SAN FRANCISCO HEALTH SERVICE SYSTEM

Affordable, Quality Benefits & Well-Being

Memorandum

DATE: August 9, 2018

TO: Karen Breslin, President and Members of the Health Service Board

FROM: Pamela Levin, Chief Financial Officer

RE: Update on Financial Report as of May 31, 2018

This report summarizes revenues and expenses of the Employee Benefit Trust Fund (Trust Fund) and the General Fund Administration Budget for the time period of July 1, 2017 to May 31, 2018, as well as fiscal year-end projections through June 30, 2018.

Employee Benefit Trust Fund

On June 30, 2017, the Trust Fund balance was \$72.5 million. Based on activity through May 2018, the fund balance is projected to be \$72.9 million as of June 30, 2018. The projected \$0.4 million increase includes reserves for unpaid claims and is a result of the following changes:

- 1. City Plan Self-Funded Plan \$6.1 million decrease in fund balance resulting from:
 - \$3.8 million associated with subsidizing 2017 rates (for the first six months of FY 2017-18) from the claim stabilization reserve
 - \$2.3 million associated with subsidizing 2018 rates (for the second six months of FY 2017-18) from the claim stabilization reserve
- 2. Blue Shield Access+ Flex-Funded Plan \$5.7 million increase in fund balance resulting from:
 - \$2.6 million associated with the increase in 2017 rates (for the first six months of FY 2017-18) to recover the 2015 deficit
 - \$1.1 million associated with the increase in 2018 rates (for the second six months of FY 2017-18) to recover the 2016 deficit
 - \$7.0 million in pharmacy rebates (additional information on page 3) offset by claims of \$5.0 million
- 3. Blue Shield Trio Flex-Funded Plan \$1.8 million decrease in fund balance resulting from:
 - a. \$0.7 million increase in fund balance associated with the increase in 2018 rates (for the second six months of FY 2017-18) to recover the 2016 deficit
 - b. \$2.5 million decrease in fund balance due to timing of receipt of pharmacy rebates to offset claims experience

- 4. Delta Dental Self-Funded Plan \$2.6 million increase in fund balance resulting from:
 - a. \$5.4 million increase in fund balance due to favorable claim experience
 - b. \$2.8 million decrease in fund balance:
 - \$1.2 million decrease in fund balance associated with subsidizing 2017 rates (for the first six months of FY 2017-18) from the claim stabilization reserve
 - \$1.6 million decrease in fund balance associated with subsidizing 2018 rates (for the second six months of FY 2017-18) from the claim stabilization reserve
- Healthcare Sustainability Fund The following table reflects the year-to-date actuals through May 31, 2018. The Revised Budget reflects carryforward of unexpended funds from FY 2016-17.

| Healthca | re Su | stainability F | und FY 2017-: | 18 | | |
|--------------------------------|-------|----------------|--------------------|-------------|-----|-----------|
| | Rev | ised budget | May YTD Actuals | Projection | v | ariance |
| Revenues/Premiums | | | | | | |
| Annual Revenues | \$ | 2,351,681 | \$2,324,571 | \$2,472,678 | \$ | 120,997 |
| Carryforward from fund balance | | 1,713,191 | 1,713,191 | 2,506,982 | | 793,791 |
| Total | \$ | 4,064,872 | \$4,037,762 | \$4,979,660 | \$ | 914,788 |
| Expenditures | | | | | | |
| Annual Expenditures | \$ | 1,566,526 | \$1,003,005 | \$1,428,680 | \$ | 137,846 |
| One-time Expenditures | | 2,066,797 | 223,286 | 993,114 | | l,073,683 |
| Grand Total Expenditures | \$ | 3,633,323 | \$1,226,291 | \$2,421,794 | \$1 | l,211,529 |
| Balance | \$ | 431,549 | \$2,811,470 | \$2,557,866 | \$ | (296,741) |

- 6. Interest \$0.4 million increase in fund balance from SFHSS Trust cash balances
- Performance Guarantees No Performance Guarantees have been received as of May 31, 2018. The \$72.5 million fund balance includes the \$7.6 million in PGs received since FY 2005-06.
- 8. Performance Guarantees for Adoption and Surrogacy Assistance Plan \$0.3 million decrease in fund balance for performance guarantees for FY 2017-18. The program was effective January 1, 2017, five reimbursements have been paid for a total of \$98,873, including \$76,163 in FY 2017-18.
- 9. Forfeitures \$0.4 million increase in fund balance. The reconciliation of unused flexible spending account balances occurs annually in June for the prior Plan Year.

10. Pharmacy Rebates - The following table summarizes the FY 2017-18 pharmacy rebates as of May 31, 2018 and year-end projection. The rebates offset the amount of claims HSS pays to the vendors.

| Vendor | Amount (year to | Year-End Projection |
|-------------|-----------------|---------------------|
| | date) | |
| Blue Shield | \$5,649,137 | \$7,000,000 |
| UHC | 940,055 | 940,055 |
| Total | \$6,589,192 | \$7,940,055 |

General Fund Administration Budget (including Online Premium Payment Project)

Based on the financial results for the first eleven months of FY 2017-18, a year-end balance of \$0.4 million is projected.

| ACTIVE & | RETIRED COMBINED | 1 | | |
|---------------------------------------|-----------------------------------|--------------------------|--------------------------|---|
| | | Year-To-Date Revenues | Year-To-Date Expenses | Year-To-Date Net Excess(Shortage) |
| SELF-INSU | | | | |
| , , , , , , , , , , , , , , , , , , , | including ASO * | 28,478,990 | 34,194,163 | (5,715,173) |
| | ld Access+ * | 237,016,089 | 239,447,962 | (2,431,873) |
| Blue Shie | | 46,031,872 | 39,250,520 | 6,781,352 |
| | tal - Active only, including ASO | 44,386,328 | 41,982,796 | 2,403,532 |
| то | TAL SELF-INSURANCE | 355,913,279 | 354,875,441 | 1,037,839 |
| INSURANC | E PRODUCTS | | | |
| New City | Plan | 57,949,625 | 57,949,625 | 0 |
| Kaiser-H | ON | 372,316,915 | 369,651,836 | 2,665,079 |
| Vision Se | rvice Plan, All (City Plan & HMO) | 5,529,371 | 5,522,647 | 6,723 |
| Sub | -total HMO | 435,795,911 | 433,124,109 | 2,671,802 |
| | | | | |
| Delta Der | tal - Retired | 13,273,698 | 13,201,483 | 72,215 |
| Delta Car | 9 | 852,581 | 850,483 | 2,097 |
| Pacific U | nion | 351,908 | 350,846 | 1,062 |
| | -total Dental | 14,478,186 | 14,402,812 | 75,374 |
| Long Terr | n/Short Term Disability | 6,679,887 | 6,679,887 | 0 |
| Flexible E | • | 1,915,718 | 1,915,157 | 561 |
| | pending-Dependent Care | 4,753,580 | 4,573,604 | 179,976 |
| | pending -Medical Reimbursement | 6,205,739 | 6,111,127 | 94,612 |
| | ors (\$1.40) | 1,057,827 | 1,057,827 | (0) |
| | e Sustainability Fund (\$3.00) | 2,324,571 | 1,226,291 | 1,098,279 |
| | & Surrogacy | | 62,634 | (62,634) |
| то | TAL INSURANCE PRODUCTS | 473,211,418 | 469,153,449 | 4,057,969 |
| SAVINGS A | ND INVESTMENTS | | | |
| SAVINGS A Interest | IND INVESTIVIEN IS | 0 | | 0 |
| | ce guarantees | 0 | | 0 |
| Performan Forfeitures | 6 | 0 | | 0 |
| | TAL SAVINGS & INVESTMENTS | 0 | | 0 |
| 10 | THE ON CHARGE & INCEPTIMENTS | 0 | | 0 |
| TRANSFER | S OUT OF FORFEITURES | | 0 | 0 |

* Expenses are net of pharmacy rebates - see report for details

| | FY17-18 | FY17-18 |
|---|----------------------|----------------------|
| SUMMARY- In millions | Year-To Date Actual | Projected Annual-Net |
| | As of May 2018 - Net | |
| Self Insurance | | |
| City Plan | (5.7) | (6.1) (a) |
| Blue Shield-Access+ | (2.4) | 5.7 (b) |
| Blue Shield-Trio | 6.8 | (1.8) (b) |
| Dental, Actives | 2.4 | 2.6 (c) |
| Insurance Products | | |
| Medical HMOs | 2.7 | 0.0 |
| Dental | 0.1 | 0.0 |
| LTD/Flexible Benefits/FSA/Best Doctors | 0.3 | 0.0 |
| Healthcare Sustainability Fund (\$3.00) | 1.1 | 0.1 (d) |
| Savings & Investments | | |
| Interest | 0.0 | 0.4 |
| Performance guarantees | 0.0 | 0.0 (e) |
| Performance guarantees - Surrogacy and adoption | 0.0 | (0.3) (f) |
| Forfeitures | 0.0 | 0.4 |
| Transfers Out of Forfeitures | 0.0 | (0.5) (g) |
| TOTAL | 5.1 | 0.4 |
| Net assets | | |
| Beginning of the year | | 72.5 |
| End of the year | - | 72.9 |

(a) Annual Projection is net of claim stabilization of \$3.8 million used to reduce 2017 rates, \$2.3 million to reduce 2018 rates, and Pharmacy rebate of \$0.9 million

(b) Annual Projection is net of claim stabilization of \$2.6 million to increase 2017 rates, \$1.8 million to increase 2018 rates, and Pharmacy rebate of \$7 million

(c) Annual Projection is net of claim stabilization of \$1.2 million to reduce 2017 rates and \$1.6 million to reduce 2018 rates

(d) \$3.00 per member per month for communications, wellness, actuarial work; is part of a total premium.

(e) Only reflects performance guarantees received in FY 2017-2018

(f) Reflects use of fund balance

(g) Transfer of forfeitures to General Fund per FY 2017-2018 budget

| Expense (3,1,49,163) (35,35,203) 2,17,503 5 Bus Bond-Accest (37,5173) (10,111,347) 5 5 Bus Shord-Accest (20,27,15173) (10,111,347) 5,558,167) 1 Bus Shord-Accest (20,27,128) (33,35,581,870) 1 1 Bus Shord-Accests (20,27,128) (32,35,281,872) 1 1 Bus Shord-Accests (20,27,128) (43,03,127) 4,0,01,127 1 1 Bus Shord-Accests (32,25,220) (1,82,28,20) (1,82,28,20) 1 1 1 Bus Shord-Accests (4,00,277) (4,00,276) (30,00,055) (1,02,245) 5 More Date Accests (1,01,04,05) (20,00,055) (1,01,04,05) 20 | | For 11 months ended May 31, 2018 | For 11 months ended May 31, 2017 | \$ Change | % Change |
|---|---|-------------------------------------|-------------------------------------|--------------|----------------|
| Revenues 28/478.300 26.23.368 2.230.461 8 Expanses (2,14/4.163) (26,23.25.20) 4.305.1203 4.401.1105 2.205.1201 4.401.1105 4.401.1105 4.401.1105 4.401.1105 2.205.1201 4.401.1105 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1201 4.401.1105 2.205.1105 2.205.1105 2.205.1105 2.205.1105 2.205.1105 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<> | | | | | |
| Expansis (34.194,463) (95.55,203) 2.157,026 -5 Not City Plan Excess(Shortage) (67.57,173) (10.111,847) -5 Bus Shield-Access 227.016,050 20.021,453 -5 Bus Shield-Access 227.016,050 20.021,453 -7 -1 Net Bus Shield-Access 20.021,453 -277.443 (7.765,110) -1 Net Bus Shield-Access -20.021,453 -277.443 (7.765,110) -1 Net Bus Shield-Access -20.021,73 -277.443 (7.765,110) -1 Net Bus Shield-Access -20.021,73 -277.443 (7.765,110) -1 Revenues -20.021,73 -277.443 (7.765,110) -1 Net Bus Shield-Access -20.021,73,73,73,73 | | 28,478,990 | 26,239,356 | 2,239,634 | 8.5% |
| Bills Ghick-Access 227/16.089 220,21,269 (43,305,160 -15 Expanse (224,477,402) (275,044,352) 35,694,157 -17 Bus Shidt True Excess(Shortage) (24,417,42) (275,044,352) 35,694,157 -17 Bus Shidt True Excess(Shortage) (26,417,25) (274,137 (46,031,472 -46,031,472 Bus Shidt True Excess(Shortage) (4,1982,370) (39,699,551) (1982,445,52) (1982,445,52) Bus Shidt True Excess(Shortage) (4,1982,370) (4,423,582) (4,30,433,52) 30,000,000 NR Bus Shidt True Excess(Shortage) (1,58,04,352) -100 0 0 0 NR Bus Shidt HMO Excess(Shortage) (1,58,04,352) -100 0 <td></td> <td></td> <td></td> <td></td> <td>-5.9%</td> | | | | | -5.9% |
| Revenues 227/016.080 220.321.080 (43.305.180 15 Net flux Sheld Access Excess(Shortage) (24.31.872 (2.431.872 (4.431.872 (2.431.872 | Net City Plan Excess(Shortage) | | | | -43.5% |
| Expanses (23).4/4.9622 (275.04.832) 30.58.807 1-12 Bus Sheld-Toro 6.031.972 - 46.031.972 - Bus Sheld-Toro 6.031.972 - 46.031.972 - Detained 6.031.972 - 46.031.972 - Detained - 6.031.972 - 47.032.92 - Detained - 6.031.972 - 47.032.92 - - 7.73.962 - - 7.73.962 - - 7.73.962 - - 7.73.962 - - 7.73.962 - 0 1.5.00.352 - 0.00 | | | | | |
| Net Blue Shield-Access Excess(Shortage) (2.43173) 5.274.437 (7.70.50) 146 Blue Shield-Tocks (4.031,872) (4.031,872) (4.031,872) (4.031,872) Revenues (4.031,872) (4.031,872) (4.031,872) (4.031,872) Delta Dantal - Active only, including ASO (4.132,703,00) (4.132,713,00)< | | | | | -15.4% |
| Bile Short Trio 4 4 4 4 4 4 5 7 4 4 5 7 4 4 5 7 4 4 5 7 4 4 5 7 <th7< th=""> <th7< th=""> <th7< th=""> <t< td=""><td>•</td><td></td><td></td><td></td><td>-12.9%</td></t<></th7<></th7<></th7<> | • | | | | -12.9% |
| Brennuss 44.03.1872 44.03.1872 Departures (39.250.520) (39.250.520) Net Bus Netel-Trol Excess(Shortage) (7.33.52) (7.33.52) Deta Duntal-Active Excess(Shortage) (4.382.786) (39.285.520) Net Deta Duntal-Active Excess(Shortage) (4.382.786) (1.010.483.582) (1.010.483.582) Net Deta Duntal-Active Excess(Shortage) (1.010.483.582) (1.010.483.582) (1.010.483.582) Net Deta Duntal-Active Excess(Shortage) (1.010.480) (1.010.480) (1.010.480) Deventuos (1.100.682.587) (1.100.483) (1.010.480) SystAMCE PRODUCTS (1.010.480) (1.010.480) (1.010.480) Revenues (1.000.651.680) (1.000.652.67) (1.000.652.77) Revenues (1.010.480) (1.010.480) (1.010.480) Expontes (1.000.651.680) (1.010.480) (1.010.480) Net Mac City Plan Excess(Shortage) (1.010.480) (1.010.480) (1.010.480) Net Mac City Plan Excess(Shortage) (1.010.480) (1.010.480) (1.010.480) Net Mac City Plan Excess(Shortage) | | (2,431,673) | 5,274,437 | (7,706,310) | -140.17 |
| Expanse (39 250.300) (39 250.300) Data Dental - Active criv, including ASO 6.781.352 6.771.352 Revenues (4.389.326) (9.72.348) 2 Expanse (4.389.326) (9.72.348) 2 Bit Dental - Active Cross(Shortage) (4.389.326) (1.472.348) (4.307.326) NRT SELF-INSURANCE 1.097.695 (1.423.348) (4.307.326) 1.007.000 But Shied-HMO 0 1.5.806.352 (1.50.06.352) -0.00 Revenues 0 1.5.806.352 -0.00 0 </td <td></td> <td>46.031.872</td> <td></td> <td>46.031.872</td> <td></td> | | 46.031.872 | | 46.031.872 | |
| Data Locking and Revenues 44,386,328 43,413,979 972,349 2 Expenses (44,382,790) (39,993,951) (1,962,465) 5 ND Data Dani L-Atilo Excess(Shortage) 2,403,552 (1,423,582) (1,07,486) 20 ND Shold-HMOE (1,07,486) (1,07,486) 20 20 20 ND Shold-HMOE (1,07,486) (1,07,486) 20 0 </td <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | |
| Revenues 44,388,228 43,413,079 972,349 22 Expenses (41,382,709) (39,909,01) (1382,456) 5 Not Delta Dantal - Activa Excess(Shortage) 24,035,522 3,414,028 (1010,466) 29 Not Delta Dantal - Activa Excess(Shortage) 0 (15,806,332) (15,806,332) (15,806,332) (100,876) 90 Bus Shard Hu0 0 (16,806,332) (15,806,332) (100,876) 90 | Net Blue Shield-Trio Excess(Shortage) | 6,781,352 | | 6,781,352 | |
| Expanse (41,82,795) (33,999,951) (1,82,845) 5.5 NR Delta Endi- Active Excess(Shortage) 2,405,524 3,414,028 (1,010,486) -32 NR Delta Endi- Active Excess(Shortage) 0 1,827,438 (1,423,382) (1,612,486) -32 SUBANCE FROMUCTS 0 1,850,632 (1,800,632) -100 Subard HMO Excess(Shortage) 0 <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | |
| Not Dista Dental - Active Excess(Shortage) 2.43.532 3.414.028 (1.010.486) 3.23 NET SELF-INSURANCE 1.037.389 (1.423.382) (4.320.132) 303 Bus Sheid-HMO 0 1.5806.332 (-1.000.486) 303 Remnas 0 1.5806.332 (-1.000.486) -00 0 </td <td></td> <td></td> <td></td> <td></td> <td>2.2%</td> | | | | | 2.2% |
| NET SELF-INSURANCE 1.637.838 (1.423.382) (4.320,152) 363 Blus Shind-HMO Revenues 0 15.806,352 (15.806,352) -100 Exponses 0 (15.806,352) (15.806,352) -100 Exponses 0 (15.806,352) (15.806,352) -100 Revenues 0 0 0 0 0 0 Stataser HMO Excess(Shortage) 0 | • | | | | 5.0% |
| SURANCE PRODUCTS Image: Control of the second | | | | | 303.5% |
| Bue Shiel-HMO 0 15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (15.806,352 (16.806,352 (1 | | 1,007,000 | (1,420,302) | (4,520,152) | 505.57 |
| Revenues 0 15.006.352 15.006.352 100 Net Blue Shield HMO Excess(Shortage) 0 <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | |
| Int Eluis Shild HMO Excess(Shortage) 0 | | 0 | | (15,806,352) | -100.0% |
| Kalser-MO 372.316.915 339.982,937 32.33.378 9 Expenses (39.64.2162) 31.0775 1.124.304 88 New City Plan 57.948,625 32.567,328 25.382,297 777 Expenses 57.948,625 32.567,328 25.382,297 777 Expenses 57.948,625 32.567,328 25.382,297 777 Expenses (57.948,625 (32.667,328 25.382,297 777 Nat Nav City Plan Excess(Shortage) 0 </td <td>•</td> <td></td> <td></td> <td></td> <td>-100.0%</td> | • | | | | -100.0% |
| Revenues 372,316,915 339,982.397 32,333,378 9 Net Kaser- HMD Excess(Shortage) 2,665,079 1,340,775 1,324,304 9 Net Kaser- HMD Excess(Shortage) 2,665,079 1,340,775 1,324,304 9 Net City Plan Core 2,665,079 1,340,775 1,324,304 9 Revenues 57,949,625 32,567,328 (25,382,297) 77 Net Work City Plan Excess(Shortage) 0< | | 0 | 0 | 0 | 0.0% |
| Expenses (389, 651, 836) (336, 642, 622) (31, 009, 674) 9 New City Plan 2,685, 079 1, 340, 775 1, 324, 304 98 New City Plan 57, 949, 625 322, 567, 328 25, 382, 297 77 Expenses (57, 949, 625 322, 567, 328 25, 382, 297 77 Expenses (57, 949, 625 322, 567, 328 25, 382, 297 77 Expenses (5, 522, 647) (4, 649, 554 879, 817 18 Expenses (5, 522, 647) (4, 649, 554 879, 817 18 Expenses (5, 522, 647) (4, 649, 554 879, 817 18 Expenses (13, 271, 698 (12, 442, 520 831, 178 6 Net Vision Service Plan Excess(Shortage) 72, 215 83, 444 (21, 231) 22 Delta Carte (2087) (1600 2, 275 141 Revenues (850, 483) (12, 442, 520 831, 178 6 Net Delta Carte Revenues (13, 27, 698) (4, 43, 289) -4 | | 070 040 017 | 000 000 00- | 20,000,070 | 0.50 |
| Net Kalser, HMD Excess(Shortage) 2.665.079 1.340.778 1.324.304 98 Reverues Expenses 57.949.625 32.667.328 25.382.297 77 Nat New City Plan Excess(Shortage) 0 | | | | | 9.5% 9.2% |
| New City Plan 57,949.625 32,567.328 25,382.297 77 Expenses (57,949.625 32,567.328 25,382.297 77 Expenses (67,949.625 32,567.328 25,382.297 77 Expenses (67,949.625 32,567.328 25,382.297 77 Bevenues (5,522.447 0 < | • | (, , , , | | | 9.2% |
| Revenues 57,949,625 32,567,329 (25,382,297) 77 Nat New City Plan Excess(Shortage) 0 | | 2,000,010 | 1,040,110 | 1,024,004 | 00.07 |
| Expenses (57.949.62) (32.667.328) (25.82.297) 77 Net New City Plan & HMO) Revenues 0 < | | 57,949,625 | 32,567,328 | 25,382,297 | 77.9% |
| Vision Service Plan, All (City Plan & HMO) Feverues 5,529,371 4,649,554 673,917 18 Expenses 6,723 0 0 | Expenses | | | | 77.9% |
| Revenues 5.529.371 4.649.554 879.817 18 Expenses (5.529.477) (6.49.554) (873.03) 18 Net Vision Service Plan Excess(Shortage) 0 6.723 0 6.723 Delta Dental - Retired 0 6.723 0 6.723 0 Net Delta Dental - Retired Excess(Shortage) 72.215 93.446 (21.231) 22 Delta Care Revenues (852.647) (852.490) 6 Revenues (852.651) 895.261 (852.617) 45.538 -5 Net Delta Care 2.097 (160) 2.257 -1410 Pacific Union 852.561 895.261 (36.306) 111 Expenses (351.008) 314.351 37.557 11 Revenues 1.062 (180.145.400) (36.306) 111 Expenses (351.008) 314.351 37.557 11 Net Dental 1.062 (180.2490) 0 1062 106 10251 661 0 | | 0 | 0 | 0 | 0.0% |
| Expenses (5.52.47) (4.649.554) (873.03) 18 Delta Dental - Retired 6.723 0 6.723 0 Revenues 13.273.698 12.442.520 831.178 6 Revenues 13.273.698 12.244.250 831.178 6 Revenues (13.201.483) (21.231) -22 -22 Delta Dental - Retired 882.581 985.861 (43.280) -4 Expenses (850.483) (896.021) -45.58 -5 Net Delta Care Excess(Shortage) 2.067 (160) 2.257 -1410 Pacific Union 31.908 314.351 37.557 11 Expenses (350.4940) (31.440) (36.344) (30.494) 0 Net Pacific Union Excess(Shortage) 1.062 (149.14 -4 -4 Net Dental 75.374 93.097 (17.723) -19 Long Term/Short Term Disability 6.679.887 6.649.389 30.498 0 Expenses 1.915.718 1.215.918< | | | | | |
| Net Vision Service Plan Excess(Shortage) 6,723 0 6,723 0 6,723 0 6,723 0 6,723 0 6,723 12,42,520 831,178 6 (13,201,453) (12,340,074) (652,409) 6 (652,409) 6 (13,201,453) (12,340,074) (652,409) 6 (652,409) 6 (13,201,453) (12,340,074) (652,409) 6 (652,409) 6 (13,201,453) (12,340,074) (652,409) 6 (13,201,453) (12,340,074) (652,409) 6 (13,201,453) (12,340,074) (652,409) 6 (13,201,453) (12,340,074) (652,409) 4 (652,409) 4 (13,201,453) (12,340,074) (652,409) 4 (652,409) 4 (143,241 22 (160) 2,257 -1410 72,076 30,077 (160) 2,257 -1410 73,74 93,097 (17,723) 19 (30,444) (30,444) (30,444) 0 (1,679,887 (6,69,389 30,488 0 (1,679,887 (6,69,389 30,488 0 (1,915,1577 (1,215,918 (999,209) 57 (1,915,1577 (1,215,918 (999,209) 57 (1,915,1577 (1,215,918 (999,209) 57 (1,915,1577 (1,915,1577 (1,915,1577 (1,915,1577 (1,916,1278 | | | | | 18.9% |
| Delta Dental - Retired Revenues 13.273,698 12.442,520 831,176 6 Kepenses (13.201,483) (12.349,074) (652,499) 6 Net Delta Dantal - Retired Excess(Shortage) 93,446 (21.231) 22 Bernues 882,581 985,861 (43.280) -4 Expenses (850,483) (896,021) 45.538 -5 Net Delta Care Excess(Shortage) 2,097 (160) 2,257 -1410 Pacific Union 31,908 314,351 37,557 11 Expenses (30,0440) (31,440) (12,251, 666) Net Pacific Union 351,908 314,351 37,557 11 Expenses (1,32,71,698, 66,49,389) 30,498 0 Net Dental 75,374 93,097 (17,723) -19 Long Term/Short Term Disability 6,679,887 6,649,389 30,498 0 Kevenues 1,915,718 1,215,918 (699,820) 57 Expenses 1,915,718 1,215,918 (699,820) 5 | • | | | | 18.8% |
| Revenues 13.273.688 12.422.520 831.178 66 Expenses (13.201.483) (12.340.74) (852.409) 6 Net Delta Dental - Retired Excess(Shortage) 72.215 93.446 (21.231) -22 Delta Care 852.581 895.861 (43.200) -4 Expenses (860.021) 45.538 -5 Met Delta Care Excess(Shortage) 2.097 (160) 2.257 -1410 Pacific Union 351.908 314.351 37.557 11 Expenses 351.908 314.351 37.557 11 Expenses 351.908 314.351 37.557 11 Revenues 351.908 314.351 37.575 11 Expenses (30.846) (31.540) (36.308) 10 Revenues 6.679.887 6.649.389 0.0484 0 Expenses (1.915.718 1.215.918 699.800 57 Revenues (1.915.716 1.215.918 699.800 57 < | Net Vision Service Plan Excess(Shortage) | 6,723 | 0 | 6,723 | |
| Revenues 13.273.688 12.422.520 831.178 66 Expenses (13.201.483) (12.340.74) (852.409) 6 Net Delta Dental - Retired Excess(Shortage) 72.215 93.446 (21.231) -22 Delta Care 852.581 895.861 (43.200) -4 Expenses (860.021) 45.538 -5 Met Delta Care Excess(Shortage) 2.097 (160) 2.257 -1410 Pacific Union 351.908 314.351 37.557 11 Expenses 351.908 314.351 37.557 11 Expenses 351.908 314.351 37.557 11 Revenues 351.908 314.351 37.575 11 Expenses (30.846) (31.540) (36.308) 10 Revenues 6.679.887 6.649.389 0.0484 0 Expenses (1.915.718 1.215.918 699.800 57 Revenues (1.915.716 1.215.918 699.800 57 < | Delta Dental - Retired | | | | |
| Exponses (13.201.483) (12.348.074) (852.409) 6 Net Detta Dental - Retired Excess(Shortage) 72.215 93.446 (21.231) -22 Delta Care 852.581 895,861 (43.280) -4 Revenues (80.0433) (80.0433) (80.0433) (80.0433) (80.0433) -4 Partic Union 82.581 895,861 (43.280) -4 Revenues (80.0433) (80.0433) (80.0433) -4 Revenues 351,908 314,351 37.557 11 Net Dental 10.62 (1199) 1.281 -661 Net Dental 75.374 93.097 (17.723) -19 Long Term/Short Term Disability Revenues 6.679,887 6.649,389 30.498 0 Expenses (14,51,157) (1,215,918 699,209) 57 Fexible Benefits Fexible Spending-Dependent Care 6.679,887 6.649,393 30.498 0 Fexible Spending-Medical Reimbursement Fexible Spending-Medical Reimbursement | | 13,273,698 | 12,442,520 | 831,178 | 6.7% |
| Delta Care 852.51 895,861 (43.280) -4 Expenses (850.483) (996,021) 45,538 -5 Net Delta Care Excess(Shortage) 2.097 (160) 2.207 -1410 Pacific Union 351.908 314,351 37,557 11 Revenues 351.908 314,351 37,557 11 Interpreting 1.062 (189) 1.251 -661 Net Dental 75,374 93,097 (17,723) -19 Long Term/Shot Term Disability 6,679,887 6,649,383 30,498 0 Revenues 1,915,718 1,215,918 699,800 57 Expenses 1,915,718 1,215,918 699,800 57 Revenues 1,915,718 1,215,918 699,800 57 Expenses 1,915,718 1,215,918 699,800 57 Revenues 1,915,718 1,215,918 699,800 57 Expenses 1,915,718 1,215,918 699,800 57 <t< td=""><td></td><td></td><td></td><td></td><td>6.9%</td></t<> | | | | | 6.9% |
| Revenues 852.581 955,861 (43,280) -4 Expenses (850,483) (996,021) 45,538 -5 Net Delta Care Excess(Shortage) 2,097 (160) 2,257 -1410 Pacific Union 351,908 314,351 37,557 11 Expenses (350,846) (314,540) (36,306) 11 Net Dental 75,374 93,097 (17,723) -19 Long Term/Short Term Disability 6,679,887 6,649,389 30,498 0 Revenues 6,679,887 6,649,389 30,498 0 Revenues 1,915,718 1,215,918 699,800 57 Net Flexible Benefits 1 14 16 16 16 16 16 16 16 16 16 16 16 16 <td< td=""><td>Net Delta Dental - Retired Excess(Shortage)</td><td></td><td></td><td></td><td>-22.7%</td></td<> | Net Delta Dental - Retired Excess(Shortage) | | | | -22.7% |
| Expenses (850,483) (896,021) 45,538 -5 Net Delta Care Excess(Shortage) 2,097 (160) 2,257 -1410 Pacific Union 351,908 314,351 37,557 11 Expenses 351,908 314,351 37,557 11 Net Pacific Union Excess(Shortage) 1,062 (1189) 1,251 -661 Net Dental 75,374 93,097 (17,723) -19 Long Term/Short Term Disability 6,679,887 6,649,389 30,498 0 Revenues 6,679,887 6,649,389 30,498 0 Flexible Benefits 1,915,718 1,215,918 699,800 57 Expenses 1,915,718 1,215,918 699,800 57 Revenues 1,915,718 1,215,918 699,800 57 Expenses 1,915,718 1,215,918 699,800 57 Revenues 1,915,717 (1,125,918) 699,800 57 Expenses 1,915,718 1,215,918 699,800 | Delta Care | | | | |
| Net/Detta Care Excess(Shortage) 2.097 (160) 2.257 -1410 Pacific Union 351,908 314,351 37,557 11 Expenses (350,846) (314,540) (36,086) 11 Net Dental 10.62 (189) 1,216 661 Long Term/Short Term Disability 6,679,887 6,649,389 30,498 0 Revenues 6,679,887 6,649,389 30,498 0 Revenues 6,679,887 (6,649,389) 30,498 0 Revenues 1,915,718 1,215,918 699,800 57 Texible Benefits 1,915,718 1,215,918 699,800 57 Revenues 1,915,716 1,215,918 699,800 57 Revenues 1,915,716 1,215,918 699,800 561 0 Flexible Spending-Dependent Care 4,753,580 4,200,978 552,602 13 Revenues (4,573,604) (4,117,566) (456,016) 11 Revenues (6,205,739 4,952,150< | | | | | -4.8% |
| Pacific Union 351,908 314,351 37,557 11 Revenues 351,908 314,351 37,557 11 Net Pacific Union Excess(Shortage) 1,062 (189) 1,251 -661 Net Dental 75,374 93,097 (17,723) -19 Long Term/Short Term Disability 6,679,887 6,649,389 30,498 00 Revenues 6,679,887 6,649,403 (30,484) 00 Flexible Benefits 6,679,887 6,649,403 (30,484) 00 Revenues 0 (14) 14 14 Flexible Benefits 561 0 561 0 561 0 Revenues 4,753,560 4,200,978 552,602 13 Revenues 4,753,560 4,200,978 552,602 13 Revenues 6,205,739 4,952,150 1,253,589 25 Expenses 6,205,739 4,952,150 1,253,589 25 Revenues 6,205,739 4,952,150 1,253,589 </td <td>•</td> <td></td> <td></td> <td></td> <td>-5.19</td> | • | | | | -5.19 |
| Revenues 351,008 314,351 37,557 11 Expenses (36,0,86) (314,540) (36,306) 11 Net Pacific Union Excess(Shortage) 1,062 (189) 1,251 -6661 Net Dental 75,374 93,097 (17,723) -19 Long Term/Short Term Disability Revenues 6,679,887 6,649,389 30,498 0 Expenses (6,679,887) (6,649,403) (30,484) 0 Net Long Term/Short Term Disability Excess(Shortage) 0 (14) 14 Flexible Benefits 1,915,718 1,215,918 699,800 57 Expenses 1,915,718 1,215,918 699,800 57 Flexible Spending-Dependent Care 4,553,800 4,200,978 552,602 13 Expenses (1,614,612) 0 | | 2,097 | (160) | 2,257 | -1410.9% |
| Expenses (350.846) (314.540) (33.306) 11 Net Pental 1.062 (189) 1.251 -661 Long Term/Short Term Disability 6,679.887 6,649.389 30.488 0 Expenses 6,679.887 6,649.389 30.488 0 Met Long Term/Short Term Disability Excess(Shortage) 0 (14) 14 Revenues 6,679.887 6,649.389 30.488 0 Expenses (1,915,718 1,215,918 699.800 57 Revenues 1,915,718 1,215,918 699.209 57 Expenses (1,915,177) (1,215,918) (699.209) 57 Net Flexible Benefits 0 561 0 561 0 Revenues 4,753,580 4,200,978 552,602 13 Revenues (4,573,730,604) (4,117,586,018) 111 Net Flexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,464,089) 1440 | | 251 009 | 214 251 | 27 557 | 11.9% |
| Net Pacific Union Excess(Shortage) Net Dental 1.062 (189) 1.251 -661 Net Dental 75,374 93,097 (17,723) -19 Long Term/Short Term Disability Revenues 6,679,887 6,649,389 30,498 0 Expenses (6,679,887) (6,649,403) (30,484) 0 Net Long Term/Short Term Disability Excess(Shortage) 0 (14) 14 Flexible Benefits 1,915,718 1,215,918 699,800 57 Net Flexible Spending-Dependent Care 4,753,580 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (1,057,827) (474,732) (563,095) 122 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 0 0 0 0 Revenues (1,057,827) (474,732) | | | | | 11.5% |
| Net Dental 75,374 93,097 (17,723) -19 Long Term/Short Term Disability Revenues 6,679,887 6,649,389 30,498 0 Expenses (6,679,887) (6,649,403) (30,484) 0 Net Long Term/Short Term Disability Excess(Shortage) 0 (14) 14 Flexible Benefits 1,915,718 1,215,918 699,800 57 Expenses (1,915,157) (1,215,918) (699,239) 57 Net Flexible Benefits Excess(Shortage) 561 0 561 0 Flexible Spending-Dependent Care 4,753,580 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,524 115 Flexible Spending-Medical Reimbursement Excess(Shortage) 1,057,827 474,732 583,095 122 Vet Best Doctors Excess(Shortage) 0 0 0 0 0 0 Revenues (1,057,827) 474,732 | • | | | | -661.7% |
| Revenues 6,679,887 6,649,389 30,498 00 Expenses (6,679,887) (6,649,303) (30,484) 00 Net Long Term/Short Term Disability Excess(Shortage) 0 (14) 14 0 Flexible Benefits 1,915,718 1,215,918 699,800 57 Revenues 1,915,718 1,215,918 699,800 57 Net Flexible Spending-Dependent Care 0 561 0 561 0 Revenues 4,753,580 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83.392 96,584 115 Revenues (6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 1,057,827 474,732 583,095 122 Revenues (6,216,34) 0 (62,634) 0 (62 | | | | | -19.0% |
| Revenues 6,679,887 6,649,389 30,498 00 Expenses (6,679,887) (6,649,303) (30,484) 00 Net Long Term/Short Term Disability Excess(Shortage) 0 (14) 14 0 Flexible Benefits 1,915,718 1,215,918 699,800 57 Revenues 1,915,718 1,215,918 699,800 57 Net Flexible Spending-Dependent Care 0 561 0 561 0 Revenues 4,753,580 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83.392 96,584 115 Plexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,211,127) (4,546,089) (1,565,038 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 1,057,827 474,732 583,095 122 Revenues (6,215,739 4,952,150 1,255,889 </td <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | |
| Expenses (6,679,887) (6,649,403) (30,484) 0 Net Long Term/Short Term Disability Excess(Shortage) 0 (14) 14 | 5 · | | | | |
| Net Long Term/Short Term Disability Excess(Shortage) 0 0 0 0 0 0 0 14 Flexible Benefits Revenues 1,915,718 1,215,918 699,800 57 Expenses (1,915,157) (1,215,918) 699,800 57 Net Flexible Benefits 561 0 561 0 Flexible Spending-Dependent Care 4,753,580 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,008) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 400,061 (311,449) -76 Best Doctors (\$1,40) (62,634) 0 (62,634) 0 (62,634) Revenues 2,324,571 1,841,923 482,648 26 < | | | | | 0.5% |
| Flexible Benefits 1,915,718 1,215,918 699,800 57 Expenses (1,915,157) (1,215,918) 699,239 57 Net Flexible Benefits Excess(Shortage) 561 0 561 0 Flexible Spending-Dependent Care 4,753,580 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (31,449) -76 Best Doctors \$(\$1.40) 0 0 0 0 0 0 0 Revenues 2,324,571 1,841,923 482,648 26 26 23,245,71 1,841,923 482,648 26 Expenses (6,2,634) 0 (62,634) 0 0 0 Net Healthcare Sustainability Fund (\$3.00) | • | | | | 0.5% |
| Revenues 1,915,718 1,215,918 699,800 57 Expenses (1,915,157) (1,215,918) (699,239) 57 Net Flexible Benefits Excess(Shortage) 561 0 561 0 Flexible Spending-Dependent Care 4,753,580 4,200,978 552,602 13 Expenses 4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 0 0 0 0 0 0 Revenues (1,057,827) (474,732) 583,095 122 (62,634) 0 (62,634) 0 62,634) 462,613 482,648 266 (1,226,291) (1,132,416) (93,875 | | 0 | (14) | 14 | |
| Expenses (1,915,157) (1,215,918) (699,239) 57 Net Flexible Benefits Excess(Shortage) 561 0 561 0 Flexible Spending-Dependent Care 4,753,580 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,4540,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 1,057,827 474,732 583,095 122 Expenses 1,057,827 474,732 583,095 122 Adoption & Surrogacy 0 0 0 0 0 Revenues 2,324,571 1,841,923 482,648 26 Expenses (1,226,291) (1,132,416) (93,875) | | 1 915 718 | 1 215 918 | 699 800 | 57.6% |
| Net Flexible Benefits Excess(Shortage) 561 0 561 0 Flexible Spending-Dependent Care Revenues 4,753,580 4,200,978 552,602 13 Kevenues 4,753,580 4,200,978 552,602 13 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending-Medical Reimbursement Revenues 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) Revenues 1,057,827 474,732 583,095 122 Net Best Doctors Excess(Shortage) 0 0 0 (0) Adoption & Surrogacy 2,324,571 1,841,923 482,648 26 Expenses (1,226,291) (1,132,416) (93,877) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 | | | | | 57.5% |
| Flexible Spending-Dependent Care 4,753,80 4,200,978 552,602 13 Revenues 4,753,80 4,200,978 552,602 13 Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending-Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) Revenues 1,057,827 474,732 583,095 122 Net Best Doctors Excess(Shortage) 0 0 0 0 Adoption & Surrogacy (62,634) 0 (62,634) 0 (62,634) Revenues 2,324,571 1,841,923 482,648 26 Expenses (62,634) 0 (62,634) 0 (62,634) Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 < | • | | | · · · · | 0.0% |
| Expenses (4,573,604) (4,117,586) (456,018) 11 Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending -Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 1,057,827 474,732 583,095 122 Revenues 1,057,827 474,732 583,095 122 Adoption & Surrogacy 0 0 0 0 Expenses (62,634) 0 (62,634) 0 62,634) Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 WINGS AND INVESTMENTS 0 414,849 -100 Interest 0 414,849 -24 | | | | | |
| Net Flexible Spending-Dependent Care Excess(Shortage) 179,976 83,392 96,584 115 Flexible Spending -Medical Reimbursement Revenues 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 1,057,827 474,732 583,095 122 Expenses 1,057,827 474,732 583,095 122 Met Best Doctors Excess(Shortage) 0 0 0 0 Adoption & Surrogacy (62,634) 0 (62,634) 0 (62,634) Revenues 2,324,571 1,841,923 482,648 26 (1,226,291) (1,132,416) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Expenses 1,098,279 709,507 388,772 54 NINGS AND INVESTMENTS 0 414,849 -100 -100 Performance guarantees 0 4 | | | | | 13.2% |
| Flexible Spending -Medical Reimbursement 6,205,739 4,952,150 1,253,589 25 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 1,057,827 474,732 583,095 122 Kevenues 1,057,827 474,732 583,095 122 Expenses (1,057,827) (474,732) (583,095) 122 Net Best Doctors Excess(Shortage) 0 0 0 0 Adoption & Surrogacy (62,634) 0 (62,634) 0 Expenses (1,226,291) (1,132,16) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 WINGS AND INVESTMENTS 0 414,849 -100 Interest 0 414,849 -24 O 0 402,218 414,849 -24 | | | | | 11.19 |
| Revenues 6,205,739 4,952,150 1,253,589 255 Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 1,057,827 474,732 583,095 122 Expenses (1,057,827) (474,732) (583,095) 122 Net Best Doctors Excess(Shortage) 0 0 0 0 0 Adoption & Surrogacy (62,634) 0 (62,634) 0 (62,634) Expenses (1,226,291) (1,132,416) (93,875) 8 Revenues 2,324,571 1,841,923 482,648 26 Expenses (1,226,291) (1,132,416) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 VINGS AND INVESTMENTS 0 414,849 -100 | | 179,976 | 83,392 | 96,584 | 115.8% |
| Expenses (6,111,127) (4,546,089) (1,565,038) 34 Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 94,612 406,061 (311,449) -76 Revenues 1,057,827 474,732 583,095 122 Interses 0 0 0 0 Adoption & Surrogacy 0 0 0 0 0 Expenses (62,634) 0 (62,634) 0 62,634) 0 62,634) 0 62,634) 0 62,634) 0 <t< td=""><td></td><td>6 005 700</td><td>1 050 150</td><td>1 252 500</td><td>05.00</td></t<> | | 6 005 700 | 1 050 150 | 1 252 500 | 05.00 |
| Net Flexible Spending-Medical Reimbursement Excess(Shortage) 94,612 406,061 (311,449) -76 Best Doctors (\$1.40) 1,057,827 474,732 583,095 122 Revenues 1,057,827 474,732 583,095 122 Net Best Doctors Excess(Shortage) 0 0 0 0 Adoption & Surrogacy 0 0 0 0 0 Expenses (62,634) 0 (62,634) 0 62,634) 0 62,634) 0 62,634) 0 < | | | | | 25.3% 34.4% |
| Best Doctors (\$1.40) 1,057,827 474,732 583,095 122 Expenses (1,057,827) (474,732) (583,095) 122 Net Best Doctors Excess(Shortage) 0 0 0 0 Adoption & Surrogacy 0 0 0 0 0 Expenses (62,634) 0 (62,634) 0 62,634) 0 62,634) 0 62,634) 0 | • | | | | -76.79 |
| Revenues 1,057,827 474,732 583,095 122 Expenses (1,057,827) (474,732) (583,095) 122 Net Best Doctors Excess(Shortage) 0 0 0 0 0 Adoption & Surrogacy 0 0 0 0 0 0 0 Expenses (62,634) 0 (62,634) 0 (62,634) 0 62,634) 0 62,634) 0 62,634) 0 | | 0-1,012 | 100,001 | (0.1,110) | 10.17 |
| Expenses (1,057,827) (474,732) (583,095) 122 Net Best Doctors Excess(Shortage) 0 <td< td=""><td></td><td>1,057,827</td><td>474,732</td><td>583,095</td><td>122.8%</td></td<> | | 1,057,827 | 474,732 | 583,095 | 122.8% |
| Adoption & Surrogacy (62,634) 0 (62,634) Healthcare Sustainability Fund (\$3.00) 2,324,571 1,841,923 482,648 26 Kevenues 2,324,571 1,841,923 482,648 26 (1,226,291) (1,132,416) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 VVINGS AND INVESTMENTS 0 414,849 -100 Performance guarantees 0 47,269 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | Expenses | | | | 122.8% |
| Expenses (62,634) 0 (62,634) Healthcare Sustainability Fund (\$3.00) 2,324,571 1,841,923 482,648 266 Expenses (1,226,291) (1,132,416) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 VVINGS AND INVESTMENTS Interest 0 414,849 -100 Performance guarantees 0 47,269 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | 0 | 0 | (0) | |
| Healthcare Sustainability Fund (\$3.00) 2,324,571 1,841,923 482,648 26 Expenses (1,226,291) (1,132,416) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 VINGS AND INVESTMENTS 0 414,849 -100 Interest 0 47,269 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | | | · | |
| Revenues 2,324,571 1,841,923 482,648 26 Expenses (1,226,291) (1,132,416) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 VINGS AND INVESTMENTS 0 414,849 (414,849) -100 Performance guarantees 0 47,269 0 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | • | (62,634) | 0 | (62,634) | |
| Expenses (1,226,291) (1,132,416) (93,875) 8 Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 AVINGS AND INVESTMENTS Interest 0 414,849 -100 Performance guarantees 0 47,269 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | 0.004 574 | 4 9 44 0 2 2 | 400.640 | 00.00 |
| Net Healthcare Sustainability Fund (\$3.00) Excess(Shortage) 1,098,279 709,507 388,772 54 NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 56 AVINGS AND INVESTMENTS Interest 0 414,849 -100 Performance guarantees 0 47,269 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | | | | 26.2% 8.3% |
| NET INSURANCE PRODUCTS 4,057,970 2,632,818 1,487,785 566 AVINGS AND INVESTMENTS Interest 0 414,849 -100 Performance guarantees 0 47,269 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | | | | 8.3% 54.8% |
| AVINGS AND INVESTMENTS 0 414,849 (414,849) -100 Interest 0 41,269 0 -100 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | | , | , | 56.5% |
| Interest 0 414,849 (414,849) -100 Performance guarantees 0 47,269 0 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | 1,001,010 | _,302,013 | .,, | 00.07 |
| Performance guarantees 0 47,269 0 TOTAL SAVINGS & INVESTMENTS 0 462,118 (414,849) -24 | | 0 | 414,849 | (414,849) | -100.0% |
| | | | | | |
| | TOTAL SAVINGS & INVESTMENTS | | 462,118 | | -24.8% |
| DTAL NET EXCESS (SHORTAGE) 5,095,809 1,671,554 (3,247,196) -194 | TAL NET EXCESS (SHORTAGE) | 5,095,809 | 1,671,554 | (3,247,196) | -194.3% |

g increase in deductions

| Healthca | are Susta | inability Fund F | Y 2017-18 | | | |
|--|-----------|------------------|-----------|--------------|----|-----------|
| | | , | May YTD | | 1 | |
| | Rev | ised Budget | Actuals | Projection | | Variance |
| Revenues/Premiums | | | | | | |
| Annual Revenues | \$ | 2,351,681 | 2,324,571 | \$ 2,472,678 | \$ | 120,997 |
| Carryforward from fund balance | | 1,713,191 | 1,713,191 | 2,506,982 | | 793,791 |
| Total | \$ | 4,064,872 | 4,037,762 | \$ 4,979,660 | \$ | 914,788 |
| Expenditures | <u> </u> | | | | | |
| Annual | | | | | | |
| Personnel Services and Mandatory Fringes | \$ | 353,662 | 285,995 | \$ 385,870 | \$ | (32,208) |
| Communications | | | | | 1 | |
| Open Enrollment Communications | | 226,892 | 229,751 | 281,079 | | (54,187) |
| Operations Communications | | 132,160 | 18,633 | 100,134 | | 32,026 |
| Well-Being Communications | | 255,000 | 188,557 | 250,000 | | 5,000 |
| Other Communications | | 32,520 | 3,579 | 34,705 | | (2,185) |
| Total Communications | \$ | 646,572 | 440,521 | \$ 665,918 | \$ | (19,346) |
| Well-Being | | 133,000 | 49,914 | 100,000 | | 33,000 |
| Initiatives to Reduce Health Care Costs | | 260,292 | 223,787 | 247,792 | | 12,500 |
| SFGTV/Board Meetings | | 23,000 | 2,789 | 29,100 | | (6,100) |
| Contingency for Unforeseen Issues | | 150,000 | | | | 150,000 |
| Total Expenditures | \$ | 1,566,526 | 1,003,005 | \$ 1,428,680 | \$ | 137,846 |
| One-time | | | | | | |
| Communications | | | | | | |
| Open-Enrollment Communications | | 253,998 | 175,236 | 233,829 | \$ | 20,169 |
| Operations Communications | \$ | 1,505,000 | 26,925 | \$ 550,000 | \$ | 955,000 |
| Well-Being Communications | | 1,580 | 6,951 | 55,000 | | (53,420) |
| Other Communications | | 253,800 | 14,175 | 154,285 | | 99,515 |
| Total Communications | \$ | 2,014,378 | 223,286 | \$ 993,114 | | 1,021,264 |
| Well-Being | | 2,419 | | - | | 2,419 |
| Initiatives to Reduce Health Care Costs | | 50,000 | | - | | 50,000 |
| Total Expenditures | \$ | 2,066,797 | 223,286 | \$ 993,114 | \$ | 1,073,683 |
| Grand Total Expenditures | \$ | 3,633,323 | 1,226,291 | \$ 2,421,794 | \$ | 1,211,529 |
| Balance | \$ | 431,549 | 2,811,470 | \$ 2,557,866 | \$ | (296,741) |



Health Service System

HEALTH SERVICE SYSTEM - ADMINISTRATION STATEMENT OF REVENUES AND EXPENDITURES <u>As of May 31, 2018</u>

YEAR-TO DATE

| | | Fav/(Unfav) | | | | | Fav/(Unfav) | |
|------------|------------|-------------|------------------------------------|-----------------|-------------------|------------|-------------|----------------|
| Budget | Actual | Variance | %Var | Original Budget | Revised Budget | Projection | Variance | %Var |
| Dudget | netual | variance | REVENUES | | 8 | | variance | 70 v di |
| 423,986 | 30 | (423,956) | -100.0% Non-Operating Revenue | 462,530 | 462,530 | 462,530 | 0 | 0.0 |
| 10,387,976 | 10,079,621 | (308,355) | -3.0% Work Order Recovery | 10,981,725 | 11,332,337 | 11,328,565 | (3,772) | 0.0 |
| 391,606 | 391,606 | 0 | 0.0% Other Revenue | 0 | 427,206 | 427,206 | | |
| 11,203,567 | 10,471,257 | (732,310) | -6.5% TOTAL REVENUES | 11,444,255 | 12,222,073 | 12,218,301 | (3,772) | 0.0 |
| | | | EXPENDITURES | | | | | |
| 4,723,065 | 4,479,705 | 243,360 | 5.2% Personnel Services | 5,202,435 | 5,152,435 | 4,912,231 | 240,204 | -4.7 |
| 2,288,340 | 2,101,374 | 186,966 | 8.2% Mandatory Fringe Benefits | 2,496,371 | 2,496,371 | 2,325,840 | 170,531 | -6.8 |
| 2,044,903 | 1,447,740 | 597,162 | 29.2% Non-personnel Services | 1,679,202 | 2,230,803 | 2,189,549 | 41,254 | -1.8 |
| 46,354 | 41,420 | 4,934 | 10.6% Materials & Supplies | 49,915 | 50,568 | 49,799 | 769 | -1.5 |
| 954,957 | 953,942 | 1,015 | 0.1% Services of Other Departments | 2,016,332 | 2,291,896 | 2,291,896 | 0 | 0.0 |
| 10,057,619 | 9,024,182 | 1,033,437 | 10.3% TOTAL EXPENDITURES | 11,444,255 | 12,222,073 | 11,769,315 | 452,758 | -3.79 |
| 1,145,948 | 1,447,074 | 301,126 | REVENUE LESS EXPENDITURES | 0 | 0 | 448,986 | 448,986 | |

ANNUAL