

MINUTES FOR AUGUST 22, 2011
COLUMBUS, KANSAS, CHEROKEE COUNTY
OFFICE OF THE COUNTY CLERK
CRYSTAL L. GATEWOOD

The Cherokee County Commissioners met August 22, 2011. Commissioners Collins, Garner, and Hilderbrand were present. The Pledge of Allegiance was said by all. Commissioner Collins made a motion to approve the minutes for August 15, 2011 as submitted by County Clerk Gatewood; his motion was seconded by Commissioner Hilderbrand with Commissioners Garner, Collins, and Hilderbrand voting in favor. Commissioners Collins, Hilderbrand and Garner, and County Clerk Crystal Gatewood signed off on the approved minutes.

MOTIONS MADE BY COMMISSION

Commissioner Garner made a motion to approve and pay August 2011 Accounts Payables; his motion was seconded by Commissioner Collins with Commissioners Garner, Hilderbrand, and Collins voting in favor. Commissioners Collins, Garner and Hilderbrand, and County Clerk Crystal Gatewood signed off on the documentation.

Commissioner Collins made a motion to approve and pay August 2011 Payroll; his motion was seconded by Commissioner Hilderbrand: with Commissioners Collins, Garner, and Hilderbrand voting in favor. Chairman Garner signed off on the documentation.

OTHER BUSINESS

Commissioners Garner, Collins, and Hilderbrand signed off on the Red Light Emergency Applications for Justin Metcalf, Gunnar Wixon, and Charles Page of the Baxter Springs Fire Department.

Jason Allison of Emergency Preparedness came before the commission to give an update on state re-imbursements to the county as well as siren grants, storm shelter grants, and the storm radios.

Brent Hillier and Brian Hillier of Meritain Insurance came before the commission to discuss the county's usage of the current plan used by the county employees. Attached to the minutes is a copy of the presentation that they gave to the commission. The commission thanked them for coming in. The county Health Committee meeting was held in the break room at the courthouse at 12:30 PM today.

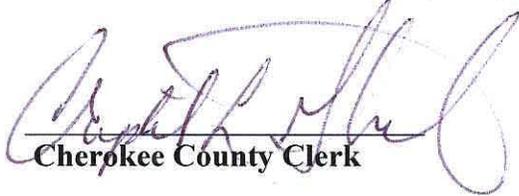
Treasurer Juanita Hodgson brought in her monthly report of fund balances as of 8/19/2011; a copy is attached to the minutes.

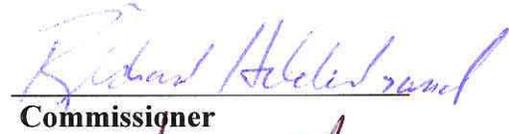
RH

ADJOURNMENT

Commissioner Hilderbrand made a motion to adjourn at 12:10 PM for the day; his motion was seconded by Commissioner Collins with Commissioners Garner, Collins, and Hilderbrand voting in favor. The next Cherokee County Commission meeting will be held August 29, 2011 at 9:00 AM in the Cherokee County Courthouse in Columbus, Kansas.

Resolved and ordered this day, August 29, 2011


Cherokee County Clerk


Commissioner


Commissioner


Commissioner

FUND BALANCES 08/19/2011					
FUND	FUND #	Balance August 2011	Aug A/P	Aug P/R	BALANCE
County No-Fund Warrants	99	\$ 107,474.59	\$ 105,000.00	\$ -	\$ 2,474.59
CO GEN	100	\$ 879,037.57	\$ 109,671.40	\$ 185,506.86	\$ 583,859.31
TECHNOLOGY FUND	103	\$ 26,196.07	\$ 448.45	\$ -	\$ 25,747.62
STATE LINE ROAD PROJECT	105	\$ 259.43	\$ -	\$ -	\$ 259.43
Jail Salestax	107	\$ 357,961.88	\$ -	\$ -	\$ 357,961.88
Law Enforcement Center	108	\$ -	\$ -	\$ -	\$ -
RD BRIDGE	110	\$ 850,616.04	\$ 219,641.69	\$ 112,236.19	\$ 518,738.16
EX COUNCIL	120	\$ 56,289.20	\$ -	\$ -	\$ 56,289.20
NOXIOUS WEED	130	\$ 81,184.58	\$ 40.33	\$ 2,232.53	\$ 78,911.72
SEVERE WEATHER EQUIPMENT	135	\$ 22.00	\$ -	\$ -	\$ 22.00
HEALTH	140	\$ 1,260,350.56	\$ 5,276.59	\$ 36,050.00	\$ 1,219,023.97
Clean Up Illegal Dump	142	\$ -	\$ -	\$ -	\$ -
TRI CO WIC	145	\$ 118.32	\$ -	\$ -	\$ 118.32
FAIR	150	\$ 3,963.24	\$ -	\$ -	\$ 3,963.24
ELECTION	160	\$ 153,105.91	\$ 820.67	\$ 3,588.13	\$ 148,697.11
COMM COLLEGE	170	\$ 1,937.22	\$ -	\$ -	\$ 1,937.22
SOIL CONSERV	180	\$ 7,120.02	\$ -	\$ -	\$ 7,120.02
SPECIAL BRIDGE	190	\$ 409,212.91	\$ -	\$ 1,588.33	\$ 407,624.58
MENTAL HEALTH	200	\$ 31,093.11	\$ -	\$ -	\$ 31,093.11
MENTAL RETARD	210	\$ 30,932.49	\$ -	\$ -	\$ 30,932.49
FAM LIFE CENTER BOND & INT	216	\$ -	\$ -	\$ -	\$ -
AMBULANCE	220	\$ 244,866.29	\$ 48,048.00	\$ -	\$ 196,818.29
INTERGOV 911	225	\$ 93,264.78	\$ 386.35	\$ -	\$ 92,878.43
911 WIRELESS	226	\$ 148,809.16	\$ -	\$ -	\$ 148,809.16
FEMA PUBLIC ASSISTANCE GRANT	227	\$ -	\$ -	\$ -	\$ -
APPRAISAL	230	\$ 196,240.94	\$ 2,170.88	\$ 21,710.45	\$ 172,359.61
COUNTY BLDG	250	\$ 909.76	\$ -	\$ -	\$ 909.76
EMPL. BENE	260	\$ 813,136.10	\$ 43,129.88	\$ -	\$ 770,006.22
PAYROLL W/HOLD	265	\$ (139.09)	\$ -	\$ -	\$ (139.09)
SPECIAL (TORT) LIABILITY	290	\$ 16,822.51	\$ -	\$ -	\$ 16,822.51
ELDERLY	300	\$ 22,323.71	\$ 4,761.72	\$ -	\$ 17,561.99
DESIGNATED DV & SA PROSEC	301	\$ -	\$ -	\$ -	\$ -
CDBG-Grant Family Life	302	\$ -	\$ -	\$ -	\$ -
08LEPC PLAN/TRAIN GRANT	303	\$ -	\$ -	\$ -	\$ -
SPIDER PROGRAM	304	\$ 9,925.00	\$ -	\$ -	\$ 9,925.00
E/P GRANT	306	\$ 201.43	\$ -	\$ -	\$ 201.43
JUVENILE BLOCK GRANT	308	\$ -	\$ -	\$ -	\$ -
JUVENILE BLOCK GRANT	309	\$ -	\$ -	\$ -	\$ -

<u>FUND</u>	<u>FUND #</u>	<u>Balance August 2011</u>	<u>Aug A/P</u>	<u>Aug P/R</u>	<u>BALANCE</u>
LANDFILL	310	\$ 90,789.99	\$ -	\$ -	\$ 90,789.99
REMODEL GRANT	313	\$ -	\$ -	\$ -	\$ -
INVESTIGATOR GRANT	314	\$ -	\$ -	\$ -	\$ -
GALENA MINE CLOSURE	317	\$ -	\$ -	\$ -	\$ -
EMERG SHELTR GRANT	318	\$ -	\$ -	\$ -	\$ -
SEWER DIST #1 BOND & INT	320	\$ 5,542.84	\$ -	\$ -	\$ 5,542.84
SEWER DIST #1 OPER & MAINT	330	\$ 90,789.99	\$ 13,018.54	\$ 2,077.76	\$ 75,693.69
SHELTERED WORKSHOP BD & IN	340	\$ 12.00	\$ -	\$ -	\$ 12.00
SPECIAL HIGHWAY IMPROVEMT	360	\$ 1,264.20	\$ -	\$ -	\$ 1,264.20
SPECIAL ROAD MACHINERY	370	\$ 100.00	\$ -	\$ -	\$ 100.00
COUNTY BOND & INTEREST	390	\$ 1,340.54	\$ -	\$ -	\$ 1,340.54
PROS ATTORN TRAIN	410	\$ 1,095.89	\$ -	\$ -	\$ 1,095.89
ELECTRONIC MONITORING	412	\$ 910.00	\$ -	\$ -	\$ 910.00
ATTORNEY APPLICATION FEE	413	\$ -	\$ -	\$ -	\$ -
DIVERSION SUPERVISION FEE	414	\$ 5.00	\$ -	\$ -	\$ 5.00
ADMINISTRATION FEE BAD CKS	415	\$ 88.81	\$ -	\$ -	\$ 88.81
SPECIAL PARKS & RECREATION	430	\$ 6,513.42	\$ -	\$ -	\$ 6,513.42
SPEC ALCOHOL	440	\$ 6,326.89	\$ -	\$ -	\$ 6,326.89
TOURISM	450	\$ 2,836.40	\$ 2,036.40	\$ -	\$ 800.00
INFORMATION NETWORK OF KS	465	\$ 3,982.14	\$ -	\$ -	\$ 3,982.14
BANKRUPTCY FUND	470	\$ 1,865.21	\$ -	\$ -	\$ 1,865.21
CONCEALED WEAPON APPS	489	\$ 8,962.50	\$ -	\$ -	\$ 8,962.50
SPECIAL LAW ENFORC TRUST	490	\$ 1,812.34	\$ -	\$ -	\$ 1,812.34
DRUG TAX STAMP FUND	491	\$ 1,100.00	\$ -	\$ -	\$ 1,100.00
CO ATTY SPEC LAW ENFORC	492	\$ 883.92	\$ -	\$ -	\$ 883.92
Drug Forfeiture Fund	493	\$ 4,274.93	\$ -	\$ -	\$ 4,274.93
Justice Assistance Grant	494	\$ 390.81	\$ -	\$ -	\$ 390.81
DRUG FREE GRANT 91-03	495	\$ 4,539.35	\$ -	\$ -	\$ 4,539.35
RURAL WATER #8 GRANT	505	\$ 246.00	\$ -	\$ -	\$ 246.00
FLOOD PURCHASE AGREEMENT	513	\$ -	\$ -	\$ -	\$ -
FLOOD BUYOUT PROG 1997	517	\$ -	\$ -	\$ -	\$ -
SIREN			\$ -		
NSP			\$ 200.00		
			\$ 554,650.90	\$ 364,990.25	

BUDGET BALANCES 2011							
			1st Half				
COUNTY GENERAL	Beginning Budget	BUDGET AVAIL.	Aug A/P	Aug A/P	Aug P/R	AFTER Aug ISSUE	%
Commissioners	\$ 91,500.00	\$ 42,942.38	\$ -	\$ 916.97	\$ 5,753.53	\$ 36,271.88	39.64%
County Clerk	\$ 130,000.00	\$ 61,354.94	\$ -	\$ 508.97	\$ 9,252.66	\$ 51,593.31	39.69%
County Treasurer	\$ 140,000.00	\$ 76,311.06	\$ -	\$ 1,666.83	\$ 19,203.00	\$ 55,441.23	39.60%
County Attorney	\$ 240,000.00	\$ 100,570.71	\$ -	\$ 992.20	\$ 15,760.30	\$ 83,818.21	34.92%
Register of Deeds	\$ 112,000.00	\$ 48,496.40	\$ -	\$ 776.86	\$ 9,029.78	\$ 38,689.76	34.54%
County Counselor	\$ 32,000.00	\$ 16,591.70	\$ -	\$ -	\$ 2,185.45	\$ 14,406.25	45.02%
Sheriff Dept	\$ 1,014,033.00	\$ 426,505.77	\$ -	\$ 9,304.22	\$ 62,684.32	\$ 354,517.23	34.96%
Sheriff O.T.	\$ 40,000.00	\$ 14,474.72	\$ -	\$ -	\$ 4,517.71	\$ 9,957.01	24.89%
District Court	\$ 266,800.00	\$ 130,813.96	\$ -	\$ 13,702.13	\$ 2,438.00	\$ 114,673.83	42.98%
Courthouse	\$ 455,000.00	\$ 155,471.00	\$ -	\$ 41,275.59	\$ 4,905.20	\$ 109,290.21	24.02%
Emergency Prep	\$ 68,550.00	\$ 11,571.78	\$ -	\$ 980.84	\$ 5,824.19	\$ 4,766.75	6.95%
Human Resources	\$ 35,000.00	\$ 14,513.36	\$ -	\$ 55.50	\$ 3,023.12	\$ 11,434.74	32.67%
Economic Dev.	\$ 2,300.00	\$ (200.00)	\$ -	\$ -	\$ -	\$ (200.00)	-8.70%
Planning Comm	\$ 6,300.00	\$ 509.25	\$ -	\$ -	\$ -	\$ 509.25	8.08%
Recreation	\$ 12,000.00	\$ 6,950.00	\$ -	\$ -	\$ -	\$ 6,950.00	57.92%
Jail	\$ 843,356.00	\$ 363,325.56	\$ -	\$ 28,191.55	\$ 36,783.22	\$ 298,350.79	35.38%
Computer Prog	\$ 42,000.00	\$ 14,397.04	\$ -	\$ -	\$ -	\$ 14,397.04	34.28%
Jury Cost	\$ 10,000.00	\$ 7,875.05	\$ -	\$ -	\$ -	\$ 7,875.05	78.75%
Juvenile Dentention	\$ 74,208.00	\$ 37,763.00	\$ -	\$ 7,389.00	\$ -	\$ 30,374.00	40.93%
Geneology Society	\$ 7,500.00	\$ 1,875.00	\$ -	\$ -	\$ -	\$ 1,875.00	25.00%
Emergency 911	\$ 65,000.00	\$ 34,985.61	\$ -	\$ -	\$ 4,146.38	\$ 30,839.23	47.44%
Contract Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Gis Info	\$ 30,000.00	\$ 5,851.10	\$ -	\$ -	\$ -	\$ 5,851.10	19.50%
Other Trans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Capital Lease	\$ 613,728.00	\$ 613,728.00	\$ -	\$ -	\$ -	\$ 613,728.00	100.00%
Employee Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Jail COP Cash Reserve	\$ 158,041.00	\$ 158,041.00	\$ -	\$ -	\$ -	\$ 158,041.00	0.00%
Courthouse Contingency			\$ -	\$ -	\$ -	\$ -	0.00%
Capital Lease AS400	\$ -	\$ -				\$ -	0.00%
Capital Lease File Server	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Employee Compensation	\$ 76,200.00	\$ 67,909.67	\$ -	\$ 3,910.74	\$ -	\$ 63,998.93	83.99%
Total County General	\$ 4,565,516.00	\$ 2,412,628.06	\$ -	\$ 109,671.40	\$ 185,506.86	\$ 2,117,449.80	46.38%

	<u>Beginning Budget</u>	<u>BUDGET AVAIL.</u>	<u>Aug A/P</u>	<u>Aug A/P</u>	<u>Aug P/R</u>	<u>AFTER Aug ISSUE</u>	<u>%</u>
County No-Fund Warrant	\$ 226,889.00	\$ 102,000.50	\$ -	\$ 105,000.00	\$ -	\$ (2,999.50)	-1.32%
Technology Fund			\$ -	\$ 448.45	\$ -		0.00%
Rd & Bridg	\$ 3,360,000.00	\$ 1,652,751.15	\$ -	\$ 219,641.69	\$ 112,236.19	\$ 1,320,873.27	39.31%
Ex Counc	\$ 200,615.00	\$ 50,153.75	\$ -	\$ -	\$ -	\$ 50,153.75	25.00%
Noxious Weed	\$ 85,500.00	\$ 29,414.54	\$ -	\$ 40.33	\$ 2,232.53	\$ 27,141.68	31.74%
Health &Wic	\$ 834,741.00	\$ 394,663.22	\$ -	\$ 5,276.59	\$ 36,050.00	\$ 353,336.63	42.33%
Fair	\$ 1,049.00	\$ 1,049.00	\$ -	\$ -	\$ -	\$ 1,049.00	100.00%
Direct Elect	\$ 189,000.00	\$ 104,873.87	\$ -	\$ 820.67	\$ 3,588.13	\$ 100,465.07	53.16%
Comm College	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Soil Conserv	\$ 25,000.00	\$ 6,250.00	\$ -	\$ -	\$ -	\$ 6,250.00	25.00%
Special Bridge	\$ -	\$ -	\$ -	\$ -	\$ 1,588.33		0.00%
Mental Health	\$ 111,457.00	\$ 27,864.25	\$ -	\$ -	\$ -	\$ 27,864.25	25.00%
Mental Retard.	\$ 111,457.00	\$ 27,864.25	\$ -	\$ -	\$ -	\$ 27,864.25	25.00%
Ambulance	\$ 576,576.00	\$ 240,240.00	\$ -	\$ 48,048.00	\$ -	\$ 192,192.00	33.33%
Inter-Gov 911	\$ 187,399.00	\$ 161,484.54	\$ -	\$ 386.35	\$ -	\$ 161,098.19	85.97%
911 Wireless	\$ 271,922.00	\$ 265,366.21	\$ -	\$ -	\$ -	\$ 265,366.21	97.59%
Appraiser	\$ 331,400.00	\$ 159,693.67	\$ -	\$ 2,170.88	\$ 21,710.45	\$ 135,812.34	40.98%
County Bldg.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Employee Bene	\$ 3,100,000.00	\$ 1,725,857.83	\$ -	\$ 43,129.88	\$ -	\$ 1,682,727.95	54.28%
Elderly	\$ 35,000.00	\$ 29,776.95	\$ -	\$ 4,761.72	\$ -	\$ 25,015.23	71.47%
08LEPC Plan/Train Grant	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Landfill	\$ 35,859.00	\$ 35,739.51	\$ -	\$ -	\$ -	\$ 35,739.51	99.67%
Sewer Dist #1	\$ 298,902.00	\$ 180,101.38	\$ -	\$ 13,018.54	\$ 2,077.76	\$ 165,005.08	55.20%
Siren				\$ -	\$ -		
Spider	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
No Fund Warrants	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
PA Training	\$ 3,765.00	\$ 3,765.00	\$ -	\$ -	\$ -	\$ 3,765.00	0.00%
Co Attorney Spec Law Enforc	\$ 3,104.00	\$ 3,104.00	\$ -	\$ -	\$ -	\$ 3,104.00	0.00%
NSP			\$ -	\$ 200.00	\$ -		
Park	\$ 13,490.00	\$ 13,490.00	\$ -	\$ -	\$ -	\$ 13,490.00	100.00%
Alcohol	\$ 14,669.00	\$ 1,940.56	\$ -	\$ -	\$ -	\$ 1,940.56	13.23%
Tourism	\$ 7,500.00	\$ 6,079.05	\$ -	\$ 2,036.40	\$ -	\$ 4,042.65	53.90%
Spec Law	\$ 1,570.00	\$ 1,570.00	\$ -	\$ -	\$ -	\$ 1,570.00	0.00%
Drug Tax Stamp Fund	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Total		\$ -	\$ -	\$ 554,650.90	\$ 364,990.25		

CHEROKEE COUNTY KS

Medical Plan Review

01-01-11 TO 07-31-11

Presented by:

**BENEFITHEALTH
ADVISOR**

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS UNAUDITED SUMMARY OF EXPENSES 01-01-11 TO 07-31-11

Life Premium	\$4,828.58
Specific Premium	\$235,263.76
Aggregate Premium	\$11,228.42
Administrative Fee (Medical)	\$47,592.47
UR/PPO Fees	\$10,738.88
Administrative Fee (Dental)	\$3,924.69

TOTAL FIXED COSTS	\$313,576.80
Medical Claims Paid	\$1,011,193.91
(Less Specific Excess)	\$(166,755.48)
(Less Aggregate Excess)	\$ 0.00

Net Medical Claims Paid	\$844,438.43
Dental Claims Paid	\$44,452.25

TOTAL NET CLAIMS COST	\$888,890.68
TOTAL LIFE COST	\$4,828.58
	=====
TOTAL MEDICAL COST	\$1,149,261.96
	=====
TOTAL DENTAL COST	\$48,376.94

Monthly Medical Cost (Assuming a Family at 2.6 Times the Single Cost):

80.29 Average Monthly Single Units	\$704.81 Single
58.71 Average Monthly Family Units	\$1,832.50 Family

Monthly Dental Cost:

59.43 Average Monthly Single Units	\$25.21 Single
82.57 Average Monthly Family Units	\$65.55 Family

Medical Claims to Total Medical Cost Ratio: 88.0%

Reinsurance Carrier Loss Ratio

<i>Gross</i>	67.7%
<i>Net</i>	84.6%

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS UNAUDITED SUMMARY OF EXPENSES 01-01-10 TO 07-31-10

Life Premium	\$4,887.69
Specific Premium	\$167,449.10
Aggregate Premium	\$9,266.34
Administrative Fee (Medical)	\$49,259.60
UR/PPO Fees	\$7,946.12
Administrative Fee (Dental)	\$3,867.54

TOTAL FIXED COSTS	\$242,676.39
Medical Claims Paid	\$972,335.72
(Less Specific Excess)	\$(263,448.78)
(Less Aggregate Excess)	\$ 0.00

Net Medical Claims Paid	\$708,886.94
Dental Claims Paid	\$37,395.08

TOTAL NET CLAIMS COST	\$746,282.02
TOTAL LIFE COST	\$4,887.69
	=====
TOTAL MEDICAL COST	\$942,808.10
	=====
TOTAL DENTAL COST	\$41,262.62

Monthly Medical Cost (Assuming a Family at 2.6 Times the Single Cost):

83.43 Average Monthly Single Units	\$601.74 Single
54.00 Average Monthly Family Units	\$1,564.53 Family

Monthly Dental Cost:

57.43 Average Monthly Single Units	\$21.69 Single
82.43 Average Monthly Family Units	\$56.40 Family

Medical Claims to Total Medical Cost Ratio: 103.1%

Reinsurance Carrier Loss Ratio

<i>Gross</i>	149.1%
<i>Net</i>	186.4%

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS AGGREGATE ANALYSIS REPORT 01-01-11 TO 07-31-11

Carrier: Hcc Life Insurance Company
 Aggregate Contract Basis: 24/12
 Coverages Under Aggregate: Medical, Rx, Vision, Dental

Specific Limit: \$30,000 per Individual
 Specific Contract Basis: 24/12

Monthly Aggregate Factors:

Per Employee: \$591.84

Per Dependent Unit: \$737.56

Aggregate Accommodation: Meritain
 Aggregate Run-In Limit: \$221,621
 Aggregate Loss Limit Per Person: \$30,000
 Estimated Minimum Attachment Point: \$1,543,036
 In the attachment point column, "M" indicates that the minimum annual attachment point was used.
 The accumulated attachment point is \$878,997.48

The following employee(s) have a lasered specific limit: xxxxxxxxxx xxxxxxxxxx
 All Specific and Aggregate Claims are Subject to Reinsurer Audit.

MONTH	# OF EMP	# OF DEP	MONTHLY TOTAL CLAIMS	MONTHLY OUT OF AGGREGATE CLAIMS	MONTHLY SPECIFIC CLAIMS	MONTHLY ADJUST-MENTS	MONTHLY AGGREGATE CLAIMS (#1)	MONTHLY ATTACHMENT POINT (#2)	MONTHLY ATT PT DIFF. (#2 - #1)	AGGREGATE LOSS RATIO (#2/#1)
JAN 11	140	62	\$101,400.09	\$2,842.68	\$490.48	\$0.00	\$98,066.93	\$128,586.32	\$30,519.39	76%
FEB 11	140	60	\$169,935.18	\$72,063.88	\$3,315.98	\$69.61	\$94,485.71	\$127,111.20	\$32,625.49	74%
MAR 11	141	60	\$166,926.51	\$3,207.79	\$45,247.35	\$151.09	\$118,320.28	\$127,703.04	\$9,382.76	93%
APR 11	141	60	\$220,287.60	\$8,884.75	\$40,603.02	-\$3,334.42	\$174,134.25	\$127,703.04	-\$46,431.21	136%
MAY 11	140	59	\$118,652.44	\$1,990.26	\$55,647.03	\$7.48	\$61,007.67	\$126,373.64	\$65,365.97	48%
JUN 11	136	55	\$123,751.60	\$26,150.64	\$6,278.88	\$2,932.80	\$88,389.28	\$121,056.04	\$32,666.76	73%
JUL 11	135	55	\$158,760.72	\$4,882.11	\$15,172.74	\$0.00	\$138,705.87	\$120,464.20	-\$18,241.67	115%
489406255.1 Over Loss Limit				\$231.00			-\$231.00			
518424409.1 Over Loss Limit				\$60.00			-\$60.00			
TOTAL	973	411	\$1,059,714.14	\$120,313.11	\$166,755.48	-\$173.44	\$772,818.99	\$900,104.24M	\$105,887.49	86%

This report shows the group's aggregate position on a monthly basis, with year to date totals.

*** The estimated minimum attachment point may affect the outcome of the 'monthly attachment point difference'. ***

BENEFITHEALTH ADVISOR

**CHEROKEE COUNTY KS
MONTHLY CLAIM ANALYSIS BY TYPE OF COVERAGE
01-01-11 TO 07-31-11**

ALL SPECIFIC AND AGGREGATE CLAIMS ARE SUBJECT TO REINSURER AUDIT.

MONTH	# OF EMP	# OF DEP	MONTHLY TOTAL CLAIMS	EMPLOYEE'S AVERAGE COST	MEDICAL	RX	VISION	DENTAL
JAN 11	140	62	\$101,400.09	\$724.29	\$59,139.89	\$35,761.50	\$829.20	\$5,669.50
FEB 11	140	60	\$169,935.18	\$1,213.82	\$146,566.29	\$16,415.91	\$473.98	\$6,479.00
MAR 11	141	60	\$166,926.51	\$1,183.88	\$147,403.90	\$15,010.48	\$496.63	\$4,015.50
APR 11	141	60	\$220,287.60	\$1,562.32	\$187,989.95	\$23,301.25	\$301.15	\$8,695.25
MAY 11	140	59	\$118,652.44	\$847.52	\$92,499.36	\$18,379.13	\$1,014.95	\$6,759.00
JUN 11	136	55	\$123,751.60	\$909.94	\$88,122.39	\$29,793.71	\$820.00	\$5,015.50
JUL 11	135	55	\$158,760.72	\$1,176.01	\$117,142.74	\$33,222.72	\$576.76	\$7,818.50
TOTAL	973	411	\$1,059,714.14	\$1,089.12	\$838,864.52	\$171,884.70	\$4,512.67	\$44,452.25

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS AGGREGATE ANALYSIS REPORT 01-01-10 TO 07-31-10

Carrier: img
 Aggregate Contract Basis: 24/12
 Coverages Under Aggregate: Medical, Rx, Vision, Dental

Specific Limit: \$30,000 per Individual
 Specific Contract Basis: 24/12

Monthly Aggregate Factors:
 Per Employee: \$490.28

Per Dependent Unit: \$685.44

Aggregate Accommodation: Meritain

The following employee(s) have a lasered specific limit: xxxxxxxxx
 All Specific and Aggregate Claims are Subject to Reinsurer Audit.

MONTH	# OF EMP	# OF DEP	MONTHLY TOTAL CLAIMS	MONTHLY OUT OF AGGREGATE CLAIMS	MONTHLY SPECIFIC CLAIMS	MONTHLY ADJUSTMENTS	MONTHLY AGGREGATE CLAIMS (#1)	MONTHLY ATTACHMENT POINT (#2)	MONTHLY ATT PT DIFF. (#2 - #1)	AGGREGATE LOSS RATIO (#2/#1)
JAN 10	141	55	\$52,562.85	\$181.02	\$0.00	\$39.50	\$52,342.33	\$106,828.68	\$54,486.35	49%
FEB 10	141	55	\$109,388.89	\$333.86	\$1,878.17	\$3,646.09	\$103,530.77	\$106,828.68	\$3,297.91	97%
MAR 10	135	52	\$110,862.16	\$60,468.12	\$5,060.22	\$4,547.60	\$40,786.22	\$101,830.68	\$61,044.46	40%
APR 10	135	54	\$159,943.70	\$1,431.34	\$3,900.33	\$7,413.82	\$147,198.21	\$103,201.56	-\$43,996.65	143%
MAY 10	135	52	\$128,326.88	\$647.60	\$27,474.06	\$4,349.61	\$95,855.61	\$101,830.68	\$5,975.07	94%
JUN 10	138	55	\$272,818.30	\$35,760.92	\$121,832.72	\$121.95	\$115,102.71	\$105,357.84	-\$9,744.87	109%
JUL 10	137	55	\$186,960.89	\$2,726.35	\$103,276.08	-\$915.82	\$81,874.28	\$104,867.56	\$22,993.28	78%
TOTAL	962	378	\$1,020,863.67	\$101,549.21	\$263,421.58	\$19,202.75	\$636,690.13	\$730,745.68	\$94,055.55	87%

This report shows the group's aggregate position on a monthly basis, with year to date totals.

*** The estimated minimum attachment point may affect the outcome of the 'monthly attachment point difference'. ***

BENEFITHEALTH ADVISOR

**CHEROKEE COUNTY KS
MONTHLY CLAIM ANALYSIS BY TYPE OF COVERAGE
01-01-10 TO 07-31-10**

ALL SPECIFIC AND AGGREGATE CLAIMS ARE SUBJECT TO REINSURER AUDIT.

MONTH	# OF EMP	# OF DEP	MONTHLY TOTAL CLAIMS	EMPLOYEE'S AVERAGE COST	MEDICAL	RX	VISION	DENTAL
JAN 10	141	55	\$52,562.85	\$372.79	\$29,784.81	\$13,840.06	\$832.00	\$8,105.98
FEB 10	141	55	\$109,388.89	\$775.81	\$72,724.71	\$32,040.35	\$837.50	\$3,786.33
MAR 10	135	52	\$110,862.16	\$821.20	\$82,893.62	\$23,966.21	\$323.00	\$3,679.33
APR 10	135	54	\$159,943.70	\$1,184.77	\$127,195.94	\$26,755.43	\$906.00	\$5,086.33
MAY 10	135	52	\$128,326.88	\$950.57	\$104,899.97	\$18,384.32	\$316.90	\$4,725.69
JUN 10	138	55	\$272,818.30	\$1,976.94	\$238,222.34	\$26,657.55	\$956.58	\$6,981.83
JUL 10	137	55	\$186,960.89	\$1,364.68	\$155,409.25	\$25,057.25	\$666.80	\$5,827.59
TOTAL	962	378	\$1,020,863.67	\$1,061.19	\$811,130.64	\$166,701.17	\$4,838.78	\$38,193.08

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS SPECIFIC ANALYSIS REPORT 01-01-11 TO 07-31-11

HCC LIFE INSURANCE COMPANY

SPECIFIC LIMIT: \$30,000.00 PER INDIVIDUAL INCLUDES ALL CLAIMANTS OVER 50.00% OF LIMIT

SPECIFIC CONTRACT BASIS: 24/12

COVERAGES UNDER SPECIFIC: MEDICAL, RX

THIS REPORT IDENTIFIES CLAIMANTS WHO HAVE EXCEEDED A USER-SPECIFIED PERCENTAGE OF THE INDIVIDUAL STOP-LOSS.

ALL SPECIFIC CLAIMS ARE SUBJECT TO REINSURER AUDIT.

ALT ID #	EMPLOYEE	CLAIMANT	TERM DATE	YTD PAID	OVER SPECIFIC	AMOUNT REIMBURSE D	AGGSPEC DEDUCTIBLE	AMOUNT OPEN	% OF SPECIFIC
			06-01-11	\$21,072.82	\$0.00	\$0.00	\$0.00	\$0.00	70%
				\$29,948.91	\$0.00	\$0.00	\$0.00	\$0.00	100%
				\$21,080.22	\$0.00	\$0.00	\$0.00	\$0.00	70%
				\$21,249.20	\$0.00	\$0.00	\$0.00	\$0.00	71%
				\$33,218.23	\$3,218.23	\$3,126.28	\$0.00	\$91.95	111%
				\$131,163.18	\$0.00	\$0.00	\$0.00	\$0.00	87%
THE ABOVE PERSON HAS A SPECIFIC LIMIT OF \$150,000.00									
			06-01-11	\$89,709.49	\$59,709.49	\$58,986.10	\$0.00	\$723.39	299%
			09-01-11	\$17,722.44	\$0.00	\$0.00	\$0.00	\$0.00	59%
THIS PARTICIPANT MAY BE IN THEIR COBRA ELECTION PERIOD.									
				\$19,427.12	\$0.00	\$0.00	\$0.00	\$0.00	65%
				\$38,096.66	\$8,096.66	\$8,096.66	\$0.00	\$0.00	127%
				\$71,457.13	\$41,457.13	\$41,176.75	\$0.00	\$280.38	238%
				\$15,844.42	\$0.00	\$0.00	\$0.00	\$0.00	53%
				\$21,320.87	\$0.00	\$0.00	\$0.00	\$0.00	71%
				\$36,645.06	\$6,645.06	\$5,424.52	\$0.00	\$1,220.54	122%
			03-01-11	\$77,628.91	\$47,628.91	\$47,628.91	\$0.00	\$0.00	259%
TOTAL				\$645,584.66	\$166,755.48	\$164,439.22	\$0.00	\$2,316.26	

BENEFIT HEALTH ADVISOR

**CHEROKEE COUNTY KS
SPECIFIC ANALYSIS REPORT
01-01-10 TO 07-31-10**

IMG

SPECIFIC LIMIT: \$30,000.00 PER INDIVIDUAL INCLUDES ALL CLAIMANTS OVER 50.00% OF LIMIT

SPECIFIC CONTRACT BASIS: 24/12

COVERAGES UNDER SPECIFIC: MEDICAL, RX

THIS REPORT IDENTIFIES CLAIMANTS WHO HAVE EXCEEDED A USER-SPECIFIED PERCENTAGE OF THE INDIVIDUAL STOP-LOSS.

ALL SPECIFIC CLAIMS ARE SUBJECT TO REINSURER AUDIT.

ALT ID #	EMPLOYEE	CLAIMANT	TERM DATE	YTD PAID	OVER SPECIFIC	AMOUNT REIMBURSE D	AGGSPEC DEDUCTIBLE	AMOUNT OPEN	% OF SPECIFIC
				\$50,121.98	\$20,121.98	\$20,121.98	\$0.00	\$0.00	167%
				\$15,707.80	\$0.00	\$0.00	\$0.00	\$0.00	52%
			12-01-10	\$187,746.10	\$57,746.10	\$57,887.01	\$0.00	-\$140.91	144%
THE ABOVE PERSON HAS A SPECIFIC LIMIT OF \$130,000.00									
				\$71,316.51	\$41,316.51	\$41,316.51	\$0.00	\$0.00	238%
				\$44,317.43	\$14,317.43	\$14,399.25	\$0.00	-\$81.82	148%
				\$159,919.56	\$129,919.56	\$129,974.46	\$0.00	-\$54.90	533%
			09-01-11	\$16,649.02	\$0.00	\$0.00	\$0.00	\$0.00	55%
THIS PARTICIPANT MAY BE IN THEIR COBRA ELECTION PERIOD.									
				\$15,083.81	\$0.00	\$0.00	\$0.00	\$0.00	50%
				\$22,293.05	\$0.00	\$0.00	\$0.00	\$0.00	74%
				\$18,048.58	\$0.00	\$0.00	\$0.00	\$0.00	60%
				\$16,696.92	\$0.00	\$0.00	\$0.00	\$0.00	56%
				\$26,705.51	\$0.00	\$0.00	\$0.00	\$0.00	89%
TOTAL				\$644,606.27	\$263,421.58	\$263,699.21	\$0.00	-\$277.63	

BENEFIT HEALTH ADMINISTRATOR

CHEROKEE COUNTY KS COVERAGE CODE ANALYSIS 01-01-11 TO 07-31-11

COVERAGE CODE	TOTAL CHARGES	PPO SAV	COB SAVINGS	CLAIMS SAVINGS	EXCLUDED BY PLAN	BEFORE EFF AFTER TERM	OTHER INELIG	DEDUCT	COINS	COPAY	TOTAL PAID	%	BLOCK %
1) HOSP ROOM & BOARD	\$97,850.59	\$34,636.16	\$0.00	\$13,441.38	\$0.00	\$0.00	\$0.00	\$776.10	\$2,575.82	\$500.00	\$45,921.13	4.3	4.1
2) HOSP ANCILLARY	\$451,773.91	\$222,193.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,415.49	\$0.00	\$226,164.52	21.1	13.9
3) HOSP OUTPATIENT	\$409,696.18	\$117,622.73	\$598.92	\$8,534.03	\$0.00	\$0.00	\$0.00	\$17,817.26	\$21,147.08	\$2,529.43	\$241,446.73	22.6	20.6
4) AMBULANCE	\$7,518.08	\$0.00	\$0.00	\$509.40	\$62.00	\$0.00	\$0.00	\$0.00	\$131.13	\$0.00	\$6,815.55	0.6	0.4
5) SURGERY	\$129,424.75	\$72,324.71	\$1,287.19	\$18.50	\$0.00	\$0.00	\$0.00	\$930.48	\$3,253.30	\$240.00	\$51,370.57	4.8	5.5
6) ASSISTANT SURGEON	\$9,443.00	\$7,657.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$401.78	\$40.44	\$0.00	\$1,343.77	0.1	0.3
7) TRANSPLANT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.2
8) ANESTHESIA	\$23,468.50	\$6,869.35	\$0.00	\$469.50	\$0.00	\$0.00	\$0.00	\$0.00	\$526.87	\$0.00	\$15,603.78	1.5	1.6
9) IN-HOSP DR. CALLS	\$18,753.47	\$5,109.65	\$0.00	\$736.29	\$0.00	\$0.00	\$0.00	\$419.80	\$463.63	\$0.00	\$12,022.10	1.1	0.9
10) DR. OFFICE CALLS	\$53,410.56	\$9,822.35	\$226.98	\$220.26	\$35.63	\$0.00	\$0.00	\$1,812.24	\$0.77	\$7,326.26	\$33,966.07	3.2	4.1
11) LAB & X-RAY	\$96,262.83	\$31,299.36	\$138.93	\$2,115.42	\$0.00	\$0.00	\$40.00	\$1,551.19	\$1,136.47	\$1,739.02	\$58,242.44	5.4	7.8
12) PRESCR DRUGS	\$170,508.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$170,508.90	15.9	22.9
13) ACCIDENT	\$54,376.13	\$9,757.61	\$6,658.97	\$7,399.15	\$0.00	\$0.00	\$0.00	\$1,342.92	\$2,005.05	\$0.00	\$27,212.43	2.5	0.2
14) MISC SUPP & SERV	\$178,380.29	\$14,185.16	\$23.46	\$93,093.28	\$10,256.00	\$0.00	\$2,628.05	\$1,496.92	\$2,158.08	\$433.72	\$54,105.62	5.1	6.6
15) PHYSICAL THERAPY	\$19,998.43	\$5,902.06	\$955.18	\$859.10	\$0.00	\$0.00	\$95.25	\$111.48	\$1,374.25	\$0.00	\$10,701.11	1.0	1.5
16) HOME HEALTH CARE	\$5,592.00	\$1,333.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$296.02	\$0.00	\$3,962.40	0.4	0.2
17) HOSPICE	\$74,090.80	\$29,282.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$44,808.58	4.2	0.4
18) CHIRO SERVICES	\$7,850.00	\$1,244.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,160.00	\$4,445.71	0.4	0.5
19) PSYCH IN-PATIENT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.3
20) PSYCH OUT-PATIENT	\$5,201.23	\$425.34	\$78.40	\$696.26	\$106.57	\$0.00	\$0.00	\$1,249.76	\$0.00	\$300.00	\$2,344.90	0.2	0.5
21) CHEM DEP IN-PAT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.1
22) CHEM DEP OUT-PAT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.0
23) ROUTINE CARE	\$10,935.10	\$1,739.93	\$15.88	\$275.39	\$0.00	\$0.00	\$280.00	\$665.83	\$0.00	\$843.75	\$7,114.32	0.7	1.6
24) WELL CHILD CARE	\$3,309.00	\$737.08	\$0.00	\$180.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20.00	\$2,371.92	0.2	0.4
25) VISION	\$10,074.16	\$8.15	\$5.66	\$1,540.70	\$3,542.64	\$0.00	\$0.00	\$0.00	\$0.00	\$470.00	\$4,507.01	0.4	0.2
26) DEN- PREVENTATIVE	\$21,354.50	\$0.00	\$26.17	\$0.00	\$728.00	\$0.00	\$660.00	\$0.00	\$0.00	\$0.00	\$19,940.33	1.9	2.3
27) DEN- RESTORATIVE	\$21,403.00	\$0.00	\$458.83	\$0.00	\$689.00	\$0.00	\$1,470.00	\$0.00	\$1,337.50	\$200.00	\$17,247.67	1.6	1.8
28) DEN- MAJOR CARE	\$10,121.00	\$0.00	\$0.00	\$0.00	\$1,172.00	\$0.00	\$1,021.00	\$0.00	\$3,789.00	\$350.00	\$3,789.00	0.4	0.8
29) DEN- ORTHODONTICS	\$10,653.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,702.50	\$0.00	\$3,475.25	\$0.00	\$3,475.25	0.3	0.2
30) DISABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.1
31) ADJUSTMENTS											-\$29,472.62		
32) PAID/VOIDED											\$19,754.95		
33) REFUNDS											-\$4,067.98		
TOTAL	\$1,901,449.41	\$572,149.64	\$10,474.57	\$130,090.66	\$16,591.84	\$0.00	\$9,896.80	\$28,575.76	\$47,126.15	\$17,112.18	\$1,055,646.16		

PPO Savings:

\$572,149.64

Employee Cost Sharing:

\$92,814.09

PPO Fees:

\$10,738.88

Plan Claims Funding:

\$1,148,460.25

PPO ROI:

\$53.28

Employee % of Claims:

9.1%

BENEFIT HEALTH ADMINISTRATOR

CHEROKEE COUNTY KS
COVERAGE CODE ANALYSIS
01-01-10 TO 07-31-10

COVERAGE CODE	TOTAL CHARGES	PPO SAV	COB SAVINGS	CLAIMS SAVINGS	EXCLUDED BY PLAN	BEFORE EFF AFTER TERM	OTHER INELIG	DEDUCT	COINS	COPAY	TOTAL PAID	%	BLOCK %
1) HOSP ROOM & BOARD	\$52,859.50	\$10,348.32	\$0.00	\$5,075.00	\$0.00	\$0.00	\$0.00	\$437.80	\$1,344.55	\$0.00	\$35,653.83	3.6	4.1
2) HOSP ANCILLARY	\$200,242.92	\$45,963.77	\$0.00	\$6,663.83	\$0.00	\$0.00	\$0.00	\$0.00	\$2,696.36	\$0.00	\$144,898.96	14.5	13.9
3) HOSP OUTPATIENT	\$523,074.17	\$122,548.26	\$851.82	\$18,065.03	\$0.00	\$0.00	\$0.00	\$14,477.38	\$19,342.53	\$3,180.00	\$344,609.15	34.4	20.6
4) AMBULANCE	\$8,071.64	\$309.01	\$0.00	\$170.00	\$573.25	\$0.00	\$0.00	\$250.00	\$85.36	\$0.00	\$6,684.02	0.7	0.4
5) SURGERY	\$87,882.43	\$41,173.16	\$0.00	\$509.10	\$0.00	\$0.00	\$0.00	\$1,487.13	\$2,123.93	\$351.80	\$42,237.31	4.2	5.5
6) ASSISTANT SURGEON	\$7,308.00	\$631.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$385.10	\$0.00	\$6,291.08	0.6	0.3
7) TRANSPLANT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.2
8) ANESTHESIA	\$12,187.00	\$1,810.00	\$0.00	\$417.30	\$0.00	\$0.00	\$0.00	\$1,019.51	\$722.00	\$0.00	\$8,218.19	0.8	1.6
9) IN-HOSP DR. CALLS	\$23,091.00	\$4,616.83	\$0.00	\$408.71	\$0.00	\$0.00	\$0.00	\$665.05	\$119.64	\$0.00	\$17,280.77	1.7	0.9
10) DR. OFFICE CALLS	\$51,489.74	\$9,452.96	\$250.08	\$116.91	\$0.00	\$0.00	\$1.50	\$364.04	\$0.00	\$8,523.01	\$32,781.24	3.3	4.1
11) LAB & X-RAY	\$83,836.93	\$34,186.47	\$123.90	\$590.92	\$1,494.00	\$0.00	\$0.00	\$1,216.91	\$546.62	\$1,304.33	\$44,373.78	4.4	7.8
12) PRESCR DRUGS	\$165,496.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$165,496.37	16.5	22.9
13) ACCIDENT	\$8,773.24	\$2,169.32	\$0.00	\$173.86	\$0.00	\$0.00	\$0.00	\$1,154.58	\$748.40	\$0.00	\$4,527.08	0.5	0.2
14) MISC SUPP & SERV	\$266,156.21	\$14,195.25	\$0.00	\$53,762.69	\$624.92	\$1,129.00	\$123,378.00	\$1,807.53	\$2,775.62	\$543.81	\$67,939.39	6.8	6.6
15) PHYSICAL THERAPY	\$6,670.80	\$1,010.63	\$0.00	\$362.80	\$0.00	\$0.00	\$0.00	\$249.90	\$357.39	\$100.00	\$4,590.08	0.5	1.5
16) HOME HEALTH CARE	\$6,616.25	\$2,786.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,829.95	0.4	0.2
17) HOSPICE	\$17,616.35	\$6,789.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,826.82	1.1	0.4
18) CHIRO SERVICES	\$4,899.48	\$640.12	\$36.63	\$17.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,393.46	\$2,811.45	0.3	0.5
19) PSYCH IN-PATIENT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.3
20) PSYCH OUT-PATIENT	\$2,862.94	\$255.08	\$89.86	\$192.50	\$0.00	\$0.00	\$0.00	\$917.50	\$149.22	\$40.00	\$1,218.78	0.1	0.5
21) CHEM DEP IN-PAT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.1
22) CHEM DEP OUT-PAT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.0
23) ROUTINE CARE	\$16,211.70	\$3,496.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,068.74	\$11,646.06	1.2	1.6
24) WELL CHILD CARE	\$3,569.00	\$724.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,844.44	0.3	0.4
25) VISION	\$8,425.97	\$141.02	\$0.00	\$2,288.81	\$860.96	\$0.00	\$64.00	\$0.00	\$0.00	\$350.00	\$4,721.18	0.5	0.2
26) DEN- PREVENTATIVE	\$17,051.00	\$0.00	\$37.00	\$0.00	\$805.00	\$0.00	\$424.00	\$0.00	\$0.00	\$0.00	\$15,785.00	1.6	2.3
27) DEN- RESTORATIVE	\$17,532.00	\$0.00	\$1,062.74	\$0.00	\$785.00	\$0.00	\$179.29	\$0.00	\$447.50	\$250.00	\$14,807.47	1.5	1.8
28) DEN- MAJOR CARE	\$16,594.00	\$0.00	\$157.31	\$0.00	\$3,820.00	\$1,000.00	\$4,403.00	\$0.00	\$3,535.50	\$300.00	\$3,378.19	0.3	0.8
29) DEN- ORTHODONTICS	\$10,786.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,037.25	\$0.00	\$3,374.42	\$0.00	\$3,374.42	0.3	0.2
30) DISABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0	0.1
31) ADJUSTMENTS											-\$52,642.10		
32) PAID/VOIDED											\$72,680.76		
33) REFUNDS											-\$11,132.87		
TOTAL	\$1,619,304.73	\$303,269.31	\$2,609.34	\$88,815.28	\$8,963.13	\$2,129.00	\$132,487.04	\$24,047.33	\$38,754.14	\$17,405.15	\$1,009,730.80		

PPO Savings:
PPO Fees:

\$303,269.31
\$7,946.12

Employee Cost Sharing:
Plan Claims Funding:

\$80,206.62
\$1,089,937.42

PPO ROI:

\$38.17

Employee % of Claims:

7.4%

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS CLAIM DISTRIBUTION REPORT 01-01-11 TO 07-31-11

TOTAL CLAIMS PAID PER CLAIMANT	AMOUNT PAID	PERCENTAGE OF AMOUNT PD	NUMBER OF CLAIMANTS	% DISTRIBUTION BY CLAIMANTS
\$ 0	-\$1,931.78	-0.2%	10	3.8%
\$ 0 TO \$ 100	\$1,161.31	0.1%	26	9.8%
\$ 101 TO \$ 250	\$5,990.26	0.6%	34	12.8%
\$ 251 TO \$ 500	\$16,240.19	1.5%	43	16.2%
\$ 501 TO \$ 1,000	\$27,214.40	2.6%	37	14.0%
\$ 1,001 TO \$ 2,500	\$93,567.68	8.9%	60	22.6%
\$ 2,501 TO \$ 5,000	\$60,398.59	5.7%	17	6.4%
\$ 5,001 TO \$ 10,000	\$93,571.95	8.9%	15	5.7%
\$ 10,001 TO \$ 25,000	\$240,060.70	22.7%	15	5.7%
\$ 25,001 TO \$ 50,000	\$140,959.57	13.4%	4	1.5%
\$ 50,001 TO \$ 75,000	\$71,482.93	6.8%	1	0.4%
\$ 75,001 TO \$ 100,000	\$171,446.08	16.2%	2	0.8%
>\$ 100,001	\$135,484.28	12.8%	1	0.4%
TOTAL	\$1,055,646.16	100.0%	265	100.0%

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS CLAIM DISTRIBUTION REPORT 01-01-10 TO 07-31-10

TOTAL CLAIMS PAID PER CLAIMANT	AMOUNT PAID	PERCENTAGE OF AMOUNT PD	NUMBER OF CLAIMANTS	% DISTRIBUTION BY CLAIMANTS
\$ 0	-\$3,863.51	-0.4%	23	8.0%
\$ 0 TO \$ 100	\$1,434.62	0.1%	28	9.8%
\$ 101 TO \$ 250	\$7,341.52	0.7%	48	16.8%
\$ 251 TO \$ 500	\$16,557.67	1.6%	46	16.1%
\$ 501 TO \$ 1,000	\$26,304.63	2.6%	37	12.9%
\$ 1,001 TO \$ 2,500	\$84,063.41	8.3%	52	18.2%
\$ 2,501 TO \$ 5,000	\$82,532.87	8.2%	23	8.0%
\$ 5,001 TO \$ 10,000	\$76,780.41	7.6%	12	4.2%
\$ 10,001 TO \$ 25,000	\$167,111.66	16.6%	11	3.8%
\$ 25,001 TO \$ 50,000	\$71,651.29	7.1%	2	0.7%
\$ 50,001 TO \$ 75,000	\$123,542.76	12.2%	2	0.7%
\$ 75,001 TO \$ 100,000	\$0.00	0.0%	0	0.0%
>\$ 100,001	\$356,273.47	35.3%	2	0.7%
TOTAL	\$1,009,730.80	100.0%	286	100.0%

BENEFITHEALTH ADVISOR

CHEROKEE COUNTY KS TOP 30 PROVIDER ANALYSIS REPORT 01-01-11 TO 07-31-11

REPORT INCLUDES BOTH PPO AND NON-PPO CLAIMS

PROVIDER NAME	STATE	ZIP	PPO	TOTAL CHARGES	TOTAL PAID	% OF CLAIMS PAID
FREEMAN-OAK HILL HEALTH SYSTEM	MO	64803	Y	\$545,646.64	\$287,040.82	28.3
SCRIP WORLD LLC	NY	14264	Y	\$171,884.70	\$171,884.70	16.9
VIA CHRISTI HOSPITAL PITTSBURG INC	KS	66762	Y	\$156,696.23	\$107,547.40	10.6
UNIVERSITY OF KANSAS HOSPITAL AUTHORITY	MO	64180	Y	\$142,087.51	\$76,755.89	7.6
MERCY HEALTH OF JOPLIN INC	MO	64804	Y	\$167,389.91	\$63,361.31	6.2
STATELINE SURGERY CENTER LLC	KS	66739	N	\$56,721.18	\$51,306.27	5.1
MERCY HEALTH MHMCH INC	KS	66725	Y	\$33,957.05	\$22,922.17	2.3
ORTHOAEDIC SPECIALISTS OF THE FOUR STATES LL	MO	64803	Y	\$53,834.50	\$19,416.72	1.9
ST FRANCIS HOSPITAL INC	OK	74170	Y	\$56,507.49	\$16,122.62	1.6
ST JOHN'S PHYSICIANS LLC	MO	63150	Y	\$25,008.00	\$12,014.04	1.2
JOPLIN UROLOGY ASC	MO	64804	Y	\$12,090.00	\$10,592.11	1.0
32ND STREET SURGERY CENTER LLC	MO	64804	N	\$13,114.00	\$8,738.46	0.9
CRAIG GENERAL HOSPITAL	OK	74301	Y	\$10,308.03	\$7,548.48	0.7
KANSAS UNIVERSITY PHYSICIANS INC	MO	64141	Y	\$25,355.00	\$7,278.53	0.7
LESTER E COX MEDICAL CENTERS INC	MO	65801	Y	\$7,395.90	\$5,771.72	0.6
SOUTHEAST KANSAS SURGICAL GROUP P A	KS	66762	Y	\$9,704.36	\$5,166.35	0.5
ST JOHNS REGIONAL HEALTH CENTER	MO	63150	N	\$47,135.00	\$5,106.99	0.5
MIDWEST ALLERGY	MO	64804	Y	\$7,072.50	\$4,989.35	0.5
MINIMED DISTRIBUTION CORP	IL	60290	Y	\$8,069.25	\$4,727.00	0.5
LAFLETTE COUNTY MEDICAL CENTER	KS	67357	Y	\$6,548.00	\$4,644.68	0.5
DR A SEIDL MD	MO	64804	Y	\$11,335.00	\$4,258.34	0.4
JOPLIN EMERGENCY MEDICAL SERVICES	MO	64801	N	\$3,999.25	\$3,999.25	0.4
FOUR STATES ANESTHESIA SERVICE	KS	67114	N	\$4,695.00	\$3,972.60	0.4
BIOHERANOSTICS INC	CA	90074	N	\$3,560.00	\$3,204.00	0.3
CHEROKEE CO AMBULANCE #3	KS	66713	N	\$3,642.50	\$3,147.12	0.3
CHEROKEE COUNTY AMBULANCE ASC	KS	66725	N	\$3,316.70	\$3,109.55	0.3
FIRST ASSISTAN SERVICES OF SOUTHWEST MISSOURI	MO	65205	N	\$7,000.00	\$2,987.11	0.3
FREEMAN SURGICAL CENTER LLC	MO	64187	Y	\$6,518.03	\$2,928.66	0.3
OZARK GASTROENTEROLOGY INC	MO	64804	Y	\$3,954.00	\$2,554.72	0.3
JOPLIN PATHOLOGY PROFESSIONALS PC	MO	64802	Y	\$4,079.78	\$2,439.77	0.2
				\$1,608,625.51	\$925,536.73	91.3

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS
TOP 30 PROVIDER ANALYSIS REPORT
01-01-10 TO 07-31-10

REPORT INCLUDES BOTH PPO AND NON-PPO CLAIMS

PROVIDER NAME	STATE	ZIP	PPO	TOTAL CHARGES	TOTAL PAID	% OF CLAIMS PAID
FREEMAN-OAK HILL HEALTH SYSTEM	MO	64803	Y	\$340,004.54	\$183,605.60	19.1
SCRIP WORLD LLC	NY	14264	Y	\$166,701.17	\$166,701.17	17.3
SOUTHWESTERN REGIONAL MEDICAL CENTER INC	OK	74133	N	\$128,086.30	\$114,490.48	11.9
BAPTIST REGIONAL HLTH CTR	OK	74355	Y	\$84,831.63	\$71,252.27	7.4
VIA CHRISTI HOSPITAL PITTSBURG INC	KS	66762	Y	\$66,017.30	\$51,591.47	5.4
MCCUNE-BROOKS HOSPITAL	MO	64836	Y	\$40,978.05	\$36,517.88	3.8
ORTHOPAEDIC SPECIALISTS OF THE FOUR STATES LLC	MO	64803	Y	\$64,663.00	\$30,817.45	3.2
ACCESS MEDIQUIP LLC	IL	60689	N	\$152,681.00	\$23,912.46	2.5
MERCY HEALTH OF JOPLIN INC	MO	64804	Y	\$47,175.95	\$18,868.85	2.0
STATELINE SURGERY CENTER LLC	KS	66739	N	\$18,286.66	\$18,286.66	1.9
MERCY HEALTH MHMCH INC	KS	66725	Y	\$25,024.35	\$17,506.17	1.8
ST FRANCIS HOSPITAL INC	OK	74170	Y	\$7,598.76	\$17,062.70	1.8
ST JOHN'S PHYSICIANS LLC	MO	63150	Y	\$25,632.75	\$14,785.85	1.5
CANCER TREATMENT CENTERS OF AMERICA PROFESS	OK	74133	N	\$15,978.00	\$14,380.20	1.5
32ND STREET SURGERY CENTER LLC	MO	64804	N	\$22,868.96	\$11,644.44	1.2
LABETTE COUNTY MEDICAL CENTER	KS	67357	Y	\$14,986.34	\$10,946.11	1.1
HOSPITAL DISTRICT #1 OF CRAWFORD COUNTY	KS	66743	Y	\$12,346.10	\$10,718.49	1.1
ST JOHN'S REGIONAL MEDICAL CENTER	IL	60677	Y	\$39,994.25	\$10,003.48	1.0
FOUR STATES SURGERY CENTER PC	MO	64804	N	\$10,032.00	\$9,836.51	1.0
ALLERGY	MO	64804	Y	\$9,797.00	\$6,836.61	0.7
SOUTHWEST RADIOLOGY LTD	MO	64804	Y	\$15,314.00	\$6,012.58	0.6
ADVANCED MONITORING SERVICES INC	AR	72703	N	\$5,305.00	\$3,731.00	0.4
PINKERTON PAIN THERAPY	MO	64804	Y	\$19,644.00	\$3,624.04	0.4
QUAPAW TRIBE OF OKLAHOMA	TX	77094	N	\$3,994.64	\$3,421.39	0.4
DAVID A SEIDL MD	MO	64804	Y	\$4,425.00	\$3,199.52	0.3
HEART RHYTHM INSTITUTE OF OK PC	OK	74121	Y	\$5,188.00	\$3,133.31	0.3
BIO-REFERENCE LABORATORIES INC	NJ	07407	Y	\$8,440.00	\$3,002.32	0.3
ASM, LLC	OK	74135	Y	\$7,431.54	\$2,963.77	0.3
S W HAAG PC	KS	67336	Y	\$3,455.75	\$2,772.95	0.3
FERGUSON MEDICAL LAB	MO	64802	Y	\$5,840.00	\$2,743.81	0.3
				\$1,372,722.04	\$874,369.54	90.8

BENEFIT HEALTH ADVISOR

CHEROKEE COUNTY KS F/SF PPO CLAIMS SUMMARY 01-01-11 TO 07-31-11

FOR ALL CLAIMS
FOR ALL PROVIDERS IN THE STATES OF ALL

PPO	NAME	AVG # LIVES	IN/ OUT	CLAIM TYPE	# OF CLAIMS	INCURRED AMOUNT	SAVINGS	SAVINGS/ INCURRED	NETWORK UTILIZATION
FH	FIRST HEALTH	139			641	397,477	122,040	30.7%	
FH	FIRST HEALTH	139	IN	HOSP-IN	8	87,669	25,384	29.0%	100.0%
FH	FIRST HEALTH	139		HOSP-OUT	156	184,344	56,541	30.7%	100.0%
FH	FIRST HEALTH	139		PHYS	451	110,325	36,085	32.7%	100.0%
FH	FIRST HEALTH	139		DRUG		0	0	0.0%	0.0%
FH	FIRST HEALTH	139		MISC	26	15,139	4,031	26.6%	100.0%
FH	FIRST HEALTH	139			641	397,477	122,040	30.7%	100.0%
NETWORK UTILIZATION WITHOUT DRUG & MISC									100.0%
FH	FIRST HEALTH	139	OUT	HOSP-IN		0	0	0.0%	
FH	FIRST HEALTH	139		HOSP-OUT		0	0	0.0%	
FH	FIRST HEALTH	139		PHYS		0	0	0.0%	
FH	FIRST HEALTH	139		DRUG		0	0	0.0%	
FH	FIRST HEALTH	139		MISC		0	0	0.0%	
FH	FIRST HEALTH	139			0	0	0	0.0%	
FRE	FREEMAN HEALTH SYSTEM	139			1,680	865,641	228,856	26.4%	
FRE	FREEMAN HEALTH SYSTEM	139	IN	HOSP-IN	17	261,183	102,817	39.4%	96.6%
FRE	FREEMAN HEALTH SYSTEM	139		HOSP-OUT	141	187,057	75,743	40.5%	71.6%
FRE	FREEMAN HEALTH SYSTEM	139		PHYS	432	143,605	41,365	28.8%	89.1%
FRE	FREEMAN HEALTH SYSTEM	139		DRUG		0	0	0.0%	0.0%
FRE	FREEMAN HEALTH SYSTEM	139		MISC	21	10,401	2,910	28.0%	62.4%
FRE	FREEMAN HEALTH SYSTEM	139			611	602,247	222,835	37.0%	69.6%
NETWORK UTILIZATION WITHOUT DRUG & MISC									85.4%
FRE	FREEMAN HEALTH SYSTEM	139	OUT	HOSP-IN	6	9,157	470	5.1%	
FRE	FREEMAN HEALTH SYSTEM	139		HOSP-OUT	31	74,176	3,248	4.4%	
FRE	FREEMAN HEALTH SYSTEM	139		PHYS	55	17,655	1,925	10.9%	
FRE	FREEMAN HEALTH SYSTEM	139		DRUG	968	156,150	0	0.0%	
FRE	FREEMAN HEALTH SYSTEM	139		MISC	9	6,256	379	6.1%	
FRE	FREEMAN HEALTH SYSTEM	139			1,069	263,394	6,021	2.3%	
TOTAL OF ALL PPOS		278			2,321	1,263,118	350,896	27.8%	
TOTAL OF ALL PPOS		278	IN	HOSP-IN	25	348,852	128,201	36.7%	97.4%
TOTAL OF ALL PPOS		278		HOSP-OUT	297	371,401	132,284	35.6%	83.4%
TOTAL OF ALL PPOS		278		PHYS	883	253,930	77,450	30.5%	93.5%
TOTAL OF ALL PPOS		278		DRUG		0	0	0.0%	0.0%
TOTAL OF ALL PPOS		278		MISC	47	25,541	6,941	27.2%	80.3%
TOTAL OF ALL PPOS		278			1,252	999,724	344,875	34.5%	79.1%
NETWORK UTILIZATION WITHOUT DRUG & MISC									90.6%
TOTAL OF ALL PPOS		278	OUT	HOSP-IN	6	9,157	470	5.1%	
TOTAL OF ALL PPOS		278		HOSP-OUT	31	74,176	3,248	4.4%	
TOTAL OF ALL PPOS		278		PHYS	55	17,655	1,925	10.9%	
TOTAL OF ALL PPOS		278		DRUG	968	156,150	0	0.0%	
TOTAL OF ALL PPOS		278		MISC	9	6,256	379	6.1%	
TOTAL OF ALL PPOS		278			1,069	263,394	6,021	2.3%	

BENEFITHEALTH ADVISOR

CHEROKEE COUNTY KS FI/SF PPO CLAIMS SUMMARY 01-01-10 TO 07-31-10

FOR ALL CLAIMS
FOR ALL PROVIDERS IN THE STATES OF ALL

PPO	NAME	AVG # LIVES	IN/ OUT	CLAIM TYPE	# OF CLAIMS	INCURRED AMOUNT	SAVINGS	SAVINGS/ INCURRED	NETWORK UTILIZATIO N
FH	FIRST HEALTH	134			723	334,814	88,812	26.5%	
FH	FIRST HEALTH	134	IN	HOSP-IN	8	93,336	17,713	19.0%	100.0%
FH	FIRST HEALTH	134		HOSP-OUT	134	112,996	25,392	22.5%	100.0%
FH	FIRST HEALTH	134		PHYS	523	106,041	38,003	35.8%	100.0%
FH	FIRST HEALTH	134		DRUG		0	0	0.0%	0.0%
FH	FIRST HEALTH	134		MISC	58	22,441	7,703	34.3%	100.0%
FH	FIRST HEALTH	134			723	334,814	88,812	26.5%	100.0%
NETWORK UTILIZATION WITHOUT DRUG & MISC									100.0%
FH	FIRST HEALTH	134	OUT	HOSP-IN		0	0	0.0%	
FH	FIRST HEALTH	134		HOSP-OUT		0	0	0.0%	
FH	FIRST HEALTH	134		PHYS		0	0	0.0%	
FH	FIRST HEALTH	134		DRUG		0	0	0.0%	
FH	FIRST HEALTH	134		MISC		0	0	0.0%	
FH	FIRST HEALTH	134			0	0	0	0.0%	
FRE	FREEMAN HEALTH SYSTEM	134			1,421	857,107	186,738	21.8%	
FRE	FREEMAN HEALTH SYSTEM	134	IN	HOSP-IN	16	142,480	41,179	28.9%	97.2%
FRE	FREEMAN HEALTH SYSTEM	134		HOSP-OUT	153	193,539	76,291	39.4%	52.0%
FRE	FREEMAN HEALTH SYSTEM	134		PHYS	343	110,963	41,034	37.0%	87.3%
FRE	FREEMAN HEALTH SYSTEM	134		DRUG		0	0	0.0%	0.0%
FRE	FREEMAN HEALTH SYSTEM	134		MISC	13	10,147	1,891	18.6%	21.8%
FRE	FREEMAN HEALTH SYSTEM	134			525	457,128	160,395	35.1%	53.3%
NETWORK UTILIZATION WITHOUT DRUG & MISC									69.2%
FRE	FREEMAN HEALTH SYSTEM	134	OUT	HOSP-IN	2	4,173	417	10.0%	
FRE	FREEMAN HEALTH SYSTEM	134		HOSP-OUT	21	178,963	16,583	9.3%	
FRE	FREEMAN HEALTH SYSTEM	134		PHYS	35	16,123	1,855	11.5%	
FRE	FREEMAN HEALTH SYSTEM	134		DRUG	833	164,368	0	0.0%	
FRE	FREEMAN HEALTH SYSTEM	134		MISC	5	36,352	7,488	20.6%	
FRE	FREEMAN HEALTH SYSTEM	134			896	399,979	26,343	6.6%	
TOTAL OF ALL PPOS		269			2,144	1,191,921	275,550	23.1%	
TOTAL OF ALL PPOS		269	IN	HOSP-IN	24	235,816	58,893	25.0%	98.3%
TOTAL OF ALL PPOS		269		HOSP-OUT	287	306,536	101,683	33.2%	63.1%
TOTAL OF ALL PPOS		269		PHYS	866	217,003	79,037	36.4%	93.1%
TOTAL OF ALL PPOS		269		DRUG		0	0	0.0%	0.0%
TOTAL OF ALL PPOS		269		MISC	71	32,587	9,594	29.4%	47.3%
TOTAL OF ALL PPOS		269			1,248	791,942	249,207	31.5%	66.4%
NETWORK UTILIZATION WITHOUT DRUG & MISC									79.2%
TOTAL OF ALL PPOS		269	OUT	HOSP-IN	2	4,173	417	10.0%	
TOTAL OF ALL PPOS		269		HOSP-OUT	21	178,963	16,583	9.3%	
TOTAL OF ALL PPOS		269		PHYS	35	16,123	1,855	11.5%	
TOTAL OF ALL PPOS		269		DRUG	833	164,368	0	0.0%	
TOTAL OF ALL PPOS		269		MISC	5	36,352	7,488	20.6%	
TOTAL OF ALL PPOS		269			896	399,979	26,343	6.6%	

BENEFITHEALTH ADVISOR

CHEROKEE COUNTY KS
CLAIM LAG DETAIL REPORT
01-01-11 TO 07-31-11

	CHG DAYS	DAYS UNTIL RECEIVED	TOTAL DAYS UNTIL PROCESSED	TOTAL DAYS UNTIL PAID
MEDICAL AVERAGES	2	36	3	3
PRESCRIPTION DRUGS AVERAGES	3	18	0	2
VISION AVERAGES	1	43	2	2
DENTAL AVERAGES	3	9	3	3
COMBINED AVERAGES	2	28	2	3

TOTAL CLAIMS PROCESSED

CLAIMS PROCESSED WITHIN 21 CALENDAR DAYS: 100%

CLAIMS PROCESSED OVER 21 CALENDAR DAYS: 0%

BENEFITHEALTH ADVISOR

CHEROKEE COUNTY KS
INCOMPLETE CLAIM ANALYSIS REPORT
01-01-11 TO 07-31-11

CURRENT SPECIFIC POLICY YEAR 24/12 INCURRED 01-01-10/12-31-11, PAID 01-01-11/12-31-11
CURRENT AGGREGATE POLICY YEAR 24/12 INCURRED 01-01-10/12-31-11, PAID 01-01-11/12-31-11

DIV	DIV NAME	ALTERNATE EID	EMPLOYEE NAME	DEPENDENT NAME	DATE INCURRED	DATE RECEIVED	PROVIDER NAME	CHARGES	SUBMSS#	INCOMPLETE REASON	CLOSED
001	E MED/DEN EXCEPT MO				06-13-11	07-06-11	STATELINE SURGERY CEN	\$11,442.00	ZHW8062	SUBROGATION QUESTIONNAIRE	07-22-11
001	E MED/DEN EXCEPT MO				12-15-10	03-17-11	ORTHOPAEDIC SPECIALIS	\$143.00	Z048471	PRE-EXISTING	03-18-11
001	E MED/DEN EXCEPT MO				12-15-10	03-17-11	ORTHOPAEDIC SPECIALIS	\$125.00	Z048472	PRE-EXISTING	03-18-11
001	E MED/DEN EXCEPT MO				12-30-10	03-08-11	ORTHOPAEDIC SPECIALIS	\$206.00	YZE5709	PRE-EXISTING	03-25-11
001	E MED/DEN EXCEPT MO				12-30-10	03-17-11	ORTHOPAEDIC SPECIALIS	\$143.00	Z048475	PRE-EXISTING	03-18-11
001	E MED/DEN EXCEPT MO				01-05-11	03-17-11	ORTHOPAEDIC SPECIALIS	\$284.00	Z049143	PRIMARY CARRIER EOB	03-18-11
001	E MED/DEN EXCEPT MO				01-10-11	01-13-11	ORTHOPAEDIC SPECIALIS	\$153.00	YW29466	PRE-EXISTING	01-21-11
001	E MED/DEN EXCEPT MO				01-12-11	01-17-11	ORTHOPAEDIC SPECIALIS	\$153.00	YW64719	PRE-EXISTING	01-28-11
001	E MED/DEN EXCEPT MO				01-14-11	01-21-11	ORTHOPAEDIC SPECIALIS	\$322.00	YWB1238	PRE-EXISTING	01-28-11
001	E MED/DEN EXCEPT MO				01-19-11	01-25-11	ORTHOPAEDIC SPECIALIS	\$161.00	YWE0455	PRE-EXISTING	01-28-11
001	E MED/DEN EXCEPT MO				01-21-11	01-31-11	ORTHOPAEDIC SPECIALIS	\$428.00	YWM4038	PRE-EXISTING	02-04-11
004	ESC MED/DEN EXCEPT MO				07-29-11	08-09-11	BRYAN D BARNES INC	\$161.00	ZPR0833	COB INFORMATION	08-12-11
003	EC MED/DEN EXCEPT MO				12-29-10	01-11-11	FREEMAN HOSPITAL	\$7,202.18	YVZ2923	SUBROGATION QUESTIONNAIRE	01-14-11
003	EC MED/DEN EXCEPT MO				12-05-10	12-10-10	PEDIATRIC ASSOCIATES	\$105.00	YUJ0978	COB INFORMATION	12-10-10
003	EC MED/DEN EXCEPT MO				03-03-11	03-03-11	PEDIATRIC ASSOCIATES	\$180.00	YXK0487	COB INFORMATION	03-11-11
004	ESC MED/DEN EXCEPT MO				04-08-11	04-27-11	FREEMAN PHYSICIAN GRO	\$115.00	ZBJ7103	COB INFORMATION	04-29-11
004	ESC MED/DEN EXCEPT MO				05-02-11	05-27-11	ST JOHN'S PHYSICIANS	\$143.00	ZFP6658	COB INFORMATION	06-10-11
004	ESC MED/DEN EXCEPT MO				12-14-10	12-30-10	SOUTHWEST RADIOLOGY L	\$44.00	YVR0950	COB INFORMATION	01-07-11
004	ESC MED/DEN EXCEPT MO				02-11-11	02-18-11	FREEMAN HEALTH SYS	\$235.00	YXD4240	COB INFORMATION	02-25-11
004	ESC MED/DEN EXCEPT MO				02-23-11	04-08-11	FREEMAN PHYSICIAN GRO	\$115.00	Z940784	COB INFORMATION	04-15-11
004	ESC MED/DEN EXCEPT MO				04-27-11	05-06-11	FREEMAN HEALTH SYS	\$493.50	ZC67845	COB INFORMATION	05-20-11
004	ESC MED/DEN EXCEPT MO				04-27-11	05-16-11	FREEMAN PHYSICIAN GRO	\$115.00	ZDU4562	COB INFORMATION	05-20-11
004	ESC MED/DEN EXCEPT MO				04-27-11	06-02-11	FREEMAN PHYSICIAN GRO	\$62.00	ZFQ0517	COB INFORMATION	06-17-11
004	ESC MED/DEN EXCEPT MO				12-09-10	12-29-10	IBRHC ANESTHESIA BILL	\$549.00	YVN5980	COB INFORMATION	01-07-11
004	ESC MED/DEN EXCEPT MO				12-09-10	01-13-11	ANATOMIC PATHOLOGY SE	\$119.00	YW12355	COB INFORMATION	01-21-11
004	ESC MED/DEN EXCEPT MO				01-20-11	01-27-11	SURGERY CLINIC	\$52.00	YVJ0441	COB INFORMATION	01-28-11
004	ESC MED/DEN EXCEPT MO				03-04-11	03-28-11	SUNSHINE CLINIC	\$52.00	YZU6012	COB INFORMATION	04-01-11
004	ESC MED/DEN EXCEPT MO				04-20-11	04-26-11	SUNSHINE CLINIC	\$52.00	ZB62762	COB INFORMATION	05-13-11
004	ESC MED/DEN EXCEPT MO				04-20-11	05-13-11	INTEGRIS BAPTIST REGI	\$366.00	ZC27108	COB INFORMATION	05-13-11
004	ESC MED/DEN EXCEPT MO				04-20-11	05-12-11	DIAGNOSTIC IMAGING AS	\$46.00	ZC65708	COB INFORMATION	05-13-11
004	ESC MED/DEN EXCEPT MO				03-29-11	04-05-11	ST JOHN'S PHYSICIANS	\$96.00	Z357877	COB INFORMATION	04-08-11
004	ESC MED/DEN EXCEPT MO				12-22-10	12-31-10	SUNSHINE CLINIC	\$127.00	YVQ2754	COB INFORMATION	01-07-11
004	ESC MED/DEN EXCEPT MO				04-12-11	04-14-11	PITTSBURG FAMILY MEDI	\$85.00	ZAJ2853	COB INFORMATION	04-22-11
004	ESC MED/DEN EXCEPT MO				05-25-11	06-10-11	PITTSBURG FAMILY MEDI	\$137.50	ZG53142	COB INFORMATION	06-10-11
004	ESC MED/DEN EXCEPT MO				10-24-10	11-30-10	BOONE HOSPITAL CENTER	\$19,250.43	YUK0632	SUBROGATION QUESTIONNAIRE	12-03-10
004	ESC MED/DEN EXCEPT MO				10-25-10	11-26-10	COLUMBIA ORTHOPAEDIC	\$2,809.00	YUJ6072	SUBROGATION QUESTIONNAIRE	12-03-10
001	E MED/DEN EXCEPT MO				07-25-11	08-10-11	FREEMAN HEALTH SYS	\$165.25	ZR29729	SUBROGATION QUESTIONNAIRE	08-12-11
	E MED/DEN EXCEPT MO				01-25-11	03-04-11	PAUL A HOWARD MD PC	\$1,064.34	YY76639	SUBROGATION QUESTIONNAIRE	03-04-11
	E MED/DEN EXCEPT MO				02-16-11	02-25-11	REGIONAL MEDICAL LAB	\$193.70	YXG0532	SUBROGATION QUESTIONNAIRE	03-04-11
J04	ESC MED/DEN EXCEPT MO				11-11-10	04-16-11	JOPLIN PATHOLOGY PROF	\$15.96	ZAH1442	PRIMARY CARRIER EOB	04-29-11
001	E MED/DEN EXCEPT MO				05-31-11	06-20-11	DESERET AT OSWEGO	\$7,431.09	ZH37491	PRIMARY CARRIER EOB	07-01-11
001	E MED/DEN EXCEPT MO				05-18-11	07-28-11	ST JOHN'S PHYSICIANS	\$183.00	ZPC1966	PRIMARY CARRIER EOB	08-12-11
002	ES MED/DEN EXCEPT MO				11-21-10	12-06-10	SOUTHWEST RADIOLOGY L	\$70.00	YV46421	PRIMARY CARRIER EOB	12-17-10
004	ESC MED/DEN EXCEPT MO				03-07-11	05-09-11	NORTHEASTERN TRIBAL H	\$113.00	ZBQ3555	COB INFORMATION	05-13-11
004	ESC MED/DEN EXCEPT MO				02-09-11	02-18-11	FREEMAN HEALTH SYS	\$2,949.38	YXD4238	COB INFORMATION	02-25-11
004	ESC MED/DEN EXCEPT MO				02-11-11	02-18-11	FREEMAN HEALTH SYS	\$397.50	YXD4239	COB INFORMATION	02-25-11
004	ESC MED/DEN EXCEPT MO				02-13-11	02-24-11	FREEMAN HOSPITAL	\$3,550.05	YXK3121	COB INFORMATION	03-04-11
004	ESC MED/DEN EXCEPT MO				02-13-11	02-25-11	SOUTHWEST RADIOLOGY L	\$117.00	YB26844	COB INFORMATION	03-04-11
004	ESC MED/DEN EXCEPT MO				02-17-11	04-20-11	LINDA BEAN	\$65.00	ZAH8419	COB INFORMATION	04-22-11
004	ESC MED/DEN EXCEPT MO				05-08-11	05-21-11	FREEMAN HOSPITAL	\$4,767.96	ZE67209	COB INFORMATION	05-27-11
004	ESC MED/DEN EXCEPT MO				05-11-11	05-24-11	FREEMAN HEALTH SYS	\$938.11	ZED1490	COB INFORMATION	06-03-11
001	E MED/DEN EXCEPT MO				01-20-10	01-14-11	FREEMAN HOSPITAL	\$3,930.00	YW86878	COB INFORMATION	01-28-11
004	ESC MED/DEN EXCEPT MO				06-30-11	07-07-11	ANTHONY GREENWOOD DE	\$52.00	ZKR5251	COB INFORMATION	07-15-11
004	ESC MED/DEN EXCEPT MO				07-07-11	07-11-11	ANTHONY GREENWOOD DE	\$30.00	ZL79667	COB INFORMATION	07-15-11
004	ESC MED/DEN EXCEPT MO				01-07-11	03-11-11	C J CHOUTEAU MD	\$75.00	Z046103	PRIMARY CARRIER EOB	03-25-11
001	E MED/DEN EXCEPT MO				08-04-10	11-19-10	ST JOHN'S PHYSICIANS	\$166.00	YUB7511	SUBROGATION QUESTIONNAIRE	11-19-10
001	E MED/DEN EXCEPT MO				01-22-11	01-31-11	EVEN S DRUG	\$59.22	YWU1448	PURCHASE PRICE/LENGTHTIME	02-04-11
001	E MED/DEN EXCEPT MO				11-10-09	02-15-10	ST JOHN'S PHYSICIANS	\$186.00	YJ02063	SUBROGATION QUESTIONNAIRE	02-19-10
001	E MED/DEN EXCEPT MO				02-10-10	02-23-10	THOUSAND OAKS IMAGING	\$2,785.00	YKN0637	SUBROGATION QUESTIONNAIRE	03-05-10
TOTALS								\$75,637.17	59		

SCRIP WORLD

PHARMACY BENEFIT MANAGEMENT SERVICES PROPOSAL FOR

Cherokee County, Kansas

EFFECTIVE DATE: 8/1/2011

Retail Pharmacy Network and Home Delivery Pricing 3- Tier Minimum \$15 Differential Plan Design

	<i>Retail Network</i>	<i>Home Delivery*</i>
Brand Discount prior to pricing index change (illustrative only)	-18.50%	-24.00%
Brand Discount**	-15.37%	-21.04%
Brand Dispensing Fee/Rx	\$1.40	\$0.00
Brand Administrative Fee/Rx	\$0.00	\$0.00
Generic Average Discount	66.50%-70.50%	64.00%-69.00%
Generic Dispensing Fee/Rx	\$1.40	\$0.00
Generic Administrative Fee/Rx	\$0.00	\$0.00

-Claims will be processed at the lower of the applicable AWP discount, MAC, or U&C (retail only).

-3- Tier Minimum \$15 Differential Plan Design

* If the calculation of the cost of the claim is less than Express Scripts' minimum Home Delivery rate (currently \$8.99) and less than the applicable copayment, then the member will pay the greater of the AWP discount price, or the minimum rate. Mail claims with <35 days supply are priced at retail rates.

**On September 26, 2009, First DataBank changed the calculation methodology for brand drug AWP from a standard 25% mark-up on Wholesale Acquisition Cost (WAC) to a standard 20% mark-up. The result of this change was that AWP was reduced and therefore the discount from AWP required to reach the same discounted drug cost was also reduced. Scrip World's pricing is based on the updated AWP as currently provided by First Databank. We have also provided illustrative discounts based on the AWP levels prior to the September 26th change for comparison to proposals that may be based on AWP's re-calculated by the claims processor to the higher 25% mark-up. The two discounts shown result in the same drug cost.

Scrip World Specialty Offering

Exclusive

Exclusive specialty option is designed to offer clients maximum cost savings and superior patient care. Under this option, patients obtain all specialty medications through our partner CuraScript specialty pharmacy at the reimbursement rates set forth. Specialty drugs will not be available through other pharmacies except for:

- limited distribution products not available at CuraScript
- initial courtesy fills as allowed by plan design, and
- overrides for urgent situations.

Assumptions

- Quoted fees and services are valid for 90 days from the date of the proposal.
- Quoted fees are guaranteed for the term of the three-year contract.
- None of the membership to be enrolled is based on a 100% copayment benefit plan.
- Scrip World reserves the right to amend the price quotation set forth herein if there is a material change in the number of persons included in the prescription drug program or any material change in the benefit plan from that which was presented to and upon which this price quotation is based.
- Express Scripts' National Preferred Formulary and Minimum 50,000 Participating Pharmacies Network will be adopted.
- Compounds will process at the lesser of U&C or combined AWP plus service fee
- Pricing assumes that any in-house pharmacy is contracted at Express Scripts provider rates and is billed at the rates listed in the table above, and that Express Scripts administers the rebate program for those claims. The pricing does not apply to in-house pharmacies that operate as a non-revenue center.
- The parties understand that pricing indices historically used, (and that are the basis in this Agreement), for determining the financial components of pharmacy billing rates are outside the control of the parties. The parties also understand that there are currently extra-market industry, legal, governments, and regulatory activities, which may lead to changes relating to, or elimination of, these pricing indices that could alter the financial positions of the parties as intended under this Agreement. The parties agree that, upon entering into any resultant Agreement and thereafter, their mutual intent has been and is to maintain pricing stability as intended and not to advantage either party to the detriment of the other. Accordingly, to preserve this mutual intent, if Scrip World/Express Scripts undertakes any or all of the following: (i) changes the AWP source across its book of business (e.g., from First DataBank to MediSpan); or (ii) maintains AWP as the pricing index with an appropriate adjustment as described below, in the event the AWP methodology and/or its calculation is changed, whether by the existing or alternative sources; or transitions the pricing index from AWP to another index or benchmark (e.g., to Wholesale Acquisition Cost) the participating pharmacy, CuraScript, and Home Delivery Pharmacy rates, as applicable, will be modified as reasonably and equitably necessary to maintain the pricing intent under this Agreement. Scrip World/Express Scripts shall provide at least ninety (90) days notice of the change (or if such notice is not practicable, as much notice as is reasonable under the circumstances), and written illustration of the financial impact of the pricing source or index change (e.g., specific drug examples). The parties agree to cooperate in good faith to resolve any disputes on the illustration or the financial impact of the pricing source.
- The Generic Drug Discount applies to generic product equivalents that are available in sufficient supply. The Brand Discount applies to all other non-specialty products.

-OTC products, supplies, vaccines, compounds, specialty products, member-submitted claims, subrogation claims and in-house or 340b pharmacy claims are excluded from the guarantees. For each eligible prescription-drug claim, ingredient cost will be calculated at the lesser of the applicable U&C (retail only), MAC, or AWP discount price in determining the discount achieved, including 100% member copayment.

-Invoice Credit amounts are calculated based upon a thirty (30) day supply for participating pharmacy claims and a ninety (90) day supply for Home Delivery Pharmacy claims. Invoice Credits do not apply to claims with a zero balance or to claims with a plan cost that is less than the invoice credit.

-Select Home Delivery (SHD) is a member friendly program that maximizes effectiveness while maintaining high member satisfaction levels. Under SHD, members can receive up to two fills of certain maintenance medications at their participating pharmacy, after which they will need to make a decision on where to fill in the future by calling Express Scripts. The member's choices are to continue filling at their participating pharmacy at their normal retail copayment or to use Home Delivery with Express Scripts' Pharmacy at the normal Home Delivery copayment.

Members can opt out at any time during this process, at either the drug or member level.

This program can be implemented at any time during the year, as there is No Benefit Change.

Select Home Delivery (SHD) is a member friendly program that maximizes effectiveness while maintaining high member satisfaction levels. Under SHD, members can receive up to two fills of certain maintenance medications at their participating pharmacy, after which they will need to make a decision on where to fill in the future by calling Express Scripts. The member's choices are to continue filling at their participating pharmacy at their normal retail copayment or to use Home Delivery with Express Scripts.

SCRIP WORLD

Utilization Summary Report Cherokee County Kansas

	Comparator Period	Reporting Period	Trend	
	1/1/2010 - 7/31/2010	1/1/2011 - 7/31/2011	Difference	% Difference
Eligible Member Months	1,880	1,982	102	5.4%
Avg. Eligible Member Months	269	283	14	5.2%
# of Rxs Dispensed	1,664	1,862	198	11.9%
# Brand Rxs	459	464	5	1.1%
#Generic Rxs	1,205	1,398	193	16.0%
Total Cost	\$188,101.46	\$183,301.74	-\$4,799.72	-2.6%
Total Copay Amount	\$23,034.17	\$24,736.68	\$1,702.51	7.4%
Total Amount Paid	\$166,200.94	\$159,995.88	-\$6,205.06	-3.7%
# Rxs PMPM	0.89	0.94	0.05	5.6%
Avg. Amount Paid PMPM	\$88.40	\$80.72	-\$7.68	-8.7%
% Generic Rxs	72.4%	75.1%	2.70%	3.7%
Avg. Amount Paid/Generic Rx	\$24.16	\$22.28	-\$1.88	-7.8%
% Brand Rxs	27.6%	24.9%	-2.70%	-9.8%
Avg. Amount Paid/Brand Rx	\$298.07	\$277.70	-\$20.37	-6.8%
% Formulary Rxs	89.9%	87.0%	-2.90%	-3.2%
Avg. Total Cost/Rx	\$113.04	\$98.44	-\$14.60	-12.9%
Avg. Copayment Amount/Rx	\$13.84	\$13.29	-\$0.55	-4.0%
Avg. Amount Paid/Rx	\$99.88	\$85.93	-\$13.95	-14.0%

SCRIP WORLD

Cherokee County Kansas TOP 25 MEDICATIONS BY COST (1/2011 - 7/2011)

Medication	Indication	RX Count	Amount Paid
CIMZIA	LOWER GASTROINTESTINAL DISORDERS - BOWEL INFLAMMAT	7	\$ 11,828.23
HUMIRA	INFLAMMATORY DISEASE	2	\$ 10,892.68
NEXIUM	UPPER GASTROINTESTINAL DISORDERS - ULCER DISEASE	18	\$ 7,630.97
ACTOS	DIABETES	16	\$ 5,729.02
LIPITOR	CARDIOVASCULAR DISEASE - LIPID IRREGULARITY	23	\$ 5,556.94
HUMALOG	DIABETES	6	\$ 5,309.63
SINGULAIR	ASTHMA	22	\$ 4,944.97
LIALDA	LOWER GASTROINTESTINAL DISORDERS - BOWEL INFLAMMAT	7	\$ 4,549.37
LYRICA	SEIZURE DISORDER	12	\$ 3,995.36
LOVENOX	HEMATOLOGICAL DISORDERS	3	\$ 2,933.54
TRICOR	CARDIOVASCULAR DISEASE - LIPID IRREGULARITY	6	\$ 2,336.89
OMEPRAZOLE	UPPER GASTROINTESTINAL DISORDERS - ULCER DISEASE	48	\$ 2,320.39
PLAVIX	HEMATOLOGICAL DISORDERS	4	\$ 2,224.52
CYMBALTA	BEHAVIORAL HEALTH - ANTIDEPRESSANTS	11	\$ 2,206.39
VICTOZA 3-PAK	DIABETES	5	\$ 2,167.26
LAMICTAL XR	SEIZURE DISORDER	7	\$ 2,084.08
CELEBREX	INFLAMMATORY DISEASE	11	\$ 1,921.65
CRESTOR	CARDIOVASCULAR DISEASE - LIPID IRREGULARITY	8	\$ 1,889.10
ENBREL	INFLAMMATORY DISEASE	1	\$ 1,861.86
FEXOFENADINE HCL	ALLERGY	22	\$ 1,820.12
LANTUS SOLOSTAR	DIABETES	7	\$ 1,806.12
LANTUS	DIABETES	8	\$ 1,783.79
SULAR	CARDIOVASCULAR DISEASE - HYPERTENSION	2	\$ 1,648.84
BENICAR HCT	CARDIOVASCULAR DISEASE - HYPERTENSION	17	\$ 1,560.86
ADVAIR DISKUS	ASTHMA	3	\$ 1,502.21
Total:		276	\$ 92,504.79

SCRIP WORLD

Cherokee County Kansas TOP 25 MEDICATIONS BY COUNT (1/2011 - 7/2011)

Medication	Indication	RX Count	Amount Paid
HYDROCODONE-ACETAMINOPHEN	PAIN MANAGEMENT - ANALGESICS	74	\$ 793.65
LEVOTHYROXINE SODIUM	ENDOCRINE DISORDER - THYROID	49	\$ 231.83
OMEPRAZOLE	UPPER GASTROINTESTINAL DISORDERS - ULCER DISEASE	48	\$ 2,320.39
SIMVASTATIN	CARDIOVASCULAR DISEASE - LIPID IRREGULARITY	37	\$ 198.50
LISINOPRIL	CARDIOVASCULAR DISEASE - HYPERTENSION	36	\$ 144.45
ZOLPIDEM TARTRATE	BEHAVIORAL HEALTH - OTHER	35	\$ 142.09
AMOXICILLIN	INFECTIOUS DISEASE - BACTERIAL	35	\$ 50.52
TRAMADOL HCL	PAIN MANAGEMENT - ANALGESICS	33	\$ 180.60
AZITHROMYCIN	INFECTIOUS DISEASE - BACTERIAL	31	\$ 337.28
METFORMIN HCL	DIABETES	30	\$ 118.40
CITALOPRAM HBR	BEHAVIORAL HEALTH - ANTIDEPRESSANTS	28	\$ 108.81
FLUTICASONE PROPIONATE	ALLERGY	26	\$ 762.63
ALPRAZOLAM	BEHAVIORAL HEALTH - OTHER	25	\$ 3.27
LIPITOR	CARDIOVASCULAR DISEASE - LIPID IRREGULARITY	23	\$ 5,556.94
SERTRALINE HCL	BEHAVIORAL HEALTH - ANTIDEPRESSANTS	22	\$ 15.37
FEXOFENADINE HCL	ALLERGY	22	\$ 1,820.12
SINGULAIR	ASTHMA	22	\$ 4,944.97
CEPHALEXIN	INFECTIOUS DISEASE - BACTERIAL	18	\$ 93.33
NEXIUM	UPPER GASTROINTESTINAL DISORDERS - ULCER DISEASE	18	\$ 7,630.97
CARISOPRODOL	SKELETAL MUSCLE DISORDER	17	\$ 455.64
MELOXICAM	INFLAMMATORY DISEASE	17	\$ 571.04
BENICAR HCT	CARDIOVASCULAR DISEASE - HYPERTENSION	17	\$ 1,560.86
LISINOPRIL-HYDROCHLOROTHIAZIDE	CARDIOVASCULAR DISEASE - HYPERTENSION	16	\$ 136.82
HYDROCHLOROTHIAZIDE	CARDIOVASCULAR DISEASE - HYPERTENSION	16	\$ 46.53
ACTOS	DIABETES	16	\$ 5,729.02
		Total:	711 \$ 33,954.03

Network Analysis For:

Cherokee County-Kansas - 02438

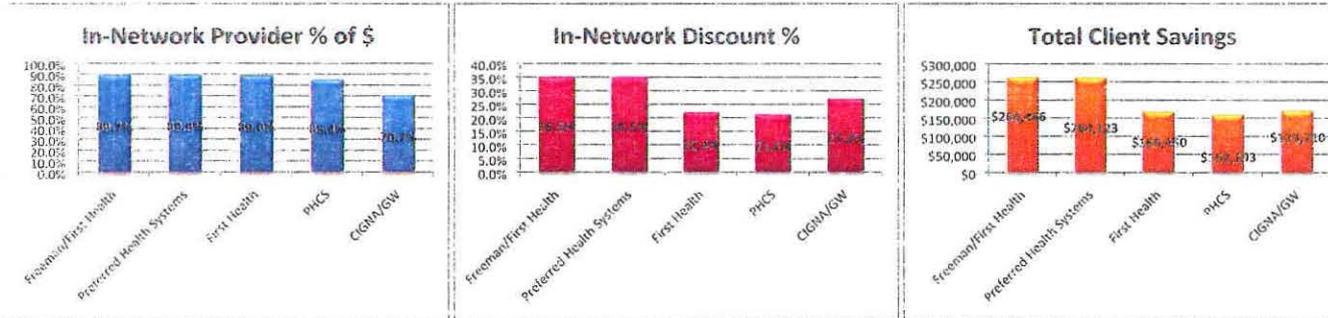
Renewal Date

January 1, 2012

Table of Contents

- Network Analysis Summary
- Network Options and Savings Analysis
- Utilization Analysis
- Top Providers By Charges
- Top Providers By Number of Claims

Network Analysis Summary Cherokee County-Kansas - 02438



Utilization/Disruption Analysis					
Charges Analyzed *	\$813,305				
	Freeman/First Health	Preferred Health Systems	First Health	PHCS	CIGNA/GW
In-Network Provider \$	\$729,650	\$731,461	\$721,042	\$694,901	\$575,319
In-Network Provider %	89.7%	89.9%	89.0%	85.4%	70.7%
Out of Network Provider \$	\$83,655	\$81,824	\$89,263	\$118,004	\$237,986
Out of Network Provider %	10.3%	10.1%	11.0%	14.6%	29.3%

Discount Analysis					
	Freeman/First Health	Preferred Health Systems	First Health	PHCS	CIGNA/GW
In-Network Discount % **	35.5%	35.5%	22.4%	21.6%	27.3%

Savings Analysis					
	Freeman/First Health	Preferred Health Systems	First Health	PHCS	CIGNA/GW
In-Network Savings	\$259,026	\$259,676	\$162,185	\$150,012	\$157,062
OOB Savings ***	\$14,681	\$14,359	\$15,665	\$20,849	\$41,764
Total Savings	\$273,706	\$274,035	\$177,850	\$170,861	\$198,826

Access Fees					
	Freeman/First Health	Preferred Health Systems	First Health	PHCS	CIGNA/GW
# of Employees	140	140	140	140	140
Annual Access Fees	\$9,240	\$9,912	\$8,400	\$8,568	\$25,116

Total Client Savings					
	Freeman/First Health	Preferred Health Systems	First Health	PHCS	CIGNA/GW
Total Client Savings	\$284,486	\$264,123	\$169,450	\$162,293	\$173,710
Incremental Savings		-\$343	-\$95,016	-\$102,173	-\$90,756

*Data analyzed represents eligible claims between 01.01.2011 - 05.16.2011

**In-Network Discounts were calculated based on average savings data received from the network. Actual savings may vary due to different utilization patterns.

*** OOB(Out of Network) Savings were extrapolated based on the Meritain OOB processes.

Network Options and Savings Cherokee County-Kansas - 02438

PPO Network Comparison										
					Customized Options		First Health	PHCS	CIGNA/GW *	
State	3D Zip	EE's	Location	State Total	Current	PPO	Anticipated Savings	Anticipated Savings	Anticipated Savings	Anticipated Savings
KS	667	128	Fort Scott / SE	135	Freeman Health/First Health	Preferred Health Systems	36.3%	21.4%	19.9%	26.7%
KS	673	7	Independence / Southeastern		Freeman Health/First Health	Preferred Health Systems	30.9%	23.3%	33.8%	25.5%
MO	648	4	Joplin / SW	4	Freeman Health/First Health	Preferred Health Systems	20.9%	51.6%	49.9%	47.3%
OK	743	1	Miami / NE	1	Freeman Health/First Health	Preferred Health Systems	25.4%	24.7%	30.9%	35.2%
		140		140	35.5%		35.5%	22.4%	21.6%	27.3%

* CIGNA/GW is an exclusive network and may not be combined with any other networks.

**Anticipated savings are based on data received from the network, actual savings may vary due to different utilization patterns.

Network Utilization Analysis

PPO Network	State	Total Number of Providers	Number of Providers In-Network	% of Providers In-Network	Total Dollars	Total Dollars In-Network	% of Dollars In-Network
Current Networks	National	879	842	95.8%	\$813,305	\$729,650	89.7%
Preferred Health Systems	National	879	848	96.5%	\$813,305	\$731,481	89.9%
First Heath	National	879	839	95.4%	\$813,305	\$724,042	89.0%
PHCS	National	879	833	94.8%	\$813,305	\$694,501	85.4%
CIGNA/GW	National	879	554	63.0%	\$813,305	\$575,319	70.7%

The methodology represented in this report is a combination of Name/TIN and TIN-only matching in order to provide a comparison of provider participation between networks. This report does not guarantee provider participation. Members should always confirm that a provider is in-network using the network's directories prior to rendering services.

Top Providers By Charges

Provider Name	State	TIN	Charges	Current Networks Freeman/First Health	Network Options				
					Preferred Health Systems	First Health	PHCS	CIGNA/GW	
FREEMAN-OAK HILL HEALTH SYSTEM	MO	431704371	\$373,645.01	Y	Y	Y	Y	Y	Y
MERCY HEALTH OF JOPLIN INC	MO	270814858	\$90,161.80	Y	Y	Y	Y	Y	N
VIA CHRISTI HOSPITAL PITTSBURG INC	KS	480543778	\$62,152.70	Y	Y	Y	Y	Y	Y
STATELINE SURGERY CENTER LLC	KS	264224035	\$56,721.18	N	N	N	N	N	N
ORTHOPAEDIC SPECIALISTS OF THE FOUR	MO	205834006	\$41,491.83	Y	Y	Y	Y	Y	Y
ST FRANCIS HOSPITAL INC	OK	730700090	\$35,321.46	Y	Y	Y	N	Y	Y
ST JOHN'S PHYSICIANS LLC	MO	611604897	\$13,423.00	Y	Y	Y	Y	Y	N
JOPLIN UROLOGY ASC	MO	430998283	\$10,280.00	Y	Y	Y	Y	Y	N
32ND STREET SURGERY CENTER LLC	MO	261339811	\$9,529.00	N	N	N	N	N	N
MERCY HEALTH MHMCH INC	KS	270842031	\$8,111.50	Y	Y	Y	Y	Y	N
MINIMED DISTRIBUTION CORP	IL	954662001	\$8,069.25	Y	Y	Y	Y	Y	N
LESTER F COX MEDICAL CENTERS INC	MO	440577118	\$7,385.90	Y	Y	Y	Y	Y	Y
CRAIG GENERAL HOSPITAL	OK	731430157	\$6,818.28	Y	Y	Y	Y	Y	Y
FREEMAN SURGICAL CENTER LLC	MO	262652980	\$6,518.03	Y	Y	N	Y	Y	N
RADIATION ONCOLOGY ASSOCIATES INC	MO	431599098	\$5,340.00	Y	Y	Y	Y	Y	N
FOUR STATES ANESTHESIA SERVICE	KS	431823847	\$4,695.00	N	N	N	N	N	Y
FIRST ASSISTANT SERVICES OF SOUTHWEST	MO	271372791	\$4,000.00	N	N	N	N	N	N
BIOFRANOSTICS INC	CA	260691876	\$3,560.00	N	N	N	N	N	N
MIDWEST ALLERGY	MO	431659121	\$3,462.00	Y	Y	Y	Y	Y	N
GROVE GENERAL HOSPITAL	OK	730731338	\$3,064.00	Y	Y	Y	Y	Y	Y
THE CHILDREN'S MERCY HOSPITAL	MO	440605373	\$2,938.00	Y	Y	Y	Y	Y	Y
FERGUSON MEDICAL LAB	MO	742244591	\$2,158.00	Y	Y	Y	Y	Y	Y
RONALD A BROWNING INC	MO	271280248	\$2,124.00	Y	Y	Y	Y	Y	Y
JOPLIN PATHOLOGY PROFESSIONALS PC	MO	273776125	\$1,545.66	N	N	Y	Y	Y	Y
DAVID DOWELL DPM	MO	431698026	\$1,534.00	Y	Y	Y	Y	Y	Y
FRISBIE CHIRO PC	KS	431935174	\$1,520.00	Y	Y	Y	Y	Y	N
OZARK GASTROENTEROLOGY INC	MO	202574286	\$1,510.50	Y	Y	Y	Y	Y	Y
REGIONAL MEDICAL LAB	OK	731131608	\$1,465.65	Y	Y	Y	Y	Y	Y
OTO LARYNGOLOGY OF JOPLIN INC	MO	830347462	\$1,442.00	Y	Y	Y	Y	Y	Y
ASSOCIATED ANESTHESIOLOGISTS INC	OK	730716044	\$1,440.00	Y	Y	Y	Y	Y	Y
PINAMONTI PHYSICAL THERAPY	KS	043759617	\$1,431.25	Y	Y	Y	Y	Y	N
BRYAN D BARNES INC	MO	271246104	\$1,249.00	Y	Y	Y	Y	Y	Y
PITTSBURG FAMILY MEDICINE	KS	830337905	\$1,245.00	Y	Y	Y	Y	Y	Y
COMMUNITY HEALTH CENTER OF SOUTHEAST	KS	753002264	\$1,228.00	Y	Y	Y	Y	Y	Y
WHEELING CHIROPRACTIC & ACUPUNCTURE	KS	513841811	\$1,205.00	Y	Y	Y	Y	Y	N
SOUTHWEST RADIOLOGY LTD	MO	431024020	\$1,201.00	Y	Y	N	Y	Y	Y
UNIVERSITY OF KANSAS HOSPITAL AUTHOR	MO	481202402	\$1,130.00	Y	Y	Y	Y	Y	Y
AMERICAN HOME PATIENT INC	OK	621298835	\$1,121.76	Y	Y	Y	Y	Y	Y
KANSAS IMAGING CONSULTANTS PA	KS	481191854	\$1,092.00	Y	Y	Y	Y	Y	Y
PH ENTERPRISES	KS	481234154	\$1,088.00	Y	Y	Y	Y	Y	N
JOPLIN INTERNAL MEDICINE CLINIC	MO	271404265	\$1,085.00	Y	Y	Y	Y	Y	N
BURDEN MEDICAL CLINIC LLC	KS	264034119	\$1,080.00	Y	Y	Y	Y	Y	N
LABETTE COUNTY MEDICAL CENTER	KS	486099245	\$1,062.30	Y	Y	Y	Y	Y	Y
DENNIS G HIGGINBOTHAM MD	KS	431758959	\$1,035.00	Y	Y	Y	Y	Y	Y
NORTHEASTERN TRIBAL HEALTH SYSTEM	OK	731588323	\$1,033.00	N	N	N	N	N	N
HOSPITAL DISTRICT #1 OF CRAWFORD COU	KS	480698644	\$1,008.00	Y	Y	Y	Y	Y	Y
DAVID A SEIDL MD	MO	262120226	\$985.00	Y	Y	Y	Y	Y	Y
SEKURGENT CARE LLC	KS	201482860	\$967.00	Y	Y	Y	Y	Y	N
BLAKE A LITTLE MD	MO	431942545	\$965.00	Y	Y	Y	Y	Y	Y
APOGEE MEDICAL OF MISSOURI	MO	202815527	\$964.26	N	Y	Y	Y	Y	N
This list is truncated due to size, the remaining providers account for \$19,691 for a total of \$813,305 in charges.									
			\$793,614	\$711,566	\$712,530	\$706,357	\$678,755	\$562,943	

*Multiple providers may fall under TIN

**Top Provider charges represents 98% of the total claims between 01.01.2011 and 05.16.2011

***The methodology represented in this report is a combination of Name/TIN and TIN-only matching in order to provide a comparison of provider participation between networks. This report does not guarantee provider participation. Members should always confirm that a provider is in-

“All information contained herein is confidential and proprietary.”

Top Providers By Number of Claims

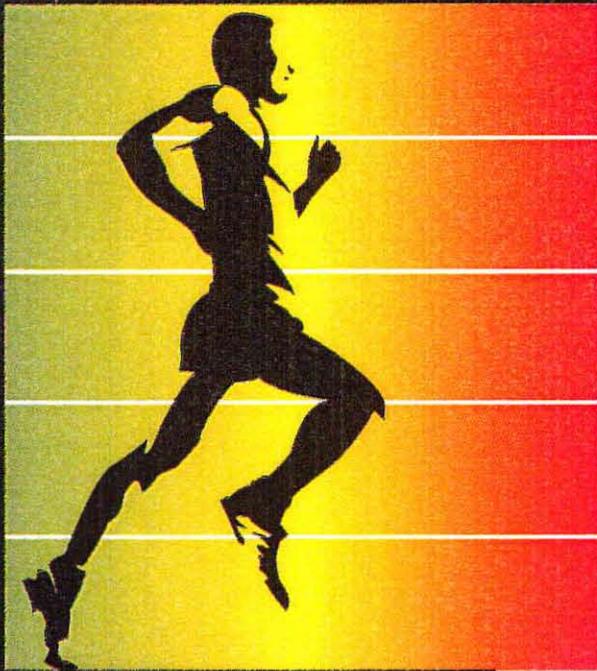
Provider Name	State	TIN	# of Claims	Network Options					
				Current Networks Freeman/First Health	Preferred Health Systems	First Health	PHCS	CIGNA/GW	
FREEMAN-OAK HILL HEALTH SYSTEM	MO	431704371	228	Y	Y	Y	Y	Y	
ST JOHN'S PHYSICIANS LLC	MO	611604897	91	Y	Y	Y	Y	N	
ORTHOPAEDIC SPECIALISTS OF THE FOUR	MO	205834006	52	Y	Y	Y	Y	Y	
VIA CHRISTI HOSPITAL PITTSBURG INC	KS	480543778	48	Y	Y	Y	Y	Y	
MERCY HEALTH MHMCH INC	KS	270842031	27	Y	Y	Y	Y	N	
WHEELING CHIROPRACTIC & ACUPUNCTURE	KS	513841811	22	Y	Y	Y	Y	N	
MERCY HEALTH OF JOPLIN INC	MO	270814858	21	Y	Y	Y	Y	N	
MIDWEST ALLERGY	MO	431659121	17	Y	Y	Y	Y	N	
RONALD A BROWNING INC	MO	271290248	17	Y	Y	Y	Y	Y	
FRISBIE CHIRO PC	KS	431935174	14	Y	Y	Y	Y	N	
JOPLIN UROLOGY ASC	MO	430999263	12	Y	Y	Y	Y	N	
THOMAS DUNLAP	MO	431435971	12	Y	Y	Y	Y	N	
FERGUSON MEDICAL LAB	MO	742244591	11	Y	Y	Y	Y	Y	
COMMUNITY HEALTH CENTER OF SOUTHEAS	KS	753092254	11	Y	Y	Y	Y	Y	
REGIONAL MEDICAL LAB	OK	731131608	10	Y	Y	Y	Y	Y	
BURDEN MEDICAL CLINIC LLC	KS	264034119	10	Y	Y	Y	Y	N	
HOSPITAL DISTRICT #1 OF CRAWFORD COU	KS	480688644	10	Y	Y	Y	Y	Y	
SOUTHWEST RADIOLOGY LTD	MO	431024020	9	Y	N	Y	Y	Y	
PH ENTERPRISES	KS	481234154	9	Y	Y	Y	Y	N	
JOPLIN PATHOLOGY PROFESSIONALS PC	MO	273776125	8	N	N	Y	Y	Y	
KANSAS IMAGING CONSULTANTS PA	KS	481181854	8	Y	Y	Y	Y	Y	
ST FRANCIS HOSPITAL INC	OK	730700090	7	Y	Y	Y	N	Y	
THE CHILDREN'S MERCY HOSPITAL	MO	440605373	7	Y	Y	Y	Y	Y	
CYTOCHECK LABORATORY LLC	KS	481089378	6	Y	Y	Y	Y	Y	
CRAIG GENERAL HOSPITAL	OK	731430157	5	Y	Y	Y	Y	Y	
FOUR STATES ANESTHESIA SERVICE	KS	431923847	5	N	N	N	N	Y	
PINAMONTI PHYSICAL THERAPY	KS	043759617	5	Y	Y	Y	Y	N	
BRYAN D BARNES INC	MO	271246104	5	Y	Y	Y	Y	Y	
DENNIS G HIGGINROTHAM MD	KS	431758959	5	Y	Y	Y	Y	Y	
NORTHEASTERN TRIBAL HEALTH SYSTEM	OK	731588323	5	N	N	N	N	N	
SEK URGENT CARE LLC	KS	201482860	5	Y	Y	Y	Y	N	
APOGEE MEDICAL OF MISSOURI	MO	202815527	5	N	Y	Y	Y	N	
APRIA HEALTHCARE INC	CA	330057155	5	Y	Y	Y	Y	N	
SAMUEL R CARTER MD	MO	263658062	5	Y	Y	Y	Y	Y	
F RONALD SEGLIE MD	KS	480894792	5	Y	Y	Y	Y	Y	
OLSON CHIROPRACTIC PC	MO	201371789	5	Y	Y	Y	Y	N	
STATLINE SURGERY CENTER LLC	KS	264224035	4	N	N	N	N	N	
MINIMED DISTRIBUTION CORP	IL	954662001	4	Y	Y	Y	Y	N	
OZARK GASTROENTEROLOGY INC	MO	202574266	4	Y	Y	Y	Y	Y	
PITTSBURG FAMILY MEDICINE	KS	850337905	4	Y	Y	Y	Y	Y	
N.F.O. CHIROPRACTIC CLINIC	OK	731109558	4	Y	Y	Y	Y	N	
REGIONAL SERVICES	MO	542183222	4	Y	Y	Y	Y	Y	
CARSON CHIROPRACTIC LLC	MO	010870243	4	Y	Y	Y	Y	N	
M AND T DERMATOLOGY SERV LLC	MO	431820383	4	Y	Y	Y	Y	Y	
PHYSICIANS AND SURGEONS	OK	731438253	4	Y	Y	Y	Y	N	
DAVID DOWELL DPM	MO	431698026	3	Y	Y	Y	Y	Y	
AMERICAN HOMEPATIENT INC	OK	621298835	3	Y	Y	Y	Y	N	
JOPLIN INTERNAL MEDICINE CLINIC	MO	271404265	3	Y	Y	Y	Y	N	
LABETTE COUNTY MEDICAL CENTER	KS	486099245	3	Y	Y	Y	Y	Y	
BLAKE A LITTLE MD	MO	431942545	3	Y	Y	Y	Y	Y	
This list is truncated due to size, the remaining providers account for 101 claims for a total of 879 claims.				778	751	759	755	757	487

*Multiple providers may fall under TIN

**Top Providers by claims represents 89% of the total claims between 01.01.2011 and 05.16.2011

***The methodology represented in this report is a combination of Name/TIN and TIN-only matching in order to provide a comparison of provider participation between networks. This report does not guarantee provider participation. Members should always confirm that a

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Good Health Is Good business

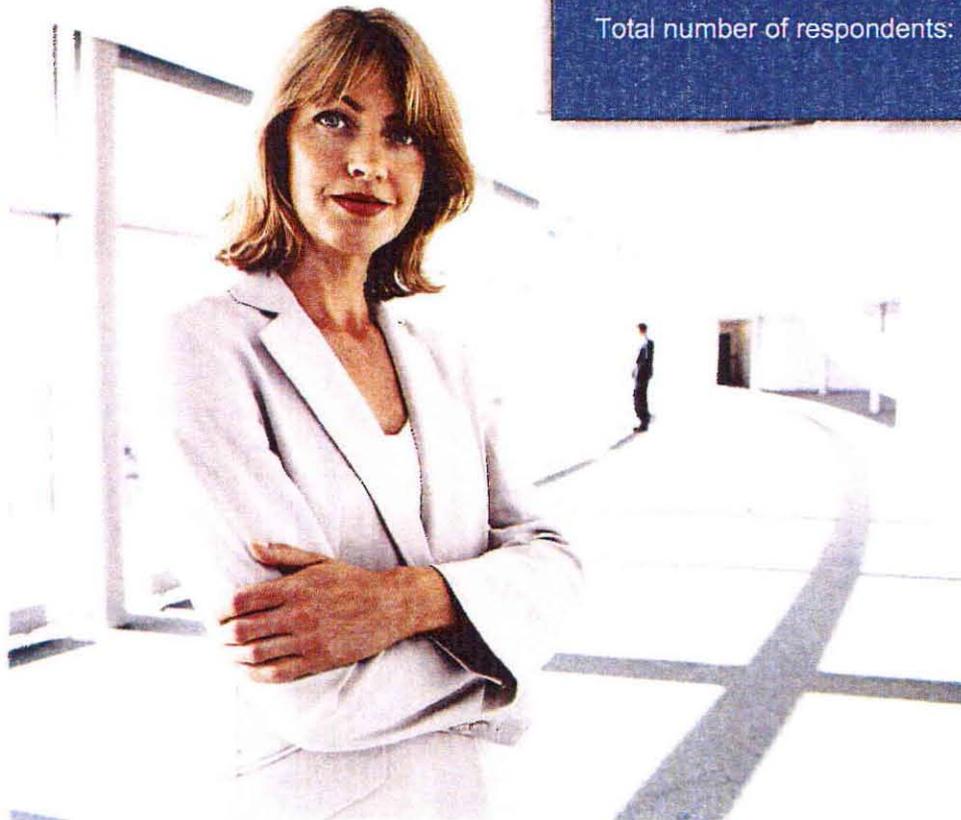
Statistical Analysis for
CHEROKEE COUNTY KS - May, 2011

Report created on August 18, 2011

Quality Survey Results

Was the blood drawer courteous?	100%	Yes
Was the blood drawer professional?	100%	Yes
Was the blood drawers appearance professional?	100%	Yes
Overall, was the program of value to you?	100%	Yes

Total number of respondents: 25

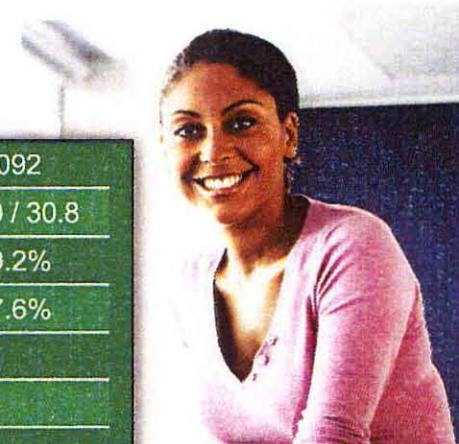


Members

		Repeat participation
52 Total	84.6% Age 40+	43 (82.7%)
20 Males	90.0% Age 40+	15 (75.0%)
32 Females	81.3% Age 40+	28 (87.5%)
No spouses participated		

Interesting Insights About Your Company

Lab tests on file	2,092
Average BMI (Female / Male)	30 / 30.8
Percentage of smokers	19.2%
Percentage of members referred to a physician	57.6%
Problem drinking	4
Average number of days of exercise	2
Number of members actively taking steps to improve their health	18



Web Site Usage

Members registered	44
Information bulletins sent per member *	7.4
Member visits *	102
Items researched per visit *	8

* in last 12 months

Newly Discovered Conditions

Anemia	0
Blood Pressure	0
High Cholesterol	3
Diabetes	1
Kidney Disease	2
Liver Disease	1
Thyroid Disease	1
Metabolic Syndrome	11

Newly discovered means our testing uncovered an abnormal medical condition that was not entered on the member's medical history.



Very serious refers to conditions that require immediate medical attention. People in this group (excluding depression and problem drinking) have been contacted by a member of our medical staff.



Very Serious Results

Anemia	0
Blood Pressure	0
High Cholesterol	3
Depression	2
Diabetes	0
Kidney Disease	0
Liver Disease	0
Possible Cancer	0
Thyroid Disease	0
Problem drinking	4
Other (Muscle, Bone, Autoimmune Disease, Parathyroidism, Adverse reaction to medication)	0



New Medication Requirements

Diabetes	1
Blood Pressure	0
Cholesterol	4

This section highlights members who tested abnormal and are not on medication. Medication has been recommended.

Your Company's IHI Scores

	Your Company	Peers	IHS Clients
High Risk	19%	26%	19%
Moderate Risk	19%	22%	19%
Low Risk	62%	52%	62%

What is IHI?

The IHI (Interactive Health Index) was designed to help members understand where they stand for future risk of coronary heart disease and diabetes. The index is comprised of five modifiable risk factors: smoking, glucose, blood pressure, triglycerides and LDL cholesterol – all potential causes of serious health problems.

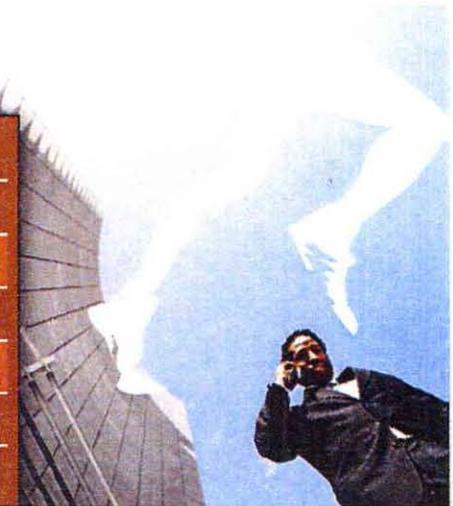
Why are we doing it?

Heart disease is the #1 cause of death in the U.S. and also the #1 cause of high medical cost. Luckily, heart disease and diabetes are avoidable. People who meet their goals have a greatly reduced risk of heart disease and diabetes.

IHI Improvements

	Regressed	Same	Improved	Total *
Blood Pressure	0 (0%)	0 (0%)	3 (100%)	3
LDL Cholesterol	0 (0%)	1 (25%)	3 (75%)	4
Glucose	0 (0%)	0 (0%)	1 (100%)	1
Triglycerides	2 (40%)	0 (0%)	3 (60%)	5
Smoking	0 (0%)	7 (78%)	2 (22%)	9

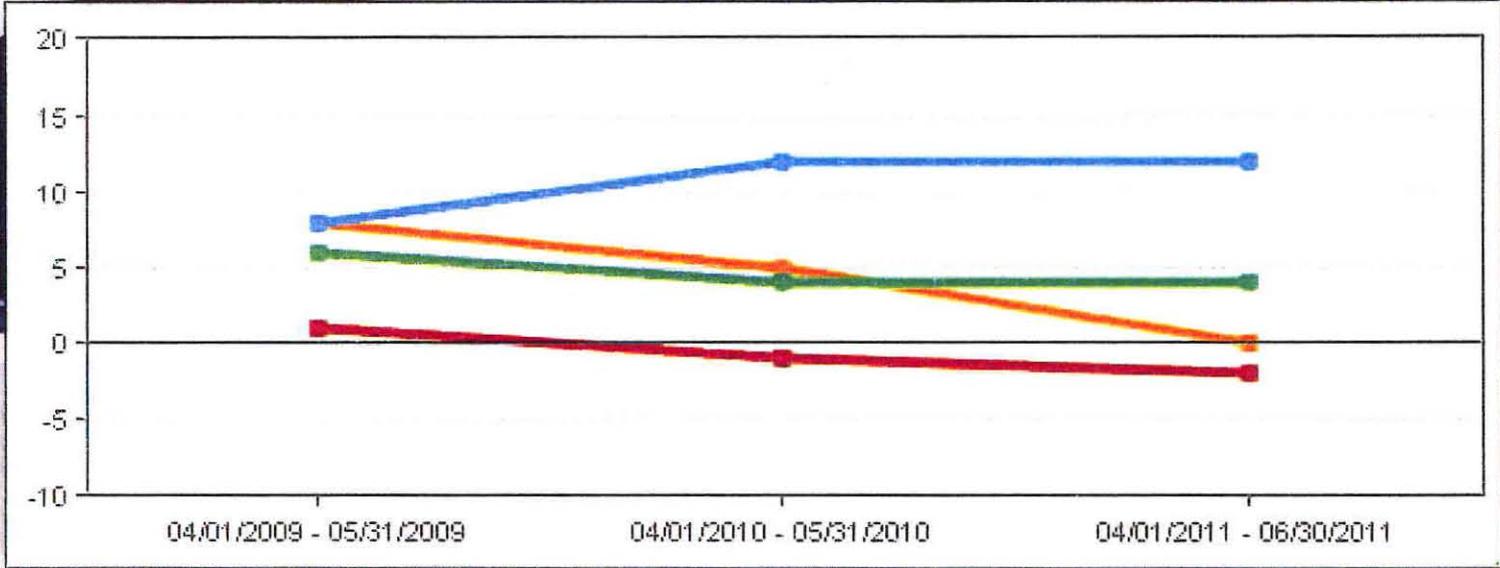
* Total number of members asked to improve based on their last health evaluation



IHI Yearly Trends



Average IHI Scores



Screening Periods



Productivity – Avoidable Estimated Annual Workdays Lost Per Person

Employee productivity is directly related to the overall financial health of your organization. While sick days contribute to reducing productivity, in most cases, sick days are just the tip of the iceberg. Employees who have chronic illnesses and come to work every day (presenteeism) can have a significant negative impact on productivity. Symptoms (headaches, shortness of breath, fatigue,

dizziness, lethargy, etc.) can have a proportionately negative influence on your bottom line. This year's screening program has identified those employees that could contribute to this difficult business problem. Fortunately, IHS will continue to communicate with, and encourage your employees to comply with our recommendations. Active disease management services can also contribute to minimizing the potential impact of presenteeism. The following charts will give you a perspective on where your company ranks on avoidable presenteeism.



Your company compared to your peers



Your company compared to ALL IHS clients

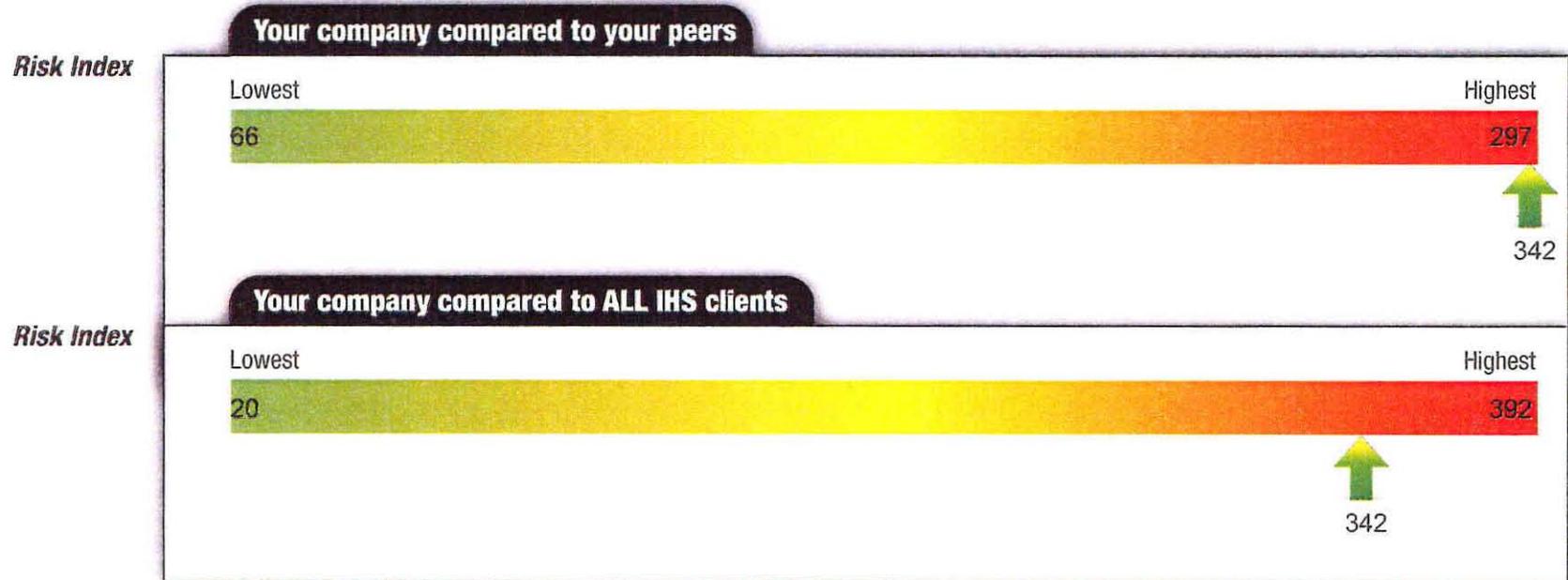


Excludes spouses

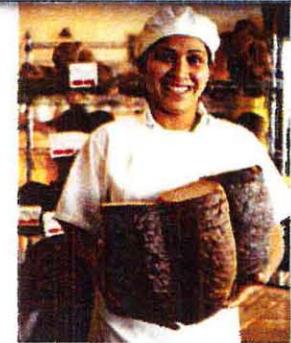
Quality – Avoidable Poor Quality

Is anything more important/critical to your company! Did you know that every aspect of your product, sales and service is directly influenced by how your employees feel while they interface with clients, touch your product or attempt to sell new business? We believe that employees who are forgetful, tired, have

difficulty concentrating, remembering and are irritable are not good for business. IHS has identified some (don't you wish that everyone had participated?) of these people. Our programs will reduce your risk in this area. Poor quality is avoidable!



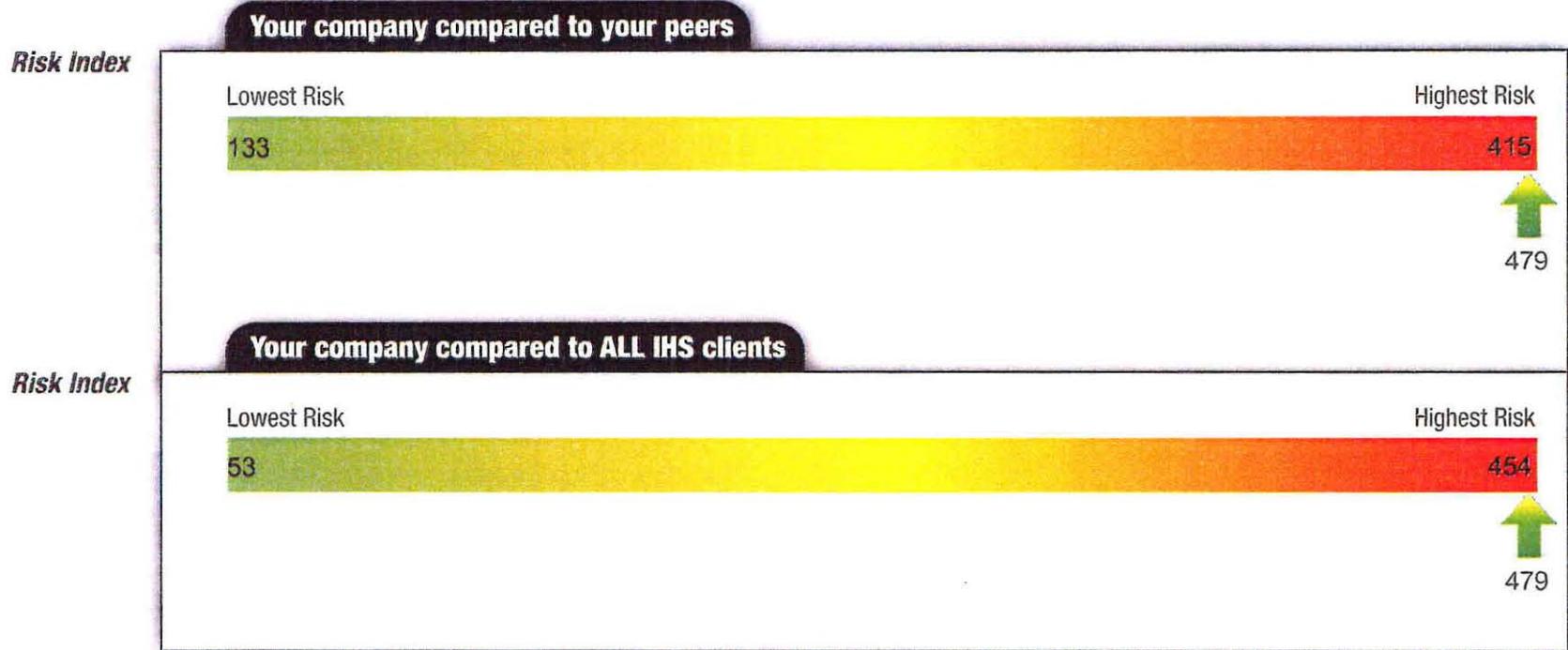
Excludes spouses



**Workers' Compensation –
Avoidable Accidents Influenced by Disease Symptoms**

Since workers' compensation costs, and general liability, are based on past experience, future expense exposure can be minimized by reducing the number and severity of accidents. Symptoms associated with active diseases (fatigue, dizziness, blurred vision, lack of concentration, etc.) can have a dramatic "cause and effect" relationship to accident rates. IHS has identified employees who have diseases that exhibit symptoms that can contribute to high accident rates.

We have also adjusted the probability of accident occurrence by the seriousness of the disease. The diseases that we have focused on include: problem drinking, sleep apnea, diabetes, hypothyroidism and depression. The following analysis looks at your company's risk of accidents that may be influenced by symptoms associated with these controllable medical problems. Your company's risk is compared to risks of peer companies and also to the aggregate risks of all companies in the IHS database. This analysis is unique to IHS.



Excludes spouses

Medical – Avoidable Annual Medical Costs

Typically, annual medical costs can be reduced by proactive intervention at the beginning stage of the disease process. Proper management of medical problems and by adherence to life style guidelines can reduce medical costs.

IHS has identified members who have an identifiable disease. We have also considered the seriousness of the disease. The following graph provides an estimate of the potential annual avoidable costs on a per person screened basis. Healthiest companies have the lowest avoidable costs.

Your company compared to your peers



Your company compared to ALL IHS clients



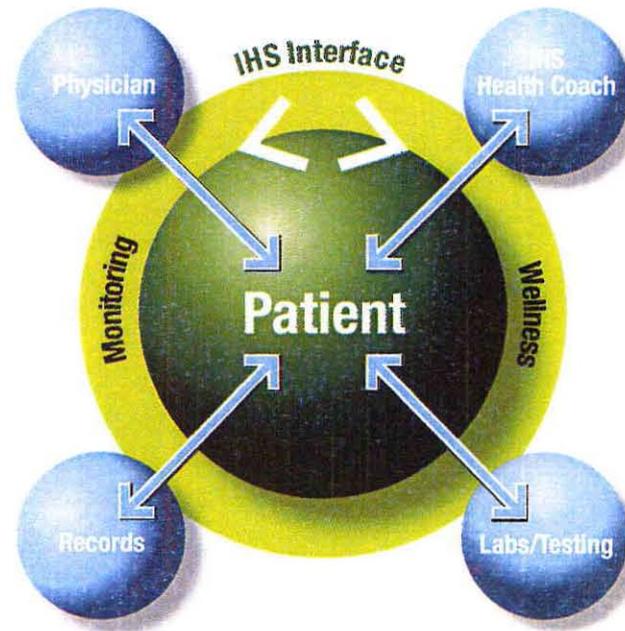
Pre Disease Management

The key to effective disease management is early detection followed by professional medical intervention. The IHS "Physician Link" service facilitates the process by providing the following services:

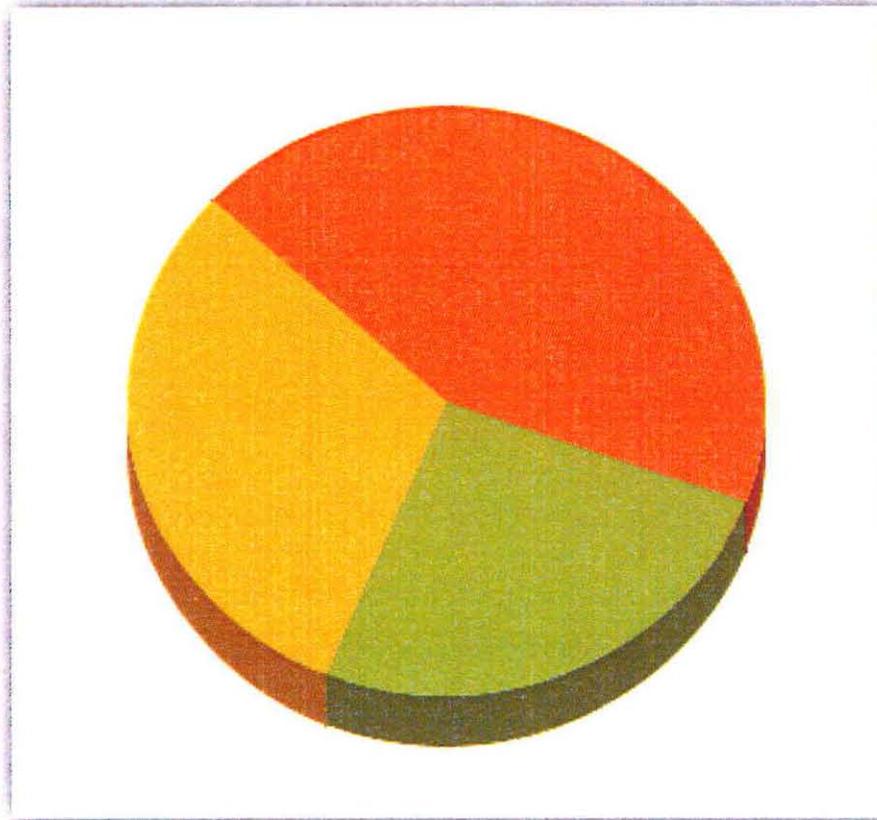
1. Immediate access of the test results by the member's physician
2. Appointment reminders (postcards, email and verbal)
3. Important scheduling and follow-up testing through our convenient Test on Demand (TOD) service
4. Physician Link unites the physician, IHS data records and the member. The "team" works proactively together to ensure that the members meet the ideal objectives. To aid the physician, IHS follow up services and IHS coaches support the member's health goals

Physician Link

Number of people enrolled	19
Number of records provided to physicians	22
Number of additional tests	0
Number of follow up reminders	41



Estimated Avoidable Annual Medical Costs



- Unhealthiest medical plan members (Top 15%)**
\$19,125 per person
\$76,500 total
- Moderately unhealthy medical plan members (Next 35%)**
\$6,027 per person
\$54,250 total
- Most healthy medical plan members (Remaining 50%)**
\$1,148 per person
\$44,800 total

Sources: Cecil Textbook of Medicine, 19th Edition W.B. Sanders Company, Philadelphia, the Healthwise Knowledgebase, NCEP Adult Treatment Panel III Report 2001 NHLBI - Framingham Heart Study - Estimating Coronary Heart Disease (CHD) Risk Using Framingham Heart Study Prediction Score Sheets 2002, Outcomes Research - The Health Status of the United States Workforce, Institute for Health and Productivity Studies, Cornell University. The above are not precise numbers. They are estimates based on the number and severity of untreated medical conditions discovered.
IHS DOES NOT MAKE MEDICAL DIAGNOSES.