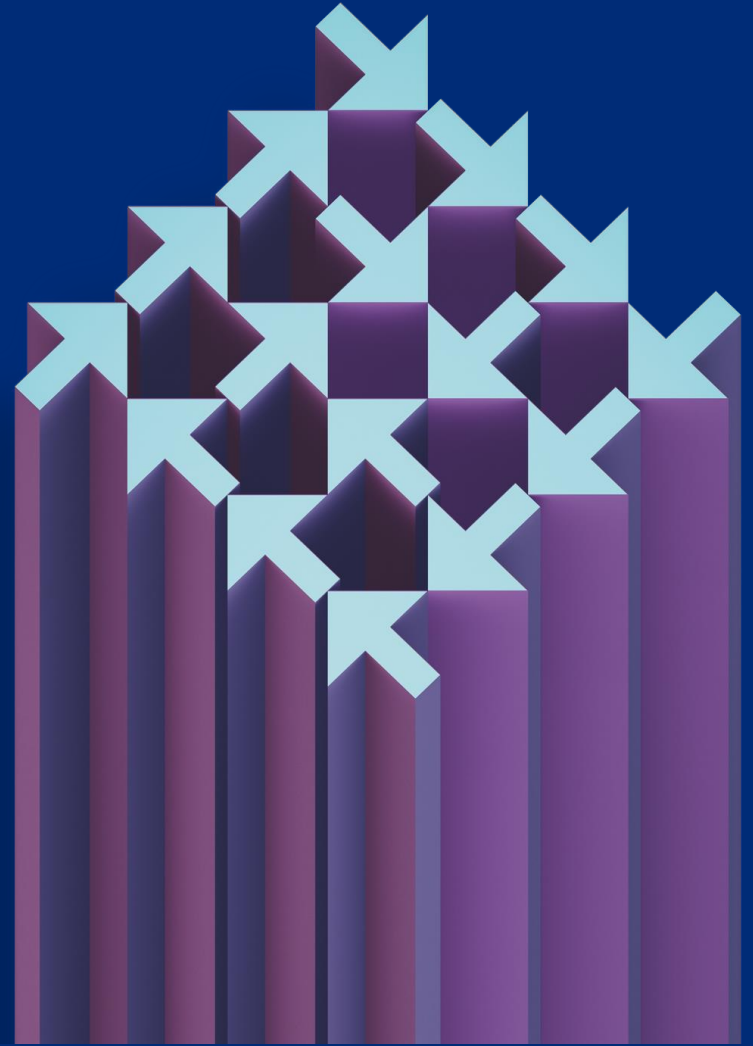


# POA meeting

Clackamas County

July 30, 2025

A business of Marsh McLennan



# Experience Report





**Total medical & pharmacy**

# Total medical & pharmacy — YTD June 2025 — summary (cost vs budget)

Budget Summary

Period	Enrollment	Claims				Total			Loss Ratio		Plan Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative	PEPM
<b>Prior Period</b>											
Jan 2024	368	\$420,269	\$0	\$0	\$420,269	\$77,902	\$498,171	\$656,218	75.9%	75.9%	\$1,353.73
Feb 2024	372	\$641,174	\$0	(\$77,715)	\$563,459	\$78,749	\$642,208	\$666,317	96.4%	86.2%	\$1,726.37
Mar 2024	372	\$801,905	\$0	\$0	\$801,905	\$78,749	\$880,654	\$667,233	132.0%	101.6%	\$2,367.35
Apr 2024	379	\$510,984	\$0	\$0	\$510,984	\$80,231	\$591,215	\$678,546	87.1%	97.9%	\$1,559.93
May 2024	380	\$726,608	\$0	(\$106,508)	\$620,100	\$80,442	\$700,542	\$683,300	102.5%	98.8%	\$1,843.53
Jun 2024	382	\$586,854	\$0	\$0	\$586,854	\$80,866	\$667,720	\$686,907	97.2%	98.6%	\$1,747.96
Jul 2024	381	\$454,294	\$0	\$0	\$454,294	\$80,654	\$534,948	\$686,737	77.9%	95.6%	\$1,404.06
Aug 2024	384	\$774,459	\$0	(\$104,529)	\$669,930	\$81,289	\$751,219	\$691,619	108.6%	97.2%	\$1,956.30
Sep 2024	385	\$571,509	\$0	\$0	\$571,509	\$81,501	\$653,010	\$695,700	93.9%	96.8%	\$1,696.13
Oct 2024	387	\$772,067	\$0	\$0	\$772,067	\$81,924	\$853,991	\$698,169	122.3%	99.5%	\$2,206.70
Nov 2024	389	\$889,614	\$0	(\$137,528)	\$752,086	\$82,347	\$834,433	\$699,945	119.2%	101.3%	\$2,145.07
Dec 2024	391	\$412,229	\$0	\$0	\$412,229	\$82,771	\$495,000	\$704,190	70.3%	98.6%	\$1,265.98
<b>Total</b>	<b>4,570</b>	<b>\$7,561,966</b>	<b>\$0</b>	<b>(\$426,280)</b>	<b>\$7,135,686</b>	<b>\$967,423</b>	<b>\$8,103,109</b>	<b>\$8,214,881</b>	<b>98.6%</b>	<b>98.6%</b>	<b>\$1,773.11</b>
Average / PEPM	381	\$1,654.70	\$0.00	(\$93.28)	\$1,561.42	\$211.69	\$1,773.11	\$1,797.57			
Total Thru Jun	2,253	\$3,687,794	\$0	(\$184,223)	\$3,503,571	\$476,938	\$3,980,509	\$4,038,520	98.6%	98.6%	\$1,766.76
<b>Current Period</b>											
Jan 2025	396	\$1,150,620	\$0	\$0	\$1,150,620	\$85,263	\$1,235,883	\$797,786	154.9%	154.9%	\$3,120.92
Feb 2025	397	\$507,130	\$0	(\$121,658)	\$385,472	\$85,478	\$470,950	\$797,790	59.0%	107.0%	\$1,186.27
Mar 2025	394	\$725,547	\$0	\$0	\$725,547	\$84,832	\$810,379	\$794,362	102.0%	105.3%	\$2,056.80
Apr 2025	391	\$667,985	\$0	\$0	\$667,985	\$84,186	\$752,171	\$789,215	95.3%	102.8%	\$1,923.71
May 2025	391	\$822,728	\$0	(\$98,698)	\$724,030	\$84,186	\$808,216	\$785,356	102.9%	102.9%	\$2,067.05
Jun 2025	390	\$979,423	\$0	\$0	\$979,423	\$83,971	\$1,063,394	\$784,402	135.6%	108.3%	\$2,726.65
Jul 2025											
Aug 2025											
Sep 2025											
Oct 2025											
Nov 2025											
Dec 2025											
<b>Total Thru Jun</b>	<b>2,359</b>	<b>\$4,853,433</b>	<b>\$0</b>	<b>(\$220,356)</b>	<b>\$4,633,077</b>	<b>\$507,916</b>	<b>\$5,140,993</b>	<b>\$4,748,912</b>	<b>108.3%</b>	<b>108.3%</b>	<b>\$2,179.31</b>
Average / PEPM	393	\$2,057.41	\$0.00	(\$93.41)	\$1,964.00	\$215.31	\$2,179.31	\$2,013.10			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	4,374	\$7,650,879	(\$415,069)	(\$358,655)	\$6,877,155	\$902,050	\$7,779,205	\$7,326,376	106.2%	106.2%	\$1,778.51
Current Rolling 12	4,676	\$8,727,605	\$0	(\$462,413)	\$8,265,192	\$998,402	\$9,263,594	\$8,925,273	103.8%	103.8%	\$1,981.09
Change	302	\$1,076,726	\$415,069	(\$103,758)	\$1,388,036	\$96,352	\$1,484,389	\$1,598,897			\$202.58
% Change	6.9%	14.1%	-100.0%	28.9%	20.2%	10.7%	19.1%	21.8%	-2.4 pts	-2.4 pts	11.4%

## Medical & pharmacy by plan

# POA – Active Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan 2024	77		\$26,814	\$0	\$26,814	\$16,300	\$43,114	\$139,824	30.8%	30.8%	\$559.92
Feb 2024	78		\$55,978	\$0	\$55,978	\$16,512	\$72,490	\$143,041	50.7%	40.9%	\$929.36
Mar 2024	78		\$133,676	\$0	\$133,676	\$16,512	\$150,188	\$143,041	105.0%	62.4%	\$1,925.48
Apr 2024	81		\$93,825	\$0	\$93,825	\$17,147	\$110,972	\$148,672	74.6%	65.6%	\$1,370.02
May 2024	81		\$118,415	\$0	\$118,415	\$17,147	\$135,562	\$147,867	91.7%	70.9%	\$1,673.60
Jun 2024	81		\$69,136	\$0	\$69,136	\$17,147	\$86,283	\$147,062	58.7%	68.8%	\$1,065.22
Jul 2024	81		\$58,903	\$0	\$58,903	\$17,147	\$76,050	\$148,671	51.2%	66.3%	\$938.89
Aug 2024	84		\$184,721	\$0	\$184,721	\$17,782	\$202,503	\$152,693	132.6%	74.9%	\$2,410.75
Sep 2024	87		\$58,082	\$0	\$58,082	\$18,417	\$76,499	\$158,325	48.3%	71.7%	\$879.30
Oct 2024	89		\$194,124	\$0	\$194,124	\$18,840	\$212,964	\$159,935	133.2%	78.3%	\$2,392.86
Nov 2024	90		\$97,400	\$0	\$97,400	\$19,052	\$116,452	\$159,131	73.2%	77.8%	\$1,293.91
Dec 2024	91		\$44,372	\$0	\$44,372	\$19,264	\$63,636	\$159,936	39.8%	74.5%	\$699.29
<b>Total</b>	<b>998</b>		<b>\$1,135,446</b>	<b>\$0</b>	<b>\$1,135,446</b>	<b>\$211,267</b>	<b>\$1,346,713</b>	<b>\$1,808,199</b>	<b>74.5%</b>	<b>74.5%</b>	<b>\$1,349.41</b>
Average / PEPM	83		\$1,137.72	\$0.00	\$1,137.72	\$211.69	\$1,349.41	\$1,811.82			
Total Thru Jun	476		\$497,844	\$0	\$497,844	\$100,764	\$598,608	\$869,508	68.8%	68.8%	\$1,257.58
<b>Current Period</b>											
Jan 2025	91		\$207,725	\$0	\$207,725	\$19,593	\$227,318	\$176,757	128.6%	128.6%	\$2,498.00
Feb 2025	91		\$63,238	\$0	\$63,238	\$19,593	\$82,831	\$176,757	46.9%	87.7%	\$910.23
Mar 2025	90		\$90,064	\$0	\$90,064	\$19,378	\$109,442	\$174,979	62.5%	79.4%	\$1,216.02
Apr 2025	87		\$106,270	\$0	\$106,270	\$18,732	\$125,002	\$166,985	74.9%	78.3%	\$1,436.80
May 2025	85		\$175,662	\$0	\$175,662	\$18,301	\$193,963	\$164,321	118.0%	85.9%	\$2,281.92
Jun 2025	85		\$437,765	\$0	\$437,765	\$18,301	\$456,066	\$163,434	279.1%	116.7%	\$5,365.49
Jul 2025											
Aug 2025											
Sep 2025											
Oct 2025											
Nov 2025											
Dec 2025											
<b>Total Thru Jun</b>	<b>529</b>		<b>\$1,080,724</b>	<b>\$0</b>	<b>\$1,080,724</b>	<b>\$113,899</b>	<b>\$1,194,623</b>	<b>\$1,023,233</b>	<b>116.7%</b>	<b>116.7%</b>	<b>\$2,258.27</b>
Average / PEPM	88		\$2,042.96	\$0.00	\$2,042.96	\$215.31	\$2,258.27	\$1,934.28			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	921		\$942,334	\$0	\$942,334	\$189,956	\$1,132,290	\$1,577,706	71.8%	71.8%	\$1,229.41
Current Rolling 12	1,051		\$1,718,326	\$0	\$1,718,326	\$224,401	\$1,942,727	\$1,961,925	99.0%	99.0%	\$1,848.46
Change	130		\$775,992	\$0	\$775,992	\$34,445	\$810,437	\$384,219			\$619.04
% Change	14.1%		82.3%	0.0%	82.3%	18.1%	71.6%	24.4%	27.3 pts	27.3 pts	50.4%

Budget Summary

# POA – Active Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan 2024	194		\$281,707	\$0	\$281,707	\$41,068	\$322,775	\$393,540	82.0%	82.0%	\$1,663.79
Feb 2024	198		\$392,650	\$0	\$392,650	\$41,915	\$434,565	\$402,142	108.1%	95.2%	\$2,194.77
Mar 2024	200		\$449,186	\$0	\$449,186	\$42,338	\$491,524	\$405,585	121.2%	104.0%	\$2,457.62
Apr 2024	203		\$241,117	\$0	\$241,117	\$42,973	\$284,090	\$410,405	69.2%	95.1%	\$1,399.46
May 2024	205		\$488,476	\$0	\$488,476	\$43,396	\$531,872	\$416,769	127.6%	101.8%	\$2,594.50
Jun 2024	208		\$417,093	\$0	\$417,093	\$44,032	\$461,125	\$422,790	109.1%	103.0%	\$2,216.94
Jul 2024	207		\$321,760	\$0	\$321,760	\$43,820	\$365,580	\$420,898	86.9%	100.7%	\$1,766.09
Aug 2024	207		\$449,666	\$0	\$449,666	\$43,820	\$493,486	\$421,758	117.0%	102.8%	\$2,383.99
Sep 2024	205		\$429,401	\$0	\$429,401	\$43,396	\$472,797	\$420,206	112.5%	103.9%	\$2,306.33
Oct 2024	205		\$454,394	\$0	\$454,394	\$43,396	\$497,790	\$421,066	118.2%	105.3%	\$2,428.25
Nov 2024	205		\$611,423	\$0	\$611,423	\$43,396	\$654,819	\$421,066	155.5%	110.0%	\$3,194.24
Dec 2024	207		\$267,707	\$0	\$267,707	\$43,820	\$311,527	\$425,368	73.2%	106.8%	\$1,504.96
<b>Total</b>	<b>2,444</b>		<b>\$4,804,580</b>	<b>\$0</b>	<b>\$4,804,580</b>	<b>\$517,370</b>	<b>\$5,321,950</b>	<b>\$4,981,592</b>	<b>106.8%</b>	<b>106.8%</b>	<b>\$2,177.56</b>
Average / PEPM	204		\$1,965.87	\$0.00	\$1,965.87	\$211.69	\$2,177.56	\$2,038.29			
Total Thru Jun	1,208		\$2,270,229	\$0	\$2,270,229	\$255,722	\$2,525,951	\$2,451,230	103.0%	103.0%	\$2,091.02
<b>Current Period</b>											
Jan 2025	211		\$582,099	\$0	\$582,099	\$45,430	\$627,529	\$483,432	129.8%	129.8%	\$2,974.07
Feb 2025	211		\$315,330	\$0	\$315,330	\$45,430	\$360,760	\$482,484	74.8%	102.3%	\$1,709.76
Mar 2025	209		\$504,933	\$0	\$504,933	\$45,000	\$549,933	\$479,823	114.6%	106.4%	\$2,631.26
Apr 2025	209		\$438,667	\$0	\$438,667	\$45,000	\$483,667	\$482,669	100.2%	104.8%	\$2,314.20
May 2025	210		\$468,893	\$0	\$468,893	\$45,215	\$514,108	\$480,587	107.0%	105.3%	\$2,448.13
Jun 2025	209		\$404,461	\$0	\$404,461	\$45,000	\$449,461	\$480,583	93.5%	103.3%	\$2,150.53
Jul 2025											
Aug 2025											
Sep 2025											
Oct 2025											
Nov 2025											
Dec 2025											
<b>Total Thru Jun</b>	<b>1,259</b>		<b>\$2,714,383</b>	<b>\$0</b>	<b>\$2,714,383</b>	<b>\$271,075</b>	<b>\$2,985,458</b>	<b>\$2,889,578</b>	<b>103.3%</b>	<b>103.3%</b>	<b>\$2,371.29</b>
Average / PEPM	210		\$2,155.98	\$0.00	\$2,155.98	\$215.31	\$2,371.29	\$2,295.14			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12	2,323		\$4,273,694	(\$23,578)	\$4,250,117	\$479,201	\$4,729,318	\$4,414,622	107.1%	107.1%	\$2,035.87
Current Rolling 12	2,495		\$5,248,734	\$0	\$5,248,734	\$532,724	\$5,781,458	\$5,419,940	106.7%	106.7%	\$2,317.22
Change	172		\$975,040	\$23,578	\$998,617	\$53,523	\$1,052,140	\$1,005,318			\$281.35
% Change	7.4%		22.8%	-100.0%	23.5%	11.2%	22.2%	22.8%	-0.5 pts	-0.5 pts	13.8%

Budget Summary

# POA - Retiree Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan	2024	20	\$7,812	\$0	\$7,812	\$4,234	\$12,046	\$23,333	51.6%	51.6%	\$602.29
Feb	2024	20	\$26,680	\$0	\$26,680	\$4,234	\$30,914	\$23,333	132.5%	92.1%	\$1,545.69
Mar	2024	19	\$80,390	\$0	\$80,390	\$4,022	\$84,412	\$22,529	374.7%	184.1%	\$4,442.74
Apr	2024	19	\$29,416	\$0	\$29,416	\$4,022	\$33,438	\$22,529	148.4%	175.3%	\$1,759.90
May	2024	18	\$28,618	\$0	\$28,618	\$3,810	\$32,428	\$21,724	149.3%	170.3%	\$1,801.58
Jun	2024	17	\$15,635	\$0	\$15,635	\$3,599	\$19,234	\$20,115	95.6%	159.1%	\$1,131.40
Jul	2024	16	\$10,577	\$0	\$10,577	\$3,387	\$13,964	\$18,506	75.5%	148.9%	\$872.75
Aug	2024	16	\$12,005	\$0	\$12,005	\$3,387	\$15,392	\$18,506	83.2%	141.8%	\$962.00
Sep	2024	16	\$13,480	\$0	\$13,480	\$3,387	\$16,867	\$18,506	91.1%	136.8%	\$1,054.19
Oct	2024	16	\$8,825	\$0	\$8,825	\$3,387	\$12,212	\$18,506	66.0%	130.5%	\$763.25
Nov	2024	16	\$22,080	\$0	\$22,080	\$3,387	\$25,467	\$18,506	137.6%	131.1%	\$1,591.69
Dec	2024	16	\$6,589	\$0	\$6,589	\$3,387	\$9,976	\$18,506	53.9%	125.2%	\$623.50
<b>Total</b>		<b>209</b>	<b>\$262,107</b>	<b>\$0</b>	<b>\$262,107</b>	<b>\$44,243</b>	<b>\$306,350</b>	<b>\$244,600</b>	<b>125.2%</b>	<b>125.2%</b>	<b>\$1,465.79</b>
Average / PEPM		17	\$1,254.10	\$0.00	\$1,254.10	\$211.69	\$1,465.79	\$1,170.34			
Total Thru Jun		113	\$188,551	\$0	\$188,551	\$23,921	\$212,472	\$133,563	159.1%	159.1%	\$1,880.28
<b>Current Period</b>											
Jan	2025	18	\$43,199	\$0	\$43,199	\$3,876	\$47,075	\$24,872	189.3%	189.3%	\$2,615.25
Feb	2025	18	\$14,219	\$0	\$14,219	\$3,876	\$18,095	\$24,872	72.8%	131.0%	\$1,005.25
Mar	2025	17	\$7,271	\$0	\$7,271	\$3,660	\$10,931	\$23,983	45.6%	103.2%	\$643.02
Apr	2025	17	\$14,529	\$0	\$14,529	\$3,660	\$18,189	\$23,983	75.8%	96.5%	\$1,069.96
May	2025	18	\$24,762	\$0	\$24,762	\$3,876	\$28,638	\$24,872	115.1%	100.3%	\$1,590.98
Jun	2025	19	\$6,957	\$0	\$6,957	\$4,091	\$11,048	\$25,760	42.9%	90.3%	\$581.47
Jul	2025										
Aug	2025										
Sep	2025										
Oct	2025										
Nov	2025										
Dec	2025										
<b>Total Thru Jun</b>		<b>107</b>	<b>\$110,937</b>	<b>\$0</b>	<b>\$110,937</b>	<b>\$23,038</b>	<b>\$133,975</b>	<b>\$148,341</b>	<b>90.3%</b>	<b>90.3%</b>	<b>\$1,252.10</b>
Average / PEPM		18	\$1,036.79	\$0.00	\$1,036.79	\$215.31	\$1,252.10	\$1,386.36			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12		216	\$700,588	(\$168,879)	\$531,709	\$44,565	\$576,275	\$245,474	234.8%	234.8%	\$2,667.94
Current Rolling 12		203	\$184,493	\$0	\$184,493	\$43,360	\$227,853	\$259,379	87.8%	87.8%	\$1,122.43
Change		(13)	(\$516,095)	\$168,879	(\$347,216)	(\$1,205)	(\$348,421)	\$13,905			(\$1,545.51)
% Change		-6.0%	-73.7%	-100.0%	-65.3%	-2.7%	-60.5%	5.7%	-146.9 pts	-146.9 pts	-57.9%

Budget Summary



# POA - Retiree Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan	2024	77	\$103,936	\$0	\$103,936	\$16,300	\$120,236	\$99,521	120.8%	120.8%	\$1,561.51
Feb	2024	76	\$165,866	\$0	\$165,866	\$16,088	\$181,954	\$97,800	186.0%	153.1%	\$2,394.14
Mar	2024	75	\$138,653	\$0	\$138,653	\$15,877	\$154,530	\$96,078	160.8%	155.7%	\$2,060.40
Apr	2024	76	\$146,626	\$0	\$146,626	\$16,088	\$162,714	\$96,940	167.9%	158.7%	\$2,140.98
May	2024	76	\$91,099	\$0	\$91,099	\$16,088	\$107,187	\$96,940	110.6%	149.1%	\$1,410.36
Jun	2024	76	\$84,990	\$0	\$84,990	\$16,088	\$101,078	\$96,940	104.3%	141.7%	\$1,329.98
Jul	2024	77	\$63,054	\$0	\$63,054	\$16,300	\$79,354	\$98,662	80.4%	132.8%	\$1,030.57
Aug	2024	77	\$128,067	\$0	\$128,067	\$16,300	\$144,367	\$98,662	146.3%	134.5%	\$1,874.90
Sep	2024	77	\$70,546	\$0	\$70,546	\$16,300	\$86,846	\$98,662	88.0%	129.3%	\$1,127.87
Oct	2024	77	\$114,724	\$0	\$114,724	\$16,300	\$131,024	\$98,662	132.8%	129.7%	\$1,701.61
Nov	2024	78	\$158,711	\$0	\$158,711	\$16,512	\$175,223	\$101,242	173.1%	133.7%	\$2,246.45
Dec	2024	77	\$93,561	\$0	\$93,561	\$16,300	\$109,861	\$100,380	109.4%	131.7%	\$1,426.77
<b>Total</b>		<b>919</b>	<b>\$1,359,833</b>	<b>\$0</b>	<b>\$1,359,833</b>	<b>\$194,543</b>	<b>\$1,554,376</b>	<b>\$1,180,489</b>	<b>131.7%</b>	<b>131.7%</b>	<b>\$1,691.38</b>
Average / PEPM		77	\$1,479.69	\$0.00	\$1,479.69	\$211.69	\$1,691.38	\$1,284.54			
Total Thru Jun		456	\$731,170	\$0	\$731,170	\$96,531	\$827,701	\$584,220	141.7%	141.7%	\$1,815.13
<b>Current Period</b>											
Jan	2025	76	\$317,597	\$0	\$317,597	\$16,364	\$333,961	\$112,726	296.3%	296.3%	\$4,394.22
Feb	2025	77	\$114,343	\$0	\$114,343	\$16,579	\$130,922	\$113,677	115.2%	205.3%	\$1,700.28
Mar	2025	78	\$123,279	\$0	\$123,279	\$16,794	\$140,073	\$115,577	121.2%	176.9%	\$1,795.81
Apr	2025	78	\$108,519	\$0	\$108,519	\$16,794	\$125,313	\$115,577	108.4%	159.6%	\$1,606.58
May	2025	78	\$153,411	\$0	\$153,411	\$16,794	\$170,205	\$115,577	147.3%	157.1%	\$2,182.12
Jun	2025	77	\$130,240	\$0	\$130,240	\$16,579	\$146,819	\$114,625	128.1%	152.3%	\$1,906.74
Jul	2025										
Aug	2025										
Sep	2025										
Oct	2025										
Nov	2025										
Dec	2025										
<b>Total Thru Jun</b>		<b>464</b>	<b>\$947,389</b>	<b>\$0</b>	<b>\$947,389</b>	<b>\$99,904</b>	<b>\$1,047,293</b>	<b>\$687,760</b>	<b>152.3%</b>	<b>152.3%</b>	<b>\$2,257.10</b>
Average / PEPM		77	\$2,041.79	\$0.00	\$2,041.79	\$215.31	\$2,257.10	\$1,482.24			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12		914	\$1,734,262	(\$222,612)	\$1,511,650	\$188,328	\$1,699,977	\$1,088,574	156.2%	156.2%	\$1,859.93
Current Rolling 12		927	\$1,576,052	\$0	\$1,576,052	\$197,916	\$1,773,968	\$1,284,029	138.2%	138.2%	\$1,913.67
Change		13	(\$158,210)	\$222,612	\$64,402	\$9,589	\$73,991	\$195,455			\$53.73
% Change		1.4%	-9.1%	-100.0%	4.3%	5.1%	4.4%	18.0%	-18.0 pts	-18.0 pts	2.9%



## Medical large claims

# Medical large claims

Large Claims Detail through June 2025				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Acute promyelocytic leukemia, not having achieved remission		Active	\$242,037	
Rx - Trikafta		Active	\$175,450	
Nonrheumatic mitral (valve) insufficiency		Active	\$165,253	
Displaced trimalleolar fracture of right lower leg, initial encounter for closed fracture		Active	\$122,637	
Infection following a procedure, superficial incisional surgical site, initial encounter		Retiree	\$105,626	
Other postprocedural complications and disorders of digestive system		Active	\$99,741	
Rx - Xolair		Active	\$91,822	
Unilateral primary osteoarthritis, left knee		Retiree	\$89,923	
<b>Stop Loss Reimbursement Earned</b>			<b>Total</b>	<b>\$0</b>



**Total dental**

# Total dental — YTD June 2025 — summary (cost vs budget)

Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
	Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative	PEPM
<b>Prior Period</b>									
Jan 2024	307	\$19,504	\$2,085	\$21,588	\$42,815	50.4%	50.4%	\$70.32	
Feb 2024	306	\$46,213	\$2,078	\$48,291	\$42,668	113.2%	81.7%	\$157.81	
Mar 2024	306	\$33,712	\$2,078	\$35,789	\$42,698	83.8%	82.4%	\$116.96	
Apr 2024	311	\$37,118	\$2,112	\$39,230	\$43,306	90.6%	84.5%	\$126.14	
May 2024	317	\$42,361	\$2,152	\$44,514	\$44,028	101.1%	87.9%	\$140.42	
Jun 2024	316	\$37,780	\$2,146	\$39,926	\$43,924	90.9%	88.4%	\$126.35	
Jul 2024	318	\$27,457	\$2,159	\$29,617	\$44,339	66.8%	85.2%	\$93.13	
Aug 2024	317	\$73,652	\$2,152	\$75,804	\$44,192	171.5%	96.2%	\$239.13	
Sep 2024	317	\$24,160	\$2,152	\$26,313	\$44,294	59.4%	92.0%	\$83.01	
Oct 2024	315	\$36,483	\$2,139	\$38,622	\$44,042	87.7%	91.6%	\$122.61	
Nov 2024	313	\$41,588	\$2,125	\$43,713	\$43,760	99.9%	92.4%	\$139.66	
Dec 2024	316	\$28,355	\$2,146	\$30,501	\$44,055	69.2%	90.4%	\$96.52	
<b>Total</b>	<b>3,759</b>	<b>\$448,385</b>	<b>\$25,524</b>	<b>\$473,908</b>	<b>\$524,121</b>	<b>90.4%</b>	<b>90.4%</b>	<b>\$126.07</b>	
Average / PEPM	313	\$119.28	\$6.79	\$126.07	\$139.43				
Total Thru Jun	1,863	\$216,688	\$12,650	\$229,338	\$259,439	88.4%	88.4%	\$123.10	
<b>Current Period</b>									
Jan 2025	322	\$22,564	\$2,219	\$24,783	\$43,566	56.9%	56.9%	\$76.97	
Feb 2025	324	\$53,893	\$2,232	\$56,125	\$43,908	127.8%	92.5%	\$173.23	
Mar 2025	323	\$56,471	\$2,225	\$58,696	\$43,666	134.4%	106.5%	\$181.72	
Apr 2025	324	\$26,298	\$2,232	\$28,530	\$43,550	65.5%	96.2%	\$88.06	
May 2025	324	\$60,060	\$2,232	\$62,293	\$43,409	143.5%	105.7%	\$192.26	
Jun 2025	325	\$36,609	\$2,239	\$38,848	\$43,422	89.5%	103.0%	\$119.53	
Jul 2025									
Aug 2025									
Sep 2025									
Oct 2025									
Nov 2025									
Dec 2025									
<b>Total Thru Jun</b>	<b>1,942</b>	<b>\$255,895</b>	<b>\$13,380</b>	<b>\$269,276</b>	<b>\$261,521</b>	<b>103.0%</b>	<b>103.0%</b>	<b>\$138.66</b>	
Average / PEPM	324	\$131.77	\$6.89	\$138.66	\$134.67				
Prior Rolling 12	3,658	\$435,272	\$24,658	\$459,930	\$530,041	86.8%	86.8%	\$125.73	
Current Rolling 12	3,838	\$487,591	\$26,254	\$513,846	\$526,203	97.7%	97.7%	\$133.88	
Change	180	\$52,319	\$1,596	\$53,915	(\$3,838)			\$8.15	
% Change	4.9%	12.0%	6.5%	11.7%	-0.7%	10.9 pts	10.9 pts	6.5%	

Budget Summary



**Total vision**

# Total vision — YTD June 2025 — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims	
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative
<b>Prior Period</b>							
Jan 2024	361	\$3,718	\$5,959	62.4%	62.4%	\$10.30	
Feb 2024	366	\$5,666	\$6,068	93.4%	78.0%	\$15.48	
Mar 2024	367	\$2,318	\$6,092	38.0%	64.6%	\$6.32	
Apr 2024	374	\$5,583	\$6,228	89.6%	71.0%	\$14.93	
May 2024	379	\$3,640	\$6,282	57.9%	68.3%	\$9.60	
Jun 2024	383	\$4,481	\$6,308	71.0%	68.8%	\$11.70	
Jul 2024	384	\$3,872	\$6,311	61.4%	67.7%	\$10.08	
Aug 2024	381	\$2,976	\$6,332	47.0%	65.1%	\$7.81	
Sep 2024	383	\$2,212	\$6,386	34.6%	61.6%	\$5.78	
Oct 2024	383	\$3,681	\$6,401	57.5%	61.2%	\$9.61	
Nov 2024	386	\$2,462	\$6,398	38.5%	59.1%	\$6.38	
Dec 2024	388	\$4,645	\$6,447	72.0%	60.2%	\$11.97	
<b>Total</b>	<b>4,535</b>	<b>\$45,254</b>	<b>\$75,212</b>	<b>60.2%</b>	<b>60.2%</b>	<b>\$9.98</b>	
Average / PEPM	378	\$9.98	\$16.58				
Total Thru Jun	2,230	\$25,406	\$36,937	68.8%	68.8%	\$11.39	
<b>Current Period</b>							
Jan 2025	398	\$3,252	\$6,564	49.5%	49.5%	\$8.17	
Feb 2025	395	\$4,754	\$6,053	78.5%	63.5%	\$12.04	
Mar 2025	389	\$5,032	\$6,513	77.3%	68.2%	\$12.94	
Apr 2025	385	\$4,845	\$6,443	75.2%	69.9%	\$12.58	
May 2025	387	\$2,673	\$6,426	41.6%	64.2%	\$6.91	
Jun 2025	383	\$5,471	\$6,448	84.8%	67.7%	\$14.28	
Jul 2025							
Aug 2025							
Sep 2025							
Oct 2025							
Nov 2025							
Dec 2025							
<b>Total Thru Jun</b>	<b>2,337</b>	<b>\$26,027</b>	<b>\$38,447</b>	<b>67.7%</b>	<b>67.7%</b>	<b>\$11.14</b>	
Average / PEPM	390	\$11.14	\$16.45				
Thru Jun Change	107	\$621	\$1,510			(\$0.26)	
Thru Jun % Change	4.8%	2.4%	4.1%	-1.1 pts	-1.1 pts	-2.2%	
Prior Rolling 12	4,322	\$42,771	\$71,194	60.1%	60.1%	\$9.90	
Current Rolling 12	4,642	\$45,875	\$76,722	59.8%	59.8%	\$9.88	
Change	320	\$3,104	\$5,528			(\$0.01)	
% Change	7.4%	7.3%	7.8%	-0.3 pts	-0.3 pts	-0.1%	

Experience Summary

# Renewal Exhibits





# Medical/Rx Projection

Effective: January 1, 2026

Most Recent 12 Months Ending	Open Option		Personal Option		Combined
	June 30, 2025	June 30, 2024	June 30, 2025	June 30, 2024	
Mature Months	12	12	12	12	
Paid Claims for Entire Experience Period	\$6,824,786	\$6,007,956	\$1,902,819	\$1,642,922	
Stop Loss Credit	0	(246,190)	0	(168,879)	
Historical Benefit Changes Adjustment	1,000	1,000	1,000	1,000	
Adjusted Net Paid Claims during This Period	\$6,824,786	\$5,761,767	\$1,902,819	\$1,474,044	
Average Enrollment Setback (1 month)	285	268	104	94	
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,995.55	\$1,791.59	\$1,524.69	\$1,306.78	
Annual Trend (5.0% Med, 9% Rx)	5.9%	6.0%	5.3%	5.3%	
Number of Months of Trend	19	31	19	31	
Extended Trend Factor	1.095	1.162	1.085	1.144	
<b>Projected Claims PEPM</b>	<b>\$2,184.88</b>	<b>\$2,081.04</b>	<b>\$1,654.29</b>	<b>\$1,494.45</b>	
<b>Blended Projected Claims PEPM (70%/30%)</b>		<b>\$2,153.73</b>		<b>\$1,606.33</b>	<b>\$2,007.38</b>
Claims Margin (%)		0.0%		0.0%	0.0%
<b>Projected Claims PEPM+Margin</b>		<b>\$2,153.73</b>		<b>\$1,606.33</b>	<b>\$2,007.38</b>
<b>Fixed Expenses</b>					
Providence Administration (2.0% increase)		\$64.23		\$64.23	\$64.23
Rx Rebates		(98.89)		(98.89)	(98.89)
Specific Stop Loss Premium (estimated 15% increase)		176.88		176.88	176.88
<b>Total Fixed Expenses PEPM</b>		<b>\$142.22</b>		<b>\$142.22</b>	<b>\$142.22</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>		<b>\$2,295.95</b>		<b>\$1,748.55</b>	<b>\$2,149.60</b>
<b>Current Budget, Based on Current Rates</b>		<b>\$2,049.01</b>		<b>\$1,863.70</b>	<b>\$1,999.46</b>
<b>Needed Increase</b>		<b>12.1%</b>		<b>-6.2%</b>	<b>7.5%</b>

All estimates are based upon the information available at a point in time, and are subject to unforeseen and random events. Therefore, any projection must be interpreted as having a likely range of variability from the estimate. Any estimate or projection may not be used or relied upon by any other party for any other purpose than for which it was issued by Mercer. Mercer is not responsible for the consequences of any unauthorized use.

# Dental Projection

Effective: January 1, 2026

	Dental
<b>Most Recent 12 Months Ending</b>	<b>June 30, 2025</b>
Mature Months	12
Paid Claims for Entire Experience Period	\$487,591
Stop Loss Credit	0
Historical Benefit Changes Adjustment	1.000
Adjusted Net Paid Claims during This Period	\$487,591
Average Enrollment Setback (1 month)	319
Adjusted Paid Claims per Employee per Month (PEPM)	\$127.37
Annual Trend (4%)	4.0%
Number of Months of Trend	19
Extended Trend Factor	1.064
<b>Projected Claims PEPM</b>	<b>\$135.54</b>
Claims Margin (%)	0.0%
<b>Projected Claims PEPM+Margin</b>	<b>\$135.54</b>
<b>Fixed Expenses</b>	
Administration Fees (0.0% increase)	\$6.89
<b>Total Fixed Expenses PEPM</b>	<b>\$6.89</b>
<b>Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM</b>	<b>\$142.43</b>
<b>Current Budget, Based on Current Rates</b>	<b>\$134.73</b>
<b>Needed Increase</b>	<b>5.7%</b>

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# Rates & Contributions

## Effective: January 1, 2026

	Fully Insured	Self-Funded (PHP)	
	Kaiser	Personal	Open
<b>Current Contribution</b>			
Composite	\$1,799.20	\$2,007.00	\$2,260.00
Employer	\$1,799.20	\$1,899.46	\$2,134.36
Employee	\$0.00	\$107.54	\$125.64
<b>Renewal Contribution</b>			
Composite	\$1,990.94	\$2,084.00	\$2,489.00
Employer	\$1,990.94	\$1,972.62	\$2,350.56
Employee	\$0.00	\$111.38	\$138.44

PLAN	2026 Renewal				Employee			Employer		
	JUNE 2025	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
<b>Active Medical<sup>1</sup></b>										
<b>POA</b>										
<b>Kaiser HMO Option</b>										
EE	48	\$926.04	\$926.04	\$0.00	\$0.00	0.0%	0.0%	\$68.14	7.9%	100.0%
EE, SP	20	1,852.08	1,852.08	0.00	0.00	0.0%	0.0%	136.28	7.9%	100.0%
EE, CH	11	1,666.88	1,666.88	0.00	0.00	0.0%	0.0%	122.66	7.9%	100.0%
EE, FAM	73	2,778.04	2,778.04	0.00	0.00	0.0%	0.0%	204.44	7.9%	100.0%
COMPOSITE	152	\$1,990.94	\$1,990.94	\$0.00	\$0.00	0.0%	0.0%	\$191.74	10.7%	100.0%
<b>PHP Personal Option 15/0/1000 (Includes VSP Vision)</b>										
EE	24	\$963.00	\$851.62	\$111.38	\$3.84	3.6%	11.6%	\$63.16	8.0%	88.4%
EE, SP	11	1,923.00	1,811.62	111.38	3.84	3.6%	5.8%	129.16	7.7%	94.2%
EE, CH	10	1,734.00	1,622.62	111.38	3.84	3.6%	6.4%	116.16	7.7%	93.6%
EE, FAM	40	2,889.00	2,777.62	111.38	3.84	3.6%	3.9%	196.16	7.6%	96.1%
COMPOSITE	85	\$2,084.00	\$1,972.62	\$111.38	\$3.84	3.6%	5.3%	\$73.16	3.9%	94.7%
<b>PHP Open Option 10/0/20/2000 \$50 Common Deductible (Includes VSP Vision)</b>										
EE	34	\$1,030.00	\$891.56	\$138.44	\$12.80	10.2%	13.4%	\$58.20	7.0%	86.6%
EE, SP	35	2,056.00	1,917.56	138.44	12.80	10.2%	6.7%	129.20	7.2%	93.3%
EE, CH	15	1,854.00	1,715.56	138.44	12.80	10.2%	7.5%	115.20	7.2%	92.5%
EE, FAM	125	3,087.00	2,948.56	138.44	12.80	10.2%	4.5%	201.20	7.3%	95.5%
COMPOSITE	209	\$2,489.00	\$2,350.56	\$138.44	\$12.80	10.2%	5.6%	\$216.20	10.1%	94.4%

<sup>1</sup>Rates include the standard 2026 contract changes.

# Deductible & Out-of-Pocket Maximum

## # of members satisfying

Kaiser	CY 2024	YTD 2025 (6/25/2025)
Per Person Deductible	N/A	N/A
Per Person OOP Max	0	1
Per Family Deductible	N/A	N/A
Per Family OOP Max	0	0

Providence	Benefit	CY 2024	YTD 2025 (7/17/2025)
Open Option	Per Person Deductible	292	193
	Per Person OOP Max	3	5
	Per Family Deductible	22	6
	Per Family OOP Max	0	0
Personal Option	Per Person Deductible	N/A	N/A
	Per Person OOP Max	1	1
	Per Family Deductible	N/A	N/A
	Per Family OOP Max	0	0

