

**Human Resources/Insurance Committee  
Blount County  
Workshop**

July 29, 2015 5:00 PM  
Agenda

- 1) Emergency Announcement**
- 2) Roll Call**
- 3) Input on items on the agenda**
- 4) Discussion and possible action regarding Benefits**
  - a) Information from Cole Harris-CBIZ  
(Medical, Dental, Worksite Benefits)
- 5) Input on items not on the agenda**
- 6) Adjournment**



# Blount County Government HR Committee Workshop Recommendations 07/29/2015

*Presented by:*

***Cole Harris, RHU***

Vice President of Sales & Marketing

CBIZ Benefits & Insurance Services of Tennessee, Inc.

Office: 865-251-5149; Fax: 865-251-5143





# Industry Update

- Anthem and CIGNA agree to terms for merging
  - Still requires regulatory approval
    - Earliest expected mid 2016
  - Stated that Anthem is not going to be able to compete in the markets where BlueCross currently operates (TN)
  - Business as usual for CIGNA and entities



# Summary

- Carrier Recommendations:
  - ASO – Allegiance
  - PBM – Caremark (Employers Health)
  - Stop-Loss – HM Life (Current)
  - Dental Insurance – Delta Dental
  - Vision Insurance – Superior Insurance (Current)
  - Life/Disability – Dearborn National
  - Worksite Products – Colonial
- Wellness:
  - Increased Tobacco Fee of \$25 / \$50 per month for employees
  - Research and commit full wellness program for 2017 plan year



# Summary

- Plan Design Changes:
  - Offer three plan options ranging from Current Plan design to a high deductible high copay plan
- Employee Contributions Strategies:
  - Retirees – Grandfathered for 2016 to continue to pay Active employee rates
    - Potential changes for 2017 retirees
  - Active Employees – Three plan contribution strategies based on plan design.
    - Blount County Employer Costs within Budget



# Alternate Scenarios

- Keep Same Plan, Employee Contributions, and Vendors
  - Expected Plan Deficit: \$2,749,255.39
- Keep Same Plan and Employee Contributions: Change Vendors
  - Expected Plan Deficit: \$1,890,077.71
- Offer Three Plans, Change Contributions, and Vendors
  - Expected Plan Surplus: \$158,961.29



# Plan Funding Levels (Active/Retirees)

- Proposed Levels (Blount County Contribution + Employee)

	Plan 1	Plan 2	Plan 3
Employee Only	\$516.05	\$474.76	\$450
Employee Spouse	\$1,290.12	\$1,186.91	\$1,125
Employee Child	\$1,261.45	\$1,160.53	\$1,100
Family	\$1,318.79	\$1,213.28	\$1,150





# Employee/Employer Contributions

	Plan 1		Plan 2		Plan 3	
	ER Cost	EE Cost	ER Cost	EE Cost	ER Cost	EE Cost
<b>Employee Only</b>	\$425	\$91.05	\$425	\$49.76	\$425	\$25 (5.683%)
<b>EE + Spouse</b>	\$975	\$315.12	\$975	\$211.91	\$975	\$150 (13.637%)
<b>EE + Child(ren)</b>	\$975	\$286.45	\$975	\$185.53	\$975	\$125 (11.623%)
<b>Family</b>	\$975	\$343.79	\$975	\$238.28	\$975	\$175 (15.564%)

					<b>6 Month Average</b>				
All Calculations assume IBNR of \$890,480									
<b>Fund Balance</b>					<b>Cash</b>				
Month	Beginning FB	Revenues	Expenditures	Ending FB	Month/Yr	Beginning Cash	Debits (-)	Credits (+)	Ending Cash
Jul-12	5,554,397	1,998,329	609,810	6,942,916					
Aug-12	6,942,916	1,444,693	1,685,282	6,702,327					
Sep-12	6,702,327	1,628,066	1,395,547	6,934,845					
Oct-12	6,934,845	1,559,059	1,573,906	6,919,999					
Nov-12	6,919,999	1,505,135	2,029,069	6,396,065	Nov-12	\$ 6,734,980	\$ 2,129,498	\$ 1,505,206	\$ 6,110,688
Dec-12	6,396,065	1,255,148	1,504,673	6,146,541	Dec-12	\$ 6,110,688	\$ 2,027,874	\$ 1,782,199	\$ 5,865,013
Jan-13	6,146,541	1,515,639	1,856,466	5,805,713	Jan-13	\$ 5,865,013	\$ 1,527,603	\$ 1,526,564	\$ 5,863,974
Feb-13	5,805,713	1,486,278	1,263,526	6,028,466	Feb-13	\$ 5,863,974	\$ 1,607,616	\$ 1,493,595	\$ 5,749,953
Mar-13	6,028,466	1,510,778	1,565,272	5,973,972	Mar-13	\$ 5,749,953	\$ 1,596,666	\$ 1,539,158	\$ 5,692,445
Apr-13	5,973,972	1,501,694	1,732,488	5,743,179	Apr-13	\$ 5,692,445	\$ 1,784,921	\$ 1,562,059	\$ 5,469,583
May-13	5,743,179	1,507,725	1,419,207	5,831,697	May-13	\$ 5,469,583	\$ 1,590,210	\$ 1,670,797	\$ 5,550,170
Jun-13	5,831,697	1,814,872	1,716,067	5,930,502	Jun-13	\$ 5,550,170	\$ 1,537,298	\$ 1,914,990	\$ 5,927,862
Jul-13	5,930,502	772,867	1,225,273	5,478,097	Jul-13	\$ 5,927,862	\$ 1,118,345	\$ 1,512,191	\$ 6,321,708
Aug-13	5,478,097	1,365,795	2,060,316	4,783,576	Aug-13	\$ 6,321,708	\$ 2,162,147	\$ 1,367,166	\$ 5,526,727
Sep-13	4,783,576	1,462,690	1,240,110	5,006,155	Sep-13	\$ 5,526,727	\$ 1,239,944	\$ 1,214,102	\$ 5,500,885
Oct-13	5,006,155	1,471,964	1,545,401	4,932,718	Oct-13	\$ 5,500,885	\$ 1,217,562	\$ 1,529,856	\$ 5,813,179
Nov-13	4,932,718	1,463,674	2,171,998	4,224,394	Nov-13	\$ 5,813,179	\$ 2,500,488	\$ 1,464,417	\$ 4,777,108
Dec-13	4,224,394	1,460,398	1,249,308	4,435,484	Dec-13	\$ 4,777,108	\$ 1,391,341	\$ 1,461,397	\$ 4,847,164
Jan-14	4,435,484	330,841	1,539,415	3,226,910	Jan-14	\$ 4,847,164	\$ 1,640,234	\$ 331,492	\$ 3,538,422
Feb-14	3,226,910	825,328	1,206,068	2,846,171	Feb-14	\$ 3,538,422	\$ 1,206,067	\$ 822,917	\$ 3,155,272
Mar-14	2,846,171	3,664,761	1,384,809	5,126,123	Mar-14	\$ 3,155,272	\$ 1,384,808	\$ 3,664,761	\$ 5,435,225
Apr-14	5,126,123	1,559,922	2,027,687	4,658,358	Apr-14	\$ 5,435,225	\$ 2,023,196	\$ 1,563,340	\$ 4,975,369
May-14	4,658,358	1,523,461	1,533,790	4,648,029	May-14	\$ 4,975,369	\$ 1,834,732	\$ 1,820,744	\$ 4,961,381
Jun-14	4,648,029	2,524,974	1,942,984	5,230,019	Jun-14	\$ 4,961,381	\$ 1,856,106	\$ 1,927,803	\$ 5,033,078
Jul-14	5,230,019	678,867	720,144	5,188,741	Jul-14	\$ 5,033,078	\$ 1,515,129	\$ 1,581,303	\$ 5,099,252
Aug-14	5,188,741	1,426,221	1,349,879	5,265,083	Aug-14	\$ 5,099,252	\$ 1,720,241	\$ 1,484,745	\$ 4,863,756
Sep-14	5,265,083	1,510,792	1,441,683	5,334,191	Sep-14	\$ 4,863,756	\$ 1,493,134	\$ 2,120,706	\$ 5,491,328
Oct-14	5,334,191	1,520,993	1,781,595	5,073,589	Oct-14	\$ 5,491,328	\$ 1,785,359	\$ 1,521,042	\$ 5,227,011
Nov-14	5,073,589	1,517,664	1,360,765	5,230,487	Nov-14	\$ 5,227,011	\$ 1,495,789	\$ 1,517,663	\$ 5,248,885
Dec-14	5,230,487	1,519,322	1,587,808	5,162,001	Dec-14	\$ 5,248,885	\$ 1,427,838	\$ 1,519,622	\$ 5,340,669
Jan-15	5,162,001	1,577,841	1,313,424	5,426,419	Jan-15	\$ 5,340,669	\$ 1,366,068	\$ 1,577,841	\$ 5,552,442
Feb-15	5,426,419	1,465,129	2,712,036	4,179,511	Feb-15	\$ 5,552,442	\$ 2,575,843	\$ 1,537,728	\$ 4,514,327
Mar-15	4,179,511	1,507,775	1,358,351	4,328,935	Mar-15	\$ 4,514,327	\$ 1,358,350	\$ 1,507,774	\$ 4,663,751
Apr-15	4,328,935	1,518,566	2,421,894	3,425,608	Apr-15	\$ 4,663,751	\$ 1,964,863	\$ 1,522,585	\$ 4,221,473
May-15	3,425,608	1,526,905	2,249,018	2,703,494	May-15	\$ 4,221,473	\$ 3,013,949	\$ 2,290,531	\$ 3,498,055
Jun-15	2,703,494	1,836,590	1,419,174	3,120,910	Jun-15	\$ 3,498,055	\$ 1,365,381	\$ 1,859,463	\$ 3,992,137
Jul-15	3,120,910	1,572,134	1,912,316	2,780,728	Jul-15	\$ 3,992,137	\$ 1,600,000	\$ 1,600,000	\$ 3,992,137
Aug-15	2,780,728	1,572,134	1,912,316	2,440,546	Aug-15	\$ 3,992,137	\$ 1,900,000	\$ 1,650,000	\$ 3,742,137
Sep-15	2,440,546	1,572,134	1,912,316	2,100,364	Sep-15	\$ 3,742,137	\$ 1,900,000	\$ 1,650,000	\$ 3,492,137
Oct-15	2,100,364	1,572,134	1,912,316	1,760,182	Oct-15	\$ 3,492,137	\$ 1,900,000	\$ 1,650,000	\$ 3,242,137
Nov-15	1,760,182	1,572,134	1,912,316	1,420,000	Nov-15	\$ 3,242,137	\$ 1,900,000	\$ 1,650,000	\$ 2,992,137
Dec-15	1,420,000	1,572,134	1,912,316	1,079,818	Dec-15	\$ 2,992,137	\$ 1,900,000	\$ 1,650,000	\$ 2,742,137
Jan-16	1,079,818	1,572,134	1,912,316	739,637	Jan-16	\$ 2,742,137	\$ 1,900,000	\$ 1,650,000	\$ 2,492,137
Feb-16	739,637	1,572,134	1,912,316	399,455	Feb-16	\$ 2,492,137	\$ 1,900,000	\$ 1,650,000	\$ 2,242,137
Mar-16	399,455	1,572,134	1,912,316	59,273	Mar-16	\$ 2,242,137	\$ 1,900,000	\$ 1,650,000	\$ 1,992,137
Apr-16	59,273	1,572,134	1,912,320	(280,913)	Apr-16	\$ 1,992,137	\$ 1,900,000	\$ 1,650,000	\$ 1,742,137
					May-16	\$ 1,742,137	\$ 1,900,000	\$ 1,650,000	\$ 1,492,137
					Jun-16	\$ 1,492,137	\$ 1,900,000	\$ 1,650,000	\$ 1,242,137
					Jul-16	\$ 1,242,137	\$ 1,900,000	\$ 1,650,000	\$ 992,137
					Aug-16	\$ 992,137	\$ 1,900,000	\$ 1,650,000	\$ 742,137
					Sep-16	\$ 742,137	\$ 1,900,000	\$ 1,650,000	\$ 492,137
					Oct-16	\$ 492,137	\$ 1,900,000	\$ 1,650,000	\$ 242,137
					Nov-16	\$ 242,137	\$ 1,900,000	\$ 1,650,000	\$ (7,863)

## 10 Month Average

All Calculations assume IBNR of \$890,480

### Fund Balance

### Cash

	<u>Beginning FB</u>	<u>Revenues</u>	<u>Expenditures</u>	<u>Ending FB</u>		<u>Month/Yr</u>	<u>Beginning Cash</u>	<u>Debits (-)</u>	<u>Credits (+)</u>	<u>Ending Cash</u>
Jul-12	5,554,397	1,998,329	609,810	6,942,916						
Aug-12	6,942,916	1,444,693	1,685,282	6,702,327						
Sep-12	6,702,327	1,628,066	1,395,547	6,934,845						
Oct-12	6,934,845	1,559,059	1,573,906	6,919,999						
Nov-12	6,919,999	1,505,135	2,029,069	6,396,065		Nov-12	\$ 6,734,980	\$ 2,129,498	\$ 1,505,206	\$ 6,110,688
Dec-12	6,396,065	1,255,148	1,504,673	6,146,541		Dec-12	\$ 6,110,688	\$ 2,027,874	\$ 1,782,199	\$ 5,865,013
Jan-13	6,146,541	1,515,639	1,856,466	5,805,713		Jan-13	\$ 5,865,013	\$ 1,527,603	\$ 1,526,564	\$ 5,863,974
Feb-13	5,805,713	1,486,278	1,263,526	6,028,466		Feb-13	\$ 5,863,974	\$ 1,607,616	\$ 1,493,595	\$ 5,749,953
Mar-13	6,028,466	1,510,778	1,565,272	5,973,972		Mar-13	\$ 5,749,953	\$ 1,596,666	\$ 1,539,158	\$ 5,692,445
Apr-13	5,973,972	1,501,694	1,732,488	5,743,179		Apr-13	\$ 5,692,445	\$ 1,784,921	\$ 1,562,059	\$ 5,469,583
May-13	5,743,179	1,507,725	1,419,207	5,831,697		May-13	\$ 5,469,583	\$ 1,590,210	\$ 1,670,797	\$ 5,550,170
Jun-13	5,831,697	1,814,872	1,716,067	5,930,502		Jun-13	\$ 5,550,170	\$ 1,537,298	\$ 1,914,990	\$ 5,927,862
Jul-13	5,930,502	772,867	1,225,273	5,478,097	-	Jul-13	\$ 5,927,862	\$ 1,118,345	\$ 1,512,191	\$ 6,321,708
Aug-13	5,478,097	1,365,795	2,060,316	4,783,576		Aug-13	\$ 6,321,708	\$ 2,162,147	\$ 1,367,166	\$ 5,526,727
Sep-13	4,783,576	1,462,690	1,240,110	5,006,155		Sep-13	\$ 5,526,727	\$ 1,239,944	\$ 1,214,102	\$ 5,500,885
Oct-13	5,006,155	1,471,964	1,545,401	4,932,718		Oct-13	\$ 5,500,885	\$ 1,217,562	\$ 1,529,856	\$ 5,813,179
Nov-13	4,932,718	1,463,674	2,171,998	4,224,394		Nov-13	\$ 5,813,179	\$ 2,500,488	\$ 1,464,417	\$ 4,777,108
Dec-13	4,224,394	1,460,398	1,249,308	4,435,484		Dec-13	\$ 4,777,108	\$ 1,391,341	\$ 1,461,397	\$ 4,847,164
Jan-14	4,435,484	330,841	1,539,415	3,226,910		Jan-14	\$ 4,487,164	\$ 1,640,234	\$ 331,492	\$ 3,538,422
Feb-14	3,226,910	825,328	1,206,068	2,846,171		Feb-14	\$ 3,538,422	\$ 1,206,067	\$ 822,917	\$ 3,155,272
Mar-14	2,846,171	3,664,761	1,384,809	5,126,123		Mar-14	\$ 3,155,272	\$ 1,384,808	\$ 3,664,761	\$ 5,435,225
Apr-14	5,126,123	1,559,922	2,027,687	4,658,358		Apr-14	\$ 5,435,225	\$ 2,023,196	\$ 1,563,340	\$ 4,975,369
May-14	4,658,358	1,523,461	1,533,790	4,648,029		May-14	\$ 4,975,369	\$ 1,834,732	\$ 1,820,744	\$ 4,961,381
Jun-14	4,648,029	2,524,974	1,942,984	5,230,019		Jun-14	\$ 4,961,381	\$ 1,856,106	\$ 1,927,803	\$ 5,033,078
Jul-14	5,230,019	678,867	720,144	5,188,741	-	Jul-14	\$ 5,033,078	\$ 1,515,129	\$ 1,581,303	\$ 5,099,252
Aug-14	5,188,741	1,426,221	1,349,879	5,265,083		Aug-14	\$ 5,099,252	\$ 1,720,241	\$ 1,484,745	\$ 4,863,756
Sep-14	5,265,083	1,510,792	1,441,683	5,334,191		Sep-14	\$ 4,863,756	\$ 1,493,134	\$ 2,120,706	\$ 5,491,328
Oct-14	5,334,191	1,520,993	1,781,595	5,073,589		Oct-14	\$ 5,491,328	\$ 1,785,359	\$ 1,521,042	\$ 5,227,011
Nov-14	5,073,589	1,517,664	1,360,765	5,230,487		Nov-14	\$ 5,227,011	\$ 1,495,789	\$ 1,517,663	\$ 5,248,885
Dec-14	5,230,487	1,519,322	1,587,808	5,162,001		Dec-14	\$ 5,248,885	\$ 1,427,838	\$ 1,519,622	\$ 5,340,669
Jan-15	5,162,001	1,577,841	1,313,424	5,426,419		Jan-15	\$ 5,340,669	\$ 1,366,068	\$ 1,577,841	\$ 5,552,442
Feb-15	5,426,419	1,465,129	2,712,036	4,179,511		Feb-15	\$ 5,552,442	\$ 2,575,843	\$ 1,537,728	\$ 4,514,327
Mar-15	4,179,511	1,507,775	1,358,351	4,328,935		Mar-15	\$ 4,514,327	\$ 1,358,350	\$ 1,507,774	\$ 4,663,751
Apr-15	4,328,935	1,518,566	2,421,894	3,425,608		Apr-15	\$ 4,663,751	\$ 1,964,863	\$ 1,522,585	\$ 4,221,473
May-15	3,425,608	1,526,905	2,249,018	2,703,494		May-15	\$ 4,221,473	\$ 3,013,949	\$ 2,290,531	\$ 3,498,055
Jun-15	2,703,494	1,836,590	1,419,174	3,120,910		Jun-15	\$ 3,498,055	\$ 1,365,381	\$ 1,859,463	\$ 3,992,137
Jul-15	3,120,910	1,550,158	1,764,575	2,906,493		Jul-15	\$ 3,992,137	\$ 1,600,000	\$ 1,600,000	\$ 3,992,137
Aug-15	2,906,493	1,550,158	1,764,575	2,692,075		Aug-15	\$ 3,992,137	\$ 1,800,000	\$ 1,600,000	\$ 3,792,137
Sep-15	2,692,075	1,550,158	1,764,575	2,477,658		Sep-15	\$ 3,792,137	\$ 1,800,000	\$ 1,600,000	\$ 3,592,137
Oct-15	2,477,658	1,550,158	1,764,575	2,263,241		Oct-15	\$ 3,592,137	\$ 1,800,000	\$ 1,600,000	\$ 3,392,137
Nov-15	2,263,241	1,550,158	1,764,575	2,048,823		Nov-15	\$ 3,392,137	\$ 1,800,000	\$ 1,600,000	\$ 3,192,137
Dec-15	2,048,823	1,550,158	1,764,575	1,834,406		Dec-15	\$ 3,192,137	\$ 1,800,000	\$ 1,600,000	\$ 2,992,137
Jan-16	1,834,406	1,550,158	1,764,575	1,619,989		Jan-16	\$ 2,992,137	\$ 1,800,000	\$ 1,600,000	\$ 2,792,137
Feb-16	1,619,989	1,550,158	1,764,575	1,405,572		Feb-16	\$ 2,792,137	\$ 1,800,000	\$ 1,600,000	\$ 2,592,137
Mar-16	1,405,572	1,550,158	1,764,575	1,191,154		Mar-16	\$ 2,592,137	\$ 1,800,000	\$ 1,600,000	\$ 2,392,137
Apr-16	1,191,154	1,550,158	1,764,575	976,737		Apr-16	\$ 2,392,137	\$ 1,800,000	\$ 1,600,000	\$ 2,192,137
May-16	976,737	1,550,158	1,764,575	762,320		May-16	\$ 2,192,137	\$ 1,800,000	\$ 1,600,000	\$ 1,992,137
Jun-16	762,320	1,550,158	1,764,575	547,902		Jun-16	\$ 1,992,137	\$ 1,800,000	\$ 1,600,000	\$ 1,792,137
Jul-16	547,902	1,550,158	1,764,575	333,485		Jul-16	\$ 1,792,137	\$ 1,800,000	\$ 1,600,000	\$ 1,592,137
Aug-16	333,485	1,550,158	1,764,575	119,068		Aug-16	\$ 1,592,137	\$ 1,800,000	\$ 1,600,000	\$ 1,392,137
Sep-16	119,068	1,550,158	1,588,117	81,108		Sep-16	\$ 1,392,137	\$ 1,800,000	\$ 1,600,000	\$ 1,192,137
Oct-16	<b>81,108</b>	<b>1,550,158</b>	1,764,575	<b>(133,309)</b>		Oct-16	\$ 1,192,137	\$ 1,800,000	\$ 1,600,000	\$ 992,137
						Nov-16	\$ 992,137	\$ 1,800,000	\$ 1,600,000	\$ 792,137
						Dec-16	\$ 792,137	\$ 1,800,000	\$ 1,600,000	\$ 592,137
						Jan-17	\$ 592,137	\$ 1,800,000	\$ 1,600,000	\$ 392,137
						Feb-17	\$ 392,137	\$ 1,800,000	\$ 1,600,000	\$ 192,137
						Mar-17	\$ <b>192,137</b>	\$ <b>1,800,000</b>	\$ <b>1,600,000</b>	\$ <b>(7,863)</b>

## 12 Month Average

All Calculations assume IBNR of \$890,480

### Fund Balance

### Cash

Month	Beginning FB	Revenues	Expenditures	Ending FB	Month/Yr	Beginning Cash	Outflows (Debits (-))	Inflows (Credits (+))	Ending Cash
Jul-12	5,554,397	1,998,329	609,810	6,942,916					
Aug-12	6,942,916	1,444,693	1,685,282	6,702,327					
Sep-12	6,702,327	1,628,066	1,395,547	6,934,845					
Oct-12	6,934,845	1,559,059	1,573,906	6,919,999					
Nov-12	6,919,999	1,505,135	2,029,069	6,396,065	Nov-12	\$ 6,734,980	\$ 2,129,498	\$ 1,505,206	\$ 6,110,688
Dec-12	6,396,065	1,255,148	1,504,673	6,146,541	Dec-12	\$ 6,110,688	\$ 2,027,874	\$ 1,782,199	\$ 5,865,013
Jan-13	6,146,541	1,515,639	1,856,466	5,805,713	Jan-13	\$ 5,865,013	\$ 1,527,603	\$ 1,526,564	\$ 5,863,974
Feb-13	5,805,713	1,486,278	1,263,526	6,028,466	Feb-13	\$ 5,863,974	\$ 1,607,616	\$ 1,493,955	\$ 5,749,953
Mar-13	6,028,466	1,510,778	1,565,272	5,973,972	Mar-13	\$ 5,749,953	\$ 1,596,666	\$ 1,539,158	\$ 5,692,445
Apr-13	5,973,972	1,501,694	1,732,488	5,743,179	Apr-13	\$ 5,692,445	\$ 1,784,921	\$ 1,562,059	\$ 5,469,583
May-13	5,743,179	1,507,725	1,419,207	5,831,697	May-13	\$ 5,469,583	\$ 1,590,210	\$ 1,670,797	\$ 5,550,170
Jun-13	5,831,697	1,814,872	1,716,067	5,930,502	Jun-13	\$ 5,550,170	\$ 1,537,298	\$ 1,914,990	\$ 5,927,862
Jul-13	5,930,502	772,867	1,225,273	5,478,097	Jul-13	\$ 5,927,862	\$ 1,118,345	\$ 1,512,191	\$ 6,321,708
Aug-13	5,478,097	1,365,795	2,060,316	4,783,576	Aug-13	\$ 6,321,708	\$ 2,162,147	\$ 1,367,166	\$ 5,526,727
Sep-13	4,783,576	1,462,690	1,240,110	5,006,155	Sep-13	\$ 5,526,727	\$ 1,239,944	\$ 1,214,102	\$ 5,500,885
Oct-13	5,006,155	1,471,964	1,545,401	4,932,718	Oct-13	\$ 5,500,885	\$ 1,217,562	\$ 1,529,856	\$ 5,813,179
Nov-13	4,932,718	1,463,674	2,171,998	4,224,394	Nov-13	\$ 5,813,179	\$ 2,500,488	\$ 1,464,417	\$ 4,777,108
Dec-13	4,224,394	1,460,398	1,249,308	4,435,484	Dec-13	\$ 4,777,108	\$ 1,391,341	\$ 1,461,397	\$ 4,847,164
Jan-14	4,435,484	330,841	1,539,415	3,226,910	Jan-14	\$ 4,847,164	\$ 1,640,234	\$ 331,492	\$ 3,538,422
Feb-14	3,226,910	825,328	1,206,068	2,846,171	Feb-14	\$ 3,538,422	\$ 1,206,067	\$ 822,917	\$ 3,155,272
Mar-14	2,846,171	3,664,761	1,384,809	5,126,123	Mar-14	\$ 3,155,272	\$ 1,384,808	\$ 3,664,761	\$ 5,435,225
Apr-14	5,126,123	1,559,922	2,027,687	4,658,358	Apr-14	\$ 5,435,225	\$ 2,023,196	\$ 1,563,340	\$ 4,975,369
May-14	4,658,358	1,523,461	1,533,790	4,648,029	May-14	\$ 4,975,369	\$ 1,834,732	\$ 1,920,744	\$ 4,961,381
Jun-14	4,648,029	2,524,974	1,942,984	5,230,019	Jun-14	\$ 4,961,381	\$ 1,856,106	\$ 1,927,803	\$ 5,033,078
Jul-14	5,230,019	678,867	720,144	5,188,741	Jul-14	\$ 5,033,078	\$ 1,515,129	\$ 1,581,303	\$ 5,099,252
Aug-14	5,188,741	1,426,221	1,349,879	5,265,083	Aug-14	\$ 5,099,252	\$ 1,720,241	\$ 1,484,745	\$ 4,863,756
Sep-14	5,265,083	1,510,792	1,441,683	5,334,191	Sep-14	\$ 4,863,756	\$ 1,493,134	\$ 2,120,706	\$ 5,491,328
Oct-14	5,334,191	1,520,993	1,781,595	5,073,589	Oct-14	\$ 5,491,328	\$ 1,785,359	\$ 1,521,042	\$ 5,227,011
Nov-14	5,073,589	1,517,664	1,360,765	5,230,487	Nov-14	\$ 5,227,011	\$ 1,495,789	\$ 1,517,663	\$ 5,248,885
Dec-14	5,230,487	1,519,322	1,587,808	5,162,001	Dec-14	\$ 5,248,885	\$ 1,427,838	\$ 1,519,622	\$ 5,340,669
Jan-15	5,162,001	1,577,841	1,313,424	5,426,419	Jan-15	\$ 5,340,669	\$ 1,366,068	\$ 1,577,841	\$ 5,552,442
Feb-15	5,426,419	1,465,129	2,712,036	4,179,511	Feb-15	\$ 5,552,442	\$ 2,575,843	\$ 1,537,728	\$ 4,514,327
Mar-15	4,179,511	1,507,775	1,358,351	4,328,935	Mar-15	\$ 4,514,327	\$ 1,358,350	\$ 1,507,774	\$ 4,663,751
Apr-15	4,328,935	1,518,566	2,421,894	3,425,608	Apr-15	\$ 4,663,751	\$ 1,964,863	\$ 1,522,585	\$ 4,221,473
May-15	3,425,608	1,526,905	2,249,018	2,703,494	May-15	\$ 4,221,473	\$ 3,013,949	\$ 2,290,531	\$ 3,498,055
Jun-15	2,703,494	1,836,590	1,419,174	3,120,910	Jun-15	\$ 3,498,055	\$ 1,365,381	\$ 1,859,463	\$ 3,992,137
Jul-15	3,120,910	1,467,222	1,642,981	2,945,151	Jul-15	\$ 3,992,137	\$ 1,600,000	\$ 1,600,000	\$ 3,992,137
Aug-15	2,945,151	1,467,222	1,642,981	2,769,392	Aug-15	\$ 3,992,137	\$ 1,725,000	\$ 1,630,000	\$ 3,897,137
Sep-15	2,769,392	1,467,222	1,642,981	2,593,633	Sep-15	\$ 3,897,137	\$ 1,725,000	\$ 1,630,000	\$ 3,802,137
Oct-15	2,593,633	1,467,222	1,642,981	2,417,874	Oct-15	\$ 3,802,137	\$ 1,725,000	\$ 1,630,000	\$ 3,707,137
Nov-15	2,417,874	1,467,222	1,642,981	2,242,115	Nov-15	\$ 3,707,137	\$ 1,725,000	\$ 1,630,000	\$ 3,612,137
Dec-15	2,242,115	1,467,222	1,642,981	2,066,355	Dec-15	\$ 3,612,137	\$ 1,725,000	\$ 1,630,000	\$ 3,517,137
Jan-16	2,066,355	1,467,222	1,642,981	1,890,596	Jan-16	\$ 3,517,137	\$ 1,725,000	\$ 1,630,000	\$ 3,422,137
Feb-16	1,890,596	1,467,222	1,642,981	1,714,837	Feb-16	\$ 3,422,137	\$ 1,725,000	\$ 1,630,000	\$ 3,327,137
Mar-16	1,714,837	1,467,222	1,642,981	1,539,078	Mar-16	\$ 3,327,137	\$ 1,725,000	\$ 1,630,000	\$ 3,232,137
Apr-16	1,539,078	1,467,222	1,642,981	1,363,319	Apr-16	\$ 3,232,137	\$ 1,725,000	\$ 1,630,000	\$ 3,137,137
May-16	1,363,319	1,467,222	1,642,981	1,187,560	May-16	\$ 3,137,137	\$ 1,725,000	\$ 1,630,000	\$ 3,042,137
Jun-16	1,187,560	1,467,222	1,642,981	1,011,801	Jun-16	\$ 3,042,137	\$ 1,725,000	\$ 1,630,000	\$ 2,947,137
Jul-16	1,011,801	1,467,222	1,642,981	836,042	Jul-16	\$ 2,947,137	\$ 1,725,000	\$ 1,630,000	\$ 2,852,137
Aug-16	836,042	1,467,222	1,642,981	660,283	Aug-16	\$ 2,852,137	\$ 1,725,000	\$ 1,630,000	\$ 2,757,137
Sep-16	660,283	1,467,222	1,642,981	484,524	Sep-16	\$ 2,757,137	\$ 1,725,000	\$ 1,630,000	\$ 2,662,137
Oct-16	484,524	1,467,222	1,642,981	308,765	Oct-16	\$ 2,662,137	\$ 1,725,000	\$ 1,630,000	\$ 2,567,137
Nov-16	308,765	1,467,222	1,642,981	133,006	Nov-16	\$ 2,567,137	\$ 1,725,000	\$ 1,630,000	\$ 2,472,137
Dec-16	133,006	1,467,222	1,642,981	(42,753)	Dec-16	\$ 2,472,137	\$ 1,725,000	\$ 1,630,000	\$ 2,377,137
Jan-17					Jan-17	\$ 2,377,137	\$ 1,725,000	\$ 1,630,000	\$ 2,282,137
Feb-17					Feb-17	\$ 2,282,137	\$ 1,725,000	\$ 1,630,000	\$ 2,187,137
Mar-17					Mar-17	\$ 2,187,137	\$ 1,725,000	\$ 1,630,000	\$ 2,092,137
Apr-17					Apr-17	\$ 2,092,137	\$ 1,725,000	\$ 1,630,000	\$ 1,997,137
May-17					May-17	\$ 1,997,137	\$ 1,725,000	\$ 1,630,000	\$ 1,902,137
Jun-17					Jun-17	\$ 1,902,137	\$ 1,725,000	\$ 1,630,000	\$ 1,807,137
Jul-17					Jul-17	\$ 1,807,137	\$ 1,725,000	\$ 1,630,000	\$ 1,712,137
Aug-17					Aug-17	\$ 1,712,137	\$ 1,725,000	\$ 1,630,000	\$ 1,617,137
Sep-17					Sep-17	\$ 1,617,137	\$ 1,725,000	\$ 1,630,000	\$ 1,522,137
Oct-17					Oct-17	\$ 1,522,137	\$ 1,725,000	\$ 1,630,000	\$ 1,427,137
Nov-17					Nov-17	\$ 1,427,137	\$ 1,725,000	\$ 1,630,000	\$ 1,332,137
Dec-17					Dec-17	\$ 1,332,137	\$ 1,725,000	\$ 1,630,000	\$ 1,237,137
Jan-18					Jan-18	\$ 1,237,137	\$ 1,725,000	\$ 1,630,000	\$ 1,142,137
Feb-18					Feb-18	\$ 1,142,137	\$ 1,725,000	\$ 1,630,000	\$ 1,047,137
Mar-18					Mar-18	\$ 1,047,137	\$ 1,725,000	\$ 1,630,000	\$ 952,137
Apr-18					Apr-18	\$ 952,137	\$ 1,725,000	\$ 1,630,000	\$ 857,137
May-18					May-18	\$ 857,137	\$ 1,725,000	\$ 1,630,000	\$ 762,137
Jun-18					Jun-18	\$ 762,137	\$ 1,725,000	\$ 1,630,000	\$ 667,137
Jul-18					Jul-18	\$ 667,137	\$ 1,725,000	\$ 1,630,000	\$ 572,137
Aug-18					Aug-18	\$ 572,137	\$ 1,725,000	\$ 1,630,000	\$ 477,137
Sep-18					Sep-18	\$ 477,137	\$ 1,725,000	\$ 1,630,000	\$ 382,137
Oct-18					Oct-18	\$ 382,137	\$ 1,725,000	\$ 1,630,000	\$ 287,137
Nov-18					Nov-18	\$ 287,137	\$ 1,725,000	\$ 1,630,000	\$ 192,137
Dec-18					Dec-18	\$ 192,137	\$ 1,725,000	\$ 1,630,000	\$ 97,137
Jan-19					Jan-19	\$ 97,137	\$ 1,725,000	\$ 1,630,000	\$ 2,137
Feb-19					Feb-19	\$ 2,137	\$ 1,725,000	\$ 1,630,000	\$ (92,863)