

**EE Health Insurance Fund**

|                                 | 2013 -Actual      | 2014 - Projected  | 2015 - Budgeted   |
|---------------------------------|-------------------|-------------------|-------------------|
| <b>Health</b>                   |                   |                   |                   |
| Existing Reserves               | 6,122,149         | 8,169,669         | 9,176,487         |
| Premiums - Regular Employees    | 23,334,371        | 22,978,596        | 22,952,362        |
| Premiums - Retirees             | 4,257,986         | 4,165,642         | 4,065,028         |
| COBRA                           | 68,076            | 47,393            | 50,711            |
| Interest                        | 2,891             | 30,000            | 30,000            |
| Other Revenue                   | 75,000            | -                 | -                 |
| <b>Total Revenue</b>            | <b>27,738,324</b> | <b>27,221,631</b> | <b>27,098,101</b> |
| Health Claims -Employees        | 17,369,137        | 17,377,162        | 18,593,563        |
| Health Claims - Retirees        | 6,074,516         | 6,487,207         | 6,941,311         |
| Health Claims - Cobra           | 63,299            | 47,393            | 50,711            |
| Health Fees                     | 2,015,342         | 2,120,211         | 1,871,497         |
| EAP Fees                        | 81,337            | 103,875           | 111,127           |
| Personnel Costs                 | 87,173            | 78,965            | 80,739            |
| Other                           | -                 | -                 | -                 |
| <b>Total Expenses</b>           | <b>25,690,804</b> | <b>26,214,813</b> | <b>27,648,948</b> |
| Net                             | 2,047,520         | 1,006,818         | (550,847)         |
| Ending Reserves                 | 8,169,669         | 9,176,487         | 8,625,640         |
| Run-Out Reserve - 11% of Claims | 2,585,765         | 2,630,294         | 2,814,414         |
| <b>Surplus/(Deficit)</b>        | <b>5,583,904</b>  | <b>6,546,193</b>  | <b>5,811,226</b>  |

**Dental**

|                                 |                  |                  |                  |
|---------------------------------|------------------|------------------|------------------|
| Existing Reserves               | -                | 131,842          | 187,834          |
| Premiums - Regular Employees    | 1,749,916        | 1,772,749        | 1,846,613        |
| Premiums - Cobra                | 8,814            | 13,087           | 13,632           |
| <b>Total Revenue</b>            | <b>1,758,730</b> | <b>1,785,836</b> | <b>1,860,245</b> |
| Dental Claims - Employees       | 1,560,741        | 1,635,585        | 1,717,364        |
| Dental Claims - Cobra           | 26,215           | 16,887           | 17,731           |
| Dental Fees                     | 39,932           | 77,372           | 77,010           |
| Other                           | -                | -                | -                |
| <b>Total Expenses</b>           | <b>1,626,888</b> | <b>1,729,844</b> | <b>1,812,105</b> |
| Net                             | 131,842          | 55,992           | 48,140           |
| Ending Reserves                 | 131,842          | 187,834          | 235,974          |
| Run-Out Reserve - 11% of Claims | 174,565          | 181,772          | 190,860          |
| <b>Surplus/(Deficit)</b>        | <b>(42,723)</b>  | <b>6,062</b>     | <b>45,114</b>    |