

**City of Milwaukee  
2018 Active Rate Projection**

Cost Projection	Actives		Total Actives
	Choice	Choice Plus	
Paid Claims-Medical 9/1/16-8/31/17	\$65,042,043	\$3,096,825	\$68,138,868
Paid Claims-Rx 9/1/16-8/31/17	\$9,367,241	\$258,189	\$9,625,431
<b>Total</b>	<b>\$74,409,284</b>	<b>\$3,355,015</b>	<b>\$77,764,299</b>
Average Enrollment 9/1/16-8/31/17	5,591	298	5,888
Average Members 9/1/16-8/31/17			
Current Enrollment 8/31/17	5,527	293	5,820
Trend-Medical	3.25%	3.25%	
Trend-Rx	6.25%	6.25%	
Trend Months-Medical	16.5	16.5	
Trend Months-Rx	16.5	16.5	
Trend Factor-Medical	1.045	1.045	
Trend Factor-Rx	1.087	1.087	
Projected Claims-Medical 2018	\$67,192,202	\$3,187,104	\$70,379,306
Projected Claims-Rx 2018	\$10,065,604	\$276,389	\$10,341,994
<b>Total Projected Claims</b>	<b>\$77,257,806</b>	<b>\$3,463,493</b>	<b>\$80,721,300</b>
Claims Administrative Expense Per Contract			
UHC	\$46.47	\$46.47	\$46.47
OptumRx	\$2.46	\$2.46	\$2.46
Claims Administrative Expense 2018	\$3,245,233	\$172,038	\$3,417,271
Additional Administrative Cost	\$472,000	\$25,000	\$497,000
<b>Total Administrative Cost</b>	<b>\$3,717,233</b>	<b>\$197,038</b>	<b>\$3,914,271</b>
<b>Total Projected Cost 2018</b>			<b>\$84,635,571</b>
Savings due to Plan Changes-Medical			\$0
Savings due to Plan Changes-Rx			\$0
<b>Total Projected Cost 2018 with Savings</b>			<b>\$84,635,571</b>
Projected Claims-Medical 2018 pepm			\$1,007.72
Projected Claims-Rx 2018 pepm			\$148.08
<b>Total Projected Claims-2018 pepm</b>			<b>\$1,155.80</b>
Projected Cost-Medical 2018 pepm			\$1,061.31
Projected Cost-Rx 2018 pepm			\$150.54
<b>Total Projected Cost-2018 pepm</b>			<b>\$1,211.85</b>

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**Income at Current Rates**

2017 Rates

	Choice	Choice Plus
Coverage		
Employee	\$617.00	\$726.00
Employee w/deps	\$926.00	\$1,089.00
EE & Spouse/no deps	\$1,234.00	\$1,452.00
Family	\$1,851.00	\$2,178.00

Current Enrollment

	Choice	Choice Plus	Total
Employee	1,795	115	1,910
Employee w/deps	953	51	1,004
EE & Spouse/no deps	759	40	799
Family	2,020	87	2,107
	5,527	293	5,820

2018 Income at Current Rates and Enrollment

	Choice	Choice Plus	Total
	\$79,987,428	\$4,639,140	\$84,626,568

	Choice	Choice Plus	Total	Total Prior to Plan Changes
<b>Increase Needed</b>			0.0%	0.0%

**Recommended 2018 Rates**

	Choice	Choice Plus
Coverage		
Employee	\$617.00	\$726.00
Employee w/deps	\$926.00	\$1,089.00
EE & Spouse/no deps	\$1,234.00	\$1,452.00
Family	\$1,851.00	\$2,178.00