

**Central Jersey Municipal Employee Benefits Fund**

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**2019 Proposed Budget**

Census:	Monthly	Annual
Medical QualCare	194	2,328
Medical AmeriHealth	17	204
Medical Aetna	1,033	12,396
Rx	1,633	19,596
Dental	1,902	22,824
Vision	117	1,404
Medicare Advantage - Medical	548	6,576
Medicare Advantage - Rx Only (Brick)	186	2,232
Rx No Medical (Incl in Rx above)	517	6,204
Dental No Med No Rx (Incl in Dental above)	998	11,976
DMO Only	78	936
Medicare Advantage Only	169	2,028

LINE ITEMS	Annualized Budget FY2018	Proposed Budget FY2019	\$ Change	% Change
<b>Claims</b>				
1 Medical Claims QualCare	\$ 3,489,921	\$ 3,315,425	\$ (174,496)	-5.00%
2 Medical Claims AmeriHealth 12/31 Renewal	\$ -	\$ -	\$ -	0.00%
3 Medical Claims AmeriHealth 6/30 Renewal	\$ 299,738	\$ 284,751	\$ (14,987)	-5.00%
4 Medical Claims Aetna 12/31 Renewal	\$ 11,027,809	\$ 10,476,419	\$ (551,390)	-5.00%
5 Medical Claims Aetna 6/30 Renewal	\$ 332,070	\$ 315,467	\$ (16,604)	-5.00%
6 <b>Subtotal Medical Claims</b>	<b>\$ 15,149,538</b>	<b>\$ 14,392,061</b>	<b>\$ (757,477)</b>	<b>-5.00%</b>
7 Prescription Claims 12/31 Renewal	\$ 8,093,496	\$ 7,462,723	\$ (630,773)	-7.79%
8 Prescription Claims 6/30 Renewal	\$ 200,693	\$ 185,059	\$ (15,634)	-7.79%
9 <b>Subtotal Prescription Claims</b>	<b>\$ 8,294,189</b>	<b>\$ 7,647,782</b>	<b>\$ (646,407)</b>	<b>-7.79%</b>
10				
11 <b>Lakewood SIR Claims</b>				
12 Medical	\$ 8,621,371	\$ 8,245,768	\$ (375,603)	-4.36%
13 Prescription	\$ 1,853,831	\$ 2,370,576	\$ 516,745	27.87%
14				
15 <b>Less Rx Rebates and EGWP Savings</b>	<b>\$ (2,557,306)</b>	<b>\$ (979,060)</b>	<b>\$ 1,578,246</b>	<b>-61.72%</b>
16				
17 Dental Claims 12/31 Renewal	\$ 1,779,474	\$ 1,690,500	\$ (88,974)	-5.00%
18 Dental Claims 6/30 Renewal	\$ -	\$ -	\$ -	0.00%
19 <b>Subtotal Dental Claims</b>	<b>\$ 1,779,474</b>	<b>\$ 1,690,500</b>	<b>\$ (88,974)</b>	<b>-5.00%</b>
20 Vision Claims	\$ 18,800	\$ 18,800	\$ -	0.00%
21				
22 <b>Subtotal Claims</b>	<b>\$ 33,159,897</b>	<b>\$ 33,386,428</b>	<b>\$ 226,531</b>	<b>0.68%</b>
23				
24 <b>Medicare Advantage / EGWP</b>	<b>\$ 2,606,553</b>	<b>\$ 2,524,020</b>	<b>\$ (82,533)</b>	<b>-3.17%</b>
25 Medicare Advantage - Rx	\$ 662,904	\$ 647,927	\$ (14,977)	-2.26%
26 DMO Premiums	\$ 31,079	\$ 31,079	\$ -	0.00%
27				
28 <b>Reinsurance</b>				
29 Specific	\$ 969,347	\$ 937,332	\$ (32,015)	-3.30%
30 Aggregate*	\$ 69,054	\$ 69,054	\$ -	0.00%
31 Lakewood - ICH	\$ 690,380	\$ 759,417	\$ 69,038	10.00%
32 Dental	\$ -	\$ -	\$ -	0.00%
33 <b>Subtotal Reinsurance</b>	<b>\$ 1,728,781</b>	<b>\$ 1,765,803</b>	<b>\$ 37,023</b>	<b>2.14%</b>
34				
35 <b>Loss Fund Contingency</b>	<b>\$ 1,898</b>	<b>\$ 1,204</b>	<b>\$ (694)</b>	<b>-36.57%</b>
36				
37 <b>Total Loss Fund</b>	<b>\$ 38,191,112</b>	<b>\$ 38,356,462</b>	<b>\$ 165,350</b>	<b>0.43%</b>
38				
39				
40 <b>Expenses</b>				
41 Legal	\$ 35,716	\$ 35,716	\$ (0)	0.00%
42 Treasurer	\$ 11,779	\$ 12,000	\$ 221	1.87%
43 Administrator	\$ 320,988	\$ 327,403	\$ 6,416	2.00%
44 Program Manager	\$ 804,828	\$ 820,924	\$ 16,096	2.00%
45 Actuary	\$ 39,750	\$ 40,500	\$ 750	1.89%
46 Auditor	\$ 22,900	\$ 22,900	\$ (0)	0.00%
47 TPA - QualCare	\$ 89,265	\$ 91,011	\$ 1,746	1.96%
48 TPA - AmeriHealth	\$ 8,313	\$ 8,313	\$ -	0.00%
49 TPA - Aetna	\$ 633,436	\$ 646,451	\$ 13,016	2.05%
50 Rx PBM	\$ 5,000	\$ 5,000	\$ -	0.00%
51 Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
52 Out of State Network	\$ 11,873	\$ 11,873	\$ -	0.00%
53 Dental TPA	\$ 70,754	\$ 71,211	\$ 456	0.65%
54 Wellness	\$ 50,000	\$ 50,000	\$ -	0.00%
55 Comparative Effectiveness Tax	\$ 7,389	\$ 7,389	\$ -	0.00%
56 A4 Retiree Surcharge	\$ 27,990	\$ 28,362	\$ 372	1.33%
57 Misc/Cont	\$ 22,439	\$ 22,439	\$ 0	0.00%
58				
59 <b>Total Expenses</b>	<b>\$ 2,177,420</b>	<b>\$ 2,216,492</b>	<b>\$ 39,072</b>	<b>1.79%</b>
60				
61 <b>Total Budget</b>	<b>\$ 40,368,531</b>	<b>\$ 40,572,954</b>	<b>\$ 204,422</b>	<b>0.51%</b>
62 <b>Total Billing</b>	<b>\$ 40,426,260</b>	<b>\$ 40,572,954</b>	<b>\$ 146,694</b>	<b>0.36%</b>