



GroupNet for Plan Administration

THE CORPORATION OF THE CITY OF DRYDEN

Experience Reports

Experience Summary

Policy(s)
Period Apr 2024 - Jan 2025
Division(s) ALL

Benefit	Billed Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio
Life				
Employee	\$74,804	\$0		
Total	\$74,804	\$0		
LTD	\$195,696	\$136,199		

Experience Rated Coverages

Dental	Billed Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio
Employee	\$65,008	\$61,176	\$61,596	94.8%
Dependent	\$70,579	\$49,406	\$49,904	70.7%
Total	\$135,586	\$110,582	\$111,500	82.2%

Drugs	Billed Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio
Employee	\$53,278	\$62,784	\$62,948	118.2%
Dependent	\$72,996	\$42,404	\$42,613	58.4%
Total	\$126,273	\$105,188	\$105,562	83.6%

Healthcare	Billed Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio
Employee	\$22,982	\$33,727	\$36,245	157.7%
Dependent	\$34,175	\$13,394	\$17,159	50.2%
Total	\$57,157	\$47,121	\$53,404	93.4%

Hospital	Billed Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio
Employee	\$175	\$0	\$23	12.9%
Dependent	\$0	\$0	\$0	0.0%
Total	\$175	\$0	\$23	12.9%

Vision	Billed Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio
Employee	\$15,230	\$12,098	\$12,140	79.7%
Dependent	\$21,249	\$9,424	\$9,492	44.7%

Total	\$36,478	\$21,522	\$21,632	59.3%
Total Experience Rated Coverages	\$355,670	\$284,413	\$292,121	82.1%
<u>Pooled Coverages</u>				
GMA/TME				
Employee	\$2,728	\$0	(\$3)	0.0%
Dependent	\$0	\$0	\$0	0.0%
Total	\$2,728	\$0	(\$3)	0.0%
Healthcare				
Employee	\$14,395	\$0	(\$445)	0.0%
Dependent	\$20,196	\$0	(\$603)	0.0%
Total	\$34,592	\$0	(\$1,048)	0.0%
Total Pooled Coverages	\$37,320	\$0	(\$1,051)	0.0%

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