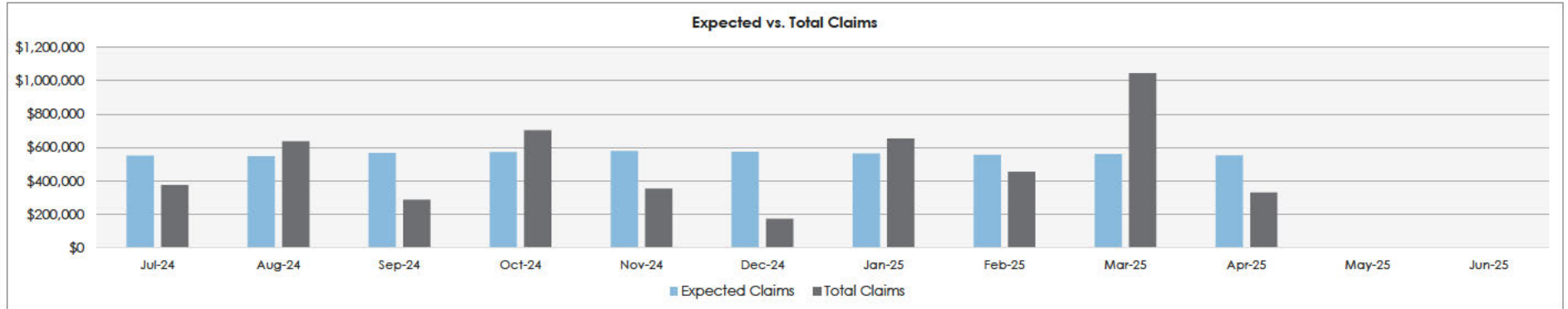




Ketchikan Gateway Borough & School District
Medical/Rx/Dental/Vision Plan (Meritain Health / Sun Life)
2024-25 Cost Summary - School District



	Enrollment				Fixed Costs			Forecasted Claims		Paid Claims						Total Plan Costs				Position		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)=(5)+(6)	(8)	(9)=(8)+(9)	(10)	(11)	(12)	(13)	(14)	(15)=(10)+(11)+(12)+(13)+(14)	(16)=7+8	(17)=7+9	(18)	(19)=7+15	(20)=16-19	(21)=17-19	(22)=18-19
	Ee	Ee+Sp	Ee+Ch	Ee+Fam	Admin Fees	Stop Loss Premium	Total	Maximum Claims	Expected Claims	Medical Claims	Rx Claims	Over SSL	Vision Claims	Dental Claims	Total Claims	Maximum	Expected	Budget	Actual	Maximum to Actual	Expected to Actual	Budget to Actual
Jul-24	103	33	40	86	14,441	127,087	141,529	688,921	551,137	275,100	65,882	(118)	9,976	25,133	375,973	830,450	692,666	715,260	517,502	312,948	175,164	197,758
Aug-24	102	34	40	85	14,386	126,603	140,989	686,225	548,980	504,237	100,381	-	3,203	29,832	637,654	827,215	689,969	712,530	778,643	48,572	(88,674)	(66,113)
Sep-24	99	40	43	86	14,772	131,231	146,004	710,647	568,517	190,040	83,379	-	3,368	11,942	288,729	856,650	714,521	731,640	434,733	421,918	279,788	296,907
Oct-24	102	39	43	87	14,938	132,186	147,124	716,038	572,830	595,633	60,758	-	5,624	41,923	703,938	863,161	719,954	739,830	851,062	12,099	(131,108)	(111,232)
Nov-24	103	40	43	88	15,103	133,732	148,835	724,394	579,515	260,440	80,096	(14,244)	3,471	24,493	354,257	873,229	728,350	748,020	503,092	370,137	225,258	244,928
Dec-24	104	41	44	85	15,103	132,612	147,715	718,472	574,778	126,065	42,311	(6,164)	899	11,499	174,610	866,187	722,493	748,020	322,325	543,862	400,168	425,695
Jan-25	104	40	45	82	14,938	130,195	145,133	705,543	564,434	582,777	62,825	(45,311)	5,901	47,560	653,752	850,676	709,567	739,830	798,884	51,792	(89,317)	(59,054)
Feb-25	104	40	43	81	14,772	128,503	143,275	696,495	557,196	394,085	57,319	(27,165)	6,442	25,077	455,758	839,770	700,471	731,640	599,033	240,737	101,438	132,607
Mar-25	103	40	44	82	14,827	129,504	144,332	701,760	561,408	1,020,686	56,135	(66,497)	19,212	15,826	1,045,362	846,092	705,740	734,370	1,189,694	(343,602)	(483,954)	(455,324)
Apr-25	103	38	42	82	14,607	127,531	142,138	691,230	552,984	501,011	56,673	(247,859)	4,144	16,680	330,649	833,368	695,122	723,450	472,787	360,581	222,335	250,663
May-25																						
Jun-25																						
Totals	1,027	385	427	844	147,887	1,299,185	1,447,072	7,039,725	5,631,780	4,450,073	665,759	(407,357)	62,241	249,965	5,020,682	8,486,797	7,078,852	7,324,590	6,467,754	2,019,043	611,098	856,836

Notes

ASL = Aggregate Stop Loss, SSL = Specific Stop Loss

Paid claims do not include stop loss violations or accumulations towards the aggregating specific deductible.

Financial Details	
SSL (Med/Rx)	\$150,000
Aggregating Specific	\$150,000
ASL (Med/Rx/Den/Vis)	125%
Basis	Paid
Minimum Attachment	90%

Year-to-Date Position	
Net Paid Claims to Maximum	71.3%
Net Paid Claims to Expected	89.1%
Actual Cost to Budget Cost	88.3%



Ketchikan Gateway Borough & School District
Medical/Rx Plan
2024-25 Large Claimant Report

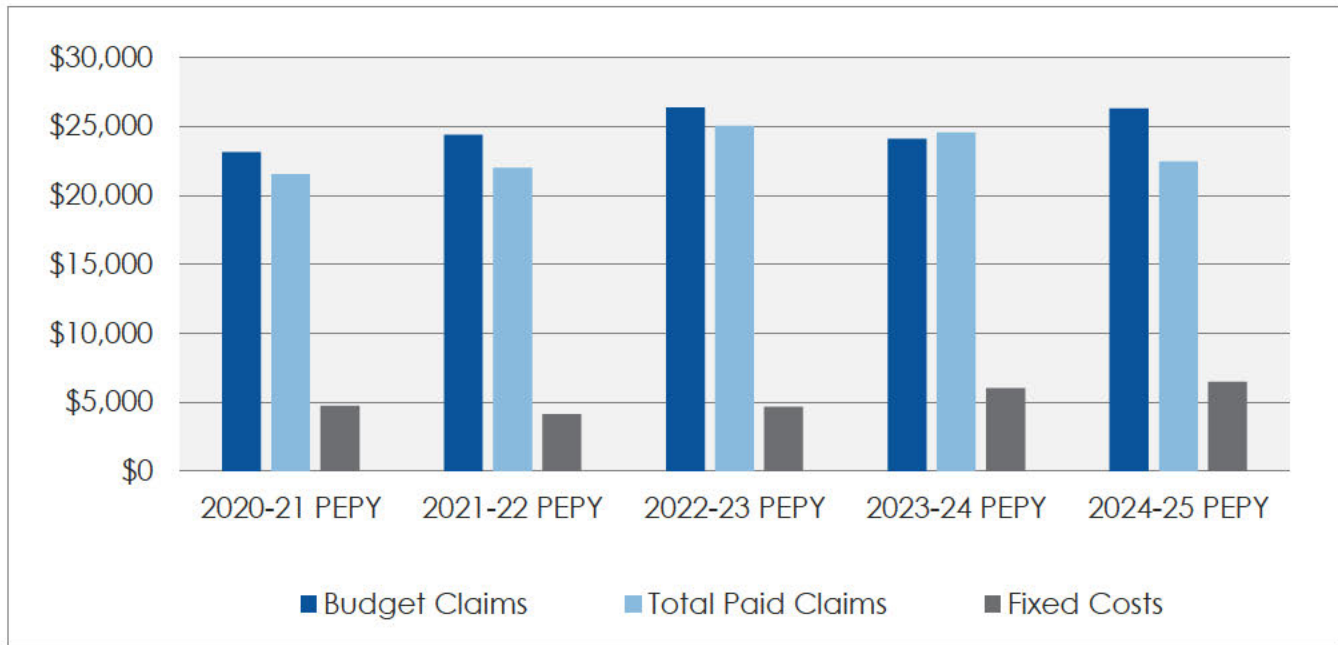
Relation	Entity	Enroll Status	Paid Claims > \$75,000											Claims > SSL
			Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	Total Paid	
1. Employee	School District	Active	-	-	-	145,962	6,880	635	42,390	5,078	50,791	38,798	290,534	140,534
2. Employee	School District	Termed	-	113,214	1,050	15,062	20,359	-	142	-	-	106,970	256,797	106,797
3. Employee	School District	Active	-	-	-	127,958	33,444	5,529	2,920	48,404	(18,073)	28,027	228,209	78,209
4. Child	School District	Active	-	-	-	-	-	-	138,273	2,800	56,032	28,102	225,207	75,207
8. Employee	School District	Active	-	-	-	-	-	-	-	-	155,357	1,253	156,610	6,610
9. Child	School District	Active	-	-	-	-	-	-	-	-	139,253	4,637	143,890	-
10. Child	School District	Active	-	-	-	-	101,274	4,731	11,677	5,998	14,125	3,398	141,202	-
12. Employee	School District	Active	-	-	-	-	-	-	91,822	893	16,990	12,400	122,104	-
13. Spouse	School District	Termed	-	-	-	78,398	7,581	2,832	16,437	8,265	1,159	-	114,673	-
15. Employee	School District	Active	-	-	-	-	-	-	90,286	11	6	13	90,316	-
18. Employee	School District	Active	-	-	-	-	-	-	-	-	82,302	1,234	83,536	-
19. Spouse	School District	Active	-	-	-	-	-	-	-	-	-	78,098	78,098	-
Total Paid in Large Claims													2,923,023	529,080
Percent of Total Claims													38.9%	

Notes

1. Specific stop loss is \$150,000 with a \$150,000 aggregating specific.
2. Large claimants are included only after they exceed the reporting threshold. Claims under the reporting threshold may have been paid in months prior.



Ketchikan School District
Medical/Rx/Vision/Dental Plan
Historical Liability Summary



Time Period	Average Employees	Budget Claims	Total Paid Claims	% of Budget	Fixed Costs
2020-21 Plan Year	297	6,852,063	6,382,385	93.1%	1,406,408
2021-22 Plan Year	294	7,166,493	6,468,565	90.3%	1,209,795
2022-23 Plan Year	286	7,534,713	7,153,741	94.9%	1,330,540
2023-24 Plan Year	286	6,895,669	7,027,158	101.9%	1,718,283
2024-25 Annualized	268	7,053,022	6,024,819	85.4%	1,736,486

Time Period	Budget Claims	% Change	Total Paid Claims	% Change	Fixed Costs
2020-21 PEPY	23,110	8.4%	21,526	28.9%	4,743
2021-22 PEPY	24,369	5.4%	21,996	2.2%	4,114
2022-23 PEPY	26,345	8.1%	25,013	13.7%	4,652
2023-24 PEPY	24,083	-8.6%	24,542	-1.9%	6,001
2024-25 PEPY	26,288	9.2%	22,456	-8.5%	6,472

Notes

1. PEPY = Per Employee Per Year
2. Total Paid Claims are net of specific stop loss violations but include out of aggregate claims and the aggregating specific deductible.
3. Fixed costs exclude life/AD&D premiums.
4. Current year data is annualized through April 2025.