



PlanAdvisor™

Demo

Effective Date - Expiration Date

January 01, 2005 - June 30, 2005

Prepared by:

Awesome Agency
2323 N. Mayfair Road, Suite 320
Milwaukee WI, 53226
414-475-1591



D e m o

Methodology

Your company's Health Plan Analysis has been prepared by Awesome Agency. Your group's experience has been compared to benchmark data so that you can identify and address potential problem areas in your health care utilization and spending with the aid of your benefits consultant. All benchmark data reflects the most recent statistics available at the time of this report.

This analysis displays claims experience for paid period 1/1/2005 - 6/30/2005 as interpreted from Unknown Carrier reporting. PlanAdvisor has calculated your company's experience on an annualized per 1,000 member basis in order to compare to benchmarking standards. The normative data included in this analysis reflects a twelve month period paid claims; however, it does not necessarily reflect claims incurred within the same time period.

The following outlines the counts and assumptions used to create this report for your company. Total enrolled is equal to the number of family contracts multiplied by 3.2, plus the number of single + 1 contracts multiplied by 2, plus the number of single + 2 contracts multiplied by 3, plus the number of single contracts. In other words: Total enrolled = (Family contracts x 3.2) + (single + 1 contracts x 2) + (single + 2 contracts x 3) + (single contracts).

Health Plan Type	PPO
Number of Employees	668
Number of Single Contracts	226
Number of Single + 1 Contracts	133
Number of Single + 2 Contracts	0
Number of Family Contracts	267
Total Enrolled	1697

Health Plan Cost

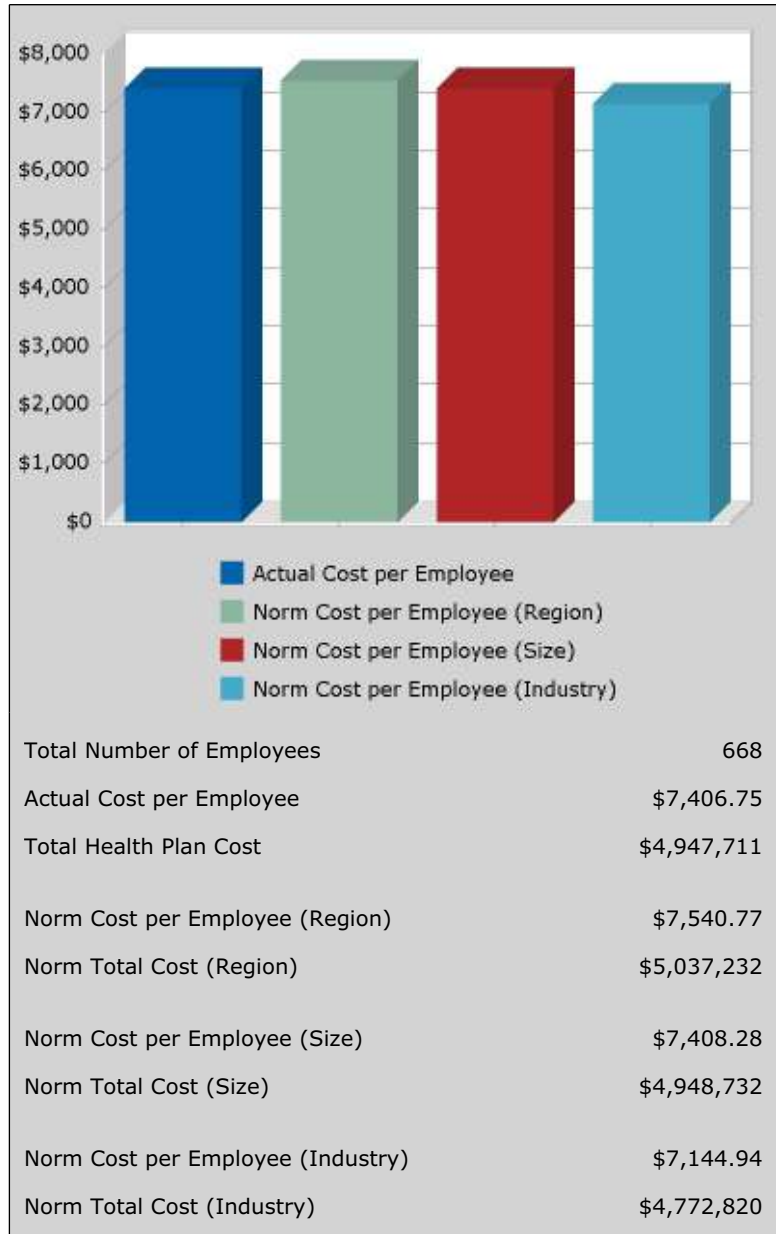
This exhibit illustrates your company's health care cost per employee compared to benchmark data.

Methodology

Your plan costs were compared to benchmark data for similar employer plans based on region, industry, and employer size.

Region	Midwest
Industry Type	Manufacturing
Employer Size	200+ Workers

The actual costs for your company are shown in the table. The benchmark plan costs for a self funded plan include medical (after specific stop loss reimbursement), Rx, and fixed administrative costs. The benchmark plan costs for a fully insured plan refer to premium paid.



To allow for comparison against norms, all claims data on this exhibit has been annualized.

Norm Source: "Employer Health Benefits 2004 Annual Survey" (#3369), The Henry J. Kaiser Family Foundation and Health Research and Educational Trust, Sept 2004.

Medical Claims Costs

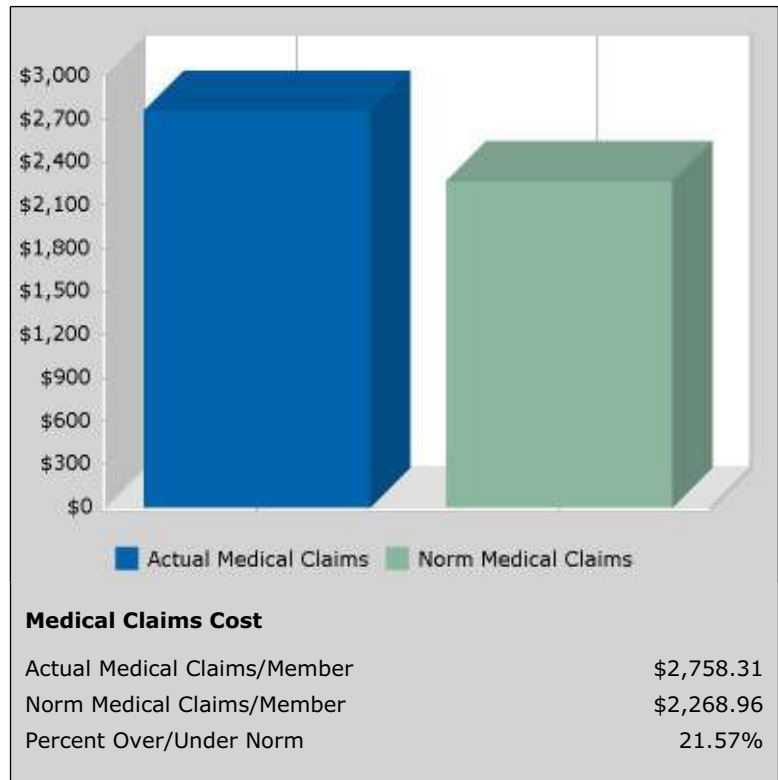
This exhibit illustrates your company's medical claims cost per member compared to the norm.

Methodology

The normative data includes medical and Rx (unless otherwise noted). This comparison provides an opportunity to determine how pure utilization and amount paid by the plan compare to a norm, exclusive of the administrative fees. The comparison is an overview of your claims costs – additional information on the subsequent pages provides key areas to investigate further.

Next Steps...

Focus on other pages of this analysis to determine where your plan varies from the norm. Discuss possible strategies and alternatives with your benefits consultant.



To allow for comparison against norms, all claims data on this exhibit has been annualized.

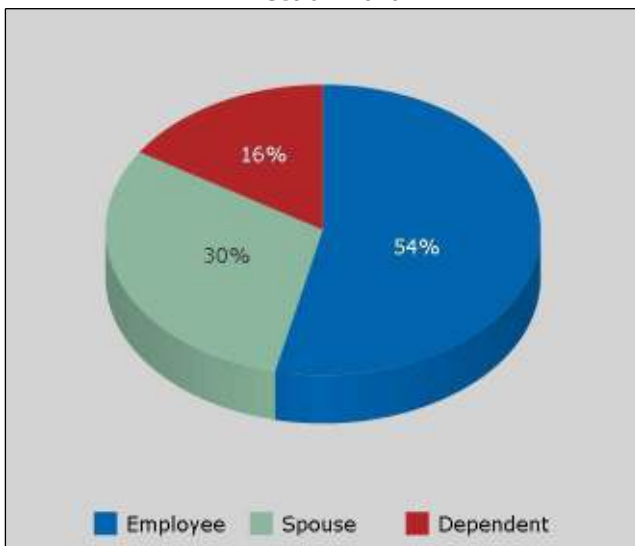
Employee vs. Dependent Analysis

This exhibit illustrates your company's medical claims by relationship compared to the norm.

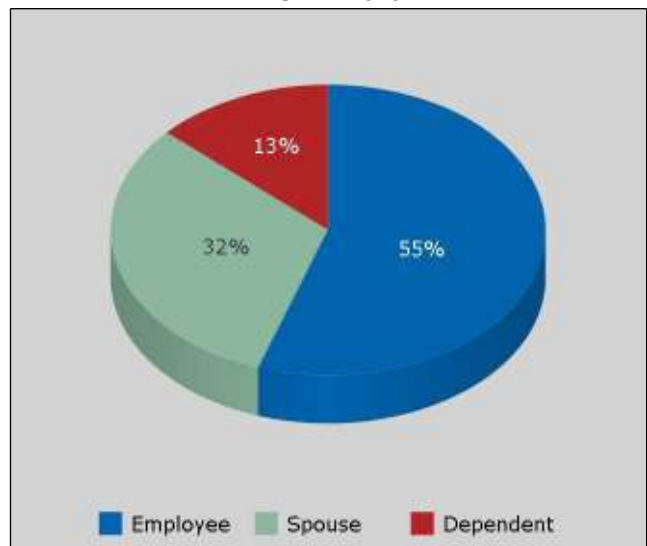
Methodology

The normative data is based on the percentage of total medical claims paid by relationship.

Actual Paid



Norm Paid



	Actual	Norm	Variance
Employee	\$3,237,222	\$3,338,346	-3.03%
Dependent	\$967,154	\$803,479	20.37%
Spouse	\$1,843,276	\$1,905,833	-3.28%

Next Steps...

Plans with a few high cost claimants in a given relationship category can distort the percentages.

Use this exhibit as a tool to determine if your plan is being adversely selected against when the employee percentage of cost is less than the norm.

Discuss contribution options with your benefits consultant.

To allow for comparison against norms, all claims data on this exhibit has been annualized.

Norm Source: Copyright ©2005 Thomson Medstat. All rights reserved.