

**CITY OF RAPID CITY  
PROJECTED ANNUALIZED PLAN COSTS  
7/01/12 THROUGH 6/30/13**

	<b>Wellmark Current \$100,000 Specific</b>	<b>Wellmark Renewal \$100,000 Specific</b>	<b>% INC</b>	<b>Wellmark \$110,000 Specific</b>	
<b>Excess Loss Premium</b>					
Specific Excess Loss ( 828 Ees)	\$379,456	\$459,540	21%	\$441,059	16%
Aggregate Excess Loss ( 828 Ees)	<u>\$16,394</u>	<u>\$16,394</u>	0%	<u>\$16,394</u>	0%
<b>Total Excess Loss Premium</b>	<b>\$395,850</b>	<b>\$475,934</b>		<b>\$457,453</b>	
<b>Administration Fees</b>					
Medical Administration Fee (828 Ees)	\$59,119	\$59,119	0%	\$59,119	0%
Dental Administration Fee (333 Ees)	\$10,390	\$10,390	0%	\$10,390	0%
Utilization Review Fee (828 Ees)	\$22,356	\$22,356	0%	\$22,356	0%
Flex Administration Fee (172 Ees)	\$10,320	\$10,320	0%	\$10,320	0%
PBM Administration Fee (828 Ees)	\$29,808	\$29,808	0%	\$29,808	0%
FAI PBM Fee (828 Ees)	NA	\$9,936		\$9,936	
SelectFirst PPO Access Fee (828 Ees)	<u>\$49,183</u>	<u>\$49,183</u>	0%	<u>\$49,183</u>	0%
<b>Total Administration Fees</b>	<b>\$181,176</b>	<b>\$191,112</b>	5%	<b>\$191,112</b>	5%
<b>Projected Annual Claims*</b>					
Projected Aggregate Claims	\$5,710,462	\$5,875,522	3%	\$5,911,416	4%
<b>Projected Annual Attachment Point</b>					
	\$7,138,077	\$7,344,402	3%	\$7,389,270	4%
<b>Estimated Dental Claims**</b>					
	\$153,804	\$164,570	7%	\$164,570	7%
<b>Projected Annual Costs Using Aggregate Claims</b>					
Total Excess Loss Premium	\$395,850	\$475,934	20%	\$457,453	16%
Total Administration Fees	\$181,176	\$191,112	5%	\$191,112	5%
Total Projected Dental claims	\$153,804	\$164,570	7%	\$164,570	7%
Total Projected Medical Claims	<u>\$5,710,462</u>	<u>\$5,875,522</u>	3%	<u>\$5,911,416</u>	4%
<b>Total Projected Annual Costs</b>	<b>\$6,441,292</b>	<b>\$6,707,138</b>	4%	<b>\$6,724,551</b>	4%
<b>Maximum Annual Costs</b>					
Total Excess Loss Premium	\$395,850	\$475,934	20%	\$457,453	16%
Total Administration Fees	\$181,176	\$191,112	5%	\$191,112	5%
Total Projected Dental claims	\$153,804	\$164,570	7%	\$164,570	7%
Projected Attachment Point	<u>\$7,138,077</u>	<u>\$7,344,402</u>	3%	<u>\$7,389,270</u>	4%
<b>Total Projected Maximum Costs</b>	<b>\$7,868,907</b>	<b>\$8,176,018</b>	4%	<b>\$8,202,405</b>	4%

\*Projected annual medical claims for renewal year are annual attachment point divided by 1.25.

\*\*Renewal Projected Dental claims have a 7% trend.