

November 1st, 2020

**SUDLER
INSURANCE
SERVICES,
INC.**

Board of Trustees
International Union of Operating Engineers Local 487
Health and Welfare Fund
911 Ridgebrook Rd.
Sparks, MD 21152

Dear Trustees:

This report contains the United Covid 19 Claims Data, United Covid 19 Treatment and Testing Update Waivers and Monthly Claims Data.

I. United Health Care Covid 19 Claims Data

- Total Number of members who tested positive: **31** (23 members and 8 dependents)
- Total Number of members who tested negative: **108**
- United's Average treatment cost per member: **\$2,557**
- Members utilizing ICU: **0**
- Members utilizing emergency room: **11**
- Members utilizing a ventilator: **0**
- Members admitted to hospital: **4**

II. United Health Care Covid 19 Cost Waiver Extension

The following is the status of coverage for COVID:

- Covid 19 Testing: Covered at 100% expires **January 21, 2021.**
- Covid 19 Treatment: Covered at 100% in network expires **December 31, 2020.**
- Covid 19 Treatment: Covered at 100% out of network expired on **October 22nd, 2020.**

We will continue to update the Board of Trustees throughout the year on all Covid 19 items.

III. United Health Care Monthly Claims Data

The Medical Loss Ratio is **82%**. If claims continue to stay on this track, the renewal will be favorable. The claims report is attached.

Thank you and be well,


Bob Sudler

Premium vs Claims Incurred (Medical Loss Ratio)

Year / Month	Members	Subscribers	Premium	Premium PMPM	Medical Payments	Capitation Payments	Pharmacy Payments	Total Payments	Loss Ratio
2019-08	1,459	625	\$745,192	\$510.76	\$303,674	\$25,038	\$115,442	\$444,155	59.6%
2019-09	1,490	638	\$761,083	\$510.79	\$577,284	\$25,635	\$91,546	\$694,465	91.2%
2019-10	1,490	635	\$759,510	\$509.74	\$530,437	\$24,914	\$113,812	\$669,162	88.1%
2019-11	1,480	641	\$760,355	\$513.75	\$948,161	\$24,721	\$105,062	\$1,077,944	141.8%
2019-12	1,464	639	\$755,885	\$516.32	\$590,678	\$24,447	\$118,606	\$733,732	97.1%
2020-01	1,470	643	\$755,863	\$514.19	\$279,808	\$24,469	\$105,291	\$409,567	54.2%
2020-02	1,444	635	\$744,852	\$515.83	\$811,472	\$24,084	\$107,427	\$942,983	126.6%
2020-03	1,445	639	\$746,377	\$516.52	\$345,446	\$24,105	\$113,621	\$483,171	64.7 %
2020-04	1,447	632	\$746,623	\$515.98	\$420,206	\$24,169	\$101,859	\$546,234	73.2 %
2020-05	1,436	626	\$702,198	\$489.00	\$347,861	\$23,984	\$103,080	\$474,925	67.6 %
2020-06	1,429	625	\$768,868	\$538.05	\$328,409	\$23,842	\$98,723	\$450,973	58.7 %
2020-07	1,395	611	\$749,189	\$537.05	\$403,969	\$24,181	\$75,044	\$503,195	67.2 %

Current Period	17,449	7,589	\$8,995,996		\$5,887,406	\$293,589	\$1,249,512	\$7,430,507	82.6 %
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