(ren)	5	\$1,191.00	\$1,262.13
Family	6	\$2,383.00	\$2,536.28
Total Monthly	57	\$44,479	\$48,018
% Change from Current	-	-	6.8%

Medicare Reim Combined - Rt Only

Rate Tier	Employees	Current Rates - 1/1/2025 to 12/31/2025 (Rt Only)	Renewal Rates at Expected Costs - 1/1/2026 to 12/31/2026 (Rt Only)
Single	153	\$564.60	\$593.14
Single + Spouse	247	\$711.60	\$669.25
Single + Child(ren)	10	\$699.00	\$709.19
Family	3	\$915.20	\$681.63
Medicare Split Single + Spouse	114	\$1,285.60	\$1,209.31
Medicare Split Family	17	\$1,725.12	\$1,618.60
Total Monthly	1,044	\$699,583	\$665,206
% Change from Current	-	-	-4.8%

Total Monthly - All PPO Plans	6,142	\$12,251,846	\$13,094,686
Total Annual - All PPO Plans	-	\$146,782,092	\$157,136,274
Annual Change from Current	-	-	\$10,354,182
% Change from Current	-	-	7.2%

This analysis is for illustrative purposes only and does not constitute a formal opinion. Rates are based on current rates. There are many variables that can affect future trends and costs including legislative actions, regulatory changes, and other factors. The analysis is based on the current rates and does not include any assumptions regarding future rates. Please consult your broker for more information and details on the assumptions used in this report.

City of Milwaukee - City Specific Trend
Renewal Equivalent Rates
1/1/2026 through 12/31/2026

EPO & PPO Medicare Retirees

Rate Tier	Employees	Current Rates (Med + Rx) EPO	Current Rates (Med + Rx) PPO	Projected Rate (Rx Only) Combined	Projected Rate (Rx Only) but at 2025 Total Rates - Combined
Single	653	\$512.00	\$437.00	\$343.14	\$466.98
Single + Spouse	247	\$1,023.00	\$825.00	\$669.25	\$910.77
Single + Child(ren)	10	\$1,074.00	\$1,073.00	\$789.19	\$1,074.00
Family	3	\$1,586.00	\$1,159.00	\$851.65	\$1,159.00
Medicare Split Single + Spouse	114	\$1,639.00	\$1,895.00	\$1,209.31	\$1,645.74
Medicare Split Family	17	\$2,202.00	\$2,219.00	\$1,618.80	\$2,203.00
Total Monthly	1,044			\$565,205	\$769,179
Total Monthly Surplus					\$203,974
Total Annual Surplus					\$2,447,689

City of Milwaukee - City Specific Trend Monthly Experience Period Claims and Enrollment - Total PPO

Month	Medical Employees	Rx Employees	Paid Medical Claims	Paid Rx Claims	Total Paid Claims	PEPM Claim Cost
Jun-23	8,116					
Jul-23	8,074	8,074	\$8,606,756	\$3,302,695	\$11,909,451	\$1,469.52
Aug-23	8,044	8,044	\$8,103,439	\$3,460,736	\$11,564,175	\$1,433.87
Sep-23	8,061	8,061	\$7,111,494	\$3,579,477	\$10,690,971	\$1,328.12
Oct-23	8,056	8,056	\$11,647,132	\$3,692,256	\$15,339,388	\$1,903.20
Nov-23	8,068	8,068	\$8,676,868	\$3,931,795	\$12,608,662	\$1,564.40
Dec-23	8,018	8,018	\$9,145,557	\$3,682,920	\$12,828,477	\$1,592.89
Jan-24	8,059	8,059	\$8,355,466	\$3,622,162	\$11,977,628	\$1,491.54
Feb-24	8,023	8,023	\$6,852,751	\$3,699,703	\$10,552,454	\$1,311.46
Mar-24	8,015	8,015	\$8,256,819	\$3,513,391	\$11,770,210	\$1,467.50
Apr-24	8,073	8,073	\$8,674,256	\$3,642,288	\$12,316,543	\$1,533.42
May-24	8,056	8,056	\$7,967,673	\$3,910,135	\$11,877,808	\$1,472.32
Jun-24	8,084	8,084	\$7,664,465	\$3,556,592	\$11,221,057	\$1,391.35
Jul-24	8,071	8,071	\$9,585,624	\$3,758,803	\$13,344,427	\$1,651.47
Aug-24	8,071	8,071	\$9,166,446	\$4,038,434	\$13,204,880	\$1,636.09
Sep-24	8,090	8,090	\$10,477,644	\$3,761,080	\$14,238,725	\$1,763.09
Oct-24	8,101	8,101	\$9,965,003	\$4,234,493	\$14,199,496	\$1,754.48
Nov-24	8,092	8,092	\$10,052,575	\$4,195,982	\$14,248,558	\$1,759.44
Dec-24	8,097	8,097	\$10,549,249	\$4,257,147	\$14,806,396	\$1,829.43
Jan-25	8,183	8,183	\$7,079,329	\$4,101,469	\$11,180,798	\$1,375.53
Feb-25	8,147	8,147	\$7,196,279	\$3,861,679	\$11,057,959	\$1,353.42
Mar-25	8,117	8,117	\$9,514,664	\$4,079,391	\$13,594,055	\$1,670.45
Apr-25	8,129	8,129	\$8,786,921	\$4,386,476	\$13,173,397	\$1,622.14
May-25	8,166	8,166	\$9,248,114	\$4,254,519	\$13,502,633	\$1,658.67
Jun-25		8,142	\$9,155,832	\$4,418,237	\$13,574,069	\$1,663.86
7/1/23 - 6/30/24	96,663	96,631	\$101,062,676	\$43,594,148	\$144,656,824	\$1,496.66
7/1/24 - 6/30/25	97,348	97,406	\$110,777,682	\$49,347,710	\$160,125,392	\$1,644.57
% Change	0.7%	0.8%	9.6%	13.2%	10.7%	9.9%

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts.

Please see your policy or contact us for specific information or further details in this regard.