



Wyandot Crawford Health Benefits Fund

**State of the Consortium
March 22, 2017**

James M. Grubbs, Jr., Superintendent-**Charlene Parkinson**, Treasurer
Paul Wheeler, Director of Curriculum, Instruction & Federal Programs



CORPORATE ONE
BENEFITS

State of the Consortium Year End Summary

*Wyandot Crawford Health Benefits
Consortium*

Presented by:

Steve Dandurand

Date: March 22, 2017

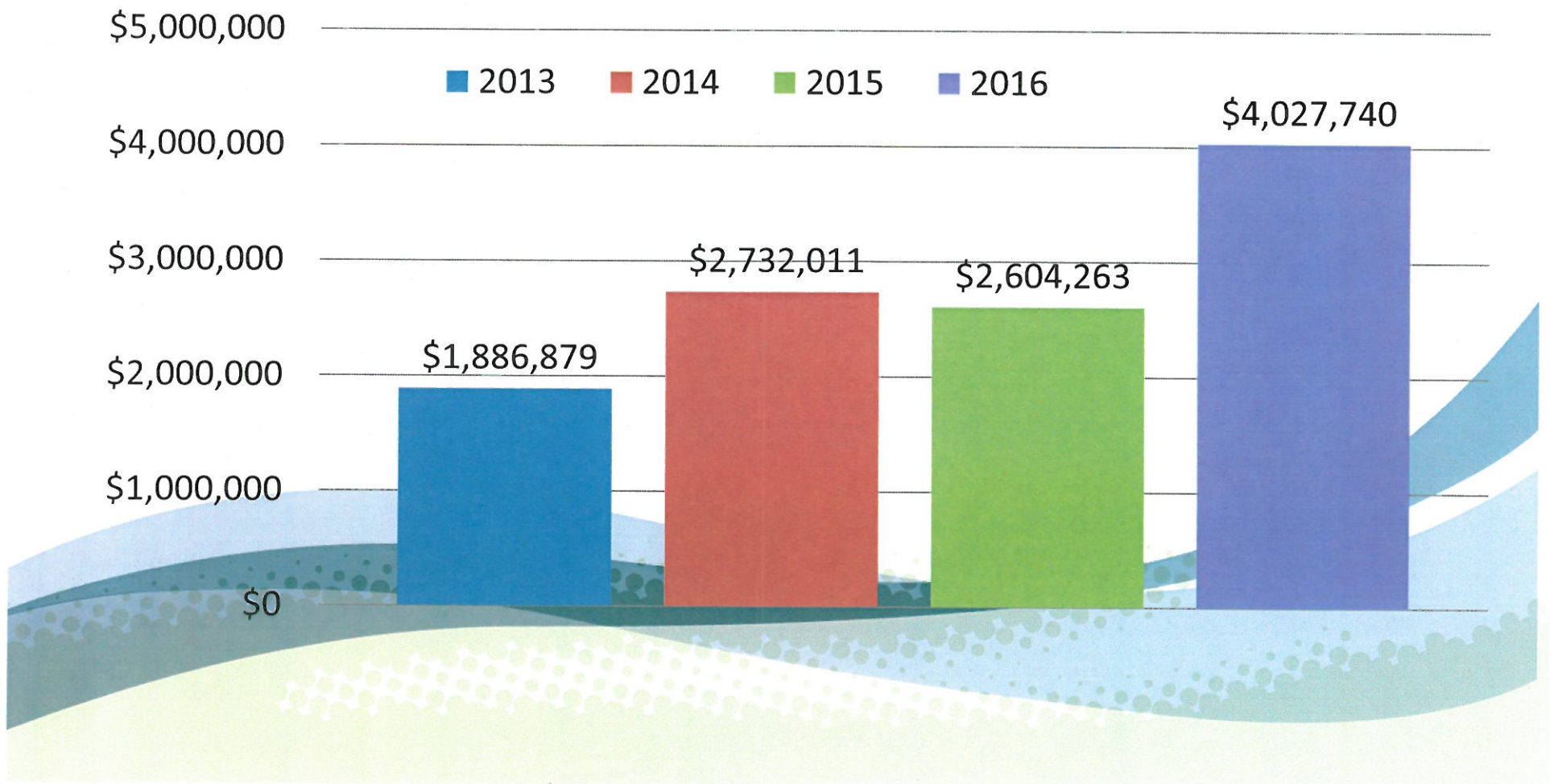




Plan history and trends

TOTAL EQUITY

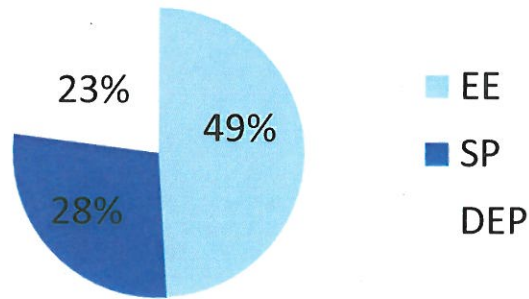
Total Equity as of December 31st



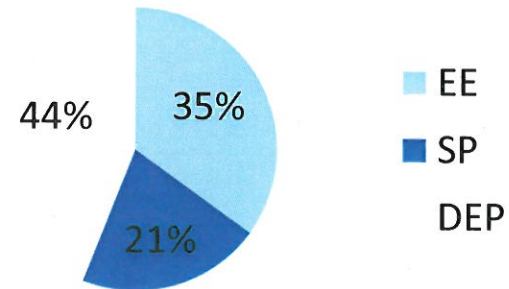
Plan history and trends

CLAIMS DISTRIBUTION

2016 Norm



2016



	2013	2014	2015	2016	Norm
EE	45%	38%	45%	35%	49%
SP	30%	39%	31%	21%	28%
DEP	25%	23%	24%	44%	23%



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Plan Costs – Top 5 Hospitals

2015

	Paid
WYANDOT MEMORIAL HOSPITAL	\$994,924.73
GALION COMMUNITY HOSPITAL	\$878,916.21
MEDCENTRAL HLTH SYSTEM	\$662,847.49
ARTHUR JAMES CANCER HOSPITAL	\$504,976.42
OHIO STATE UNIVERSITY	\$410,926.09

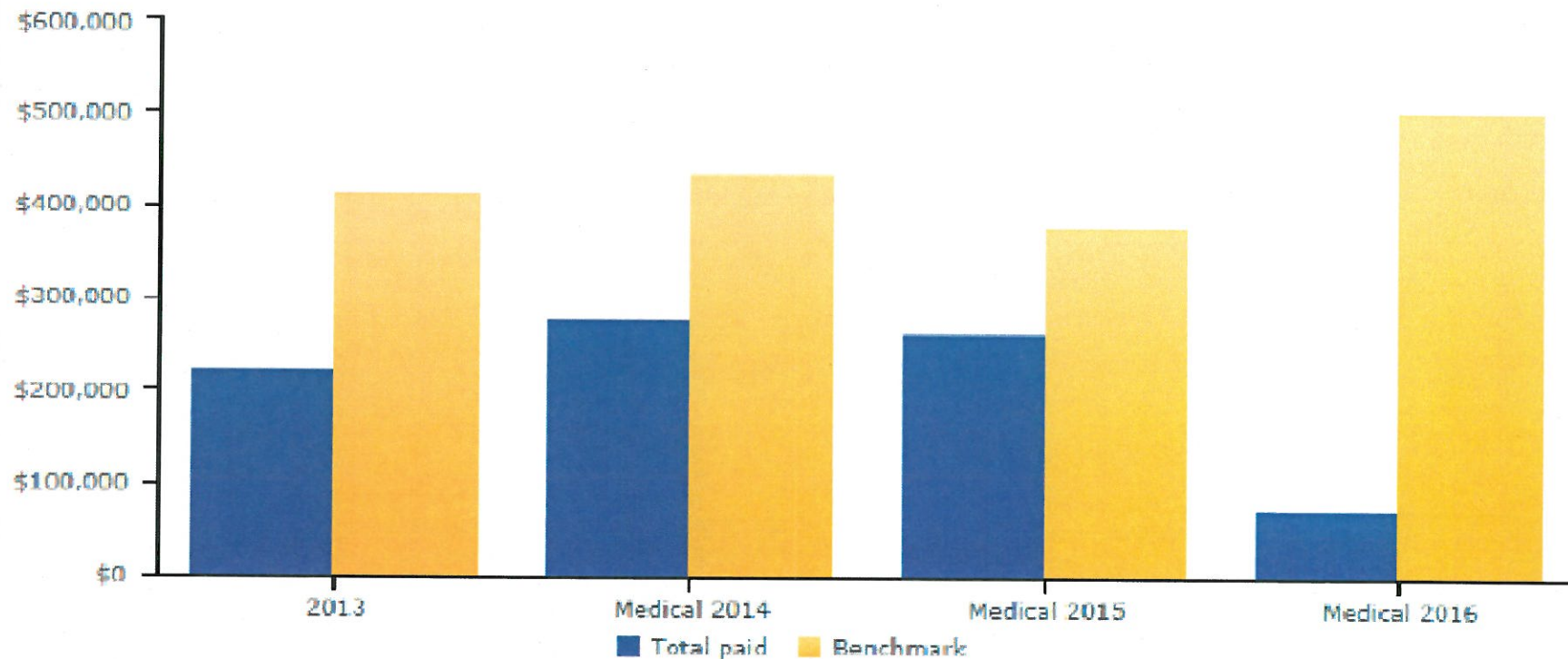
2016

	Paid
NATIONWIDE CHILDRENS HOSPITAL	\$1,649,889.52
CHILDRENS HOSPITAL MEDICAL CT	\$940,654.87
MEDCENTRAL HLTH SYSTEM	\$754,577.19
GALION COMMUNITY HOSPITAL	\$738,625.50
WYANDOT MEMORIAL HOSPITAL	\$629,170.09



CORPORATE ONE
BENEFITS

ER Visits Total Paid



Project ID	Project Name	Project Period	Total Paid	Benchmark	% Over/Under
320250	2013	01/01/2013 - 12/31/2013	\$220,117.15	\$411,063.58	-46.45%
320254	Medical 2014	01/01/2014 - 12/31/2014	\$276,248.83	\$433,816.83	-36.32%
339926	Medical 2015	01/01/2015 - 12/31/2015	\$262,327.46	\$378,343.56	-30.66%
364523	Medical 2016	01/01/2016 - 12/31/2016	\$72,254.81	\$500,491.86	-85.56%



Preventative Care Checkups

	2013	2014	2015	2016
Employees	352	379	322	339
Spouses	154	151	135	148
Dependents	489	548	421	464
Average Members	2729	2590	2268	2263
Total % of Members receiving a Preventative Care Checkup	36%	42%	39%	42%



Summary of Plan Costs

- Total Costs have stabilized and are trending less than Benchmarks on a Per Employee Cost for 2013 through 2016
 - Medical Costs have been the major cost driver over the last 4 years.
 - Arthritic costs are key driver in plan
 - Rx Cost per Employee Cost has decreased as a result of major brands moving to generic (Crestor and Nexium)



Summary of Plan Costs

- 2016 Claims were driven by Dependents for first time in 4 years. Spousal claims historically have been more than the norm, except in 2016
- Emergency Room costs and utilization have trended below benchmark the last 4 years

