

**SELF-FUNDED HEALTH INSURANCE FUND (FUND 6051)  
AS OF SEPTEMBER 30, 2013 CASH BASIS**

	Estimated Year Ended 12/31/12	% of Total Rev	YTD 2012 Jan- Sep	% of Total Rev	Estimated YTD 2013 Jan- Sep	% of Total Rev	Increase/(Decrease) 2012/2013	% Change 2012/2013
<b>Cash Beginning of Year Revenue:</b>	\$ 8,642,575		\$ 8,642,575		\$ 7,509,300		\$ (1,133,275)	-13.11%
Premiums - HPN	\$ 538,326	4.46%	\$ 394,712	4.38%	\$ 464,844	4.78%	\$ 70,132	17.77% 1
Premiums - Self Funded	10,512,572	87.18%	7,901,969	87.61%	8,536,289	87.77%	634,320	8.03% 2
Premiums - Retirees	885,705	7.35%	636,266	7.05%	683,753	7.03%	47,487	7.46% 3
Interest Income	112,176	0.93%	77,517	0.86%	40,340	0.41%	(37,177)	-47.96% 4
Misc-Performance Guarantee	9,014	0.07%	9,014	0.10%	950	0.01%	(8,064)	-
<b>Total Revenue</b>	<b>\$ 12,057,793</b>	<b>100.0%</b>	<b>\$ 9,019,478</b>	<b>100.0%</b>	<b>\$ 9,726,176</b>	<b>100.0%</b>	<b>\$ 706,698</b>	<b>7.8%</b>
<b>Expenses:</b>								
<b>Administrative Costs:</b>								
Salaries, wages & benefits	113,835	0.94%	83,162	0.92%	84,227	0.87%	1,065	1.28%
Consulting	44,300	0.37%	35,850	0.40%	39,488	0.41%	3,638	10.15% 5
Claims Adjudication	676,503	5.61%	441,645	4.90%	350,610	3.60%	(91,035)	-20.61% 6
VSP Service Fee	22,767	0.19%	17,029	0.19%	16,346	0.17%	(683)	-4.01%
Actuarial/Professional Costs	99,889	0.83%	76,700	0.85%	66,193	0.68%	(10,507)	-13.70% 7
Miscellaneous Costs	22,901	0.19%	10,491	0.12%	12,725	0.13%	2,234	21.29% 8
Administrative fee-GF	21,620	0.18%	15,521	0.17%	18,331	0.19%	2,810	18.10% 9
<b>Total Administrative Costs</b>	<b>1,001,815</b>	<b>8.31%</b>	<b>680,398</b>	<b>7.54%</b>	<b>567,920</b>	<b>6.04%</b>	<b>(92,478)</b>	<b>-13.59%</b>
<b>Fixed Premiums:</b>								
Specific Stop-Loss Premium	655,591	5.44%	490,567	5.44%	561,076	5.77%	70,509	14.37% 10
Life Insurance	98,020	0.81%	65,178	0.72%	65,264	0.67%	86	0.13%
AD&D	23,612	0.20%	15,725	0.17%	15,615	0.16%	(110)	-0.70%
HPN Premiums	539,116	4.47%	394,060	4.37%	411,083	4.23%	17,023	4.32% 11
Long Term Disability	179,227	1.49%	119,362	1.32%	118,455	1.22%	(907)	-0.76%
Dental	128,344	1.06%	83,714	0.93%	160,969	1.66%	77,255	92.28% 12
<b>Total Fixed Premiums</b>	<b>1,623,910</b>	<b>13.47%</b>	<b>1,168,606</b>	<b>12.96%</b>	<b>1,332,462</b>	<b>13.70%</b>	<b>163,856</b>	<b>14.02%</b>
<b>Claims Paid:</b>								
Medical-Net (1)	7,250,234	60.13%	5,367,337	59.51%	6,022,362	61.92%	655,025	12.20%
Prescriptions	2,303,763	19.11%	1,749,536	19.40%	1,825,282	18.77%	75,746	4.33%
Dental	841,817	6.98%	621,400	6.89%	468,792	4.82%	(152,608)	-24.56% 12
Vision	169,529	1.41%	127,799	1.42%	130,973	1.35%	3,174	2.48%
<b>Total Claims</b>	<b>10,565,343</b>	<b>87.6%</b>	<b>7,866,072</b>	<b>87.2%</b>	<b>8,447,409</b>	<b>86.9%</b>	<b>\$ 581,337</b>	<b>7.4%</b>
<b>Total Expenses</b>	<b>\$ 13,191,068</b>	<b>109.4%</b>	<b>\$ 9,715,076</b>	<b>107.7%</b>	<b>\$ 10,367,791</b>	<b>106.6%</b>	<b>\$ 652,715</b>	<b>6.7%</b>
<b>Cash Basis Income (Loss)</b>	<b>(1,133,275)</b>		<b>(695,598)</b>		<b>(641,615)</b>		<b>53,983</b>	<b>-7.76%</b>
<b>Ending Cash Before Reserve</b>	<b>7,509,300</b>		<b>7,946,977</b>		<b>6,867,685</b>		<b>(1,079,292)</b>	<b>-13.58%</b>
Less: Committee Reserve	(2,000,000)		(2,000,000)		(2,000,000)			
<b>Ending Cash After Reserve</b>	<b>\$5,509,300</b>		<b>\$5,946,977</b>		<b>\$4,867,685</b>		<b>(1,079,292)</b>	<b>-18.15%</b>
<b>(1) Medical Claims-Net</b>	<b>7,250,234</b>		<b>5,367,337</b>		<b>6,022,362</b>		<b>655,025</b>	
Stop loss claims payments received	343,133		260,785		138,854		(121,931)	
<b>Medical Claims-Gross</b>	<b>7,593,367</b>		<b>5,628,122</b>		<b>6,161,216</b>		<b>533,094</b>	
<b>(2) Prescription Claims-Net</b>	<b>2,303,763</b>		<b>1,749,536</b>		<b>1,825,282</b>		<b>75,746</b>	
Prescription Rebates	206,875		102,642		90,456		(12,186)	
Stop loss claims payments received	8,205		8,205		-		(8,205)	
<b>Prescription Claims-Gross</b>	<b>2,518,843</b>		<b>1,860,383</b>		<b>1,915,738</b>		<b>55,355</b>	

**Comments:**

1. Rate and subscriber increase in 2013
2. Rate increase in 2013 and VESP agreements
3. Increase due to the number of retirees. (VESP)
4. Higher rate investments called and need for liquidity-more liquid investments=lower rates
5. Quarterly Consulting fee for Gallagher was being split between Consultant and Professional Costs-starting July 2013 the total base quarterly consulting fee is no longer being split and will only be charged to Consulting.
6. Adjudication fees for August are included with medical-waiting for Loomis to provide detail of Adjudication Fees in order to do a reclass from Medical to Adjudication.
7. 2012 includes GASB 45 actuarial study fees
8. Dues and Membership for IFEBP increased by \$350 and \$218 fee for Web Benefit Ins Page, Postage increase of \$830, Training & Tuition increased by \$840
9. FY12 based on salaries at .04% and FY13 based on FTE's .05%
10. Rate increase in 2013
11. Combination of rate increase in 2013 and 9 employees switching to HPN
12. Delta Dental started in April '12

**SELF-FUNDED HEALTH INSURANCE FUND (FUND 6051)  
AS OF SEPTEMBER 30, 2013**

	Estimated Year Ended 12/31/12	% of Total Rev	YTD 2012 Jan-Sep	% of Total Rev	Estimated YTD 2013 Jan- Sep	% of Total Rev	Increase/(Decrease) 2012/2013	% Change 2012/2013
<b>Working Capital Beginning of Year</b>	\$ 7,859,720		\$ 7,859,720		\$ 6,570,509		\$ (1,289,211)	-16.40%
<b>Revenue:</b>								
Premiums - HPN	\$ 538,326	4.44%	\$ 394,712	4.36%	\$ 464,844	4.86%	\$ 70,132	17.77%
Premiums - Self Funded	10,512,572	86.71%	7,901,969	87.22%	8,536,289	89.30%	634,320	8.03%
Premiums - Retirees	885,705	7.31%	636,266	7.02%	683,753	7.15%	47,487	7.46%
Interest Income	178,801	1.47%	117,843	1.30%	(126,459)	-1.32%	(244,302)	-207.31%
Misc-Performance Guarantee	9,014	0.07%	9,014	0.10%	950	0.01%	(8,064)	-
<b>Total Revenue</b>	<b>\$ 12,124,418</b>	<b>100.0%</b>	<b>\$ 9,058,804</b>	<b>100.0%</b>	<b>\$ 9,559,377</b>	<b>100.0%</b>	<b>\$ 499,573</b>	<b>5.5%</b>
<b>Expenses:</b>								
<b>Administrative Costs:</b>								
Salaries, wages & benefits	122,195	1.01%	91,523	1.01%	88,273	0.92%	(3,250)	-3.55%
Consulting	44,300	0.37%	35,850	0.40%	39,488	0.41%	3,638	10.15%
Claims Adjudication	674,214	5.56%	441,645	4.87%	350,610	3.67%	(91,035)	-20.61%
VSP Service Fee	22,767	0.19%	17,029	0.19%	16,346	0.17%	(683)	-4.01%
Actuarial/Professional Costs	99,889	0.82%	76,700	0.85%	66,193	0.69%	(10,507)	-13.70%
Miscellaneous Costs	22,901	0.19%	10,491	0.12%	12,726	0.13%	2,235	21.30%
Administrative fee-GF	21,620	0.18%	15,521	0.17%	18,331	0.19%	2,810	18.10%
<b>Total Administrative Costs</b>	<b>1,007,886</b>	<b>8.31%</b>	<b>688,759</b>	<b>7.60%</b>	<b>591,967</b>	<b>6.19%</b>	<b>(96,792)</b>	<b>-14.05%</b>
<b>Fixed Premiums:</b>								
Specific Stop-Loss Premium	655,591	5.41%	490,566	5.41%	561,076	5.87%	70,510	14.37%
Life Insurance	97,959	0.81%	65,178	0.72%	65,264	0.68%	86	0.13%
AD&D	23,609	0.19%	15,725	0.17%	15,615	0.16%	(110)	-0.70%
HPN Premiums	540,370	4.46%	394,060	4.35%	411,083	4.30%	17,023	4.32%
Long Term Disability	179,227	1.48%	119,362	1.32%	118,455	1.24%	(907)	-0.76%
Dental	128,344	1.06%	83,714	0.92%	160,969	1.68%	77,255	92.28%
<b>Total Fixed Premiums</b>	<b>1,625,100</b>	<b>13.40%</b>	<b>1,166,605</b>	<b>12.90%</b>	<b>1,332,462</b>	<b>13.94%</b>	<b>163,857</b>	<b>14.02%</b>
<b>Claims Paid:</b>								
Medical-Net (1)	7,465,534	61.57%	5,555,398	61.32%	6,581,589	68.85%	1,026,191	18.47%
Prescriptions	2,303,763	19.00%	1,762,771	19.46%	1,829,013	19.13%	66,242	3.76%
Dental	841,817	6.94%	634,328	7.00%	485,889	5.08%	(148,439)	-23.40%
Vision	169,529	1.40%	128,876	1.42%	132,838	1.39%	3,962	3.07%
<b>Total Claims</b>	<b>10,780,643</b>	<b>88.9%</b>	<b>8,081,373</b>	<b>89.2%</b>	<b>9,029,329</b>	<b>94.5%</b>	<b>\$ 947,956</b>	<b>11.7%</b>
<b>Total Expenses</b>	<b>\$ 13,413,629</b>	<b>110.6%</b>	<b>\$ 9,938,737</b>	<b>109.7%</b>	<b>\$ 10,953,758</b>	<b>114.6%</b>	<b>\$ 1,015,021</b>	<b>10.2%</b>
Income (Loss)	(1,289,211)		(878,933)		(1,394,381)		(515,448)	58.64%
<b>Working Capital Before Reserve</b>	<b>6,570,509</b>		<b>6,980,787</b>		<b>5,176,128</b>		<b>(1,804,659)</b>	<b>-25.85%</b>
Less: Committee Reserve	(2,000,000)		(2,000,000)		(2,000,000)			
<b>Working Capital End of Period</b>	<b>\$4,570,509</b>		<b>\$4,980,787</b>		<b>\$3,176,128</b>		<b>(1,804,659)</b>	<b>-36.23%</b>
(1) Medical Claims-Net	7,465,534		5,555,398		6,581,589		1,026,191	
Stop loss claims payments received	343,133		260,785		138,854		(121,931)	
Medical Claims-Gross	7,808,667		5,816,183		6,720,443		904,260	
(2) Prescription Claims-Net	2,303,763		1,762,771		1,829,013		66,242	
Prescription Rebates	206,875		102,642		90,456		(12,186)	
Stop loss claims payments received	8,205		8,205		-		(8,205)	
Prescription Claims-Gross	2,518,843		1,873,618		1,919,469		45,851	

**Comments:**

1. Rate and subscriber increase in 2013
2. Rate increase in 2013 and VESP agreements
3. Increase due to the number of retirees. (VESP)
4. Market Value Adjustment for investments
5. 2013 decrease in OPEB/GASB45 and Comp Abs
6. Quarterly Consulting fee for Gallagher was being split between Consultant and Professional Costs-starting July 2013 the total base quarterly consulting fee is no longer being split and will only be charged to Consulting.
7. Adjudication fees for August are included with medical-waiting for Loomis to provide detail of Adjudication Fees in order to do a reclass from Medical to Adjudication.
8. 2012 includes GASB 45 actuarial study fees
9. Dues and Membership for IFEBP increased by \$350 and \$218 fee for Web Benefit Ins Page, Postage increase of \$830, Training & Tuition increased by \$840
10. FY12 based on salaries at .04% and FY13 based on FTE's .05%
11. Rate increase in 2013
12. Combination of rate increase in 2013 and 9 employees switching to HPN
13. Delta Dental started in April '12
14. Medical claims include IBNR (2012: \$188,060 2013: \$608,309)

**City of Henderson**  
**Large Claim Summary - Claims over \$40,000 - Medical Only**  
**Paid: 1/1/2013 thru 9/30/2013**

	Total Members	Total Paid	PMPY TOTAL
<b>2013 TOTALS</b>			
# of claimants > \$40,000 - < \$100,000	15	\$963,497	\$64,233
# of claimants > \$100,000	3	\$631,722	\$210,574
<b>GRAND TOTAL</b>	<b>18</b>	<b>\$1,595,219</b>	<b>\$88,623</b>

Total September large claim costs - \$1,462,131      18 total members  
 Total \$ Paid increase August to September - \$133,088      18 total members

2013 Plan Year - Paid Claims Analysis  
 City of Henderson  
 Claims Paid thru 9/30/2013

MONTH	YEAR	EES*	Med/Dent/Rx TOTAL AMOUNT PAID	Stop Loss Reimb.
Jan	2013	1,177	\$726,298	-\$78,782
Feb	2013	1,174	\$916,801	\$0
Mar	2013	1,171	\$985,649	\$0
Apr	2013	1,173	\$1,270,304	\$0
May	2013	1,152	\$1,073,092	\$0
June	2013	1,150	\$976,190	\$0
July	2013	1,148	\$925,366	-\$32,120
Aug	2013	1,152	\$874,679	-\$2,176
Sept.	2013	1,142	\$932,028	-\$19,925
<b>EES* number represents medical lives</b>				
<b>GRAND TOTAL - 2013 YTD -</b>			<b>\$8,680,407</b>	<b>-\$133,002</b>
<b>2013 STOP LOSS REIMBURSEMENTS</b>			<b>-\$133,002</b>	
<b>TOTAL NET - 2013 YTD</b>			<b>\$8,547,405</b>	
<b>GRAND TOTAL YEAR 2012</b>			<b>\$11,095,050</b>	
<b>2012 STOP LOSS REIMBURSEMENTS</b>			<b>-\$194,153</b>	
<b>TOTAL NET - 2012</b>			<b>\$10,900,897</b>	

## Paid Summary

7/1/13 - 9/30/13

MONTH	YEAR	CATEGORY	TOTAL AMOUNT PAID	Stop Loss Reimb.
JULY		2013 DENTAL	\$59,353	
JULY		2013 MEDICAL	\$643,951	
JULY		2013 PRESCRIPTION	\$222,422	
<b>JULY</b>		<b>2013</b>	<b>\$925,726</b>	<b>-\$32,120</b>
AUGUST		2013 DENTAL	\$49,487	
AUGUST		2013 MEDICAL	\$661,090	
AUGUST		2013 PRESCRIPTION	\$164,101	
<b>AUGUST</b>		<b>2013</b>	<b>\$874,679</b>	<b>-\$2,176</b>
SEPTEMBER		2013 DENTAL	\$49,138	
SEPTEMBER		2013 MEDICAL	\$580,297	
SEPTEMBER		2013 PRESCRIPTION	\$302,594	
<b>SEPTEMBER</b>		<b>2013</b>	<b>\$932,028</b>	<b>-\$19,925</b>
<b>ROLLING THREE MONTHS</b>			<b>\$2,732,433</b>	<b>-\$54,221</b>

7/1/12 -9/30/12

MONTH	YEAR	CATEGORY	TOTAL AMOUNT PAID	Stop Loss Reimb.
JULY		2012 DENTAL	\$74,951	
JULY		2012 MEDICAL	\$660,742	
JULY		2012 PRESCRIPTION	\$233,590	
<b>JULY</b>		<b>2012</b>	<b>\$969,283</b>	<b>\$0</b>
AUGUST		2012 DENTAL	\$56,620	
AUGUST		2012 MEDICAL	\$737,290	
AUGUST		2012 PRESCRIPTION	\$186,674	
<b>AUGUST</b>		<b>2012</b>	<b>\$980,584</b>	<b>-\$67,753</b>
AUGUST		2012 DENTAL	\$51,869	
AUGUST		2012 MEDICAL	\$755,993	
AUGUST		2012 PRESCRIPTION	\$190,366	
<b>AUGUST</b>		<b>2012</b>	<b>\$998,228</b>	<b>-\$2,759</b>
<b>ROLLING THREE MONTHS</b>			<b>\$2,948,095</b>	<b>\$70,512</b>

# City Of Henderson Claims Analysis

1/1/12 - 12/31/12

2012 Plan Year - Paid Claim Basis

Month	Year	Med Ees	Dent Ees	Medical	Dental	Rx	Totals	Stop Loss Reimb.	Adjusted Total	Avg Cost Med/Rx PEPM	Avg Cost Dent PEPM
Jan	2012	1,162	1,224	650,208	75,056	174,122	899,386	-\$135,219	764,167	\$593	\$61
Feb	2012	1,158	1,220	555,734	76,977	208,047	840,758	-\$38,593	802,165	\$626	\$63
Mar	2012	1,158	1,221	898,583	79,874	225,521	1,203,978	-\$6,114	1,197,864	\$965	\$65
Apr	2012	1,170	1,049	522,098	98,818	244,480	865,396	-\$23,304	842,093	\$635	\$94
May	2012	1,173	1,053	565,029	46,214	191,034	802,277	\$0	802,277	\$645	\$44
June	2012	1,172	1,052	463,378	62,396	201,027	726,801	\$0	726,801	\$567	\$59
July	2012	1,169	1,044	660,742	74,951	233,590	969,283	\$0	969,283	\$765	\$72
Aug	2012	1,173	1,043	737,290	56,620	186,674	980,584	-\$67,753	912,832	\$730	\$54
Sept	2012	1,175	1,044	755,993	51,869	190,366	998,228	-\$2,759	995,469	\$803	\$50
Oct	2012	1,178	1,045	704,882	72,278	219,798	996,958	\$26,608	1,023,566	\$808	\$69
Nov	2012	1,178	1,046	468,947	46,284	201,614	716,845	\$49,463	766,308	\$611	\$44
Dec	2012	1,177	1,046	784,344	86,399	223,812	1,094,555	\$3,518	1,098,073	\$860	\$83
<b>Grand Totals 2012</b>		<b>14,043</b>	<b>13,087</b>	<b>7,767,229</b>	<b>827,737</b>	<b>2,500,084</b>	<b>11,095,050</b>	<b>-\$194,153</b>	<b>10,900,897</b>	<b>\$717</b>	<b>\$63</b>

# City Of Henderson Claims Analysis

1/1/13 - 12/31/13

2013 Plan Year - Paid Claim Basis

Month	Year	Med Ees	Dent Ees	Medical	Dental	Rx	Totals	Stop Loss Reimb.	Adjusted Total	Avg Cost Med/Rx PEPM	Avg Cost Dent PEPM
Jan	2013	1,177	1,008	503,226	24,665	198,407	726,298	-\$78,782	647,516	\$529	\$24
Feb	2013	1,174	1,007	710,929	42,897	162,975	916,801	\$0	916,801	\$744	\$43
Mar	2013	1,171	1,003	718,222	75,144	192,283	985,649	\$0	985,649	\$778	\$75
Apr	2013	1,173	1,004	894,106	67,603	308,523	1,270,232	\$0	1,270,232	\$1,025	\$67
May	2013	1,152	984	813,441	56,563	203,088	1,073,092	\$0	1,073,092	\$882	\$57
June	2013	1,150	979	725,561	46,449	204,179	976,189	\$0	976,189	\$808	\$47
July	2013	1,148	970	643,591	59,353	222,422	925,366	-\$32,120	893,246	\$726	\$61
Aug	2013	1,152	977	661,090	49,487	164,101	874,679	-\$2,176	872,503	\$714	\$51
Sept	2013	1,142	968	580,297	49,138	302,594	932,028	-\$19,925	912,104	\$756	\$51
Oct	2013										
Nov	2013										
Dec	2013										
<b>Grand Totals 2013</b>		<b>10,439</b>	<b>8,900</b>	<b>6,250,463</b>	<b>471,299</b>	<b>1,958,572</b>	<b>8,680,334</b>	<b>-\$133,002</b>	<b>8,547,332</b>	<b>\$774</b>	<b>\$53</b>

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 2098  
 2099  
 2100



**PROVIDER REPORT**  
**3rd QTR**





Primary Care Provider	July	August	September
Family Practice	389	387	391
General Practice	46	45	45
Gynecology	6	7	7
Internal Medicine	546	541	550
OB/GYN	173	171	172
Pediatrics	204	202	205
<b>Total Primary Care Providers</b>	<b>1364</b>	<b>1353</b>	<b>1370</b>

Specialists Care Provider	July	August	September
Allergy/Immunology	11	11	12
Anesthesiology	282	286	288
Anesthesiology -CRNA	34	34	34
Audiology	17	18	18
Cardiology	122	121	120
Cardiology - Pediatric	15	15	15
Cardiovascular/Thoracic Surgery	25	25	25
Chiropractic	92	92	93
Colon/Rectal Surgery	7	7	7
Dermatology	49	49	50
Emergency Medicine	17	15	14
Emergency Medicine - Pediatric	19	20	21
Endocrinology	22	22	24
Endocrinology - Pediatric	5	5	5
Endocrinology - Reproductive	6	6	5
Gastroenterology	55	53	53
Gastroenterology - Pediatric	7	7	7
General Surgery	80	80	79
General Surgery - Pediatric	5	5	5
General Vascular Surgery	5	5	5
Genetics	1	1	1
Geriatrics	6	6	5
Gynecological Oncology	8	8	8
Hand Surgery	10	10	10
Hematology/Oncology	53	51	51
Hematology/Oncology - Pediatric	11	11	11
Infectious Disease	22	24	24
Infectious Disease - Pediatric	4	4	4
Intensive Care - Pediatric	30	30	34
Neonatology	63	65	65
Nephrology	69	69	68
Nephrology - Pediatric	3	3	3
Neurology	54	55	55
Neurology -Pediatric	4	5	5
Neuropsychology	4	4	4
Neurosurgery	28	30	29

Specialists Care Provider	July	August	September
Neurosurgery - Pediatric	1	1	1
Occupational Medicine	1	1	1
Ophthalmology	68	69	70
Ophthalmology - Pediatric	2	2	2
Oral Surgery	10	10	10
Orthopedic Surgery	122	124	125
Orthopedic Surgery - Pediatric	5	5	5
Otolaryngology	30	30	30
Pain Management	53	52	51
Pathology	52	54	51
Perinatology	18	18	19
Physical Medicine/Rehab	27	26	25
Plastic Surgery	11	11	11
Podiatry	49	50	50
Pulmonology	37	37	37
Pulmonology - Pediatric	4	4	3
Radiation Therapy	18	18	18
Radiology	197	196	198
Rheumatology	17	16	17
Rheumatology - Pediatric	2	2	2
Speech Pathology	20	26	26
Therapy - Occupational	20	20	20
Therapy - Physical	37	37	37
Urology	32	32	28
Urology - Pediatric	6	6	6
<b>Total Specialists Care Providers</b>	<b>2084</b>	<b>2099</b>	<b>2100</b>

Dental Provider	July	August	September
Endodontist	20	20	20
General Dentistry	477	473	474
Oral Surgery	20	20	21
Orthodontist	52	52	52
Pediatric Dentist	42	43	43
Periodontist	12	12	12
<b>Total Dental Providers</b>	<b>623</b>	<b>620</b>	<b>622</b>

Mental Health Provider	July	August	September
Facility	18	18	18
Masters	151	156	158
Psychiatry	82	83	85
Psychology	62	62	62
Social Worker	155	148	146
<b>Total Mental Health Providers</b>	<b>468</b>	<b>467</b>	<b>469</b>

Primary Care Provider	July	August	September
Family Practice	30	29	29
General Practice	10	10	10
Internal Medicine	56	56	61
OB/GYN	11	11	11
Pediatrics	5	5	5
<b>Total Primary Care Providers</b>	<b>112</b>	<b>111</b>	<b>116</b>

Specialists Care Provider	July	August	September
Allergy/Immunology	2	2	2
Anesthesiology	19	19	20
Audiology	1	1	1
Cardiology	15	14	14
Cardiovascular/Thoracic Surgery	4	4	4
Chiropractic	6	6	6
Colon/Rectal Surgery	1	1	1
Dermatology	2	2	2
Emergency Medicine	1	1	1
Endocrinology	2	2	2
Gastroenterology	3	2	2
General Surgery	9	9	9
Hematology/Oncology	6	6	6
Infectious Disease	1	2	2
Nephrology	12	11	11
Neurology	4	4	4
Neurosurgery	1	2	2
Occupational Medicine	1	1	1
Ophthalmology	16	16	16
Orthopedic Surgery	13	13	13
Otolaryngology	4	4	4
Pain Management	7	7	7
Pathology	5	6	6
Physical Medicine/Rehab	2	2	2
Plastic Surgery	0	0	0
Podiatry	2	2	2
Pulmonology	4	4	4
Radiology	8	8	8
Rheumatology	1	1	1
Speech Pathology	1	1	1
Therapy - Occupational	3	3	3
Therapy - Physical	2	3	3
Urology	4	4	5
<b>Total Specialists Care Providers</b>	<b>162</b>	<b>163</b>	<b>165</b>

Primary Care Provider	July	August	September
Family Practice	279	275	277
General Practice	15	15	15
Gynecology	9	9	9
Internal Medicine	194	195	198
OB/GYN	67	67	68
Pediatrics	59	60	60
<b>Total Primary Care Providers</b>	<b>623</b>	<b>621</b>	<b>627</b>

Specialists Care Provider	July	August	September
Allergy/Immunology	8	8	8
Anesthesiology	93	94	95
Anesthesiology -CRNA	8	8	8
Audiology	14	14	14
Cardiology	64	65	62
Cardiology -Pediatric	15	15	15
Cardiovascular/Thoracic Surgery	7	9	9
Chiropractic	47	46	46
Coloni/Rectal Surgery	5	5	6
Dermatology	26	26	27
Emergency Medicine	25	25	25
Emergency Medicine -Pediatric	3	3	3
Endocrinology	11	9	9
Endocrinology -Pediatric	2	2	2
Endocrinology - Reproductive	2	2	2
Gastroenterology	39	39	39
General Surgery	61	61	61
General Vascular Surgery	5	5	5
Genetics	1	1	1
Geriatrics	3	3	3
Gynecological Oncology	1	1	2
Hematology/Oncology	13	12	13
Hematology/Oncology -Pediatric	7	7	7
Infectious Disease	4	4	4
Infectious Disease -Pediatric	2	2	2
Intensive Care -Pediatric	11	11	11
Neonatology	13	13	13
Nephrology	14	14	14
Nephrology - Pediatric	1	1	1
Neurology	19	19	19
Neurology -Pediatric	4	4	4
Neurosurgery	30	31	32
Occupational Medicine	0	0	0

Specialists Care Provider	July	August	September
Ophthalmology	27	28	28
Ophthalmology -Pediatric	2	2	2
Orthopedic Surgery	58	58	58
Otolaryngology	15	15	15
Pain Management	21	21	21
Pathology	36	36	33
Perinatology	2	2	2
Physical Medicine/Rehab	32	32	32
Plastic Surgery	8	8	8
Podiatry	23	21	21
Pulmonology	6	6	6
Pulmonology -Pediatric	4	4	4
Radiation Therapy	12	11	12
Radiology	106	106	106
Rheumatology	7	7	7
Rheumatology -Pediatric	2	2	2
Speech Pathology	15	15	15
Therapy - Occupational	19	19	19
Therapy - Physical	59	59	59
Urology	16	17	17
<b>Total Specialists Care Providers</b>	<b>1028</b>	<b>1028</b>	<b>1029</b>

Dental Provider	July	August	September
Endodontist	4	4	4
General Dentistry	94	92	94
Oral Surgery	4	4	4
Orthodontist	5	5	5
Pediatric Dentist	10	10	10
Periodontist	0	0	0
<b>Total Dental Providers</b>	<b>117</b>	<b>115</b>	<b>117</b>

**2013 Monthly Average Length of Stay**

City of Henderson	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Yr. avg.	
avg length of stay	3.08	3.73	4.88	10.09	3.36	2.15	14.25	3.17	3.65				4.83	
avg daily census	1.29	2.00	2.68	3.70	1.52	0.93	3.68	1.23	2.07				1.59	Yr. total
Direct														0
Elective	3	6	9	4	10	8	1	6	11					58
ER	10	9	8	7	4	5	7	6	6					62
Observation														0
Obstetrical														0
Pediatric														0
total # admit	13	15	17	11	14	13	8	12	17					120
total # beddays	40	56	83	111	47	28	114	38	62					579

**Length of Stay Summary**

as of 09/30/2013

	2008	2009	2010	2011	2012	2013
City of Henderson						
avg length of stay	2.46	3.38	3.29	2.57	3.45	4.83
total # admit	147	136	120	118	149	120
total # beddays	361	489	395	303	513	579

**2013 Inpatient Utilization**

GROUP NAME: City of Henderson

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD TOT	YTD AVG
<b>Facility</b>														
Boulder City Hospital														
Centennial Hills	1												1	1
Desert Springs	1		1										2	1
Healthsouth														
Kindred														
Las Vegas Recovery		1											1	1
Montevista					3								3	3
Mountain View Hospital				1									1	1
North Vista Hospital			1										1	1
Out of Area/Other	1		5	2	3	2	1	5	2				21	3
Rancho Rehab														
Southern Hills						1							1	1
Spring Mtn Treatment	1	2					1		1				5	1
Spring Valley Hospital	1	1	1	2				2	3				10	2
St. Rose Delima	1	2	2		1		2	1	2				11	2
St. Rose San Martin	2	2		1		2			2				9	2
St. Rose Siena	4	5	5	4	7	8	4	3	4				44	5
Summerlin			1	1				1	1				4	1
Sunrise		1	1						2				4	1
UCLA														
UMC	1	1											2	1
Valley														
<b>Monthly Total</b>	13	15	17	11	14	13	8	12	17	0	0	0	120	13

**New Business Item H – Discussion regarding wisdom teeth extraction as a covered benefit under the medical plan**

**Covered Dental Expenses**

**Class II Services: Basic Dental Procedures**

- Oral surgery – Surgical and adjunctive treatment of disease. Note: Surgical Removal of impacted wisdom teeth is paid under the medical portion of the Plan.

## ELIGIBILITY PROVISIONS

### Employee Eligibility

If you are an Elected Official of the City of Henderson or employed in a full-time regular position in the Executive, Management, Fire, Police, Professional or Technical wage schedules, you are eligible for coverage under the terms of the City of Henderson Employee Health Care Plan. The effective date of coverage is the first day of the month following 90 days of continuous employment. *Employees in a temporary full-time position in the Executive, Management, Fire, Police, Professional or Technical wage schedules and are subsequently employed in an eligible full-time position in the same classification, will have their time spent in the ineligible position applied toward the 90 day waiting period. This service time credit is conditioned on no break in service between the ineligible and eligible positions.*

Employee eligibility will continue while the employee is on paid or unpaid status including but not limited to Sick Leave, Vacation Leave, Family and Medical Leave (FMLA), Donated Leave, Extended Leave, Administrative Leave, or any form of approved leave of absence.

Employees on Military Leave will be terminated from the Plan, however, their spouse and children may continue on the Plan while the employee is on military leave. When the employee returns from military leave, the 90 day waiting period is waived.

You may obtain coverage for yourself and your eligible dependents by completing the enrollment form and contributing any required amounts as defined by the City of Henderson personnel practice. Regular full-time employees will be required to have a minimum of employee only coverage unless subject to employee premium contribution. **If employee has no premium contribution and does not enroll in a health plan, the employee will be automatically enrolled in the self-funded health plan with employee only coverage. If a husband and wife are eligible employees, they may be covered as individuals. However, any eligible dependents may be covered as dependents of one parent but not both.**

### Dependent Eligibility

An eligible dependent shall mean one or more of the following:

- The lawful spouse of the employee under a legally existing marriage. ~~The term spouse shall mean the person recognized as the covered employee’s husband or wife under the laws of the state where the marriage took place covered employee lives.~~ The Plan Administrator may require documentation proving a legal marital relationship.
- Domestic partners. Enrolling in the City’s **Domestic Partner** coverage requires the employee to provide a Certificate of Registered Domestic Partnership issued by the Nevada Secretary of State. A domestic partnership that has not been registered with the Nevada Secretary of State requires the employee to sign a Declaration of Domestic Partnership attesting that they have been engaged in a committed relationship of mutual caring and support for at least twelve (12) months, have not been married or engaged in another Domestic Partnership during the previous twelve (12) months and, among other requirements, have an executed written agreement or civil contract which defines the domestic partnership and shared liabilities. Absent such a civil contract, Domestic Partner eligibility must demonstrate joint responsibility for assets and debt. Evidence of this latter requirement requires submission of proof of three of the following:

## New Business Item G – Discussion regarding covered expenses for organ transplants

### Covered Medical Expenses

**Organ Transplants** – Expenses incurred by a Covered Person who is the recipient of a human organ or tissue transplant which is not experimental or investigational in nature. Organ Transplants means: Pre-transplant, transplant and post-discharge services, and treatment of complications after transplantation. Plan will cover only services, care and treatment received for or in connection with the approved transplantation of eligible human organs.

Organ Transplants: All covered transplant procedures are subject to pre-treatment review by the Managed Care Consultants program and all other terms and provisions of This Plan.

### Covered Services for the Recipient

1. Inpatient Medically Necessary services and supplies, including special care unit. Admission must be ordered by the Covered Person's Physician and prior pre-treatment review by the Managed Care Consultants program.
2. Outpatient Medically Necessary services and supplies.
3. Medically Necessary pre-treatment evaluation tests and medical expenses incurred prior to and during an organ/tissue transplant procedure. This Plan will also cover the medical expenses related to the covered transplant that are incurred during a one year period immediately following such a procedure as long as the Covered Person remains covered. All services must be ordered by the Covered Person's Physician and prior pre-treatment review is authorized by the Managed Care Consultants program.
4. The Plan will pay the cost of transportation for the recipient and one other individual to and from the hospital where the transplant procedure is performed. If the recipient is a minor, the Plan will pay transportation for two (2) individuals who accompany the recipient, including:
  - a) All reasonable and necessary lodging and meal expenses up to \$100 per day, for the individual(s) accompanying the recipient;
  - b) Coverage for all transportation, lodging and meal expenses for the accompanying individual(s) not to exceed \$100 per day.

### Covered Services for the Donor

1. The Plan will cover the surgical removal procedure, storage expenses and transportation costs incurred and directly related to the donation of an organ used in a covered organ transplant procedure, ~~subject to the maximum shown in the Schedule of Benefits~~, for each organ transplant procedure, provided that the organ and tissue recipient is a Covered Person.

### Conditions of Service

The organ transplants that are covered are:

1. Any approved organ transplant that is deemed medically necessary and non-experimental as defined by the Food and Drug Administration (FDA). Generally accepted industry standards will be utilized to determine medical necessity and non-experimental status
2. The Plan will only cover an organ transplant from a human donor.
3. The maximum payment for the recipient's lifetime for all benefits related to all transplants shall not exceed the plan lifetime maximum.
4. All Medically Necessary services and supplies received in connection with an organ

*administrative change - no need for vote*

transplant procedure must have prior pre-treatment review by the Managed Care Consultants program.

5. Only a preferred provider (PPO) or a plan approved provider will be allowed for coverage.