


Patricia A. Peshka  
Purchasing Agent



Frank J. Picozzi  
Mayor

**City of Warwick**  
Purchasing Division  
3275 Post Road  
Warwick, Rhode Island 02886  
Tel (401) 738-2013  
Fax (401) 737-2364

TO: Members of the City Council

FROM: Patricia A. Peshka, Purchasing Agent 

DATE: March 26, 2021

RE: Bid for the City Council meeting Wednesday, March 31, 2021

CITY OF WARWICK

STATE OF RHODE ISLAND

RESOLUTION OF THE CITY COUNCIL

MEETING DATE: \_\_\_\_\_

NO: \_\_\_\_\_

APPROVED: \_\_\_\_\_ MAYOR

DATE: \_\_\_\_\_

RESOLVED, That The City Council of the City of Warwick as required by the provisions of Sections 6-11 and 6-12 of the City Charter and the Ordinance relative to competitive bidding on purchase enacted there under hereby and herewith approves the acceptance of the following bid(s):

Bid #	Name	Vendor(s) Name/Address	Contract Award	Contract Period	Note	Code	FY
2022 - 006	City of Warwick Medical, Pharmacy & Dental Insurance Benefits	<i>RI Interlocal Risk Management Trust</i> 501 Wampanoag Tr. Ste. 301 E. Providence, RI 02915	\$21,833,316 1 <sup>st</sup> year annual cost	7/1/21 - 6/30/24	1		<i>FY22 FY23 FY24</i>

AND BE IT FURTHER RESOLVED, That such purchase or contract be awarded to the lowest responsible bidder.

1. This contract is for a 3-year period. Only the 1st year annual fee is being requested at this time. The department will go before the City Council for years 2 and 3 with annual costs determined by claims experience.

**THIS RESOLUTION SHALL TAKE EFFECT UPON ITS PASSAGE**

**TABLE OF CONTENTS**

**CITY COUNCIL MEETING MARCH 31, 2021**

<b><u>BID #</u></b>	<b><u>DESCRIPTION</u></b>	<b><u>DEPT</u></b>
2022-006	City of Warwick Medical, Pharmacy & Dental Insurance Benefits	1-35

**RFP2022-006 City of Warwick Medical, Pharmacy & Dental Insurance Benefits**

- 7 Bids received

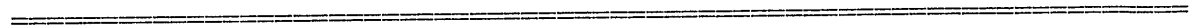
***FY22-FY24***

CODE: 75-158 Health Care/Municipal  
75-159 Health Care/Municipal Retirees  
75-160 Health Care/Police  
75-161 Health Care/Police Retirees  
75-162 Health Care/Fire  
75-163 Health Care/Fire Retirees  
75-164 Health Care/Bonus  
75-165 Dental/Police  
75-166 Dental/Police Retirees  
75-167 Dental/Fire  
75-168 Dental/Fire Retirees  
75-169 Dental/Municipal  
75-183 Health Care /Crossing Guards

MANNER OF AWARD: \$21,833,316 (1st year annual cost see note)  
July 1, 2021 – June 30, 2024

RECOMMEND: RI Interlocal Risk Mgt. Trust

*Note: This contract is for a 3-year period. Only the 1<sup>st</sup> year annual fee is being requested at this time. The department will go before the City Council for years 2 and 3 with annual costs determined by claims experience.*



WB Community Health	2000 Chapel View Blvd. Suite 240	Warwick, RI 02886
Blue Cross & Blue Shield of RI	500 Exchange St.	Providence, RI 02903
Delta Dental of Rhode Island	10 Charles Street	Providence, RI 02904
RI Interlocal Risk Mgt. Trust	501 Wampanaug Tr. Ste. 301	E. Providence, RI 02915
Aetna Life Insurance Company	151 Farmington Ave	Hartford, CT 06156
Metropolitan Life Insurance Co.	200 Park Avenue	New York, NY 10166
Stealth Partner Group	100 Font Street	Worcester, MA 01608

Bid2022-006 City of Warwick & Warwick Public Schools Medical, Pharmacy & Dental Insurance Benefits						
VENDOR	ADDRESS	CITY	STATE	ZIP	EMAIL	
The following vendors were sent specifications.						
Advanced Medicine Integration of RI, LLC	473 Central Ave., Ste. 2	Highland Park	IL	60035	information@amibestmed.com	
Advantage Benefits	78 Pleasant St.	Worcester	MA	01609	bill@advantagebenefits.com	
Am WINS Group Benefits c/o Carol Radzik	16 International Way	Warwick	RI	02886	Henry.santos@amwins.com	
American Healthcare Administrative Svcs., Inc.	3850 Atherton Rd.	Rocklin	CA	95765	b.katz@americanhealthcare.com	
Blue Cross & Blue Shield of RI	500 Exchange St.	Providence	RI	02903	john.gilliland@bcbstri.org; Marc.gagnon@bcbstri.org	
Delta Dental of RI	10 Charles St.	Providence	RI	02904	apezullo@deltadentalri.com;	
eQHealth Solutions, Inc.	8591 United Plaza Blvd., Ste. 270	Baton Rouge	LA	70809	jperroni@deltadentalri.com	
Healthcare Strategic Solutions, LLC	41 Alfred Drowne Rd.	Barrington	RI	02806	busdev@eqhs.org	
Hopkins & Assocs. Healthcare Management Solutions, I	1222 Buckeye Brook Rd.	Charlestown	RI	02813		
KEPRO Acquisitions, Inc.	777 E. Park Dr.	Harrisburg	PA	17111	mansel@kepro.com	
Medrisk, LLC	2701 Renaissance Blvd., Ste. 200	King of Prussia	PA	19406	epominations@medrisknet.com	
Metropolitan Life Insurance Co.	One Financial Ctr.	Boston	MA	02111	kdonohue1@metlife.com	
Pharmaceutical Technologies, Inc. d/b/a National Pharm	13660 California St.	Omaha	NE	68154	schoening@pti-nps.com	
QHR Intensive Resources, LLC	1573 Mallory Lane, Ste. 100	Brentwood	TN	37027		
RI Dept. of Human Services, Div. Healthcare Quality	50 Taft St.	Cranston	RI	02905	lynnharri@hotmail.com	
RI Interlocal Risk Management Trust	501 Wamponaug Tr., Ste 301	E. Providence	RI	02915	blavallee@ritrust.com;	
RI Municipal Insurance Corp.	86 Weybossett St.	Providence	RI	02903	chamilton@ritrust.com	
SP Management Services, Inc.	40 Burton Hills Blvd., Ste. 500	Nashville	TN	37215	jward@imcolnri.org	
Stop Loss Insurance Brokers	20 Park Plaza, Ste. 628	Boston	MA	02116	ddoyle@stoplossins.com	
Stop Loss Insurance Services	100 Front Street, Suite 610	Worcester	MA	01608	mford@americanstoploss.com;	
The Hilb Group of NE	931 Jefferson Blvd., Ste. 3001	Warwick	RI	02886	john.cranshaw@amwins.com	
The Segal Co.	116 Huntington Ave.	Boston	MA	02116	realise@hilbgroup.com	
Tufts Benefit Administrators	One Exchange Pl., 3 <sup>rd</sup> Fl.	Providence	RI	02903	rghazarian@segaladvisors.com	
United Health Care	475 Kilvert St.	Warwick	RI	02886	Kim_Mathes@tufts-health.com;	
W.B. Community Health	300 Jefferson Blvd., Suite 205	Warwick	RI	02888	Dean_bushy@tufts-health.com	
					eric.c.swain@uhc.com	
					alord.wbch@gmail.com;	
					rkrupski.wbch@gmail.com;	
					smangiarelli@wbcommunityhealth.org	

## Memorandum

TO: Honorable City Council

FROM: Steven Rotondo, Personnel Director  
Peder Schaefer, Finance Director  
Bruce Keiser, Planning Director

DATE: March 26, 2021

SUBJECT: Recommendation - Medical and Dental Insurance Bid Award

The City's health care consultant, MarshMcClennan (MMA LLC), has completed a review of the proposals received in response to our solicitation for employee medical and dental insurance. Three vendors have made offers for medical insurance coverage and six offers were made for dental coverage.

MMA LLC reviewed and evaluated each of the proposals and has made a recommendation to award a 3-year contract to provide both medical and dental insurance coverage to the Rhode Island Interlocal Risk Management Trust. The Trust health pool includes 54 municipalities, school districts and special purpose districts in the Rhode Island. Warwick has a long history with the Interlocal Trust having previously participated in the health pool for more than 25 years through fiscal year 2017.

As detailed in the enclosed report, the recommendation to award the bid to the Trust is based on the following factors:

- Most cost-efficient FY22 employee health care premium cost providing least budget impact;
- Fully-insured premium guarantees costs will not exceed budget;
- Strong administrative support capacity and experience with claims management and ACA reporting;
- Robust Wellness programs to foster improved employee health and lifestyle choices leading to better medical and pharmacy claims outcomes;

It is noted that the Trust's monthly per employee premiums across all active and retiree groups are an average of 5.6 percent below the current year working rates. This will positively impact the appropriations required to fund the FY21-22 annual budget.

Given the foregoing, the Administration supports the health care consultant's recommendations and proposes a three-year contract award for medical, pharmacy, and dental coverage to the Rhode Island Interlocal Risk Management Trust.



MARSH & McLENNAN  
AGENCY

COUNT ON US!



# City of Warwick Health Insurance Assessment

March 26, 2021

WORLD CLASS. LOCAL TOUCH.

---

## Table of Contents

- I. Assessment Process Overview
- II. Key Concepts & Definitions
- III. FY22 Health Insurance Outlook
- IV. FY22 Dental Insurance Outlook
- V. Key Considerations

### **Appendix**



# **I. Assessment Process Overview**

---

## **Assessment Process Overview**

### **Tasks & Deliverables**

As of January 2021, Marsh & McLennan Agency “MMA” has been contracted as an independent consultant to review the City of Warwick’s health and dental insurance options.

In doing so, we have been tasked to work with City management, the Council and other key stakeholders to evaluate the following:

- Review the City’s current health and dental insurance plan options currently offered through the WB Community Health
- Solicit alternative market options for employees and retirees from insurance carriers and/or purchasers within the RI municipal marketplace through a Request for Proposal (RFP) process
- Provide subsequent education to all stakeholders on the various insurance carrier and group purchasing options, as well as, funding models available to the City
- Provide recommendations for key areas of cost savings for the City

---

## **Assessment Process Overview**

### **Approach & Timeline**

In January, MMA requested plan design, rates and census information from BCBSRI, as well as, enrollee data from the WB Community Health and the City. We obtained this information accordingly throughout the month of February.

In February, we developed an RFP that was released through the City's purchasing agent. We worked collaboratively to ensure that all relevant RI carriers and purchasers were notified including but not limited to; Blue Cross Blue Shield of Rhode Island (BCBSRI), Tufts Health Plan (THP), United Health Care, Aetna, Cigna, WB Community Health, RI Interlocal Trust, RI Municipal Insurance Company (RIMIC), Delta Dental and the Metropolitan Life Insurance Company (MetLife) as some key examples.

All questions we received during the open procurement timeframe were made public to all interested bidders through the City's Purchasing Agent.

The deadline for RFP responses was March 17, 2021.

---

## **Assessment Process Overview**

### **RFP Overview**

MMA evaluated both cost and program quality for the City.

MMA evaluated plan funding for both medical and dental plans for the City as follows under the following funding schemes:

- Self-Insured (ASO) Arrangements
- Fully Insured Arrangements
- Group Purchasing Arrangements (e.g. any collaboratives, captives and/or trusts, along with their corresponding funding structures as characterized under a group purchaser option)

---

## Assessment Process Overview

### RFP Overview (cont.)

MMA evaluated carriers and purchasers on the quality of both their responses and subsequent offerings to the City as outlined within the RFP bid specifications with a specific emphasis on the following topics:

- Provider Network and Access (*medical and dental*)
- Wellness Benefits and Program Support (*medical*)
- Claims Administration (*medical, stop loss and dental*)
- Reporting (*medical, stop loss and dental*)
- Implementation and Open Enrollment Support (*medical and dental*)
- For group purchasers- products offered, shared revenue and risk provisions, financial performance, general operating procedures, billing and wellness program offerings
- Overall experience with municipal governance and unions
- Experience and innovative ideas to control rising healthcare for municipalities

## **II. Key Concepts & Definitions**

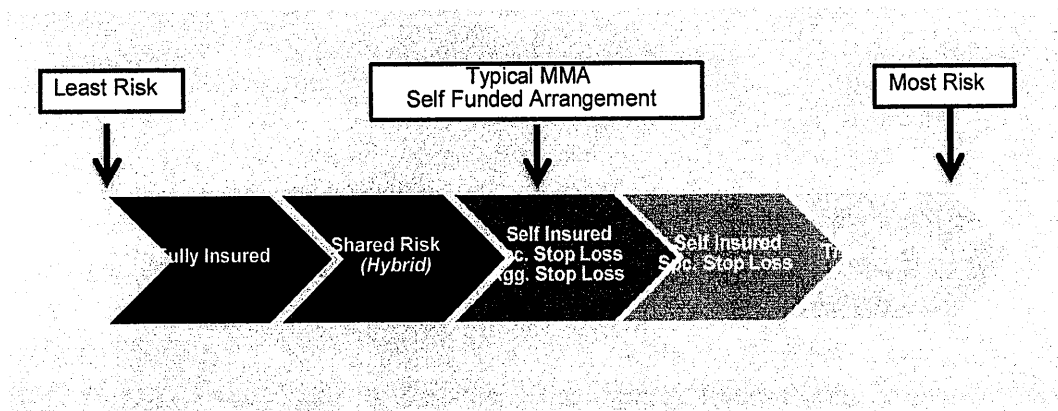
## Fully Insured vs. Self Insured Pros and Cons

	Fully Insured	Self Insured
<b>Pros</b>	<ul style="list-style-type: none"> <li>• Unexpected Claims Cost Risk - assumed by insurance carrier and employer cost capped at 100% of premium level</li> <li>• Predictability – constant premium, budgetable premium</li> <li>• Administration – one monthly bill provided by insurance carrier</li> </ul>	<ul style="list-style-type: none"> <li>• Cash Flow – pay claims as you go (beneficial in favorable cost years)</li> <li>• Administration – ability to change TPA and retain benefits</li> <li>• Reserve – retained by employer</li> <li>• Plan Design – greater plan design flexibility; ERISA pre-empts state insurance regulations</li> <li>• Consolidation – employer flexibility to consolidate benefits and claims paying platform</li> <li>• Stop Loss – pricing based on annual competitive market bidding; will include both the medical and carve-out pharmacy benefits.</li> <li>• Reporting – Detailed/comprehensive</li> </ul>
<b>Cons</b>	<ul style="list-style-type: none"> <li>• Higher Fixed Costs – due to risk charge, state and federal (health reform) premium tax, pooling charges</li> <li>• Cash Flow – year-end surplus (actual plan cost &lt; premium) retained by insurer as additional profit</li> <li>• Reserve – held by insurance carrier</li> <li>• Plan Design – plan design dictated by insurance carrier and state regulations</li> <li>• Reporting – limited</li> </ul>	<ul style="list-style-type: none"> <li>• Unexpected Claims Cost Risk – employer assumes risk; stop loss insurance provides catastrophic individual/aggregate cost protection</li> <li>• Cash flow volatility – could occur with monthly pay-as-go format</li> <li>• Administration – greater level of plan administration required due to banking and administrative billing processes</li> </ul>

## Understanding the Risk Spectrum

The amount of risk that an organization can take-on depends on several factors size, cash flow, and risk tolerance

Not all funding arrangements are created equal





**III. FY21 Assessment & Outlook:  
Health Insurance**

---

## Executive Summary

### RFP Responses

MMA received responses for **health insurance** from the following bidders that have been considered as part of the City's assessment:

- WB Community Health (incumbent)
- The Trust
- Aetna

MMA received responses for **stop loss insurance** from the following bidders that have been considered as part of the City's assessment:

- Amwin

---

## Assessment Process Overview

### RFP Overview (cont.)

MMA evaluated carriers and purchasers on the quality of both their responses and subsequent offerings to the City as outlined within the RFP bid specifications with a specific emphasis on the following topics:

- Provider Network and Access (*medical and dental*)
- Wellness Benefits and Program Support (*medical*)
- Claims Administration (*medical, stop loss and dental*)
- Reporting (*medical, stop loss and dental*)
- Implementation and Open Enrollment Support (*medical and dental*)
- For group purchasers- products offered, shared revenue and risk provisions, financial performance, general operating procedures, billing and wellness program offerings
- Overall experience with municipal governance and unions
- Experience and innovative ideas to control rising healthcare for municipalities

---

## **Executive Summary**

### **RFP Responses (cont.)**

MMA analyzed and created a comparison between the WB and the Trust, which were the two competitive options for the City.

Aetna provided a very comprehensive proposal for which MMA analyzed accordingly. However, this was not competitive for the City due to several factors: 1) much less favorable discounts in the Rhode Island service area, estimating that medical claims could be as much as \$5M higher annually based on the claim discount differential, 2) 91.6% network match and 3) purchasing stop loss on a stand alone basis reduces the purchasing power for the City.

Amwin's proposal was not considered as part of our analysis given that stop loss is incorporated as part of both the Trust and WB's group offerings, and there was no alternative direct carrier considered competitive in this process.

The Trust presents a savings opportunity for the City of approximately \$1.3 million. This is the working rate differential and doesn't account for any year end credits by either entity, or run out.

The WB presents a working rate increase of 0 percent for the City, which is below market trend (the 0 percent includes budget placeholder for Plan 65 retiree costs – not yet published).

## Bid Response Summary

### Cost Comparison

	City Current	City Renewal	\$ Variance	% Variance
WBCH	\$23,137,623	\$23,137,623	\$0	0.0%
The Trust	\$23,137,623	\$21,833,316	(\$1,304,306)	-5.6%

The above cost illustration reflects current and proposed working rates.

Proposed working rates from both the WBCH and The Trust are guaranteed one year from 7/1/2021 – 6/30/2022

**IV. FY21 Assessment & Outlook:  
Dental Insurance**

---

## Executive Summary

### RFP Responses

MMA received responses for *dental insurance* from the following bidders that have been considered as part of the City's assessment:

- WB Community Health (incumbent)
- Aetna
- BCBS RI
- Delta Dental
- Met Life
- The Trust

While Delta Dental's working rates yield the most estimated savings on a self-insured basis, MMA recommends the City combine the dental offering with their medical plan offering to achieve administrative savings on the medical.

Offering the medical and dental on a combined platform, allows for administrative ease for the City and streamlines communication to employees.

## Bid Response Summary

### Cost Comparison

	City Current	City Renewal	\$ Variance	% Variance
WB	\$974,904	\$926,197	(\$48,707)	-5.0%
The Trust	\$974,904	\$906,184	(\$68,720)	-7.0%
Aetna (Fully Ins)	\$974,904	\$947,022	(\$27,882)	-2.9%
BCBS (ASO)	\$974,904	\$885,040	(\$89,864)	-9.2%
BCBS (Fully Ins)	\$974,904	\$983,148	\$8,244	0.8%
Delta (Fully Ins)	\$974,904	\$918,852	(\$56,052)	-5.7%
Delta (ASO)	\$974,904	\$870,433	(\$104,471)	-10.7%
Met Life (Fully Ins)	\$974,904	\$923,060	(\$51,844)	-5.3%

The above cost illustration reflects current and proposed working rates.



## **V. Key Considerations**

---

## Key Considerations

### Overview

The Trust and WB provide different rate structures and pooling options. There are considerations to both options for the City as follows:

- Both options have proven to facilitate overall positive cost outcomes for the City
- Since joining the WB, increases in working rates for the City (on average) have been at or below market trend
- The Trust also offers certain relevant advantages being protected by a self-insured pool, in addition to, the programmatic and staffing resources available. The City's prior experience over a five year period with the Trust was also favorable. Specifically, the four year average rate adjustment was +0.6 percent, which was well below market trends at that time
- As a self-insured employer, the City is liable for any unforeseen claims costs, including prospective costs associated with the current volatility of the market due to COVID-19 circumstances

## Key Considerations

### The WB

In general, the WB's ability to procure administrative fees as a group purchaser while allowing individual members to maintain a self-insured funding arrangement can be advantageous because of the competitive rates.

The City is responsible for claims and associated volatility, meaning while monthly premiums are fixed, there is a settlement period at the end of the year to account for any deviations. Any surplus in comparison to billed premium becomes an asset of the City in full, while any deficit becomes the City's liability. Total fiscal year exposure is able to be budgeted, but not guaranteed.

At the employers discretion, a member can utilize any fund surplus.

The City has a projected surplus as of June 30, 2021 of approximately \$4 million. Upon termination, the WB withholds these funds for 515 days. Within this timeframe, final reconciliations of claims runout would be assessed and deducted accordingly.

In addition, the WB distributes "unassigned dividends" to members and is projected to have \$6M available at the end of FY21. For members that term after 48 months, they are eligible to receive 75% of their share. Members terminating after five years are eligible to receive 100%. The WB has not confirmed the "unassigned dividend" amount the City is eligible to receive at this point.

Related to claims run out, if the City were to terminate from the WB:

- o Estimated **City IBNR** is approximately \$1.55M

No additional penalties would be assessed upon terminating in FY22.

Marsh & McLennan Agency LLC

20

---

## Key Considerations The Trust

In general, the structure of a self-insured pooled arrangement such as the Trust can be advantageous because of risk sharing, more favorable pharmacy contractual terms and lower fixed costs.

The aggregate health rate increase for the entire pool over the last three years has been 3.4 percent, which is well below market trend. The recommended FY21/22 pool-wide health rate adjustment, (subject to Board approval), is a 3.2 percent rate increase. Although increases may vary year over year for individual members, this suggests a strong pattern of stability in managing overall costs.

Because premium rates, and therefore the City's exposure, are guaranteed, The Trust benefits from actual costs coming in below expectations, while taking on the full risk of costs coming in above expectations. The Trust's premium rates should include runout liability, meaning that if the City were to terminate, there would be no outstanding claim or administrative expense beyond termination other than liquidated damages for early termination.

Since the Trust's establishment and to date, entities have benefited from a "Member Equity Disbursement," which has been used to reduce premiums year over year. If losses create unacceptably low reserves for the overall pool, member assessments may apply. Since 2011, no members have been assessed.

Because contracts are structured in three year increments, there are Liquidated Damages associated with terminating membership within the first two years as follows:

- If the City were to terminate **within two years**, the City would owe one month of premium, an estimated \$1.67M in Liquidated Damages.
- If the City were to terminate **within three years**, the City would owe one-half of one month's premium, an estimated \$835K in Liquidated Damages.

---

## **Executive Summary**

### **RFP Responses (cont.)**

**Related to medical benefits**, the Trust will maintain all current plan designs.

**Related to pharmacy benefits**, the Trust's prescription drug formulary is a standard formulary administered through CVS Health which should closely align to the existing formulary used by BCBSRI's PBM, Prime Therapeutics.

It is possible that there could be some differentials that may impact certain members' out of pocket costs at the pharmacy. There may be drugs that are classified differently under CVS Health, as compared to Prime Therapeutics for example. Some drugs may fall under a lower drug tier co-pay while some others may fall under a higher drug tier co-pay. It is important to note that BCBSRI's PBM, like all PBMs, evaluates and changes its drug formulary on a regular basis, so these types of formulary impacts can occur even if the City's PBM was not changing.

If the City were to transition to The Trust, CVS Health will notify any members which may be adversely impacted by the formulary change and provide alternative options.

---

## Recommendations

1. Both the WB and the Trust have historically offered the City cost effective advantages of group purchasing rates and subsequent health plan management that facilitate long term sustainability.
2. We recommend that the City enter a three year contract in order to promote stability for members and preserve its market leverage in the long run.
3. With the unknown impact of COVID-19 and the anticipated uptick in claims, the City should consider efforts towards reducing its overall risk exposure.
4. Based on expectations over the three years, total costs for medical and dental from The Trust would be favorable given these considerations.
5. We therefore recommend the City consider moving its membership to the Trust for a three year cycle beginning July 1, 2021 based on costs, exposure and the expansion of plan resources the City would be afforded.

# Appendix

# FY21 City of Warwick Medical Rates and Enrollment

(Source: BCBS RI Rate Sheets and BCBS RI January 2021 Enrollment Report)

Group	Plan Name	Individual Rate*	Lives	Total Monthly Rate	Annual Individual Costs	Family Rate	Lives	Total Monthly Rate	Annual Family Costs	Plan 65	Total Annual Costs
	<b>MEDICAL / BCBS RI</b>										
0001	Classic	\$875.91	0	\$0.00	\$0.00	\$2,140.18	0	\$0.00	\$0.00	\$0.00	\$0.00
0002	HMCZC - Police	\$851.81	3	\$2,555.43	\$30,665.16	\$1,995.01	0	\$0.00	\$0.00	\$0.00	\$30,665.16
0002	HSA - Police	\$715.88	54	\$38,657.52	\$463,890.24	\$1,662.22	111	\$184,506.42	\$2,214,077.04	\$0.00	\$2,677,967.28
0003	Classic	\$1,039.09	0	\$0.00	\$0.00	\$2,456.13	0	\$0.00	\$0.00	\$0.00	\$0.00
0004	HMCZC - Retired Police	\$792.00	8	\$6,336.00	\$76,032.00	\$1,932.60	26	\$50,247.60	\$602,971.20	\$0.00	\$679,003.20
0004	HMCZC 300/600 Rx - Retired Police	\$830.58	7	\$5,814.06	\$69,768.72	\$2,026.98	74	\$149,996.52	\$1,799,958.24	\$0.00	\$1,869,726.96
0005	Classic - Retired Police	\$956.58	13	\$12,435.54	\$149,226.48	\$2,340.24	4	\$9,360.96	\$112,331.52	\$0.00	\$261,558.00
0005	Classic 300/600 Rx - Retired Police	\$1,003.85	5	\$5,019.25	\$60,231.00	\$2,456.22	9	\$22,105.98	\$265,271.76	\$0.00	\$325,502.76
0006	HM - Retirees	\$791.19	68	\$53,800.92	\$645,611.04	\$1,930.66	97	\$187,274.02	\$2,247,288.24	\$0.00	\$2,892,899.28
0007	HM Early Retirees	\$791.19	7	\$5,538.33	\$66,459.96	\$1,930.66	0	\$0.00	\$0.00	\$0.00	\$66,459.96
0008	Classic	\$956.58	0	\$0.00	\$0.00	\$2,340.24	0	\$0.00	\$0.00	\$0.00	\$0.00
0009	HM - Fire Department	\$889.33	29	\$25,790.57	\$309,486.84	\$2,037.72	153	\$311,006.16	\$3,732,073.92	\$0.00	\$4,041,560.76
0010	Plan 65 - Fire Department	\$0.00	25	\$4,895.50	\$58,746.00	\$0.00	0	\$0.00	\$0.00	\$195.82	\$58,746.00
0010	Plan 65 G - Fire Department	\$0.00	3	\$333.29	\$5,299.48	\$0.00	0	\$0.00	\$0.00	\$174.43	\$5,279.48
0011	Plan 65 - Fire Department	\$0.00	49	\$28,179.90	\$338,158.80	\$0.00	0	\$0.00	\$0.00	\$575.10	\$338,158.80
0011	Plan 65 G - Fire	\$0.00	14	\$7,751.94	\$93,023.28	\$0.00	0	\$0.00	\$0.00	\$553.71	\$93,023.28
0012	Classic - Fire Department	\$1,035.45	0	\$0.00	\$0.00	\$2,397.26	0	\$0.00	\$0.00	\$0.00	\$0.00
0013	HM - City of Warwick	\$791.19	82	\$64,877.58	\$778,330.96	\$1,932.77	193	\$373,074.61	\$4,476,295.32	\$0.00	\$5,254,826.28
0014	Plan 65 - City of Warwick	\$0.00	284	\$55,612.88	\$667,354.56	\$0.00	0	\$0.00	\$0.00	\$195.82	\$667,354.56
0014	Plan 65 G - City of Warwick	\$0.00	25	\$4,360.75	\$52,329.00	\$0.00	0	\$0.00	\$0.00	\$174.43	\$52,329.00
0015	Plan 65 - City of Warwick	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$575.10	\$0.00
0015	Plan 65 - City of Warwick	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$553.71	\$0.00
0016	Classic - Blue Chip	\$759.36	3	\$2,278.08	\$27,336.96	\$1,854.78	3	\$5,564.34	\$66,772.08	\$0.00	\$94,109.04
0016	Classic	\$940.95	0	\$0.00	\$0.00	\$2,301.76	0	\$0.00	\$0.00	\$0.00	\$0.00
0017	Plan 65 - Police	\$0.00	22	\$12,300.64	\$147,607.68	\$0.00	0	\$0.00	\$0.00	\$559.12	\$147,607.68
0017	Plan 65 - Plan G	\$0.00	5	\$2,688.65	\$32,263.80	\$0.00	0	\$0.00	\$0.00	\$537.73	\$32,263.80
0018	Plan 65 - Plan G Crossing Guard	\$0.00	19	\$3,314.17	\$39,770.04	\$0.00	0	\$0.00	\$0.00	\$174.43	\$39,770.04
0018	Plan 65 - Crossing Guard	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$195.82	\$0.00
0019	Classic - Police Retirees Out of State	\$875.91	1	\$875.91	\$10,510.92	\$2,140.18	0	\$0.00	\$0.00	\$0.00	\$10,510.92
0020	HM - Municipal Retirees	\$791.19	0	\$0.00	\$0.00	\$1,930.66	1	\$1,930.66	\$23,167.92	\$0.00	\$23,167.92
0021	HMCZC - Police Retirees In-state	\$791.19	2	\$1,582.38	\$18,988.56	\$1,930.66	4	\$7,722.64	\$92,671.68	\$0.00	\$111,660.24
0021	HMCZC 300/600 Rx - Police Retirees In-state	\$839.71	0	\$0.00	\$0.00	\$2,024.83	0	\$0.00	\$0.00	\$0.00	\$0.00
0022	Classic - Police Retirees	\$1,003.85	4	\$4,015.40	\$48,184.80	\$2,456.22	0	\$0.00	\$0.00	\$0.00	\$48,184.80
0022	Classic 300/600 - Police Retirees	\$956.58	0	\$0.00	\$0.00	\$2,340.24	0	\$0.00	\$0.00	\$0.00	\$0.00
0023	HM - Special Group	\$791.19	7	\$5,538.33	\$66,459.96	\$1,932.77	0	\$0.00	\$0.00	\$0.00	\$66,459.96
0025	HMCZC - Fire Retirees Instate	\$794.67	0	\$0.00	\$0.00	\$1,939.31	4	\$7,757.24	\$93,096.88	\$0.00	\$93,096.88
0025	HMCZC 300/600 Rx - Fire Retirees Instate	\$839.09	18	\$15,103.62	\$181,243.44	\$2,033.97	96	\$195,261.12	\$2,343,133.44	\$0.00	\$2,524,376.88
0026	HM - Fire Retirees Outside	\$793.83	0	\$0.00	\$0.00	\$1,937.21	3	\$5,811.63	\$69,739.56	\$0.00	\$69,739.56
0027	Classic - Fire Retirees Instate	\$956.58	12	\$11,478.96	\$137,747.52	\$2,340.24	16	\$32,443.84	\$391,326.08	\$0.00	\$529,073.60
0028	Classic - Fire Retirees Out State	\$875.91	2	\$1,751.82	\$21,021.84	\$2,140.18	0	\$0.00	\$0.00	\$0.00	\$21,021.84
	<b>Individual Total:</b>		<b>766</b>	<b>\$379,121.47</b>	<b>\$4,549,457.64</b>	<b>Family Total:</b>	<b>794</b>	<b>\$1,549,013.74</b>	<b>\$18,588,164.88</b>	<b>Grand Total:</b>	<b>\$23,137,622.52</b>



## FY21 City of Warwick Dental Rates and Enrollment

(Source: Delta Dental Rate Sheets and Delta Dental January Enrollment Report)

Group	Plan Name	Individual Rate*	Lives	Total Monthly Rate	Annual Individual Costs	Family Rate	Lives	Total Monthly Rate	Annual Family Costs
	<b>DENTAL / DELTA DENTAL RI</b>								
5858-952	City of Warwick - Police	\$32.50	54	\$1,755.00	\$21,060.00	\$105.25	118	\$12,419.50	\$149,034.00
5858-953	City of Warwick - Police	\$32.50	1	\$32.50	\$390.00	\$105.25	0	\$0.00	\$0.00
5858-954	City of Warwick - Retired Police	\$32.50	19	\$617.50	\$7,410.00	\$105.25	99	\$10,419.75	\$125,037.00
5858-955	City of Warwick - Retired Police	\$32.50	13	\$422.50	\$5,070.00	\$105.25	14	\$1,473.50	\$17,682.00
5858-956	City of Warwick - Retirees	\$32.50	0	\$0.00	\$0.00	\$105.25	0	\$0.00	\$0.00
5858-957	City of Warwick - Retirees	\$32.50	0	\$0.00	\$0.00	\$105.25	0	\$0.00	\$0.00
5858-958	City of Warwick	\$32.50	0	\$0.00	\$0.00	\$105.25	0	\$0.00	\$0.00
5858-959	City of Warwick - Fire Department	\$29.75	29	\$862.75	\$10,353.00	\$96.50	148	\$14,282.00	\$171,384.00
5858-962	City of Warwick - Fire Department	\$29.75	1	\$29.75	\$357.00	\$96.50	2	\$193.00	\$2,316.00
5858-963	City of Warwick	\$32.50	85	\$2,762.50	\$33,150.00	\$105.25	209	\$21,997.25	\$263,967.00
5858-966	City of Warwick	\$32.50	3	\$97.50	\$1,170.00	\$105.25	8	\$842.00	\$10,104.00
5858-969	City of Warwick - Retired Police Out of State	\$28.75	0	\$0.00	\$0.00	\$93.00	0	\$0.00	\$0.00
5858-971	City of Warwick - Retired Police In State	\$28.75	2	\$57.50	\$690.00	\$93.00	3	\$279.00	\$3,348.00
5858-972	City of Warwick - Retired Police	\$28.75	3	\$86.25	\$1,035.00	\$93.00	1	\$93.00	\$1,116.00
5858-973	City of Warwick - Special Group	\$32.50	21	\$682.50	\$8,190.00	\$105.25	13	\$1,368.25	\$16,419.00
5858-974	City of Warwick - Special Group	\$32.50	0	\$0.00	\$0.00	\$105.25	0	\$0.00	\$0.00
5858-975	City of Warwick - Fire Retirees In State	\$29.75	24	\$714.00	\$8,568.00	\$96.50	84	\$8,106.00	\$97,272.00
5858-976	City of Warwick - Fire Retirees Out of State	\$29.75	1	\$29.75	\$357.00	\$96.50	3	\$289.50	\$3,474.00
5858-977	City of Warwick - Fire Retirees In State	\$29.75	9	\$267.75	\$3,213.00	\$96.50	11	\$1,061.50	\$12,738.00
5858-978	City of Warwick - Fire Retirees Out of State	\$29.75	0	\$0.00	\$0.00	\$96.50	0	\$0.00	\$0.00
		<b>Individual Total:</b>	<b>265</b>	<b>\$8,417.75</b>	<b>\$101,013.00</b>	<b>Family Total:</b>	<b>713</b>	<b>\$72,824.25</b>	<b>\$873,891.00</b>
						<b>Commercial Grand Total:</b>			<b>\$974,904.00</b>

# FY22 WB Proposed City of Warwick Medical Rates

Group	Plan Name	Individual Rate*	Lives	Total Monthly Rate	Annual Individual Costs	Family Rate	Lives	Total Monthly Rate	Annual Family Costs	Plan 65	Total Annual Costs
	<b>MEDICAL / BCBS RI</b>										
0001	Classic	\$875.91	0	\$0.00	\$0.00	\$2,140.18	0	\$0.00	\$0.00	\$0.00	\$0.00
0002	HMC2C - Police	\$851.81	3	\$2,555.43	\$30,665.16	\$1,995.01	0	\$0.00	\$0.00	\$0.00	\$30,665.16
0002	HSA - Police	\$715.88	54	\$38,657.52	\$463,890.24	\$1,662.22	111	\$184,506.42	\$2,214,077.04	\$0.00	\$2,677,967.28
0003	Classic	\$1,039.09	0	\$0.00	\$0.00	\$2,456.13	0	\$0.00	\$0.00	\$0.00	\$0.00
0004	HMC2C - Retired Police	\$792.00	8	\$6,336.00	\$76,932.00	\$1,932.60	26	\$50,247.60	\$602,971.20	\$0.00	\$679,903.20
0004	HMC2C 300/600 Rx - Retired Police	\$850.58	7	\$5,814.06	\$69,768.72	\$2,026.98	74	\$149,996.52	\$1,799,958.24	\$0.00	\$1,869,726.96
0005	Classic - Retired Police	\$956.58	13	\$12,435.54	\$149,226.48	\$2,340.24	4	\$9,360.96	\$112,331.52	\$0.00	\$161,558.00
0005	Classic 300/600 Rx - Retired Police	\$1,003.85	5	\$5,019.25	\$60,231.00	\$2,456.22	9	\$22,105.98	\$265,271.76	\$0.00	\$325,502.76
0006	HM - Retirees	\$791.19	68	\$53,800.92	\$645,611.04	\$1,930.66	97	\$187,274.02	\$2,247,288.24	\$0.00	\$2,892,899.28
0007	HM Early Retirees	\$791.19	7	\$5,538.33	\$66,459.96	\$1,930.66	0	\$0.00	\$0.00	\$0.00	\$66,459.96
0008	Classic	\$956.58	0	\$0.00	\$0.00	\$2,340.24	0	\$0.00	\$0.00	\$0.00	\$0.00
0009	HM - Fire Department	\$889.33	29	\$25,790.57	\$309,486.84	\$2,032.72	153	\$311,006.16	\$3,732,073.92	\$0.00	\$4,041,560.76
0010	Plan 65 - Fire Department	\$0.00	25	\$4,895.50	\$58,746.00	\$0.00	0	\$0.00	\$0.00	\$195.82	\$58,746.00
0010	Plan 65 G - Fire Department	\$0.00	3	\$523.29	\$6,279.48	\$0.00	0	\$0.00	\$0.00	\$174.43	\$6,279.48
0011	Plan 65 - Fire Department	\$0.00	49	\$28,179.90	\$338,158.80	\$0.00	0	\$0.00	\$0.00	\$575.10	\$338,158.80
0011	Plan 65 G - Fire	\$0.00	14	\$7,751.94	\$93,023.28	\$0.00	0	\$0.00	\$0.00	\$553.71	\$93,023.28
0012	Classic - Fire Department	\$1,035.45	0	\$0.00	\$0.00	\$2,397.26	0	\$0.00	\$0.00	\$0.00	\$0.00
0013	HM - City of Warwick	\$791.19	62	\$64,877.58	\$778,530.96	\$1,932.77	193	\$373,024.61	\$4,476,295.32	\$0.00	\$5,254,826.28
0014	Plan 65 - City of Warwick	\$0.00	284	\$55,612.88	\$667,354.56	\$0.00	0	\$0.00	\$0.00	\$195.82	\$667,354.56
0014	Plan 65 G - City of Warwick	\$0.00	25	\$4,360.75	\$52,329.00	\$0.00	0	\$0.00	\$0.00	\$174.43	\$52,329.00
0015	Plan 65 - City of Warwick	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$575.10	\$0.00
0015	Plan 65 - City of Warwick	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$553.71	\$0.00
0016	Classic - Blue Chip	\$759.36	3	\$2,278.08	\$27,336.96	\$1,854.78	3	\$5,564.34	\$66,772.08	\$0.00	\$94,109.04
0016	Classic	\$940.95	0	\$0.00	\$0.00	\$2,301.76	0	\$0.00	\$0.00	\$0.00	\$0.00
0017	Plan 65 - Police	\$0.00	22	\$12,300.64	\$147,607.68	\$0.00	0	\$0.00	\$0.00	\$559.12	\$147,607.68
0017	Plan 65 - Plan G	\$0.00	5	\$2,688.65	\$32,663.80	\$0.00	0	\$0.00	\$0.00	\$537.79	\$32,663.80
0018	Plan 65 - Plan G Crossing Guard	\$0.00	19	\$3,314.17	\$39,770.04	\$0.00	0	\$0.00	\$0.00	\$174.43	\$39,770.04
0018	Plan 65 - Crossing Guard	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$195.82	\$0.00
0019	Classic - Police Retirees Out of State	\$875.91	1	\$875.91	\$10,510.92	\$2,140.18	0	\$0.00	\$0.00	\$0.00	\$10,510.92
0020	HM - Municipal Retirees	\$791.19	0	\$0.00	\$0.00	\$1,930.66	1	\$1,930.66	\$23,167.92	\$0.00	\$23,167.92
0021	HMC2C - Police Retirees In-state	\$791.19	2	\$1,582.38	\$18,988.56	\$1,930.66	4	\$7,722.64	\$92,671.68	\$0.00	\$111,660.24
0021	HMC2C 300/600 Rx - Police Retirees In-state	\$828.71	0	\$0.00	\$0.00	\$2,024.83	0	\$0.00	\$0.00	\$0.00	\$0.00
0022	Classic - Police Retirees	\$1,003.85	4	\$4,015.40	\$48,184.80	\$2,456.22	0	\$0.00	\$0.00	\$0.00	\$48,184.80
0022	Classic 300/600 Rx - Police Retirees	\$956.58	0	\$0.00	\$0.00	\$2,340.24	0	\$0.00	\$0.00	\$0.00	\$0.00
0023	HM - Special Group	\$791.19	2	\$1,582.38	\$18,988.56	\$1,932.77	0	\$0.00	\$0.00	\$0.00	\$18,988.56
0025	HMC2C - Fire Retirees Instate	\$794.67	0	\$0.00	\$0.00	\$1,939.31	4	\$7,757.24	\$93,086.88	\$0.00	\$93,086.88
0025	HMC2C 300/600 Rx - Fire Retirees Instate	\$839.09	18	\$15,103.62	\$181,243.44	\$2,033.97	96	\$195,261.12	\$2,343,133.44	\$0.00	\$2,524,376.88
0026	HM - Fire Retirees Outside	\$793.83	0	\$0.00	\$0.00	\$1,937.21	3	\$5,811.63	\$69,739.56	\$0.00	\$69,739.56
0027	Classic - Fire Retirees Instate	\$956.58	12	\$11,478.96	\$137,747.52	\$2,340.24	16	\$37,443.84	\$449,326.08	\$0.00	\$587,073.60
0028	Classic - Fire Retirees Out State	\$875.91	2	\$1,751.82	\$21,021.84	\$2,140.18	0	\$0.00	\$0.00	\$0.00	\$21,021.84
	<b>Individual Total:</b>		<b>766</b>	<b>\$379,121.47</b>	<b>\$4,549,457.64</b>	<b>Family Total:</b>	<b>794</b>	<b>\$1,549,013.74</b>	<b>\$18,588,164.88</b>	<b>Grand Total:</b>	<b>\$23,137,622.52</b>

## FY22 Proposed WB City of Warwick Dental Rates

Group	Plan Name	Individual Rate*	Lives	Total Monthly Rate	Annual Individual Costs	Family Rate	Lives	Total Monthly Rate	Annual Family Costs
	<b>DENTAL / DELTA DENTAL RI</b>								
5858-952	City of Warwick - Police	\$30.88	54	\$1,667.52	\$20,010.24	\$99.99	118	\$11,798.82	\$141,585.84
5858-953	City of Warwick - Police	\$30.88	1	\$30.88	\$370.56	\$99.99	0	\$0.00	\$0.00
5858-954	City of Warwick - Retired Police	\$30.88	19	\$586.72	\$7,040.64	\$99.99	99	\$9,899.01	\$118,788.12
5858-955	City of Warwick - Retired Police	\$30.88	13	\$401.44	\$4,817.28	\$99.99	14	\$1,399.86	\$16,798.32
5858-956	City of Warwick - Retirees	\$30.88	0	\$0.00	\$0.00	\$99.99	0	\$0.00	\$0.00
5858-957	City of Warwick - Retirees	\$30.88	0	\$0.00	\$0.00	\$99.99	0	\$0.00	\$0.00
5858-958	City of Warwick	\$30.88	0	\$0.00	\$0.00	\$99.99	0	\$0.00	\$0.00
5858-959	City of Warwick - Fire Department	\$28.26	29	\$819.54	\$9,834.48	\$91.68	148	\$13,568.64	\$162,823.68
5858-962	City of Warwick - Fire Department	\$28.26	1	\$28.26	\$339.12	\$91.68	2	\$183.36	\$2,200.32
5858-963	City of Warwick	\$30.88	85	\$2,624.80	\$31,497.60	\$99.99	209	\$20,897.91	\$250,774.92
5858-966	City of Warwick	\$30.88	3	\$92.64	\$1,111.68	\$99.99	8	\$799.92	\$9,599.04
5858-969	City of Warwick - Retired Police Out of State	\$27.31	0	\$0.00	\$0.00	\$88.35	0	\$0.00	\$0.00
5858-971	City of Warwick - Retired Police In State	\$27.31	2	\$54.62	\$655.44	\$88.35	3	\$265.05	\$3,180.60
5858-972	City of Warwick - Retired Police	\$27.31	3	\$81.93	\$983.16	\$88.35	1	\$88.35	\$1,060.20
5858-973	City of Warwick - Special Group	\$30.88	21	\$648.48	\$7,781.76	\$99.99	13	\$1,299.87	\$15,598.44
5858-974	City of Warwick - Special Group	\$30.88	0	\$0.00	\$0.00	\$99.99	0	\$0.00	\$0.00
5858-975	City of Warwick - Fire Retirees In State	\$28.26	24	\$678.24	\$8,138.88	\$91.68	84	\$7,701.12	\$92,413.44
5858-976	City of Warwick - Fire Retirees Out of State	\$28.26	1	\$28.26	\$339.12	\$91.68	3	\$275.04	\$3,300.48
5858-977	City of Warwick - Fire Retirees In State	\$28.26	9	\$254.34	\$3,052.08	\$91.68	11	\$1,008.48	\$12,101.76
5858-978	City of Warwick - Fire Retirees Out of State	\$28.26	0	\$0.00	\$0.00	\$91.68	0	\$0.00	\$0.00
		<b>Individual Total:</b>	265	\$7,997.67	\$95,972.04	<b>Family Total:</b>	713	\$69,185.43	\$830,225.16
						<b>Commercial Grand Total:</b>			\$926,197.20

# FY22 The Trust's Proposed City of Warwick Medical Rates

Group	Plan Name	Individual Rate*	Lives	Total Monthly Rate	Annual Individual Costs	Family Rate	Lives	Total Monthly Rate	Annual Family Costs	Total Annual Costs	Plan 65	Total Annual Costs
	<b>MEDICAL / BCBS RI</b>											
0001	Classic \$300/\$600 - Police Retirees	\$824.57	0	\$0.00	\$0.00	\$2,014.75	0	\$0.00	\$0.00	\$0.00		\$0.00
0001	HMC2C - Police	\$785.64	3	\$2,356.92	\$28,643.04	\$1,871.84	0	\$0.00	\$0.00	\$28,643.04		\$28,643.04
0002	HSA - Police	\$667.67	54	\$36,054.18	\$432,650.16	\$1,558.55	111	\$172,999.05	\$2,075,888.60	\$2,508,638.76		\$2,508,638.76
0003	Classic	\$971.94	0	\$0.00	\$0.00	\$2,305.93	0	\$0.00	\$0.00	\$0.00		\$0.00
0004	HMC2C - Retired Police	\$745.58	8	\$5,964.64	\$71,575.68	\$1,819.33	26	\$47,302.58	\$567,630.96	\$639,206.64		\$639,232.54
0004	HMC2C 300/600 Rr - Retired Police	\$781.90	7	\$5,473.30	\$65,679.60	\$1,908.18	74	\$141,205.32	\$1,694,463.84	\$1,760,143.44		\$1,760,217.64
0005	Classic - Retired Police	\$900.52	13	\$11,706.76	\$140,481.12	\$2,203.08	4	\$8,812.32	\$105,747.84	\$246,228.96		\$246,232.96
0005	Classic 300/600 Rr - Retired Police	\$945.02	5	\$4,725.10	\$56,701.20	\$2,212.27	5	\$10,810.43	\$129,723.16	\$306,438.36		\$306,438.36
0006	HM - Retirees	\$744.82	68	\$50,647.76	\$607,773.12	\$1,817.51	97	\$176,398.67	\$2,115,581.64	\$2,723,354.76		\$2,723,451.76
0007	HM Early Retirees	\$744.82	7	\$5,213.74	\$62,564.88	\$1,817.51	0	\$0.00	\$0.00	\$62,564.88		\$62,564.88
0008	Classic	\$900.52	0	\$0.00	\$0.00	\$2,203.08	0	\$0.00	\$0.00	\$0.00		\$0.00
0009	HM - Fire Department	\$829.09	29	\$24,043.61	\$288,523.32	\$1,905.47	153	\$291,536.91	\$3,498,442.02	\$3,786,966.24		\$3,787,119.24
0010	Plan 65 - Fire Department	\$0.00	25	\$4,895.50	\$58,746.00	\$0.00	0	\$0.00	\$0.00	\$58,746.00	\$195.82	\$58,746.00
0010	Plan 65 G - Fire Department	\$0.00	3	\$523.29	\$6,279.48	\$0.00	0	\$0.00	\$0.00	\$0.00	\$174.43	\$6,279.48
0011	Plan 65 w/ Rr - Fire Department	\$0.00	49	\$28,179.90	\$338,158.80	\$0.00	0	\$0.00	\$0.00	\$338,158.80	\$975.10	\$338,158.80
0011	Plan 65 G - Fire Department	\$0.00	14	\$7,751.94	\$93,023.28	\$0.00	0	\$0.00	\$0.00	\$0.00	\$553.71	\$93,023.28
0012	Classic - Fire Department	\$966.65	0	\$0.00	\$0.00	\$2,248.64	0	\$0.00	\$0.00	\$0.00		\$0.00
0013	HM - City of Warwick	\$744.82	82	\$61,075.24	\$732,902.88	\$1,819.49	159	\$351,161.57	\$4,213,938.84	\$4,946,841.72		\$4,947,034.72
0014	Plan 65 - City of Warwick	\$0.00	284	\$55,612.88	\$667,354.56	\$0.00	0	\$0.00	\$0.00	\$667,354.56	\$195.82	\$667,354.56
0014	Plan 65 G - City of Warwick	\$0.00	25	\$4,360.75	\$52,329.00	\$0.00	0	\$0.00	\$0.00	\$52,329.00	\$174.43	\$52,329.00
0015	Plan 65 - City of Warwick	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$675.10	\$0.00
0015	Plan 65 - City of Warwick	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$553.71	\$0.00
0016	Classic - Blue Chip	\$714.86	3	\$2,144.58	\$25,734.96	\$1,746.07	3	\$5,238.71	\$62,858.52	\$68,593.48		\$68,593.48
0016	Classic	\$885.80	0	\$0.00	\$0.00	\$1,866.86	0	\$0.00	\$0.00	\$0.00		\$0.00
0017	Plan 65 - Police	\$0.00	22	\$12,300.64	\$147,607.68	\$0.00	0	\$0.00	\$0.00	\$147,607.68	\$559.12	\$147,607.68
0017	Plan 65 - Plan G	\$0.00	5	\$3,684.65	\$32,263.80	\$0.00	0	\$0.00	\$0.00	\$32,263.80	\$537.73	\$32,263.80
0018	Plan 65 - Plan G Crossing Guard	\$0.00	19	\$3,314.17	\$39,770.04	\$0.00	0	\$0.00	\$0.00	\$39,770.04	\$174.43	\$39,770.04
0018	Plan 65 Crossing Guard	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$174.43	\$0.00
0019	Classic - Police Retirees Out of State	\$824.57	1	\$824.57	\$9,894.84	\$2,014.75	0	\$0.00	\$0.00	\$9,894.84		\$9,894.84
0020	HM - Municipal Retirees	\$744.82	0	\$0.00	\$0.00	\$1,817.51	1	\$1,817.51	\$21,810.12	\$21,810.12		\$21,810.12
0021	HMC2C - Police Retirees In-state	\$744.82	2	\$1,489.64	\$17,875.68	\$1,817.51	4	\$7,270.04	\$87,240.48	\$105,116.16		\$105,116.16
0021	HMC2C 300/600 Rr - Police Retirees In-state	\$781.08	0	\$0.00	\$0.00	\$1,906.16	0	\$0.00	\$0.00	\$0.00		\$0.00
0022	Classic - Police Retirees	\$945.02	4	\$3,780.08	\$45,360.96	\$2,312.27	0	\$0.00	\$0.00	\$45,360.96		\$45,360.96
0022	Classic \$300/\$600 - Police Retirees	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00		\$0.00
0023	HM - Special Group	\$744.82	2	\$1,489.64	\$17,875.68	\$1,819.49	0	\$0.00	\$0.00	\$17,875.68		\$17,875.68
0025	HMC2C - Fire Retirees Instate	\$748.10	0	\$0.00	\$0.00	\$1,825.65	4	\$7,302.60	\$87,631.20	\$87,631.20		\$87,631.20
0025	HMC2C 300/600 Rr - Fire Retirees Instate	\$784.26	18	\$14,116.68	\$169,400.16	\$1,914.76	96	\$183,816.96	\$2,205,803.52	\$2,375,203.68		\$2,375,203.68
0026	HM - Fire Retirees Outside	\$747.31	0	\$0.00	\$0.00	\$1,823.67	3	\$5,471.01	\$65,651.12	\$65,651.12		\$65,651.12
0027	Classic - Fire Retirees Instate	\$895.70	12	\$10,748.40	\$128,980.80	\$2,298.26	16	\$35,172.16	\$422,065.92	\$551,046.72		\$551,046.72
0028	Classic - Fire Retirees Out State	\$824.57	2	\$1,649.14	\$19,788.68	\$2,014.75	0	\$0.00	\$0.00	\$19,788.68		\$19,788.68
	<b>Individual Total:</b>		<b>766</b>	<b>\$363,161.70</b>	<b>\$4,357,940.40</b>	<b>Family Total:</b>	<b>794</b>	<b>\$1,456,215.14</b>	<b>\$17,474,581.68</b>	<b>\$21,733,219.32</b>	<b>Commercial Grand Total:</b>	<b>\$21,833,316.08</b>

## FY22 Proposed The Trust's City of Warwick Dental Rates

Group	Plan Name	Individual Rate*	Lives	Total Monthly Rate	Annual Individual Costs	Family Rate	Lives	Total Monthly Rate	Annual Family Costs
	<b>DENTAL / DELTA DENTAL RI</b>								
5858-952	City of Warwick - Police	\$30.21	54	\$1,631.34	\$19,576.08	\$97.83	118	\$11,543.94	\$138,527.28
5858-953	City of Warwick - Police	\$30.21	1	\$30.21	\$362.52	\$97.83	0	\$0.00	\$0.00
5858-954	City of Warwick - Retired Police	\$30.21	19	\$573.99	\$6,887.88	\$97.83	99	\$9,685.17	\$116,222.04
5858-955	City of Warwick - Retired Police	\$30.21	13	\$392.73	\$4,712.76	\$97.83	14	\$1,369.62	\$16,435.44
5858-956	City of Warwick - Retirees	\$30.21	0	\$0.00	\$0.00	\$97.83	0	\$0.00	\$0.00
5858-957	City of Warwick - Retirees	\$30.21	0	\$0.00	\$0.00	\$97.83	0	\$0.00	\$0.00
5858-958	City of Warwick	\$30.21	0	\$0.00	\$0.00	\$97.83	0	\$0.00	\$0.00
5858-959	City of Warwick - Fire Department	\$27.65	29	\$801.85	\$9,622.20	\$89.70	148	\$13,275.60	\$159,307.20
5858-962	City of Warwick - Fire Department	\$27.65	1	\$27.65	\$331.80	\$89.70	2	\$179.40	\$2,152.80
5858-963	City of Warwick	\$30.21	85	\$2,567.85	\$30,814.20	\$97.83	209	\$20,446.47	\$245,357.64
5858-966	City of Warwick	\$30.21	3	\$90.63	\$1,087.56	\$97.83	8	\$782.64	\$9,391.68
5858-969	City of Warwick - Retired Police Out of State	\$26.72	0	\$0.00	\$0.00	\$86.44	0	\$0.00	\$0.00
5858-971	City of Warwick - Retired Police In State	\$26.72	2	\$53.44	\$641.28	\$86.44	3	\$259.32	\$3,111.84
5858-972	City of Warwick - Retired Police	\$26.72	3	\$80.16	\$961.92	\$86.44	1	\$86.44	\$1,037.28
5858-973	City of Warwick - Special Group	\$30.21	21	\$634.41	\$7,612.92	\$97.83	13	\$1,271.79	\$15,261.48
5858-974	City of Warwick - Special Group	\$30.21	0	\$0.00	\$0.00	\$97.83	0	\$0.00	\$0.00
5858-975	City of Warwick - Fire Retirees In State	\$27.65	24	\$663.60	\$7,963.20	\$89.70	84	\$7,534.80	\$90,417.60
5858-976	City of Warwick - Fire Retirees Out of State	\$27.65	1	\$27.65	\$331.80	\$89.70	3	\$269.10	\$3,229.20
5858-977	City of Warwick - Fire Retirees In State	\$27.65	9	\$248.85	\$2,986.20	\$89.70	11	\$986.70	\$11,840.40
5858-978	City of Warwick - Fire Retirees Out of State	\$27.65	0	\$0.00	\$0.00	\$89.70	0	\$0.00	\$0.00
		<b>Individual Total:</b>	<b>265</b>	<b>\$7,824.36</b>	<b>\$93,892.32</b>	<b>Family Total:</b>	<b>713</b>	<b>\$67,690.99</b>	<b>\$812,291.88</b>
						<b>Commercial Grand Total:</b>		<b>\$906,184.20</b>	

**City of Warwick**  
**BCBS of RI**  
**October 1, 2018 through September 30, 2020**  
**Monthly Paid Claims Report - Combined**

	ENROLLMENT							TOTAL PLAN COSTS			WORKING RATES	LOSS RATIO			
	Individual Contracts	Individual & Spouse	Individual & Child(ren)	Family Contracts	Total Contracts	Total Members	Medical Claims	Rx Claims	Total Claims	Total Plan Costs	Total Premium	Total Plan Costs to Working	Rates Loss Ratio	Claims PEPM	Claims PMPM
												Rates Loss Ratio			
October-18	343	233	78	517	1,171	3,074	\$1,355,955	\$378,625	\$1,734,580	\$1,734,580	\$1,792,797	96.75%	\$1,481	\$564	
November-18	342	236	78	516	1,172	3,074	\$1,438,802	\$356,122	\$1,794,924	\$1,794,924	\$1,792,145	100.16%	\$1,532	\$584	
December-18	340	236	78	518	1,172	3,072	\$1,487,000	\$368,757	\$1,855,757	\$1,855,757	\$1,785,285	103.95%	\$1,583	\$604	
January-19	342	237	78	518	1,175	3,082	\$1,346,882	\$289,009	\$1,635,891	\$1,635,891	\$1,786,481	91.57%	\$1,392	\$531	
February-19	342	234	79	516	1,171	3,071	\$1,264,259	\$237,900	\$1,502,059	\$1,502,059	\$1,785,363	84.13%	\$1,283	\$489	
March-19	342	235	77	515	1,169	3,061	\$1,201,261	\$325,519	\$1,526,780	\$1,526,780	\$1,773,642	86.08%	\$1,306	\$499	
April-19	344	232	78	514	1,168	3,059	\$1,136,295	\$292,791	\$1,429,086	\$1,429,086	\$1,763,749	81.03%	\$1,224	\$467	
May-19	345	232	78	515	1,170	3,058	\$1,411,434	\$336,915	\$1,748,349	\$1,748,349	\$1,775,835	98.45%	\$1,494	\$572	
June-19	344	232	76	513	1,165	3,049	\$1,066,851	\$353,443	\$1,420,294	\$1,420,294	\$1,766,738	80.39%	\$1,219	\$466	
July-19	343	228	74	516	1,161	3,046	\$1,147,401	\$315,682	\$1,463,082	\$1,463,082	\$1,845,268	79.29%	\$1,260	\$480	
August-19	341	227	73	519	1,160	3,047	\$1,238,530	\$336,902	\$1,575,432	\$1,575,432	\$1,848,925	85.21%	\$1,358	\$517	
September-19	338	226	73	518	1,155	3,038	\$1,227,298	\$346,944	\$1,574,242	\$1,574,242	\$1,850,316	85.08%	\$1,363	\$518	
October-19	337	228	74	518	1,157	3,043	\$1,363,460	\$365,358	\$1,728,818	\$1,728,818	\$1,841,907	93.86%	\$1,494	\$568	
November-19	336	229	73	520	1,158	3,051	\$1,164,907	\$395,679	\$1,560,586	\$1,560,586	\$1,842,435	84.70%	\$1,348	\$511	
December-19	327	228	73	519	1,147	3,031	\$1,353,159	\$417,149	\$1,770,309	\$1,770,309	\$1,861,729	95.09%	\$1,543	\$584	
January-20	326	227	74	517	1,144	3,026	\$1,557,328	\$294,375	\$1,851,703	\$1,851,703	\$1,878,880	98.55%	\$1,619	\$612	
February-20	326	222	75	515	1,138	3,007	\$1,117,928	\$268,427	\$1,386,356	\$1,386,356	\$1,862,648	74.43%	\$1,218	\$461	
March-20	325	226	74	512	1,137	2,999	\$1,076,051	\$334,480	\$1,410,531	\$1,410,531	\$1,868,223	75.50%	\$1,241	\$470	
April-20	321	227	75	514	1,137	3,007	\$938,661	\$364,952	\$1,303,612	\$1,303,612	\$1,846,942	70.58%	\$1,147	\$434	
May-20	320	226	77	510	1,133	2,996	\$977,067	\$349,512	\$1,326,579	\$1,326,579	\$1,863,200	71.20%	\$1,171	\$443	
June-20	320	225	78	509	1,132	2,995	\$1,422,159	\$323,345	\$1,745,503	\$1,745,503	\$1,855,426	94.08%	\$1,542	\$583	
July-20	306	224	75	503	1,108	2,946	\$1,332,192	\$377,744	\$1,709,936	\$1,709,936	\$1,965,208	87.01%	\$1,543	\$580	
August-20	319	223	75	500	1,117	2,948	\$1,104,071	\$370,721	\$1,474,791	\$1,474,791	\$1,908,148	77.29%	\$1,320	\$500	
September-20	318	220	74	500	1,112	2,934	\$1,145,835	\$379,626	\$1,525,461	\$1,525,461	\$1,963,220	77.70%	\$1,372	\$520	
<b>10/1/18-9/30/19</b>	<b>4,106</b>	<b>2,788</b>	<b>920</b>	<b>6,195</b>	<b>14,009</b>	<b>36,731</b>	<b>\$15,321,966</b>	<b>\$3,938,511</b>	<b>\$19,260,478</b>	<b>\$19,260,478</b>	<b>\$21,566,544</b>	<b>89.31%</b>	<b>\$1,375</b>	<b>\$524</b>	

• The red font represents Loss Ratios over 100%  
 Marsh & McLennan Agency LLC