

**CITY OF DANIA BEACH
SELF-FUNDED HEALTH PLAN**

OPERATING PROJECTIONS FOR SELF-INSURED HEALTH BENEFIT PLANS

FISCAL YEAR COVERING OCTOBER THROUGH SEPTEMBER

	CURRENT YEAR	No Benefit Change
	October 2011 - September 2012	October 2012 - September 2013
1. NUMBER OF EMPLOYEES	169	169
2. PREMIUM INCOME	\$ 3,370,000	\$ 3,370,000
3. OTHER INCOME (INCLUDES INVESTMENT INCOME)	\$ -	\$ -
4. TOTAL INCOME (2 + 3)	\$ 3,370,000	\$ 3,370,000
5. TOTAL INCURRED CLAIMS*	\$ 2,564,000	\$ 2,795,000
6. TOTAL EXPENSES	\$ 553,000	\$ 561,000
7. TOTAL DISBURSMENTS (5 + 6)	\$ 3,117,000	\$ 3,356,000
8. TOTAL GAIN OR LOSS (4 - 7)	\$ 253,000	\$ 14,000
9. SURPLUS BEGINNING OF YEAR	\$ 91,000	\$ 344,000
10. SURPLUS END OF YEAR (8 + 9)	\$ 344,000	\$ 358,000
11. ESTIMATED 60-DAY SURPLUS REQUIREMENT	\$ 337,000	\$ 368,000
12. ACTUAL SURPLUS - REQUIREMENT (10. - 11.)	\$ 7,000	\$ (10,000)

PART 2 - ASSUMPTIONS

	CURRENT YEAR	Current Benefits
1.a. Medical Premium Increase	Actual Premium	0.0%
1.b. Dental Premium Increase	Actual Premium	0.0%
2.a. Medical Claim Trend	9.3%	9.3%
2.b. Dental Claim Trend	4.2%	4.2%
2.c. Expense Trend	Actual Expenses	1.50%
3. Premium Contributions (See Below)		
4. Specific Stop Loss Attachment Point	\$75,000	\$75,000

MONTHLY PREMIUM CONTRUBUTIONS

	6/27/2012		
	Enrollment	Medical	Medical
EMPLOYEE ONLY	49	\$684.88	\$684.88
FAMILY	120	\$1,814.92	\$1,814.92
		Dental	Dental
EMPLOYEE ONLY	49	\$80.41	\$80.41
FAMILY	120	\$213.11	\$213.11