



Educational Benefit Cooperative

PRE-RENEWAL MEETING

January 31, 2018



Arthur J. Gallagher & Co.

PPO Medical Experience - By District - Including Adjustment for Claims between \$75,000 and \$1,000,000
November 1, 2016 through October 31, 2017

District	Paid Premium	Net Paid Claims (I)	10/31/2017 Loss Ratio	Rate Adjustment	District	Paid Premium	Net Paid Claims (I)	10/31/2017 Loss Ratio	Rate Adjustment
Beach Park SD #3	\$1,955,037	\$2,085,105	106.7%	1.0%	Mundelein SD #120	\$2,819,327	\$3,048,892	108.1%	1.0%
Bensenville SD #2	\$1,838,656	\$1,509,970	82.1%	-3.0%	NDSEC				
Berkeley SD #87	\$960,860	\$1,029,336	107.1%	1.0%	Niles SD #71				
Bloomington SD #13	\$1,582,206	\$1,313,448	83.0%	-2.0%	Niles Special Ed #807				
Brookfield SD #95	NA	NA	NA	-1.0%	Niles THSD #219				
Brookwood SD #167	\$1,431,556	\$1,418,757	99.1%	0.0%	Norridge SD #80				
Burbank HSD #111	\$5,608,524	\$5,557,529	99.1%	0.0%	North Chicago SD #187				
Burr Ridge CCSD #180	NA	NA	NA	-1.0%	North Palos SD #117				
Cary SD #26	\$2,143,927	\$1,812,649	84.5%	-2.0%	Northbrook SD #28				
CASE	\$1,406,703	\$1,333,004	94.8%	-1.0%	Northbrook SD #30				
CCSD #89	\$2,040,605	\$2,092,655	102.6%	0.0%	NSBC				
Coal City CUSD #1	\$716,007	\$797,172	111.3%	2.0%	NSSCO				
Decatur SD #61	\$14,727,506	\$13,315,313	90.4%	-1.0%	Oak Lawn Hometown SD #123				
Deerfield SD #109	\$4,532,662	\$4,445,902	98.1%	0.0%	Oak Park SD #97				
District 45, DuPage County	\$1,531,594	\$1,106,429	72.2%	-4.0%	PAEC		\$1,889,892		
Dolton SD #148	\$2,258,525	\$2,547,826	112.8%	2.0%	Palos SD #118	\$3,587,038	\$3,546,367	98.9%	0.0%
DuPage HSD #88	\$3,437,372	\$3,344,386	97.3%	0.0%	Prairie Grove CSD #46	NA	NA	NA	-1.0%
East Maine SD #63	\$836,367	\$769,342	92.0%	-1.0%	Prospect Hts SD #23	\$2,278,401	\$1,913,018	84.0%	-2.0%
East Prairie SD #73	\$657,365	\$562,377	85.6%	-2.0%	Reavis HS Dist 220	\$2,021,916	\$1,797,615	88.9%	-2.0%
ECCHO	\$3,491,092	\$3,496,464	100.2%	0.0%	Rhodes SD #84.5	\$964,244	\$800,581	83.0%	-2.0%
Edmund Lindop SD #92	\$277,376	\$290,042	104.6%	1.0%	Rich Township HSD #227	\$4,074,846	\$4,087,532	100.3%	0.0%
Elmwood Park SD #401	\$2,921,801	\$2,706,905	92.6%	-1.0%	Ridgeland SD #122	\$2,377,955	\$2,502,822	105.3%	1.0%
EPAA	\$3,901,371	\$3,917,133	100.4%	0.0%	Riverside SD #96	\$2,097,145	\$1,596,040	76.1%	-4.0%
Evanston Skokie SD #65	\$1,292,793	\$731,954	56.6%	-6.0%	River Forest SD #90	\$2,014,105	\$1,527,436	75.8%	-4.0%
Fairview SD #72	\$659,116	\$647,632	98.3%	0.0%	River Trails SD #26	\$1,040,179	\$914,330	87.9%	-2.0%
Fenton Community High	\$1,747,316	\$1,884,631	107.9%	1.0%	Riverside Brookfield HSD #208	\$1,807,754	\$1,690,193	93.5%	-1.0%
Forest Park Public SD #91	\$1,129,286	\$1,288,606	114.1%	2.0%	Roselle SD #12	\$997,273	\$908,210	91.1%	-1.0%
Franklin Park SD #84	\$2,047,499	\$2,067,018	101.0%	0.0%	Sauk Village CCSD #168	\$1,118,756	\$1,022,326	91.4%	-1.0%
Genoa Kingston SD #424	\$1,002,972	\$1,080,804	107.8%	1.0%	Skokie SD #68	\$1,794,364	\$1,603,290	89.4%	-1.0%
Glen Ellyn #41	\$3,771,990	\$4,331,294	114.8%	2.0%	Skokie SD #69	\$1,505,962	\$1,142,393	75.9%	-4.0%
Golf SD #67	\$351,952	\$506,016	143.8%	4.0%	Skokie SD #73 1/2	\$957,319	\$896,903	93.7%	-1.0%
Herscher SD #2	\$1,913,889	\$1,763,337	92.1%	-1.0%	South Berwyn SD #100	\$2,510,197	\$1,981,744	78.9%	-3.0%
Hoover-Schrum SD #157	\$477,872	\$471,576	98.7%	0.0%	SPEED SEJA	\$590,300	\$694,518	117.7%	3.0%
Itasca SD#10	\$1,080,188	\$997,624	92.4%	-1.0%	Sterling CUSD #5	\$3,939,180	\$2,302,670	58.5%	-6.0%
Keeneville SD #20	\$1,112,687	\$1,070,553	96.2%	-1.0%	Summit Hill SD #161	\$2,902,958	\$2,770,733	95.4%	-1.0%
Lake Park SD #108	\$3,237,366	\$3,114,891	96.2%	-1.0%	SWCCCASE	\$947,450	\$778,962	82.2%	-3.0%
Lemont-Bromberek CSD #113A	\$1,830,590	\$1,649,066	90.1%	-1.0%	Thornton #205	\$6,929,030	\$6,625,008	95.6%	-1.0%
Lincoln SD #156	\$1,054,912	\$942,363	89.3%	-1.0%	Tinley Park SD #146	\$4,227,769	\$3,755,221	88.8%	-2.0%
Lincolnwood SD #74	\$1,713,509	\$1,342,416	78.3%	-3.0%	Union Ridge SD #86	\$543,991	\$594,389	109.3%	1.0%
Lisle SD #202	\$2,154,895	\$2,007,163	93.1%	-1.0%	Westchester SD #92.5	\$1,700,324	\$1,541,122	90.6%	-1.0%
Lombard SD #44	\$3,367,948	\$3,020,524	89.7%	-1.0%	West Chicago SD #94	\$2,455,319	\$2,440,718	99.4%	0.0%
Maercker SD #60	\$1,207,801	\$972,536	80.5%	-3.0%	West Northfield SD #31	\$1,491,323	\$1,224,140	82.1%	-3.0%
Mannheim SD #83	\$4,673,686	\$3,978,709	85.1%	-2.0%	Westville CUSD #2	NA	NA	NA	-1.0%
Manteno CUSD #5	\$1,930,999	\$1,865,659	96.6%	-1.0%	Wood Dale SD #7	\$834,908	\$599,535	71.8%	-4.0%
Marengo CSD #165	\$472,800	\$508,969	107.7%	1.0%	Woodland SD #50	\$10,184,303	\$9,053,220	88.9%	-2.0%
Marquardt SD #15	\$3,686,788	\$3,662,508	99.3%	0.0%	Woodridge SD #68	\$2,875,774	\$2,411,027	83.8%	-2.0%
Matteson SD #159	\$2,976,597	\$2,487,794	83.6%	-2.0%	WPH	\$1,751,866	\$1,649,619	94.2%	-1.0%
Midlothian SD #143	\$2,229,059	\$2,379,892	106.8%	1.0%					
Mt. Prospect SD #57	\$2,179,869	\$2,091,048	95.9%	-1.0%					

Projected PPO Premium REDUCTION of 2.0% for 2018-19

	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
Pool Total	\$227,689,222	\$211,675,689	93.0%

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.

HMO Medical Experience - By District - Including Adjustment for Claims between \$75,000 and \$350,000
November 1, 2016 through October 31, 2017

Projected
HMO Premium INCREASE
of 0.3% for 2018-19

District	Paid Premium	Net Paid Claims (1)	10/31/2017 Loss Ratio	Rate Adjustment	District	Paid Premium	Net Paid Claims (1)	10/31/2017 Loss Ratio	Rate Adjustment
Beach Park SD #3	\$371,599	\$258,305	69.5%	-2.7%	Niles Special Ed #807				
Bensenville SD #2	\$1,650,605	\$1,405,445	85.1%	-0.7%	Niles THSD #219				
Berkeley SD #87	\$1,932,155	\$1,455,435	75.3%	-1.7%	Norridge SD #80				
Bloomington SD #13	\$423,324	\$271,186	64.1%	-3.7%	North Chicago SD #187				
Brookfield SD #95	NA	NA	NA	-0.7%	North Palos SD #117				
Brookwood SD #167	\$103,128	\$72,578	70.4%	-2.7%	Northbrook SD #28				
Burr Ridge CCSD #180	NA	NA	NA	-0.7%	Northbrook SD #30				
Cary SD #26	\$397,401	\$261,301	65.8%	-3.7%	NSBC				
CASE	\$640,965	\$507,570	79.2%	-1.7%	NSSEO				
CCSD #89	\$1,222,452	\$1,280,583	104.8%	2.3%	Oak Lawn Hometown SD #1				
Deerfield SD #109	\$746,121	\$537,193	72.0%	-2.7%	Oak Park SD #97				
District 45, DuPage County	\$2,434,857	\$1,607,159	66.0%	-3.7%	PAEC	\$921,586			-2.7%
Dolton SD #148	\$531,760	\$489,774	92.1%	0.3%	Palos SD #118	\$493,942	\$358,021	72.5%	-2.7%
DuPage HSD #88	\$3,067,951	\$3,097,523	101.0%	1.3%	Prairie Hills SD #144	\$2,077,528	\$1,626,272	78.3%	-1.7%
East Maine SD #63	\$2,874,373	\$2,253,493	78.4%	-1.7%	Prospect Hts SD #23	\$370,827	\$343,063	92.5%	0.3%
East Prairie SD #73	\$264,830	\$164,406	62.1%	-4.7%	Reavis HS Dist 220	\$389,135	\$427,179	109.8%	3.3%
ECHO	\$532,149	\$321,912	60.5%	-4.7%	Rhodes SD #84.5	\$273,614	\$310,213	113.4%	3.3%
Edmund Lindop SD #92	\$269,047	\$219,329	81.5%	-1.7%	Rich Township HSD #227	\$2,232,562	\$1,824,560	81.7%	-0.7%
Elmwood Park SD #401	\$784,381	\$479,701	61.2%	-0.7%	Ridgeland SD #122	\$724,796	\$700,261	96.6%	1.3%
EPAA	\$1,262,860	\$1,094,631	86.7%	-0.7%	River Forest SD #90	\$299,370	\$292,619	97.7%	1.3%
Evanston Skokie SD #65	\$10,233,774	\$8,548,232	83.5%	-0.7%	River Trails SD #26	\$1,531,148	\$1,249,015	81.6%	-1.7%
Fairview SD #72	\$582,951	\$427,247	73.3%	-2.7%	Riverside SD #96	\$943,674	\$814,074	86.3%	-0.7%
Fenton Community High	\$764,121	\$813,609	106.5%	2.3%	Riverside Brookfield HSD #208	\$376,758	\$392,946	104.3%	2.3%
Forest Park Public SD #91	\$278,877	\$295,006	105.8%	2.3%	Roselle SD #12	NA	NA	NA	-0.7%
Franklin Park SD #84	\$430,684	\$317,485	73.7%	-2.7%	Sauk Village CCSD #168	\$637,105	\$514,739	80.8%	-1.7%
Glen Ellyn #41	\$1,495,962	\$1,569,006	104.9%	2.3%	Skokie SD #68	\$1,556,280	\$1,490,255	95.8%	0.3%
Genoa Kingston SD #424	\$67,318	\$49,556	73.6%	-2.7%	Skokie SD #69	\$689,485	\$580,419	84.2%	-0.7%
Golf SD #67	\$514,683	\$348,087	67.6%	-3.7%	Skokie SD #73 1/2	\$828,408	\$693,988	83.8%	-0.7%
Hoover-Schrum SD #157	\$563,803	\$515,774	91.5%	0.3%	South Berwyn SD #100	\$1,738,483	\$1,264,642	72.7%	-2.7%
Itasca SD#10	\$333,740	\$397,984	119.2%	4.3%	SPEED SEJA	\$1,128,499	\$1,182,773	104.8%	2.3%
Kceneyville SD #20	\$347,198	\$333,118	95.9%	0.3%	Summit Hill SD #161	\$252,847	\$234,644	92.8%	0.3%
Lake Park SD #108	\$1,914,000	\$1,488,466	77.8%	-1.7%	SWCCCASE	\$1,510,246	\$1,167,268	77.3%	-1.7%
Lemont-Bromberek CSD #113A	\$393,787	\$330,630	84.0%	-0.7%	Thornton #205	\$2,392,541	\$2,410,219	100.7%	1.3%
Lincolnwood SD #74	\$680,568	\$773,022	113.6%	3.3%	Tinley Park SD #146	\$608,047	\$690,681	113.6%	3.3%
Lisle SD #202	\$1,563,978	\$1,335,999	85.4%	-0.7%	Union Ridge SD #86	\$84,647	\$66,775	78.9%	-1.7%
Lombard SD #44	\$1,599,712	\$1,473,625	92.1%	0.3%	Westchester SD #92.5	\$68,005	\$30,333	44.6%	-5.7%
Maercker SD #60	\$580,490	\$664,861	114.5%	3.3%	West Chicago SD #94	\$743,325	\$693,789	93.3%	0.3%
Mannheim SD #83	\$1,589,092	\$1,304,611	82.1%	-0.7%	West Northfield SD #31	\$286,120	\$207,693	72.6%	-2.7%
Marengo CSD #165	\$468,177	\$365,977	78.2%	-1.7%	Wood Dale SD #7	\$375,736	\$427,895	113.9%	3.3%
Marquardt SD #15	\$533,788	\$432,287	81.0%	-1.7%	Woodland SD #50	\$256,416	\$198,791	77.5%	-1.7%
Matteson SD #159	\$1,071,350	\$1,039,742	97.0%	1.3%	Woodridge SD #68	\$1,048,424	\$943,233	90.0%	0.3%
Midlothian SD #143	\$121,558	\$106,333	87.5%	-0.7%	WPH	\$1,684,885	\$1,637,535	97.2%	1.3%
Mt. Prospect SD #57	\$222,080	\$130,411	58.7%	-4.7%					
Mundelein SD #120	\$582,354	\$606,811	104.2%	2.3%					
NDSEC	\$126,148	\$101,715	80.6%	-1.7%					

	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
Pool Total	\$87,177,950	\$74,555,084	85.5%

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. Net paid claims include Physician Service Fees, facility changes and prescription 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 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
November 1, 2016 through October 31, 2017

Projected
Dental Premium INCREASE
of 0.3% for 2018-19

District	Paid Premium	Net Paid Claims	10/31/2017 Loss Ratio	Rate Adjustment
Beach Park SD #3	\$132,729	\$117,262	88.3%	0.3%
Bensenville SD #2	\$159,097	\$127,286	80.0%	0.3%
Berkeley SD #87	\$122,936	\$103,422	84.1%	0.3%
Bloomington SD #13	\$91,454	\$75,557	82.6%	0.3%
Burbank HSD #111	\$300,259	\$278,992	92.9%	0.3%
Cary SD #26	\$167,632	\$144,957	86.5%	0.3%
CASE	\$113,462	\$103,196	91.0%	0.3%
CCSD #89	\$202,868	\$196,649	96.9%	0.3%
Deerfield SD #109	\$251,082	\$234,568	93.4%	0.3%
Dolton SD #148	\$157,189	\$148,074	94.2%	0.3%
District 45, DuPage County	\$267,828	\$259,968	97.1%	0.3%
East Prairie SD #73	\$38,252	\$37,372	97.7%	0.3%
ECHO	\$173,799	\$185,951	107.0%	0.3%
Elmwood Park SD #401	\$206,428	\$174,908	84.7%	0.3%
EPAA	\$89,512	\$72,971	81.5%	0.3%
Genoa Kingston SD #424	\$66,873	\$55,276	82.7%	0.3%
Fairview SD #72	\$71,397	\$63,973	89.6%	0.3%
Fenton Community High	\$155,798	\$137,699	88.4%	0.3%
Franklin Park SD #84	\$128,527	\$121,954	94.9%	0.3%
Glen Ellyn #41	\$298,056	\$249,750	83.8%	0.3%
Golf SD #67	\$41,138	\$42,529	103.4%	0.3%
Hoover-Schrum SD #157	\$54,804	\$53,753	98.1%	0.3%
Itasca SD #10	\$15,132	\$10,898	72.0%	-2.2%
Keeneyville SD #20	\$80,502	\$63,445	78.8%	0.3%
Lincoln SD #156	\$54,303	\$41,307	76.1%	-2.2%
Lincolnwood SD #74	\$143,740	\$131,005	91.1%	0.3%
Lisle SD #202	\$213,550	\$230,838	108.1%	2.8%
Lombard SD #44	\$286,231	\$269,587	94.2%	0.3%
Mannheim SD #83	\$240,326	\$185,019	77.0%	-2.2%
Marquardt SD #15	\$143,656	\$155,307	108.1%	2.8%
Matteson SD #159	\$177,940	\$156,249	87.8%	0.3%
Midlothian SD #143	\$110,377	\$96,912	87.8%	0.3%
Mt. Prospect SD #57	\$133,628	\$117,622	88.0%	0.3%
Mundelein SD #71	\$187,768	\$167,271	88.9%	0.3%
Niles SD #71	\$187,768	\$167,271	88.9%	0.3%
Niles Special	\$187,768	\$167,271	88.9%	0.3%
Niles THSD #2	\$187,768	\$167,271	88.9%	0.3%
Norridge SD #80	\$187,768	\$167,271	88.9%	0.3%
North Palos SD #1	\$187,768	\$167,271	88.9%	0.3%
Northbrook SD #1	\$187,768	\$167,271	88.9%	0.3%
NSBC	\$401,969	\$387,271	95.5%	0.3%
PAEC	\$91,632	\$67,512	73.7%	-2.2%
Prospect Hts SD #23	\$140,947	\$150,237	106.6%	0.3%
Queen Bee SD #10	\$187,768	\$167,271	88.9%	0.3%
Reavis HS Dist 220	\$68,966	\$62,831	91.1%	0.3%
Rhodes SD #84.5	\$69,331	\$60,318	87.0%	0.3%
Ridgeland SD #122	\$127,309	\$116,510	91.5%	0.3%
Riverside Brookfield HSD #208	\$124,809	\$111,746	89.5%	0.3%
Riverside SD #96	\$67,843	\$58,727	86.6%	0.3%
River Forest SD #90	\$157,809	\$150,339	95.3%	0.3%
River Trails SD #26	\$153,543	\$150,986	98.3%	0.3%
Sauk Village CCSD #168	\$130,652	\$113,378	86.8%	0.3%
Skokie SD #68	\$198,027	\$205,650	103.8%	0.3%
Skokie SD #69	\$90,012	\$79,303	88.1%	0.3%
Skokie SD #73 1/2	\$93,472	\$89,872	96.1%	0.3%
South Berwyn SD #100	\$183,779	\$156,162	85.0%	0.3%
Sterling CUSD #5	\$184,993	\$181,962	98.4%	0.3%
Summit Hill SD #161	\$129,429	\$130,882	101.1%	0.3%
SWCCCASE	\$172,447	\$145,687	84.5%	0.3%
Union Ridge SD #86	\$33,336	\$29,290	87.9%	0.3%
Westchester SD #92.5	\$95,948	\$95,630	99.7%	0.3%
West Chicago SD #94	\$204,579	\$182,981	89.4%	0.3%
Woodland SD #50	\$530,102	\$512,310	96.6%	0.3%
Woodriddle SD #68	\$192,902	\$159,439	82.7%	0.3%
WPH	\$32,390	\$35,314	109.0%	2.8%

	Total Paid	Total Net	Pool Average
Total	\$10,008,385	\$9,297,209	92.9%

NOTES:

(1) Paid claims for new members have been adjusted to reflect mature claim levels.

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