

<b>BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND</b>				<b>Census</b>	
<b>FY2010 Proposed Budget/Billing</b>				Medical United	516
				Medical Aetna	717
	Month	Jan-10		Prescription	596
	Prepared	22-Oct-09		Dental	1,808
		<b>2009</b>	<b>2010</b>		
		<b>Annualized Budget</b>	<b>Proposed Budget</b>	<b>\$ Change</b>	<b>% Change</b>
	Expected Losses				
1	Medical United	7,059,300	7,133,213	73,913	1.05%
2	Medical Aetna	8,656,086	10,054,569	1,398,483	16.16%
3	Subtotal Medical	15,715,386	17,187,782	1,472,396	9.37%
4	Prescription	2,393,872	2,686,310	292,438	12.22%
5	Dental	1,776,091	1,833,895	57,804	3.25%
6	Vision	35,083	36,837	1,754	5.00%
7					
8	Subtotal	19,920,432	21,744,825	1,824,392	9.16%
9					
10	HMO/DMO Premiums	49,137	49,392	255	0.52%
11					
12	Reinsurance				
13	Specific	1,569,116	1,725,153	156,037	9.94%
14	Aggregate (Med, Rx, Vis)	63,138	63,138	0	0.00%
15	Aggregate (Dental)	14,753	14,753	0	0.00%
16					
17	Subtotal	1,647,007	1,803,044	156,037	9.47%
18					
19	Total Loss Fund	21,616,577	23,597,260	1,980,683	9.16%
20					
21	Rate Stabilization Reserve	50,000	50,000	0	0.00%
22					
23	Expenses				
24	Legal	53,736	55,079	1,343	2.50%
25	Treasurer	18,950	19,423	474	2.50%
26	Administrator	230,857	236,628	5,771	2.50%
27	Administrator - Medicare Part D	7,725	7,918	193	2.50%
28	Risk Management Consultants	326,875	341,670	14,796	4.53%
29	Claims Agent United	293,044	292,371	(673)	-0.23%
30	Claim Agent United Shared Savings	192,000	197,118	5,118	2.67%
31	TPA - Claims Agent Aetna	474,195	440,028	(34,167)	-7.21%
32	Dental TPA	70,946	70,946	0	0.00%
33	Rx Admin	15,000	15,000	0	0.00%
34	Actuary	34,420	35,100	680	1.98%
35	Auditor	18,500	18,963	462	2.50%
36	Benefits Consultant	157,590	161,530	3,940	2.50%
37	Board Advisor	23,112	23,690	578	2.50%
38	Legislative Agent	19,992	19,992	0	0.00%
39					
40	Subtotal	1,936,941	1,935,456	(1,485)	-0.08%
41					
42	Miscellaneous and Special Services				
43	Misc/Cont	15,264	15,648	384	2.52%
44	Plan Documents	21,218	21,748	530	2.50%
45	Subtotal	36,482	37,396	914	2.51%
46					
47	Total Expenses	1,973,423	1,972,852	(571)	-0.03%
48					
49	Total Budget	23,640,000	25,620,112	1,980,113	8.38%