



# FINAL RENEWAL MEETING

## MARCH 20, 2024



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**Location:** Maggiano’s Little Italy  
1901 Woodfield Rd, Schaumburg, IL 60173

**Date:** March 20, 2024

**Time:** 10:00 a.m. – 1:30 p.m.

**Purpose of Meeting:** EBC Board of Directors Meeting  
Final Renewal July 2024

**AGENDA**

	Item	Discussion Leader	Time
1.	Public Comment	Jeff Feyerer Stewart Diamond	10:00 – 10:05 a.m.
2.	Approve January 31, 2024 Preliminary Renewal Meeting Minutes	Jeff Feyerer	10:05 – 10:10 a.m.
3.	Final Renewal Projections – July 1, 2024	Luke Rafter Mel Diaz	10:10 – 10:40 a.m.
4.	BCBS Legislative Updates	Carrie Kyes Gabe Backstrom	10:40 – 11:00 a.m.
5.	Reliance Matrix	Kristi Powell Erica Mendoza	11:00 – 11:15 a.m.
6.	Dependent Eligibility Audit Follow-Up	Allison Evors Jeff Feyerer	11:15 – 11:30 a.m.
7.	2024-2025 Budget	Tage Shumway Jason Coyle	11:30 – 11:40 a.m.
8.	Approval Items	Jeff Feyerer	11:40 – 11:50 a.m.
9.	Executive Committee At-Large Positions Term 7/1/24 to 6/30/26	Jeff Feyerer	11:50 a.m.
10.	<b>LUNCH</b>		

## **The Policy Regarding Public Comment**

At each regular and special open meeting of the EBC Board of Directors, members of the public may comment to or ask questions of the EBC Board of Directors, subject to reasonable constraints.

The individuals appearing before the Board of Directors are expected to follow these guidelines:

1. Address the Board of Directors only at the appropriate time as indicated on the agenda and when recognized by the Chairman of the Board of Directors. A period of up to 30 minutes for public comment will be allowed.
2. Identify oneself and be brief. Each speaker will be permitted to speak for no more than 3 minutes.
3. Conduct oneself with respect and civility toward others and otherwise abide by EBC Policy.
4. If members of the public wishing to address the EBC focus their views on a particular issue, the Chairman or other presiding officer, shall endeavor to allow alternate or multiple views to be addressed.
5. Members of the public not able to speak at EBC meetings because the time was taken up by others, may write to the Chairman of the EBC their views, which will be distributed to all EBC members.
6. In the event that members of the public should violate the provisions of this policy or otherwise disturb meetings of the EBC, the Chairman or other presiding officer on his or her own discretion or as directed by a motion and vote of the Membership permitted to vote, may require a member of the public to follow these rules and to not otherwise cause a disturbance to the meeting and may take any steps permitted by law to cause such a person to be silenced or removed from the meeting.

**RE:** EBC Preliminary Board Meeting – Preliminary Renewal 2024/2025  
**DATE:** Wednesday, January 31, 2024  
**PLACE:** Maggiano’s Little Italy, 1901 E. Woodfield Road, Schaumburg, IL 60173

**ROLL CALL:**

<b>District</b>	<b>Present/Absent</b>
EPAA Subpool	Present
NSBC Subpool	Present
WPH Subpool	Present
AERO Special Ed Cooperative	Absent
Addison SD 4	Present
Beach Park SD 3	Absent
Beecher CUSD 200	Present
Bensenville SD 2	Absent
Berkeley SD 87	Present
Brookfield 95	Present
Brookwood SD 167	Present
Burbank SD 111	Present
Burr Ridge CCSD 180	Absent
Byron CUSD 226	Absent
Cary SD 26	Absent
CASE	Present
Calumet SD 132	Absent
Coal City CUSD 1	Absent
CCSD 146	Present
CUSD 201	Present
Decatur SD 61	Present
Deerfield SD 109	Absent
District 45	Present
Dolton SD 148	Present
Dolton 149	Present
Du Page SD 88	Present
East Maine SD 63	Present
East Prairie SD 73	Present
ECHO	Present
Edmund Lindop SD 92	Present
Elmwood Park SD 401	Present
Evanston Skokie SD 65	Present
Evergreen Park SD 124	Absent
Fairview SD 72	Present
Fenton SD 100	Present
Forest Park SD 91	Present
Franklin Park SD 84	Present

Genoa Kingston SD 424	Present
Glen Ellyn SD 41	Present
Glen Ellyn CCSD 89	Present
Golf SD 67	Present
Grayslake 127	Present
Herscher CUSD 2	Present
Hillside 93	Present
Itasca SD 10	Present
Kankakee SD 111	Absent
Keeneyville SD 20	Absent
La Grange SD 102	Present
Lake Park SD 108	Absent
LaSalle-Peru 120	Present
Lemont-Bromberek SD 113A	Present
Lincoln SD 156	Present
Lincolnwood SD 74	Present
Lisle SD 202	Present
Lombard SD 44	Present
Maercker SD 60	Absent
Mannheim SD 83	Present
Manteno CUSD 5	Present
Marengo SD 165	Present
Marquardt SD 15	Present
Matteson SD 159	Absent
Medinah SD 11	Present
Midlothian SD 143	Present
Mount Prospect SD 57	Absent
Mundelein SD 120	Present
NDSEC	Present
Niles SD 71	Absent
Niles HSD 219	Present
Niles Township for Special Education 807	Present
Norridge SD 80	Present
North Chicago SD 187	Present
North Palos SD 117	Present
Northbrook SD 28	Present
Northbrook/ Glenview SD 30	Present
NSSEO	Present
Oak Lawn Hometown SD 123	Present
Oak Park SD 97	Present
Oswego 308	Present
Proviso Area for Exceptional Children (PAEC)	Present
Palos SD 118	Present
Park Forest Chicago Heights 163	Present

Posen-Robbins SD 143.5	Present
Prairie Grove SD 46	Present
Prospect Heights SD 23	Absent
Queen Bee SD 16	Absent
Reavis High School 220	Present
Rhodes SD 84.5	Present
Rich Township SD 227	Present
Ridgeland SD 122	Present
River Forest SD 90	Present
River Trails SD 26	Present
Riverside SD 96	Absent
Riverside Brookfield SD 208	Present
Roselle SD 12	Present
Sauk Village SD 168	Present
Seneca 170	Present
Seneca THSD 160	Present
Skokie SD 68	Present
Skokie SD 69	Present
Skokie SD 73-1/2	Absent
South Berwyn SD 100	Present
South Holland 150	Absent
SPEED JA 802	Absent
Sterling Public School District 5	Absent
Summit Hill SD 161	Absent
SWCCCASE	Present
Thornton Fractional SD 215	Present
TrueNorth Education Cooperative 804	Present
Thornton Township HSD 205	Present
Union Ridge SD 86	Present
Warren Township HSD 121	Present
West Chicago CHSD 94	Present
West Northfield SD 31	Present
Westchester SD 92.5	Present
Westville CUSD 2	Absent
Wood Dale SD 7	Absent
Woodland SD 50	Present
Woodridge SD 68	Present
Zion SD 6	Present

**DISTRICT GUESTS:**

Mr. Dan Stecken	Seneca Township HSD 160
Mr. Dan Oberg	West Chicago CHSD 94
Mr. Dennis Forst	Rich Township HSD 227
Mr. Scot Hadala	Berwyn South SD 100

Mr. Gregory Volan  
Ms. Gabbi Jones  
Mr. Douglas Wildes  
Mr. Kendall Gant  
Ms. Lashonda McDaniel  
Mr. Bob Kastner  
Ms. Rosina Logiudice  
Ms. Nicole Schramm

North Chicago SD 187  
TrueNorth Education Cooperative 804  
Elmwood CUSD 401  
Dolton West Scholl District 148  
Proviso Area for Exceptional Children (PAEC)  
River Trails School District #26  
Union Ridge District 86  
West Northfield SD 31

**ALSO PRESENT:**

Mr. Gabriel Backstrom  
Ms. Carrie Kyes  
Ms. Bess Berdusis  
Ms. Yana Heiden  
Mr. Jason Coyle  
Mr. Stewart Diamond  
Mr. Keith Bird  
Mr. Mark Rosenberg  
Mr. Mel Diaz  
Ms. Victoria Dowling  
Ms. Nancy Bellosa  
Ms. Erica Mendoza  
Ms. Kelsey Smith  
Ms. Allison Evors  
Ms. Lidia Silva  
Ms. Sammy Ruggiero  
Ms. Alyssa De Long  
Mr. Brian Franz  
Ms. Amna Siddiqui  
Ms. Dania Aviles  
Mr. Luke Rafter

Blue Cross and Blue Shield of Illinois  
Blue Cross and Blue Shield of Illinois  
Prime Therapeutics  
Prime Therapeutics  
Baker Tilly Virchow Krause  
Ancel Glink  
Impact Interactive  
Gallagher Benefit Services  
Gallagher Benefit Services  
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Mr. Jeff Feyerer, EBC Chairperson, called the meeting to order at 9:32 a.m.

Mr. Mel Diaz shared welcoming remarks and comments on the growth and strength of the EBC as a whole. Mr. Feyerer asked for roll call. On completion, it was concluded there was a quorum.

**I. PUBLIC COMMENT**

There were no public comments.

**II. APPROVAL OF MARCH 16, 2023 FINAL RENEWAL MEETING MINUTES**

Mr. Feyerer requested a motion to approve the Final Renewal Meeting minutes from the March 16<sup>th</sup>, 2023 meeting. Mr. Ryan Berry (Skokie SD 68) motioned and Ms. Kathy Gavin (Niles Township District for Special Education 807) seconded. Mr. Stewart Diamond (Ancel Glink) reminded the board of the need to vote for approval of meeting minutes. A voice vote was taken to approve the final meeting minutes and the minutes were approved unanimously.



### **III. 2022-2023 AUDIT APPROVAL**

Mr. Feyerer introduced EBC Treasurer, Mr. Tage Shumway (SWCCCASE), and Mr. Jason Coyle (Baker Tilly) to discuss the audit. The audit was shared in full in the binder prior to the meeting.

The audit was for fiscal year end 2023 and was completed by Mathieson, Moyski, Austin & Co. The audited financial statements, as required by GAAP, present investments at fair market value, which differs from the amortized cost valuation included in the monthly financial reports. Overall, there was a decrease in net position, ending the year with \$12 million. There are no recommendations for changes in EBC's internal control structure at this time. The EBC's financial statements were submitted to the Illinois Department of Insurance.

Ms. Teresa Bishop (Thornton Fractional HSD 215) raised the question if there was an ongoing concern with the change from the \$89 million net position to the current \$12 million net position. Mr. Jason Coyle (Baker Tilly) responded that we are in an upward trend and at this time there is no concern.

After all questions were addressed, Mr. Feyerer asked for a motion to approve the audit. Ms. Kathy Gavin (Niles Township District for Special Education 807) motioned and Mr. Gregory Harris (Roselle SD 12) seconded the motion. A voice vote was taken to approve the audit and it was passed unanimously.

### **IV. PRE-RENEWAL DISCUSSION**

Mr. Feyerer moved on to the preliminary projections to be presented by Mr. Mel Diaz and Mr. Luke Rafter of Gallagher.

Mr. Diaz shared that the EBC Team conducted a marketing project on all ancillary programs that began in March/April 2023 and continued through the summer. We were able to leverage the size of the EBC and obtain the expected returns from the project. We have locked in life rates with Reliance for an additional three years, which have not increased, only decreased, since inception; administrative charges with MetLife have been lowered, and the cost of biometric screenings have been negotiated, and lowered from the initial renewal contract, with Empower Health.

Mr. Rafter introduced the preliminary renewal rate projections. The average preliminary rates are projected to increase by: 8.3% for PPO, 12.9% for HMO, and 7.4% for Dental. There was no change in the Life insurance rate and the rate is extended to 2027. Mr. Rafter discussed that Gallagher's current actuarial consensus pricing trends are 8.0% for PPO, 7.00% for HMO, and 4.0% for Dental. He elaborated that pricing trends were higher than the preceding year because pharmacy trends are expected to remain elevated, and that while inpatient trends are moderating compared to the prior year, both outpatient and physician trends are expected to be above 8%.

Mr. Rafter next discussed the loss ratios for PPO, HMO, and Dental. Exhibit A summarizes the PPO, HMO, and Dental Paid Claim Loss Ratio using the Experience Period November 1, 2022 through October 31, 2023. The PPO had roughly \$352M in total claims under the \$1M individual specific stop loss level. The HMO experienced \$134M in total claims under the \$350K individual specific stop loss limit. For Dental, claims came in at around \$13M.

When discussing the PPO and HMO Experience Period Summaries for the 2024-2025 Renewal, Mr. Eric Novak (Reavis HSD 220), asked why we treat pharmacy rebates differently with HMO than PPO. Mr. Rafter explained that HMO is a capitated arrangement and rebates are offset to claims administration. Some claims fluctuate while others remain steady from month to month. We show rebates as a fixed expense because many of the other charges are also fixed.

Mr. Rafter discussed the projected future costs which led to the projected rate increases. Exhibit B showed the Policy Year Renewal Projection Summary. Rebates are starting to come in higher than anticipated, which is reducing overall costs. The value of the EBC is that we function as a fully insured arrangement but have lower administrative costs.

In Exhibit C, Mr. Rafter shared the banding formula which typically creates a bell curve, with most districts at or near the EBC average adjustment. Looking at the PPO, seven districts fell in the highest tier at or above a 134.2% loss ratio. In the current market, the EBC is a great protection against large renewals that other employers are experiencing.

## **V. PRIME THERAPEUTICS UPDATE**

Mr. Feyerer introduced Mr. Gabe Backstrom, Ms. Yana Heiden, and Ms. Bess Berdusis to discuss legislative updates, GLP-1 Performance Trends, the new FlexAccess Program, and Gene Therapy.

Mr. Backstrom shared that the State of Illinois is requiring plans to cover items at 100%, with no cost sharing, specifically on three types of prescription drugs - hormone therapy, abortifacients, and HIV pre- and post-exposure prophylaxis medications. Follow up care for individuals taking these medications is also required to be covered at 100%. This is already in place for HMO plans effective 1/1/2024, and will be in effect for PPO plans effective 7/1/2024.

Ms. Heiden spoke briefly on EBC pharmacy performance. Trends on the non-HMO plans are being driven by specialty drugs at 53% of total drug cost, while representing only 1% of total claims. There is an increase in generic utilization as well, which is driven by formulary, as the balanced drug list favors generic drugs. In addition, the Cooperative is seeing a decrease in member contribution for both PPO and HMO, which is driven by an increase in drug spend due to specialty drugs. Top cost drivers are autoimmune and cancer drugs, which is consistent with BCBS' book of business. Traditional cost drivers are diabetes medications and GLP-1s.

GLP-1 medications are used to treat both diabetes and weight loss, such as Ozempic, Wegovy, and Mounjaro. This has a high impact on the U.S. population: 14% of adults are impacted by diabetes, 35% of adults have prediabetes, and 20% of adults are currently undiagnosed. The health care costs of people with diabetes averages \$16,750 per member per year (PMPY) and may result in additional claims due to complications from diabetes, heart disease, kidney disease, nerve damage, hearing and vision loss, and poor mental health. To manage these costs, there are programs available to members so they can obtain medication as needed, including the requirement of prior authorization. We are expecting to see more GLP-1 drugs released as utilization continues to increase. A new program that will be launched with the upcoming renewal will help mitigate costs and save both members and districts money.

Similar to what districts have in place today (copay max program), a new program called FlexAccess will be effective 7/1/2024. This program allows members to take advantage of manufacturer coupon dollars to reduce costs for both the member and the district, and will result in significantly more savings than the Copay Max program.

The FlexAccess program is for PPO and HDHP members. Members will receive letters and phone calls to enroll if they are taking a medication that falls under the FlexAccess program. Participation is required in the program. Prime Therapeutics estimates there will be 622 specialty drug utilizers which could result in savings of \$3M; however, this is a rough estimate based on historical claim information, not current, so anticipated savings is projected to be much higher.

Ms. Berdusis spoke on Gene Therapy, a potential cure for rare, hereditary disorders such as muscular dystrophy, hemophilia, and sickle cell disease. These therapies must be infused by a specialist in an inpatient setting. Once treated, members who received gene therapy are followed for the rest of their lives to measure durability. Before members can qualify for gene therapy they need to have tried and failed traditional therapy. We currently do not have anyone in the EBC who qualifies for gene therapy; however, this may change due to the 10-20 gene therapy drugs anticipated to be released by 2025.

## **VI. DEPENDENT ELIGIBILITY AUDIT**

Mr. Feyerer introduced Mr. Mark Rosenberg (Gallagher Health Care Analytics), Mr. Keith Bird (Impact Interactive), and Ms. Allison Evors (Gallagher) to discuss the upcoming Dependent Eligibility Audit that will be performed for all EBC districts in fall 2024, pending approval at the final renewal meeting.

Mr. Feyerer shared that the EBC Executive Committee is recommending a dependent eligibility audit for the protection of the entire Cooperative. Districts are responsible for the accuracy of their data. If a district is offering coverage to an ineligible dependent, districts will have no stop loss protection and will be responsible for claim costs.

Mr. Rosenberg shared that costs are going up as well as healthcare trends. The best way to manage costs is to ensure that ineligible individuals are not on your plans. Reducing costs, meeting compliance standards, and reducing stop loss risk are the main focus of this audit.

Mr. Bird shared the audit process and the goal to get through the audit quickly and painlessly. Employees will receive outreach via email, phone, and text to upload documentation proving dependent eligibility. This can be completed online or with assistance over the phone with the audit-designated call center. Employees will begin receiving soft notification in the spring in hopes that the majority of ineligible dependents will be dropped during open enrollment, which for the vast majority of districts is April and May for a 7/1 effective date. The audit will officially begin in October and will run through the beginning of November so that results are released, and ineligible dependents are dropped, effective 1/1/2025.

Several questions were raised:

How does Impact Interactive handle employees who are hesitant to provide PHI? Mr. Bird shared that on the site there is information on how PHI is handled as well as security precautions. In situations where they ask for financial documents, there is an explanation on blacking out sensitive financial information (redaction).

Is the plan to complete this audit annually? Ms. Evors shared there will be a one-time audit in October, then this process will be ongoing for new employees. We plan on providing communication you can share with your employees so they are aware of the upcoming audit and can self-audit ahead of time.

How long is personal information saved or stored? Mr. Bird shared that data is stored for 90 days, then is professionally destroyed.

What if individuals reside in the same house but file taxes separately? Mr. Bird stated the individuals would need to provide documentation to show they live at the same address.

Has your website or database ever been breached? Mr. Bird shared that there has been no breach in 17 years. They have been tested by FINRA and other banking/financial systems.

Do you have examples of penalties for failing to comply with the audit? Mr. Bird shared that the ineligible dependent will lose coverage (will be dropped 1/1/2025) and they will be ineligible for COBRA coverage. Mr. Feyerer shared that there was a decision made by the Executive Committee, on behalf of the entire Cooperative, regarding mandatory participation. This is for the financial protection of all of EBC.

Will there be a service agreement between the districts or at the Cooperative level? Ms. Evors shared that the agreement will be held at the Cooperative level. There should be language to make sure districts are protected in case of data breach. Mr. Diamond agreed to review the service agreement to ensure the language is added.

If the audit is in October, and ineligible dependents are dropped in January, why won't ineligible dependents be dropped immediately? Ms. Evors explained that allowing the month of December gives districts not only the time to adjust payroll, but also the dropped dependents time to find alternative coverage.

Has the Cooperative performed a dependent audit before? What were the findings? Mr. Diaz and Ms. Dowling shared that no, an audit was not previously performed at the Cooperative level; individual districts have completed them in the past. Mr. Diaz shared that this idea was discussed years ago and the Executive Committee decided not to pursue it at that time. However, due to recent claims experience, and the additional information required by stop loss carriers, we feel it is the right time to proceed.

Are we going to vote on the dependent audit? Mr. Diaz shared that the audit is built into the renewal, and will be a part of the Final Renewal vote in March.

Is it a goal of the board to maintain a certain level of cash reserves? Can you share how our cash reserves can be built back up and negative impact reversed? Mr. Diaz elaborated that working cash is important for the EBC pool. The projection Gallagher completed for the 2023-2024 period was an anticipation that additional funds would be surplus and grow working cash levels. The monthly financial report from Baker Tilly shows a surplus of \$4.5M. Yes, the EBC is on an upward trajectory. Gallagher understands there is concern in regards to going from \$80 to \$17M rapidly. It took time for the EBC to recover, however the Executive Committee feels comfortable with our current position and are working with BCBS and Prime Therapeutics regarding pharmacy rebates. Recommended actions by the Executive Committee contain prudent steps to push working cash levels higher by the time this fiscal period ends. There will be an official projection at the Final Renewal meeting. While the size of EBC expenditure may be large in dollars, the percentage does not reflect as heavily in overall impact.

## **VII. EXECUTIVE COMMITTEE**

Mr. Feyerer advised that three Executive Committee officer positions are up for re-election for term 7/1/2024-6/30/2026.

A member raised a question regarding the cash reserves, the change due to COVID, net statement of position, and the Cooperative's plan for the future. Is it a goal of the board to maintain a certain level of cash reserves? Can you share how our cash reserves can be built back up and negative impact reversed? Mr. Diaz elaborated that working cash is important for the health of the EBC pool. The projection Gallagher completed for the 2023-2024 period was an anticipation that additional funds would be surplus and grow working cash levels. The monthly financial report from Baker Tilly shows a surplus of \$4.5M. The EBC is on an upward trajectory. Gallagher understands there is concern in regards to going from \$80 to \$17M rapidly. It took time for the EBC to recover; however, the Executive Committee feels comfortable with our current position. Pharmacy rebates and the action of moving administrative charges from working cash to fixed cost line items, at the Executive Committee's recommendation, will make a positive impact in building back the working cash funds, which should reflect higher by the time this fiscal period ends.

## **VIII. ADJOURNMENT**

Mr. Feyerer requested a motion for the meeting to conclude. Ms. Sharlyne Williams (CCSD 168) and Ms. Tina Ewanio (Golf SD 67) seconded. A voice vote was taken to conclude the meeting. The vote was unanimous and the meeting concluded at 11:27 a.m.



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March 14, 2024

Board of Directors  
Educational Benefit Cooperative (EBC)

**Re: Actuarial Review of Educational Benefit Cooperative Renewal for July 1, 2024**

Dear Board Members:

I have reviewed the 2024 renewal projections prepared by the AJG office for Educational Benefit Cooperative. These medical/Rx and dental projections include a renewal period of 12 months beginning July 1, 2024. In particular, I reviewed the following items:

- I reviewed the claim data used for the projections, which was originally provided by Blue Cross, Prime Therapeutics, and MetLife. While I did not audit the data, I did review it for reasonableness and consistency with prior information. Based on my review, I believe the data inputs are satisfactory.
- I reviewed the methods and assumptions used in the development of the historical and projected future expenses. I find them to be consistent with standard industry underwriting practices with appropriate recognition of the plan's own history, and in my judgment, they are appropriate for this plan.
- The projections assume that the value of the current benefit mix will remain in effect for the renewal period. I believe this assumption is appropriate.

Based on my review, it is my opinion that the renewal projection is actuarially sound, that the exhibits accurately present the plan's historic performance, and that the suggested funding rate changes are reasonable and appropriate.

Please let me know if you have any questions.

Sincerely,

Robert L. Jordan, ASA, MAAA, FCA  
Sr. Consulting Actuary, HCA

cc: Luke Rafter, GBS



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# Final Renewal Projections

For Plan Year

July 1, 2024 – June 30, 2025

Presented: March 20, 2024



## EBC Overview

### EBC History

The Educational Benefit Cooperative (EBC) is an entity created under Illinois state law, which allows school districts to join together for the purpose of purchasing insurance. The EBC, established in 1984, began with eight school districts and has grown to current membership of 128 school districts, 115 individual members and 3 sub pools.

The purpose of the EBC is to provide economies of scale and risk pooling that will allow members greater long-term financial stability than purchasing insurance products individually in the commercial insurance market. Each member retains the ability to create and change their PPO, HMO, Dental and Life plan design, which is often required by the nature of bargained contracts.

### Funding

The PPO and Dental plans are self-funded. The HMO is funded on a Cost-Plus funding arrangement and the Life insurance is insured.

**PPO funding:** Self-funded plans allow the plan sponsor to bear a greater amount of risk (claims), reduce overhead expenses such as insurance company risk charges, and are not subject to state mandated requirements. Self-funding has three basic components, claims, administration and reinsurance. EBC periodically reviews the most appropriate administration providers. Currently, EBC has retained Blue Cross Blue Shield of Illinois to provide claim administration services as well as access to their network of hospitals and physicians. EBC has also selected Prime Therapeutics as the Prescription Benefit Manager for PPO prescription card plans. EBC purchases reinsurance from Symetra. Reinsurance, often termed stop-loss insurance, is insurance a self-funded entity purchases to transfer the risk of catastrophic claims. As EBC has grown, the deductible amount of reinsurance has increased, as EBC can assume a greater level of risk. As EBC increases the risk level on these catastrophic claims, the cost of the reinsurance is reduced.

**Dental funding:** Similar to the PPO, the Dental plans of EBC are self-funded; however, in the case of dental, no reinsurance is necessary. Because dental plans generally have an annual benefit amount under \$2,000, claims are not as volatile or catastrophic as medical claims. Currently, EBC retains Metropolitan Life Insurance Company to provide claim administration services as well as access to their network of preferred dentists.

**HMO funding:** Cost-Plus funding has the same basic components as self-funding; claims, administration and reinsurance plus risk charges. EBC has selected Blue Cross Blue Shield of Illinois as the HMO provider. Blue Cross Blue Shield of Illinois does not offer a self-funded arrangement for their HMO products. The Cost-Plus funding arrangement has a similar risk taking component to self-funding, but is filed as an insured product. Because of the insured status, HMO contracts are subject to Illinois state mandates. EBC pays administration, risk charges and physician service fees (doctor visits) on a monthly basis, based on enrollment. EBC funds the cost of prescription drug and hospital claims as they are incurred.





**Life funding:** The life insurance for EBC is fully insured. EBC members submit an insured premium rate to EBC who pays the full amount directly to Reliance Standard. A fully insured funding arrangement transfers 100% of the claim and risk to the insurance company.

For the self-funded and Cost-plus funded programs (PPO, Dental and HMO), EBC's consultant, Gallagher Benefit Services, develops appropriate funding rates. Each member submits monthly funding required based on those rates and enrollment. EBC pays all claims and expenses for all members as well as establishes a reserve for incurred but not reported claims. All member funds in excess of plan expenses and reserves are retained in the Working Cash Fund.

## Banding Formula

EBC established a Banding Formula many years ago that is applied to the self-funded plans, the PPO and Dental. The HMO banding formula began in 2012. The bands are outlined in the EBC By-laws. Two components are used for the banding formula; (1) Paid Claim Loss Ratio and (2) Rate Increase.

**Component 1 is the Paid Claim Loss Ratio.** The Paid Claim Loss Ratio is determined by dividing the revenue submitted to EBC by the claims paid by EBC during the Experience Period. The resulting percentage is the Paid Claim Loss Ratio. The costs of administration of the plan are not included in the calculation. A Paid Claim Loss Ratio is developed for the entire cooperative of EBC (pool average) and individually for each member district (or sub pool) of EBC. The pool average Paid Claim Loss Ratio is the center of the Banding Formula. Each member's individual Paid Claim Loss Ratio determines its position on the Banding Formula.

Paid Claims are the total of all individual claims under \$75,000 plus the per capita share of all the EBC catastrophic claims between \$75,000 and \$1,000,000 for the PPO. For the HMO, Paid Claims are the total of all individual claims under \$75,000 plus the per capita share of all the EBC catastrophic claims between \$75,000 and \$350,000 plus physician service fees.

**Component 2 is the (Pool Average) Rate Increase.** The Rate Increase is developed by projecting the claims in the experience period to the end of the projection period and adding administrative and reinsurance costs for Total Projected Costs. Total Projected Costs are divided by Total Projected Revenue to determine the Rate Increase (pool average). The pool average rate increase is the center of the banding formula. Each member's individual Paid Claim Loss Ratio is developed and will fall within one banding range. The maximum deviation from the pool average rate increase ranges from +5% above the pool average rate increase or -5% below the pool average rate increase in 1% increments.



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## EXECUTIVE SUMMARY

### 2024/2025 Final Review

#### EBC Final Renewal Summary

Following is a brief highlight of the EBC renewal projection. The EBC sponsored plans are PPO medical, HMO medical, dental, and life insurance.

- The PPO medical rating formula produces a rate adjustment of 7.3%
  - 2023 trend for PPO plans: 8.0% \*
- The HMO projection indicates a rate adjustment of 8.8 %
  - 2023 trend for HMO plans: 7.0% \*
- The Dental rating formula produces a rate adjustment of 6.3%
  - 2023 trend for dental plans: 4.0% \*
- The Life/AD&D, Supplemental Life and Dependent Life insurance is underwritten by Reliance Standard Life Insurance Company. The rates are being held with no increase and guaranteed through 6/30/2027.

*\* Trend is a forecast of per capita claims cost that takes into account price inflation, utilization, government-mandated benefits, and new treatments, therapies and technology. There is usually a high correlation between trend rate and actual cost increases assessed by insurance carriers.*

## EXHIBIT A

### JULY 1, 2024 – JUNE 30, 2025 RENEWAL SUMMARY

Exhibit A summarizes the key elements that were reviewed for the Experience Period which show how each plan is operating and develops the Paid Claim Loss Ratio that is used in the Banding Formula.

**The Experience Period reviewed was January 1, 2023 – December 31, 2023.** The table below summarizes the key elements that develop the Paid Claim Loss Ratio by line of coverage.

PPO		
A	Revenue	\$ 345,396,219
B	Claims Under \$1,000,000	\$ 358,214,418
C	Paid Claim Loss Ratio (B / A)	<b>103.7%</b>  Pool Average Loss Ratio which becomes the center of the Banding Formula (See Exhibit C)
HMO		
A	Revenue	\$ 132,769,342
B	Claims Under \$350,000 plus Physician Service Fees	\$ 134,371,202
C	Paid Claim Loss Ratio (B / A)	<b>101.2%</b>  Pool Average Loss Ratio which becomes the center of the Banding Formula (See Exhibit C)
DENTAL		
A	Revenue	\$ 13,182,161
B	Claims	\$ 12,817,634
C	Paid Claim Loss Ratio (B / A)	<b>97.2%</b>  Pool Average Loss Ratio which becomes the center of the Banding Formula (See Exhibit C)

**Educational Benefit Cooperative**  
**EXHIBIT A**  
For Period July 1, 2024 to June 30, 2025

**PPO Experience Period Summary for 2024 to 2025 Renewal**

		Experience Period 1/1/23 - 12/31/2023	% of Total Plan Costs
A.	Average Enrollment	18,837	
B.	Revenue	<b>\$345,396,219</b>	
C.	Claims under \$75,000	\$294,047,109	
D.	Claims \$75,000 - \$1,000,000	+\$64,167,309	
E.	Claims under \$1,000,000 (C + D)	<b>\$358,214,418</b>	
F.	Rx Rebate	(\$27,940,893)	
G.	Adjusted Claims (E - F)	<b>\$330,273,525</b>	95.0%
H.	Plan Expenses		
	1. Claim Administration	\$11,114,002	
	2. Reinsurance Premium/Liability	+\$3,672,985	
	3. Consulting Fees	+\$2,598,595	
	4. Healthcare Reform Fees	+\$106,242	
	5. Total Plan Expenses	=\$17,491,824	5.0%
I.	Total Plan Costs (G + H5)	<b>\$347,765,349</b>	
J.	Paid Claim Loss Ratio (E / B)	<b>103.7%</b>	
K.	Total Cost Loss Ratio (I / B)	100.7%	

**HMO Experience Period Summary for 2024 to 2025 Renewal**

		Experience Period 1/1/23 - 12/31/2023	% of Total Plan Costs
A.	Average Enrollment	9,510	
B.	Revenue	<b>\$132,769,342</b>	
C.	Claims under \$75,000	\$79,856,872	
D.	Claims \$75,000 - \$350,000	\$16,703,099	
E.	Claims under \$350,000 (C+D)	\$96,559,971	
F.	Physician Service Fees	+\$37,811,231	
G.	Total Claims and Physician Service Fees	<b>\$134,371,202</b>	
H.	Rx Rebate	(\$6,979,667)	
I.	Adjusted Claims (G-H)	<b>\$127,391,535</b>	91.9%
J.	Plan Expenses		
	1. Claim Administration	\$6,208,099	
	2. Reinsurance Premium	+\$3,648,399	
	3. Consulting Fees	+\$1,310,193	
	4. Healthcare Reform Fees	+\$0	
	5. Total Plan Expenses	=\$11,166,691	8.1%
K.	Total Plan Costs (I + J5)	<b>\$138,558,226</b>	
L.	Paid Claim Loss Ratio (G / B)	<b>101.2%</b>	
M.	Total Cost Loss Ratio (K / B)	104.4%	

**Dental Experience Period Summary for 2024 to 2025 Renewal**

		Experience Period 1/1/23 - 12/31/2023	% of Total Plan Costs
A.	Average Enrollment	16,051	
B.	Revenue	<b>\$13,182,161</b>	
C.	Claims	<b>\$12,817,634</b>	94.9%
D.	Plan Expenses		
	1. Claim Administration	\$691,488	
	2. Consulting Fees	+	\$0
	3. Total Plan Expenses	=	\$691,488
E.	Total Plan Costs (C + D3)	=	<b>\$13,509,122</b>
F.	Paid Claim Loss Ratio (C / B)		<b>97.2%</b>
G.	Total Cost Loss Ratio (E / B)		102.5%

**Note: Paid Claim Loss Ratio used to determine average rate of increase**

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*

## EXHIBIT B

### JULY 1, 2024 – JUNE 30, 2025 RENEWAL SUMMARY

Exhibit B summarizes the key elements of the cost projection for Projection/Renewal Period of July 1, 2024 – June 30, 2025.

Claims from the Experience Period are projected into the future and final administration cost increases added to develop Projected Total Costs. Projected Total Costs are compared to Projected Revenue to develop the needed Rate Increase.

The table below summarizes the key elements that develop the Rate Increase by line of coverage.

PPO		
A	Projected Revenue	\$ 365,613,918
B	Projected Total Costs (Claims + Expenses)	\$ 392,484,369
C	Rate Increase (B / A)	<b>7.3%</b> Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)
HMO		
A	Projected Revenue	\$ 138,272,383
B	Projected Total Costs (Claims + Expenses)	\$ 150,455,907
C	Rate Increase (B / A)	<b>8.8%</b> Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)
DENTAL		
A	Projected Revenue	\$ 13,705,393
B	Projected Total Costs (Claims + Expenses)	\$ 14,575,360
C	Paid Claim Loss Ratio (B / A)	<b>6.3%</b> Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)

**Educational Benefit Cooperative**  
**EXHIBIT B**  
**July 1, 2024 to June 30, 2025 RENEWAL SUMMARY**

**PPO Renewal Projection Summary for 2024 to 2025 Renewal**

		Experience Period 7/1/24 - 6/30/2025	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	18,989	
B.	Projected Annual Revenue	<b>\$365,613,918</b>	
C.	Claims under \$1,000,000	\$417,156,247	
D.	Estimated Annual Rx Rebates	+ (\$45,648,796)	
E.	Adjusted Annual Claims under \$1,000,000 (C + D)	= <b>\$371,507,450</b>	94.7%
F.	Plan Expenses		
	1. Claim Administration	\$11,170,976	
	2. Reinsurance Premium/Liability	+ \$4,424,796	
	3. Consulting Fees	+ \$2,782,619	
	4. Healthcare Reform Fees	+ \$128,433	
	5. Cooperative Charges	+ \$2,470,095	
	6. Total Plan Expenses	= \$20,976,919	5.3%
G.	Total Plan Costs (E + F6)	<b>\$392,484,369</b>	
H.	Pool Average Rate Adjustment (G / B)	7.3%	
I.	Working Cash Fund Release		
J.	Revised Total Cost (G + I)	<b>\$392,484,369</b>	
K.	Revised Average Rate Adjustment (J / B)	7.3%	

**HMO Renewal Projection Summary for 2024 to 2025 Renewal**

		Experience Period 7/1/24 - 6/30/2025	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	9,639	
B.	Projected Annual Revenue	<b>\$138,272,383</b>	
C.	Claims under \$350,000	\$112,472,749	
D.	Physician Service Fees	+ \$40,821,763	
E.	Total Claims and Physician Service Fees (C + D)	= \$153,294,512	
F.	Estimated Annual Rx Rebates	+ <b>(\$16,365,865)</b>	
G.	Adjusted Annual Claims under \$350,000 (E + F)	= <b>\$136,928,647</b>	91.0%
H.	Plan Expenses		
	1. Claim Administration	\$6,409,164	
	2. Reinsurance Premium	+ \$4,451,768	
	3. Consulting Fees	+ \$1,412,484	
	4. Healthcare Reform Fees	+ \$0	
	5. Cooperative Charges	+ \$1,253,844	
	6. Total Plan Expenses	= \$13,527,260	9.0%
I.	Total Plan Costs (G + H6)	= <b>\$150,455,907</b>	
J.	Pool Average Rate Adjustment (I / B)	8.8%	
K.	Working Cash Fund Release		
L.	Revised Total Cost (I + K)	<b>\$150,455,907</b>	
M.	Revised Average Rate Adjustment (L / B)	8.8%	

### Dental Renewal Projection Summary for 2024 to 2025 Renewal

		Experience Period 7/1/24 - 6/30/2025	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	16,354	
B.	Projected Annual Revenue	<b>\$13,705,393</b>	
C.	Claims	\$14,008,203	96.1%
D.	Plan Expenses		
	1. Claim Administration	\$567,157	
	2. Consulting Fees	+	\$0
	3. Total Plan Expenses	=	\$567,157      3.9%
E.	Total Plan Costs (C + D3)	=	<b>\$14,575,360</b>
F.	Pool Average Rate Adjustment (E / B)		<b>6.3%</b>
G.	Working Cash Fund Release		
H.	Revised Total Cost (E + G)		<b>\$14,575,360</b>
I.	Revised Average Rate Adjustment (H / B)		<b>6.3%</b>

**Note: For PPO, HMO, and Dental coverage, see Exhibits 16, 17 & 18 of the Appendix for each district's rate increase based on the banding formula.**

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*



## EXHIBIT C

### JULY 1, 2024 – JUNE 30, 2025 RENEWAL SUMMARY

#### BANDING FORMULA

Exhibit C illustrates the Banding Formula which was described earlier in this material. Exhibits A and B showed how the Pool Average Paid Claim Loss Ratio and the Pool Average Rate Increase were developed.

**Each EBC member's Loss Ratio is shown on Exhibits 16, 17 & 18 in the Appendix, along with the final rate increase for July 1, 2024 for the PPO, HMO, and Dental plans.**

The loss ratio bands and corresponding rate increases are shown in the table below.

PPO Average Loss Ratio = 103.7%		
Paid Claim Loss Ratio	Rate Adjustment	# of Members in Band
0.0% to 73.7%	2.3%	1
73.8% to 80.2%	3.3%	2
80.3% to 86.7%	4.3%	6
86.8% to 93.2%	5.3%	13
93.3% to 99.7%	6.3%	18
<b>99.8% to 107.7%</b>	<b>7.3%</b>	<b>36</b>
107.8% to 114.2%	8.3%	19
114.3% to 120.7%	9.3%	7
120.8% to 127.2%	10.3%	5
127.3% to 133.7%	11.3%	3
133.8% +	12.3%	6

HMO Average Loss Ratio = 101.2%		
Paid Claim Loss Ratio	Rate Adjustment	# of Members in Band
0.0% to 71.2%	3.8%	5
71.3% to 77.7%	4.8%	4
77.8% to 84.2%	5.8%	4
84.3% to 90.7%	6.8%	12
90.8% to 97.2%	7.8%	18
<b>97.3% to 105.2%</b>	<b>8.8%</b>	<b>20</b>
105.3% to 111.7%	9.8%	17
111.8% to 118.2%	10.8%	6
118.3% to 124.7%	11.8%	7
124.8% to 131.2%	12.8%	4
131.3% +	13.8%	4



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DENTAL Average Loss Ratio = 97.2%		
Paid Claim Loss Ratio	Rate Adjustment	# of Members in Band
0.0% to 67.2%	1.3%	0
67.3% to 82.2%	3.8%	6
<b>82.3% to 112.2%</b>	<b>6.3%</b>	<b>59</b>
112.3% to 127.2%	8.8%	4
127.3% +	11.3%	0



## EXHIBITS D1, D2, D3

### RENEWAL HISTORY

Exhibits D1, D2 and D3 show the most recent five-years of renewal highlights for the PPO (D1), HMO (D2) and Dental (D3) plans.

Each exhibit outlines the revenue and claims in the experience period used to develop the claim projections in each year as well as the projected costs for the renewal period.

The table below summarizes the recent five-year renewal increases for each plan. The increases shown are those applied after any Working Cash Fund usage.

5-Year History	PPO	HMO	Dental
<b>7/24 – 6/25</b>	<b>7.3%</b>	<b>8.8%</b>	<b>6.3%</b>
7/23 – 6/24	10.4%	7.5%	2.6%
7/22 – 6-23	7.5%	9.7%	3.7%
7/21 – 6/22	-0.1%	-2.9%	-4.1%
7/20 – 6/21	5.7%	4.3%	1.3%

**Educational Benefit Cooperative  
Renewal Summary  
EXHIBIT D-1**

**PPO Five-Year History**

<b>Experience Period</b>		<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>
		<b>7/1/24-6/30/25</b>	<b>7/1/23-6/30/24</b>	<b>7/1/22-6/30/23</b>	<b>7/1/21-6/30/22</b>	<b>7/1/20-6/30/21</b>	<b>7/1/19-6/30/20</b>
<b>Experience Period</b>		<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>
<b>1/1/23 - 12/31/2023</b>		<b>1/1/22 - 12/31/2022</b>	<b>1/1/21 - 12/31/2021</b>	<b>1/1/20 - 12/31/20</b>	<b>1/1/19 - 12/31/19</b>	<b>1/1/18 - 12/31/18</b>	
A.	Average Enrollment	18,837	18,540	18,432	18,214	17,404	16,890
B.	Revenue	\$345,396,219	\$313,188,148	\$301,401,004	\$292,125,838	\$266,605,108	\$258,231,320
C.	Claims under \$1,000,000	\$358,214,418	\$339,017,208	\$311,212,017	\$270,076,267	\$263,767,363	\$248,502,557
D.	Paid Claim Loss Ratio (C / B)	103.7%	108.2%	103.3%	92.5%	98.9%	96.2%

<b>Renewal Period</b>		<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	
<b>7/1/24-6/30/25</b>		<b>7/1/22-6/30/23</b>	<b>7/1/22-6/30/23</b>	<b>7/1/21-6/30/22</b>	<b>7/1/20-6/30/21</b>	<b>7/1/19-6/30/20</b>	
A.	Projected Monthly Enrollment (# EEs)	18,989	18,516	18,415	18,540	18,150	16,972
B.	Projected Annual Revenue	\$365,613,918	\$324,796,236	\$300,708,829	\$301,500,402	\$284,028,728	\$257,376,459
C.	Total Projected Plan Costs	\$392,484,369	\$358,689,283	\$323,154,509	\$304,715,966	\$300,191,745	\$264,607,074
D.	Pool Average Rate Increase (C/B)	7.3%	10.4%	7.5%	1.1%	5.7%	2.8%
E.	Adjusted Average Rate Increase *				-0.1%		

\* Adjusted average rate increase reflects average rate adjustment after use of Working Cash Fund.

**Educational Benefit Cooperative  
Renewal Summary  
EXHIBIT D-2**

**HMO Five-Year History**

<b>Experience Period</b>		<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>
		<b>7/1/24-6/30/25</b>	<b>7/1/23-6/30/24</b>	<b>7/1/22-6/30/23</b>	<b>7/1/21-6/30/22</b>	<b>7/1/20-6/30/21</b>	<b>7/1/19-6/30/20</b>
<b>Experience Period</b>		<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>	<b>Experience Period</b>
<b>1/1/23 - 12/31/2023</b>		<b>1/1/22 - 12/31/2022</b>	<b>1/1/21 - 12/31/2021</b>	<b>1/1/20 - 12/31/20</b>	<b>1/1/19 - 12/31/19</b>	<b>1/1/18 - 12/31/18</b>	
A.	Average Enrollment	9,510	9,506	9,586	9,513	9,075	8,285
B.	Revenue	\$132,769,342	\$123,250,712	\$121,430,889	\$119,219,887	\$107,238,474	\$99,830,247
C.	Claims under \$350,000	\$134,371,202	\$126,099,904	\$120,846,338	\$107,594,945	\$100,737,453	\$88,666,842
D.	Paid Claim Loss Ratio (C / B)	101.2%	102.3%	99.5%	90.2%	93.9%	88.8%

<b>Renewal Period</b>		<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	<b>Renewal Period</b>	
<b>7/1/24-6/30/25</b>		<b>7/1/23-6/30/24</b>	<b>7/1/22-6/30/23</b>	<b>7/1/21-6/30/22</b>	<b>7/1/20-6/30/21</b>	<b>7/1/19-6/30/20</b>	
A.	Projected Monthly Enrollment (# EEs)	9,639	9,458	9,598	9,665	9,391	8,813
B.	Projected Annual Revenue	\$138,272,383	\$128,196,835	\$119,435,496	\$124,041,438	\$114,762,463	\$102,979,747
C.	Total Projected Plan Costs	\$150,455,907	\$137,858,770	\$131,018,547	\$121,369,177	\$119,669,978	\$106,380,608
D.	Pool Average Rate Increase (C / B)	8.8%	7.5%	9.7%	-2.2%	4.3%	3.3%
E.	Adjusted Average Rate Increase *				-2.9%		

\* Adjusted average rate increase reflects average rate adjustment after use of Working Cash Fund.

Educational Benefit Cooperative  
Renewal Summary  
EXHIBIT D-3

Dental Five-Year History

Experience Period		Renewal Period	Renewal Period	Renewal Period	Renewal Period	Renewal Period	Renewal Period
		7/1/24-6/30/25	7/1/23-6/30/24	7/1/22-6/30/23	7/1/21-6/30/22	7/1/20-6/30/21	7/1/19-6/30/20
Experience Period		Experience Period	Experience Period	Experience Period	Experience Period	Experience Period	Experience Period
		1/1/23 - 12/31/2023	1/1/22 - 12/31/2022	1/1/21 - 12/31/2021	1/1/20 - 12/31/20	1/1/19 - 12/31/19	1/1/18 - 12/31/18
A.	Average Enrollment	16,051	15,682	15,624	15,379	14,971	14,678
B.	Revenue	\$13,182,161	\$12,478,011	\$12,432,993	\$12,363,379	\$11,568,337	\$11,015,532
C.	Claims	\$12,817,634	\$11,854,766	\$11,626,307	\$9,803,164	\$10,793,414	\$10,377,718
D.	Paid Claim Loss Ratio (C / B)	97.2%	95.0%	93.5%	79.3%	93.3%	94.2%

Renewal Period		Renewal Period	Renewal Period	Renewal Period	Renewal Period	Renewal Period	
		7/1/24-6/30/25	7/1/23-6/30/24	7/1/22-6/30/23	7/1/21-6/30/22	7/1/20-6/30/21	7/1/19-6/30/20
A.	Projected Monthly Enrollment (# Ees)	16,354	15,651	15,718	15,593	15,280	14,711
B.	Projected Annual Revenue	\$13,705,393	\$12,740,773	\$12,277,328	\$12,614,704	\$12,128,662	\$11,152,388
C.	Total Projected Plan Costs	\$14,575,360	\$13,074,506	\$12,734,383	\$12,658,520	\$12,290,953	\$11,562,455
D.	Pool Average Rate Increase (E / C)	6.3%	2.6%	3.7%	0.3%	1.3%	3.7%
E.	Adjusted Average Rate Increase *				-4.1%		

\* Adjusted average rate increase reflects average rate adjustment after use of Working Cash Fund.



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## APPENDIX



## APPENDIX

For your reference, following is a brief description of the exhibits and graphs outlining the PPO, HMO and Dental cost and projection exhibits.

**Exhibit 1** illustrates the monthly PPO medical and prescription drug claims on a paid basis. The Fixed Costs (claims administration fees, stop-loss premium fees, COBRA administration fees, consulting fees) are totaled and added to the claim costs to produce Total Costs. The column labeled Surplus/ (Deficit) is the difference between the Premium Paid (budgeted cost) and the Total Costs (actual cost). The Loss Ratio developed is the Premium Paid divided by the Total Costs. Any Loss Ratio under 100% results in additions to the Terminal Reserves/Working Cash Fund.

**Exhibit 2** illustrates the monthly HMO medical and prescription drug claims on a paid basis. Physician Service Fees are included as a claim cost as these fees cover costs associated with doctor office visits. The Fixed Costs (claims administration fees, stop-loss premium fees, COBRA administration fees, consulting fees) are totaled and added to the claim costs to produce Total Costs. The column labeled Surplus/ (Deficit) is the difference between the Premium Paid (budgeted cost) and the Total Costs (actual cost). The Loss Ratio developed is the Premium Paid divided by the Total Costs. Any Loss Ratio under 100% results in additions to the Terminal Reserves/Working Cash Fund.

**Exhibit 3** illustrates the monthly dental claims on a paid basis. The Fixed Costs (claims administration and consulting fees) are totaled and added to the claim costs to produce Total Costs. The column labeled Surplus/ (Deficit) is the difference between the Premium Paid (budgeted cost) and the Total Costs (actual cost). The Loss Ratio developed is the Premium Paid divided by the Total Costs. Any Loss Ratio under 100% results in additions to the Terminal Reserves/Working Cash Fund.

**Exhibit 4** outlines the PPO medical claims and enrollment and dental claims and enrollment for the experience period which was used to project claims for the projection period.

The medical paid claims include all claims paid; no claims over the \$1,000,000 specific deductible have been removed. Additionally, the medical, prescription, and dental claims have not been adjusted to reflect mature claim levels due to growth of the cooperative.

**Exhibit 5** outlines the HMO medical claims and enrollment for the experience period which was used to project claims for the projection period.

The medical paid claims include all claims paid; no claims over the \$350,000 specific deductible have been removed. Additionally, the claims have not been adjusted to reflect mature claim levels due to growth of the cooperative.

**Exhibit 6** identifies all individual PPO claims in excess of \$75,000 per person during the experience period.

**Exhibit 7** identifies all individual HMO claims in excess of \$75,000 per person during the experience period.

**Exhibit 8** outlines the fixed cost and enrollment assumptions used for the PPO medical, HMO medical and dental plan projection period of 7/1/24 – 6/30/25. The fixed cost components are estimated for the renewal period. All renewal fees will be finalized in March.

**Exhibit 9** is the PPO Medical Experience Projection formula. The formula begins with the paid medical and prescription drug claims illustrated on Exhibit 4. An adjustment for new members is made to account for increased growth of the cooperative. Any individual claim exceeding the stop-loss deductible of \$1,000,000 is removed. This results in Total Adjusted Claims.

The experience period enrollment is adjusted for growth of the cooperative, resulting in Total Adjusted Experience Period Enrollment.

The Total Adjusted Claims is divided by the Total Adjusted Experience Period Enrollment to develop a Total Adjusted Claims cost per employee per month. The trended per capita claim cost is multiplied by the projected monthly enrollment to produce projected annual claims. (Line A).

Line G represents the Total Projected PPO Medical Benefit Costs for the plan year beginning 7/1/24. When divided by the total annual revenue, the Needed Rate Adjustment is developed.

**Exhibit 10** is the HMO Medical Experience Projection formula. The formula begins with the paid medical and prescription drug claims illustrated on Exhibit 5. An adjustment for new members is made to account for increased growth of the cooperative. Any individual claim exceeding the stop-loss deductible of \$350,000 is removed. This results in Total Adjusted Claims.

The experience period enrollment is adjusted for growth of the cooperative, resulting in Total Adjusted Experience Period Enrollment.

The Total Adjusted Claims is divided by the Total Adjusted Experience Period Enrollment to develop a Total Adjusted Claims cost per employee per month. The trended per capita claim cost is added to the physician service fee projected per capita cost, for a total per employee per month claim cost. When multiplied by the projected monthly enrollment the total projected annual claims are the result. (Line A).

Line D represents the Total Projected HMO Medical Benefit Costs when divided by the total annual revenue produces the Needed Rate Adjustment.

**Exhibit 11** is the Dental Experience Projection formula. The formula begins with the paid dental claims illustrated on Exhibit 4. An adjustment for new members is made to account for increased growth of the cooperative. This results in Total Adjusted Claims.



The experience period enrollment is adjusted for growth of the cooperative, resulting in Total Adjusted Experience Period Enrollment.

The Total Adjusted Claims is divided by the Total Adjusted Experience Period Enrollment to develop a Total Adjusted Claims cost per employee per month. The trended per capita claim cost is multiplied by the projected monthly enrollment to produce projected annual claims (Line A).

Line D represents the Total Projected Dental Benefit Costs for the plan year. When divided by the total annual revenue the Needed Rate Adjustment is developed.

**Exhibit 12** illustrates the calculation of the IBNR (Terminal Reserve) reserve adjustments for medical and dental plans.

**Exhibit 13** compares claim costs and fixed costs for the prior plan year, current plan year and projection plan year for the PPO medical plans. The upper table illustrates those costs in total, making adjustments to the claim and fixed costs to account for growth of the cooperative.

The lower table breaks the PPO medical and prescription costs into a per employee per month cost which more effectively illustrates the change in the claims and fixed costs over the three periods.

**Exhibit 14** compares claim costs and fixed costs for the prior plan year, current plan year and projection plan year for the HMO medical plans. The upper table illustrates those costs in total, making adjustments to the claim and fixed costs to account for growth of the cooperative.

The lower table breaks the HMO medical and prescription costs into a per employee per month cost which more effectively illustrates the change in the claims and fixed costs over the two periods.

**Exhibit 15** compares claim costs and fixed costs for the prior plan year, current plan year and projection plan year for the dental plans. The upper table illustrates those costs in total, making adjustments to the claim and fixed costs to account for growth of the cooperative.

The lower table breaks the dental costs into a per employee per month cost which more effectively illustrates the change in the claims and fixed costs over the three periods.

**Exhibit 16** outlines the PPO medical loss ratios for each member district or sub pool. All loss ratios are developed removing individual claims exceeding \$75,000 and adding the shared cost of claims between \$75,000 and \$1,000,000. Paid claims for new members have been adjusted to reflect mature claim levels. The pool average loss ratio as well as each member's loss-ratio is shown which determine each member's renewal adjustment according to the banding formula.



**Gallagher**

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**Exhibit 17** outlines the HMO medical loss ratios for each member district or sub pool. All loss ratios are developed removing individual claims exceeding \$75,000 and adding the shared cost of claims between \$75,000 and \$350,000. Paid claims for new members have been adjusted to reflect mature claim levels. The pool average loss ratio as well as each member's loss-ratio is shown which determine each member's renewal adjustment according to the banding formula.

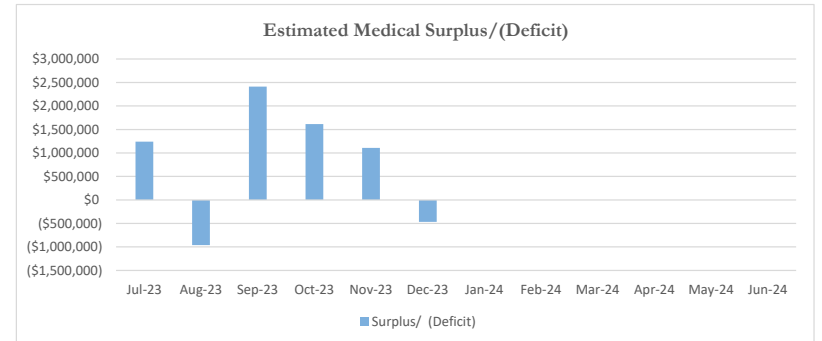
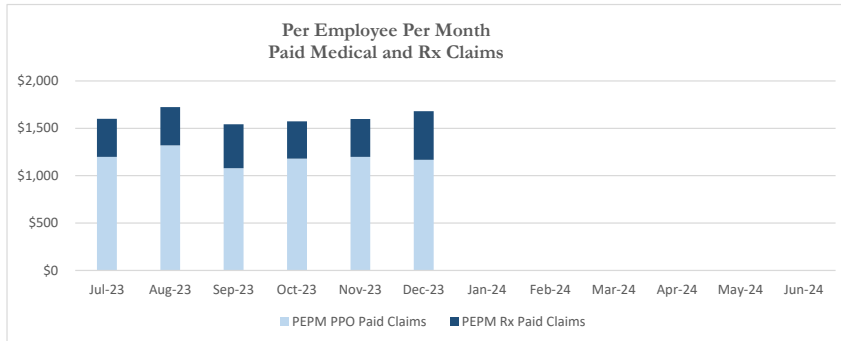
**Exhibit 18** breaks out dental experience by member district for the experience period. Paid claims for new members have been adjusted to reflect mature claim levels. The pool average loss ratio as well as each member's loss-ratio is shown which determine each member's renewal adjustment according to the banding formula.

**Exhibit 19** illustrates the banding formula for the PPO medical and dental plans.

**Exhibit 20** shows the average rate adjustments to the PPO medical, HMO medical and dental plans for the cooperative since plan year beginning July 1, 2001.

**EBC**  
**Exhibit 1**  
**Monthly PPO Medical and Prescription Drug Experience Update**  
**July 1, 2023 to June 30, 2024 Policy Period**

Month	PPO Lives	Premium Paid	PPO Paid Claims	PEPM PPO Paid Claims	Rx Paid Claims	PEPM Rx Paid Claims	Stop Loss Claims over \$1,000,000	Total Net Paid Medical and Rx Claims	PEPM Paid Medical and Rx Claims	Rx Rebates and PG Payments	Fixed Costs	Total Costs	Surplus/ (Deficit)	Loss Ratio
Jul-23	18,708	\$30,162,000	\$22,440,548	\$1,200	\$7,486,730	\$400	\$0	\$29,927,277	\$1,600	(\$2,465,545)	\$1,460,097	\$28,921,829	\$1,240,170	95.9%
Aug-23	18,655	\$30,171,111	\$24,618,513	\$1,320	\$7,554,691	\$405	\$0	\$32,173,204	\$1,725	(\$2,497,263)	\$1,456,586	\$31,132,527	(\$961,416)	103.2%
Sep-23	18,853	\$30,428,477	\$20,355,645	\$1,080	\$8,711,641	\$462	\$0	\$29,067,285	\$1,542	(\$2,524,542)	\$1,471,414	\$28,014,157	\$2,414,320	92.1%
Oct-23	19,631	\$31,344,169	\$23,180,283	\$1,181	\$7,704,013	\$392	\$0	\$30,884,296	\$1,573	(\$2,680,079)	\$1,522,946	\$29,727,162	\$1,617,006	94.8%
Nov-23	19,197	\$30,755,047	\$23,015,378	\$1,199	\$7,667,181	\$399	\$0	\$30,682,558	\$1,598	(\$2,530,397)	\$1,494,199	\$29,646,361	\$1,108,687	96.4%
Dec-23	19,213	\$30,774,521	\$22,448,224	\$1,168	\$9,827,148	\$511	\$0	\$32,275,373	\$1,680	(\$2,536,128)	\$1,499,511	\$31,238,755	(\$464,235)	101.5%
Jan-24	0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Feb-24	0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Mar-24	0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Apr-24	0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
May-24	0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Jun-24	0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
<b>Total 23/24 PY</b>	<b>114,257</b>	<b>\$183,635,324</b>	<b>\$136,058,590</b>	<b>\$1,190.81</b>	<b>\$48,951,403</b>	<b>\$428.43</b>	<b>\$0</b>	<b>\$185,009,993</b>	<b>\$1,619.24</b>	<b>(\$15,233,954)</b>	<b>\$8,904,753</b>	<b>\$178,680,792</b>	<b>\$4,954,532</b>	<b>97.3%</b>

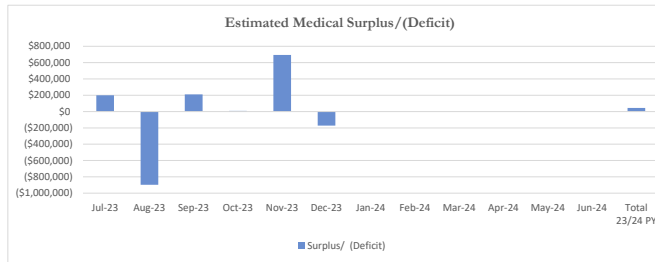
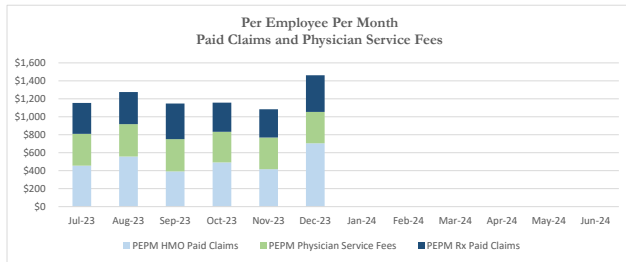


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**EBC**  
**Exhibit 2**  
**Monthly HMO Medical and Prescription Drug Experience Update**  
**July 1, 2023 to June 30, 2024 Policy Period**

Month	HMO Lives	Premium Paid	HMO Paid Claims	PEPM HMO Paid Claims	HMO Physician Service Fees	PEPM Physician Service Fees	Rx Paid Claims	PEPM Rx Paid Claims	Stop Loss Claims over \$350,000	Total Net Paid Claims and PSF's	PEPM Paid Claims and PSF's	Rx Rebates and PG Payments	Fixed Costs	Total Costs	Surplus/(Deficit)	Loss Ratio
Jul-23	9,437	\$11,442,155	\$4,307,405	\$456	\$3,342,067	\$354	\$3,240,085	\$343	\$0	\$10,889,558	\$1,154	(\$591,328)	\$943,889	\$11,242,118	\$200,037	98.3%
Aug-23	9,343	\$11,353,460	\$5,212,885	\$558	\$3,368,699	\$361	\$3,331,913	\$357	\$0	\$11,913,497	\$1,275	(\$598,650)	\$935,597	\$12,250,438	(\$896,978)	107.9%
Sep-23	9,390	\$11,329,088	\$3,688,922	\$393	\$3,360,750	\$358	\$3,731,195	\$397	\$0	\$10,780,867	\$1,148	(\$602,257)	\$939,188	\$11,117,798	\$211,291	98.1%
Oct-23	9,833	\$11,669,392	\$4,835,690	\$492	\$3,347,561	\$340	\$3,190,232	\$324	\$0	\$11,373,483	\$1,157	(\$690,395)	\$978,265	\$11,661,352	\$8,040	99.9%
Nov-23	9,611	\$11,458,239	\$4,014,745	\$418	\$3,379,082	\$352	\$3,019,156	\$314	\$0	\$10,412,983	\$1,083	(\$607,298)	\$958,682	\$10,764,368	\$693,872	93.9%
Dec-23	9,781	\$11,651,341	\$6,903,975	\$706	\$3,407,488	\$348	\$3,984,988	\$407	(\$2,836,154)	\$11,460,297	\$1,172	(\$615,557)	\$978,296	\$11,823,035	(\$171,694)	101.5%
Jan-24	0	\$0	\$0	\$0.00	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	0.0%
Feb-24	0	\$0	\$0	\$0.00	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	0.0%
Mar-24	0	\$0	\$0	\$0.00	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	0.0%
Apr-24	0	\$0	\$0	\$0.00	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	0.0%
May-24	0	\$0	\$0	\$0.00	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	0.0%
Jun-24	0	\$0	\$0	\$0.00	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0	0.0%
<b>Total 23/24 PY</b>	<b>57,395</b>	<b>\$68,903,676</b>	<b>\$28,963,623</b>	<b>\$504.64</b>	<b>\$20,205,647</b>	<b>\$352.05</b>	<b>\$20,497,570</b>	<b>\$357.13</b>	<b>(\$2,836,154)</b>	<b>\$66,830,685</b>	<b>\$1,164.40</b>	<b>(\$3,705,492)</b>	<b>\$5,733,916</b>	<b>\$68,859,109</b>	<b>\$44,566</b>	<b>99.9%</b>

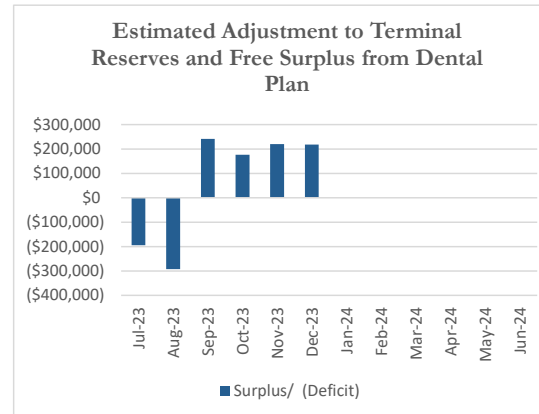
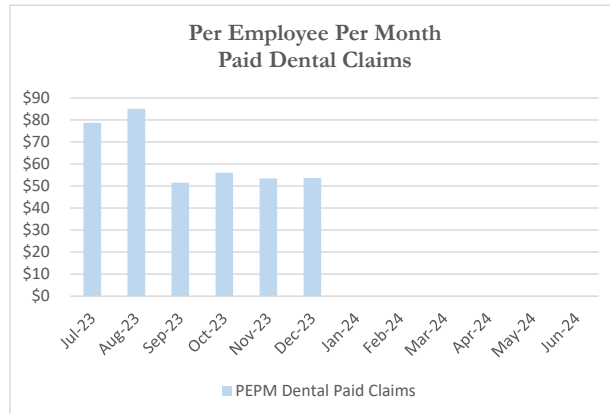
Note: Beginning 7/1/2022 ADP discounts are no longer reported separately from the paid claims



This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

**EBC**  
**Exhibit 3**  
**Monthly Dental Experience Update**  
**July 1, 2023 to June 30, 2024 Policy Period**

Month	Dental Lives	Premium Paid	Dental Paid Claims	PEPM Dental Paid Claims	Fixed Costs	Total Costs	Surplus/ (Deficit)	Loss Ratio
Jul-23	16,064	\$1,127,955	\$1,264,986	\$79	\$57,670	\$1,322,656	(\$194,701)	117.3%
Aug-23	15,959	\$1,122,285	\$1,357,357	\$85	\$57,293	\$1,414,649	(\$292,365)	126.1%
Sep-23	16,132	\$1,129,914	\$830,972	\$52	\$57,914	\$888,886	\$241,028	78.7%
Oct-23	17,014	\$1,191,463	\$953,640	\$56	\$61,080	\$1,014,720	\$176,742	85.2%
Nov-23	16,763	\$1,176,619	\$896,517	\$53	\$60,179	\$956,696	\$219,922	81.3%
Dec-23	16,712	\$1,174,809	\$897,238	\$54	\$59,996	\$957,234	\$217,575	81.5%
Jan-24	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Feb-24	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Mar-24	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Apr-24	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
May-24	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Jun-24	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
<b>Total 23/24 PY</b>	<b>98,644</b>	<b>\$6,923,044</b>	<b>\$6,200,711</b>	<b>\$62.86</b>	<b>\$354,132</b>	<b>\$6,554,843</b>	<b>\$368,202</b>	<b>94.7%</b>



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## EBC Exhibit 4

### PPO & Dental Experience Period Used to Forecast Renewal Claim Costs <sup>1</sup> Experience Period: January 1, 2023 to December 31, 2023

Month	PPO Lives	Medical Paid Claims	Rx Paid Claims	Total Paid Medical and Rx Claims	Dental Lives	Dental Paid Claims
Dec-22	18,557	-	-	-	15,651	-
Jan-23	18,694	\$21,453,621	\$6,775,695	\$28,229,315	15,684	\$1,359,303
Feb-23	18,668	\$20,072,394	\$7,171,212	\$27,243,606	15,695	\$1,064,462
Mar-23	18,617	\$22,206,451	\$8,975,198	\$31,181,649	15,673	\$1,139,438
Apr-23	18,626	\$20,741,327	\$7,741,443	\$28,482,770	15,656	\$951,695
May-23	18,604	\$21,227,674	\$7,695,957	\$28,923,631	15,661	\$942,091
Jun-23	18,581	\$24,018,833	\$9,405,466	\$33,424,300	15,602	\$1,173,689
Jul-23	18,708	\$22,440,548	\$7,486,730	\$29,927,277	16,064	\$1,264,986
Aug-23	18,655	\$24,618,513	\$7,554,691	\$32,173,204	15,959	\$1,357,357
Sep-23	18,853	\$20,355,645	\$8,711,641	\$29,067,285	16,132	\$830,972
Oct-23	19,631	\$23,180,283	\$7,704,013	\$30,884,296	17,014	\$953,640
Nov-23	19,197	\$23,015,378	\$7,667,181	\$30,682,558	16,763	\$896,517
Dec-23	-	\$22,448,224	\$9,827,148	\$32,275,373	-	\$897,238
<b>Total <sup>2</sup></b>	<b>225,391</b>	<b>\$265,778,890</b>	<b>\$96,716,374</b>	<b>\$362,495,263</b>	<b>191,554</b>	<b>\$12,831,388</b>

1. Experience period information represents claims paid through EBC only. No adjustment has been made to account for growth.
2. Total represents 1 month lag for medical and dental employees. The lag is used to better match the enrollment with the claim cost.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*

**EBC**  
**Exhibit 5**

**HMO Experience Period Used to Forecast Renewal Claim Costs <sup>1</sup>**  
**Experience Period: January 1, 2023 to December 31, 2023**

Month	HMO Lives	Medical Paid Claims	Rx Paid Claims	Total Paid Medical and Rx Claims
<b>Dec-22</b>	9,483	-	-	-
<b>Jan-23</b>	9,468	\$5,564,133	\$2,791,489	\$8,355,622
<b>Feb-23</b>	9,482	\$4,556,837	\$2,979,318	\$7,536,156
<b>Mar-23</b>	9,454	\$5,313,446	\$3,737,437	\$9,050,884
<b>Apr-23</b>	9,457	\$4,359,506	\$3,160,797	\$7,520,303
<b>May-23</b>	9,446	\$4,611,040	\$3,162,507	\$7,773,548
<b>Jun-23</b>	9,423	\$5,497,040	\$4,090,852	\$9,587,893
<b>Jul-23</b>	9,437	\$4,307,405	\$3,240,085	\$7,547,491
<b>Aug-23</b>	9,343	\$5,212,885	\$3,331,913	\$8,544,798
<b>Sep-23</b>	9,390	\$3,688,922	\$3,731,195	\$7,420,117
<b>Oct-23</b>	9,833	\$4,835,690	\$3,190,232	\$8,025,922
<b>Nov-23</b>	9,611	\$4,014,745	\$3,019,156	\$7,033,901
<b>Dec-23</b>	-	\$6,903,975	\$3,984,988	\$10,888,963
<b>Total <sup>2</sup></b>	<b>113,827</b>	<b>\$58,865,625</b>	<b>\$40,419,972</b>	<b>\$99,285,597</b>

1. Experience period information represents claims paid through EBC only. No adjustment has been made to account for growth.
2. Total represents 1 month lag for medical employees. The lag is used to better match the enrollment with the claim cost.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*

**EBC**  
**Exhibit 6**  
**PPO Specific Stop-Loss Summary**  
Experience Period: January 1, 2023 to December 31, 2023

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
1	\$ 2,606,646	\$ 2,531,646	\$ 1,606,646
2	\$ 1,653,426	\$ 1,578,426	\$ 653,426
3	\$ 1,641,031	\$ 1,566,031	\$ 641,031
4	\$ 1,127,882	\$ 1,052,882	\$ 127,882
5	\$ 1,093,991	\$ 1,018,991	\$ 93,991
6	\$ 1,088,793	\$ 1,013,793	\$ 88,793
7	\$ 724,237	\$ 649,237	\$ -
8	\$ 720,839	\$ 645,839	\$ -
9	\$ 679,899	\$ 604,899	\$ -
10	\$ 651,799	\$ 576,799	\$ -
11	\$ 643,810	\$ 568,810	\$ -
12	\$ 632,377	\$ 557,377	\$ -
13	\$ 628,552	\$ 553,552	\$ -
14	\$ 624,732	\$ 549,732	\$ -
15	\$ 617,253	\$ 542,253	\$ -
16	\$ 616,736	\$ 541,736	\$ -
17	\$ 616,299	\$ 541,299	\$ -
18	\$ 608,444	\$ 533,444	\$ -
19	\$ 602,439	\$ 527,439	\$ -
20	\$ 593,570	\$ 518,570	\$ -
21	\$ 579,940	\$ 504,940	\$ -
22	\$ 572,807	\$ 497,807	\$ -
23	\$ 565,815	\$ 490,815	\$ -
24	\$ 563,124	\$ 488,124	\$ -
25	\$ 558,893	\$ 483,893	\$ -
26	\$ 533,746	\$ 458,746	\$ -
27	\$ 521,158	\$ 446,158	\$ -
28	\$ 521,131	\$ 446,131	\$ -
29	\$ 519,009	\$ 444,009	\$ -
30	\$ 514,195	\$ 439,195	\$ -
31	\$ 507,673	\$ 432,673	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
32	\$ 507,093	\$ 432,093	\$ -
33	\$ 502,656	\$ 427,656	\$ -
34	\$ 485,924	\$ 410,924	\$ -
35	\$ 463,554	\$ 388,554	\$ -
36	\$ 458,697	\$ 383,697	\$ -
37	\$ 447,901	\$ 372,901	\$ -
38	\$ 440,691	\$ 365,691	\$ -
39	\$ 426,918	\$ 351,918	\$ -
40	\$ 420,682	\$ 345,682	\$ -
41	\$ 418,631	\$ 343,631	\$ -
42	\$ 417,043	\$ 342,043	\$ -
43	\$ 402,469	\$ 327,469	\$ -
44	\$ 394,803	\$ 319,803	\$ -
45	\$ 384,528	\$ 309,528	\$ -
46	\$ 374,661	\$ 299,661	\$ -
47	\$ 370,203	\$ 295,203	\$ -
48	\$ 365,473	\$ 290,473	\$ -
49	\$ 364,874	\$ 289,874	\$ -
50	\$ 363,189	\$ 288,189	\$ -
51	\$ 358,357	\$ 283,357	\$ -
52	\$ 355,765	\$ 280,765	\$ -
53	\$ 350,470	\$ 275,470	\$ -
54	\$ 344,882	\$ 269,882	\$ -
55	\$ 343,660	\$ 268,660	\$ -
56	\$ 323,786	\$ 248,786	\$ -
57	\$ 323,266	\$ 248,266	\$ -
58	\$ 323,158	\$ 248,158	\$ -
59	\$ 316,607	\$ 241,607	\$ -
60	\$ 313,606	\$ 238,606	\$ -
61	\$ 312,811	\$ 237,811	\$ -
62	\$ 312,191	\$ 237,191	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
63	\$ 310,127	\$ 235,127	\$ -
64	\$ 301,226	\$ 226,226	\$ -
65	\$ 299,727	\$ 224,727	\$ -
66	\$ 298,051	\$ 223,051	\$ -
67	\$ 294,842	\$ 219,842	\$ -
68	\$ 294,064	\$ 219,064	\$ -
69	\$ 293,615	\$ 218,615	\$ -
70	\$ 292,301	\$ 217,301	\$ -
71	\$ 290,349	\$ 215,349	\$ -
72	\$ 286,132	\$ 211,132	\$ -
73	\$ 281,169	\$ 206,169	\$ -
74	\$ 280,659	\$ 206,659	\$ -
75	\$ 278,983	\$ 203,983	\$ -
76	\$ 278,909	\$ 203,909	\$ -
77	\$ 278,830	\$ 203,830	\$ -
78	\$ 277,175	\$ 202,175	\$ -
79	\$ 269,939	\$ 194,939	\$ -
80	\$ 268,103	\$ 193,103	\$ -
81	\$ 264,323	\$ 189,323	\$ -
82	\$ 259,158	\$ 184,158	\$ -
83	\$ 258,920	\$ 183,920	\$ -
84	\$ 257,623	\$ 182,623	\$ -
85	\$ 255,357	\$ 180,357	\$ -
86	\$ 254,490	\$ 179,490	\$ -
87	\$ 251,273	\$ 176,273	\$ -
88	\$ 251,135	\$ 176,135	\$ -
89	\$ 247,602	\$ 172,602	\$ -
90	\$ 247,011	\$ 172,011	\$ -
91	\$ 245,390	\$ 170,390	\$ -
92	\$ 242,314	\$ 167,314	\$ -
93	\$ 242,285	\$ 167,285	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
94	\$ 242,215	\$ 167,215	\$ -
95	\$ 240,813	\$ 165,813	\$ -
96	\$ 240,062	\$ 165,062	\$ -
97	\$ 238,062	\$ 163,062	\$ -
98	\$ 235,985	\$ 160,985	\$ -
99	\$ 234,997	\$ 159,997	\$ -
100	\$ 234,323	\$ 159,323	\$ -
101	\$ 234,277	\$ 159,277	\$ -
102	\$ 231,217	\$ 156,217	\$ -
103	\$ 230,590	\$ 155,590	\$ -
104	\$ 230,229	\$ 155,229	\$ -
105	\$ 230,034	\$ 155,034	\$ -
106	\$ 223,824	\$ 148,824	\$ -
107	\$ 223,257	\$ 148,257	\$ -
108	\$ 223,210	\$ 148,210	\$ -
109	\$ 221,071	\$ 146,071	\$ -
110	\$ 220,553	\$ 145,553	\$ -
111	\$ 220,354	\$ 145,354	\$ -
112	\$ 219,898	\$ 144,898	\$ -
113	\$ 219,191	\$ 144,191	\$ -
114	\$ 217,758	\$ 142,758	\$ -
115	\$ 217,259	\$ 142,259	\$ -
116	\$ 217,153	\$ 142,153	\$ -
117	\$ 216,386	\$ 141,386	\$ -
118	\$ 216,024	\$ 141,024	\$ -
119	\$ 215,136	\$ 140,136	\$ -
120	\$ 214,786	\$ 139,786	\$ -
121	\$ 214,459	\$ 139,459	\$ -
122	\$ 213,383	\$ 138,383	\$ -
123	\$ 213,325	\$ 138,325	\$ -
124	\$ 213,279	\$ 138,279	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
125	\$ 213,138	\$ 138,138	\$ -
126	\$ 213,004	\$ 138,004	\$ -
127	\$ 211,571	\$ 136,571	\$ -
128	\$ 211,173	\$ 136,173	\$ -
129	\$ 211,101	\$ 136,101	\$ -
130	\$ 209,287	\$ 134,287	\$ -
131	\$ 207,447	\$ 132,447	\$ -
132	\$ 206,084	\$ 131,084	\$ -
133	\$ 205,587	\$ 130,587	\$ -
134	\$ 204,423	\$ 129,423	\$ -
135	\$ 204,011	\$ 129,011	\$ -
136	\$ 202,618	\$ 127,618	\$ -
137	\$ 201,682	\$ 126,682	\$ -
138	\$ 199,712	\$ 124,712	\$ -
139	\$ 198,876	\$ 123,876	\$ -
140	\$ 198,722	\$ 123,722	\$ -
141	\$ 198,714	\$ 123,714	\$ -
142	\$ 198,511	\$ 123,511	\$ -
143	\$ 197,775	\$ 122,775	\$ -
144	\$ 197,644	\$ 122,644	\$ -
145	\$ 197,324	\$ 122,324	\$ -
146	\$ 196,802	\$ 121,802	\$ -
147	\$ 196,747	\$ 121,747	\$ -
148	\$ 196,076	\$ 121,076	\$ -
149	\$ 194,963	\$ 119,963	\$ -
150	\$ 194,891	\$ 119,891	\$ -
151	\$ 194,171	\$ 119,171	\$ -
152	\$ 193,287	\$ 118,287	\$ -
153	\$ 193,114	\$ 118,114	\$ -
154	\$ 192,487	\$ 117,487	\$ -
155	\$ 191,849	\$ 116,849	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
156	\$ 191,348	\$ 116,348	\$ -
157	\$ 191,133	\$ 116,133	\$ -
158	\$ 190,842	\$ 115,842	\$ -
159	\$ 190,580	\$ 115,580	\$ -
160	\$ 190,378	\$ 115,378	\$ -
161	\$ 189,698	\$ 114,698	\$ -
162	\$ 189,535	\$ 114,535	\$ -
163	\$ 189,226	\$ 114,226	\$ -
164	\$ 188,334	\$ 113,334	\$ -
165	\$ 188,066	\$ 113,066	\$ -
166	\$ 187,288	\$ 112,288	\$ -
167	\$ 186,833	\$ 111,833	\$ -
168	\$ 186,004	\$ 111,004	\$ -
169	\$ 185,614	\$ 110,614	\$ -
170	\$ 185,346	\$ 110,346	\$ -
171	\$ 185,228	\$ 110,228	\$ -
172	\$ 184,646	\$ 109,646	\$ -
173	\$ 183,586	\$ 108,586	\$ -
174	\$ 183,169	\$ 108,169	\$ -
175	\$ 182,675	\$ 107,675	\$ -
176	\$ 182,310	\$ 107,310	\$ -
177	\$ 182,170	\$ 107,170	\$ -
178	\$ 181,834	\$ 106,834	\$ -
179	\$ 180,702	\$ 105,702	\$ -
180	\$ 180,666	\$ 105,666	\$ -
181	\$ 179,272	\$ 104,272	\$ -
182	\$ 179,099	\$ 104,099	\$ -
183	\$ 179,034	\$ 104,034	\$ -
184	\$ 177,073	\$ 102,073	\$ -
185	\$ 176,779	\$ 101,779	\$ -
186	\$ 176,715	\$ 101,715	\$ -



Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
187	\$ 176,397	\$ 101,397	\$ -
188	\$ 176,194	\$ 101,194	\$ -
189	\$ 175,748	\$ 100,748	\$ -
190	\$ 174,425	\$ 99,425	\$ -
191	\$ 173,512	\$ 98,512	\$ -
192	\$ 173,397	\$ 98,397	\$ -
193	\$ 172,739	\$ 97,739	\$ -
194	\$ 172,621	\$ 97,621	\$ -
195	\$ 172,046	\$ 97,046	\$ -
196	\$ 171,692	\$ 96,692	\$ -
197	\$ 171,249	\$ 96,249	\$ -
198	\$ 171,073	\$ 96,073	\$ -
199	\$ 170,400	\$ 95,400	\$ -
200	\$ 170,291	\$ 95,291	\$ -
201	\$ 168,686	\$ 93,686	\$ -
202	\$ 167,541	\$ 92,541	\$ -
203	\$ 167,331	\$ 92,331	\$ -
204	\$ 167,181	\$ 92,181	\$ -
205	\$ 166,286	\$ 91,286	\$ -
206	\$ 166,240	\$ 91,240	\$ -
207	\$ 166,239	\$ 91,239	\$ -
208	\$ 166,147	\$ 91,147	\$ -
209	\$ 165,774	\$ 90,774	\$ -
210	\$ 165,167	\$ 90,167	\$ -
211	\$ 164,705	\$ 89,705	\$ -
212	\$ 163,197	\$ 88,197	\$ -
213	\$ 163,191	\$ 88,191	\$ -
214	\$ 162,960	\$ 87,960	\$ -
215	\$ 162,209	\$ 87,209	\$ -
216	\$ 162,058	\$ 87,058	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
217	\$ 160,174	\$ 85,174	\$ -
218	\$ 160,079	\$ 85,079	\$ -
219	\$ 159,480	\$ 84,480	\$ -
220	\$ 159,452	\$ 84,452	\$ -
221	\$ 159,395	\$ 84,395	\$ -
222	\$ 158,306	\$ 83,306	\$ -
223	\$ 158,165	\$ 83,165	\$ -
224	\$ 158,128	\$ 83,128	\$ -
225	\$ 156,939	\$ 81,939	\$ -
226	\$ 156,891	\$ 81,891	\$ -
227	\$ 156,749	\$ 81,749	\$ -
228	\$ 156,743	\$ 81,743	\$ -
229	\$ 155,872	\$ 80,872	\$ -
230	\$ 154,643	\$ 79,643	\$ -
231	\$ 154,636	\$ 79,636	\$ -
232	\$ 154,551	\$ 79,551	\$ -
233	\$ 153,340	\$ 78,340	\$ -
234	\$ 153,183	\$ 78,183	\$ -
235	\$ 152,570	\$ 77,570	\$ -
236	\$ 151,310	\$ 76,310	\$ -
237	\$ 151,108	\$ 76,108	\$ -
238	\$ 150,572	\$ 75,572	\$ -
239	\$ 150,337	\$ 75,337	\$ -
240	\$ 149,826	\$ 74,826	\$ -
241	\$ 148,751	\$ 73,751	\$ -
242	\$ 148,543	\$ 73,543	\$ -
243	\$ 148,498	\$ 73,498	\$ -
244	\$ 148,063	\$ 73,063	\$ -
245	\$ 146,437	\$ 71,437	\$ -
246	\$ 145,695	\$ 70,695	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
247	\$ 145,376	\$ 70,376	\$ -
248	\$ 144,493	\$ 69,493	\$ -
249	\$ 144,465	\$ 69,465	\$ -
250	\$ 143,702	\$ 68,702	\$ -
251	\$ 143,589	\$ 68,589	\$ -
252	\$ 143,211	\$ 68,211	\$ -
253	\$ 142,695	\$ 67,695	\$ -
254	\$ 142,575	\$ 67,575	\$ -
255	\$ 141,836	\$ 66,836	\$ -
256	\$ 141,677	\$ 66,677	\$ -
257	\$ 141,364	\$ 66,364	\$ -
258	\$ 141,331	\$ 66,331	\$ -
259	\$ 140,937	\$ 65,937	\$ -
260	\$ 140,696	\$ 65,696	\$ -
261	\$ 140,376	\$ 65,376	\$ -
262	\$ 139,807	\$ 64,807	\$ -
263	\$ 139,719	\$ 64,719	\$ -
264	\$ 139,681	\$ 64,681	\$ -
265	\$ 138,851	\$ 63,851	\$ -
266	\$ 138,371	\$ 63,371	\$ -
267	\$ 137,603	\$ 62,603	\$ -
268	\$ 137,538	\$ 62,538	\$ -
269	\$ 137,383	\$ 62,383	\$ -
270	\$ 137,198	\$ 62,198	\$ -
271	\$ 136,618	\$ 61,618	\$ -
272	\$ 135,859	\$ 60,859	\$ -
273	\$ 135,385	\$ 60,385	\$ -
274	\$ 135,318	\$ 60,318	\$ -
275	\$ 135,167	\$ 60,167	\$ -
276	\$ 134,738	\$ 59,738	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
277	\$ 134,607	\$ 59,607	\$ -
278	\$ 134,595	\$ 59,595	\$ -
279	\$ 134,451	\$ 59,451	\$ -
280	\$ 134,125	\$ 59,125	\$ -
281	\$ 133,768	\$ 58,768	\$ -
282	\$ 133,723	\$ 58,723	\$ -
283	\$ 133,158	\$ 58,158	\$ -
284	\$ 132,889	\$ 57,889	\$ -
285	\$ 132,762	\$ 57,762	\$ -
286	\$ 132,457	\$ 57,457	\$ -
287	\$ 132,211	\$ 57,211	\$ -
288	\$ 132,198	\$ 57,198	\$ -
289	\$ 132,056	\$ 57,056	\$ -
290	\$ 131,319	\$ 56,319	\$ -
291	\$ 130,860	\$ 55,860	\$ -
292	\$ 130,488	\$ 55,488	\$ -
293	\$ 129,866	\$ 54,866	\$ -
294	\$ 129,866	\$ 54,866	\$ -
295	\$ 129,515	\$ 54,515	\$ -
296	\$ 129,443	\$ 54,443	\$ -
297	\$ 128,863	\$ 53,863	\$ -
298	\$ 128,664	\$ 53,664	\$ -
299	\$ 128,630	\$ 53,630	\$ -
300	\$ 128,543	\$ 53,543	\$ -
301	\$ 128,334	\$ 53,334	\$ -
302	\$ 128,162	\$ 53,162	\$ -
303	\$ 127,737	\$ 52,737	\$ -
304	\$ 127,697	\$ 52,697	\$ -
305	\$ 127,539	\$ 52,539	\$ -
306	\$ 127,280	\$ 52,280	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
307	\$ 127,010	\$ 52,010	\$ -
308	\$ 126,937	\$ 51,937	\$ -
309	\$ 126,917	\$ 51,917	\$ -
310	\$ 126,849	\$ 51,849	\$ -
311	\$ 126,593	\$ 51,593	\$ -
312	\$ 125,873	\$ 50,873	\$ -
313	\$ 125,521	\$ 50,521	\$ -
314	\$ 125,437	\$ 50,437	\$ -
315	\$ 125,405	\$ 50,405	\$ -
316	\$ 125,247	\$ 50,247	\$ -
317	\$ 125,045	\$ 50,045	\$ -
318	\$ 124,911	\$ 49,911	\$ -
319	\$ 124,696	\$ 49,696	\$ -
320	\$ 124,303	\$ 49,303	\$ -
321	\$ 124,268	\$ 49,268	\$ -
322	\$ 124,209	\$ 49,209	\$ -
323	\$ 124,082	\$ 49,082	\$ -
324	\$ 123,956	\$ 48,956	\$ -
325	\$ 123,543	\$ 48,543	\$ -
326	\$ 123,533	\$ 48,533	\$ -
327	\$ 123,485	\$ 48,485	\$ -
328	\$ 123,432	\$ 48,432	\$ -
329	\$ 123,066	\$ 48,066	\$ -
330	\$ 122,352	\$ 47,352	\$ -
331	\$ 122,093	\$ 47,093	\$ -
332	\$ 121,847	\$ 46,847	\$ -
333	\$ 121,754	\$ 46,754	\$ -
334	\$ 121,710	\$ 46,710	\$ -
335	\$ 121,609	\$ 46,609	\$ -
336	\$ 121,280	\$ 46,280	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
337	\$ 121,037	\$ 46,037	\$ -
338	\$ 120,061	\$ 45,061	\$ -
339	\$ 119,902	\$ 44,902	\$ -
340	\$ 119,880	\$ 44,880	\$ -
341	\$ 119,514	\$ 44,514	\$ -
342	\$ 119,322	\$ 44,322	\$ -
343	\$ 118,209	\$ 43,209	\$ -
344	\$ 118,125	\$ 43,125	\$ -
345	\$ 118,084	\$ 43,084	\$ -
346	\$ 118,066	\$ 43,066	\$ -
347	\$ 117,842	\$ 42,842	\$ -
348	\$ 117,801	\$ 42,801	\$ -
349	\$ 117,550	\$ 42,550	\$ -
350	\$ 117,455	\$ 42,455	\$ -
351	\$ 117,379	\$ 42,379	\$ -
352	\$ 117,351	\$ 42,351	\$ -
353	\$ 117,280	\$ 42,280	\$ -
354	\$ 116,869	\$ 41,869	\$ -
355	\$ 116,622	\$ 41,622	\$ -
356	\$ 116,526	\$ 41,526	\$ -
357	\$ 115,890	\$ 40,890	\$ -
358	\$ 115,672	\$ 40,672	\$ -
359	\$ 115,634	\$ 40,634	\$ -
360	\$ 115,448	\$ 40,448	\$ -
361	\$ 115,267	\$ 40,267	\$ -
362	\$ 115,128	\$ 40,128	\$ -
363	\$ 114,879	\$ 39,879	\$ -
364	\$ 114,775	\$ 39,775	\$ -
365	\$ 114,329	\$ 39,329	\$ -
366	\$ 113,921	\$ 38,921	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
367	\$ 113,912	\$ 38,912	\$ -
368	\$ 113,901	\$ 38,901	\$ -
369	\$ 113,875	\$ 38,875	\$ -
370	\$ 113,614	\$ 38,614	\$ -
371	\$ 113,548	\$ 38,548	\$ -
372	\$ 113,435	\$ 38,435	\$ -
373	\$ 113,004	\$ 38,004	\$ -
374	\$ 112,944	\$ 37,944	\$ -
375	\$ 112,103	\$ 37,103	\$ -
376	\$ 111,662	\$ 36,662	\$ -
377	\$ 110,979	\$ 35,979	\$ -
378	\$ 110,944	\$ 35,944	\$ -
379	\$ 110,937	\$ 35,937	\$ -
380	\$ 110,782	\$ 35,782	\$ -
381	\$ 110,742	\$ 35,742	\$ -
382	\$ 110,688	\$ 35,688	\$ -
383	\$ 110,648	\$ 35,648	\$ -
384	\$ 110,310	\$ 35,310	\$ -
385	\$ 110,040	\$ 35,040	\$ -
386	\$ 110,009	\$ 35,009	\$ -
387	\$ 109,651	\$ 34,651	\$ -
388	\$ 109,587	\$ 34,587	\$ -
389	\$ 109,547	\$ 34,547	\$ -
390	\$ 109,336	\$ 34,336	\$ -
391	\$ 109,297	\$ 34,297	\$ -
392	\$ 109,262	\$ 34,262	\$ -
393	\$ 108,966	\$ 33,966	\$ -
394	\$ 108,833	\$ 33,833	\$ -
395	\$ 108,629	\$ 33,629	\$ -
396	\$ 108,578	\$ 33,578	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
397	\$ 108,520	\$ 33,520	\$ -
398	\$ 108,283	\$ 33,283	\$ -
399	\$ 108,239	\$ 33,239	\$ -
400	\$ 108,173	\$ 33,173	\$ -
401	\$ 108,155	\$ 33,155	\$ -
402	\$ 108,117	\$ 33,117	\$ -
403	\$ 107,752	\$ 32,752	\$ -
404	\$ 107,601	\$ 32,601	\$ -
405	\$ 107,406	\$ 32,406	\$ -
406	\$ 107,353	\$ 32,353	\$ -
407	\$ 106,849	\$ 31,849	\$ -
408	\$ 106,828	\$ 31,828	\$ -
409	\$ 106,775	\$ 31,775	\$ -
410	\$ 106,696	\$ 31,696	\$ -
411	\$ 106,662	\$ 31,662	\$ -
412	\$ 106,661	\$ 31,661	\$ -
413	\$ 106,578	\$ 31,578	\$ -
414	\$ 106,567	\$ 31,567	\$ -
415	\$ 106,301	\$ 31,301	\$ -
416	\$ 106,119	\$ 31,119	\$ -
417	\$ 106,019	\$ 31,019	\$ -
418	\$ 105,947	\$ 30,947	\$ -
419	\$ 105,895	\$ 30,895	\$ -
420	\$ 105,892	\$ 30,892	\$ -
421	\$ 105,849	\$ 30,849	\$ -
422	\$ 105,721	\$ 30,721	\$ -
423	\$ 105,602	\$ 30,602	\$ -
424	\$ 105,527	\$ 30,527	\$ -
425	\$ 105,087	\$ 30,087	\$ -
426	\$ 105,059	\$ 30,059	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
427	\$ 104,618	\$ 29,618	\$ -
428	\$ 104,580	\$ 29,580	\$ -
429	\$ 104,565	\$ 29,565	\$ -
430	\$ 104,546	\$ 29,546	\$ -
431	\$ 104,434	\$ 29,434	\$ -
432	\$ 104,397	\$ 29,397	\$ -
433	\$ 104,361	\$ 29,361	\$ -
434	\$ 104,273	\$ 29,273	\$ -
435	\$ 104,254	\$ 29,254	\$ -
436	\$ 104,107	\$ 29,107	\$ -
437	\$ 103,945	\$ 28,945	\$ -
438	\$ 103,774	\$ 28,774	\$ -
439	\$ 103,597	\$ 28,597	\$ -
440	\$ 103,527	\$ 28,527	\$ -
441	\$ 103,358	\$ 28,358	\$ -
442	\$ 103,237	\$ 28,237	\$ -
443	\$ 102,765	\$ 27,765	\$ -
444	\$ 102,755	\$ 27,755	\$ -
445	\$ 102,747	\$ 27,747	\$ -
446	\$ 102,674	\$ 27,674	\$ -
447	\$ 102,379	\$ 27,379	\$ -
448	\$ 102,301	\$ 27,301	\$ -
449	\$ 102,098	\$ 27,098	\$ -
450	\$ 101,849	\$ 26,849	\$ -
451	\$ 101,554	\$ 26,554	\$ -
452	\$ 101,341	\$ 26,341	\$ -
453	\$ 101,315	\$ 26,315	\$ -
454	\$ 101,210	\$ 26,210	\$ -
455	\$ 101,195	\$ 26,195	\$ -
456	\$ 100,835	\$ 25,835	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
457	\$ 100,532	\$ 25,532	\$ -
458	\$ 100,427	\$ 25,427	\$ -
459	\$ 100,367	\$ 25,367	\$ -
460	\$ 100,111	\$ 25,111	\$ -
461	\$ 100,086	\$ 25,086	\$ -
462	\$ 100,037	\$ 25,037	\$ -
463	\$ 99,638	\$ 24,638	\$ -
464	\$ 99,470	\$ 24,470	\$ -
465	\$ 99,427	\$ 24,427	\$ -
466	\$ 99,239	\$ 24,239	\$ -
467	\$ 99,086	\$ 24,086	\$ -
468	\$ 99,032	\$ 24,032	\$ -
469	\$ 99,020	\$ 24,020	\$ -
470	\$ 98,974	\$ 23,974	\$ -
471	\$ 98,932	\$ 23,932	\$ -
472	\$ 98,728	\$ 23,728	\$ -
473	\$ 98,339	\$ 23,339	\$ -
474	\$ 98,157	\$ 23,157	\$ -
475	\$ 98,095	\$ 23,095	\$ -
476	\$ 98,018	\$ 23,018	\$ -
477	\$ 97,957	\$ 22,957	\$ -
478	\$ 97,912	\$ 22,912	\$ -
479	\$ 97,652	\$ 22,652	\$ -
480	\$ 97,611	\$ 22,611	\$ -
481	\$ 97,562	\$ 22,562	\$ -
482	\$ 97,380	\$ 22,380	\$ -
483	\$ 97,199	\$ 22,199	\$ -
484	\$ 97,126	\$ 22,126	\$ -
485	\$ 96,996	\$ 21,996	\$ -
486	\$ 96,958	\$ 21,958	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
487	\$ 96,957	\$ 21,957	\$ -
488	\$ 96,936	\$ 21,936	\$ -
489	\$ 96,926	\$ 21,926	\$ -
490	\$ 96,839	\$ 21,839	\$ -
491	\$ 96,797	\$ 21,797	\$ -
492	\$ 96,713	\$ 21,713	\$ -
493	\$ 96,623	\$ 21,623	\$ -
494	\$ 96,611	\$ 21,611	\$ -
495	\$ 96,475	\$ 21,475	\$ -
496	\$ 96,285	\$ 21,285	\$ -
497	\$ 96,254	\$ 21,254	\$ -
498	\$ 96,220	\$ 21,220	\$ -
499	\$ 96,132	\$ 21,132	\$ -
500	\$ 96,103	\$ 21,103	\$ -
501	\$ 96,048	\$ 21,048	\$ -
502	\$ 95,920	\$ 20,920	\$ -
503	\$ 95,752	\$ 20,752	\$ -
504	\$ 95,694	\$ 20,694	\$ -
505	\$ 95,626	\$ 20,626	\$ -
506	\$ 95,620	\$ 20,620	\$ -
507	\$ 95,483	\$ 20,483	\$ -
508	\$ 95,387	\$ 20,387	\$ -
509	\$ 95,351	\$ 20,351	\$ -
510	\$ 95,346	\$ 20,346	\$ -
511	\$ 95,210	\$ 20,210	\$ -
512	\$ 95,107	\$ 20,107	\$ -
513	\$ 94,920	\$ 19,920	\$ -
514	\$ 94,650	\$ 19,650	\$ -
515	\$ 94,591	\$ 19,591	\$ -
516	\$ 94,471	\$ 19,471	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
517	\$ 94,416	\$ 19,416	\$ -
518	\$ 94,411	\$ 19,411	\$ -
519	\$ 93,740	\$ 18,740	\$ -
520	\$ 93,606	\$ 18,606	\$ -
521	\$ 93,511	\$ 18,511	\$ -
522	\$ 93,362	\$ 18,362	\$ -
523	\$ 93,142	\$ 18,142	\$ -
524	\$ 92,961	\$ 17,961	\$ -
525	\$ 92,937	\$ 17,937	\$ -
526	\$ 92,875	\$ 17,875	\$ -
527	\$ 92,534	\$ 17,534	\$ -
528	\$ 92,407	\$ 17,407	\$ -
529	\$ 92,199	\$ 17,199	\$ -
530	\$ 92,187	\$ 17,187	\$ -
531	\$ 92,158	\$ 17,158	\$ -
532	\$ 92,155	\$ 17,155	\$ -
533	\$ 92,140	\$ 17,140	\$ -
534	\$ 91,921	\$ 16,921	\$ -
535	\$ 91,837	\$ 16,837	\$ -
536	\$ 91,819	\$ 16,819	\$ -
537	\$ 91,772	\$ 16,772	\$ -
538	\$ 91,711	\$ 16,711	\$ -
539	\$ 91,627	\$ 16,627	\$ -
540	\$ 91,612	\$ 16,612	\$ -
541	\$ 91,602	\$ 16,602	\$ -
542	\$ 91,583	\$ 16,583	\$ -
543	\$ 91,574	\$ 16,574	\$ -
544	\$ 91,518	\$ 16,518	\$ -
545	\$ 91,454	\$ 16,454	\$ -
546	\$ 91,415	\$ 16,415	\$ -



**EBC**  
**Exhibit 7**  
**HMO Specific Stop-Loss Summary**  
**Experience Period: January 1, 2023 to December 31, 2023**

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
1	\$ 2,776,047	\$ 2,701,047	\$ 2,426,047
2	\$ 805,414	\$ 730,414	\$ 455,414
3	\$ 778,167	\$ 703,167	\$ 428,167
4	\$ 731,517	\$ 656,517	\$ 381,517
5	\$ 691,410	\$ 616,410	\$ 341,410
6	\$ 527,387	\$ 452,387	\$ 177,387
7	\$ 506,356	\$ 431,356	\$ 156,356
8	\$ 496,616	\$ 421,616	\$ 146,616
9	\$ 488,813	\$ 413,813	\$ 138,813
10	\$ 451,939	\$ 376,939	\$ 101,939
11	\$ 438,147	\$ 363,147	\$ 88,147
12	\$ 431,714	\$ 356,714	\$ 81,714
13	\$ 400,967	\$ 325,967	\$ 50,967
14	\$ 355,058	\$ 280,058	\$ 5,058
15	\$ 345,652	\$ 270,652	\$ -
16	\$ 333,899	\$ 258,899	\$ -
17	\$ 328,425	\$ 253,425	\$ -
18	\$ 312,403	\$ 237,403	\$ -
19	\$ 301,793	\$ 226,793	\$ -
20	\$ 282,625	\$ 207,625	\$ -
21	\$ 274,473	\$ 199,473	\$ -
22	\$ 272,567	\$ 197,567	\$ -
23	\$ 263,218	\$ 188,218	\$ -
24	\$ 255,798	\$ 180,798	\$ -
25	\$ 255,086	\$ 180,086	\$ -
26	\$ 254,932	\$ 179,932	\$ -
27	\$ 249,819	\$ 174,819	\$ -
28	\$ 247,434	\$ 172,434	\$ -
29	\$ 246,419	\$ 171,419	\$ -
30	\$ 241,039	\$ 166,039	\$ -
31	\$ 231,890	\$ 156,890	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
32	\$ 227,462	\$ 152,462	\$ -
33	\$ 227,317	\$ 152,317	\$ -
34	\$ 226,505	\$ 151,505	\$ -
35	\$ 225,177	\$ 150,177	\$ -
36	\$ 224,474	\$ 149,474	\$ -
37	\$ 223,060	\$ 148,060	\$ -
38	\$ 221,929	\$ 146,929	\$ -
39	\$ 220,602	\$ 145,602	\$ -
40	\$ 220,155	\$ 145,155	\$ -
41	\$ 219,782	\$ 144,782	\$ -
42	\$ 219,064	\$ 144,064	\$ -
43	\$ 215,885	\$ 140,885	\$ -
44	\$ 210,248	\$ 135,248	\$ -
45	\$ 204,110	\$ 129,110	\$ -
46	\$ 201,763	\$ 126,763	\$ -
47	\$ 200,767	\$ 125,767	\$ -
48	\$ 199,789	\$ 124,789	\$ -
49	\$ 197,920	\$ 122,920	\$ -
50	\$ 197,919	\$ 122,919	\$ -
51	\$ 196,696	\$ 121,696	\$ -
52	\$ 194,256	\$ 119,256	\$ -
53	\$ 193,973	\$ 118,973	\$ -
54	\$ 193,773	\$ 118,773	\$ -
55	\$ 191,680	\$ 116,680	\$ -
56	\$ 186,624	\$ 111,624	\$ -
57	\$ 186,052	\$ 111,052	\$ -
58	\$ 185,485	\$ 110,485	\$ -
59	\$ 182,605	\$ 107,605	\$ -
60	\$ 177,987	\$ 102,987	\$ -
61	\$ 175,816	\$ 100,816	\$ -
62	\$ 172,122	\$ 97,122	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
63	\$ 171,078	\$ 96,078	\$ -
64	\$ 171,053	\$ 96,053	\$ -
65	\$ 169,606	\$ 94,606	\$ -
66	\$ 167,991	\$ 92,991	\$ -
67	\$ 166,374	\$ 91,374	\$ -
68	\$ 166,296	\$ 91,296	\$ -
69	\$ 163,184	\$ 88,184	\$ -
70	\$ 163,057	\$ 88,057	\$ -
71	\$ 160,455	\$ 85,455	\$ -
72	\$ 153,275	\$ 78,275	\$ -
73	\$ 152,940	\$ 77,940	\$ -
74	\$ 152,048	\$ 77,048	\$ -
75	\$ 147,288	\$ 72,288	\$ -
76	\$ 147,204	\$ 72,204	\$ -
77	\$ 146,816	\$ 71,816	\$ -
78	\$ 146,270	\$ 71,270	\$ -
79	\$ 145,385	\$ 70,385	\$ -
80	\$ 144,741	\$ 69,741	\$ -
81	\$ 144,297	\$ 69,297	\$ -
82	\$ 143,257	\$ 68,257	\$ -
83	\$ 142,001	\$ 67,001	\$ -
84	\$ 141,920	\$ 66,920	\$ -
85	\$ 141,461	\$ 66,461	\$ -
86	\$ 139,876	\$ 64,876	\$ -
87	\$ 139,316	\$ 64,316	\$ -
88	\$ 136,879	\$ 61,879	\$ -
89	\$ 136,807	\$ 61,807	\$ -
90	\$ 135,898	\$ 60,898	\$ -
91	\$ 135,795	\$ 60,795	\$ -
92	\$ 135,247	\$ 60,247	\$ -
93	\$ 133,046	\$ 58,046	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
94	\$ 132,872	\$ 57,872	\$ -
95	\$ 129,868	\$ 54,868	\$ -
96	\$ 129,781	\$ 54,781	\$ -
97	\$ 129,609	\$ 54,609	\$ -
98	\$ 125,735	\$ 50,735	\$ -
99	\$ 125,021	\$ 50,021	\$ -
100	\$ 123,708	\$ 48,708	\$ -
101	\$ 122,921	\$ 47,921	\$ -
102	\$ 122,701	\$ 47,701	\$ -
103	\$ 122,291	\$ 47,291	\$ -
104	\$ 120,061	\$ 45,061	\$ -
105	\$ 119,953	\$ 44,953	\$ -
106	\$ 118,820	\$ 43,820	\$ -
107	\$ 115,650	\$ 40,650	\$ -
108	\$ 115,546	\$ 40,546	\$ -
109	\$ 114,805	\$ 39,805	\$ -
110	\$ 114,427	\$ 39,427	\$ -
111	\$ 113,906	\$ 38,906	\$ -
112	\$ 113,554	\$ 38,554	\$ -
113	\$ 112,251	\$ 37,251	\$ -
114	\$ 112,233	\$ 37,233	\$ -
115	\$ 112,071	\$ 37,071	\$ -
116	\$ 112,049	\$ 37,049	\$ -
117	\$ 111,828	\$ 36,828	\$ -
118	\$ 111,786	\$ 36,786	\$ -
119	\$ 111,273	\$ 36,273	\$ -
120	\$ 111,159	\$ 36,159	\$ -
121	\$ 110,921	\$ 35,921	\$ -
122	\$ 110,591	\$ 35,591	\$ -
123	\$ 110,265	\$ 35,265	\$ -
124	\$ 110,072	\$ 35,072	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
125	\$ 109,943	\$ 34,943	\$ -
126	\$ 109,800	\$ 34,800	\$ -
127	\$ 107,961	\$ 32,961	\$ -
128	\$ 107,502	\$ 32,502	\$ -
129	\$ 106,963	\$ 31,963	\$ -
130	\$ 106,893	\$ 31,893	\$ -
131	\$ 106,747	\$ 31,747	\$ -
132	\$ 106,675	\$ 31,675	\$ -
133	\$ 106,374	\$ 31,374	\$ -
134	\$ 106,345	\$ 31,345	\$ -
135	\$ 105,864	\$ 30,864	\$ -
136	\$ 105,512	\$ 30,512	\$ -
137	\$ 105,157	\$ 30,157	\$ -
138	\$ 105,041	\$ 30,041	\$ -
139	\$ 104,875	\$ 29,875	\$ -
140	\$ 104,507	\$ 29,507	\$ -
141	\$ 104,482	\$ 29,482	\$ -
142	\$ 103,975	\$ 28,975	\$ -
143	\$ 103,308	\$ 28,308	\$ -
144	\$ 102,704	\$ 27,704	\$ -
145	\$ 102,699	\$ 27,699	\$ -
146	\$ 102,578	\$ 27,578	\$ -
147	\$ 101,930	\$ 26,930	\$ -
148	\$ 101,398	\$ 26,398	\$ -
149	\$ 101,295	\$ 26,295	\$ -
150	\$ 101,036	\$ 26,036	\$ -
151	\$ 101,027	\$ 26,027	\$ -
152	\$ 100,636	\$ 25,636	\$ -
153	\$ 99,963	\$ 24,963	\$ -
154	\$ 99,716	\$ 24,716	\$ -
155	\$ 98,990	\$ 23,990	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
156	\$ 97,893	\$ 22,893	\$ -
157	\$ 97,783	\$ 22,783	\$ -
158	\$ 97,022	\$ 22,022	\$ -
159	\$ 96,860	\$ 21,860	\$ -
160	\$ 96,788	\$ 21,788	\$ -
161	\$ 96,773	\$ 21,773	\$ -
162	\$ 96,645	\$ 21,645	\$ -
163	\$ 96,629	\$ 21,629	\$ -
164	\$ 94,933	\$ 19,933	\$ -
165	\$ 94,726	\$ 19,726	\$ -
166	\$ 94,279	\$ 19,279	\$ -
167	\$ 93,975	\$ 18,975	\$ -
168	\$ 93,824	\$ 18,824	\$ -
169	\$ 93,531	\$ 18,531	\$ -
170	\$ 93,458	\$ 18,458	\$ -
171	\$ 93,159	\$ 18,159	\$ -
172	\$ 92,763	\$ 17,763	\$ -
173	\$ 92,724	\$ 17,724	\$ -
174	\$ 92,544	\$ 17,544	\$ -
175	\$ 92,260	\$ 17,260	\$ -
176	\$ 92,146	\$ 17,146	\$ -
177	\$ 92,119	\$ 17,119	\$ -
178	\$ 90,866	\$ 15,866	\$ -
179	\$ 90,618	\$ 15,618	\$ -
180	\$ 90,573	\$ 15,573	\$ -
181	\$ 89,975	\$ 14,975	\$ -
182	\$ 89,877	\$ 14,877	\$ -
183	\$ 89,869	\$ 14,869	\$ -
184	\$ 89,803	\$ 14,803	\$ -
185	\$ 89,768	\$ 14,768	\$ -
186	\$ 89,766	\$ 14,766	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
187	\$ 89,749	\$ 14,749	\$ -
188	\$ 89,547	\$ 14,547	\$ -
189	\$ 89,357	\$ 14,357	\$ -
190	\$ 88,581	\$ 13,581	\$ -
191	\$ 88,445	\$ 13,445	\$ -
192	\$ 87,485	\$ 12,485	\$ -
193	\$ 87,057	\$ 12,057	\$ -
194	\$ 86,836	\$ 11,836	\$ -
195	\$ 86,092	\$ 11,092	\$ -
196	\$ 86,075	\$ 11,075	\$ -
197	\$ 85,844	\$ 10,844	\$ -
198	\$ 85,817	\$ 10,817	\$ -
199	\$ 85,779	\$ 10,779	\$ -
200	\$ 84,791	\$ 9,791	\$ -
201	\$ 84,759	\$ 9,759	\$ -
202	\$ 84,674	\$ 9,674	\$ -
203	\$ 84,434	\$ 9,434	\$ -
204	\$ 84,356	\$ 9,356	\$ -
205	\$ 84,343	\$ 9,343	\$ -
206	\$ 84,297	\$ 9,297	\$ -
207	\$ 84,108	\$ 9,108	\$ -
208	\$ 84,037	\$ 9,037	\$ -
209	\$ 83,876	\$ 8,876	\$ -
210	\$ 82,246	\$ 7,246	\$ -
211	\$ 82,067	\$ 7,067	\$ -
212	\$ 81,384	\$ 6,384	\$ -
213	\$ 81,250	\$ 6,250	\$ -
214	\$ 80,652	\$ 5,652	\$ -
215	\$ 80,262	\$ 5,262	\$ -
216	\$ 80,008	\$ 5,008	\$ -
217	\$ 79,896	\$ 4,896	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
218	\$ 79,822	\$ 4,822	\$ -
219	\$ 79,176	\$ 4,176	\$ -
220	\$ 78,563	\$ 3,563	\$ -
221	\$ 78,125	\$ 3,125	\$ -
222	\$ 77,413	\$ 2,413	\$ -
223	\$ 77,088	\$ 2,088	\$ -
224	\$ 76,504	\$ 1,504	\$ -
225	\$ 76,296	\$ 1,296	\$ -
226	\$ 75,622	\$ 622	\$ -
227	\$ 75,567	\$ 567	\$ -
228	\$ 75,387	\$ 387	\$ -
229	\$ 75,111	\$ 111	\$ -
230	\$ 75,055	\$ 55	\$ -
231	\$ -	\$ -	\$ -
232	\$ -	\$ -	\$ -
233	\$ -	\$ -	\$ -
234	\$ -	\$ -	\$ -
235	\$ -	\$ -	\$ -
236	\$ -	\$ -	\$ -
237	\$ -	\$ -	\$ -
238	\$ -	\$ -	\$ -
239	\$ -	\$ -	\$ -
240	\$ -	\$ -	\$ -
241	\$ -	\$ -	\$ -
242	\$ -	\$ -	\$ -
243	\$ -	\$ -	\$ -
244	\$ -	\$ -	\$ -
245	\$ -	\$ -	\$ -
246	\$ -	\$ -	\$ -
247	\$ -	\$ -	\$ -
248	\$ -	\$ -	\$ -

	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000	Claim Count
<b>HMO - Current Rolling 12 Months</b>	\$ 38,940,282	\$ 21,690,282	\$ 4,979,550	230
<b>Per Capita Cost - January 1, 2023 to December 31, 2023</b>	\$ 342.71	\$ 190.90	\$ 43.83	
<b>HMO - Prior Rolling 12 Month</b>	\$ 29,278,400	\$ 15,178,400	\$ 2,290,895	188
<b>Per Capita Cost - January 1, 2022 to December 31, 2022</b>	\$ 256.41	\$ 132.93	\$ 20.06	
<b>Percentage Change</b>	<b>33.66%</b>	<b>43.61%</b>	<b>118.44%</b>	<b>22.3%</b>

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**EBC**  
**Exhibit 8**  
**Projection Assumptions**  
**For Period July 1, 2024 to June 30, 2025**

	PPO Medical		HMO Medical		Dental	
Projected Enrollment (December 2023)						
Employee Members	18,989		9,639		16,354	
	39,886		20,059			
	PEPM Fee	Annual Cost	PEPM Fee	Annual Cost	PEPM Fee	Annual Cost
Claim Administration Fees	\$42.96	\$9,789,209	\$39.38	\$4,555,006	\$2.89	\$567,157
Rx Administration Fees	Included in Claims		Included in Medical Admin			
Prescription Drug Rebates <sup>1</sup>	(\$200.33)	(\$45,648,796)	(\$141.49)	(\$16,365,865)		
COBRA Fees	\$0.43	\$97,983	\$0.43	\$49,737		
Billing and Enrollment Services	\$2.44	\$555,998	\$2.44	\$282,230		
6055/6056 Reporting	\$0.22	\$50,131	\$0.22	\$25,447		
HMO Managed Care Fee			\$12.94	\$1,496,744		
PCORI - PMPY Fee <sup>3</sup>	\$3.22	\$128,433				
Member Rewards PEPM	\$0.95	\$216,475				
BVA (Benefit Value Advisor) PEPM	\$2.00	\$455,736				
Pre-Funded Rewards Bank per Employee	\$0.17	\$3,165				
HMO Allocated Taxes/Fees <sup>4</sup>			\$0.00	\$0		
GBS Fees <sup>6</sup>	\$12.21	\$2,782,619	\$12.21	\$1,412,484	\$0.00	\$0
Stop-Loss Premium						
Specific Premium <sup>5</sup>	\$17.34	\$3,951,231	\$38.40	\$4,441,651		
Aggregate Premium			\$0.09	\$10,116		
Wellness (Vaccines/Screenings)	\$3.28	\$747,407	\$3.28	\$379,391		
Wellness incentive rebate	\$3.80	\$865,898	\$3.80	\$439,538		
Teladoc	\$1.87	\$426,113	\$1.87	\$216,299		
Cooperative Administration Charges	\$1.09	\$248,382	\$1.09	\$126,081		
Dependent Audit	\$0.80	\$182,294	\$0.80	\$92,534		
<b>TOTAL FIXED COSTS</b>		<b>(\$25,147,722)</b>		<b>(\$2,838,605)</b>		<b>\$567,157</b>
Fiduciary Policy Fee <sup>7</sup>	\$0.01	\$2,279				
Aggregating Specific Claim Liability	\$2.14	\$473,565				
Annual Claim Trend Factor		8.00%		7.00%		4.0%

NOTES:

- (1) Prescription drug rebates are for districts with prescription coverage at BCBSIL only. Minimum PEPM guarantees.
- (2) BCBS PPO Network Access Fees of 0.78% of Illinois facility savings are included in the claim amounts shown on the medical projection.
- (3) PCORI Fees is based on the 2024 amount released by IRS. This is subject to change based on legislation
- (4) Reflects Blue Cross Blue Shield of Illinois current, estimated effects of Health Insurer Fee, plus federal and state taxes applicable to this fee.
- (5) Stop loss premiums reflect \$1,000,000 individual stop loss level on the PPO and \$350,000 individual stop level on the HMO.
- (6) GBS Fee based on contract effective July 1, 2020
- (7) Fiduciary Policy fee represents a \$25 per trustee fee and is built into the PPO Renewal

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**EBC**  
**Exhibit 9**  
**PPO Experience Projection**  
**For Period July 1, 2024 to June 30, 2025**

	Period Evaluated					
	1/1/2023	12/31/2023				
Paid Medical Claims	\$265,778,890					
Paid Prescription Drug Claims	\$96,716,374					
Claim Adjustment for Immature Districts	\$173,293					
Claim Adjustment for Groups Receiving Average Increase	(\$1,366,679)					
Claim Adjustment for Improved Rx Pricing	\$0					
Claim Adjustment for Seasonality	\$0					
COVID Adjustment	\$0					
Claims over \$1,000,000	(\$3,211,769)					
<b>Total Adjusted Claims</b>	<b>\$358,090,109</b>					
Actual Experience Period Enrollment	225,391					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	(747)					
<b>Total Adjusted Experience Period Enrollment</b>	<b>224,644</b>					
<b>Total Adjusted Claims PEPM</b>	<b>\$1,594.03</b>					
Trend Adjustment	1.122					
<table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td>Annual Trend</td> <td>8.00%</td> </tr> <tr> <td>Trend Months</td> <td>18.0</td> </tr> </table>	Annual Trend	8.00%	Trend Months	18.0		
Annual Trend	8.00%					
Trend Months	18.0					
<b>Monthly Per Capita Projected Claims</b>	<b>\$1,789.09</b>					
Current and Prior Period Weighting						
Current	100%					
Prior	0%					
<b>Monthly Weighted Per Capita Projected Claims</b>	<b>\$1,789.09</b>					
Dependent Audit ROI	(\$0.80)					
<b>Projected Enrollment</b>	<b>18,989</b>					
<b>A. Annual Projected Claims</b>	<b>\$407,494,954</b>					
<b>B. Estimated Annual Rebates</b>	<b>(\$45,648,796)</b>					
<b>C. Adjusted Projected Claims</b>	<b>\$361,846,158</b>					
<b>D. Claims Fluctuation Margin</b>	<b>\$9,661,292</b>					
<b>E. Total Fixed Costs*</b>	<b>\$20,503,354</b>					
<b>F. Aggregating Specific Claim Liability*</b>	<b>\$473,565</b>					
<b>G. Total Projected PPO Medical Benefit Costs (C+D+E+F)</b>	<b>\$392,484,369</b>					
<b>H. Anticipated Revenue (Based on December Premium)</b>	<b>\$365,613,918</b>					
<b>I. Needed Rate Adjustment (G/H)</b>	<b>7.3%</b>					
<b>Working Cash Fund Release</b>	<b>\$0</b>					
<b>Revised Total Costs</b>	<b>\$392,484,369</b>					
<b>Revised Increase</b>	<b>7.3%</b>					

\* See Assumptions for calculations.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*



**EBC**  
**Exhibit 10**  
**HMO Experience Projection**  
**For Period July 1, 2024 to June 30, 2025**

	Period Evaluated					
	1/1/2023	12/31/2023				
Paid Medical Claims	\$58,865,625					
Paid Prescription Drug Claims	\$40,419,972					
Claim Adjustment for Immature Districts	\$87,654					
Claim Adjustment for Groups Receiving Average Increase	(\$58,263)					
Claim Adjustment for Seasonality	\$0					
COVID Adjustment	\$0					
Claims over \$350,000	(\$4,979,550)					
<b>Total Adjusted Claims</b>	<b>\$94,335,438</b>					
Actual Experience Period Enrollment	113,827					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	(204)					
<b>Total Adjusted Experience Period Enrollment</b>	<b>113,623</b>					
Total Adjusted Claims PEPM	\$830.25					
Trend Adjustment	1.107					
<table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td>Annual Trend</td> <td>7.00%</td> </tr> <tr> <td>Trend Months</td> <td>18.0</td> </tr> </table>	Annual Trend	7.00%	Trend Months	18.0		
Annual Trend	7.00%					
Trend Months	18.0					
<b>Monthly Per Capita Projected Claims</b>	<b>\$918.93</b>					
Current and Prior Period Weighting						
Current	100%					
Prior	0%					
Monthly Weighted Per Capita Projected Claims	\$918.93					
Monthly Per Capita Projected Physician Service Fees	\$352.92					
Dependent Audit ROI	(\$0.80)					
Monthly Per Capita Projected Claims & Physician Service Fees	\$1,271.06					
Projected Enrollment	9,639					
<b>A. Annual Projected Claims &amp; Physician Service Fees</b>	<b>\$147,020,478</b>					
<b>B. Estimated Annual Rebates</b>	<b>(\$16,365,865)</b>					
<b>C. Adjusted Projected Claims</b>	<b>\$130,654,613</b>					
<b>D. Claims Fluctuation Margin</b>	<b>\$6,274,034</b>					
<b>E. Total Fixed Costs*</b>	<b>\$13,527,260</b>					
<b>F. Total Projected HMO Medical Benefit Costs (C+D+E)</b>	<b>\$150,455,907</b>					
<b>G. Anticipated Revenue (Based on December Premium)</b>	<b>\$138,272,383</b>					
<b>H. Needed Rate Adjustment (F/G)</b>	<b>8.8%</b>					
<b>Working Cash Fund Release</b>	<b>\$0</b>					
<b>Revised Total Costs</b>	<b>\$150,455,907</b>					
<b>Revised Increase</b>	<b>8.8%</b>					

\* See Assumptions for calculations.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*

**EBC**  
**Exhibit 11**  
**Dental Experience Projection**  
**For Period July 1, 2024 to June 30, 2025**

	Period Evaluated					
	1/1/2023	12/31/2023				
Paid Dental Claims	\$12,831,388					
Claim Adjustment for Immature Districts	\$33,868					
Claim Adjustment for Groups Receiving Average Increase	(\$44,720)					
Claim Adjustment for Seasonality	\$0					
COVID Adjustment	\$0					
<b>Total Adjusted Claims</b>	<b>\$12,820,537</b>					
Actual Experience Period Enrollment	191,554					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	(1,061)					
<b>Total Adjusted Experience Period Enrollment</b>	<b>190,493</b>					
Total Adjusted Claims PEPM	\$67.30					
Trend Adjustment	1.061					
<table border="1" style="margin-left: 20px;"> <tr> <td>Annual Trend</td> <td>4.00%</td> </tr> <tr> <td>Trend Months</td> <td>18.0</td> </tr> </table>	Annual Trend	4.00%	Trend Months	18.0		
Annual Trend	4.00%					
Trend Months	18.0					
Monthly Per Capita Projected Claims	<b>\$71.38</b>					
Current and Prior Period Weighting						
Current	100%					
Prior	0%					
Monthly Weighted Per Capita Projected Claims	<b>\$71.38</b>					
Projected Enrollment	<b>16,354</b>					
<b>A. Annual Projected Claims</b>	<b>\$14,008,203</b>					
<b>B. Claims Fluctuation Margin</b>	<b>\$0</b>					
<b>C. Total Fixed Costs*</b>	<b>\$567,157</b>					
<b>D. Total Projected Dental Benefit Costs (A+B+C)</b>	<b>\$14,575,360</b>					
<b>E. Anticipated Revenue (Based on December Premium)</b>	<b>\$13,705,393</b>					
<b>F. Needed Rate Adjustment (D/E)</b>	<b>6.3%</b>					
<b>Working Cash Fund Release</b>	<b>\$0</b>					
<b>Revised Total Costs</b>	<b>\$14,575,360</b>					
<b>Revised Increase</b>	<b>6.3%</b>					

\* See Assumptions for calculations.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*

**EBC**  
**Exhibit 12**  
**IBNR Reserve Adjustment**  
**For Period July 1, 2024 to June 30, 2025**

Terminal Reserve and Working Cash Fund at December 31, 2023	\$73,233,364
Total Estimated Funding Variance for January 1, 2024 to June 30, 2024	(\$3,258,899)
Projected Needed Terminal Reserve at June 30, 2024	\$70,291,026
Projected Working Cash Fund at June 30, 2024	(\$316,562)

Terminal Reserve and Working Cash Fund at December 31, 2023	\$73,233,364
Total Estimated Funding Variance for January 1, 2024 to June 30, 2024	(\$3,258,899)
Projected Needed Terminal Reserve at June 30, 2025	\$79,169,161
Projected Working Cash Fund at June 30, 2025	(\$9,194,696)

Assumptions (Based on Projected Claims):  
PPO Medical Reserves = 77.2% of Total  
HMO Medical Reserves = 20.1% of Total  
Dental Reserves = 2.7% of Total

PPO Medical	
	@15%
Terminal Reserve Needed Per Projection	\$61,124,243
As of June 30, 2025 (\$79,169,161 *77.2%) =	\$61,124,243
Adjustment (See Exhibit 9)	\$0

HMO Medical	
	@15%
Terminal Reserve Needed Per Projection	\$15,943,687
As of June 30, 2025 (\$79,169,161 *20.1%) =	\$15,943,687
Adjustment (See Exhibit 10)	\$0

Dental	
	@15%
Terminal Reserve Needed Per Projection	\$2,101,231
As of June 30, 2025 (\$79,169,161 *2.7%) =	\$2,101,231
Adjustment (See Exhibit 11)	\$0

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*



**EBC**  
**Exhibit 13**  
**PPO Total Plan Costs Summary**

	Actual 7/1/2022 through 6/30/2023	Projected 7/1/2023 through 6/30/2024	Projected 7/1/2024 through 6/30/2025
<b>Average PPO Employees for Period</b>	18,603	19,128	18,989
<b>Paid PPO and Prescription Drug Claims</b>	\$351,574,946	\$374,257,077	\$407,494,954
Claims over Excess	(\$1,228,403)	\$0	\$0
Net Paid Medical Claims	\$350,346,543	\$374,257,077	\$407,494,954
Medical Reserve Adjustment for New Groups	\$0	\$173,293	\$0
Claims Fluctuation Margin	\$0	\$0	\$9,661,292
<b>A. Total PPO Net Paid Claims</b>	<b>\$350,346,543</b>	<b>\$374,430,371</b>	<b>\$417,156,247</b>
<b>B. Fixed Costs</b>			
Medical Administration	\$9,589,961	\$9,860,824	\$9,789,209
Prescription Drug Rebates	(\$25,682,617)	(\$30,297,925)	(\$45,648,796)
COBRA Fees	\$95,989	\$98,700	\$97,983
Billing and Enrollment Services	\$544,681	\$560,065	\$555,998
6055/6056 Reporting	\$44,646	\$50,498	\$50,131
PCORI	\$104,918	\$107,881	\$128,433
Member Rewards	\$212,069	\$218,058	\$216,475
BVA	\$446,460	\$459,070	\$455,736
Pre-Funded Member Rewards	\$37,205	\$38,256	\$3,165
GBS Fees	\$2,511,338	\$2,710,808	\$2,782,619
Specific Stop Loss Premium	\$3,071,645	\$3,316,781	\$3,951,231
Aggregating Specific Claim Liability	\$0	\$473,565	\$473,565
Fiduciary Policy Fees	\$2,232	\$2,295	\$2,279
Wellness (Vaccines/Screenings)			\$747,407
Wellness incentive rebate			\$865,898
Teladoc			\$426,113
Cooperative Administration Charges			\$248,382
Dependent Audit			\$182,294
<b>C. Total PPO Fixed Costs</b>	<b>(\$9,021,474)</b>	<b>(\$12,401,123)</b>	<b>(\$24,671,878)</b>
<b>D. Total PPO Plan Costs (A+C)</b>	<b>\$341,325,069</b>	<b>\$362,029,247</b>	<b>\$392,484,369</b>
Medical Funding	\$325,924,321	\$366,442,284	\$392,484,369
<b>E. Total PPO Funding</b>	<b>\$325,924,321</b>	<b>\$366,442,284</b>	<b>\$392,484,369</b>
<b>F. Funding Variance - Surplus/(Deficit)</b>	<b>(\$15,400,748)</b>	<b>\$4,413,036</b>	<b>\$0</b>

### Medical and Prescription Drug PEPM Costs

	Actual 7/1/2022 through 6/30/2023	Projected 7/1/2023 through 6/30/2024	Projected 7/1/2024 through 6/30/2025
<b>Average PPO Employees for Period</b>	18,603	19,128	18,989
<b>Paid PPO and Prescription Drug Claims</b>	\$1,574.94	\$1,630.50	\$1,788.29
Claims over Excess	-\$5.50	\$0.00	\$0.00
Net Paid Medical Claims	\$1,569.44	\$1,630.50	\$1,788.29
Medical Reserve Adjustment for New Groups	\$0.00	\$0.75	\$0.00
<b>A. Total PPO Net Paid Claims</b>	<b>\$1,569.44</b>	<b>\$1,631.26</b>	<b>\$1,830.69</b>
<b>B. Fixed Costs</b>			
Medical Administration	\$42.96	\$42.96	\$42.96
Drug Card Administration	\$0.00	\$0.00	\$0.00
Prescription Drug Rebates	-\$115.05	-\$132.00	-\$200.33
COBRA Fees	\$0.43	\$0.43	\$0.43
Billing and Enrollment Services	\$2.44	\$2.44	\$2.44
6055/6056 Reporting	\$0.20	\$0.22	\$0.22
HMO Managed Care Fee			
PCORI	\$0.47	\$0.47	\$0.56
Member Rewards	\$0.95	\$0.95	\$0.95
BVA	\$2.00	\$2.00	\$2.00
Pre-Funded Member Rewards	\$0.17	\$0.17	\$0.01
HMO Allocated Taxes/Fees			
GBS Fees	\$11.25	\$11.81	\$12.21
Specific Stop Loss Premium	\$13.76	\$14.45	\$17.34
Aggregating Specific Claim Liability	\$0.00	\$2.06	\$2.08
Aggregate Stop Loss Premium			
Fiduciary Policy Fees	\$0.01	\$0.01	\$0.01
Wellness (Vaccines/Screenings)			\$3.28
Wellness incentive rebate			\$3.80
Teladoc			\$1.87
Cooperative Administration Charges			\$1.09
Dependent Audit			\$0.80
<b>C. Total PPO Fixed Costs</b>	<b>-\$40.41</b>	<b>-\$54.03</b>	<b>-\$108.27</b>
<b>D. Total PPO Plan Costs (A+C)</b>	<b>\$1,529.03</b>	<b>\$1,577.23</b>	<b>\$1,722.42</b>
Medical Funding	\$1,460.04	\$1,596.45	\$1,722.42
<b>E. Total PPO Funding</b>	<b>\$1,460.04</b>	<b>\$1,596.45</b>	<b>\$1,722.42</b>
<b>F. Funding Variance - Surplus/(Deficit)</b>	<b>-\$68.99</b>	<b>\$19.23</b>	<b>\$0.00</b>

NOTES:

(1) Total Net Paid Medical Claims have been adjusted for stop loss reimbursements. Medical Paid Claims have also been adjusted to mature new groups.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*



**EBC**  
**Exhibit 14**  
**HMO Total Plan Costs Summary**

	Actual 7/1/2022 through 6/30/2023	Projected 7/1/2023 through 6/30/2024	Projected 7/1/2024 through 6/30/2025
<b>Average HMO Employees for Period</b>	9,437	9,602	9,639
<b>Paid HMO and Prescription Drug Claims</b>	\$133,639,885	\$139,535,375	\$147,020,478
Claims over Excess	(\$3,237,290)	(\$2,836,154)	\$0
Net Paid Medical Claims	\$130,402,595	\$136,699,221	\$147,020,478
Medical Reserve Adjustment for New Groups	\$0	\$87,654	\$0
Claims Fluctuation Margin			\$6,274,034
<b>A. Total HMO Net Paid Claims</b>	<b>\$130,402,595</b>	<b>\$136,786,875</b>	<b>\$153,294,512</b>
<b>B. Fixed Costs</b>			
Medical Administration	\$4,459,588	\$4,571,270	\$4,555,006
Prescription Drug Rebates	(\$6,709,096)	(\$7,311,071)	(\$16,365,865)
COBRA Fees	\$48,695	\$49,915	\$49,737
Billing and Enrollment Services	\$276,318	\$283,238	\$282,230
6055/6056 Reporting	\$22,649	\$25,538	\$25,447
HMO Managed Care Fee	\$1,306,847	\$1,431,279	\$1,496,744
HMO Allocated Taxes/Fees	\$0	\$0	\$0
GBS Fees	\$1,274,006	\$1,370,917	\$1,412,484
Specific Stop Loss Premium	\$3,447,178	\$3,868,980	\$4,441,651
Aggregate Stop Loss Premium	\$7,927	\$9,286	\$10,116
Wellness (Vaccines/Screenings)			\$379,391
Wellness incentive rebate			\$439,538
Teladoc			\$216,299
Cooperative Administration Charges			\$126,081
Dependent Audit			\$92,534
<b>C. Total HMO Fixed Costs</b>	<b>\$4,134,113</b>	<b>\$4,299,350</b>	<b>(\$2,838,605)</b>
<b>D. Total HMO Plan Costs (A+C)</b>	<b>\$134,536,708</b>	<b>\$141,086,225</b>	<b>\$150,455,907</b>
Medical Funding	\$128,169,224	\$138,039,867	\$150,455,907
<b>E. Total HMO Funding</b>	<b>\$128,169,224</b>	<b>\$138,039,867</b>	<b>\$150,455,907</b>
<b>F. Funding Variance - Surplus/(Deficit)</b>	<b>(\$6,367,484)</b>	<b>(\$3,046,358)</b>	<b>\$0</b>

### Medical and Prescription Drug PEPM Costs

	Actual 7/1/2022 through 6/30/2023	Projected 7/1/2023 through 6/30/2024	Projected 7/1/2024 through 6/30/2025
<b>Average HMO Employees for Period</b>	9,437	9,602	9,639
<b>Paid HMO and Prescription Drug Claims</b>	\$1,180.10	\$1,210.94	\$1,271.06
Claims over Excess	-\$28.59	-\$24.61	\$0.00
Net Paid Medical Claims	\$1,151.51	\$1,186.33	\$1,271.06
Medical Reserve Adjustment for New Groups	\$0.00	\$0.76	\$0.00
<b>A. Total HMO Net Paid Claims</b>	<b>\$1,151.51</b>	<b>\$1,187.09</b>	<b>\$1,325.30</b>
<b>B. Fixed Costs</b>			
Medical Administration	\$39.38	\$39.67	\$39.38
Drug Card Administration	\$0.00	\$0.00	\$0.00
Prescription Drug Rebates	-\$59.24	-\$63.45	-\$141.49
COBRA Fees	\$0.43	\$0.43	\$0.43
Billing and Enrollment Services	\$2.44	\$2.46	\$2.44
6055/6056 Reporting	\$0.20	\$0.22	\$0.22
HMO Managed Care Fee	\$11.54	\$12.42	\$12.94
PCORI			
Member Rewards			
BVA			
Pre-Funded Member Rewards			
HMO Allocated Taxes/Fees	\$0.00	\$0.00	\$0.00
GBS Fees	\$11.25	\$11.90	\$12.21
Specific Stop Loss Premium	\$30.44	\$33.58	\$38.40
Aggregating Specific Claim Liability			
Aggregate Stop Loss Premium	\$0.07	\$0.08	\$0.09
Fiduciary Policy Fees			
Wellness (Vaccines/Screenings)			\$3.28
Wellness incentive rebate			\$3.80
Teladoc			\$1.87
Cooperative Administration Charges			\$1.09
Dependent Audit			\$0.80
<b>C. Total HMO Fixed Costs</b>	<b>\$36.51</b>	<b>\$37.31</b>	<b>(\$24.54)</b>
<b>D. Total HMO Plan Costs (A+C)</b>	<b>\$1,188.01</b>	<b>\$1,224.40</b>	<b>\$1,300.76</b>
Medical Funding	\$1,131.79	\$1,197.96	\$1,300.76
<b>E. Total HMO Funding</b>	<b>\$1,131.79</b>	<b>\$1,197.96</b>	<b>\$1,300.76</b>
<b>F. Funding Variance - Surplus/(Deficit)</b>	<b>-\$56.23</b>	<b>-\$26.44</b>	<b>\$0.00</b>

NOTES:

(1) Total Net Paid Medical Claims have been adjusted for stop loss reimbursements. Medical Paid Claims have also been adjusted to mature new groups.

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**EBC**  
**Exhibit 15**  
**Dental Total Plan Costs Summary**

	Actual 7/1/2022 through 6/30/2023	Projected 7/1/2023 through 6/30/2024	Projected 7/1/2024 through 6/30/2025
<b>Average Dental Employees for Period</b>	15,645	16,397	16,354
<b>Paid Dental Claims</b>	\$12,447,054	\$12,776,225	\$14,008,203
Dental Reserve Adjustment for New Groups	\$0	\$33,868	\$0
<b>A. Total Dental Net Paid Claims</b>	<b>\$12,447,054</b>	<b>\$12,810,093</b>	<b>\$14,008,203</b>
<b>B. Fixed Costs</b>			
Dental Administration	\$674,001	\$714,108	\$567,157
GBS Fees	\$0	\$0	\$0
<b>C. Total Dental Fixed Costs</b>	<b>\$674,001</b>	<b>\$714,108</b>	<b>\$567,157</b>
<b>D. Total Dental Plan Costs (A+C)</b>	<b>\$13,121,055</b>	<b>\$13,524,202</b>	<b>\$14,575,360</b>
Dental Funding	\$12,719,908	\$13,775,741	\$14,575,360
<b>E. Total Dental Funding</b>	<b>\$12,719,908</b>	<b>\$13,775,741</b>	<b>\$14,575,360</b>
<b>F. Funding Variance - Surplus/(Deficit)</b>	<b>(\$401,147)</b>	<b>\$251,539</b>	<b>\$0</b>

**Dental PEPM Costs**

	Actual 7/1/2022 through 6/30/2023	Projected 7/1/2023 through 6/30/2024	Projected 7/1/2024 through 6/30/2025
<b>Average Dental Employees for Period</b>	15,645	16,397	16,354
<b>Paid Dental Claims</b>	\$66.30	\$64.93	\$71.38
Dental Reserve Adjustment for New Groups	\$0.00	\$0.17	\$0.00
<b>A. Total Dental Net Paid Claims</b>	<b>\$66.30</b>	<b>\$65.10</b>	<b>\$71.38</b>
<b>B. Fixed Costs</b>			
Dental Administration	\$3.59	\$3.63	\$2.89
GBS Fees	\$0.00	\$0.00	\$0.00
<b>C. Total Dental Fixed Costs</b>	<b>\$3.59</b>	<b>\$3.63</b>	<b>\$2.89</b>
<b>D. Total Dental Plan Costs (A+C)</b>	<b>\$69.89</b>	<b>\$68.73</b>	<b>\$74.27</b>
Dental Funding	\$67.75	\$70.01	\$74.27
<b>E. Total Dental Funding</b>	<b>\$67.75</b>	<b>\$70.01</b>	<b>\$74.27</b>
<b>F. Funding Variance - Surplus/(Deficit)</b>	<b>-\$2.14</b>	<b>\$1.28</b>	<b>\$0.00</b>

NOTES:

(1) Total Net Paid Medical Claims have been adjusted for stop loss reimbursements. Medical Paid Claims have also been adjusted to mature new groups.

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**EBC**  
**Exhibit 16**  
**PPO Medical Experience - By District - Including Adjustment for Claims between \$75,000 and \$1,000,000**  
**Experience Period: January 1, 2023 to December 31, 2023**

District	Paid Premium	Net Paid Claims (I)	12/31/2023 Loss Ratio	Rate Adjustment
A.E.R.O. Special Education Cooperative	\$1,494,608	\$1,440,264	96.4%	6.3%
Addison SD 4	\$1,446,860	\$1,425,978	98.6%	6.3%
Beach Park SD #3	\$1,836,393	\$1,709,940	93.1%	5.3%
Beecher CUSD #200U	\$660,649	\$983,796	148.9%	12.3%
Bensenville SD #2	\$2,040,690	\$2,042,275	100.1%	7.3%
Berkeley SD #87	\$1,023,106	\$1,126,544	110.1%	8.3%
Brookfield SD #95	\$999,958	\$960,216	96.0%	6.3%
Brookwood SD #167	\$1,730,349	\$2,364,410	136.6%	12.3%
Burbank HSD #111	\$7,085,294	\$7,060,461	99.6%	6.3%
Burr Ridge CCSD #180	\$732,511	\$711,229	97.1%	6.3%
Byron SD 226	\$3,065,146	\$3,348,480	109.2%	8.3%
Calumet Public SD #132	\$440,581	\$278,899	63.3%	2.3%
Cary SD #26	\$2,657,376	\$2,803,866	105.5%	7.3%
CASE	\$2,058,009	\$2,098,484	102.0%	7.3%
CCSD #89	\$3,226,524	\$3,358,427	104.1%	7.3%
Coal City CUSD #1	\$3,271,280	\$3,605,087	110.2%	8.3%
Decatur SD #61	\$15,045,857	\$15,950,436	106.0%	7.3%
Deerfield SD #109	\$5,852,632	\$5,794,804	99.0%	6.3%
District 45, DuPage County	\$2,110,007	\$1,798,605	85.2%	4.3%
Dolton SD #148	\$2,678,855	\$2,224,014	83.0%	4.3%
Dolton SD #149	\$994,545	\$1,168,604	117.5%	7.3%
DuPage HSD #88	\$5,067,662	\$4,957,997	97.8%	6.3%
East Maine SD #63	\$1,162,765	\$1,110,927	95.5%	6.3%
East Prairie SD #73	\$514,928	\$613,975	119.2%	9.3%
ECICHO	\$2,834,239	\$3,233,347	114.1%	8.3%
Edmund Lindop SD #92	\$465,125	\$624,007	134.2%	12.3%
Elmwood Park SD #401	\$3,365,513	\$3,241,578	96.3%	6.3%
Evanson Skokie SD #65	\$2,945,484	\$2,950,822	100.2%	7.3%
Evergreen Park Elementary SD 124	\$2,261,844	\$2,743,830	121.3%	10.3%
Fairview SD #72	\$1,200,331	\$1,453,184	119.4%	9.3%
Fenton Community High SD #100	\$1,992,973	\$1,851,221	92.9%	5.3%
Forest Park SD #91	\$1,586,186	\$1,928,854	121.6%	10.3%
Franklin Park SD #84	\$2,350,920	\$2,166,717	84.9%	4.3%
Genoa Kingston SD #424	\$1,393,949	\$1,599,308	114.7%	9.3%
Glen Ellyn #41	\$4,584,488	\$4,733,008	103.2%	7.3%
Golf SD #67	\$419,048	\$544,483	129.9%	11.3%
Grayslake SD #127	\$2,162,087	\$2,431,554	112.5%	8.3%
Herscher SD #2	\$2,026,763	\$1,868,850	92.2%	5.3%
Hillside SD #93	\$1,172,840	\$1,151,864	98.2%	6.3%
Hasea SD #10	\$1,265,113	\$1,266,761	100.1%	7.3%
Kankakee SD #111	\$8,495,645	\$9,208,736	108.4%	8.3%
Keeneville SD #20	\$1,583,044	\$1,645,713	104.0%	7.3%
La Grange SD #102	\$4,884,106	\$5,121,356	104.9%	7.3%
Lake Park SD #108	\$4,319,660	\$3,850,137	89.1%	5.3%
LaSalle-Peru Township HSD #120	\$2,032,511	\$2,830,373	139.3%	12.3%
Lemont-Bromberek CSD #113A	\$2,702,253	\$2,645,392	97.9%	6.3%
Lincoln SD #156	\$1,267,912	\$1,158,491	91.4%	5.3%
Lincolnwood SD #74	\$2,181,568	\$1,967,404	90.2%	5.3%
Liste SD #202	\$3,347,107	\$3,651,995	109.1%	8.3%

District	Paid Premium	Net Paid Claims (I)	12/31/2023 Loss Ratio	Rate Adjustment
Lombard SD #44	\$3,223,626	\$3,439,795	106.7%	7.3%
Maercker SD #60	\$1,291,303	\$1,011,549	78.3%	5.3%
Mannheim SD #83	\$6,535,781	\$6,333,732	96.9%	6.3%
Manteno CUSD #5	\$2,578,640	\$2,620,086	101.6%	7.3%
Marengo CSD #165	\$608,296	\$777,290	127.8%	11.3%
Marquardt SD #15	\$4,166,053	\$4,499,791	108.0%	8.3%
Matteson SD #159	\$3,845,624	\$3,773,519	98.1%	6.3%
Medinah SD #11	\$1,091,365	\$1,101,374	100.9%	7.3%
Midlothian SD #143	\$3,005,095	\$2,507,794	83.5%	4.3%
Mt. Prospect SD #57	\$3,174,250	\$3,860,488	121.6%	10.3%
Mundelein SD #120	\$3,892,871	\$4,131,566	106.1%	7.3%
NDSEC	\$1,243,372	\$1,562,625	125.7%	10.3%
Niles SD #71	\$1,367,434	\$1,036,725	75.8%	3.3%
Niles Special Ed #807	\$2,164,828	\$2,300,118	106.2%	7.3%
Niles THSD #219	\$14,721,841	\$15,037,794	102.1%	7.3%
Norridge SD #80	\$964,410	\$1,013,894	105.1%	7.3%
North Chicago SD #187	\$3,313,880	\$3,399,917	102.6%	7.3%
North Palos SD #117	\$6,016,268	\$6,090,527	101.2%	7.3%
Northbrook SD #28	\$6,235,366	\$6,714,071	107.7%	7.3%
Northbrook SD #30	\$2,165,891	\$1,876,427	86.6%	4.3%
NSSFO	\$4,001,050	\$4,311,874	107.8%	8.3%
Oak Lawn Hometown SD #123	\$4,322,675	\$4,660,696	107.8%	8.3%
Oak Park SD #97	\$4,632,069	\$4,259,806	92.0%	5.3%
PAEC	\$1,944,943	\$1,918,438	98.6%	6.3%
Palos SD #118	\$4,708,912	\$4,877,033	103.6%	7.3%
Park Forest-Chicago Heights SD #163	\$62,995	\$38,637	61.3%	7.3%
Posen-Robbins SD 143.5	\$1,478,537	\$1,505,208	101.8%	7.3%
Prairie Grove CSD #46	\$1,494,955	\$1,407,688	94.2%	6.3%
Prospect Hrs SD #23	\$2,887,413	\$3,198,468	110.8%	8.3%
Queen Bee SD #16	\$1,621,083	\$1,566,398	96.6%	6.3%
Reavis Hrs Dist 220	\$2,827,264	\$2,940,785	104.0%	7.3%
Rhodes SD #84.5	\$1,211,650	\$1,109,353	91.6%	5.3%
Rich Township HSD #227	\$5,552,512	\$6,015,374	108.3%	8.3%
Ridgeland SD #122	\$2,505,866	\$2,580,418	103.0%	7.3%
River Forest SD #90	\$2,760,016	\$3,199,266	115.9%	9.3%
River Trails SD #26	\$565,593	\$524,145	92.7%	5.3%
Riverside Brookfield HSD #208	\$2,458,353	\$2,715,079	110.4%	8.3%
Riverside SD #96	\$2,555,379	\$2,611,225	102.2%	7.3%
Roselle SD #12	\$971,258	\$1,069,820	110.1%	8.3%
Sauk Village CCSD #168	\$1,260,976	\$1,330,068	105.5%	7.3%
Seneca Grade School District #170	\$684,140	\$737,527	107.8%	8.3%
Seneca Township HSD #160	\$1,054,757	\$1,177,672	111.7%	8.3%
Skokie SD #68	\$2,271,605	\$1,884,490	83.0%	4.3%
Skokie SD #69	\$1,802,444	\$1,731,052	96.0%	6.3%
Skokie SD #73 1/2	\$1,174,258	\$1,094,725	93.2%	5.3%
South Berwyn SD #100	\$2,980,513	\$2,747,197	92.2%	5.3%
South Holland SD #150	\$636,331	\$900,404	141.5%	12.3%
SPEED SEJA	\$400,733	\$574,670	143.4%	12.3%
Sterling CUSD #5	\$4,703,619	\$4,181,134	88.9%	5.3%

District	Paid Premium	Net Paid Claims (I)	12/31/2023 Loss Ratio	Rate Adjustment
Summit Hill SD #161	\$3,939,949	\$4,544,874	115.4%	9.3%
SWCCCASE	\$927,799	\$948,781	102.3%	7.3%
Thornton #205	\$9,410,240	\$9,584,399	101.9%	7.3%
Thornton Fractional #215	\$6,482,856	\$6,497,467	100.2%	7.3%
Tinley Park SD #146	\$5,365,680	\$5,452,736	101.6%	7.3%
Union Ridge SD #86	\$422,816	\$528,651	125.0%	10.3%
Warren Township HS #121	\$4,826,030	\$5,759,156	119.3%	9.3%
West Chicago SD #94	\$2,585,277	\$2,999,684	116.0%	9.3%
West Northfield SD #31	\$2,045,109	\$1,987,427	97.2%	6.3%
Westchester SD #92.5	\$1,352,250	\$1,434,073	106.1%	7.3%
Westville CUSD #2	\$1,462,690	\$1,360,945	93.0%	5.3%
Wood Dale SD #7	\$1,402,632	\$1,819,316	129.7%	11.3%
Woodland SD #50	\$11,296,131	\$11,799,619	104.5%	7.3%
Woodridge SD #68	\$4,023,296	\$4,387,055	109.0%	8.3%
Zion Elementary SD #6	\$3,010,911	\$3,345,851	111.1%	8.3%
NEW DISTRICTS				
Oswego CUSD #308				
Westmont CUSD #201				

Sub-Pool	Paid Premium	Net Paid Claims (I)	Date End Loss Ratio	Rate Adjustment
EPAA	\$5,002,820	\$5,200,971	104%	7.3%
NSBC	\$13,258,914	\$14,630,072	110%	8.3%
WPH	\$2,262,974	\$2,395,936	106%	7.3%

Pool Total	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
<b>Pool Total</b>	<b>\$345,396,219</b>	<b>\$358,214,418</b>	<b>103.7%</b>

**NOTES:**

(1) Net Claims include all claims under \$75,000 per individual plus the shared amount of claim liability between \$75,000 and \$1,000,000 per individual. The shared amount is distributed based on enrollment for each member.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*



EBC  
Exhibit 17

HMO Medical Experience - By District - Including Adjustment for Claims between \$75,000 and \$350,000  
Experience Period: January 1, 2023 to December 31, 2023

District	Paid Premium	Net Paid Claims (I)	12/31/2023 Loss Ratio	Rate Adjustment
A.E.R.O. Special Education Cooperative	\$1,664,908	\$1,728,709	103.8%	8.8%
Addison SD 4	\$2,899,487	\$2,947,260	101.6%	8.8%
Beach Park SD #3	\$760,726	\$943,152	124.0%	11.8%
Beecher CUSD #200U	\$468,492	\$572,501	122.2%	11.8%
Bensenville SD #2	\$2,347,709	\$2,263,015	96.4%	7.8%
Berkeley SD #87	\$2,777,401	\$3,089,178	111.2%	9.8%
Brookfield SD #95	\$404,194	\$494,331	122.3%	11.8%
Brookwood SD #167	\$164,202	\$175,197	106.7%	9.8%
Burr Ridge CCSD #180	\$259,988	\$231,255	88.9%	6.8%
Calumet Public SD #132	\$677,463	\$602,663	89.0%	6.8%
Carv SD #26	\$754,957	\$1,027,918	136.2%	13.8%
CASE	\$795,909	\$763,647	95.9%	7.8%
CCSD #89	\$1,439,587	\$1,256,656	87.3%	6.8%
Deerfield SD #109	\$1,000,165	\$1,131,549	113.1%	10.8%
District 45, DuPage County	\$3,394,234	\$2,975,587	87.7%	6.8%
Dolton SD #148	\$1,067,904	\$1,197,689	112.2%	10.8%
Dolton SD #149	\$90,200	\$62,622	69.4%	8.8%
DuPage HSD #88	\$3,331,716	\$3,213,394	96.4%	7.8%
East Maine SD #63	\$3,767,147	\$3,896,155	103.4%	8.8%
East Prairie SD #73	\$390,902	\$509,217	130.3%	12.8%
ECHO	\$1,011,680	\$1,046,273	103.4%	8.8%
Edmund Lindop SD #92	\$289,805	\$207,584	71.6%	4.8%
Elmwood Park SD #401	\$955,553	\$790,186	82.7%	5.8%
Evanson Skokie SD #65	\$12,849,637	\$14,153,645	110.1%	9.8%
Evergreen Park Elementary SD 124	\$810,197	\$959,732	118.5%	11.8%
Fairview SD #72	\$616,436	\$580,492	94.2%	7.8%
Fenton Community High SD #100	\$1,081,929	\$1,136,544	105.0%	8.8%
Forest Park SD #91	\$413,339	\$385,938	93.4%	7.8%
Franklin Park SD #84	\$474,036	\$594,667	125.4%	12.8%
Genoa Kingstons SD #424	\$346,497	\$434,915	125.5%	5.8%
Glen Ellyn #41	\$2,430,980	\$2,419,830	99.5%	8.8%
Golf SD #67	\$748,464	\$798,668	106.7%	9.8%
Grayslake CHSD #127	\$673,913	\$1,075,324	159.6%	13.8%
Hillside SD #93	\$123,044	\$91,684	74.5%	4.8%
Itasca SD#10	\$298,161	\$296,646	99.5%	8.8%
Keeneville SD #20	\$452,260	\$560,956	124.0%	11.8%
La Grange SD #102	\$965,966	\$1,074,477	111.2%	9.8%
Lake Park SD #108	\$1,840,073	\$1,809,181	98.3%	8.8%
Lemont-Bromberek CSD #113A	\$696,052	\$663,608	95.3%	7.8%
Laneolwood SD #74	\$847,577	\$722,411	85.2%	6.8%
Lasle SD #202	\$1,431,798	\$1,544,402	107.9%	9.8%
Lombard SD #44	\$3,136,344	\$3,033,615	96.7%	7.8%
Maercker SD #60	\$913,959	\$857,837	93.9%	7.8%
Mannheim SD #83	\$1,765,501	\$1,865,247	105.6%	9.8%
Marengo CSD #165	\$865,381	\$823,838	95.2%	7.8%
Marquardt SD #15	\$1,307,021	\$1,228,980	94.0%	7.8%
Matteson SD #159	\$1,021,816	\$1,114,332	109.1%	9.8%
Medinah SD #11	\$148,593	\$143,159	96.3%	7.8%
Middleton SD #143	\$472,425	\$437,051	92.5%	7.8%

District	Paid Premium	Net Paid Claims (I)	12/31/2023 Loss Ratio	Rate Adjustment
Mt. Prospect SD #57	\$417,760	\$410,090	98.2%	8.8%
Mundelein SD #120	\$1,087,800	\$1,232,265	113.3%	10.8%
NDS/EC	\$212,832	\$171,487	80.6%	5.8%
Niles Special Ed #807	\$878,166	\$864,042	98.4%	8.8%
Niles T11SD #219	\$2,334,828	\$2,307,439	98.0%	8.8%
Norridge SD #80	\$335,382	\$259,547	77.4%	4.8%
North Chicago SD #187	\$1,206,033	\$1,346,447	111.6%	9.8%
North Palos SD #117	\$1,202,924	\$1,427,299	118.7%	11.8%
Northbrook SD #28	\$1,069,663	\$1,138,859	106.5%	9.8%
Northbrook SD #30	\$731,050	\$968,346	132.5%	13.8%
NSSEO	\$1,230,835	\$1,145,607	93.1%	7.8%
Oak Lawn Hometown SD #123	\$1,901,562	\$2,053,533	108.0%	9.8%
Oak Park SD #97	\$7,210,259	\$6,477,404	89.8%	6.8%
PAEC	\$894,921	\$1,119,032	125.0%	12.8%
Palos SD #118	\$617,814	\$521,895	84.5%	6.8%
Park Forest-Chicago Heights SD #163	\$105,901	\$74,217	70.1%	8.8%
Posen-Robbins SD 143.5	\$681,241	\$429,484	63.0%	3.8%
Prairie Grove CSD #46	\$66,158	\$81,994	123.9%	11.8%
Prospect Hts SD #23	\$647,618	\$612,458	94.6%	7.8%
Queen Bee SD #16	\$1,134,956	\$1,174,929	103.5%	8.8%
Reavis HS Dist 220	\$448,974	\$380,303	84.7%	6.8%
Rhodes SD #84.5	\$272,567	\$189,480	69.5%	3.8%
Rich Township HSD #227	\$2,045,906	\$2,215,820	108.3%	9.8%
Ridgeland SD #122	\$1,643,445	\$1,573,996	95.8%	7.8%
River Forest SD #90	\$334,514	\$264,385	79.0%	5.8%
River Trails SD #26	\$2,155,835	\$2,019,539	93.7%	7.8%
Riverside Brookfield HSD #208	\$397,679	\$501,378	126.1%	12.8%
Riverside SD #96	\$1,113,721	\$1,021,948	91.8%	7.8%
Roselle SD #12	\$211,468	\$146,601	69.3%	3.8%
Sauk Village CCSD #168	\$641,337	\$700,881	109.3%	9.8%
Skokie SD #68	\$1,490,830	\$1,574,987	105.6%	9.8%
Skokie SD #69	\$1,115,279	\$1,140,111	102.2%	8.8%
Skokie SD #73 1/2	\$1,245,174	\$1,077,127	86.5%	6.8%
South Berwyn SD #100	\$2,312,891	\$2,230,355	96.4%	7.8%
South Holland SD #150	\$374,297	\$270,576	72.3%	4.8%
SPEED SEJA	\$951,931	\$1,082,674	113.7%	10.8%
Summit Hill SD #161	\$236,361	\$136,412	57.7%	3.8%
SWCCCASE	\$2,636,952	\$2,872,813	108.9%	9.8%
Thornton #205	\$2,174,411	\$2,156,601	99.2%	8.8%
Thornton Fractional #215	\$1,050,959	\$649,479	61.8%	3.8%
Timley Park SD #146	\$793,300	\$696,917	87.9%	6.8%
Union Ridge SD #86	\$204,546	\$225,409	110.2%	9.8%
Warren Township HS #121	\$1,084,635	\$1,242,872	114.6%	10.8%
West Chicago SD #94	\$1,175,200	\$1,191,342	101.4%	8.8%
West Northfield SD #31	\$404,463	\$571,597	141.3%	13.8%
Westchester SD #92.5	\$434,310	\$438,517	101.0%	8.8%
Wood Dale SD #7	\$621,880	\$688,704	110.7%	9.8%
Woodland SD #50	\$706,438	\$635,111	89.9%	6.8%
Woodridge SD #68	\$1,590,609	\$1,390,906	87.4%	6.8%

District	Paid Premium	Net Paid Claims (I)	Date End Loss Ratio	Rate Adjustment
Zion Elementary SD #6	\$2,041,527	\$1,442,291	70.6%	3.8%
NEW DISTRICTS				
Oswego CUSD #308				
Westmont CUSD #201				

Sub-Pool	Paid Premium	Net Paid Claims (I)	Date End Loss Ratio	Rate Adjustment
EPAA	\$1,883,957	\$2,202,106	116.9%	10.8%
NSBC	\$6,106,754	\$6,342,039	103.9%	8.8%
WPH	\$1,429,862	\$1,485,677	103.9%	8.8%

	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
<b>Pool Total</b>	<b>\$132,769,342</b>	<b>\$134,371,202</b>	<b>101.2%</b>

NOTES:

(1) Net Claims include all claims under \$75,000 per individual plus the shared amount of claim liability between \$75,000 and \$350,000 per individual. The shared amount is distributed based on enrollment for each member.

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*



EBC

Exhibit 18

Dental Experience - By District

Experience Period: January 1, 2023 to December 31, 2023

District	Paid Premium	Net Paid Claims (1)	12/31/2023 Loss Ratio	Rate Adjustment
Addison SD 4	\$258,756	\$239,400	93%	6.3%
Beach Park SD #3	\$84,975	\$86,668	102%	6.3%
Bensenville SD #2	\$201,574	\$168,231	83%	6.3%
Berkeley SD #87	\$170,907	\$153,849	90%	6.3%
Burbank HSD #111	\$313,213	\$295,195	94%	6.3%
Byron CUSD #226	\$170,416	\$169,012	99%	6.3%
Calumet Public SD #132	\$52,756	\$47,022	89%	6.3%
Cary SD #26	\$173,681	\$144,253	83%	6.3%
CASE	\$140,331	\$130,739	93%	6.3%
CCSD #89	\$245,062	\$229,544	94%	6.3%
Deerfield SD #109	\$262,321	\$269,962	103%	6.3%
District 45, DuPage County	\$336,984	\$336,580	100%	6.3%
Dolton SD #148	\$157,881	\$161,094	102%	6.3%
East Prairie SD #73	\$43,433	\$45,167	104%	6.3%
ECHO	\$162,910	\$174,266	107%	6.3%
Elmwood Park SD #401	\$208,414	\$171,594	82%	6.3%
Fairview SD #72	\$84,184	\$69,896	83%	6.3%
Fenton Community High SD #100	\$176,044	\$190,608	108%	6.3%
Franklin Park SD #84	\$146,154	\$131,558	90%	6.3%
Genoa Kingston SD #424	\$90,475	\$77,045	85%	6.3%
Glen Ellyn #41	\$339,467	\$287,716	85%	6.3%
Golf SD #67	\$54,085	\$54,149	100%	6.3%
Grayslake SD #127	\$167,781	\$116,541	69%	3.8%
Itasca SD#10	\$57,905	\$41,514	72%	3.8%
Kcencyville SD #20	\$91,000	\$75,269	83%	6.3%
Lincoln SD #156	\$51,021	\$52,901	104%	6.3%
Lincolnwood SD #74	\$146,780	\$147,948	101%	6.3%
Lisle SD #202	\$250,245	\$271,791	109%	6.3%
Lombard SD #44	\$359,431	\$357,526	99%	6.3%
Mannheim SD #83	\$291,375	\$221,469	76%	3.8%
Marquardt SD #15	\$186,534	\$213,868	115%	8.8%
Matteson SD #159	\$183,231	\$163,007	89%	6.3%
Midlothian SD #143	\$141,794	\$144,427	102%	6.3%
Mt. Prospect SD #57	\$155,541	\$163,815	105%	6.3%
Mundelein SD #120	\$263,988	\$297,876	113%	8.8%
Niles SD #71	\$70,326	\$70,758	101%	6.3%
Niles Special Ed #807	\$147,737	\$137,040	93%	6.3%
Niles THSD #219	\$791,572	\$832,729	105%	6.3%
Norridge SD #80	\$55,073	\$53,515	97%	6.3%
North Palos SD #117	\$278,666	\$282,117	101%	6.3%
Northbrook SD #28	\$361,372	\$416,538	115%	8.8%
PAEC	\$67,383	\$52,030	77%	3.8%
Palos SD #118	\$229,453	\$253,310	110%	6.3%
Prairie Grove CSD #46	\$96,531	\$91,667	95%	6.3%
Prospect Hts SD #23	\$179,523	\$180,411	100%	6.3%
Queen Bee SD #16	\$107,973	\$116,442	108%	6.3%
Reavis HS Dist 220	\$222,280	\$217,074	98%	6.3%
Rhodes SD #84.5	\$75,127	\$69,648	93%	6.3%
Ridgeland SD #122	\$175,262	\$167,235	95%	6.3%

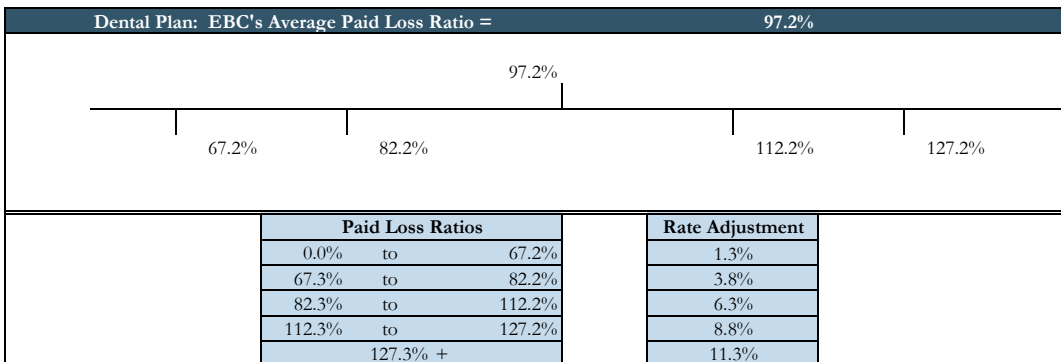
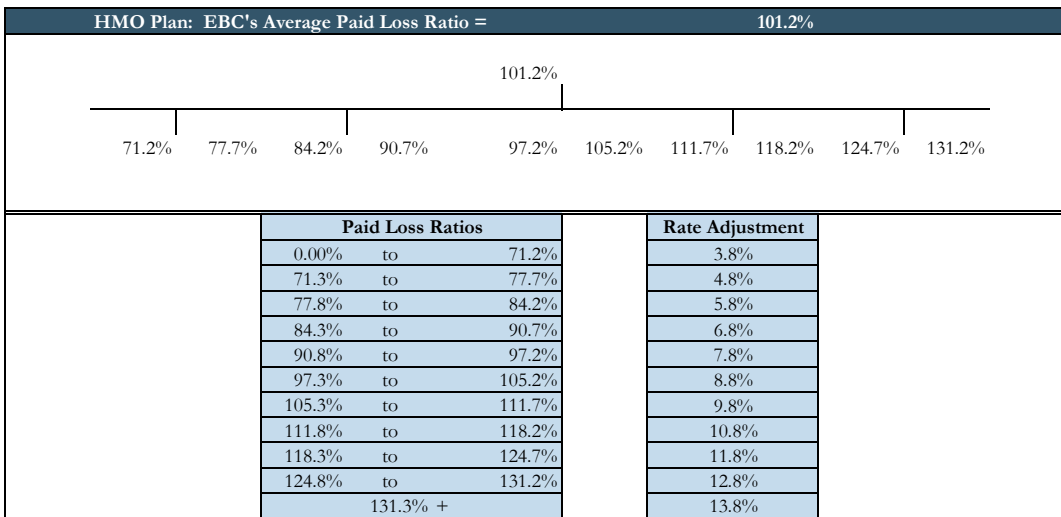
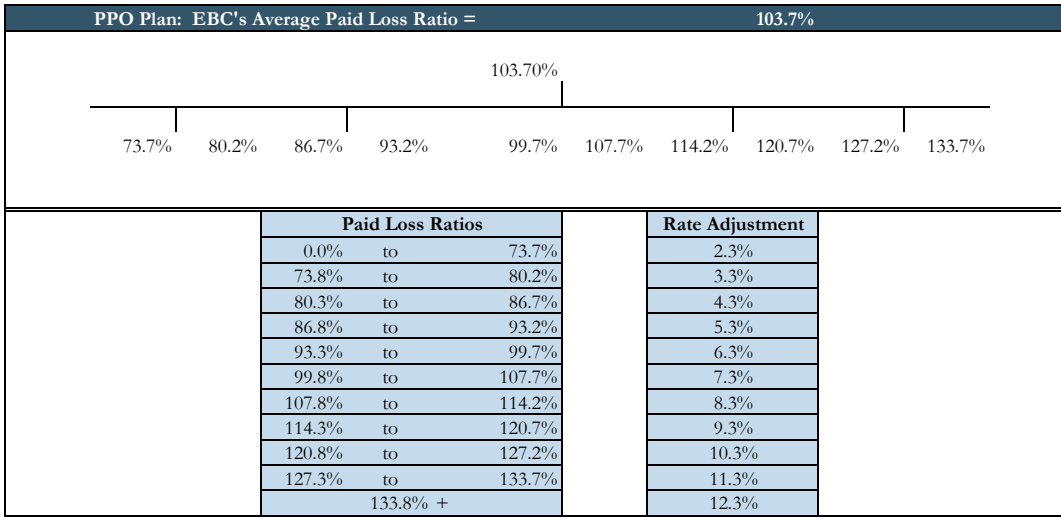
District	Paid Premium	Net Paid Claims (1)	12/31/2023 Loss Ratio	Rate Adjustment
River Forest SD #90	\$181,769	\$167,888	92%	6.3%
River Trails SD #26	\$170,225	\$176,213	104%	6.3%
Riverside Brookfield HSD #208	\$175,700	\$182,527	104%	6.3%
Riverside SD #96	\$219,758	\$174,362	79%	3.8%
Sauk Village CCSD #168	\$115,284	\$120,075	104%	6.3%
Skokie SD #68	\$191,265	\$184,041	96%	6.3%
Skokie SD #69	\$118,054	\$107,405	91%	6.3%
Skokie SD #73 1/2	\$108,784	\$109,930	101%	6.3%
South Berwyn SD #100	\$202,385	\$201,635	100%	6.3%
Sterling CUSD #5	\$230,024	\$263,130	114%	8.8%
Summit Hill SD #161	\$159,310	\$175,216	110%	6.3%
SWCCCASE	\$240,175	\$223,310	93%	6.3%
Tinley Park SD #146	\$97,723	\$44,720	46%	6.3%
Union Ridge SD #86	\$30,779	\$29,236	95%	6.3%
Warren Township HS #121	\$366,035	\$321,781	88%	6.3%
West Chicago SD #94	\$210,602	\$197,269	94%	6.3%
Westchester SD #92.5	\$100,322	\$97,981	98%	6.3%
Woodland SD #50	\$535,686	\$538,799	101%	6.3%
Woodridge SD #68	\$229,844	\$218,223	95%	6.3%

Sub-Pool	Paid Premium	Net Paid Claims (1)	Date End Loss Ratio	Rate Adjustment
EPAA	\$111,348	\$87,689	79%	3.8%
NSBC	\$367,483	\$363,636	99%	6.3%
WPH	\$38,400	\$35,275	92%	6.3%

	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
<b>Pool Total</b>	<b>\$13,182,161</b>	<b>\$12,817,634</b>	<b>97.2%</b>

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

**EBC**  
**Estimated District Rate Adjustments**  
**Banding Formula - Average Increase Plus/Minus 5%**



*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*

**EBC**  
**Exhibit 20**  
**Historical Rate Adjustments**

Plan Year	PPO Average		HMO Average		Dental Average	
	Calculated Adjustments	Final Adjustments With Working Cash Release	Calculated Adjustments	Final Adjustments With Working Cash Release	Calculated Adjustments	Final Adjustments With Working Cash Release
7/1/10 to 7/1/11	5.30%	3.3%	7.1%	5.1%	3.9%	1.9%
7/1/11 to 7/1/12	6.6%	6.6%	13.0%	13.0%	0.0%	0.0%
7/1/12 to 7/1/13	5.90%	3.8%	4.6%	3.8%	-1.0%	-1.0%
7/1/13 to 7/1/14	3.40%	1.3%	7.2%	5.1%	3.9%	1.8%
7/1/14 to 7/1/15	3.50%	0.0%	0.4%	0.0%	0.6%	0.0%
7/1/15 to 7/1/16	7.20%	5.7%	5.7%	5.7%	-2.8%	-2.8%
7/1/16 to 7/1/17	7.10%	5.5%	-0.3%	-0.3%	1.1%	1.1%
7/1/17 to 7/1/18	8.5%	8.5%	0.1%	0.1%	0.8%	0.8%
7/1/18 to 7/1/19	-0.1%	-0.1%	-4.0%	-4.0%	-0.3%	-0.3%
7/1/19 to 7/1/20	2.8%	2.8%	3.3%	3.3%	3.7%	3.7%
7/1/20 to 7/1/21	5.7%	5.7%	4.3%	4.3%	1.3%	1.3%
7/1/21 to 7/1/22	1.10%	-0.1%	-2.2%	-2.9%	0.3%	-4.1%
7/1/22 to 7/1/23	7.5%	7.5%	9.7%	9.7%	3.7%	3.7%
7/1/23 to 7/1/24	10.4%	10.4%	7.5%	7.5%	2.6%	2.6%
7/1/24 to 7/1/25 Final	7.3%	7.3%	8.8%	8.8%	6.3%	6.3%
<b>5 Year Average</b>	<b>6.4%</b>	<b>6.2%</b>	<b>5.6%</b>	<b>5.5%</b>	<b>2.9%</b>	<b>2.0%</b>
<b>15 Year Average</b>	<b>5.5%</b>	<b>4.5%</b>	<b>4.3%</b>	<b>3.9%</b>	<b>1.6%</b>	<b>1.0%</b>

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*



BlueCross BlueShield  
of Illinois



# EBC Final Renewal Meeting

## March 20, 2024

# AGENDA

- Legislative Updates
- Flex Access Update
- MedsYourWay Overview
- Cancer Support



# Legislative Updates

## House Bill 4271: Breast Reduction Surgery

**Summary:** Requires coverage of medically necessary breast reduction surgery.

**Applies to:** HMO & PPO, Grandfathered and Non-Grandfathered

**Effective Date:** 1/1/2024

**What's Changing:** There are no benefit changes as a result of this mandate



# Legislative Updates

## House Bill 5254: Menopause Hormone Therapy

**Summary:** Requires coverage of medically necessary hormone therapy treatment to treat menopause induced by a hysterectomy

**Applies to:** HMO & PPO, Grandfathered and Non-Grandfathered

**Effective Date:** 1/1/2024

**What's Changing:** There are no benefit changes as a result of this mandate. We have updated our 2024 benefit booklets and updated our systems to note that plans cover medically necessary hormone therapy to treat menopause that has been induced by a hysterectomy.

# Legislative Updates

## Senate Bill 3819: Pediatric Palliative Care

**Summary:** Requires coverage of community-based palliative and hospice care for qualifying children while they're also receiving curative treatment for an illness.

**Applies to:** HMO & PPO, Grandfathered and Non-Grandfathered

**Effective Date:** 1/1/2024

**What's Changing:** We've updated our systems with the definition of pediatric palliative care, which includes, but is not limited to:

- Nursing for pain and symptom management
- Expressive therapies (such as music or art therapies) for age-appropriate counseling
- Client and family counseling (provided by a licensed social worker, licensed professional counselor, child life specialist, or non-denominational chaplain or spiritual counselor)
- Respite care
- Bereavement services
- Case management
- Any other services as recommended by Department of Healthcare and Family Services.

# Legislative Updates

## Senate Bill 2969: Glucose Monitors

**Summary:** Requires coverage mandate of medically necessary continuous glucose monitors for members diagnosed with Type 1 or Type 2 diabetes who require insulin to manage their condition.

**Applies to:** HMO & PPO, Grandfathered and Non-Grandfathered

**Effective Date:** 1/1/2024

**What's Changing:** We've updated our systems to note the coverage of continuous glucose monitors and blood glucose monitors.

# Legislative Updates

## House Bill 5318: Prostate Cancer, Cervical Cancer and Ovarian Cancer Screening

**Summary:** Requires coverage of an annual prostate cancer screening without cost sharing for members who are:

- Asymptomatic and 50+
- African American and 40+
- 40+ with a family history of prostate cancer

Also requires coverage without cost sharing of:

- Annual cervical smear testing
- Ovarian cancer surveillance tests for members at risk for ovarian cancer

Members of health savings/high deductible health plans must meet their deductibles first before no cost sharing applies, subject to IRS requirements.

**Applies to:** HMO & PPO, Grandfathered and Non-Grandfathered

**Effective Date:** 1/1/2024

**What's Changing:** Cervical smear (Pap smear) testing is already covered without cost sharing at an in-network provider, so coverage won't change. Ovarian surveillance screening is currently covered as a standard benefit, it will be covered without cost sharing at an in-network provider. Prostate cancer screening is currently covered as a standard benefit, it will be covered without cost sharing at an in-network provider. **Non-HMO ABS documents will include additional language.**

# Legislative Updates

## House Bill 5585: Home Health Services

**Summary:** Requires coverage of home health services for the duration of the medically necessary care.

**Applies to:** HMO & PPO, Grandfathered and Non-Grandfathered

**Effective Date:** 1/1/2024

**What's Changing:** The mandate removes limits on health services provided in the home (including home health care and private duty nursing), subject to medical necessity. We are updating our systems to identify existing limits and remove them in alignment with the legislation. **Non-HMO ABS documents will remove any indicated limits to home health care and/or private duty nursing and include additional language referencing HB 5585. SBCs will remove any stated limits on home health care.**

# PHARMACY SOLUTION FLEX ACCESS



# Side-by-Side Comparison of Coupon Programs

Key Capabilities	FlexAccess™	Copay Max
Line(s) of Business	PPO and HDHP	PPO Only
Requires pharmacy exclusivity	No	Yes, Accredo only
Drug list	Yes; includes a specific set of drugs - Broader than Co-Pay Max (approx. 800 drugs)	Yes; includes a specific set of drugs (fewer than 200 drugs)
Drug Type	Specialty and Select Non-Specialty (HIV)	Specialty Only
Applies to Member Out of Pocket Credit/Accums	Yes- Only the amount Member Paid out of Pocket (Coupon amount doesn't apply)	Yes- Only the amount Member Paid out of Pocket (Coupon amount doesn't apply)
Cost	Yes; 20% Shared Savings	No
Member opt Out Penalty Applies	<del>Yes – Penalty Applies</del>	No- default to regular copay
Member Action Required	Yes- Must Enroll with Flex Access <b>and</b> apply for manufacturer coupon	Yes- Must apply for manufacturer coupon and provide coupon info to Accredo

# With MedsYourWay<sup>®</sup>, Members Pay the Lower Available-Price<sup>\*</sup>

Simple as 1-2-3

1



## Fill Prescription

- Member goes to in-network retail pharmacy
- Presents their BCBSIL ID card

2



## Enjoy the Seamless Experience

- System compares participating Drug Discount Card prices to plan benefit price<sup>\*</sup>
- Automatically applies the lower price at check-out

3



## Benefit from the Savings

- Member cost share is the lower price available amongst MedsYourWay options
- Purchase counts towards deductible and OPX

<sup>\*</sup>For select covered medications. Not all retail network pharmacies may participate. Prices may vary with each prescription fill purchased but MedsYourWay will present the member with the current lower available price at the point of sale.



# Wellbeing Management Empower+ Current vs Future Cancer Services and Support



## 2023

<p><b>Care Management</b></p> <ul style="list-style-type: none"> <li>• Cancer Care Management</li> </ul>	<p><b>Identification and Outreach</b></p> <ul style="list-style-type: none"> <li>• Predictive Outreach for Six Cancer Types Based on Claims</li> <li>• Telephonic Outreach</li> </ul>	<p><b>Pricing Structure</b></p> <ul style="list-style-type: none"> <li>• Included with Empower+</li> </ul>
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## 2024

<p><b>Care Management</b></p> <ul style="list-style-type: none"> <li>• Cancer Care Management</li> </ul> <p><b>Plus:</b></p> <ul style="list-style-type: none"> <li>• Partnership with AccessHope™ for:             <ul style="list-style-type: none"> <li>– Expert Advisory Review and Support</li> </ul> </li> </ul>	<p><b>Identification and Outreach</b></p> <ul style="list-style-type: none"> <li>• Expanded Predictive Outreach for 28 Cancer Types Based on Claims and Prior Authorization*, including Advanced Imaging and Medical Oncology Drug</li> <li>• Digital (SMS Text and Email) &amp; Telephonic Outreach</li> </ul>	<p><b>Pricing Structure</b></p> <p><b>Cancer Care Mgmt. &amp; AccessHope Expert Advisory Review and Support</b></p> <ul style="list-style-type: none"> <li>• Included with Empower+</li> </ul>
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AccessHope is an independent company providing cancer support services for members enrolled with Blue Cross and Blue Shield of Illinois and is solely responsible for the services it provides. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them. © 2023 AccessHope, LLC. All rights reserved. Confidential and proprietary.

# Additional Expertise to Support a Challenging Diagnosis

## Reviews from the National Cancer Institute-Designated Comprehensive Cancer Centers

### AccessHope™ Expert Advisory Review

#### Expert case review for all cancer types

- Reviews the employee's case by request
- Medical record collection
- Recommendations from experts to employees and their treating oncologist

#### Expert engages with the employee's treating oncologist

- Forms a collaborative relationship and offers a physician-to-physician clinical consultation call
- Addresses over- and underutilization
- Facilitates optimal care vs. acceptable care

#### Evidence-based recommendations

- Genomics/Genetic expertise
- Assistance identifying clinical trials, when applicable
- Breakthrough medications
- Targeted therapies



# Cancer Care Management and AccessHope™ Expert Advisory Review Member Journey

## This service helps the member and their treating oncologist:

- Cancer Care Managers support oncology needs, manage underlying conditions, provide resources/education and coordination with other specialties (Behavioral Health, Social Workers) to holistically support the member
- Recommendations from NCI-Designated Comprehensive Cancer Center experts are provided to members and their local oncologists, so members can stay close to home
- Member and their treating oncologist learn about optimal treatment options for improved outcomes



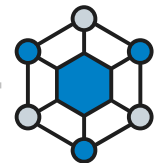
Blue Cross and Blue Shield of Illinois engages the member for Cancer Care Management.



BCBSIL clinician educates member on AccessHope Expert Advisory Review. Member requests a review.



BCBSIL warm transfers member to AccessHope to initiate Expert Advisory Review. Member continues to engage with BCBSIL Care Management.



Expert Advisory Review report sent to member, their treating oncologist and BCBSIL. BCBSIL clinicians have access to the report.

**Wellbeing Management:** All 28 cancer types digital (SMS Text or Email) outreach for first attempt.

# 2024 Legislative Updates

This communication is intended for informational purposes only. It is not intended to provide, does not constitute, and cannot be relied upon as legal, tax or compliance advice. Furthermore, this communication is not intended to provide tax advice, and any tax-related statements that may be contained herein is not intended or written to be used, and cannot be used, for the purposes of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing, or recommending to another party any transaction or matters herein. Please consult with your legal, compliance and tax professionals to understand your legal, compliance and tax obligations under the law.

# Education Benefit Cooperative



# Contractual Plan Provisions

## Master Policy

- Reliance Matrix will pay the life benefit based on the policy on file
  - Eligible class of employees
  - Benefit amount – flat dollar amount or multiple of salary
- Policy with Reliance Matrix supersedes CBA on file
- Timely communication on benefit and eligibility updates

## Leave of absences (LOA)

- Continuation of benefits
- Waiver of Premium (WOP)
  - Ensure WOP application is being completed and submitted by the claimant

Mismanagement of policy provisions will result in denied or delayed claim payments causing financial and emotional hardship to employees and their families

## Contractual Plan Provisions

### Actively at Work

- **“Actively at work”** and **“active work”** means the person actually performing on a Full-time basis each and every duty pertaining to his/her job in the place where and the manner in which the job is normally performed. This includes approved time off such as vacation, jury duty and funeral leave, but does not include time off as a result of injury or illness.
- Does not include an employee being paid or listed as active status without being physically at work
- Proof of coverage requirement

# Dependent Eligibility Audit



## Data Protection and Security

Amwins (parent company of Impact Interactive) has a long term business relationship with Flexential Data Center Solution to provide a secure, compliant and validated data center services in protecting Amwins data and privacy. Flexential has several documented and verified governance and certifications such as HiTrust, SOC Reports, ISO27000, GDPR Policies, etc. These documentations can be obtained once a signed NDA is completed and can be discussed further for clarification and follow up inquiries.

In addition, Amwins has several corporate internal policies and procedures which employs software and hardware systems for role based access and provisioning. Amwins also has dedicated IT Security and Infrastructure teams to maintain, monitor and administer such systems and policies.

# Timeline of Audit

October 1 –  
November 15

- Communication is sent to home address and via email
- Employees must submit documents for their enrolled dependents (spouse, children, domestic partner)
- Weekly communication to unresponsive employees
- Districts will be outreached to by Gallagher Team if employees are not responding

December  
2024

- Districts will be advised of any employees with dependents that are to be dropped
- Gallagher Team will work with Businessolver to terminate ineligible dependents

January 1<sup>st</sup>

- Ineligible dependents will no longer be covered
- Dependents are not eligible for COBRA
  - Communication will include information on alternative coverage options

## District Responsibility

- Share census of employees with district email addresses
  - Gallagher will request data closer to the date of the audit
- Communicate to employees about the upcoming audit
  - Gallagher to share email templates that can be sent prior to open enrollment and in the month leading up to the audit
  - Include information about the audit for new hires and when employees add dependents
  - For self-serve districts, language will be included on the site

# Thank you!

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## Gallagher

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# **EDUCATIONAL BENEFIT COOPERATIVE**

## Proposed Budget For the Year Ending June 30, 2025

	Seven Months Ended January 31, 2024	Projected Twelve Months Ending June 30, 2024	Budget Year Ending June 30, 2024	Proposed Budget Year Ending June 30, 2025
<b><u>REVENUES</u></b>				
Member contributions:				
Health - PPO	\$ 216,261,568	\$ 370,734,117	\$ 358,660,956	\$ 392,484,369
Health - HMO	81,210,243	139,217,559	137,858,770	150,455,907
Dental	8,139,409	13,953,273	13,074,506	14,575,360
Life	1,518,914	2,603,853	2,500,000	2,700,000
Total	307,130,134	526,508,802	512,094,232	560,215,636
Prior year rebates	7,358,782	13,963,881	-	-
Wellness credit	250,000	250,000	250,000	250,000
Interest (excludes fair value gains/losses)	1,877,169	3,218,004	1,500,000	3,000,000
Total revenues	316,616,085	543,940,687	513,844,232	563,465,636
<b><u>EXPENSES</u></b>				
PPO Claims Payments	201,593,430	345,588,737	340,690,538	371,507,450
HMO Claims Payments/Physicians service fees	76,354,747	130,893,852	127,905,962	138,425,391
Excess Carrier Stop-Loss Premiums	4,198,584	7,197,573	8,136,724	8,876,563
Total Medical Insurance/Claims	282,146,761	483,680,162	476,733,224	518,809,404
Life Insurance Premiums	1,518,914	2,603,853	2,500,000	2,700,000
Dental Claims Payments	7,755,030	13,294,337	12,400,261	14,008,203
Total Insurance/Claims Disbursements	291,420,705	499,578,352	491,633,485	535,517,607
Administration fees	8,859,203	15,187,205	14,689,085	14,913,652
Healthcare reform fees/reporting	141,724	242,955	187,457	269,011
Member Rewards	185,674	318,298	211,082	216,475
BVA (Benefit Value Advisor)	269,450	461,914	444,384	458,901
Cobra administration	125,923	215,868	203,660	222,236
Consulting/GBS fees	2,374,570	4,070,691	3,965,315	4,195,103
Wellness	984,563	1,100,000	1,100,000	1,222,000
Wellness incentive rebate	87,765	1,300,000	1,300,000	1,413,000
Billing and eligibility administration	676,151	1,159,116	1,057,086	1,237,688
Dependent audit	-	-	-	274,828
Teladoc	350,784	601,344	600,000	692,000
Bank fees	48,391	82,956	90,000	90,000
Accounting fees	134,000	231,750	230,000	250,000
Audit fees	12,500	12,500	12,500	14,000
Legal fees	3,842	6,586	5,000	5,000
Surety/fidelity bond fees	25,739	44,124	45,000	50,000
Contingent/Other	-	-	5,000	-
Total Expenses	305,700,984	524,613,659	515,779,054	561,041,501
Net change in net position	10,915,101	19,327,028	<u>\$ (1,934,822)</u>	<u>\$ 2,424,135</u>
Net position, beginning of period	17,094,354	17,094,354		
Net position, end of period	<u>\$ 28,009,455</u>	<u>\$ 36,421,382</u>		

**EBC**  
**Analysis of Revenues, Expenses and Net Position**  
**FYE 2016 - 2025 Budget**

	<u>2016 *</u>	<u>2017 *</u>	<u>2018 *</u>	<u>2019 *</u>	<u>2020 *</u>	<u>2021 *</u>	<u>2022 *</u>	<u>2023 *</u>	<b>Projected 2024 * @</b>	<b>Budget 2025 *</b>
Revenues	\$ 284,829,439	\$ 308,377,792	\$ 368,470,124	\$ 377,129,555	\$ 413,508,882	\$ 441,603,087	\$ 437,305,751	\$ 471,563,005	\$ 543,940,687	\$ 563,465,636
Expenses	287,061,073	305,543,316	355,434,255	372,639,598	397,794,792	431,844,501	480,081,428	498,188,191	524,613,659	561,041,501
Actual/Projected net income/(loss)	\$ (2,231,634)	\$ 2,834,476	\$ 13,035,869	\$ 4,489,957	\$ 15,714,090	\$ 9,758,586	\$ (42,775,677)	\$ (26,625,186)	\$ 19,327,028	N/A
Budgeted net income/(loss)	(4,269,621)	(4,690,185)	(1,164,502)	(1,310,511)	(865,635)	(747,441)	(6,768,182)	(2,369,878)	(1,934,822)	2,424,135
Net position - total	\$ 40,662,239	\$ 43,496,715	\$ 56,532,584	\$ 61,022,541	\$ 76,736,631	\$ 86,495,217	\$ 43,719,540	\$ 17,094,354	\$ 36,421,382	\$ 38,845,517
Net position - total - as % of expenses	14.17%	14.24%	15.91%	16.38%	19.29%	20.03%	9.11%	3.43%	6.94%	6.92%

\* - excludes fair value adjustments

@ - projection based upon January 24 financial statements



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## **Annual Approval Motion** **Date: March 20, 2024**

I move that the following items be approved in the 2024-2025 EBC final renewal:

- Contribution adjustments from the members for the fiscal year beginning July 1, 2024 be set at 7.3% for PPO, 8.8% for HMO, and 6.3% for dental
- Dependent Eligibility Audit commencing 10/1/2024
- Proposed budget for 2024-2025

That no funds be allocated this fiscal year from reserve funds (working cash), and that contribution fees be collected from each Member in accordance with this motion.



**EXECUTIVE COMMITTEE BALLOT**  
**March 20, 2024**

**INSTRUCTIONS:** PLEASE SELECT **FOUR** CANDIDATES.

EACH ELECTED MEMBER WILL SERVE A 2-YEAR TERM ON THE EBC EXECUTIVE COMMITTEE AS  
AN AT-LARGE MEMBER 7/1/24 – 6/30/26

**At-Large Member (Four Positions)**

- Jordi Camps, East Maine SD 63 (Incumbent)**
  - District member of EBC for 15 years. Business Manager for 8 years. Current Trend Committee Vice-Chair.
  
- Jessica Donato, Northbrook SD 28 (Incumbent)**
  - District member of EBC for 20 years. Business Manager for 20 years.
  
- Mike Loftin, Oak Lawn-Hometown SD 123 (Incumbent)**
  - District member of EBC for 19 years. Business Manager for 21 years.
  
- Ken Miller, Oswego SD 308**
  - District member of EBC for 3 months. Director of HR/Benefits for 9.5 years.
  
- Barbara Germany, Lemont-Bromberek CSD 113A**
  - District member of EBC for 11 years. Business Manager for 15 years.
  
- Abe Singh, Grayslake CHSD 127**
  - District member of EBC for 1 year. Business Manager for 14 years.





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## DISCLOSURES



## Reliance Standard Life Insurance Company

<b>Coverage</b>	<b>Life, AD&amp;D, Dependent Life and AD&amp;D, Supplemental Life and AD&amp;D and LTD</b>
<b>Funding Type</b>	<b>Insured</b>
<b>Insurer</b>	<b>Reliance Standard Life Insurance Company</b>
<b>AM Best Rating</b>	<b>A++ (Superior)</b>

## Blue Cross Blue Shield of Illinois, Symetra, and Metropolitan Life Insurance Company

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, agencies that provide ratings of health insurers, including traditional insurance companies and other managed care organizations, reflect their opinions based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance, and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future healthcare costs including utilization patterns, catastrophic claims, changes in plan design, healthcare trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

### Symetra and BCBSIL - Stop-Loss Policy Provisions

Symetra and BCBSIL has agreed the employer's plan document will be used for claim determination purposes.



Gallagher Benefit Services Contact	Role	Phone	Email
<b>Dania Aviles</b> Account Manager	Account Management	847-378-2921	<a href="mailto:danialaviles@ajg.com">danialaviles@ajg.com</a>
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<b>Alyssa De Long</b> Sr. Account Manager	Account Management	630-239-2337	<a href="mailto:alyssadelong@ajg.com">alyssadelong@ajg.com</a>
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<b>Victoria Dowling</b> Area Sr. Vice President	Manager Account Management	630-285-3604	<a href="mailto:victoriadowling@ajg.com">victoriadowling@ajg.com</a>
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<b>Brian Franz</b> Account Manager	Account Management	847-378-5920	<a href="mailto:brian.franz@ajg.com">brian.franz@ajg.com</a>
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<b>Brian Lomas</b> Area President, Illinois Branch	Executive Contact	630-694-5256	<a href="mailto:brian.lomas@ajg.com">brian.lomas@ajg.com</a>
<b>Erica Mendoza</b> Sr. Benefit Consultant	Account Management	630-647-3086	<a href="mailto:ericamendoza@ajg.com">ericamendoza@ajg.com</a>
<b>Sammy Ruggiero</b> Sr. Account Manager	Account Management	630-438-1692	<a href="mailto:sammyruggiero@ajg.com">sammyruggiero@ajg.com</a>
<b>Amna Siddiqui</b> Account Manager	Account Management	630-228-6770	<a href="mailto:amnasiddiqui@ajg.com">amnasiddiqui@ajg.com</a>
<b>Kelsey Smith</b> Benefit Consultant	Account Management	630-647-3074	<a href="mailto:kelsey.smith@ajg.com">kelsey.smith@ajg.com</a>
<b>Geti Zani</b> Account Manager	Account Management	<b>630-228-6628</b>	<a href="mailto:getizani@ajg.com">getizani@ajg.com</a>

## EBC Executive Committee March 2024

Executive Committee Member	Contact Info	Term	Comment
<b>Jeff Feyerer</b> <i>Chairperson</i> Fairview SD 72	Email: <a href="mailto:jfeyerer@fairview.k12.il.us">jfeyerer@fairview.k12.il.us</a> Phone: 847-929-1050	7/1/17 - 6/30/18 7/1/18 – 6/30/20 7/1/18 – 6/30/19 7/1/19 – 6/30/21 7/1/21 – 6/30/23 7/1/23 – 6/30/25	Appointed (At-Large) Re-elected (At-Large) Appointed (Vice-Chair) Re-elected (Vice-Chair) Elected (Chair) Re-elected (Chair)
<b>Kathy Zalewski</b> <i>Vice-Chairperson</i> Evanston Skokie SD 65	Email: <a href="mailto:zalewskik@district65.net">zalewskik@district65.net</a> Phone: 847-859-8043	7/1/18– 6/30/20 7/1/20 – 6/30/22 7/1/21 – 6/30/23 7/1/23 – 6/30/25	Appointed (At-Large) Re-elected (At-Large) Elected (Vice-Chair) Re-elected (Vice-Chair)
<b>Tage Shumway</b> <i>Treasurer</i> SWCCCASE	Email: <a href="mailto:tshumway@swcccase.org">tshumway@swcccase.org</a> Phone: 708-342-5336	7/1/16 – 6/30/18 7/1/18 – 6/30/20 7/1/18 – 6/30/19 7/1/19 – 6/30/21 7/1/21 – 6/30/23 7/1/23 – 6/30/25	Elected (At-Large) Re-elected (At-Large) Appointed (Treasurer) Re-elected (Treasurer) Re-elected (Treasurer) Re-elected (Treasurer)
<b>Jordi Camps</b> <i>At-Large Member</i> East Maine SD 63	Email: <a href="mailto:jcamp@emsd63.org">jcamp@emsd63.org</a> Phone: 847-493-8402	7/1/20– 6/30/22 7/1/22 – 6/30/24	Elected (At-Large) Re-elected (At-Large)
<b>Jessica Donato</b> <i>At-Large Member</i> Northbrook SD 28	Email: <a href="mailto:JDonato@northbrook28.net">JDonato@northbrook28.net</a> Phone: (847) 504-3403	1/1/22– 6/30/22 7/1/22 – 6/30/24	Appointed (At-Large) Re-elected (At-Large)
<b>Beth Dever</b> <i>At-Large Member</i> Avoca SD 37	Email: <a href="mailto:deverb@avoca37.org">deverb@avoca37.org</a> Phone: 847-471-8708	10/1/22– 6/30/24	Appointed (At-Large)
<b>Mike Loftin</b> <i>At-Large Member</i> Oak Lawn-Hometown SD 123	Email: <a href="mailto:mloftin@d123.org">mloftin@d123.org</a> Phone: 708-952-4284	8/1/23– 6/30/24	Appointed (At-Large)