

# FDAC EMPLOYMENT BENEFITS AUTHORITY

## Board of Directors Teleconference Meeting

Monday, April 11, 2011

1:00 p.m. – 2:00 p.m.

**Call-In Number:** (866) 704-7500

**Passcode:** 978212

**Subscriber PIN:** 381060

7 Erba Lane, Scotts Valley, CA 95066  
318 Pepperwood Drive, Cloverdale, CA 95425  
8200 Old Redwood Hwy., Windsor, CA  
1364 Tavern Road, Alpine, CA 91901  
1215 K Street, Suite 2290, Sacramento, CA 95814

### *Agenda*

<i>Item</i>	<i>Action</i>
<b>I. Welcome and Introductions</b>	
<b>II. Public Comment</b>	<b>Discussion</b>
<b>III. Consent Calendar</b>	<b>Action</b>
<b>A. Minutes – January 6, 2011</b>	
<b>B. Financials – February 2011</b>	
<b>IV. Board Member Resignation</b>	<b>Info/Action</b>
<i>The Board will review and accept resignation from Board Treasurer Ron Collier, and discuss how to fill his vacancy.</i>	
<b>V. Member Consolidation</b>	<b>Info/Action</b>
<i>The Board will discuss Salida Fire District merging into a JPA, which would result in Salida Fire District leaving the pool effective June 30, 2011.</i>	
<b>VI. Preliminary Rate Projections</b>	<b>Info/Action</b>
<i>The Board will discuss the actuary's projections on renewal rates based on claims data.</i>	
<b>VII. Underwriting Criteria Revision</b>	<b>Info/Action</b>
<i>The Board will discuss a revision to the approved underwriting criteria, to include a section of domestic partnerships.</i>	
<b>VIII. EBA Policies</b>	<b>Info/Action</b>
<i>The Board will review, amend and/or adopt policies on conflicts of interest, records retention, and Board member reimbursements.</i>	
<b>IX. Next Meeting</b>	<b>Discussion</b>
<b>IX. Adjourn</b>	<b>Action</b>

**FDAC Employment Benefits Authority**  
**Board of Directors Meeting**  
Thursday, January 6, 2011

**In Attendance**

Mike McMurry, President  
Charlene Virts, Director  
Ron Collier, Director  
Jim Hill, Director  
Jean Moore, Director

**Consultants**

Melissa Dixon, Administrator  
Catherine Smith, FDAC Executive Director  
David McMurchie, Legal Counsel  
Anna Marie White, Thoits  
Helen Buhagiar, Thoits  
Rosa Soria, Thoits  
David Turner, Turner Consulting

President Mike McMurry called the meeting to order at 10:02 a.m. A quorum was established, and there was no public comment. President McMurry welcomed everyone, and introductions were made.

**Consent Calendar**

The Board addressed the consent calendar, which included minutes from the December 6 meeting and November 2010 financial reports. Director Ron Collier moved to approve the consent calendar; Director Charlene Virts seconded. The motion passed unanimously.

**Follow-up on Open Accounts Receivable**

Administrator Melissa Dixon informed the Board that the open accounts receivable listed on the prior balance sheets was a snapshot as of June 30, in compliance with the audit report for that time period. It related to the number of invoices outstanding to BRMS at that time. Since that time, those invoices have been paid. BRMS balances the account and reconciles monthly.

**Blue Cross Health Presentation**

Representatives from Blue Cross made a presentation to the group on the plans offered as well as the auxiliary services, such as an integrated website and health and wellness programs. They are very familiar with BRMS, having just completed three implementations with that TPA.

**Health Net Presentation**

Representatives from Health Net made a presentation to the group on the plans offered, and stressed the flexibility with which they would handle the FDAC EBA, should the group choose to make a switch from Blue Shield.

**Discussion on Future Carriers**

The Board discussed with the guests from FDAC EBA member districts the pros and cons of switching to either Blue Cross or Health Net. There was a possibility of making a switch effective July 1, 2011, but the membership requested any changes not be made until January 1, 2012 and in conjunction with our annual open enrollment. There was a general agreement among the group that Health Net would be the preferred provider.

The Board discussed when to make the decision to switch, and determined that before the FDAC Annual Conference was optimal; this would allow Thoits to market the plan to FDAC attendees for 2012. Director Virts moved to receive rates from the carriers no later than May 1, with a decision on whether

to switch no later than May 15, 2011. Director Jean Moore seconded, and the motion passed unanimously.

**Delta Dental Prefund Recommendation**

Helen Buhagiar from Thoits updated the Board on the situation with Delta Dental and their request for prefunding of the self-funded districts to cover the 60-day delay in premium payments. Thoits recommends having the districts fund the prefund account, but not until January 2012 to allow them time to plan for that adjustment. Director Collier moved to approve the Delta Dental agreement with the prefund arrangement removed, Director Virts seconded. The motion passed unanimously.

**Other Business**

The Board discussed how to word the Domestic Partner verbiage in the Underwriting Criteria. It was determined that the FDAC EBA should coincide with the requirements of AB 2208 (California), and if a district wants to be more restrictive than either that or the carrier contract requirements, that could be determined by the district.

The Board set its next meeting to be April 4, 2011 at 10:00 a.m.

Having nothing further to discuss, the meeting was adjourned at 3:03 p.m.

Respectfully submitted,

Melissa Dixon  
Administrator

Public Attendees:

Alicia Walton, Scotts Valley Fire  
Mike Pasquin, Scotts Valley Fire  
Chris Rowzano, Scotts Valley Fire  
Betty Hannah, Stanislaus Consolidated Fire  
Greg Schwab, Georgetown Fire  
Shair Holmstrom, Georgetown Fire  
Lisa LaBarbera, Nevada County Consolidated Fire  
Tim Fire, Nevada County Consolidated Fire  
Tom Keating, Rescue Fire  
Steve Butler, Woodbridge Fire  
Kristy Berry, Mokelumne Rural Fire  
Richard Pearce, Tiburon Fire

**FDAC Employment Benefits Authority**  
**Board of Directors Special Meeting**  
Thursday, January 6, 2011

**In Attendance**

Mike McMurry, President  
Charlene Virts, Director  
Ron Collier, Director  
Jim Hill, Director  
Jean Moore, Director

**Consultants/Guests**

Melissa Dixon, Administrator  
Catherine Smith, FDAC Executive Director  
David McMurchie, Legal Counsel  
Anna Marie White, Thoits  
Helen Buhagiar, Thoits  
Rosa Soria, Thoits  
David Turner, Turner Consulting

President Mike McMurry called the special meeting to order at 9:30 a.m. A quorum was established, and there was no public comment.

**Tiburon Fire Request to Withdraw From FDAC EBA Health Plan July 1, 2011**

Administrator Melissa Dixon informed the Board that the FDAC EBA had received notice of intent to withdraw July 1, 2011 on December 27, 2010. After extensive research it was determined that the FDAC EBA did not send a notice to the membership of the bylaws change that only allowed withdrawals in conjunction with a plan year. Director Ron Collier moved to allow Tiburon Fire to withdraw from the health plan effective July 1, 2011. Director Jim Hill seconded; the motion passed unanimously. Staff was directed to notice the membership of the bylaws change.

Having nothing further to discuss, the special meeting was adjourned at 9:41 a.m.

Respectfully submitted,

Melissa Dixon  
Administrator

FDAC EBA  
**Balance Sheet**  
As of March 31, 2011

	<u>Mar 31, 11</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
Margin Fund	387,455.64
Medical Reserve (BRMS held)	120,000.00
Money Market Account	8,737.08
US Bank	<u>47,777.52</u>
<b>Total Checking/Savings</b>	<u>563,970.24</u>
<b>Other Current Assets</b>	
Pre Paid Expense	<u>5,020.00</u>
<b>Total Other Current Assets</b>	<u>5,020.00</u>
<b>Total Current Assets</b>	<u>568,990.24</u>
<b>TOTAL ASSETS</b>	<u><u>568,990.24</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Accounts Payable</b>	
2000 - Accounts Payable	<u>439.70</u>
<b>Total Accounts Payable</b>	439.70
<b>Other Current Liabilities</b>	
2200 - Preliminary Reports Recon	<u>47,331.22</u>
<b>Total Other Current Liabilities</b>	<u>47,331.22</u>
<b>Total Current Liabilities</b>	<u>47,770.92</u>
<b>Total Liabilities</b>	47,770.92
<b>Equity</b>	
Reserves & Contingencies	50,000.00
1110 - Retained Earnings	479,007.24
Net Income	<u>-7,787.92</u>
<b>Total Equity</b>	<u>521,219.32</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>568,990.24</u></u>

**FDAC EBA**  
**Profit & Loss Budget vs. Actual**  
July 2010 through March 2011

	<u>Jul '10 - Mar 11</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>4000 - INCOME</b>				
4100 - Interest	148.60	150.00	-1.40	99.07%
4300 - Premium Earnings	7,028,045.98	10,475,636.68	-3,447,590.70	67.09%
<b>Total 4000 - INCOME</b>	<u>7,028,194.58</u>	<u>10,475,786.68</u>	<u>-3,447,592.10</u>	<u>67.09%</u>
<b>Total Income</b>	7,028,194.58	10,475,786.68	-3,447,592.10	67.09%
<b>Expense</b>				
<b>6000 - EXPENSE</b>				
<b>6010 - Administration</b>				
6014 - Administration Contract	45,000.00	60,000.00	-15,000.00	75.0%
6016 - Third Party Administrator	78,659.00	104,756.37	-26,097.37	75.09%
6018 - FDAC Subsidiary Fee	20,000.00	20,000.00	0.00	100.0%
<b>Total 6010 - Administration</b>	<u>143,659.00</u>	<u>184,756.37</u>	<u>-41,097.37</u>	<u>77.76%</u>
6040 - Bank Service Charges	0.00	100.00	-100.00	0.0%
6100 - Board Meetings	1,447.54	1,500.00	-52.46	96.5%
6150 - Broker	253,529.42	419,025.47	-165,496.05	60.51%
6200 - Carrier Payments	6,601,270.05	9,792,513.95	-3,191,243.90	67.41%
<b>6300 - Insurance</b>				
6320 - E & O Insurance	0.00	1,200.00	-1,200.00	0.0%
6350 - Insurance Other	0.00	1,200.00	-1,200.00	0.0%
6300 - Insurance - Other	0.00			
<b>Total 6300 - Insurance</b>	<u>0.00</u>	<u>2,400.00</u>	<u>-2,400.00</u>	<u>0.0%</u>
<b>6650 - Office Supplies</b>				
6665 - Office	120.00	300.00	-180.00	40.0%
<b>Total 6650 - Office Supplies</b>	<u>120.00</u>	<u>300.00</u>	<u>-180.00</u>	<u>40.0%</u>
<b>6700 - Operating Expenses</b>				
6710 - Postage and Delivery	173.13	200.00	-26.87	86.57%
6715 - Printing and Reproduction	6.42	50.00	-43.58	12.84%
6720 - Staff Travel	69.24	2,000.00	-1,930.76	3.46%
6725 - State Filing	3.34			
6730 - Telephone	519.87	750.00	-230.13	69.32%
6735 - Storage	66.54	50.00	16.54	133.08%
<b>Total 6700 - Operating Expenses</b>	<u>838.54</u>	<u>3,050.00</u>	<u>-2,211.46</u>	<u>27.49%</u>
<b>6800 - Professional Fees</b>				
6801 - Accounting	6.00	10,000.00	-9,994.00	0.06%
6804 - Consulting/Actuary	27,000.00	36,000.00	-9,000.00	75.0%
6807 - Legal Fees	8,097.00	13,000.00	-4,903.00	62.29%
<b>Total 6800 - Professional Fees</b>	<u>35,103.00</u>	<u>59,000.00</u>	<u>-23,897.00</u>	<u>59.5%</u>
6850 - Training/Communication	14.95	2,500.00	-2,485.05	0.6%

**FDAC EBA**  
**Profit & Loss Budget vs. Actual**  
July 2010 through March 2011

	<u>Jul '10 - Mar 11</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
<b>Total 6000 - EXPENSE</b>	<u>7,035,982.50</u>	<u>10,465,145.79</u>	<u>-3,429,163.29</u>	<u>67.23%</u>
<b>Total Expense</b>	<u>7,035,982.50</u>	<u>10,465,145.79</u>	<u>-3,429,163.29</u>	<u>67.23%</u>
<b>Net Ordinary Income</b>	<u>-7,787.92</u>	<u>10,640.89</u>	<u>-18,428.81</u>	<u>-73.19%</u>
<b>Net Income</b>	<u><u>-7,787.92</u></u>	<u><u>10,640.89</u></u>	<u><u>-18,428.81</u></u>	<u><u>-73.19%</u></u>



**Melissa Dixon**

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**From:** Mike McMurry [mmcmurry@scottsvalleyfire.com]

**Sent:** Thursday, March 24, 2011 2:39 PM

**To:** casmith@fdac.org; Melissa Dixon

**Subject:** FW: EBA

See Ron Collier's resignation email below. We will need to fill the position as well as recognize Ron's dedication and service.

Mike McMurry

Scotts Valley Fire Protection District

[mmcmurry@scottsvalleyfire.com](mailto:mmcmurry@scottsvalleyfire.com)

Office: 831.438.0211

Cell: 831.212.8308

FAX: 831.438.0383

[www.scottsvalleyfire.com](http://www.scottsvalleyfire.com)

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**From:** Ron Collier [mailto:rcollier@windsorfpd.com]

**Sent:** Thursday, March 24, 2011 2:35 PM

**To:** Mike McMurry

**Subject:** EBA

Mike,

Please accept this email as my resignation from the position of Board member/Treasure of the FDAC/EBA effective this date as I'm getting closer to my retirement date. I will say this has been a great experience to take a program like this and turn it into something that we can be proud of. But, I will say it couldn't have happen without your leadership which has been what every organization really needs to be successful. I wish you the best with the EBA, your Board and staff and a great vendor you now have. I'm sure with the FDAC conference coming up soon, you will not have a problem in filling my position. Thanks again for the many years of a good friendship and best of luck in your retirement.

*Ron Collier*

Chief

Windsor Fire Protection District

707-838-1170

Cell 707-696-7200

[rcollier@windsorfpd.com](mailto:rcollier@windsorfpd.com)

8200 Old Redwood Hwy.

Windsor, CA 95492

# FDAC EBA

## Medical/Rx Paid Claims and Enrollment

### HMO

Month	EEs	Members	Ratio	Premium	Premium PEPM	Capitation	UBH	Medical Claims	Rx Claims	Total Claims	Pooling	Net	Claims PEPM	Claims Rolling 12
Feb-06	224	608	2.71	138,770	619.51	42,177	2,985	62,917	24,050	132,129		132,129	589.86	589.86
Mar-06	226	609	2.69	139,356	616.62	42,445	2,990	173,980	23,218	242,634		242,634	1,073.60	832.81
Apr-06	237	631	2.66	135,494	571.71	44,078	3,098	33,743	21,285	102,204		102,204	431.24	694.28
May-06	236	634	2.69	137,195	581.34	44,635	3,113	154,987	22,003	224,738		224,738	952.28	760.24
Jun-06	234	628	2.68	136,135	581.77	44,108	3,083	18,137	19,262	84,590		84,590	361.50	679.60
Jul-06	260	709	2.73	152,831	587.81	49,068	3,481	51,992	21,154	125,695		125,695	483.44	643.61
Aug-06	264	721	2.73	155,694	589.75	50,077	3,540	-32,144	25,693	47,166		47,166	178.66	570.59
Sep-06	265	723	2.73	156,490	590.53	49,984	3,550	69,455	26,878	149,867		149,867	565.53	569.90
Oct-06	263	719	2.73	155,192	590.08	49,633	3,530	27,554	26,663	107,380		107,380	408.29	550.66
Nov-06	264	722	2.73	156,038	591.05	49,635	3,545	124,790	29,943	207,913		207,913	787.55	575.95
Dec-06	267	729	2.73	157,355	589.34	49,637	3,579	42,010	28,265	123,491		123,491	462.51	564.89
Jan-07	296	831	2.81	206,852	698.82	63,678	4,080	66,121	28,594	162,474		162,474	548.90	563.33
Feb-07	294	827	2.81	207,915	707.19	64,795	4,061	82,195	34,615	185,667		185,667	631.52	567.87
Mar-07	296	834	2.82	206,379	697.23	64,354	4,095	70,418	27,493	166,360		166,360	562.03	531.34
Apr-07	297	835	2.81	208,606	702.38	65,499	4,100	143,828	36,073	249,499		249,499	840.07	567.01
May-07	297	832	2.80	207,591	698.96	64,529	4,085	70,937	33,030	172,582		172,582	581.08	540.70
Jun-07	299	836	2.80	207,962	695.53	64,830	4,105	75,699	36,043	180,677		180,677	604.27	558.83
Jul-07	298	836	2.81	207,953	697.83	65,171	4,105	167,566	26,043	262,885		262,885	882.16	592.93
Aug-07	289	808	2.80	200,070	692.28	63,726	3,967	102,068	34,232	203,994		203,994	705.86	634.39
Sep-07	290	812	2.80	200,433	691.15	63,936	3,987	153,344	32,575	253,842		253,842	875.32	659.93
Oct-07	289	807	2.79	200,138	692.52	63,936	3,962	91,443	28,766	188,108		188,108	650.89	678.22
Nov-07	288	805	2.80	200,454	696.02	64,097	3,953	57,955	28,398	154,403		154,403	536.12	658.28
Dec-07	290	813	2.80	202,264	697.46	67,280	3,992	84,430	29,327	185,029		185,029	638.03	671.45
Jan-08	292	818	2.80	233,839	800.82	68,928	4,164	72,455	28,751	174,297		174,297	596.91	675.57
Feb-08	292	818	2.80	233,945	801.18	69,261	4,164	87,882	32,802	194,108		194,108	664.75	678.36
Mar-08	292	817	2.80	233,709	800.37	69,781	4,159	71,851	30,679	176,469		176,469	604.34	682.01
Apr-08	292	818	2.80	233,367	799.20	70,152	4,164	75,309	31,923	181,548		181,548	621.74	663.61
May-08	291	820	2.82	233,612	802.79	70,267	4,174	167,940	30,734	273,116		273,116	938.54	693.45
Jun-08	295	831	2.82	236,411	801.39	71,241	4,230	67,229	35,760	178,460		178,460	604.95	693.61
Jul-08	291	825	2.84	234,057	804.32	71,515	4,199	111,701	30,997	218,412		218,412	750.56	682.26
Aug-08	289	826	2.86	233,664	808.53	71,154	4,204	84,434	30,133	189,926		189,926	657.18	678.23
Sep-08	288	825	2.86	233,262	809.94	71,660	4,199	75,436	28,778	180,073		180,073	625.25	657.48
Oct-08	286	816	2.85	230,431	805.70	71,394	4,153	120,534	30,622	226,703		226,703	792.67	669.12
Nov-08	285	813	2.85	230,041	807.16	70,899	4,138	54,411	35,161	164,609		164,609	577.58	672.62
Dec-08	286	815	2.85	231,302	808.75	70,848	4,148	125,798	32,827	233,622		233,622	816.86	687.37
Jan-09	291	833	2.86	296,980	1,020.55	74,253	4,440	113,153	32,387	224,234		224,234	770.56	701.92
Feb-09	290	831	2.87	296,116	1,021.09	74,953	4,429	179,333	33,851	292,566		292,566	1,008.85	730.65
Mar-09	290	832	2.87	296,413	1,022.11	75,449	4,440	211,266	34,487	325,642	46,489	279,153	962.60	760.63
Apr-09	289	830	2.87	295,502	1,022.50	75,633	4,424	106,542	37,353	223,951	0	223,951	774.92	773.50
May-09	291	835	2.87	296,862	1,020.14	75,892	4,451	144,898	35,548	260,788	0	260,788	896.18	769.95
Jun-09	292	843	2.89	299,444	1,025.49	76,439	4,493	199,564	35,831	316,328	0	316,328	1,083.32	810.37
Jul-09	290	839	2.89	297,198	1,024.82	76,841	4,472	168,249	32,901	282,463	0	282,463	974.01	829.08
Aug-09	289	836	2.89	295,714	1,023.23	76,685	4,456	136,424	33,165	250,730	0	250,730	867.58	846.62
Sep-09	288	842	2.92	296,799	1,030.55	77,219	4,488	92,198	39,162	213,067	0	213,067	739.82	856.13
Oct-09	286	839	2.93	296,597	1,037.05	77,068	4,472	119,479	35,432	236,451	0	236,451	826.75	858.94
Nov-09	287	840	2.93	297,587	1,036.89	77,410	4,477	62,030	36,350	180,267	0	180,267	628.11	862.96
Dec-09	288	842	2.92	298,082	1,035.01	77,713	4,488	72,209	33,348	187,758	0	187,758	651.94	849.25
Jan-10	293	858	2.93	329,296	1,123.88	80,347	4,779	45,292	35,470	165,888	0	165,888	566.17	831.96
Feb-10	291	854	2.93	327,940	1,126.94	82,883	5,064	65,452	35,454	188,853	0	188,853	648.98	801.87
Mar-10	290	853	2.94	327,472	1,129.21	82,959	5,058	123,832	32,205	244,054	33,009	211,045	727.74	782.27
Apr-10	290	852	2.94	326,352	1,125.35	83,154	5,052	151,647	37,999	277,852	33,009	244,843	844.29	788.05
May-10	290	854	2.94	327,429	1,129.07	83,353	5,064	444,952	42,147	575,516	33,009	542,507	1,870.71	869.37
Jun-10	288	855	2.97	326,352	1,133.17	81,986	5,070	353,168	40,458	480,682	33,009	447,673	1,554.42	908.23
Jul-10	289	860	2.98	328,075	1,135.21	83,189	5,100	90,577	36,986	215,852	33,009	182,843	632.67	879.77
Aug-10	292	863	2.96	328,829	1,126.13	83,670	5,118	104,443	35,792	229,023	33,009	196,014	671.28	863.25
Sep-10	293	861	2.94	328,837	1,122.31	83,323	5,106	58,668	40,402	187,499	33,009	154,490	527.27	845.16
Oct-10	291	858	2.95	328,354	1,128.36	82,935	5,088	91,021	37,949	216,993	33,009	183,984	632.25	828.88
Nov-10	291	860	2.96	328,275	1,128.09	83,732	5,100	94,273	37,803	220,908	33,009	187,899	645.70	830.12
Dec-10	292	864	2.96	329,675	1,129.02	84,775	5,124	168,367	40,615	298,881	33,009	265,872	910.52	851.55
Jan-11	241	689	2.86	306,346	1,271.15	71,241	4,616	203,124	32,231	311,212	0	311,212	1,291.34	906.70
Feb-11	244	699	2.86	305,911	1,253.73	72,035	4,683	199,354	31,613	307,685	0	307,685	1,261.00	954.31
<b>Totals</b>														
Last 12 -3 months	291	856	2.95	3,905,293	13,443	989,244	60,087	1,695,534	446,013	3,190,878	297,081	2,893,797	n/a	830.12
Last 12 -2 months	291	858	2.95	3,936,886	13,537	996,306	60,723	1,791,692	453,280	3,302,001	330,090	2,971,911	n/a	851.55
Last 12 -1 months	287	844	2.94	3,913,936	13,684	987,200	60,560	1,949,524	450,041	3,447,325	330,090	3,117,235	n/a	906.70
3/1/10-2/28/11	283	831	2.94	3,891,907	13,811	976,352	60,179	2,083,426	446,200	3,566,157	330,090	3,236,067	n/a	954.31

# FDAC EBA Medical/Rx Paid Claims and Enrollment

## PPO

Month	EEs	Members	Ratio	Premium	Premium PEPM	Capitation	UBH	Medical Claims	Rx Claims	Total Claims	Pooling	Net	Claims PEPM	Claims Rolling 12	Loss Ratio
Feb-06	109	240	2.20	67,024	614.90	0	878	10,151	15,904	26,933		26,933	247.09	247.09	40.2%
Mar-06	110	242	2.20	67,620	614.73	0	885	35,829	13,144	49,857		49,857	453.25	350.64	73.7%
Apr-06	186	457	2.46	114,811	617.26	0	1,671	33,870	13,357	48,899		48,899	262.90	310.34	42.6%
May-06	190	465	2.45	117,461	618.21	0	1,701	53,812	24,618	80,131		80,131	421.74	345.91	68.2%
Jun-06	192	469	2.44	117,783	613.45	0	1,715	44,384	20,461	66,560		66,560	346.67	346.10	56.5%
Jul-06	237	580	2.45	145,345	613.27	0	2,121	52,771	34,280	89,173		89,173	376.26	353.08	61.4%
Aug-06	259	630	2.43	158,153	610.63	0	2,304	100,570	36,611	139,486		139,486	538.55	390.52	88.2%
Sep-06	257	627	2.44	157,730	613.74	0	2,293	60,416	34,741	97,450		97,450	379.18	388.63	61.8%
Oct-06	264	636	2.41	160,091	606.41	0	2,212	59,998	33,822	96,032		96,032	363.76	384.99	60.0%
Nov-06	264	628	2.38	160,311	607.24	0	2,184	205,861	35,754	243,799		243,799	923.48	453.73	152.1%
Dec-06	262	624	2.38	158,824	606.20	0	2,170	150,317	30,890	183,377		183,377	699.91	481.41	115.5%
Jan-07	304	744	2.45	213,959	703.81	0	2,587	52,604	34,049	89,240		89,240	293.55	459.73	41.7%
Feb-07	305	744	2.44	213,187	698.97	0	2,587	82,934	39,820	125,341		125,341	410.95	462.67	58.8%
Mar-07	304	742	2.44	213,539	702.43	0	2,580	102,511	33,926	139,017		139,017	457.29	462.47	65.1%
Apr-07	224	520	2.32	150,641	672.51	0	1,808	116,414	36,061	154,283		154,283	688.76	491.15	102.4%
May-07	223	522	2.34	150,611	675.38	0	1,815	111,959	38,305	152,079		152,079	681.97	509.16	101.0%
Jun-07	224	521	2.33	150,641	672.51	0	1,812	213,762	26,833	242,407		242,407	1,082.17	560.18	160.9%
Jul-07	224	515	2.30	149,264	666.36	0	1,791	128,909	28,726	159,426		159,426	711.72	585.08	106.8%
Aug-07	194	446	2.30	128,747	663.64	0	1,546	120,146	29,376	151,068		151,068	778.70	601.35	117.3%
Sep-07	197	452	2.29	128,487	652.22	0	1,567	120,615	24,150	146,332		146,332	742.80	629.78	113.9%
Oct-07	198	455	2.30	131,149	662.37	0	1,578	104,299	31,306	137,182		137,182	692.84	658.07	104.6%
Nov-07	197	455	2.31	131,501	667.52	0	1,574	84,338	32,405	118,317		118,317	600.60	629.58	90.0%
Dec-07	197	454	2.30	131,149	665.73	0	1,571	72,764	21,313	95,648		95,648	485.53	612.81	72.9%
Jan-08	199	464	2.33	155,060	779.20	0	1,751	175,363	27,838	204,952		204,952	1,029.91	679.84	132.2%
Feb-08	200	458	2.29	154,044	770.22	0	1,705	359,857	22,520	384,083	322,000	62,083	310.41	682.99	40.3%
Mar-08	201	466	2.32	155,064	771.46	0	1,735	185,711	25,396	212,842		212,842	1,058.92	741.17	137.3%
Apr-08	201	465	2.31	154,902	770.66	0	1,737	71,117	26,742	99,597		99,597	495.51	725.84	64.3%
May-08	200	462	2.31	154,357	771.79	0	1,726	69,908	28,213	99,847		99,847	499.23	711.23	64.7%
Jun-08	198	456	2.30	152,481	770.10	0	1,704	70,768	22,729	95,201		95,201	480.81	657.73	62.4%
Jul-08	201	463	2.30	154,117	766.75	0	1,730	89,269	29,793	120,792		120,792	600.95	647.86	78.4%
Aug-08	201	462	2.30	154,380	768.06	0	1,726	159,068	24,742	185,536		185,536	923.07	660.39	120.2%
Sep-08	199	457	2.30	152,539	766.53	0	1,707	112,140	28,236	142,083		142,083	713.99	658.06	93.1%
Oct-08	198	453	2.29	151,483	765.06	0	1,693	124,318	25,655	151,665		151,665	765.99	664.12	100.1%
Nov-08	199	455	2.29	151,535	761.48	0	1,700	124,922	30,264	156,886		156,886	788.37	679.67	103.5%
Dec-08	198	455	2.30	151,810	766.72	0	1,701	84,436	26,762	112,898		112,898	570.19	686.59	74.4%
Jan-09	189	420	2.22	175,520	928.68	0	1,654	110,866	24,418	136,938		136,938	724.54	660.95	78.0%
Feb-09	186	414	2.23	173,896	934.92	0	1,631	62,376	20,730	84,737		84,737	455.57	674.41	48.7%
Mar-09	185	410	2.22	173,515	937.92	0	1,615	278,724	23,036	303,375	114,590	188,785	1,020.46	668.78	108.8%
Apr-09	188	415	2.21	174,608	928.76	0	1,634	76,426	24,533	102,593		102,593	545.71	673.77	58.8%
May-09	188	414	2.20	174,848	930.04	0	1,631	59,466	21,520	82,617		82,617	439.45	669.84	47.3%
Jun-09	190	423	2.23	177,523	934.33	0	1,666	52,256	24,164	78,086		78,086	410.98	664.78	44.0%
Jul-09	188	420	2.23	175,960	935.96	0	1,654	64,783	22,563	88,999	0	88,999	473.40	654.75	50.6%
Aug-09	187	420	2.25	175,509	938.55	0	1,654	35,043	22,463	59,160	0	59,160	316.36	603.68	33.7%
Sep-09	187	421	2.25	175,212	936.96	0	1,658	42,953	25,259	69,870	0	69,870	373.64	575.22	39.9%
Oct-09	187	422	2.26	176,735	945.11	0	1,662	116,130	23,403	141,195	0	141,195	755.05	573.40	79.9%
Nov-09	186	421	2.26	176,241	947.53	0	1,658	148,327	29,144	179,129	0	179,129	963.06	586.55	101.6%
Dec-09	185	418	2.26	175,172	946.88	0	1,629	119,231	26,148	147,008	0	147,008	794.64	605.13	83.9%
Jan-10	174	395	2.27	177,751	1,021.56	0	1,613	91,324	23,275	116,212	0	116,212	667.89	599.91	65.4%
Feb-10	174	394	2.26	178,153	1,023.87	0	1,920	85,623	25,002	112,545	0	112,545	646.81	615.68	63.2%
Mar-10	173	392	2.27	177,077	1,023.57	0	1,911	154,129	24,570	180,610	28,034	152,577	881.95	602.62	86.2%
Apr-10	173	394	2.28	177,729	1,027.34	0	1,920	336,059	31,290	369,269	28,034	341,236	1,972.46	715.62	192.0%
May-10	173	394	2.28	177,729	1,027.34	0	1,920	75,570	19,659	97,149	28,034	69,116	399.51	714.35	
Jun-10	173	397	2.29	177,729	1,027.34	0	1,935	167,707	27,862	197,504	28,034	169,471	979.60	762.28	
Jul-10	172	397	2.31	178,483	1,037.69	0	1,935	164,216	27,878	194,029	28,034	165,996	965.09	803.88	
Aug-10	172	397	2.31	178,483	1,037.69	0	1,935	46,997	21,892	70,824	28,034	42,791	248.78	801.85	
Sep-10	173	397	2.29	177,328	1,025.02	0	1,935	79,703	32,568	114,206	28,034	86,173	498.11	814.87	
Oct-10	172	396	2.30	177,328	1,030.98	0	1,930	161,066	24,797	187,793	28,034	159,760	928.83	829.53	
Nov-10	172	396	2.30	177,364	1,031.19	0	1,930	94,958	25,458	122,346	28,034	94,313	548.33	794.44	
Dec-10	173	396	2.29	177,364	1,025.23	0	1,930	64,475	26,975	93,380	28,034	65,347	377.73	759.66	
Jan-11	115	291	2.53	139,767	1,215.37	0	1,495	49,347	20,160	71,002	0	71,002	617.41	759.47	
Feb-11	117	295	2.52	139,932	1,196.00	0	1,518	116,091	12,690	130,299	0	130,299	1,113.67	790.64	
<b>Totals</b>															
Last 12 -3 months	174	397	2.29	2,130,326	12,260	0	22,513	1,576,583	310,399	1,909,495	252,302	1,657,194	n/a	794.44	77.8%
Last 12 -2 months	173	395	2.29	2,132,518	12,339	0	22,814	1,521,827	311,226	1,855,867	280,335	1,575,532	n/a	759.66	73.9%
Last 12 -1 months	168	387	2.30	2,094,534	12,533	0	22,696	1,479,850	308,111	1,810,657	280,335	1,530,322	n/a	759.47	73.1%
3/1/10-2/28/11	163	379	2.32	2,056,313	12,705	0	22,294	1,510,318	295,799	1,828,411	280,335	1,548,076	n/a	790.64	75.3%

Pooling: \$100k 2010

# FDAC EBA Medical/Rx Paid Claims and Enrollment

## POS

Month	EEs	Members	Ratio	Premium	Premium PEPM	Capitation	UBH	Medical Claims	Rx Claims	Total Claims	Pooling	Net	Claims PEPM	Claims Rolling 12	Loss Ratio
Feb-06	12	31	2.58	8,254	687.86	1,947	185	0	0	2,132		2,132	177.65	177.65	25.8%
Mar-06	12	31	2.58	8,254	687.86	1,958	185	359	293	2,794		2,794	232.81	205.23	33.8%
Apr-06	12	31	2.58	7,842	653.46	1,958	185	456	388	2,987		2,987	248.90	219.79	38.1%
May-06	12	31	2.58	7,842	653.46	2,061	185	3,777	482	6,505		6,505	542.12	300.37	83.0%
Jun-06	12	31	2.58	7,842	653.46	2,061	185	2,205	188	4,638		4,638	386.50	317.60	59.1%
Jul-06	12	31	2.58	7,842	653.46	2,075	185	5,334	327	7,921		7,921	660.06	374.67	101.0%
Aug-06	13	34	2.62	8,449	649.94	2,285	203	4,763	210	7,460		7,460	573.86	405.14	88.3%
Sep-06	13	34	2.62	8,449	649.94	2,342	203	1,394	1,120	5,059		5,059	389.12	403.01	59.9%
Oct-06	13	34	2.62	8,449	649.94	2,357	203	4,024	223	6,807		6,807	523.60	417.14	80.6%
Nov-06	13	34	2.62	8,449	649.94	2,366	203	7,445	725	10,738		10,738	826.02	460.00	127.1%
Dec-06	13	34	2.62	8,449	649.94	2,394	203	122	795	3,513		3,513	270.27	442.00	41.6%
Jan-07	12	32	2.67	8,678	723.19	2,393	191	35	1,170	3,789		3,789	315.75	431.83	43.7%
Feb-07	12	32	2.67	8,678	723.19	2,393	191	90	618	3,292		3,292	274.31	439.62	37.9%
Mar-07	12	32	2.67	8,678	723.19	2,397	191	23	687	3,297		3,297	274.78	443.00	38.0%
Apr-07	12	32	2.67	8,678	723.19	2,397	191	9,073	539	12,201		12,201	1,016.73	504.83	140.6%
May-07	12	32	2.67	8,678	723.19	2,490	191	256	669	3,606		3,606	300.47	485.37	41.5%
Jun-07	12	32	2.67	8,678	723.19	2,492	191	6	617	3,306		3,306	275.51	476.43	38.1%
Jul-07	12	32	2.67	8,678	723.19	2,492	191	16,626	290	19,598		19,598	1,633.19	554.81	225.8%
Aug-07	12	32	2.67	8,678	723.19	2,492	191	0	661	3,344		3,344	278.67	530.74	38.5%
Sep-07	12	32	2.67	8,678	723.19	2,492	191	308	85	3,076		3,076	256.30	520.86	35.4%
Oct-07	13	36	2.77	9,678	667.56	2,516	215	310	718	3,759		3,759	289.16	500.13	43.3%
Nov-07	13	36	2.77	9,687	745.17	2,765	215	4,536	399	7,915		7,915	608.83	480.92	81.7%
Dec-07	13	36	2.77	9,687	745.17	2,775	215	2,189	601	5,780		5,780	444.58	496.34	59.7%
Jan-08	13	36	2.77	11,035	848.83	2,804	225	281	659	3,969		3,969	305.29	494.20	36.0%
Feb-08	13	36	2.77	11,035	848.83	2,820	225	4,096	996	8,137		8,137	625.92	523.40	73.7%
Mar-08	13	36	2.77	11,035	848.83	2,835	225	9,149	943	13,152		13,152	1,011.69	585.61	119.2%
Apr-08	13	36	2.77	11,035	848.83	2,835	225	152	573	3,784		3,784	291.10	525.99	34.3%
May-08	12	32	2.67	9,980	831.66	2,641	200	6,749	608	10,198		10,198	849.83	569.65	102.2%
Jun-08	12	32	2.67	9,980	831.66	2,641	200	432	447	3,719		3,719	309.96	572.39	37.3%
Jul-08	12	32	2.67	9,980	831.66	2,641	200	6,255	510	9,606		9,606	800.53	506.22	96.3%
Aug-08	12	32	2.67	9,980	831.66	2,641	200	0	886	3,727		3,727	310.61	508.76	37.3%
Sep-08	12	32	2.67	9,980	831.66	2,577	200	271	130	3,178		3,178	264.82	509.43	31.8%
Oct-08	12	32	2.67	9,980	831.66	2,586	200	223	337	3,345		3,345	278.72	510.07	33.5%
Nov-08	12	32	2.67	9,980	831.66	2,621	200	973	506	4,299		4,299	358.25	489.22	43.1%
Dec-08	12	32	2.67	9,980	831.66	2,635	200	127	165	3,127		3,127	260.59	474.61	31.3%
Jan-09	12	31	2.58	12,620	1,051.67	2,693	203	0	262	3,158		3,158	263.17	472.32	25.0%
Feb-09	12	31	2.58	12,620	1,051.67	2,686	203	823	404	4,116		4,116	343.01	448.01	32.6%
Mar-09	12	31	2.58	12,620	1,051.67	2,686	203	0	194	3,083		3,083	256.94	381.66	24.4%
Apr-09	12	31	2.58	12,620	1,051.67	2,714	203	206	381	3,504		3,504	291.98	382.37	27.8%
May-09	12	31	2.58	12,620	1,051.67	2,782	203	531	224	3,740		3,740	311.69	337.52	29.6%
Jun-09	12	31	2.58	12,620	1,051.67	2,782	203	430	492	3,906		3,906	325.52	338.82	31.0%
Jul-09	12	31	2.58	12,620	1,051.67	2,782	203	0	325	3,310		3,310	275.79	295.09	26.2%
Aug-09	12	31	2.58	12,620	1,051.67	2,808	203	5,693	227	8,931		8,931	744.24	331.23	70.8%
Sep-09	12	31	2.58	12,620	1,051.67	2,837	203	0	193	3,233		3,233	269.39	331.61	25.6%
Oct-09	12	31	2.58	12,620	1,051.67	2,837	203	13	160	3,212		3,212	267.69	330.69	25.5%
Nov-09	12	31	2.58	12,620	1,051.67	2,837	203	0	295	3,335		3,335	277.92	323.99	26.4%
Dec-09	12	31	2.58	12,620	1,051.67	2,838	203	13	267	3,321		3,321	276.75	325.34	26.3%
Jan-10	13	32	2.46	14,285	1,098.85	3,002	219	11	218	3,450		3,450	265.38	325.11	24.2%
Feb-10	13	32	2.46	14,285	1,098.85	3,002	241	2,099	250	5,592		5,592	430.15	332.99	39.1%
Mar-10	13	32	2.46	14,285	1,098.85	3,045	241	931	253	4,470		4,470	343.85	340.16	31.3%
Apr-10	13	32	2.46	14,285	1,098.85	3,048	241	0	399	3,688		3,688	283.69	339.11	25.8%
May-10	13	32	2.46	14,285	1,098.85	3,106	241	0	362	3,709		3,709	285.31	336.62	26.0%
Jun-10	13	32	2.46	14,285	1,098.85	3,102	241	4,922	335	8,600		8,600	661.54	365.67	60.2%
Jul-10	13	32	2.46	14,285	1,098.85	3,102	241	0	412	3,755		3,755	288.85	366.20	26.3%
Aug-10	13	32	2.46	14,285	1,098.85	3,116	241	0	151	3,508		3,508	269.85	328.11	24.6%
Sep-10	13	32	2.46	14,285	1,098.85	3,116	241	365	369	4,091		4,091	314.69	331.58	28.6%
Oct-10	13	32	2.46	14,285	1,098.85	3,139	241	0	222	3,602		3,602	277.08	331.95	25.2%
Nov-10	13	32	2.46	14,285	1,098.85	3,147	241	3,102	153	6,643		6,643	511.00	351.15	46.5%
Dec-10	13	32	2.46	14,285	1,098.85	3,166	241	94	306	3,807		3,807	292.85	352.02	26.7%
Jan-11	13	33	2.54	16,542	1,272.46	3,399	282	216	226	4,123		4,123	317.15	356.33	24.9%
Feb-11	13	33	2.54	16,542	1,272.46	3,399	282	216	226	4,123		4,123	317.15	346.92	24.9%
<b>Totals</b>															
Last 12 -3 months	13	32	2.47	169,755	13,139	36,763	2,832	11,443	3,391	54,429	0	54,429	n/a	351.15	32.1%
Last 12 -2 months	13	32	2.46	171,420	13,186	37,091	2,870	11,524	3,430	54,915	0	54,915	n/a	352.02	32.0%
Last 12 -1 months	13	32	2.47	173,677	13,360	37,488	2,933	11,729	3,438	55,588	0	55,588	n/a	356.33	32.0%
3/1/10-2/28/11	13	32	2.47	175,934	13,533	37,885	2,974	9,846	3,414	54,119	0	54,119	n/a	346.92	30.8%

Pooling: \$100k 2010

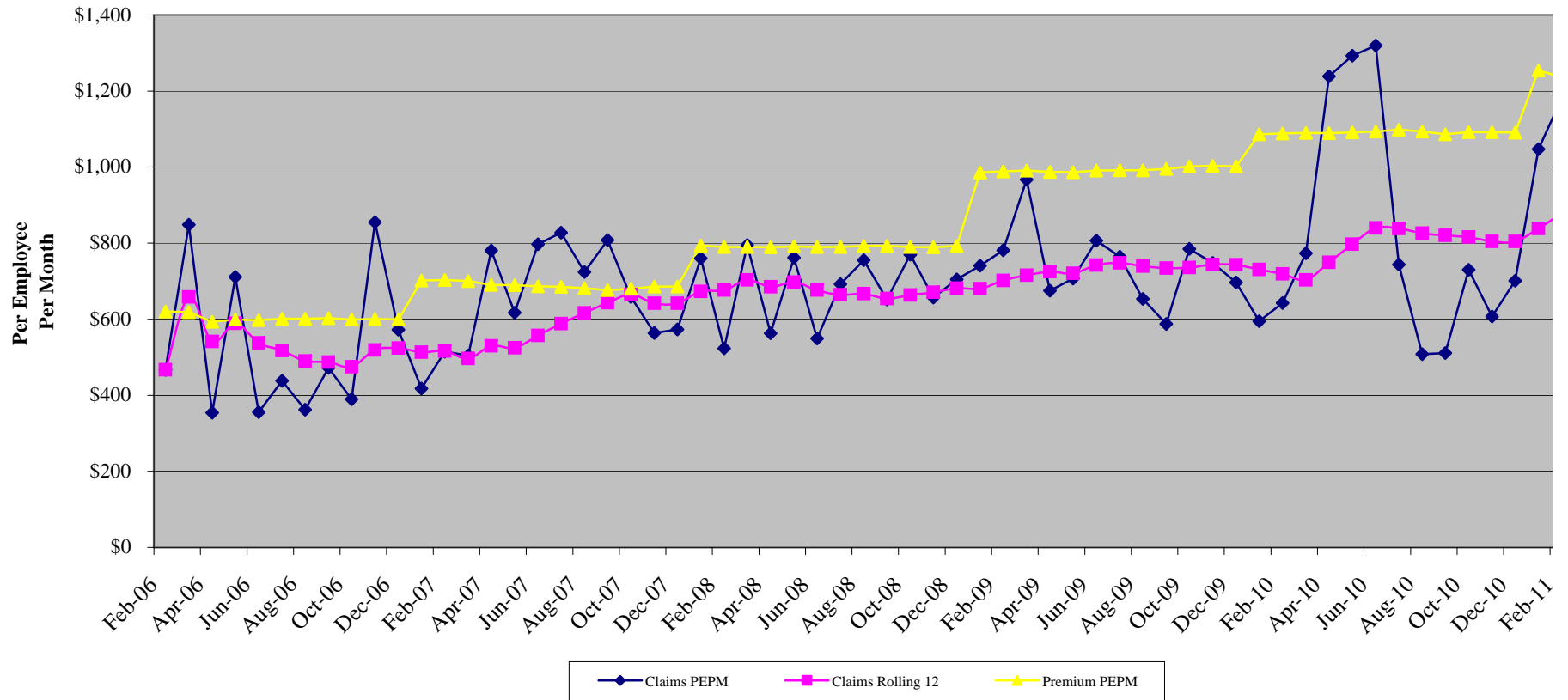
**FDAC EBA**  
**Medical/Rx Paid Claims and Enrollment**

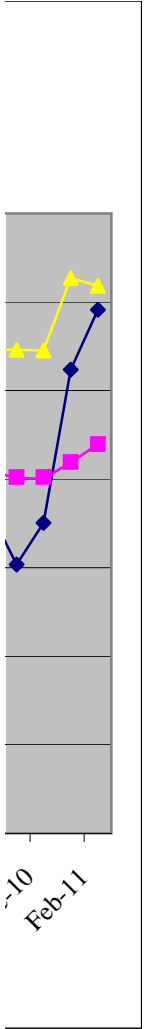
**HMO, PPO, POS Combined**

Month	EEs	Members	Ratio	Premium	Premium PEPM	Capitation	UBH	Medical Claims	Rx Claims	Total Claims	Pooling	Net	Claims PEPM	Claims Rolling 12	Annual % Incr.	Loss Ratio
Feb-06	345	879	2.55	214,049	620.43	44,124	4,048	73,068	39,954	161,194		161,194	467.23	467.23		75.3%
Mar-06	348	882	2.53	215,230	618.48	44,403	4,060	210,167	36,654	295,285		295,285	848.52	658.70		137.2%
Apr-06	435	1,119	2.57	258,147	593.44	46,036	4,954	68,069	35,030	154,089		154,089	354.23	541.28		59.7%
May-06	438	1,130	2.58	262,498	599.31	46,696	4,998	212,577	47,103	311,374		311,374	710.90	588.72		118.6%
Jun-06	438	1,128	2.58	261,760	597.62	46,169	4,984	64,725	39,910	155,788		155,788	355.68	537.79		59.5%
Jul-06	509	1,320	2.59	306,017	601.21	51,143	5,787	110,097	55,761	222,789		222,789	437.70	517.52		72.8%
Aug-06	536	1,385	2.58	322,297	601.30	52,362	6,047	73,189	62,514	194,112		194,112	362.15	490.20		60.2%
Sep-06	535	1,384	2.59	322,669	603.12	52,327	6,046	131,264	62,738	252,375		252,375	471.73	487.45		78.2%
Oct-06	540	1,389	2.57	323,733	599.50	51,990	5,945	91,576	60,708	210,219		210,219	389.29	474.59		64.9%
Nov-06	541	1,384	2.56	324,799	600.37	52,001	5,932	338,096	66,422	462,450		462,450	854.81	518.69		142.4%
Dec-06	542	1,387	2.56	324,628	598.94	52,031	5,952	192,448	59,950	310,381		310,381	572.66	524.31		95.6%
Jan-07	612	1,607	2.63	429,489	701.78	66,071	6,858	118,760	63,814	255,503		255,503	417.49	513.07	n/a	59.5%
Feb-07	611	1,603	2.62	429,780	703.40	67,188	6,839	165,219	75,053	314,299		314,299	514.40	515.80	10.4%	73.1%
Mar-07	612	1,608	2.63	428,596	700.32	66,752	6,866	172,952	62,105	308,675		308,675	504.37	496.46	-24.6%	72.0%
Apr-07	533	1,387	2.60	367,926	690.29	67,896	6,099	269,315	72,674	415,983		415,983	780.46	529.54	-2.2%	113.1%
May-07	532	1,386	2.61	366,880	689.62	67,020	6,091	183,152	72,004	328,266		328,266	617.04	524.51	-10.9%	89.5%
Jun-07	535	1,389	2.60	367,282	686.51	67,323	6,107	289,466	63,494	426,390		426,390	796.99	557.61	3.7%	116.1%
Jul-07	534	1,383	2.59	365,896	685.20	67,663	6,086	313,101	55,059	441,909		441,909	827.55	588.41	13.7%	120.8%
Aug-07	495	1,286	2.60	337,495	681.81	66,218	5,704	222,214	64,269	358,406		358,406	724.05	616.86	25.8%	106.2%
Sep-07	499	1,296	2.60	337,598	676.55	66,428	5,745	274,267	56,809	403,249		403,249	808.11	643.14	31.9%	119.4%
Oct-07	500	1,298	2.60	339,966	679.93	66,452	5,755	196,052	60,790	329,049		329,049	658.10	665.22	40.2%	96.8%
Nov-07	498	1,296	2.60	341,642	686.03	66,862	5,741	146,829	61,202	280,635		280,635	653.52	641.66	23.7%	82.1%
Dec-07	500	1,303	2.61	343,100	686.20	70,055	5,777	159,383	51,241	286,457		286,457	572.91	642.13	22.5%	83.5%
Jan-08	504	1,318	2.62	399,933	793.52	71,732	6,140	248,099	57,247	383,218	0	383,218	760.35	673.15	31.2%	95.8%
Feb-08	505	1,312	2.60	399,023	790.14	72,080	6,093	451,835	56,319	586,328	322,000	264,328	523.42	676.58	31.2%	66.2%
Mar-08	506	1,319	2.61	399,808	790.13	72,616	6,118	266,711	57,018	402,463	0	402,463	795.38	703.53	41.7%	100.7%
Apr-08	506	1,319	2.61	399,304	789.14	72,987	6,126	146,578	59,239	284,929	0	284,929	563.10	685.20	29.4%	71.4%
May-08	503	1,314	2.61	397,949	791.15	72,909	6,100	244,598	59,555	383,161	0	383,161	761.75	697.48	33.0%	96.3%
Jun-08	505	1,319	2.61	398,872	789.85	73,882	6,133	138,429	58,935	277,380	0	277,380	549.27	519.37	21.3%	69.5%
Jul-08	504	1,320	2.62	398,155	789.99	74,156	6,129	207,225	61,301	348,810	0	348,810	692.08	664.25	12.9%	87.6%
Aug-08	502	1,320	2.63	398,024	792.88	73,796	6,130	243,503	55,761	379,190	0	379,190	755.36	666.92	8.1%	95.3%
Sep-08	499	1,314	2.63	395,780	793.15	74,237	6,106	187,847	57,144	325,334	0	325,334	651.97	654.00	1.7%	82.2%
Oct-08	496	1,301	2.62	391,894	790.11	73,979	6,046	245,075	56,614	381,713	0	381,713	769.58	663.17	-0.3%	97.4%
Nov-08	496	1,300	2.62	391,556	789.43	73,519	6,038	180,306	65,931	325,794	0	325,794	656.84	670.89	4.6%	83.2%
Dec-08	496	1,302	2.63	393,092	792.52	73,483	6,049	210,361	59,754	349,647	0	349,647	704.93	681.83	6.2%	88.9%
Jan-09	492	1,284	2.61	485,120	986.02	76,946	6,297	224,019	57,067	364,330	0	364,330	740.51	680.05	1.0%	75.1%
Feb-09	488	1,276	2.61	482,632	989.00	77,639	6,263	242,532	54,985	381,419	0	381,419	781.60	701.51	3.7%	79.0%
Mar-09	487	1,273	2.61	482,548	990.86	78,135	6,258	489,990	57,717	632,100	161,079	471,021	967.19	715.22	1.7%	97.6%
Apr-09	489	1,276	2.61	482,730	987.18	78,346	6,261	183,174	62,267	330,048	0	330,048	674.94	724.84	5.8%	68.4%
May-09	491	1,280	2.61	484,330	986.42	78,673	6,284	204,896	57,291	347,145	0	347,145	707.02	720.24	3.3%	71.7%
Jun-09	494	1,297	2.63	489,587	991.07	79,221	6,362	252,251	60,487	398,321	0	398,321	806.32	741.96	9.7%	81.4%
Jul-09	490	1,290	2.63	485,778	991.38	79,623	6,329	233,031	55,789	374,771	0	374,771	764.84	748.10	12.6%	77.1%
Aug-09	488	1,287	2.64	483,843	991.48	79,493	6,313	177,160	55,854	318,820	0	318,820	653.32	739.65	10.9%	65.9%
Sep-09	487	1,294	2.66	484,630	995.13	80,056	6,349	135,151	64,615	286,170	0	286,170	587.62	734.51	12.3%	59.0%
Oct-09	485	1,292	2.66	485,952	1,001.96	79,905	6,337	235,623	58,994	380,858	0	380,858	785.28	735.74	10.9%	78.4%
Nov-09	485	1,292	2.66	486,448	1,002.99	80,247	6,338	210,357	65,789	362,731	0	362,731	747.90	743.41	10.8%	74.6%
Dec-09	485	1,291	2.66	485,874	1,001.80	80,551	6,320	191,453	59,763	338,087	0	338,087	697.09	742.83	8.9%	69.6%
Jan-10	480	1,285	2.68	521,332	1,086.11	83,349	6,611	136,627	58,963	285,550	0	285,550	594.90	730.88	7.5%	54.8%
Feb-10	478	1,280	2.68	520,378	1,088.66	85,885	7,225	153,174	60,706	306,990	0	306,990	642.24	719.39	2.5%	59.0%
Mar-10	476	1,277	2.68	518,834	1,089.99	86,004	7,210	278,892	57,028	429,134	61,043	368,092	773.30	703.09	-1.7%	70.9%
Apr-10	476	1,278	2.68	518,366	1,089.00	86,202	7,213	487,706	69,688	650,809	61,043	589,767	1,239.01	749.32	3.4%	113.8%
May-10	476	1,280	2.69	519,443	1,091.27	86,459	7,225	520,522	62,168	676,374	61,043	615,332	1,292.71	797.50	10.7%	118.5%
Jun-10	474	1,284	2.71	518,366	1,093.60	85,088	7,246	525,797	68,655	686,786	61,043	625,744	1,320.13	839.60	13.2%	120.7%
Jul-10	474	1,289	2.72	520,843	1,098.82	86,291	7,276	254,793	65,276	413,636	61,043	352,594	743.87	838.09	12.0%	67.7%
Aug-10	477	1,292	2.71	521,597	1,093.49	86,786	7,294	151,440	57,835	303,355	61,043	242,313	507.99	826.39	11.7%	46.5%
Sep-10	479	1,290	2.69	520,450	1,086.53	86,439	7,282	138,736	73,339	305,796	61,043	244,754	510.97	820.33	11.7%	47.0%
Oct-10	476	1,286	2.70	519,967	1,092.37	86,074	7,259	252,087	62,968	408,388	61,043	347,346	729.72	815.78	10.9%	66.8%
Nov-10	476	1,288	2.71	519,924	1,092.28	86,879	7,271	192,333	63,414	349,897	61,043	288,855	606.84	804.16	8.2%	55.6%
Dec-10	478	1,292	2.70	521,324	1,090.64	87,941	7,295	232,936	67,896	396,068	61,043	335,026	700.89	804.61	8.3%	64.3%
Jan-11	369	1,013	2.75	462,655	1,253.81	74,640	6,393	252,687	52,617	386,337	0	386,337	1,046.98	838.50	14.7%	83.5%
Feb-11	374	1,027	2.75	462,385	1,236.32	75,434	6,483	315,661	44,529	442,107	0	442,107	1,182.10	878.89	22.2%	95.6%
<b>Totals</b>																
Last 12 -3 months	477	1,285	2.69	6,205,374	13,004	1,026,007	85,432	3,283,560	759,803	5,154,802	549,383	4,605,420	n/a	804.16	8.2%	74.2%
Last 12 -2 months	477	1,285	2.70	6,240,824	13,093	1,033,397	86,407	3,325,043	767,936	5,212,783	610,425	4,602,358	n/a	804.61	8.3%	73.7%
Last 12 -1 months	467	1,262	2.70	6,182,147	13,260	1,024,688	86,189	3,441,103	761,590	5,313,570	610,425	4,703,145	n/a	838.50	14.7%	76.1%
3/1/10-2/28/11	459	1,241	2.71	6,124,154	13,408	1,014,237	85,447	3,603,590	745,413	5,448,687	610,425	4,838,262	n/a	878.89	22.2%	79.0%



# Medical/Rx Net Claims









## UNDERWRITING CRITERIA

### ELIGIBLE DISTRICTS

To be eligible for benefits through the FDAC EBA JPA, your Fire Protection District must be a member of the Fire District Association of California. In addition to being a member of the FDAC, your District must sign the JPA Agreement and be approved as a member District by the Board of Directors. Eligible employees of your District are active safety employees, administrative staff, retirees, elected board members, and their eligible dependents.

In order to participate in the medical, dental and vision program, your district must have active paid staff. Descriptions of eligible employees are shown below.

### ACTIVE EMPLOYEES

To be eligible for benefits, you must be employed with a Fire Protection District as a regular employee and work at least 30 hours per week. Part time employees who work at least 20 hours per week may also be eligible depending on your District's guidelines.

### RETIREES

Your District has the option to offer coverage through the FDAC EBA to retirees, but only at the time your District joins the FDAC EBA.

- Retirees must elect coverage at the time of retirement. Once coverage is elected a retiree must have continuous coverage. If a retiree elects to opt-out of the District group health plan, they will not be allowed to join at a later time
- Retirees not covered by a District's health plan at the time a District is admitted to membership in FDAC EBA cannot later be covered. Those who retire after the effective date of FDAC EBA membership are also eligible for coverage.
- Retirees and Spouses are required to enroll in Medicare Part A & B in order to remain on the District sponsored health plan.
- Retirees will be billed directly through the FDAC EBA Administrator for premiums.

## BOARD MEMBERS

Your District has the option to offer coverage to their elected Board Members. This option must be requested at the time you join the FDAC EBA.

- Board Members and future Board Members must elect coverage at the time their term begins. Once covered a Board Member must have continuous coverage. If a Board Member elects to opt-out of the District group health plan, they will not be able to join at a later time.
- Board Members that are not currently covered by the District's health plan cannot be retroactively covered. Only those Board Members who are actively serving or voted into office after the effective date of FDAC EBA membership are eligible for coverage.
- Benefits are available for the term of the Board Member's position. If a Board member is not reelected or resigns, coverage will terminate as of the end of that Board Member's term and they will be offered coverage continuation benefits under COBRA.
- Board Members must have medical coverage immediately prior to entering the FDAC EBA program to be eligible for enrollment in a District-Sponsored FDAC EBA plan.

## DEPENDENTS

Eligible Active Employees, Retirees and Board Members have the option to enroll their dependents at the time of their initial enrollment.

### Medical

Participants may enroll their eligible dependents at initial enrollment, which is within 31 days of employment.

If an employee does not elect to cover their dependents at initial enrollment, they will have the option to enroll them during open enrollment or within 31-days of a qualifying event. Example; employee's eligible dependents are covered through their spouse's employer sponsored group health plan so they waive coverage for them at the initial enrollment. The spouse is terminated and therefore loses coverage, the spouse and dependents will be allowed to join the District's sponsored health plan as dependents within 31 days of losing coverage. Otherwise, they will have to wait until open enrollment.

### Dental/Vision and Voluntary Life Products

There are different requirements imposed by the carriers for these lines of coverage. Please refer to Benefit Program Specific Requirements.

You eligible dependents are:

- Your legal spouse or domestic partner.
  - Domestic Partner definition, either federal or state, can be decided on the District level.
- Your dependent children under age 26 who do not qualify for their own employer sponsored group health plan.
- Your unmarried child of any age who is physically or mentally handicapped as long as the disability occurred before the age of nineteen while he or she was covered by your current medical plan.

## BENEFIT PROGRAM SPECIFIC REQUIREMENTS

In order to comply with the carrier regulations, the FDAC EBA must incorporate eligibility requirements for each specific product offered to eligible member districts. In order to be considered an eligible member District, you will be required to agree to each requirement separately per product.

Medical – Minimum participation requirement of 75% of eligible active employees must be enrolled in the medical program. Employees have the option to waive their benefits, if they are covered through a spouse's employer sponsored group health plan.

A Member District with only retirees or only directors will not be eligible to participate in the medical, dental or vision program.

The FDAC EBA reserves the right to review a District's eligibility for membership and rate level, with the ability to deny coverage to new groups, terminate coverage for existing groups, and/or adjust rates for any group based on the following:

- Enrollment increases or decreases by more than 10% during any 12-month period
- Plan participation drops below 75% of total eligible active and retired employees (note that any opt outs require proof of medical coverage provided through an employer sponsored group health plan)
- Active employee enrollment drops below 50% of total covered employees (e.g., non-active members such as retirees, board members, COBRA, etc. must not exceed 50% of the group)

Dental – There are two types of PPO dental plans offered, Voluntary and Non-Voluntary.

- Voluntary Dependent plan requires the District pay 100% for all eligible employees with a no opt-out provision. Employers are not required to contribute toward the cost of dependent coverage.
- Non-Voluntary Dependent plan requires the District pay 100% for all eligible employees and at least 75% of the cost for dependent coverage. Employees are required to enroll in at least employee only coverage and have the option to waive enrollment for their dependents.
- The EBA also offers a DHMO plan through MetLife. This requires 100% participation of at least employee only coverage.

Vision – Employees have the option to enroll themselves and their eligible dependents at initial enrollment. If employee waives coverage, they will be required to wait until

open enrollment or within 31 days of a qualifying event. Employees that sign up must remain on the plan for at least one year.

Basic Life and AD&D – All eligible employees must enroll in this benefit at time of hire. This is a District paid benefit.

Voluntary Life Insurance – Employees have the option to elect coverage for themselves at time of hire. Employees can elect to enroll in up to \$200,000 in \$20,000 increments without having to provide proof of good health. Anything above \$200,000 but no more than \$300,000 will require evidence of insurability and approval by the carrier.

Voluntary Spouse Insurance – Employees have the option to elect up to 50% of their own elected amount for their spouse in \$10,000 increments. \$20,000 is guaranteed issue and evidence of insurability is not required. Anything above the \$20,000 but no more than 50% of the employees' elected amount will require approval by the carrier.

Voluntary Child Insurance – Employees have the option to elect up to \$10,000 in \$2,000 increments for their eligible dependent children and does not require evidence of insurability for dependent children under age 19.

There is no open enrollment for the voluntary life products. If an employee does not elect this coverage at time of hire, they can request coverage at open enrollment. Regardless of the amount requested, it is subject to evidence of insurability and must be approved by the carrier. The coverage requested is not guarantee issue.

# FDAC Employment Benefits Authority

<b>Policy: Conflict of Interest</b>	<b>Policy Number: TBD</b>
<p><b>Purpose:</b>          The Political Reform Act, Government Code Section 81000, et seq., requires each state and local government agency to adopt and promulgate a conflict of interest code. The Fair Political Practices Commission has adopted a Regulation, 2 Cal. Code of Regs., Section 18730, which contains the terms of a standard conflict of interest code. It can be incorporated by reference and may be amended by the Fair Political Practices Commission after public notice and hearings to conform to amendments in the Political Reform Act. Therefore, the terms of 2 Cal. Code of Regs., Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference and shall constitute the conflict of interest code of the FDAC Employment Benefits Authority.</p>	

Designated employees shall file statements of economic interests with the FDAC Employment Benefits Authority who shall make the statements available for public inspection and reproduction.

<u>Designated Positions</u>	<u>Disclosure Category</u>
Governing Board Members	All
Consultants*	All

## DISCLOSURE CATEGORIES

1. Investments and business positions in business entities, and sources of income, including gifts, loans and travel payments, from entities that contract with the agency to supply materials, commodities, supplies, books, machinery, vehicles or equipment of the type utilized by the agency.
  
2. Investments and business positions in business entities, and sources of income, including gifts, loans and travel payments, from entities that are contractors or subcontractors, engaged in the performance of work or services of the type utilized by the Agency, including but not limited to, insurance companies, carriers, holding companies, underwriters, agents or accounting firms.

Approved: _____	Page 1 of 2	Date Adopted: _____ Date Reviewed: _____
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# FDAC Employment Benefits Authority

3. Investments and business positions in business entities, and sources of income, including gifts, loans and travel payments, from persons that have filed claims, or have claims pending against the agency.

4. Investments and business positions in business entities, and sources of income, including gifts, loans and travel payments, from banks or savings and loans.

5. Interests in real property.

*\*With respect to consultants, the administrator, may determine in writing that a particular consultant, although a "designated person," is hired to perform a range of duties that are limited in scope and thus is not required to comply with the disclosure requirements described in this section. Such determination shall include a description of the consultant's duties and, based upon that description, a statement of the extent of disclosure requirements. A copy of this determination shall be retained by the agency. Nothing herein excuses any such consultant from any other provisions of the Conflict of Interest Code.*

Approved: _____	Page 2 of 2	Date Adopted: _____ Date Reviewed: _____
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# FDAC Employment Benefits Authority

<b>Policy: Board of Directors Travel and Reimbursement</b>	<b>Policy Number: TBD</b>
<b>Purpose:</b> <ul style="list-style-type: none"><li>A. The purpose of this policy is to describe the policy and procedures by which approved expenses of Board Members will be paid for local or overnight meetings and other required appearances. The approved expenses incurred will relate only to events regarding FDAC EBA business.</li><li>B. The purpose of this policy is also to comply with regulations of the Internal Revenue Service.</li></ul>	

The District will reimburse for all actual approved expenses as described herein. Reimbursement expenses are subject to approval by the FDAC EBA Treasurer or President. Exceptions may be granted by the Board of Directors.

## **Lodging**

a. Overnight lodging may be approved for events that are 50 or more miles from the Board member's agency. The FDAC EBA will pay reasonable lodging rates for the area. Every effort should be made to utilize the most economical lodging option.

## **Transportation**

a. The form of transportation utilized shall be the most practical for the situation. Air travel may be used to reduce the amount of absent time or when the cost is less than mileage. If the attendee chooses to drive, mileage reimbursement may be limited to what the cost of air fare would have been.

b. Transportation expenses include common carrier cost, parking, airporter, bridge tolls, etc.

c. Private vehicle mileage is the reimbursement per mile as allowed by the Internal Revenue Service. Mileage is to be documented.

d. Receipts shall be obtained for all transportation related costs where reasonably available.

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# FDAC Employment Benefits Authority

## Meals

- a. The amount granted to cover meals will be adjusted to take into account any meals included at the meeting.
- b. Attendees will be required to specifically account for actual meal expenses, and not to exceed reasonable amounts. Alcoholic beverages are not reimbursable.
- c. The Internal Revenue Service guidelines for meal cost will be used.

## **PROCEDURE**

Requests for reimbursement must be made using an FDAC EBA-provided "Expense Reimbursement Request" with receipts attached for all expenses claimed within sixty (60) days of the date expenses were incurred. If expense reports are received after that date, the expenses will not be reimbursed. If receipts are not provided, reimbursement will not be made for that part of the claim. All requests shall be reviewed and approved by the FDAC EBA Treasurer based on the above criteria and are subject to override by a majority vote at any regular Board meeting.

Reimbursements shall be mailed by FDAC within 45 days of the receipt date of the original request.

Approved: _____	Page 2 of 2	Date Adopted: _____ Date Reviewed: _____
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# FDAC Employment Benefits Authority

<b>Policy: Records Retention</b>	<b>Policy Number: TBD</b>
<b>Purpose:</b> This policy establishes guidelines that are to be followed regarding retention and destruction of FDAC EBA records, papers, or documents. The basic criteria for the destruction of public agency records is found in Government Code, Section 60200 through 60204. The following is intended to define an acceptable records retention and destruction policy for the FDAC EBA. Release of records will be done consistent with the California Public Records Act and the Health Insurance Portability and Accountability Act. Standard Operating Procedures will be used as guides for the release of records.	

## **Definitions**

*Resolutions:* Record of official action of the Board of Directors stated as a declaration.

*Accounting Records:* Include, but are not limited to, the following:

### **Source Documents**

- Invoices/statements from vendors
- Purchase orders
- Deposit forms
- Warrants
- Receipts
- Claims
- Checks
- Bills
- Various accounting authorization taken from Board minutes, resolutions, or contracts.
- General journal

### **Ledgers**

- Expenditures
- Revenues
- Taxes receivable
- Accounts payable or receivable ledger
- Appropriations
- General ledger
- Adjusting Entries

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# FDAC Employment Benefits Authority

## Statements

- Balance sheet
- Analysis of changes in available fund balance
- Cash receipts and disbursements
- Expenditures
- Revenues
- Changes in bonded indebtedness
- Changes in fixed assets

## Other Financial Records

- Schedule of investments
- Long-term department records
- Inventory records
- Capital asset records
- Lease - purchase records
- Depreciation schedule
- Cost accounting records
- Budgets
- Petty cash records
- Grant information/paperwork (must meet grantor's retention requirements)
- Annual financial statements of the District
- Liability insurance policies

*Personnel Records:* Include, but are not limited to, the following:

- Employee/employer's report of occupational injuries and illnesses benefits
- Doctor's first report of occupational injuries and illnesses
- Summary of occupational injuries and illnesses
- Log of occupational injuries and illnesses
- Monthly claims management system logs
- Personnel Files

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# FDAC Employment Benefits Authority

## Procedure:

### Disposition

A. Resolutions: An official copy of all resolutions adopted by the Authority shall be kept on file indefinitely.

B. Accounting Records: All accounting records shall be retained for a period of seven (7) years.

C. Any accounting record, except the journals and ledgers that are more than seven (7) years old and that were prepared or received in any manner other than pursuant to state statute, may be authorized for destruction provided that:

- There is no continuing need for said record; i.e., long-term transactions, special projects, pending litigations, etc, and;
- There exists, in a permanent file, an audit report or reports covering the inclusive period of said record, and that;
- Said audit report or reports were prepared pursuant to procedures outlined in Government Code Section 26909 and other state or federal audit requirements, and that;
- Said audit or audits contain the expression of an independent opinion.

Any accounting report created for a specific event or action may be destroyed upon authorization seven (7) years after said event has in all respects terminated.

Any source document detailed in a register, journal, ledger or statement may be authorized for destruction seven (7) years after said event has in all respects terminated.

The following may be destroyed at any time:

- Duplicates (original- subject to aforementioned requirement(s))
- Rough drafts, notes or working papers (except audit)
- Cards, listings, nonpermanent indices, other papers used for controlling work or transitory files.

### E. Payroll and Personnel Records

All personnel records shall be retained indefinitely. Originals may, upon authorization, be destroyed after seven (7) years retention, provided said records have been microfilmed and qualify for destruction under Government Code Section 60203 with its various conditions.

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# FDAC Employment Benefits Authority

Personnel records include the following:

- Accident reports, injury claims and settlements
- Medical histories (including routine examinations)
- Injury reports
- Applications, changes and terminations of employees
- Insurance records of employees
- Earning records and summaries
- Benefit beneficiary information

## F. Assessing and Tax Collecting Records

All assessing records may, upon authorization, be destroyed after seven (7) years retention from lien date. However, these records may be destroyed three (3) years after the lien date when said records are microfilmed as provided for in Government Code Section 60203. *(See Revenue & Taxation Code Section 456).*

Any original unsecured tax roll may, upon authorization, be destroyed after (5) years if the delinquent roll or abstract list has been certified as correct and complete by the county auditor or district auditor. *(See Revenue & Taxation Code Section 2928).*

All tax rolls may, upon termination, be destroyed after twelve (12) years retention, if all necessary data needed from the secured delinquencies has been transferred to a delinquency abstract which should be retained indefinitely. *(See Revenue & Taxation Code Section 4377).*

## G. Records Concerning Long-Term Debt

Records of proceeding for the authorization of long-term debt, bonds, warrants, loans, etc., after issuance or execution, may be destroyed if microfilmed as provided for in Government Code Section 60203.

Terms and conditions of bonds, warrants, and other long-term agreements should be retained until final payment. Thereafter, originals may be reproduced as provided for in Government Code Section 60203 and retained for seven (7) years.

## H. Minutes

Minutes of the meetings of the Board of Directors are retained indefinitely in their original form. However, they may, upon board authorization, be destroyed if said minutes are microfilmed as provided for in Government Code Section 60203.

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# FDAC Employment Benefits Authority

## I. Contracts

A contract shall be retained for its life plus seven (7) years.

## J. Litigation Records

Records related to litigation or claims against the Authority shall be retained indefinitely.

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