



CBIZ ESO™



SouthComm

2017 Renewal

AUGUST 31, 2016



Agenda



Executive Summary



Private Exchange



Wellness



Cost Projections



Plan Performance / Options



Renewal Planning / Timeline



Pending/Action Items



Compliance Mandates / Notices

Executive Summary

Medical & Rx

- UMR administrative costs remain the same for 2017
- Stop Loss rates will be finalized in mid November (estimated increase is 15% - \$65k)
- Claims are -28% to budget year to date
- Full 2016 year claims are projected to be -21.9% versus current budget rates
- 2017 claims are projected to -14.6% versus current budget rates
- There are 3 large claimants over \$50k, two of which are over \$100k
- OPTUM RX Prescription Drug
 - Claims decreased 20.5% implementing OPTUM RX
 - 2016 rebates to date is \$10k and estimated to be \$30k for the year
 - 2017 rebates estimated to double
 - Removing the \$50 deductible from the low PPO plan would estimate and annual cost of \$11,212
 - Adopting premium formulary could mean an additional estimated savings of \$71k
- Current plan enrollment:
 - PPO – 53% of employees
 - QDHP – 47% of employees
- 97% of claims are paid at in network level with average discount of 54.61% (savings of \$1.3k)

Executive Summary

Dental

- Delta Dental administrative costs remain the same as current
- Full 2016 years claims are projected to be -2.1% (\$4k)
- Large network of providers with 96% in network utilization

Vision

- United HealthCare rates are guaranteed through December 31, 2018

Ancillary:

- SunLife rates are guaranteed through December 31, 2018

Other Pending/Action Items

- Implement Voluntary Plans - Accident and Critical Illness
- COBRA Administration
- Private Exchange
- Open Enrollment Planning
- Healthcare Reform
- Wellness

Private Exchange

- Exchange Trend Growing Slowly

- Exchange Attributes
 - Choice of plans
 - Outsource administration
 - Defined contribution (single tier)
 - Most plans are fully-insured

- CBIZ researched exchanges for Southcomm; our findings are:
 - Administrative cost absorbent
 - Proliant Capabilities
 - Expand choice of plans
 - Defined contribution (all tiers)
 - Little Flexibility for self-funding

Wellness - Wellbeing Efforts

Prior:

- Wellbeing committees
- Onsite classes at local office in Fort Atkinson
- Town Hall meetings
- Subsidized gym memberships?

Challenges faced:

- Offering programs to all locations and remote employees
- Supervisor participation
- Finding meaningful incentives

Current:

- Implementing non-tobacco user discount for 2017 medical premiums (ee's only)
 - ACA required reasonable alternative: complete tobacco cessation program through UMR
 - Cost to SouthComm: \$430 per case (wellness funds used)
 - Completion report in January
- Launched program 8/1
 - Communications from leadership
 - UMR mailed additional information to homes
 - UMR tobacco cessation toolkit for ER
- During Open Enrollment, employees attest to tobacco status on Proliant system
- Wellbeing Insights Monthly Newsletter (CBIZ)

Wellbeing Going Forward

- Set-up monthly call
 - Develop program mission, vision, and brand
- Conduct needs and interest survey
- Online Health Risk Assessments (UMR) at open enrollment
 - Employees receive \$25 gift card for completing
 - Cost to SouthComm: \$6.50 per employee
- Expand tobacco program to include spouses
- Expand premium incentive program to include HRA, biometrics, health goals, etc. over 3 years

Additional UMR resources available for additional fees

- Biometric Screenings
- Health coaching (various packages available)
- Live Well Reward - incentive tracking/management
- Online challenges through portal



Wellness - Sample 3-year Incentive Design

	2016 Activity for 2017 Incentive	2017 Activity for 2018 Incentive	2018 Activity for 2019 Incentive
Wellness Criteria	<ul style="list-style-type: none"> •Health Risk Assessment 	<ul style="list-style-type: none"> •Health Risk Assessment •Biometric Screening: (participation only) 	<ul style="list-style-type: none"> •Health Risk Assessment •Improve Biometrics or coaching/DM
	<ul style="list-style-type: none"> •Consider: <ul style="list-style-type: none"> -Needs and Interest survey 	<ul style="list-style-type: none"> •Wellness Activities: Examples: <ul style="list-style-type: none"> -Challenges and Wellbeing programs • Physical Activity, Nutrition, etc. 	<ul style="list-style-type: none"> •Wellness Activities
Wellness Incentive*	Enrolled EEs: \$20 plan discount	Enrolled EEs: \$30-40 plan discount	Enrolled EEs & Spouses: \$40 plan discount each
		All: Fitbit with Wellness Challenge	
Tobacco Free or Quit Program	EE's Enrolled: \$20 plan discount	EE's Enrolled: \$20 plan discount Spouses Enrolled: \$20 plan discount	EE's Enrolled: \$20 plan discount Spouses Enrolled: \$20 plan discount
Healthy Moms Program		Incentives for completion carrier programs	Incentives for completing carrier programs
Gym/Wellness Subsidy Program	Promote gym discounts	\$20/month wellness subsidy	\$20/month wellness subsidy, if used 8 x month

*An Incentive may be plan based (discount, surcharge, contribution), non plan based (e.g., gift cards, raffle, Fitbit device), or a combination of both. Take into account employees eligible to access the plan. Incentives are subject to regulations such as ACA, non-discrimination provisions, ADA, taxability, etc.



Cost Projections

Health Plan Experience

[A] Month	[B] Total Employees - Medical/Rx	[C] Administration Fees	[D] Reinsurance Premium	[E] (C+D) Total Fixed Costs	[F] Gross Medical Claims (Paid)	[G] Gross Rx Claims (Paid)	[H] (F+G) Total Gross Claims (Paid)	[I] Stop Loss Reimbursements (Paid)	[J] (H-I) Total Net Claims (Paid)	[K] (E+J) Total Actual Net Costs (Paid)	[L] Total Expected Costs	[M] (K-L) Variance (\$)	[N] (K/L) Variance (%)
Jan-16	303	\$9,361	\$38,141	\$47,502	\$119,088	\$12,330	\$131,418	\$77,639	\$53,779	\$101,281	\$300,719	(\$199,438)	-66.3%
Feb-16	303	\$9,359	\$38,234	\$47,593	\$244,978	\$66,379	\$311,357	\$22,240	\$289,117	\$336,710	\$301,594	\$35,116	11.6%
Mar-16	301	\$9,306	\$38,046	\$47,352	\$171,879	\$73,216	\$245,095	\$20,346	\$224,749	\$272,101	\$300,935	(\$28,834)	-9.6%
Apr-16	303	\$9,390	\$38,327	\$47,717	\$110,554	\$25,251	\$135,805	\$0	\$135,805	\$183,522	\$310,620	(\$127,098)	-40.9%
May-16	303	\$9,373	\$38,234	\$47,607	\$95,092	\$27,149	\$122,241	\$0	\$122,241	\$169,848	\$309,781	(\$139,933)	-45.2%
Jun-16	301	\$9,253	\$38,046	\$47,299	\$158,793	\$28,607	\$187,400	\$0	\$187,400	\$234,699	\$301,715	(\$67,016)	-22.2%
Jul-16	302	\$9,282	\$38,140	\$47,422	\$172,538	\$83,064	\$255,602	\$75,246	\$180,356	\$227,778	\$303,056	(\$75,278)	-24.8%
Aug-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Sep-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Oct-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Nov-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Dec-16	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Total/Avg.	302	\$65,324	\$267,168	\$332,492	\$1,072,922	\$315,997	\$1,388,918	\$195,471	\$1,193,447	\$1,525,939	\$2,128,420	(\$602,481)	-28.3%

Month	PPO - # of Employees	QHDHP - # of Employees	Total Employees - Medical/Rx	PPO - # of Members	QHDHP - # of Members	Total Members - Medical/Rx	PPO - Medical Gross Claims (Paid)	QHDHP - Medical Gross Claims (Paid)	Total Medical Gross Claims (Paid)	PPO - Rx Gross Claims (Paid)	QHDHP - Rx Gross Claims (Paid)	Total Rx Gross Claims (Paid)
Jan-16	149	154	303	247	249	496	\$114,454	\$4,634	\$119,088	\$11,760	\$570	\$12,330
Feb-16	150	153	303	249	249	498	\$133,895	\$111,083	\$244,978	\$17,398	\$48,982	\$66,379
Mar-16	152	149	301	252	244	496	\$138,513	\$33,366	\$171,879	\$17,428	\$55,788	\$73,216
Apr-16	153	150	303	253	245	498	\$53,232	\$57,322	\$110,554	\$18,531	\$6,720	\$25,251
May-16	155	148	303	254	241	495	\$53,804	\$41,288	\$95,092	\$18,320	\$8,829	\$27,149
Jun-16	155	146	301	257	238	495	\$121,209	\$37,584	\$158,793	\$14,506	\$14,101	\$28,607
Jul-16	160	142	302	262	233	495	\$56,089	\$116,449	\$172,538	\$20,175	\$62,889	\$83,064
Aug-16	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
Sep-16	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
Oct-16	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
Nov-16	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
Dec-16	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
Total/Avg.	153	149	302	253	243	496	\$671,196	\$401,726	\$1,072,922	\$118,117	\$197,879	\$315,997

Footnotes:

- [1] Total Administration Costs are based on UMR fee schedule by class
- [2] Stop Loss reinsurance premium is based on ISL \$75.52 PEPM (Single), ISL \$168.57 PEPM (Family), and Agg \$18.42 PEPM
- [3] Total Fixed Costs exclude PPACA PCORI (\$2.17 PMPY) and Transition reinsurance (\$27.00 PMPY) fees
- [4] Claim and stop loss reimbursements are based on paid results for calendar year 2016, and include run-out from 12/15 stop loss contract period 2015
- [5] Total Expected Costs are based on Premium Equivalent Rates multiplied by enrollment
- [6] Stop Loss reinsurance covers both Medical and Prescription Drug



Large Claimant Information

- Medical / Rx Claimants in Excess of \$50,000 from January 2016 – July 2016
- Southcomm stop loss limit is \$100,000

Claimant #	Amount Paid	Diagnosis
1	\$177k	acute chronic combined systolic and diastolic heart failure (male spouse age 45)
2	\$148k	blood clotting disorder (male employee age 39)
3	\$57k	delayed and secondary postpartum hemorrhage (female employee age 33)

Health Plan Projection

- 2016 Paid claims (Feb 2016 – July 2016)
- Assumes 7.5% medical trend and 11.5% Rx trend being applied for an 18 months of projected claims
- Assumes 15% Stop Loss reinsurance increases
- Projection excludes Rx rebates
- No change in employee contributions
- Net result for 2016 is a total projection cost that is 22.3% less than current rate equivalents

Medical/Rx	2016	2017
1 Paid Claims (Feb 2016 - July 2016)	\$1,257,500	\$2,466,432
2 Average Enrollment	302	302
3 Annual Trend	7.8%	7.8%
4 Current Enrollment	302	302
5 Projected Claims	\$2,261,881	\$2,466,432
6 Claims Per Employee Per Year	\$7,490	\$8,167
7 Pharmacy Rebates	\$0	\$0
8 Administration	111734	111384
9 Stop Loss	\$457,868	\$526,332
10 PPACA Fees	\$14,468	\$1,076
11 Total Projected Cost	\$2,845,952	\$3,105,224
12 Premium Equivalent	\$3,643,700	\$3,636,672
13 Increase (\$)	-\$797,748	-\$531,448
14 Increase (%)	-21.9%	-14.6%
15 Employee Contributions	\$797,006	\$797,006
16 Total Projected Cost (net employee contribution)	\$2,048,945	\$2,308,218
17 Premium Equivalent (net employee contributions)	\$2,846,694	\$2,839,666

OPTUM RX Plan Performance

Description	SOUTHCOMM			Book of Business: Employer	
	Apr 16 - Jun 16	Jan 16 - Mar 16	Pct Change	Apr 16 - Jun 16	Pct Change
Average Eligible Members	496	539	-8.0%		
Average Age	36.8	36.6	0.6%	35.0	0.2%
Total Plan Paid	\$76,166	\$160,740	-52.6%		
Total Rxs	1,480	1,375	7.6%		
Plan Paid PMPM	\$51.22	\$99.47	-48.5%	\$81.44	7.3%
Plan Paid per Rx	\$51.46	\$116.90	-56.0%	\$97.34	9.7%
Rxs PMPM	1.00	0.85	17.0%	0.84	-2.2%
Member Paid Share	26.0%	17.1%	52.3%	13.7%	-16.7%
Generic Dispensing Rate	86.1%	85.4%	0.8%	85.4%	0.2%
Mail Order Rate	3.6%	2.9%	23.1%	6.1%	-0.7%
Average Days Supply	27.8	27.2	2.2%	35.5	2.7%
Specialty Plan Paid PMPM	\$17.42	\$72.90	-76.1%	\$31.49	8.1%
Percent of Specialty Plan Paid	34.0%	73.3%	-53.6%	38.7%	0.7%



OPTUM RX Top Disease Categories by Plan Paid

Curr Rank	Prev Rank	Disease Category Name	Plan Paid	Utilizers	Rxs	Plan Paid per Rx	GDR	Plan Paid PMPM	Avg Plan Paid Pct Change	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change
1	2	Inflammatory Conditions	\$12,224	3	5	\$2,444.71	20.0%	\$8.22	5.2%	8.7%	14.3%
2	3	HIV	\$11,262	2	9	\$1,251.30	33.3%	\$7.57	-31.9%	95.6%	33.2%
3	4	Asthma / COPD	\$8,559	25	64	\$133.74	39.1%	\$5.76	4.5%	14.0%	19.2%
4	5	Diabetes	\$5,786	13	47	\$123.11	48.9%	\$3.89	29.6%	45.9%	89.2%
5	9	Cardiovascular	\$4,627	64	237	\$19.52	96.2%	\$3.11	55.0%	26.9%	96.6%
6	7	ADHD	\$3,640	22	51	\$71.38	80.4%	\$2.45	8.3%	35.2%	46.4%
7	8	Cholesterol Lowering Agents	\$3,344	43	103	\$32.46	87.4%	\$2.25	10.4%	27.2%	40.4%
8	10	Contraception	\$2,764	37	104	\$26.58	90.4%	\$1.86	2.1%	20.2%	22.8%
9	14	Male And Female Hormone Replacement	\$2,546	14	33	\$77.14	60.6%	\$1.71	28.9%	23.7%	59.4%
10	6	Misc Skin Condition	\$2,287	15	20	\$114.36	95.0%	\$1.54	-47.6%	44.9%	-24.1%
Totals:			\$57,039		673	\$84.75	80.8%	\$38.36	3.3%	27.0%	31.2%
Plan Totals:			\$76,166		1,480	\$51.46	86.1%	\$51.22	-56.0%	17.0%	-48.5%

OPTUM RX Top Drugs by Plan Paid

Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Apr 16 - Jun 16							
				Plan Paid	Utilizers	Rxs	Plan Paid Per Rx	Plan Paid PMPM	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change	Pct Total Plan Paid
1	62	XELJANZ	Chronic Inflammatory Disease	\$8,398	1	3	\$2,799.42	\$5.65	226.0%	4,384.7%	11.0%
2	4	TRUIMEQ	HIV-Multiclass Combo	\$7,454	1	3	\$2,484.73	\$5.01	8.7%	88.6%	9.8%
3	2	HUMIRA PEN	Chronic Inflammatory Disease	\$3,811	1	1	\$3,810.70	\$2.56	-63.8%	-63.7%	5.0%
4	6	SYMBICORT	Inhaled Asthma/COPD Combo	\$3,366	5	11	\$305.99	\$2.28	32.8%	65.1%	4.4%
5		TRUVADA	HIV-Multiclass Combo	\$2,754	1	3	\$917.83	\$1.85			3.6%
6	7	ADEFOVIR DIPVOXIL	Hepatitis B	\$1,899	1	2	\$949.49	\$1.28	8.7%	11.6%	2.5%
7	11	AMPHETAMINE/DEXTRAMPHETAMINE	ADHD & Narcolepsy Medications	\$1,778	15	37	\$48.06	\$1.20	38.7%	41.9%	2.3%
8	5	ADVAIR DISKUS	Inhaled Asthma/COPD Combo	\$1,741	4	6	\$290.14	\$1.17	-6.8%	-18.8%	2.3%
9	29	TOUJEO SOLOSTAR	Insulin	\$1,496	2	6	\$249.28	\$1.01	226.0%	171.7%	2.0%
10	15	VYVANSE	ADHD & Narcolepsy Medications	\$1,487	4	10	\$148.70	\$1.00	55.3%	59.0%	2.0%
11	14	JANUMET	DPP-4 Inhibitors & Combos	\$1,420	2	6	\$236.65	\$0.95	30.4%	47.9%	1.9%
12	34	SEROQUEL XR	Atypical Antipsychotics	\$1,381	1	2	\$690.47	\$0.93	117.4%	195.5%	1.8%
13	8	CRESTOR	Statins & Combos	\$1,376	4	8	\$172.01	\$0.93	-3.4%	-8.1%	1.8%
14		NEVIRAPINE ER	HIV-NNRTI	\$1,054	1	3	\$351.34	\$0.71			1.4%
15	25	ZETIA	Intestinal Cholesterol Absorption Inhibitors	\$1,046	2	5	\$209.23	\$0.70	35.8%	58.7%	1.4%
16	18	JARDIANCE	SGLT-2 Inhibitors & Combos	\$1,036	1	3	\$345.49	\$0.70	8.7%	21.2%	1.4%
17	23	ULORIC	Gout Agents & Combos	\$1,013	2	4	\$253.19	\$0.68	8.7%	48.3%	1.3%
17		DIOVAN	Angiotensin II Receptor Antagonists & Combos	\$1,013	1	2	\$506.38	\$0.68			1.3%
19		FARXIGA	SGLT-2 Inhibitors & Combos	\$977	1	3	\$325.51	\$0.66			1.3%
20	21	SPRIVA RESPIMAT	Inhaled Bronchodilator	\$914	1	3	\$304.55	\$0.61	8.7%	18.4%	1.2%
Totals:				\$45,413		121	\$375.31	\$30.54	42.9%	55.8%	59.6%
Plan Totals:				\$76,166		1,480	\$51.46	\$51.22	17.0%	-48.5%	



OPTUM RX Top Specialty Drugs by Plan Paid

Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Apr 16 - Jun 16							
				Plan Paid	Utilizers	Rxs	Plan Paid Per Rx	Plan Paid PMPM	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change	Pct Specialty Plan Paid
1	7	XELJANZ	Chronic Inflammatory Disease	\$8,398	1	3	\$2,799.42	\$5.65	226.0%	4,384.7%	32.4%
2	4	TRIUMEQ	HIV-Multiclass Combo	\$7,454	1	3	\$2,484.73	\$5.01	8.7%	88.6%	28.8%
3	2	HUMIRA PEN	Chronic Inflammatory Disease	\$3,811	1	1	\$3,810.70	\$2.56	-63.8%	-63.7%	14.7%
4		TRUVADA	HIV-Multiclass Combo	\$2,754	1	3	\$917.83	\$1.85			10.6%
5	5	ADEFOVIR DIPVOXIL	Hepatitis B	\$1,899	1	2	\$949.49	\$1.28	8.7%	11.6%	7.3%
6		NEVIRAPINE ER	HIV-NNRTI	\$1,054	1	3	\$351.34	\$0.71			4.1%
7	6	ENOXAPARIN SODIUM	Injectable Anticoagulants	\$534	1	1	\$534.03	\$0.36	-63.8%	-62.6%	2.1%
8	1	ADVATE	Antihemophilic Products	\$0	0	0	\$0.00	\$0.00	-100.0%	-100.0%	0.0%
9		ENBREL SURECLICK	Chronic Inflammatory Disease	\$0	0	0	\$0.00	\$0.00			0.0%
10	3	ATRIPLA	HIV-Multiclass Combo	\$0	0	0	\$0.00	\$0.00	-100.0%	-100.0%	0.0%
Totals:				\$25,904		16	\$1,618.98	\$17.42	8.7%	-76.1%	100.0%
Specialty Plan Totals:				\$25,904		16	\$1,618.98	\$17.42	8.7%	-76.1%	



OPTUM RX - Adopting the Premium Formulary

1. Excluded Drugs, UM Edits, and Tier Change Information

Number of excluded drugs (on PDL)	75
Number of drugs requiring a UM Edit	0
Number of Uptiers	14
Number of Downtiers	1

Drug Spend	\$11,610
Plan Paid	\$6,476
Member Paid	\$5,134

2. Impact Analysis

Members Impacted	20
Annual Plan Paid Savings - Exclusions	-\$4,211
Annual Plan Paid Savings - UM Edits	\$0
Annual Plan Paid Savings - Tier Changes	\$0
Annual Plan Paid Savings - Rebates	\$75,442
Annual Plan Paid Savings - Total	\$71,231
Plan Savings PMPM, Total	\$11.57

Annual Member Savings	\$1,832
Member Savings PMPM	\$0.30

3. Total Information *

Average Members	513
Total Plan Paid PMPM	\$89.61
Total Drug Spend	\$775,939
Total Drug Spend PMPM	\$215.99

TOP 20 DRUGS BY IMPACTED MEMBERS

Excluded Drug	Condition	PDL Change	Members Impacted
1 Viagra	Erectile Dysfunction	Exclusion	6
2 QVAR	Asthma	Exclusion	3
3 Testosterone 1% Gel	Low Testosterone	Exclusion	2
4 Tanzeum	Diabetes	Exclusion	2
Strips: Abbott (FreeStyle, Precision), Bayer (Breeze, Contour), Nipro (TRUEtest, TRUEtrack),			
5 Roche (Accu-Chek)	Diabetes	Exclusion	2
6 NovoLog	Diabetes	Exclusion	1
7 Levemir	Diabetes	Exclusion	1
8 Farxiga	Diabetes	Exclusion	1
9 Proventil HFA	Asthma	Exclusion	1
10 Zorvolex	Arthritis/Pain	Exclusion	1

*Includes costs for all medication (i.e. both Excluded and covered medication)

1. Savings amounts are annualized
2. Plan Paid Savings estimates are net of rebates
3. Members impacted includes utilizing members for excluded and UM Edit drugs; and members negatively impacted by a tier change
4. Annual Plan Paid Savings – Exclusions' including savings from both excluded drugs and non-excluded drugs



OPTUM RX – Plan Design Option

Report: Copay Change



Benefit Summary

Client: **SOUTHCOMM**
 Claims Period: Jan 2016 through Jul 2016
 Current Deductible(s): 50
 Current MOOP(s): 1000

CURRENT Copay Design

	Retail			Mail		
	Copay	Min	Max	Copay	Min	Max
Gen	\$10.00	-	-	\$20.00	-	-
Brand F	\$35.00	-	-	\$70.00	-	-
Brand NF	\$55.00	-	-	\$110.00	-	-

PROPOSED Copay Design

Gen	\$10.00	-	-	\$20.00	-	-
Brand F	\$35.00	-	-	\$70.00	-	-
Brand NF	\$55.00	-	-	\$110.00	-	-

Results Summary

Copay Change

	Annual Plan Savings	Member Savings
Savings %	-5.56%	19.87%
Savings \$	-\$11,212	\$11,212

Results Detail

Copay Change

Year 1		Current				
		Scripts	Plan Paid ¹	Member Paid ²	%Maint	Mail Penetration
	Retail	3,383	\$178,868	\$50,625	62%	-
	Mail	172	\$22,922	\$5,804	92%	-
	Adjusted Total	3,897	\$201,790	\$56,428	66%	13.2%

*Annualized

Projected

	Scripts	Plan Paid ¹	Member Paid ²	%Maint	Mail Penetration
	172	\$24,209	\$4,517	92%	-
	3,897	\$213,002	\$45,217	66%	13.2%

1 Plan and member paid will not include impact from other programs such as disease management or other incentive programs; therefore plan and member paid amounts may not match adjudicated claims.

2 Savings are annualized



Dental Plan Projection

- Headcounts and paid claims reflect Delta Dental experience information
- Annual Trend of 4.7%
- No Change in employee contributions

Dental	
1 Paid Claims (Aug 2015 - July 2016)	\$104,207
2 Adjusted Claims - 1/1/2016 Changes	-
3 Adjusted Claims - 1/1/2017 Changes	-
4 Average Enrollment	180
5 Claims Per Employee Per Year	\$579
6 Annual Trend	4.5%
7 Trended Claims	605
8 Current Enrollment	271
9 Projected Claims	\$163,949
10 Administration	\$13,886
11 Total Projected Cost	\$177,835
12 Current Premium Equivalent	\$181,736
13 Increase (\$)	-\$3,900
14 Increase (%)	-2.1%
17 Employee Contributions	\$150,813
18 Total Projected Cost (net employee contribution)	\$27,022
19 Premium Equivalent (net employee contributions)	\$30,923

Life and Disability

➤ All Lines are under rate guarantee with SunLife through December 31, 2018.

➤ Life Insurance

- Employer Paid Life coverage 1 X salary to a maximum of \$200,000
- Voluntary Life coverage available.
- Current rate is \$0.165 per \$1,000 including AD&D
- Current Employer Contribution: \$3,752monthly/\$45,021 annually

➤ Disability Insurance

- Fully Insured Long Term Disability
 - 60% benefit up to \$10,000 per month with 180 day elimination period.
 - No Long Term Disability Claims have been filed for 2016
 - Current rate is \$0.20 per \$100 of covered salary based on prior year total compensation
 - Current Employer Contribution: \$3,767 monthly/\$45,205 annually
- Short Term Disability with Advice to Pay (ASO)
 - 60% weekly benefit up to \$1,500 per week with an 8/8 elimination period for payable benefits up to 25 weeks.
 - Fully insured cost would be \$8,192 per month which would have resulted in \$65,436 spend year to date in premiums through August
 - Current year to date with ASO: 5 total claimants with paid benefits of \$23,683

Worksite Benefits

Value of Voluntary Plans:

- Worksite plans are used today to compliment core benefits and fill gaps in benefits/coverage
- Worksite plans are also used to support employee engagement and communication efforts
- Employees appreciate a broad choice of worksite plans and the convenience of payroll deductions
- Many worksite plans help employees with out of pocket medical costs when enrolled in a high deductible medical plan. This can be a very savvy approach for employees

Objectives:

- Increase the value of the benefits program
- Simplified administration
- Offer products as a discount

Wellness Initiatives

- As a cost containment strategy to help lower claims spend, most worksite products offer a wellness reimbursement
- As a result of PPACA, health plans must now offer wellness visits at 100%
- Most products (including Accident and Critical Illness) provide a reimbursement to the member for getting their wellness exams. By actually receiving money, participants are more likely to get their wellness exams if they are being paid to do so
- Cost of premiums offset by wellness reimbursement.

Renewal Planning



- Finalize plan design
- Finalize employee contributions
- Finalize employee communication strategy
 - Open enrollment guide
 - Flipping Book
 - Annual required notices
 - Post card with meeting dates/times
 - Enrollment meetings
 - PowerPoint presentation and recording
- Determine Accident and Critical Illness
- Update online enrollment system (Proliant)



NEXT STEPS / TIMELINE

TASK	TIMING
Renewal meeting	August 31, 2016
Identify team members who achieved 2016 tobacco wellness incentive	August 31 – September 15
Final recommendations to executive team	September 9
Establish communications strategy	September 9
Final decisions on plan design and contributions	September 15
Prepare communications	September 15 – September 30
Notify Proliant and carriers of 2017 changes	September 15
Distribute communications	October
Open enrollment	Late Oct/Early Nov 2016
Stop loss decision	Nov 2016



Pending/Action Items

- Healthcare Reform
 - Summary of Benefits & Coverage (SBC) required for new hires and during open enrollment
 - Exchange notice was required by October 1, 2013 and to every new hire after that point
 - Penalties apply to group with over 50 total employees - effective 2015
 - PPACA Fees & Taxes.
- Wellness Funds
 - Monthly Wellness Call
 - UMR provides \$5,000 in wellness funds and \$5,000 for communications
- Compliance Review
- 5500 Preparation/Filing
- Wrap Document Consideration
- Wellness
 - Monthly Wellness Call
 - UMR provides \$5,000 in wellness funds and \$5,000 for communications

Compliance – ACA Mandates

Upcoming Requirements	Details
Patient – centered outcomes research fee	Third PCOR payment was due by July 31, 2015; The fourth PCOR fee will be due July 31, 2016: Amount is \$2.17 (fee adjusted each year and then phased out in 2019)
Transitional reinsurance fee	Second reinsurance payment due at the end of 2015; there will be a third and final payment in 2016
IRS reporting requirements (Sections 6055 and 6056)	Reporting for 2016 tax year is due in early 2017
Maintain affordability	Potential for penalty if health plan cost for single coverage in least expensive option exceeds 9.69% of employee’s wages (only if employee purchases coverage at the exchange and receives a subsidy)
Excise tax on high cost health plans	Effective in 2020, 40% tax on the amount of the health plan cost over the statutory threshold. DELAYED to 2020

Compliance – Annual Notices

	New Hires	Annually
HIPAA Privacy Notice	✓	Every 3 yrs
Exchange Notice	✓	
Uniform Summary of Benefits and Coverage	✓	✓
Women’s Health and Cancer Rights Act	✓	✓
CHIP Notice	✓	✓
Medicare Part D Creditable Coverage		✓ by Oct 15
HIPAA Notice of Special Enrollment Rights	✓	
COBRA Rights Notice	✓	
Grandfather Status Notice (if applicable)	✓	✓



Appendix

- Benchmark
- Worksite Analysis
- UMR Medical Utilization
- OPTUM Rx Utilization
- Delta Dental Utilization

Benchmark

- Current Southcomm healthcare average cost per enrolled is \$10,226 compared with 2015 regional benchmark of \$14,200
- Average age of 46 higher than the national group average of 41
- Female content is 58% versus national average of 42%
- Dependent content of 35% versus benchmark of 53%
- Employee premium cost share is 27% compared to benchmark at 24%
- QDHP contributions are lower than benchmark
- Medical plans are comparable to benchmark



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SouthComm

Worksite Analysis



Worksite Benefits

Value of Voluntary Plans:

- Worksite plans are used today to compliment core benefits and fill gaps in benefits/coverage
- Worksite plans are also used to support employee engagement and communication efforts
- Employees appreciate a broad choice of worksite plans and the convenience of payroll deductions
- Many worksite plans help employees with out of pocket medical costs when enrolled in a high deductible medical plan. This can be a very savvy approach for employees

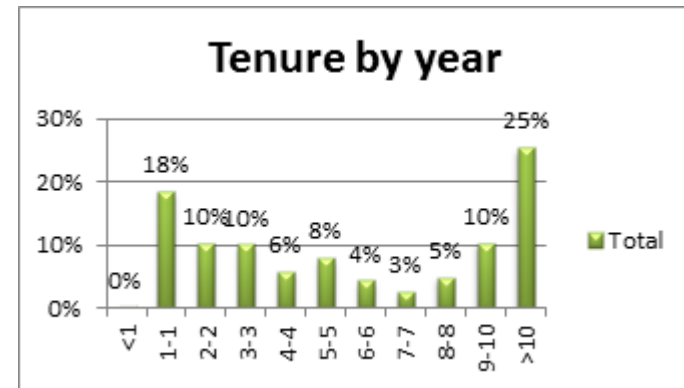
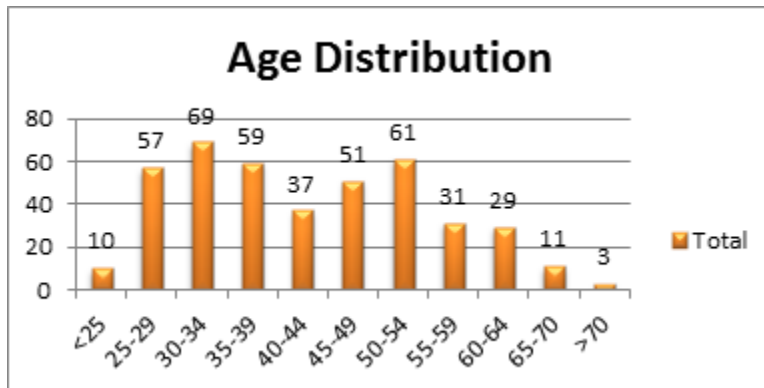
Objectives:

- Increase the value of the benefits program
- Simplified administration
- Offer products as a discount

Worksite Benefits

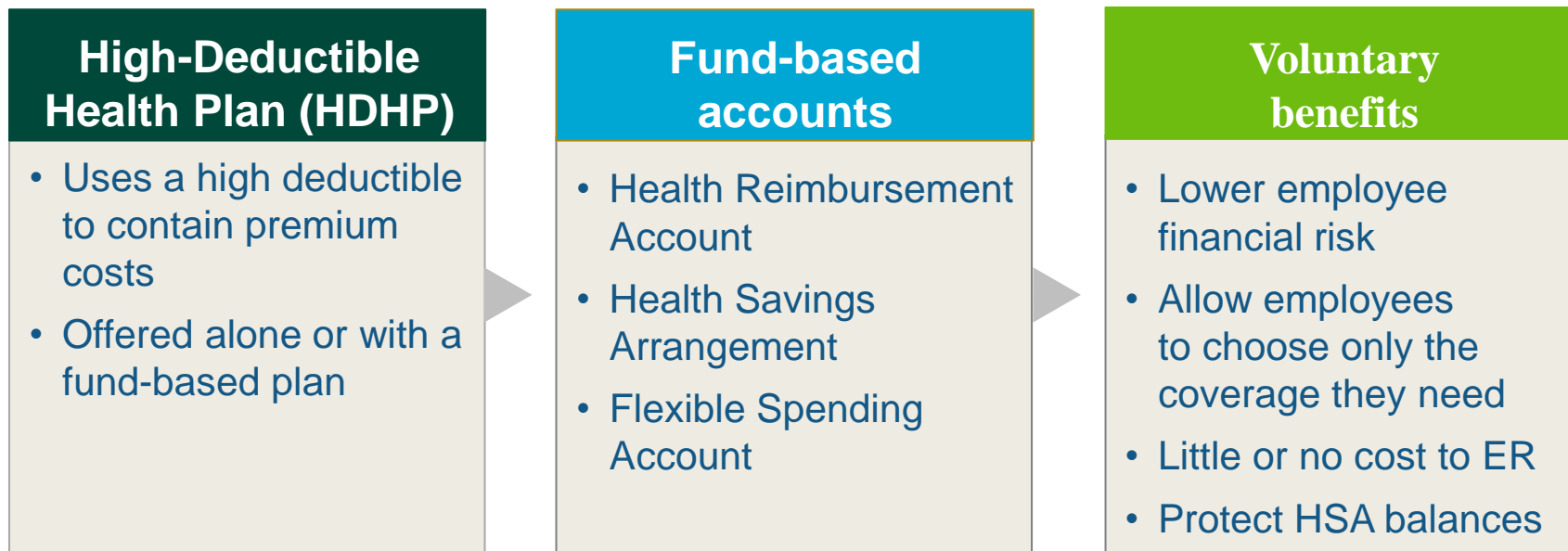
Group Demographics:

- 418 EE's
- Average age is 43
- 53% Female / 47% Male
- Average salary is \$60,000
- Average tenure is 8 years



Worksite Benefits Fit Well with CDHPs

An effective strategy:



Wellness Initiatives

- As a cost containment strategy to help lower claims spend, most worksite products offer a wellness reimbursement
- As a result of PPACA, health plans must now offer wellness visits at 100%
- Most products (including Accident and Critical Illness) provide a reimbursement to the member for getting their wellness exams. By actually receiving money, participants are more likely to get their wellness exams if they are being paid to do so
- Cost of premiums offset by wellness reimbursement.

Why Accident Coverage?

- Americans make more than 42 million emergency room visits a year for unintentional injuries*
- About two-thirds of disabling injuries suffered by American workers are not work-related and therefore not covered by workers' compensation*
- Accident plans can assist with covering out-of-pocket expenses such as deductibles, co-pays and co-insurance incurred from an accident
- The plan is offered on a guaranteed issue basis during initial enrollment which means neither employees nor family members will not need to complete a physical exam or answer any medical questions regarding current state of health
- Coverage available for employee, spouse and children
- Premiums are level for the life of the product
- Coverage is portable
- Includes Accidental Death and Catastrophic Accident coverage at no additional cost



* National Safety Council, Injury Facts, 2009

Why Critical Illness Coverage?

- The risk of developing cancer over a lifetime is approximately 1 in 2 for men and 1 in 3 for women*
- About every 25 seconds an American will suffer a coronary event**
- About 780,000 people will have a stroke this year – that’s an average of someone every 40 seconds in the United States**
- Benefits coverage provides a lump sum benefit based on the diagnosis of the following covered illnesses

*American Cancer Society, “Cancer Facts and Figures,” 2009

** Heart Disease and Stroke Statistics 2009, American Heart Association

Employee Only Coverage

Note: Assumes all "in-network" utilization

	UMR HSA		UMR PPO		VOYA***
	\$2,000 Deductible		\$750 Deductible		Accident
	Total Cost	EE Cost*	Total Cost	EE Cost**	Reimbursement
A Annual					
A Primary Care Physician Visit	\$65.00	\$65.00	\$65.00	\$20.00	
A Primary Care Physician Visit	\$65.00	\$65.00	\$65.00	\$20.00	
A Specialist Visit	\$225.00	\$225.00	\$225.00	\$40.00	
A MRI	\$200.00	\$200.00	\$200.00	\$200.00	
A Antibiotic	\$15.00	\$15.00	\$15.00	\$10.00	
A Preventive Care	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
A Durable Medical Equipment	\$600.00	\$600.00	\$600.00	\$400.00	\$250.00
A In-patient Hospital Stay	\$3,500.00	\$1,364.00	\$3,500.00	\$820.00	\$1,400.00
A Routine Maintenance Rx - tier 2 (12 months)	\$1,000.00	\$0.00	\$1,000.00	\$470.00	
Total of HealthCare Cost/Reimbursement	\$5,670.00	\$2,534.00	\$5,670.00	\$1,980.00	\$1,700.00
Employee Payroll Deductions (Annual)	\$1,237.56		\$2,199.12		\$204.00
A Annual Expenses (Employee Paid)	\$2,534.00		\$1,980.00		
Total Health Care Cost (Payroll Premiums + Medical Expenses)	\$3,771.56		\$4,179.12		
Total Health Care Cost Result of Accident (Payroll Premiums + Medical Expenses + Accident Premiums - Accident Reimbursement)	\$2,275.56		\$2,683.12		
Total Cost Savings with Accident Insurance	\$1,496.00				

*\$1170 deductible + Hospital \$1,636 (\$830 remaining deductible + 20% of charge)

***\$600 deductible + Tier 2 Rx \$470 (\$50 Ded + \$35*12) + Hospital \$820 (\$150 remaining deductible + 20% of charge)

***Based on level 5 option



Family Coverage

Note: Assumes all "in-network" utilization

	UMR HSA		UMR PPO		VOYA***
	\$4,000 Deductible		\$2,250 Deductible		Accident
A Annual	Total Cost	Your Cost*	Total Cost	Your Cost**	Level 5/\$750 Ded
A Primary Care Physician Visit	\$65.00	\$65.00	\$65.00	\$20.00	
A Primary Care Physician Visit	\$65.00	\$65.00	\$65.00	\$20.00	
A Specialist Visit	\$225.00	\$225.00	\$225.00	\$40.00	
A Specialist Visit	\$225.00	\$225.00	\$225.00	\$40.00	
A Specialist Visit	\$225.00	\$225.00	\$225.00	\$40.00	
A Specialist Visit	\$225.00	\$225.00	\$225.00	\$40.00	
A Emergency Room Visit	\$900.00	\$900.00	\$900.00	\$900.00	\$300.00
A MRI	\$200.00	\$200.00	\$200.00	\$200.00	
A Antibiotic	\$15.00	\$15.00	\$15.00	\$10.00	
A Preventive Care	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
A Durable Medical Equipment	\$600.00	\$600.00	\$600.00	\$400.00	\$250.00
A In-patient Hospital Stay	\$3,500.00	\$1,704.00	\$3,500.00	\$1,280.00	\$1,400.00
A Routine Maintenance Rx - tier 2 (12 months)	\$1,000.00	\$0.00	\$1,000.00	\$470.00	
Total of HealthCare Cost/Reimbursement	\$7,245.00	\$4,449.00	\$7,245.00	\$3,460.00	\$2,000.00
Employee Payroll Deductions (Annual)	\$4,028.40		\$7,143.00		\$518.88
A Annual Expenses (Employee Paid)	\$4,449.00		\$3,460.00		
Total Health Care Cost (Payroll Premiums + Medical Expenses)	\$8,477.40		\$10,603.00		\$6,996.28
Total Health Care Cost Result of Accident (Payroll Premiums + Medical Expenses + Accident Premiums - Accident Reimbursement)	\$6,996.28		\$9,121.88		
Total Cost Savings with Accident Insurance	\$1,481.12				

*\$2,145 deductible + Hospital \$1,704 (\$1,255 remaining deductible + 20% of charge)

**\$600 deductible + Tier 2 Rx \$470 (\$50 Ded + \$35*12) + Hospital \$820 (\$150 remaining deductible + 20% of charge)

***Based on level 5 option



Considerations

- Both Voya, Unum and AFLAC offer worksite benefits that can compliment Southcomm's core offering.
- Voya's plans offer more value than Unum's and AFLAC's, and can be integrated into the current benefit administration system with less administrative hurdles than Unum.
- Voya's Critical Illness plans are treated like a traditional voluntary life product, and employees premiums will increase as they age into new age bands. This differs from the traditional worksite model where the age you enroll is the rate that you are locked into as long as you hold the policy.
- CBIZ's recommendation would be to implement VOYA's worksite benefit's as a companion to the medical plans offered

Critical Illness with Cancer – Marketing Analysis

Voluntary Critical Illness Marketing Analysis			
Plan Details	Voya	Unum	AFLAC Group
Participation Requirement	25 Applications	5 Applications	25 Applications
Coverage Options	Employee, Spouse and Children.	Employee and Spouse, Children covered at 25% of EE coverage automatically	Employee and Spouse, Children covered at 50% of EE coverage automatically
Benefit Offering	EE - up to \$20,000 in \$5K increments. SP - up to \$10,000 in \$5K increments Child - \$1,000/\$2,500/\$5,000/\$10,000 options	EE - up to \$50,000 in \$5K increments. SP - up to \$10,000 in \$5K increments	EE - up to \$50,000 in \$5K increments. SP - up to \$10,000 in \$5K increments
Guaranteed Issue	\$20,000 for Employee, all GI for Spouse and Child	\$15,000 for Employee, all GI for Spouse	\$20,000 for Employee, \$10,000 for Spouse
Age Reduction	50% at age 70	50% at age 70	50% at age 70
Pre-Existing Condition	12./12.	12./12.	12./12.
Covered Illness	Heart/Organ/Quality of Life/Cancer	Heart/Organ/Quality of Life/Cancer/Specified Child Illnesses *	Heart/Organ/Quality of Life/Cancer
* Cerebral Palsy, Cleft Lip or Palate, Cystic Fibrosis, Down Syndrome, Spina Bifida			
Considerations:			
Unum's policy allows for higher benefit elections for Employees, but will require medical underwriting questions with benefit amount lower than VOYA's (Unum is 15K GI, Voya is 20K GI).			
Unum's policy includes child specific diseases, while Voya and AFLAC Group's policy does not.			
The Participation requirement for VOYA is much higher than Unum and AFLAC Group (25 compared to 5), but can be achieved with a strong employee engagement/enrollment strategy.			
Unum and AFLAC's Group policy provide child coverage at no additional cost while Voya's policy will require additional premium for child coverage.			



Accident Insurance – Marketing Analysis

Accident Insurance			
Plan Details	VOYA	Unum	AFLAC Group
Participation Requirement	25 Applications	5 Applications	25 Applications
Plan restriction	On the Job / Off the Job	On the Job / Off the Job	On the Job / Off the Job
Wellness Benefit	\$50	\$50	\$50
Sickness Hospital Confinement Benefit	Not offered	\$200 per day (30 day maximum) (optional rider)	Not offered
Ambulance (Ground)	\$200	\$400	\$200
Hospital Admission	\$1,400	\$1,000	\$1,000
Hospital Confinement	\$300 per day (up to 365 days per accident)	\$200 per day (up to 365 days per accident)	\$200 per day (up to 365 days per accident)
Emergency Room Treatment	\$300	\$150	\$200
Concussion	\$250	\$150	\$200
Dislocated Shoulder	up to \$1,000	up to \$900	up to \$1,500
Fractured Leg	up to \$2,500	up to \$2,400	up to \$2,400
<p><i>* The above is not a full schedule of benefits. For comparative ease, CBIZ has condensed the list into some of the most typical accident injuries that incur treatment. A full list is available upon request.</i></p>			
Considerations			
<p>The Participation requirement for VOYA is much higher than Unum and AFLAC Group (25 compared to 5), but can be achieved with a strong employee engagement/enrollment strategy.</p>			
<p>Unum's policy can include a Hospital Sickness rider (at additional cost), which will pay a benefit for confinement due to sickness. Voya and AFLAC Group cannot offer that rider at this time.</p>			
<p>With the exception of Ambulatory transport, Voya's policy will pay employee more dollars for treatments than Unum.</p>			
<p><i>With the exception of the Hospital/Sickness rider, Voya's plan offers more value for employees (as well as lower premiums for all enrollment tiers).</i></p>			



Premium Analysis Exhibit

Accident Insurance - Monthly Premium Comparison				
	VOYA	Unum W/out Sickness Hospital Rider	Unum W/ Sickness Hospital Rider	AFLAC Group
Employee	\$15.70	\$18	\$23	\$20
Employee + Child	\$26.68	\$29	\$39	\$29
Employee + Spouse	\$30.96	\$32	\$43	\$34
Family	\$41.94	\$44	\$59	\$44

Critical Illness Insurance - Monthly Premium Comparison (Per \$1,000 of Benefit)				
Age Band	VOYA Employee	VOYA Spouse	Unum	AFLAC Group
0 - 29	\$0.46	\$0.54	\$0.61	\$0.64
30 - 39	\$0.56	\$0.62	\$0.98	\$0.97
40 - 49	\$1.17	\$1.29	\$1.90	\$1.77
50 - 59	\$2.68	\$2.96	\$3.36	\$3.34
60 +	\$6.22	\$6.03	\$6.75	\$6.29

** Rates above reflect Non-Smoker Status. Age bands have been consolidated for comparative ease.*

Critical Illness Insurance - Monthly Premium Comparison (Child Benefit)		
	VOYA - Child	Unum - Child *
\$1,000	\$0.41	\$0.00
\$2,500	\$1.03	\$0.00
\$5,000	\$2.05	\$0.00
\$10,000	\$4.10	\$0.00

** Unum includes child policy for no additional premium (capped at 25% of EE policy amount)*



Employee Cost Scenarios

Scenario A	Age 25	Employee Only Accident and Critical Illness	
	VOYA	Unum	AFLAC GROUP
Accident	\$16	\$18	\$20
CI w/ Cancer	\$5	\$6	\$6
Total Cost	\$20	\$24	\$26

Scenario B	Age 35	Employee & Spouse Accident and Critical Illness	
	VOYA	Unum	AFLAC GROUP
Accident	\$31	\$32	\$34
CI w/ Cancer	\$12	\$20	\$19
Total Cost	\$43	\$52	\$53

Scenario C	Age 45	Family Accident and Critical Illness	
	VOYA	Unum	AFLAC GROUP
Accident	\$42	\$44	\$44
CI w/ Cancer	\$29	\$38	\$35
Total Cost	\$71	\$82	\$79

Scenario D	Age 55	Employee & Spouse Accident and Critical Illness	
	VOYA	Unum	AFLAC GROUP
Accident	\$31	\$32	\$34
CI w/ Cancer	\$56	\$67	\$67
Total Cost	\$87	\$99	\$101

**We are assuming a standard \$10,000 Critical Illness policy for all scenarios. Above premiums are monthly, and would be payroll deducted on a post-tax basis*



Worksite and Medical Premium analysis

Medical Plan Type	Medical Premium *	Voluntary Benefit Product	Voluntary Premium **	Total Monthly Cost
PPO Option	\$183.26	No Voluntary		\$183.26
QDHP Option	\$103.13	Accident and Critical Illness	\$20.00	\$123.13
<i>* Medical premiums are monthly and reflect employee only coverage</i>				
<i>** Voluntary benefit premiums are monthly and reflect employee only coverage with a \$10,000 CI policy. All premiums are based off of VOYA voluntary benefit plans</i>				
Employee Age 35 - Employee & Spouse Election				
Medical Plan Type	Medical Premium *	Voluntary Benefit Product	Voluntary Premium **	Total Monthly Cost
PPO Option	\$366.25	No Voluntary		\$366.25
QDHP Option	\$206.46	Accident and Critical Illness	\$43.00	\$249.46
<i>* Medical premiums are monthly and reflect employee and spouse coverage</i>				
<i>** Voluntary benefit premiums are monthly and reflect employee and spouse coverage with a \$10,000 CI policy. All premiums are based off of VOYA voluntary benefit plans</i>				
Employee Age 45 - Family Election				
Medical Plan Type	Medical Premium *	Voluntary Benefit Product	Voluntary Premium **	Total Monthly Cost
PPO Option	\$595.25	No Voluntary		\$595.25
QDHP Option	\$335.70	Accident and Critical Illness	\$71.00	\$406.70
<i>* Medical premiums are monthly and reflect family coverage</i>				
<i>** Voluntary benefit premiums are monthly and reflect family coverage with a \$10,000 CI policy. All premiums are based off of VOYA voluntary benefit plans</i>				





SouthComm

Employee Healthcare Benefits Key Performance Indicator Report— Experience through June 30, 2016

August 31, 2016



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7. Prescription Drug Results
8. Prescription Drug Ranking
9. High Amount Claimants



Comparison Periods (Paid Basis):

2015 = 1/1/2015 - 6/30/2015 (6-Months)

2016 = 1/1/2016 – 6/30/2016 (6-Months)



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Paid Claims & Member Cost-Share



Total Net Claims (PEPM) = -23.7%

Medical Member Cost-Share = +17.1%

Paid Claims (Total)	2016	2015	Change (%)
Medical	\$780,159	\$997,944	---
Rx	\$232,931	\$205,566	---
Total	\$1,013,090	\$1,203,510	---

Member Cost-Share (Total)	2016	2015	Change (%)
Medical	\$205,643	\$29,890	---
Rx	\$58,912	\$15,473	---
Total	\$264,555	\$45,363	---

Paid Claims (PEPM)	2016	2015	Change (%)
Medical	\$433	\$611	-29.1%
Rx	\$129	\$126	2.4%
Total	\$562	\$737	-23.7%

Member Cost-Share (%)	2016	2015	Change (%)
Medical	20.9%	2.9%	18.0%
Rx	20.2%	7.0%	13.2%
Total	20.7%	3.6%	17.1%

Notes:

- 1) Results provided by UMR
- 2) Change reflects difference between 2016 and 2015

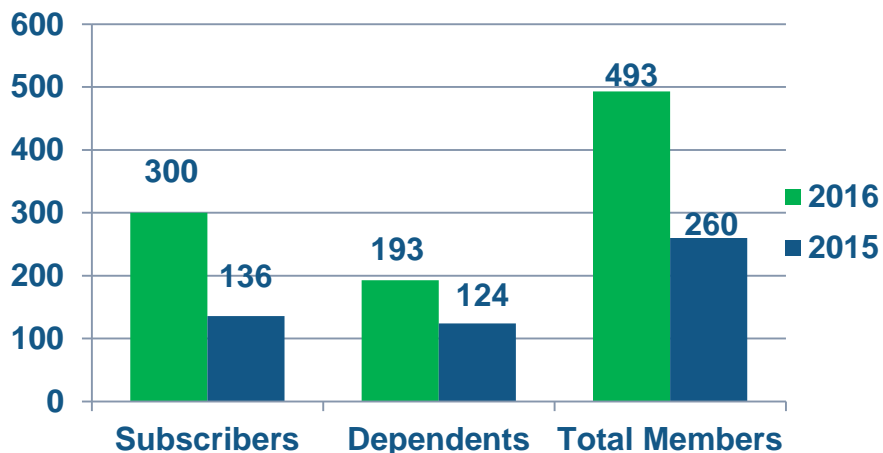


Enrollment & Demographics



Total Membership = +89.6%

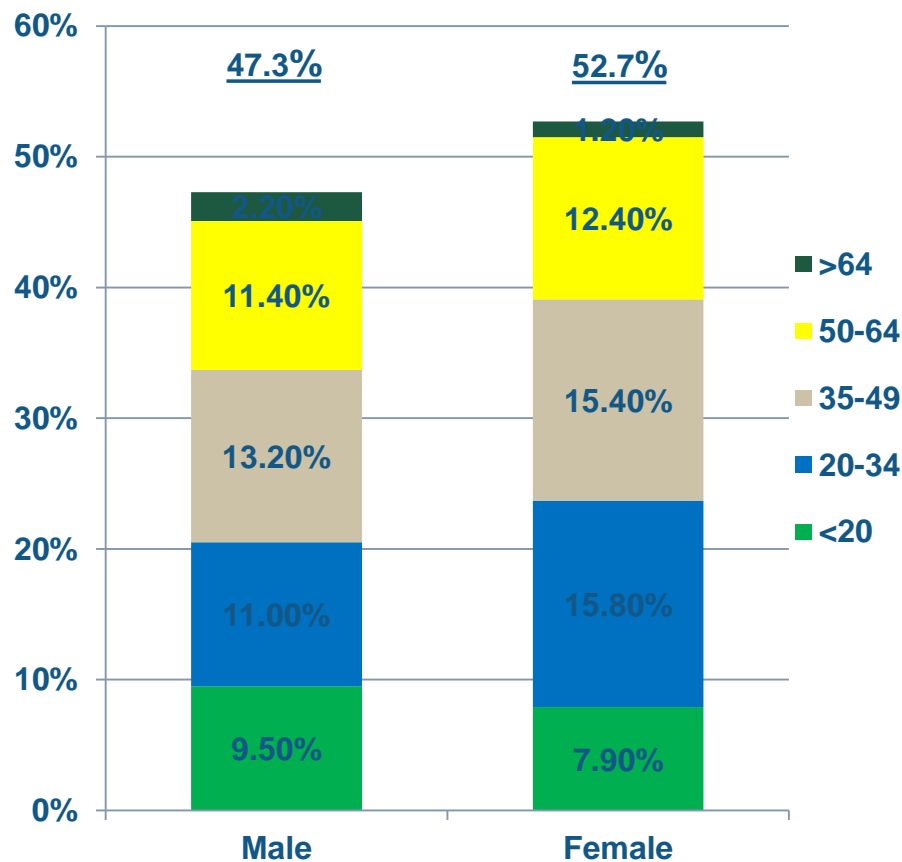
Avg. Monthly Enrollment	2016	2015	Change (#)
Subscribers	300	136	164
Dependents	193	124	69
Members	493	260	233



Notes:

- 1) Results provided by UMR
- 2) Total Membership change reflects difference between 2016 and 2015
- 3) Age Stratification represents 2016 (1/1/16-6/30/16)

Age/Gender Stratification

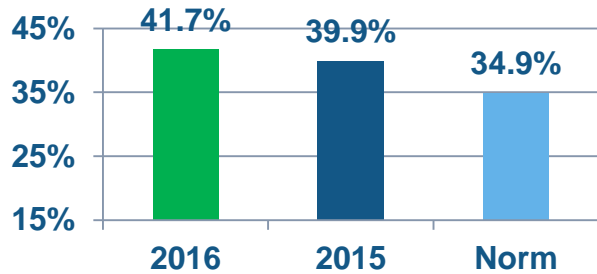


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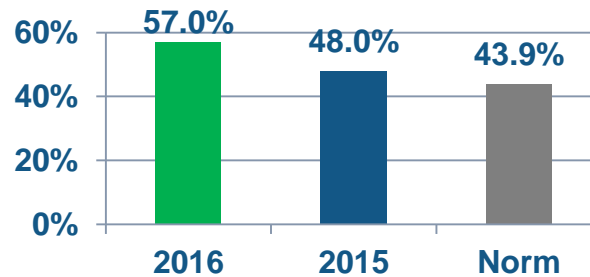
Preventive Screenings



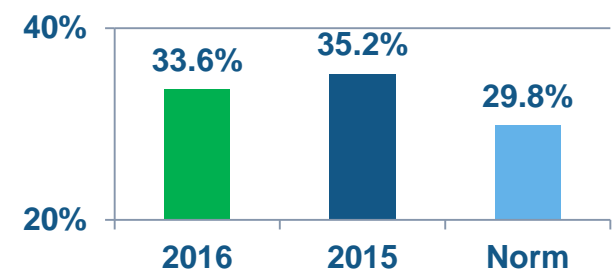
Adult Well Visits = +1.8%



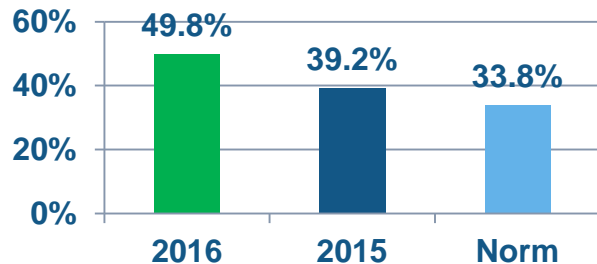
Mammograms = +9.0%



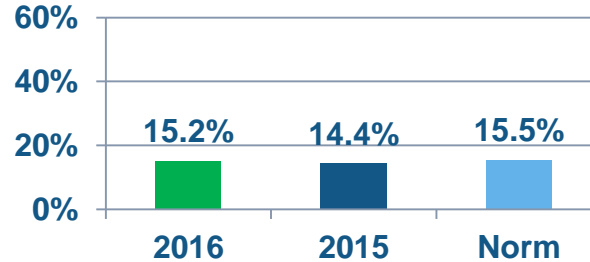
Cervical Cancer = -1.6%



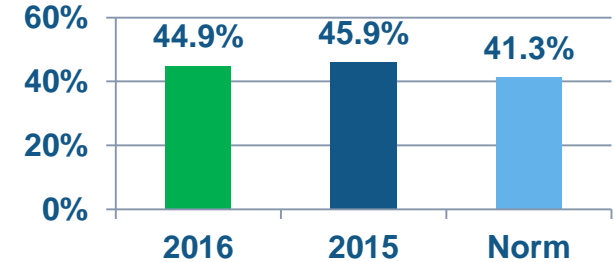
Prostate Cancer = +10.6%



Colon Cancer = +0.8%



Cholesterol = -1.0%



Definitions:

- 1) **Screening Rate** - The # of patients who had the screening completed divided by the average # of members that were eligible to receive the screening. Well visit rates for children & babies are the number of well visits per 1,000 members in the age range.
- 2) **Adult Well Visit Rate** - Adults age 18 and older (% who had a well visit)
- 3) **Mammogram Screenings** - Females between the ages of 40 and 69
- 4) **Cervical Cancer Screenings** - Females between the ages of 21 and 64
- 5) **PSA Screenings** - Males between the ages of 50 and 70
- 6) **Colon Cancer Screenings** - Members between the ages of 50 and 75
- 7) **Cholesterol Screenings** - Males age 35 and older and females age 45 and older

Notes:

- 1) Results provided by UMR
- 2) Change reflects difference between 2016 and 2015
- 3) Results are provided on an annualized basis
- 4) Normative data based on UMR book of business

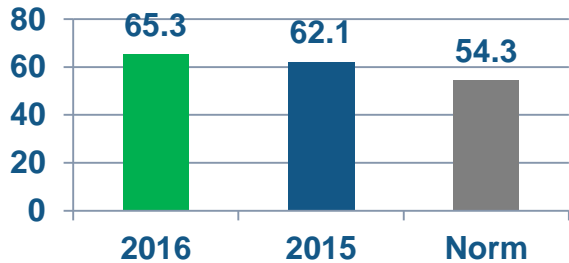


CBIZ ESO™

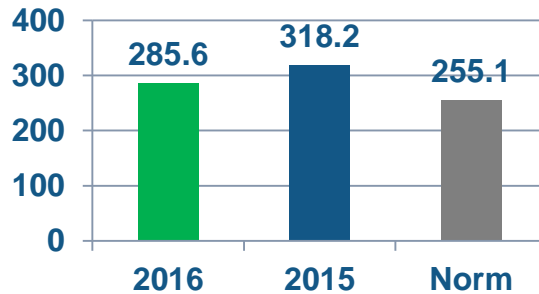
Inpatient Admission Results



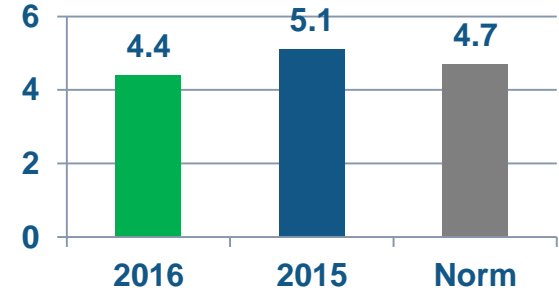
Total Admits/1,000 = +5.2%



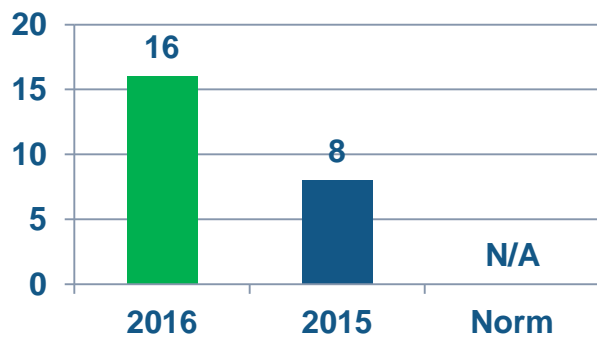
Total Days/1,000 = -10.2%



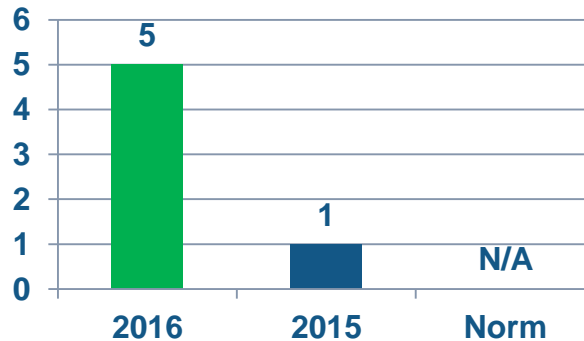
ALOS = +13.7%



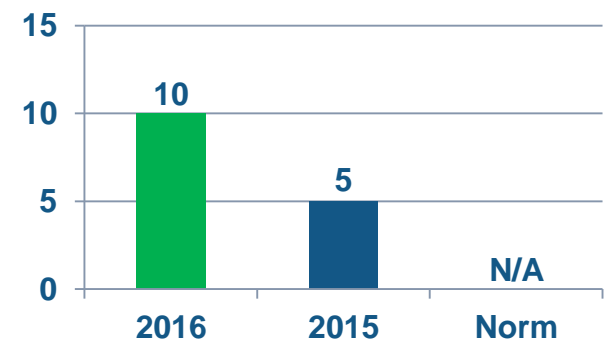
Total Admits = +8



Maternity Admits = +4



Surgical Admits = +5



Notes:

- 1) Results provided by UMR
- 2) Change reflects difference between 2016 and 2015
- 3) Results Per 1,000 are provided on an annualized basis
- 4) Normative data based on UMR book of business

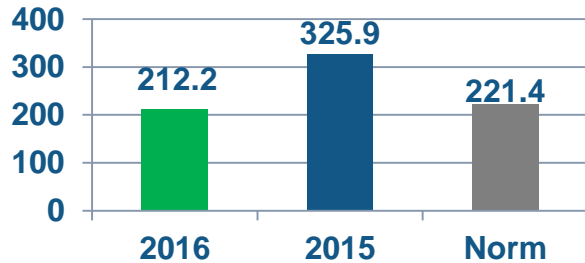
CBIZ

CBIZ ESO™

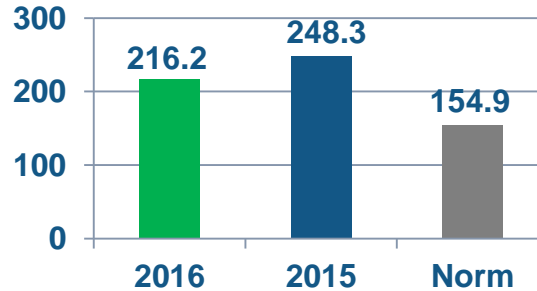
Outpatient Treatment Results



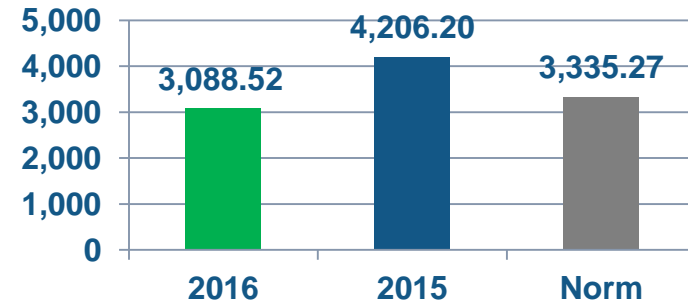
ER Visits/1,000 = -34.9%



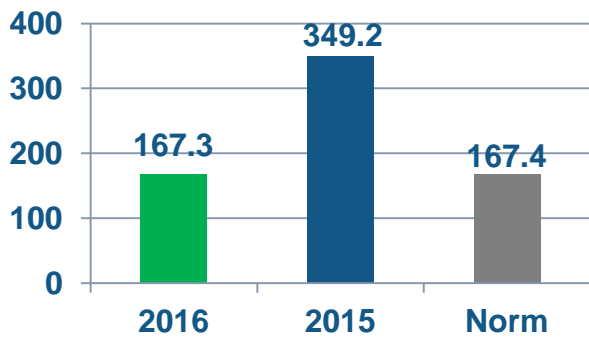
Urgent Care/1,000 = -12.9%



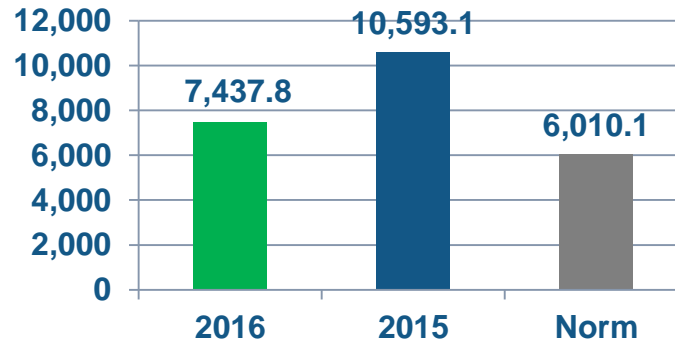
Office Visits/1,000 = -26.2%



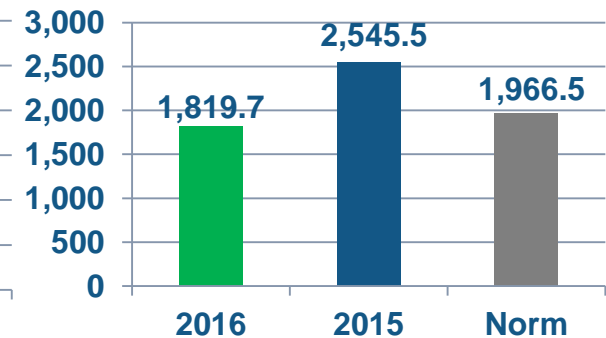
Surgeries/1,000 = -52.1%



Lab Services/1,000 = -29.8%



Radiology/1,000 = -28.5%



Notes:

- 1) Results provided by UMR
- 2) Change reflects difference between 2016 and 2015
- 3) Results Per 1,000 are provided on an annualized basis
- 4) Normative data based on UMR book of business



CBIZ ESO™

Major Diagnostic & Service Categories— Medical



Service Categories

Service Categories	Amount Paid (2016)	% of Total Paid (2016)	# of Services (2016)	Paid/Service (2016)
Inpatient Hospital	\$252,090	28.0%	91	\$2,770
Surgery Physicians	\$98,554	10.9%	879	\$112
Surgery Facility	\$78,653	8.7%	161	\$489
Radiology	\$69,041	7.7%	897	\$77
Diagnostic	\$53,114	5.9%	426	\$125

Major Diagnostic Categories

Major Diagnostic Categories	Amount Paid (2016)	% of Total Paid (2016)	# of Patients (2016)	Paid/Patient (2016)
Circulatory	\$180,216	20.0%	53	\$3,400
Musculoskeletal	\$167,310	18.6%	93	\$1,799
Pregnancy, Childbirth	\$93,719	10.4%	10	\$9,372
Female Reproductive	\$54,422	6.0%	27	\$2,016
Eye	\$36,888	4.1%	39	\$946

Note: Results provided by UMR for YTD 2016 (1/1/16-6/30/16)

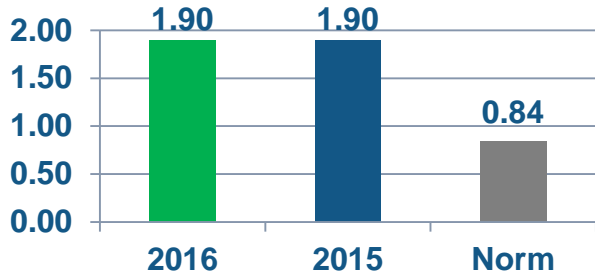


CBIZ ESO™

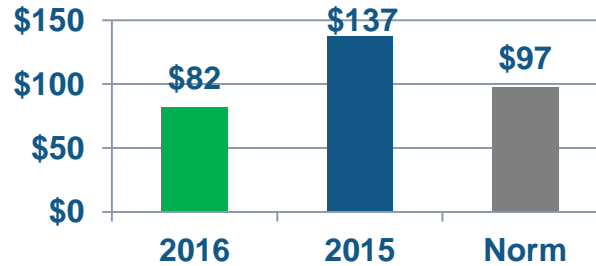
Prescription Drug Results



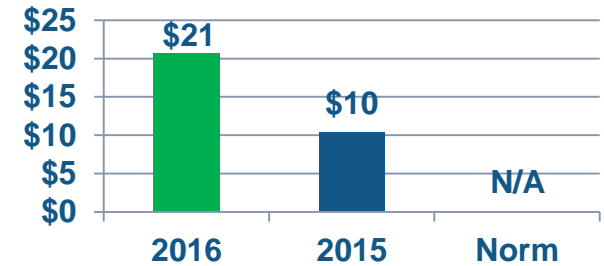
Avg. Scripts PMPM = 0.0%



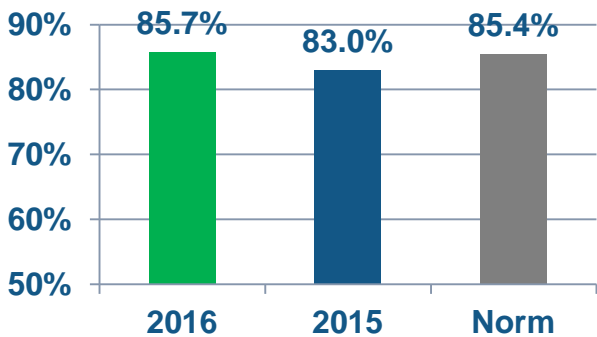
Total Cost/Rx = -40.5%



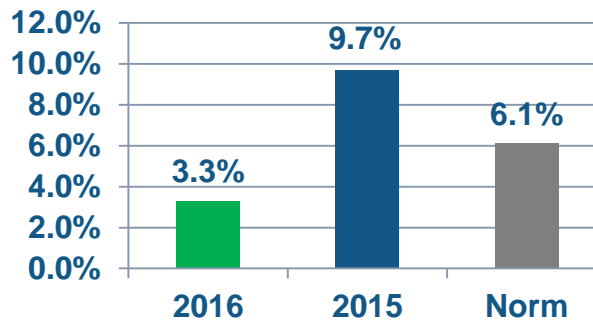
Avg. Copay/Rx = +99.7%



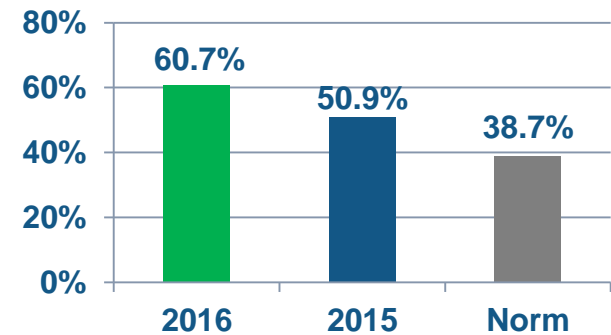
Generic Utilization = +2.7%



Mail-Order = -6.4%



Specialty Cost = +9.8%



Notes:

- 1) Results provided by Optum
- 2) Change reflects difference between 2016 and 2015
- 3) Normative data based on Optum Book of Business



CBIZ ESO™

Prescription Drug Ranking



Top Drugs by Payment

Top Drugs by Payment	Amount Paid (Q2 2016)	# of Scripts (Q2 2016)	# of Utilizers (Q2 2016)	Cost/Script (Q2 2016)
Xeljanz - Chronic Inflammatory Disease - Specialty	\$8,398	3	1	\$2,799
Triumeq - HIV - Brand	\$7,545	3	1	\$2,515
Humira Pen - Chronic Inflammatory Disease - Specialty	\$3,811	1	1	\$3,811
Symbicort - Inhaled Asthma/COPD Combo - Brand	\$3,366	11	1	\$306
Truvada - HIV - Brand	\$2,754	3	5	\$918

Top Drugs by Count

Top Drugs by Script Count	Amount Paid (Q2 2016)	# of Scripts (Q2 2016)	# of Utilizers (Q2 2016)	Cost/Script (Q2 2016)
Levothyroxine Sodium - Thyroid Hormone - Generic	\$182	54	21	\$3
Lisinopril - ACE Inhibitor - Generic	\$23	39	15	\$1
Amphetamine/Dextroamphetamine - ADHD & Narcolepsy - Generic	\$1,778	37	15	\$48
Atorvastatin Calcium - Statins - Generic	\$78	37	18	\$2
Escitalopram Oxalate - Antidepressants - Generic	\$3	29	14	<\$1

Large Loss Claimants— Medical & Prescription Drug



	2016	2015	Change
Claimants +\$10,000			
# of Claimants	25	19	6
Total Gross Claims	\$750,552	\$1,171,207	(\$420,655)
Avg. Payment/Claimant	\$30,022	\$61,642	-51.3%
% of Total Payments	66.2%	79.8%	-13.6%
Claimants +\$25,000			
# of Claimants	11	10	1
Total Gross Claims	\$534,924	\$1,029,070	(\$494,146)
Avg. Payment/Claimant	\$48,629	\$102,907	-52.7%
% of Total Payments	47.2%	70.1%	-22.9%
Claimants +\$50,000			
# of Claimants	3	7	-4
Total Gross Claims	\$263,006	\$935,336	(\$672,330)
Avg. Payment/Claimant	\$87,669	\$133,619	-34.4%
% of Total Payments	23.2%	63.7%	-40.5%
Claimants +\$100,000			
# of Claimants	1	4	-3
Total Gross Claims	\$106,263	\$690,465	(\$584,202)
Avg. Payment/Claimant	\$0	\$172,616	-100.0%
% of Total Payments	9.4%	47.0%	-37.6%

Top Large Loss Claimants (2016):	
1	Claimant XXX001 - Spouse - Male - Age 45-54 - Active - Dx: Congestive Heart Failure - Total Paid = \$106,263
2	Claimant XXX002 - Employee - Female - Age 25-34 - Active - Dx: Pregnancy w Vaginal Delivery - Total Paid = \$58,245
3	Claimant XXX003 - Employee - Male - Age 55-64 - Active - Dx: Osteoarthritis - Total Paid = \$47,789
4	Claimant XXX004 - Employee - Female - Age 55-64 - Active - Dx: Osteoarthritis - Total Paid = \$40,549
5	Claimant XXX005 - Child - Female - Age 25-34 - Active - Dx: Cholecystitis/Cholelithiasis - Total Paid = \$33,543

Notes:

- 1) Results provided by UMR
- 2) Top Large Loss Claimant information represents 2016 (1/1/16-6/30/16)



CBIZ ESO™

1. Key Performance Indicators

SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

-48.5%

Plan Paid PMPM Trend

\$51.22

Plan Paid PMPM

55.8%

less than Employer benchmark

86.1%

GDR

0.7%

greater than previous

0.7%

greater than Employer benchmark

26.0%

Member Share

8.9%

greater than previous

12.3%

greater than Employer benchmark

34.0%

Specialty Plan Paid Percent

39.3%

less than previous

4.7%

less than Employer benchmark

\$51.46

Avg Plan Paid/Rx

\$65.44

less than previous

\$45.88

less than Employer benchmark

496

Average Eligible Members

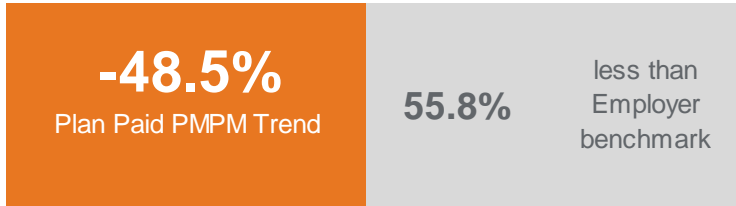
43

less than previous

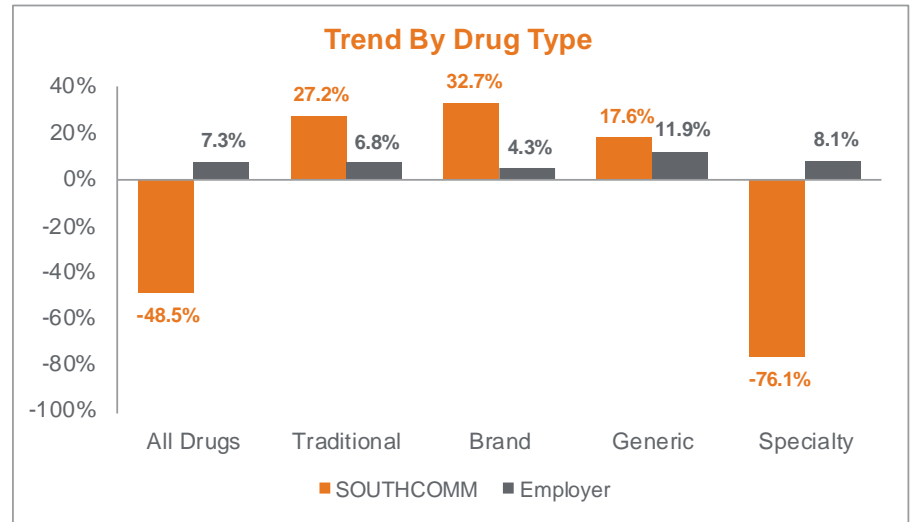
1. Key Performance Indicators - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Client Trend



Specialty: Greatest PMPM Change of -\$55.48



Plan Paid PMPM

Specialty/Traditional

Claim Type	Apr 16 - Jun 16	Jan 16 - Mar 16	Percent Change
Specialty	\$17.42	\$72.90	-76.1%
Traditional	\$33.80	\$26.57	27.2%
All Drugs	\$51.22	\$99.47	-48.5%

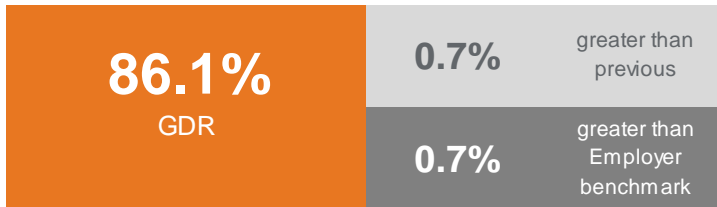
Traditional

Claim Type	Apr 16 - Jun 16	Jan 16 - Mar 16	Percent Change
Brand	\$22.44	\$16.90	32.7%
Generic	\$11.37	\$9.67	17.6%
Traditional	\$33.80	\$26.57	27.2%

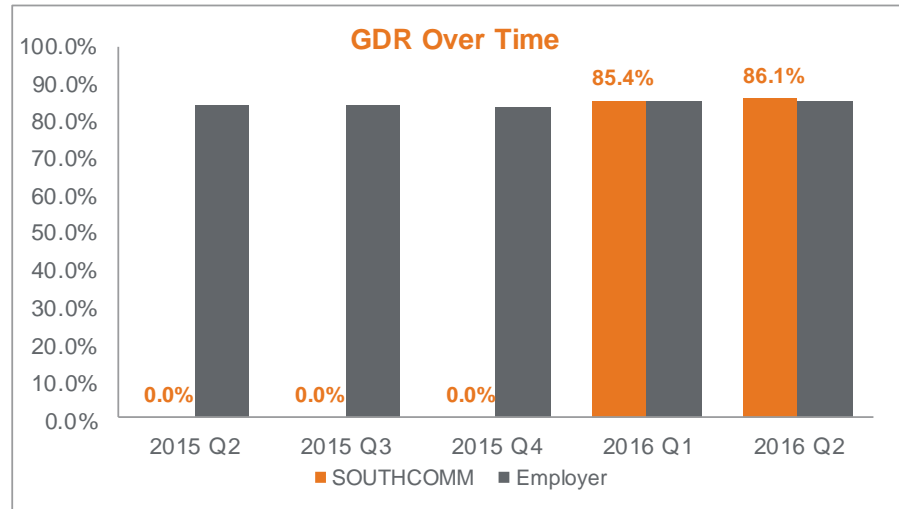
1. Key Performance Indicators - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

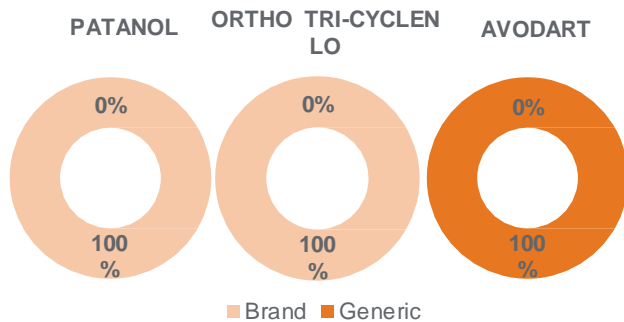
GDR



GDR increase of 0.7% equals a savings of \$2,507



Recent Patent Expiration



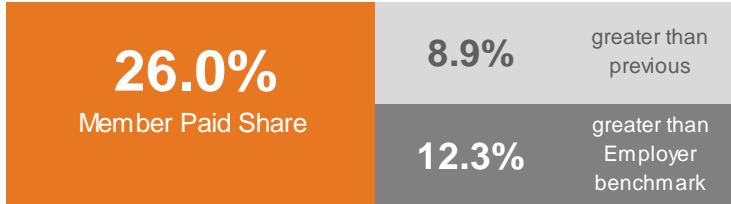
Top Classes GDR Increase

Class	Apr 16 - Jun 16	Jan 16 - Mar 16	Increase
Cephalosporins	100.0%	94.4%	5.6%
Nonsteroidal Anti-Inflammatory A..	100.0%	95.2%	4.8%
Statins & Combos	91.6%	89.2%	2.4%

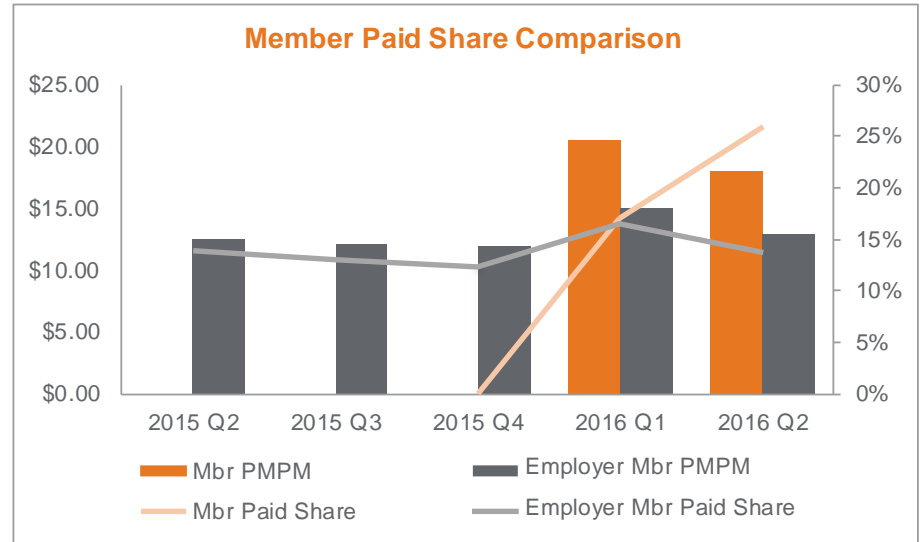
1. Key Performance Indicators - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Member Paid Share



Retail 90: Lowest Member Paid Share of 0.0%



Traditional/Specialty

Traditional	Specialty
31.3%	13.1%
8.9% change from previous	5.8% change from previous

Delivery Channel

Excludes Specialty

Retail 30	Retail 90	Mail Order
32.9%	0.0%	18.5%
-4.9% change from previous	0.0% change from previous	-0.8% change from previous

Brand/Generic

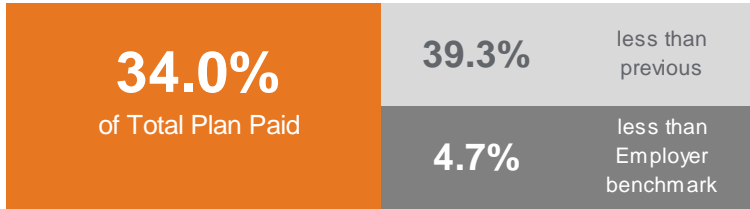
Excludes Specialty

Brand	Generic
28.6%	36.0%
-4.6% change from previous	-3.7% change from previous

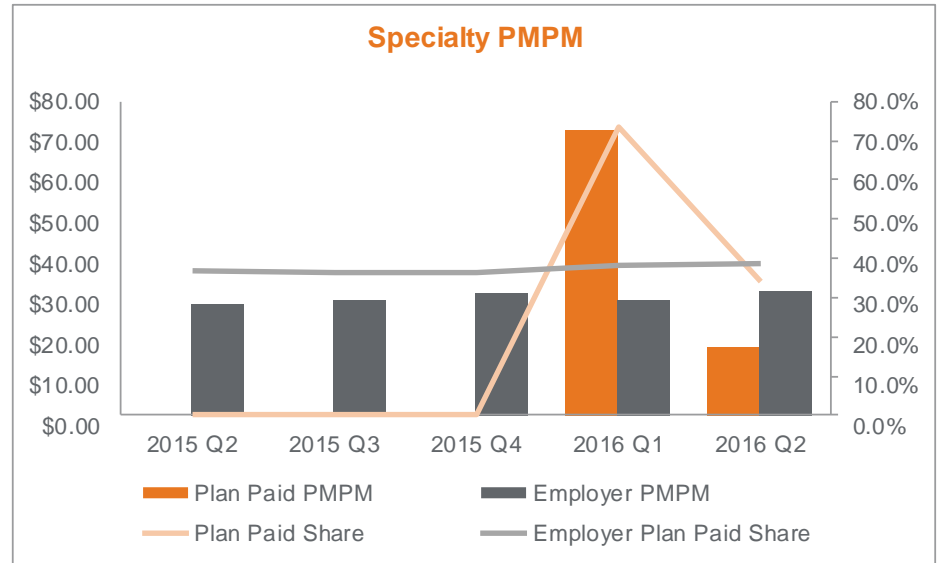
1. Key Performance Indicators - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

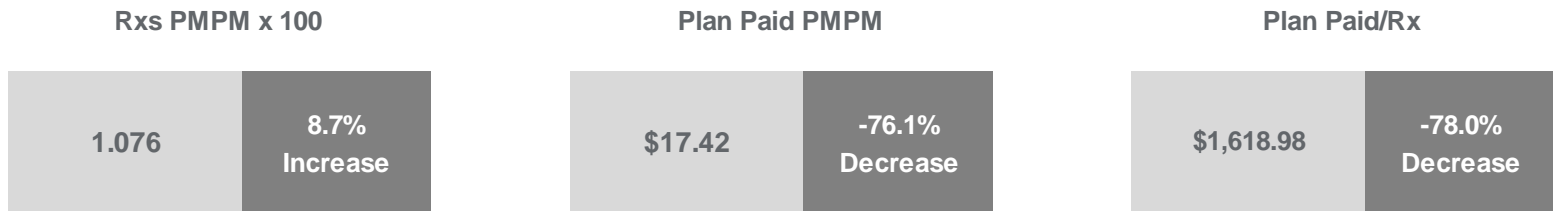
Specialty Medications



Specialty: Member Plan Share of 13.1%



Specialty Measures - Current Period & Change



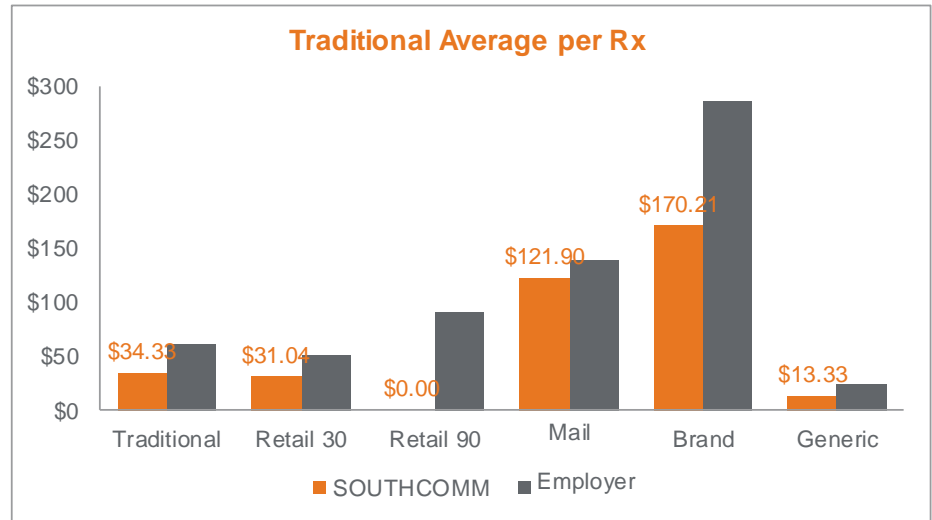
1. Key Performance Indicators - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Average Plan Paid per Rx

<h1 style="margin: 0;">\$51.46</h1> <p style="margin: 0;">Avg Plan Paid/Rx</p>	<h2 style="margin: 0;">\$65.44</h2> <p style="margin: 0;">less than previous</p>
	<h2 style="margin: 0;">\$45.88</h2> <p style="margin: 0;">less than Employer benchmark</p>

Retail 90: Greatest Pct Change of -100.0%



Traditional Average Plan Paid / Rx

Excludes Specialty

Traditional	Retail 30	Retail 90	Mail	Brand	Generic	Specialty
\$34.33	\$31.04	\$0.00	\$121.90	\$170.21	\$13.33	\$1,618.98
8.7%	9.9%	-100.0%	-13.0%	18.4%	-0.3%	-78.0%
Increase	Increase	Decrease	Decrease	Increase	Decrease	Decrease

3. Cost Drivers

SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

\$51.22 Current Plan Paid PMPM	\$99.47 Previous Plan Paid PMPM	-\$48.25 Plan Paid PMPM Change	-48.5% Plan Paid PMPM Pct Change
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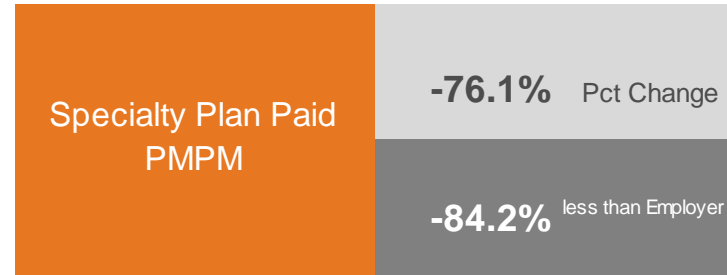
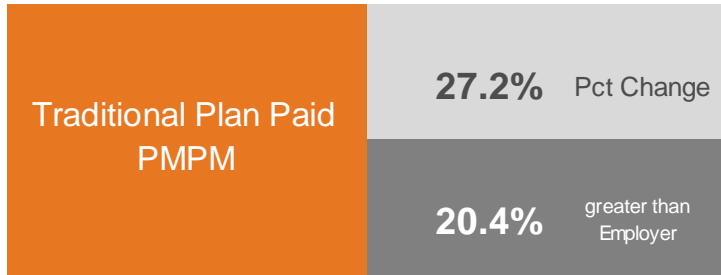
Cost Drivers

Rx Count	Drug Mix	Quantity	Unit Cost
17.0%	-75.8%	0.2%	10.1%

3a. Driver Analytics - SOUTHCOMM

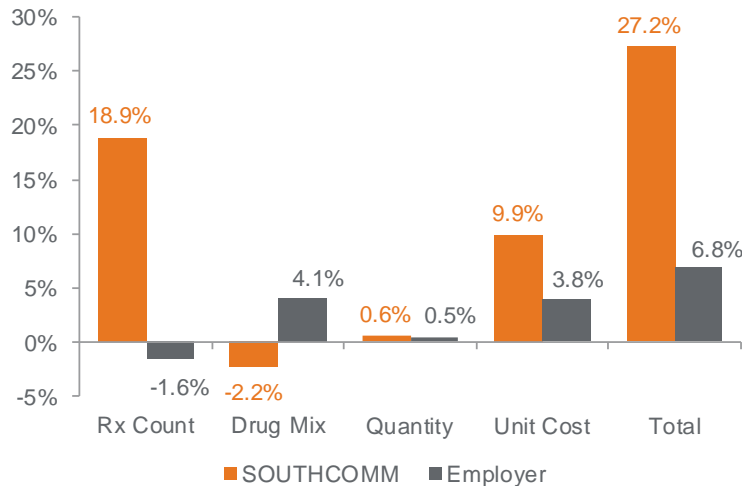
Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Traditional and Specialty Plan Paid PMPM



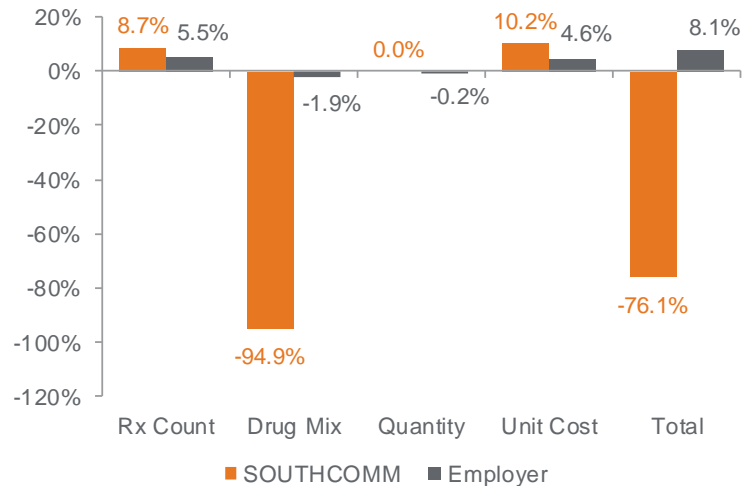
Most Significant Driver: Rx Count
18.9% increase

Traditional



Most Significant Driver: Drug Mix
94.9% decrease

Specialty



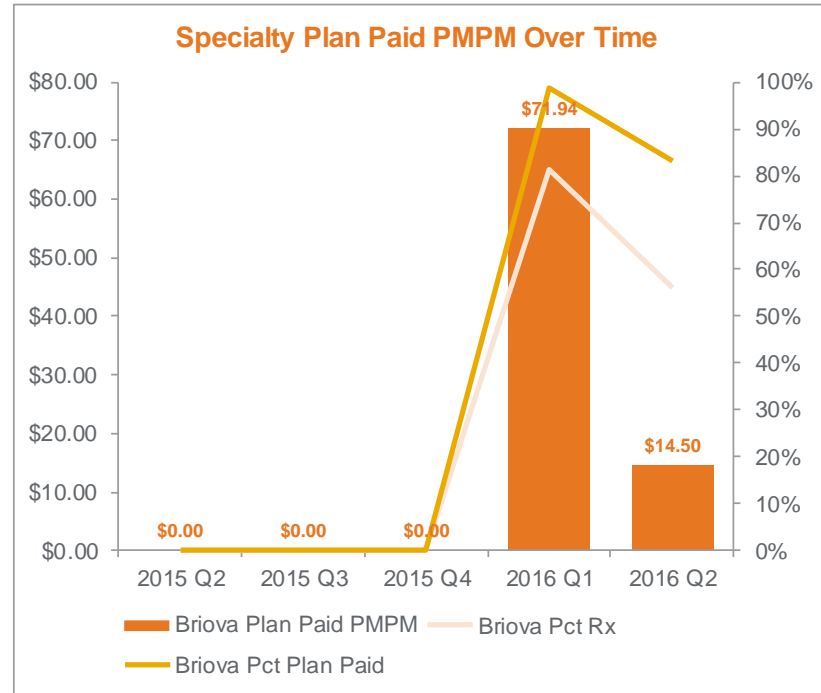
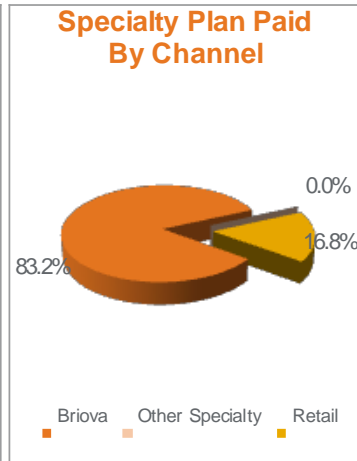
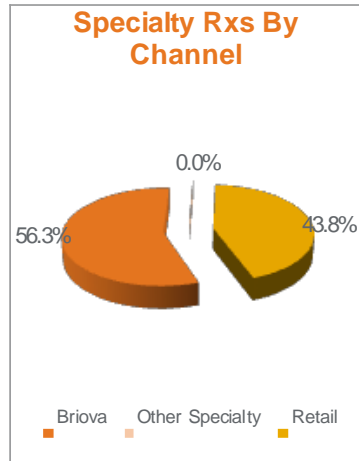
4. Supplemental

SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Specialty Analysis - BriovaRx®

<h3>9</h3> <p>Total Briova Rxs</p>	<h3>13</h3> <p>Total Briova Rxs Previous Period</p>
<h3>-30.8%</h3> <p>Percent Change</p>	



Top Specialty Classes	Rx Volume					
	Briova	% Total	Retail	Retail %	Other	Other %
Chronic Inflammatory Disease	4	100.0%	0	0.0%	0	0.0%
HIV-Multiclass Combo	3	50.0%	0	0.0%	3	50.0%
Hepatitis B	2	100.0%	0	0.0%	0	0.0%
Antihemophilic Products	0	0.0%	0	0.0%	0	0.0%

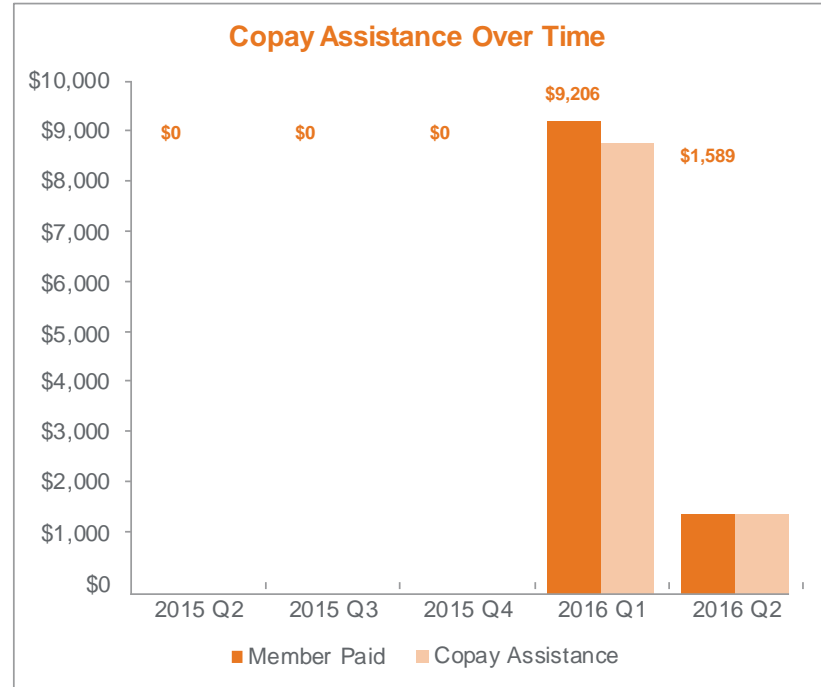
SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Specialty Analysis - Copay Assistance at BriovaRx®

98.7% of Member Paid is Covered by Copay Assistance	97.8% Copay Coverage Previous Period
	0.9% Percent Change

**Copay Assistance is provided on 98.7%
of Briova scripts**



Top Specialty Drugs with Copay Assistance	Member Paid Share		Copay Assistance	Net Out of Pocket		
	Rxs	Total	Total	Total	Pct	Total Per Rx
XELJANZ	3	\$1,534	\$1,534	\$0	0.0%	\$0.00
HUMIRA PEN	1	\$35	\$31	\$4	10.7%	\$3.75

5. Appendix

plan performance - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Description	SOUTHCOMM			Book of Business: Employer	
	Apr 16 - Jun 16	Jan 16 - Mar 16	Pct Change	Apr 16 - Jun 16	Pct Change
Average Eligible Members	496	539	-8.0%		
Average Age	36.8	36.6	0.6%	35.0	0.2%
Total Plan Paid	\$76,166	\$160,740	-52.6%		
Total Rxs	1,480	1,375	7.6%		
Plan Paid PMPM	\$51.22	\$99.47	-48.5%	\$81.44	7.3%
Plan Paid per Rx	\$51.46	\$116.90	-56.0%	\$97.34	9.7%
Rxs PMPM	1.00	0.85	17.0%	0.84	-2.2%
Member Paid Share	26.0%	17.1%	52.3%	13.7%	-16.7%
Generic Dispensing Rate	86.1%	85.4%	0.8%	85.4%	0.2%
Mail Order Rate	3.6%	2.9%	23.1%	6.1%	-0.7%
Average Days Supply	27.8	27.2	2.2%	35.5	2.7%
Specialty Plan Paid PMPM	\$17.42	\$72.90	-76.1%	\$31.49	8.1%
Percent of Specialty Plan Paid	34.0%	73.3%	-53.6%	38.7%	0.7%

traditional vs specialty - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Description	Traditional			Specialty		
	Apr 16 -	Jan 16 -	Pct	Apr 16 -	Jan 16 -	Pct
	Jun 16	Mar 16	Change	Jun 16	Mar 16	Change
Average Eligible Members	496	539	-8.0%	496	539	-8.0%
Total Plan Paid	\$50,263	\$42,937	17.1%	\$25,904	\$117,802	-78.0%
Percent of Total Plan Paid	66.0%	26.7%	147.0%	34.0%	73.3%	-53.6%
Total Rxs	1,464	1,359	7.7%	16	16	0.0%
Plan Paid PMPM	\$33.80	\$26.57	27.2%	\$17.42	\$72.90	-76.1%
Plan Paid per Rx	\$34.33	\$31.59	8.7%	\$1,618.98	\$7,362.64	-78.0%
Rxs PMPM	0.98	0.84	17.1%	0.011	0.010	8.7%
Generic Dispensing Rate	86.6%	86.0%	0.7%	37.5%	31.3%	20.0%
Member Paid Share	31.3%	35.7%	-12.4%	13.1%	7.3%	79.9%
Member Paid per Rx	\$15.65	\$17.57	-10.9%	\$244.98	\$580.39	-57.8%

retail vs mail vs specialty - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Description	Retail			Mail			Specialty		
	Apr 16 - Jun 16	Jan 16 - Mar 16	Pct Change	Apr 16 - Jun 16	Jan 16 - Mar 16	Pct Change	Apr 16 - Jun 16	Jan 16 - Mar 16	Pct Change
Average Eligible Members	496	539	-8.0%	496	539	-8.0%	496	539	-8.0%
Total Plan Paid	\$43,802	\$37,333	17.3%	\$6,461	\$5,604	15.3%	\$25,904	\$117,802	-78.0%
Percent of Total Plan Paid	57.5%	23.2%	147.6%	8.5%	3.5%	143.3%	34.0%	73.3%	-53.6%
Total Rxs	1,411	1,319	7.0%	53	40	32.5%	16	16	0.0%
Plan Paid PMPM	\$29.46	\$23.10	27.5%	\$4.34	\$3.47	25.3%	\$17.42	\$72.90	-76.1%
Plan Paid per Rx	\$31.04	\$28.30	9.7%	\$121.90	\$140.11	-13.0%	\$1,618.98	\$7,362.64	-78.0%
Rxs PMPM	0.95	0.82	16.3%	0.04	0.02	44.0%	0.01	0.01	8.7%
Generic Dispensing Rate	86.9%	86.4%	0.5%	79.2%	72.5%	9.3%	37.5%	31.3%	20.0%
Member Paid Share	32.9%	37.6%	-12.7%	18.5%	19.3%	-3.9%	13.1%	7.3%	79.9%
Member Paid per Rx	\$15.19	\$17.08	-11.1%	\$27.69	\$33.43	-17.2%	\$244.98	\$580.39	-57.8%

key performance by quarter - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Description	SOUTHCOMM				
	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
Average Eligible Members	496	539	0	0	0
Total Utilizers	269	275	0	0	0
Percent Total Utilizers	54.3%	51.1%	0.0%	0.0%	0.0%
Total Plan Paid	\$76,166	\$160,740	\$0	\$0	\$0
Total Rxs	1,480	1,375	0	0	0
Plan Paid PMPM	\$51.22	\$99.47	\$0.00	\$0.00	\$0.00
Plan Paid per Rx	\$51.46	\$116.90	\$0.00	\$0.00	\$0.00
Rxs PMPM	1.00	0.85	0.00	0.00	0.00
Member Paid Share	26.0%	17.1%	0.0%	0.0%	0.0%
Generic Dispensing Rate	86.1%	85.4%	0.0%	0.0%	0.0%
Mail Order Rate	3.6%	2.9%	0.0%	0.0%	0.0%
Average Days Supply	27.8	27.2	0.0	0.0	0.0
Specialty Plan Paid PMPM	\$17.42	\$72.90	\$0.00	\$0.00	\$0.00
Percent of Specialty Plan Paid	34.0%	73.3%	0.0%	0.0%	0.0%

top disease categories by plan paid - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Apr 16 - Jun 16											
Curr Rank	Prev Rank	Disease Category Name	Plan Paid	Utilizers	Rxs	Plan Paid per Rx	GDR	Plan Paid PMPM	Avg Plan Paid Pct Change	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change
1	2	Inflammatory Conditions	\$12,224	3	5	\$2,444.71	20.0%	\$8.22	5.2%	8.7%	14.3%
2	3	HIV	\$11,262	2	9	\$1,251.30	33.3%	\$7.57	-31.9%	95.6%	33.2%
3	4	Asthma / COPD	\$8,559	25	64	\$133.74	39.1%	\$5.76	4.5%	14.0%	19.2%
4	5	Diabetes	\$5,786	13	47	\$123.11	48.9%	\$3.89	29.6%	45.9%	89.2%
5	9	Cardiovascular	\$4,627	64	237	\$19.52	96.2%	\$3.11	55.0%	26.9%	96.6%
6	7	ADHD	\$3,640	22	51	\$71.38	80.4%	\$2.45	8.3%	35.2%	46.4%
7	8	Cholesterol Lowering Agents	\$3,344	43	103	\$32.46	87.4%	\$2.25	10.4%	27.2%	40.4%
8	10	Contraception	\$2,764	37	104	\$26.58	90.4%	\$1.86	2.1%	20.2%	22.8%
9	14	Male And Female Hormone Replacement	\$2,546	14	33	\$77.14	60.6%	\$1.71	28.9%	23.7%	59.4%
10	6	Misc Skin Condition	\$2,287	15	20	\$114.36	95.0%	\$1.54	-47.6%	44.9%	-24.1%
Totals:			\$57,039		673	\$84.75	80.8%	\$38.36	3.3%	27.0%	31.2%
Plan Totals:			\$76,166		1,480	\$51.46	86.1%	\$51.22	-56.0%	17.0%	-48.5%

top therapy class by plan paid - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

		Apr 16 - Jun 16									
Curr Rank	Prev Rank	Therapeutic Class Name	Plan Paid	Utilizers	Rxs	Plan Paid per Rx	GDR	Plan Paid PMPM	Avg Plan Paid Pct Change	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change
1	2	Chronic Inflammatory Disease	\$12,209	2	4	\$3,052.24	0.0%	\$8.21	5.2%	8.7%	14.3%
2	3	HIV-Multiclass Combo	\$10,208	2	6	\$1,701.28	0.0%	\$6.86	-7.4%	30.4%	20.8%
3	4	Inhaled Asthma/COPD Combo	\$5,107	9	17	\$300.40	0.0%	\$3.43	5.8%	15.5%	22.1%
4	5	ADHD & Narcolepsy Medications	\$3,640	22	51	\$71.38	80.4%	\$2.45	8.3%	35.2%	46.4%
5	6	Contraceptives	\$2,764	37	103	\$26.84	91.3%	\$1.86	4.2%	17.8%	22.8%
6	22	Angiotensin II Receptor Antagonists & Combos	\$2,459	19	40	\$61.47	82.5%	\$1.65	149.5%	14.4%	185.5%
7	9	Statins & Combos	\$2,210	42	95	\$23.26	91.6%	\$1.49	4.8%	24.4%	30.3%
8	23	SGLT-2 Inhibitors & Combos	\$2,013	2	6	\$335.50	0.0%	\$1.35	8.3%	117.4%	135.4%
9	8	Hepatitis B	\$1,899	1	2	\$949.49	100.0%	\$1.28	2.7%	8.7%	11.6%
10	20	Insulin	\$1,862	3	9	\$206.93	0.0%	\$1.25	-14.2%	144.5%	109.7%
Totals:			\$44,371		333	\$133.25	77.2%	\$29.84	4.8%	24.4%	30.3%
Plan Totals:			\$76,166		1,480	\$51.46	86.1%	\$51.22	-56.0%	17.0%	-48.5%

top drugs by plan paid - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

										Apr 16 - Jun 16		
1	62	XELJANZ	Chronic Inflammatory Disease	\$8,398	1	3	\$2,799.42	\$5.65	226.0%	4,384.7%	11.0%	
2	4	TRIUMEQ	HIV-Multiclass Combo	\$7,454	1	3	\$2,484.73	\$5.01	8.7%	88.6%	9.8%	
3	2	HUMIRA PEN	Chronic Inflammatory Disease	\$3,811	1	1	\$3,810.70	\$2.56	-63.8%	-63.7%	5.0%	
4	6	SYMBICORT	Inhaled Asthma/COPD Combo	\$3,366	5	11	\$305.99	\$2.26	32.8%	65.1%	4.4%	
5		TRUVADA	HIV-Multiclass Combo	\$2,754	1	3	\$917.83	\$1.85			3.6%	
6	7	ADEFOVIR DIPVOXIL	Hepatitis B	\$1,899	1	2	\$949.49	\$1.28	8.7%	11.6%	2.5%	
7	11	AMPHETAMINE/DEXTRAMPHETAMINE	ADHD & Narcolepsy Medications	\$1,778	15	37	\$48.06	\$1.20	38.7%	41.9%	2.3%	
8	5	ADV AIR DISKUS	Inhaled Asthma/COPD Combo	\$1,741	4	6	\$290.14	\$1.17	-6.8%	-18.8%	2.3%	
9	29	TOUJEO SOLOSTAR	Insulin	\$1,496	2	6	\$249.28	\$1.01	226.0%	171.7%	2.0%	
10	15	VYVANSE	ADHD & Narcolepsy Medications	\$1,487	4	10	\$148.70	\$1.00	55.3%	59.0%	2.0%	
11	14	JANUMET	DPP-4 Inhibitors & Combos	\$1,420	2	6	\$236.65	\$0.95	30.4%	47.9%	1.9%	
12	34	SEROQUEL XR	Atypical Antipsychotics	\$1,381	1	2	\$690.47	\$0.93	117.4%	195.5%	1.8%	
13	8	CRESTOR	Statins & Combos	\$1,376	4	8	\$172.01	\$0.93	-3.4%	-8.1%	1.8%	
14		NEVIRAPINE ER	HIV-NNRTI	\$1,054	1	3	\$351.34	\$0.71			1.4%	
15	25	ZETIA	Intestinal Cholesterol Absorption Inhibitors	\$1,046	2	5	\$209.23	\$0.70	35.8%	58.7%	1.4%	
16	18	JARDIANCE	SGLT-2 Inhibitors & Combos	\$1,036	1	3	\$345.49	\$0.70	8.7%	21.2%	1.4%	
17	23	ULORIC	Gout Agents & Combos	\$1,013	2	4	\$253.19	\$0.68	8.7%	48.3%	1.3%	
17		DIOVAN	Angiotensin II Receptor Antagonists & Combos	\$1,013	1	2	\$506.38	\$0.68			1.3%	
19		FARXIGA	SGLT-2 Inhibitors & Combos	\$977	1	3	\$325.51	\$0.66			1.3%	
20	21	SPIRIVA RESPIMAT	Inhaled Bronchodilator	\$914	1	3	\$304.55	\$0.61	8.7%	18.4%	1.2%	
Totals:				\$45,413		121	\$375.31	\$30.54	42.9%	55.8%	59.6%	
Plan Totals:				\$76,166		1,480	\$51.46	\$51.22	17.0%	-48.5%		

top traditional drugs by plan paid - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Apr 16 - Jun 16							
				Plan Paid	Utilizers	Rxs	Plan Paid Per Rx	Plan Paid PMPM	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change	Pct Total Plan Paid
1	2	SYMBICORT	Inhaled Asthma/COPD Combo	\$3,366	5	11	\$305.99	\$2.26	32.8%	65.1%	6.7%
2	5	AMPHETAMINE/DEXTROAMPHETAMINE	ADHD & Narcolepsy Medications	\$1,778	15	37	\$48.06	\$1.20	38.7%	41.9%	3.5%
3	1	ADVAIR DISKUS	Inhaled Asthma/COPD Combo	\$1,741	4	6	\$290.14	\$1.17	-6.8%	-18.8%	3.5%
4	23	TOUJEO SOLOSTAR	Insulin	\$1,496	2	6	\$249.28	\$1.01	226.0%	171.7%	3.0%
5	9	VYVANSE	ADHD & Narcolepsy Medications	\$1,487	4	10	\$148.70	\$1.00	55.3%	59.0%	3.0%
6	8	JANUMET	DPP-4 Inhibitors & Combos	\$1,420	2	6	\$236.65	\$0.95	30.4%	47.9%	2.8%
7	28	SEROQUEL XR	Atypical Antipsychotics	\$1,381	1	2	\$690.47	\$0.93	117.4%	195.5%	2.7%
8	3	CRESTOR	Statins & Combos	\$1,376	4	8	\$172.01	\$0.93	-3.4%	-8.1%	2.7%
9	19	ZETIA	Intestinal Cholesterol Absorption Inhibitors	\$1,046	2	5	\$209.23	\$0.70	35.8%	58.7%	2.1%
10	12	JARDIANCE	SGLT-2 Inhibitors & Combos	\$1,036	1	3	\$345.49	\$0.70	8.7%	21.2%	2.1%
11	17	ULORIC	Gout Agents & Combos	\$1,013	2	4	\$253.19	\$0.68	8.7%	48.3%	2.0%
12		DIOVAN	Angiotensin II Receptor Antagonists & Combos	\$1,013	1	2	\$506.38	\$0.68			2.0%
13		FARXIGA	SGLT-2 Inhibitors & Combos	\$977	1	3	\$325.51	\$0.66			1.9%
14	15	SPIRIVA RESPIMAT	Inhaled Bronchodilator	\$914	1	3	\$304.55	\$0.61	8.7%	18.4%	1.8%
15	24	CHANTIX CONTINUING MONTH PAK	Smoking Deterrents	\$900	1	3	\$299.92	\$0.61	63.0%	66.8%	1.8%
16	31	ANDROGEL PUMP	Androgens	\$874	1	2	\$437.02	\$0.59	117.4%	145.4%	1.7%
17	38	BENICAR HCT	Angiotensin II Receptor Antagonists & Combos	\$848	2	4	\$212.01	\$0.57	44.9%	187.3%	1.7%
18	13	DEXILANT	Proton Pump Inhibitors	\$833	2	4	\$208.37	\$0.56	-13.1%	1.8%	1.7%
19	7	BUDESONIDE	Inhaled Steroids	\$766	1	2	\$382.91	\$0.52	-27.5%	-27.5%	1.5%
20	25	XARELTO	Oral Anticoagulants	\$716	1	2	\$358.09	\$0.48	-56.5%	34.5%	1.4%
Totals:				\$24,980		123	\$203.09	\$16.80	31.0%	52.2%	49.7%
Traditional Plan Totals:				\$50,263		1,464	\$34.33	\$33.80	17.1%	27.2%	

top drugs by rxs - SOUTHCOMM

Date Submitted: Apr 16 - Jun 16 vs Jan 16 - Mar 16

Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Apr 16 - Jun 16							
				Plan Paid	Utilizers	Rxs	Plan Paid per Rx	Plan Paid PMPM	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change	Pct Total Plan Paid
1	1	LEVOTHYROXINE SODIUM	Thyroid Hormones	\$182	21	54	\$3.37	\$0.12	43.1%	285.8%	0.2%
2	7	LISINAPRIL	ACE Inhibitors & Combos	\$23	15	39	\$0.60	\$0.02	69.5%	69.9%	0.0%
3	2	AMPHETAMINE/DEXTRAMPHETAMINE	ADHD & Narcolepsy Medications	\$1,778	15	37	\$48.06	\$1.20	38.7%	41.9%	2.3%
4	10	ATORVASTATIN CALCIUM	Statins & Combos	\$78	18	37	\$2.10	\$0.05	74.8%	98.5%	0.1%
5	9	ESCITALOPRAM OXALATE	Antidepressants	\$3	14	29	\$0.10	\$0.00	31.3%		0.0%
6	15	HYDROCODONE/ACETAMINOPHEN	Opioid Agonists & Combos	\$106	17	28	\$3.78	\$0.07	52.1%	440.8%	0.1%
7	12	AMLODIPINE BESYLATE	Calcium Channel Blockers	\$15	11	27	\$0.57	\$0.01	33.4%	20.1%	0.0%
8	13	BUPROPION HCL XL	Antidepressants	\$248	11	26	\$9.52	\$0.17	34.6%	100.5%	0.3%
9	14	PRAVASTATIN SODIUM	Statins & Combos	\$157	9	23	\$6.81	\$0.11	25.0%	21.2%	0.2%
10	6	SIMVASTATIN	Statins & Combos	\$14	11	23	\$0.60	\$0.01	0.0%	-15.5%	0.0%
11	8	SERTRALINE HCL	Antidepressants	\$2	11	23	\$0.09	\$0.00	4.1%		0.0%
12	16	HYDROCHLOROTHIAZIDE	Diuretics & Combos	\$0	11	21	\$0.00	\$0.00	14.1%		0.0%
13	5	VENLAFAXINE HCL ER	Antidepressants	\$359	7	20	\$17.97	\$0.24	-13.1%	-24.3%	0.5%
14	29	MONTELUKAST SODIUM	Leukotriene Modulators	\$56	8	20	\$2.80	\$0.04	81.1%		0.1%
15	23	ATENOLOL	Beta Blockers & Combos	\$11	7	20	\$0.54	\$0.01	67.2%	40.1%	0.0%
16	26	METFORMIN HCL	Biguanides & Combos	\$8	8	19	\$0.40	\$0.01	58.8%	81.4%	0.0%
17	42	OXYCODONE/ACETAMINOPHEN	Opioid Agonists & Combos	\$540	7	18	\$29.99	\$0.36	144.5%	271.9%	0.7%
18	30	METOPROLOL SUCCINATE ER	Beta Blockers & Combos	\$113	8	18	\$6.29	\$0.08	77.8%	121.5%	0.1%
19	31	AMOXICILLIN/CLAVULANATE POTASSIUM	Penicillins	\$48	17	18	\$2.65	\$0.03	77.8%	419.7%	0.1%
20	11	OMEPRAZOLE	Proton Pump Inhibitors	\$28	12	18	\$1.54	\$0.02	-11.1%	39.7%	0.0%
Totals:				\$3,768		518	\$7.27	\$2.53	37.6%	59.2%	4.9%
Plan Totals:				\$76,166		1,480	\$51.46	\$51.22	17.0%	-48.5%	

Delta Dental

Month	Subscribers	Paid Claims
1/31/2015	201	\$4,490.30
2/28/2015	192	\$4,367.70
3/31/2015	194	\$3,197.30
4/30/2015	180	\$5,477.60
5/31/2015	177	\$4,345.60
6/30/2015	179	\$5,080.00
7/31/2015	172	\$4,813.90
8/31/2015	169	\$4,522.00
9/30/2015	167	\$6,291.20
10/31/2015	170	\$4,809.40
11/30/2015	172	\$5,620.40
12/31/2015	166	\$5,229.60
Total	2,139	\$58,245.00

Month	Subscribers	Paid Claims
1/31/2016	286	\$5,066.50
2/29/2016	288	\$8,300.88
3/31/2016	286	\$18,665.08
4/30/2016	284	\$13,558.50
5/31/2016	287	\$9,761.08
6/30/2016	282	\$8,980.38
7/31/2016	279	\$13,401.71
Total	1,992	\$77,734.13



How are my savings distributed by network? Net Submitted

Claims paid between 01-Jan-2015 and 31-Dec-2015

Southcomm Communications, Inc.

The Delta Dental Difference	Category Total	%of Total	Delta Dental PPO	%of Total	Delta Dental Premier	%of Total	Out of Network	%of Total
Fees not Allowed Due to Processing Policies	\$1,447.0 0	1.12%	\$1,060.0 0	1.17%	\$387.00	1.15%	\$0.00	0.00%
Fee Reduction (Member Dentists)	\$34,904.9 4	27.04%	\$28,890.9 4	31.79%	\$6,014.0 0	17.86%	\$0.00	0.00%
Savings from Dental Consultant Review	\$3,250.0 0	2.52%	\$3,250.0 0	3.58%	\$0.00	0.00%	\$0.00	0.00%
	\$39,601.9 4	30.68%	\$33,200.9 4	36.53%	\$6,401.0 0	19.00%	\$0.00	0.00%
Fee Reduction (Non-member Dentists)	\$886.0 0	0.69%	\$0.00	0.00%	\$0.00	0.00%	\$886.00	19.54%
Delta Difference & Non-Member Fee Reductions	\$40,487.9 4	31.36%	\$33,200.9 4	36.53%	\$6,401.0 0	19.00%	\$886.00	19.54%
Net Submitted (total)	\$129,098.8 4		\$90,882.5 4		\$33,682.3 0		\$4,534.00	
Net Submitted (by network) (as percentage)			70.40%		26.09%		3.51%	

For more [information](#), contact your [Delta Dental](#) of Tennessee Sales or Service Representative
Date report was run 23-Aug-2016 for report period ending 31-Jul-2016



How is treatment distributed by network? The big picture.

Claims paid between 01-Jan-2015 and 31-Dec-2015

Southcomm Communications, Inc.

Category	Category Total	# Treat.	Delta Dental PPO	#Treat.	Delta Dental Premier	#Treat.	Out of Network	# Treat.	% of Total
Exams and Cleanings	\$19,804.30	507	\$11,701.30	332	\$6,667.00	144	\$1,436.00	31	34.0%
X-rays	\$7,550.20	225	\$4,674.00	152	\$2,548.20	67	\$328.00		12.9%
Sealants	\$109.80	11	\$109.80	10	\$0.00		\$0.00	0	0.19%
Fillings	\$8,654.70	84	\$4,877.10	52	\$3,597.60	30	\$180.00		14.8%
Crowns	\$8,690.50	32	\$6,054.50	22	\$2,127.00		\$509.00		14.9%
Root Canals	\$4,184.40	10	\$3,222.60	8	\$961.80		\$0.00	0	7.18%
Gum Disease	\$1,617.60	14	\$1,452.60	11	\$165.00		\$0.00	0	2.78%
Gum Disease Cleaning	\$1,416.00	18	\$874.00	13	\$429.00	4	\$113.00		2.43%
Extractions	\$1,757.90	18	\$1,670.40	17	\$87.50		\$0.00		3.02%
Oral Surgery Other Than Extractions	\$315.00		\$315.00		\$0.00	0	\$0.00	0	0.54%
Dentures	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00		0.00%
Bridges	\$3,143.40	7	\$3,143.40	4	\$0.00		\$0.00		5.40%
Denture Repair	\$0.00		\$0.00		\$0.00	0	\$0.00		0.00%
Braces	\$0.00		\$0.00		\$0.00	0	\$0.00		0.00%
Other Services	\$1,001.20	25	\$1,001.20	20	\$0.00	5	\$0.00	0	1.72%
Total	\$58,245.00	952	\$39,095.90	642	\$16,563.10	269	\$2,566.00	41	100.0%

For more information, contact your Delta Dental of Tennessee Sales or Service Representative

Date report was run 23-Aug-2016 for report period ending 31-Jul-2016



How are treatments and costs distributed by member?

Claims paid between 01-Jan-2015 and 31-Dec-2015

Southcomm Communications, Inc.

Category	%of Total	Category Total	#Treat.	Subscriber	#Treat.	Spouse	#Treat.	Other	#Treat.
Exams and Cleanings	34.00%	\$19,804.30	507	\$13,312.80	337	\$2,625.00	63	\$3,866.50	107
X-rays	12.96%	\$7,550.20	225	\$5,567.20	165	\$1,109.00	32	\$874.00	28
Sealants	0.19%	\$109.80	11	\$0.00		\$0.00	0	\$109.80	10
Fillings	14.86%	\$8,654.70	84	\$7,210.30	68	\$846.40	9	\$598.00	7
Crowns	14.92%	\$8,690.50	32	\$6,878.40	26	\$1,812.10	6	\$0.00	0
Root Canals	7.18%	\$4,184.40	10	\$2,664.80	7	\$1,519.60	3	\$0.00	0
Gum Disease	2.78%	\$1,617.60	14	\$1,617.60	13	\$0.00		\$0.00	0
Gum Disease Cleaning	2.43%	\$1,416.00	18	\$1,416.00	18	\$0.00	0	\$0.00	0
Extractions	3.02%	\$1,757.90	18	\$853.40	13	\$904.50	5	\$0.00	0
Oral Surgery Other Than Extractions	0.54%	\$315.00		\$0.00	0	\$315.00		\$0.00	0
Dentures	0.00%	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
Bridges	5.40%	\$3,143.40	7	\$1,958.40	6	\$1,185.00		\$0.00	0
Denture Repair	0.00%	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
Braces	0.00%	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
Other Services	1.72%	\$1,001.20	25	\$268.20	16	\$733.00	9	\$0.00	0
Total	100.00%	\$58,245.00	952	\$41,747.10	670	\$11,049.60	130	\$5,448.30	152



For more [information](#), contact your [Delta Dental](#) of Tennessee Sales or Service Representative

[Date](#) report was run 23-Aug-2016 for report period ending 31-Jul-2016

How are my savings distributed by network? Net Submitted

Claims paid between 01-Jan-2016 and 31-Jul-2016

Southcomm Communications, Inc.

The Delta Dental Difference	Category Total	%of Total	Delta Dental PPO	%of Total	Delta Dental Premier	%of Total	Out of Network	%of Total
Fees not Allowed Due to Processing Policies	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%
Fee Reduction (Member Dentists)	\$1,066.34	13.12%	\$926.34	35.04%	\$140.00	30.91%	\$0.00	0.00%
Savings from Dental Consultant Review	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%
	\$1,066.34	13.12%	\$926.34	35.04%	\$140.00	30.91%	\$0.00	0.00%
Fee Reduction (Non-member Dentists)	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%
Delta Difference & Non Member Fee Reductions	\$1,066.34	13.12%	\$926.34	35.04%	\$140.00	30.91%	\$0.00	0.00%
Net Submitted (total)	\$8,129.14		\$2,643.34		\$453.00		\$5,032.80	
Net Submitted (by network) (as percentage)			32.52%		5.57%		61.91%	

For more information, contact your Delta Dental of Tennessee Sales or Service Representative
Date report was run 23-Aug-2016 for report period ending 31-Jul-2016

