

PROSPECT HEIGHTS SCHOOL DISTRICT 23
DISTRICT 23 FINANCE COMMITTEE MEETING
TUESDAY, APRIL 2, 2024
GRODSKY ADMINISTRATION BUILDING
700 N SCHOENBECK RD
PROSPECT HEIGHTS, IL 60070 at 6:00 PM

Engage ALL students in experiences that inspire EACH to grow as learners, individuals, and community members.

AGENDA

I. Call to Order

II. Discussion Items

A. Financial Reporting to the Committee and FY24 Year End Discussion

Amy will share an update of the FY2024 Budgeted and Actual Expenditures and Revenues.

B. 2023 Levy Apportionment Adjustment

Amy will provide an update on discussions regarding the need for a change in the 2023 Levy Apportionment Resolution, following the unsuccessful March Referendum.

C. Preliminary Review of 2024-25 NSSEO Budget 2

The preliminary review of the NSSEO Budget will take place at the April Board meeting. The current budget shows a reduction in the number of students being served along with a correlating reduction in tuition costs.

D. 2024 Seal Coating, Striping & Concrete Bid Update 27

Bids for Striping at Eisenhower and Seal Coating and Striping at the main campus will be opened on Tuesday, April 2, 2024. Amy will provide an update on the bid results and proposals received.

E. EBC Insurance Renewal for 2024-25 58

Amy will provide an update on the Final EBC Renewal Meeting that was held on March 20, 2024. A more favorable renewal rate has been identified, compared to the preliminary renewal meeting, and will be discussed at the Committee meeting.

F. 2024-25 Workers' Compensation Insurance Pool - Potential Transition from ICRMT to SELF 152

Following several conversations with colleagues as well as insurance advisors, the District is investigating the potential for the transition of our Workers' Compensation Coverages to the School Employees Loss Fund (SELF) at renewal.

III. Adjournment

DISTRICT ORGANIZATIONAL GOALS

- **Student Success:** Ensure ALL students are well rounded and emotionally and academically prepared for success in high school.
- **Teaching, Learning, and Innovation:** Encourage a learning environment that emphasizes excellence and retains high quality staff.
- **Family and Community Partnership:** Actively engage and communicate with all families to foster collaborative relationships that benefit student learning and understanding of district priorities.
- **Facilities & Financial Planning:** Advance effective use of resources to support safe, learner ready facilities and to maximize student learning.



2024-2025 BUDGET

Financial Information for Prospect Heights School District #23



Northwest Suburban Special Education Organization

Fiscal Year 2024-2025

Budget

This document is a financial plan for providing special education services as requested by the NSSEO member districts. Districts are billed for those services they receive. The projected district usage and costs are included in this document. These projections are made by both the district and NSSEO staff. District billings will be on actual usage, which could be above or below the costs based on projections. When program vacancies allow, NSSEO will accept non-member district placements if they enhance the educational services/environment.

The NSSEO budget contains the following program budgets:

- Timber Ridge School
- Miner/Kirk Program
- D/HH Program
- Diagnostic and Educational Services Center (DESC)
- D/HH Diagnostics
- D/HH Itinerant
- Outdoor Education
- Vocational Adjustment Counselor (VAC)
- Secondary Transitional Experience Program (STEP)
- NSSEO Administration & Support Services
- Technical Assistance to Districts
- Professional Development
- Technology Central / Programs
- Transportation

NSSEO Budget Development Process

The NSSEO budget is prepared with input from various stakeholder groups including the NSSEO Governing Board of Education, the NSSEO Superintendent, NSSEO Administration, and the NSSEO Finance Advisory Committee. The NSSEO Finance Advisory Committee is comprised of representatives of the NSSEO Board, Member District Administrative Representatives, Member District Business Representatives, and NSSEO Administrative staff. The Committee met three times from January 25, 2024 through March 21, 2024. Members of the NSSEO Finance Advisory Committee represented district needs as well as a comprehensive focus NSSEO's Continuous Improvement Plan.

The budget planning process reflects an ongoing emphasis of the NSSEO Governing Board's role in providing input and approval of the Finance Advisory Committee recommendations. The structured and transparent process is also intended to facilitate dialogue with member districts to insure understanding and provide frequent opportunities for input throughout development of the proposed budget.

Financial Overview

The NSSEO budget for 2024-2025 has been created in accordance with the Illinois Program Accounting Manual. A fund is an accounting entity unto itself, and all the financial transactions for the particular fund are recorded in the accounts of that fund.

The following funds included in the NSSEO budget are as follows:

A. **Education Fund:**

This fund is used for most of the instructional and administrative aspects of the organization's operations. The revenue consists primarily of payments from school districts and state and federal aid.

B. **Transportation Fund:**

This fund accounts for all revenue and expenditures made for student transportation. Revenue is derived primarily from school district payments.

C. **Building Fund:**

This fund is used for expenditures made for repair, maintenance and improvement of NSSEO property. Revenue consists primarily of school district payments.

The funds are further divided into objects. The object represents the service or materials obtained as a result of a specific expenditure. The objects used in NSSEO's budget are as follows:

1. **Salaries** – compensations paid to employees of the joint agreement.
2. **Employee Benefits** – paid by the joint agreement on behalf of its employees. These benefits include board share of IMRF, FICA, Medicare, Teacher Retirement-Local, Teacher Retirement-Federal, Health/Life/Dental Insurance assessment, and Worker's Compensation assessment.
3. **Purchased Services** – amounts paid for personal services rendered to the joint agreement and includes consulting, legal, audit, property, transportation, communication and insurance services.
4. **Supplies** – amounts paid for material items of an expendable nature and include instructional materials, office supplies, gas and electricity.

5. **Capital Outlay** – expenditures for the acquisition of fixed assets or additions to fixed assets. This includes expenditures for land or existing buildings and for improvements to the existing building and grounds. Also included in the object are equipment purchases of \$1,000 and over.
6. **Other Objects** – items including contingency (“contingency” by definition is an amount provided “to address a condition, situation, or set of circumstances involving uncertainty.” Several of the NSSEO program budgets carry small contingencies.), and dues/fees/memberships paid to professional associations and organizations. Also included in Other Objects are transfers. Transfers are defined as “expenditures that are transfers to other NSSEO programs from NSSEO programs for services purchased, for administration fees, or rental in another NSSEO program.”
7. **Non-Capitalized Equipment** – items that would be classified as capital assets except they cost less than the capitalization threshold and are \$500-\$999 per item.

The information included herein is intended to provide background information necessary to understand the components of the 2024-2025 NSSEO budget.

Dr. Meg Schnoor
Superintendent

Julie Jilek
Assistant Superintendent,
Chief School Business Official

2024-2025 NSSEO BUDGET INDEX

NSSEO Budget Summary.....	1-3
Revenue/Expenditures	4-9
Student Enrollment and Staff Projections.....	10-12
NSSEO Funding Formula.....	13
NSSEO Building Fund Plan	14-15
Reserves	16-17
Individual District Projected Costs	18-20

w/budget/indexFY24-25



NSSEO 2024-2025 BUDGET SUMMARY

2024-2025 Budget Development Process-

- The NSSEO Budget is developed based on input from:
 - NSSEO Governing Board
 - District and NSSEO Administration
 - Student, District, Program and Educational Needs

Scope of the Finance Advisory Committee-

- Throughout the budget development process the Finance Advisory Committee will continue to serve in an advisory capacity with the focus on:
 - Analyzing student/program needs
 - Addressing district needs
 - Focusing on fiscal responsibility
 - Providing ongoing communication and updates on the budget process to stakeholders

NSSEO Continuous Improvement Plan- Areas of Focus

- **Student Outcomes**
 - Foster development, ongoing growth and positive outcomes for all students.
- **Social Emotional Learning**
 - Provide a supportive learning environment to promote social emotional learning and growth for all.
- **Student Centered Learning Environment**
 - Provide a supportive professional learning environment to promote growth for all.
- **Transition Services**
 - Develop defined post-secondary plans for students in collaboration with families that include a combination of social, community and/or work experiences.
- **Collaborative Partnerships**
 - Further advance our collaborative partnerships across the educational community to deepen equitable, inclusive practices that influence change and contributes to greater student growth and success in adulthood.

Enrollment Projections-

- Developed based on input from Districts Administrative and Business Representatives and Program Administrators
- Enrollment Projections in the FY25 Budget have increased by 14 students from FY24 to FY25.

Staffing Adjustments-

FY24 Amended Budget to FY25 Budget

- Overall Staffing Increase/Decrease: -3.43 FTE

<u>2024-2025 NSSEO Tuition Based</u>	<u>2023-2024</u>		<u>2024-2025</u>	<u>INC./DEC.</u>
<u>Programs</u>	<u>BUDGET</u>		<u>BUDGET</u>	<u>%</u>
Timber Ridge School	44,938.76	per std	46,576.94	3.65%
Miner/Kirk Program	49,687.60	per std	51,428.95	3.50%
D/HH Program	53,184.17	per std	52,662.77	-0.98%

Programs and Services Rates-

<u>Non-Member Tuition Rates</u>	<u>2024-2025</u>
Timber Ridge School Non-Member	60,550.23
Timber Ridge Non-Member w/ Add-Ons	72,402.65
Miner/Kirk Program Non-Member	66,838.13
Miner/Kirk Non-Member with Add-Ons	78,690.58

<u>2024-2025 NSSEO Service/Other Programs</u>	<u>2023-2024</u>		<u>2024-2025</u>	<u>INC./DEC.</u>
<u>DESC:</u>	<u>BUDGET</u>		<u>BUDGET</u>	<u>%</u>
OT/PT services to District students	122,575	per FTE	120,902	-1.37%
APE services to District students	82,843	per FTE	78,732	-4.96%
Vision services to District students	96,697	per FTE	91,480	-5.40%
Assistive Technology services to District students	97,120	per FTE	101,873	4.89%
D/HH-Itinerant Program	26.32	per unit	26.35	0.09%
Outdoor Education - based on % of usage in education fund	422,194	total	433,143	2.59%
VAC - costs are split between Districts 211 & 214	75,490	per dist	80,241	6.29%
Technical Assistance to Districts	100,302	per FTE	102,099	1.79%
Central O&M - based on % of usage in education fund	67,838	total	58,191	-14.22%
Technology/Central - based on % of usage in education fund	756,314	total	773,397	2.26%
Technology/Programs - based on % of usage in education fund	79,710	total	83,381	4.61%
Building Fund	300,000	total	300,000	

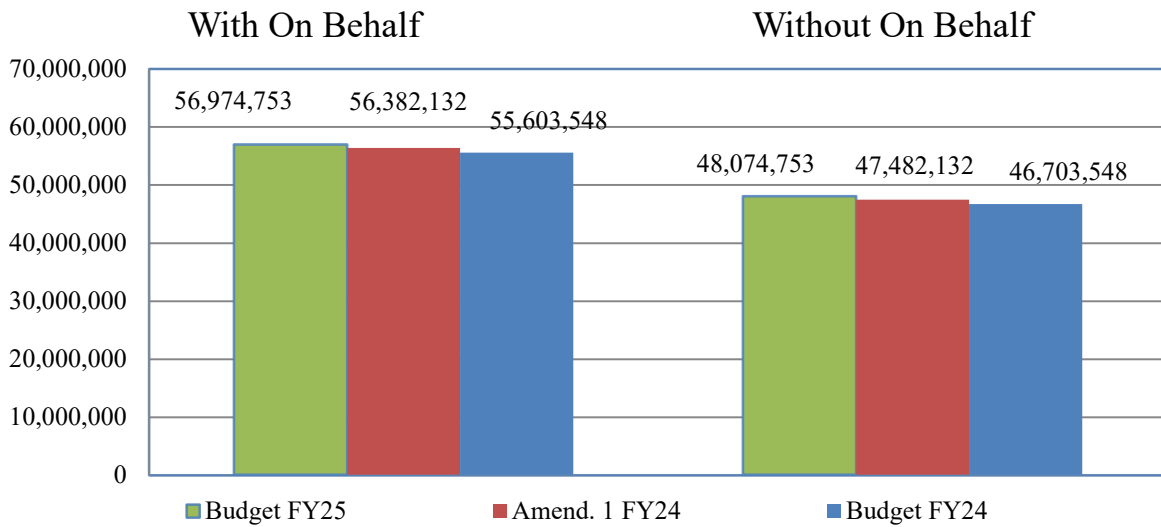
Budget Revenue/Expenditure Summary:

Revenue/Expenditures (with On Behalf*)

Budget FY25	\$ 56,974,753
Amend. 1 FY24	\$ 56,382,132
Budget FY24	\$ 55,603,548

Revenue/Expenditures (without On Behalf)

Budget FY25	\$ 48,074,753
Amend. 1 FY24	\$ 47,482,132
Budget FY24	\$ 46,703,548



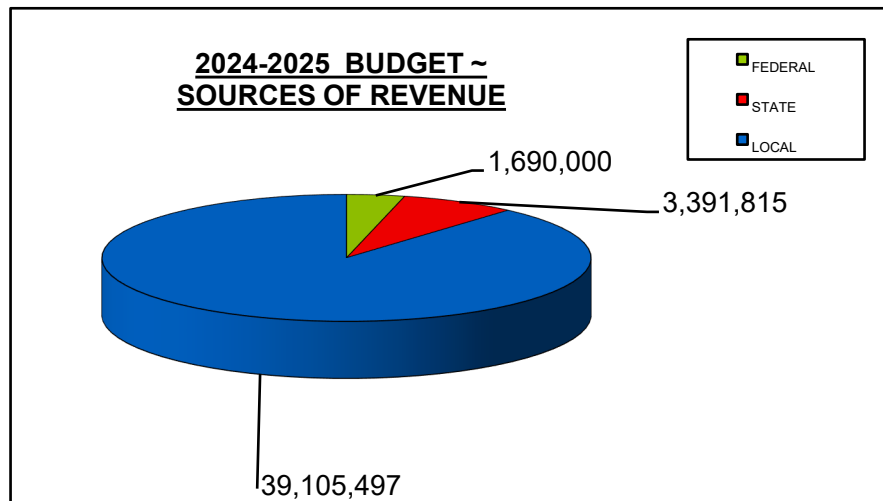
	With On Behalf	Without On Behalf
Amend. 1 to Budget	1.05%	1.25%

NORTHWEST SUBURBAN SPECIAL EDUCATION ORGANIZATION



SOURCES OF REVENUE

	<u>FEDERAL</u>	<u>STATE</u>	<u>LOCAL</u>	<u>TOTAL</u>
2023-2024 BUDGET*	1,390,000 3.3%	3,365,565 7.9%	37,930,531 88.9%	42,686,096
2023-2024 AMEND. 1*	1,791,857 4.1%	3,391,815 7.8%	38,449,623 88.1%	43,633,295
2024-2025 BUDGET*	1,690,000 3.8%	3,391,815 7.7%	39,105,497 88.5%	44,187,312



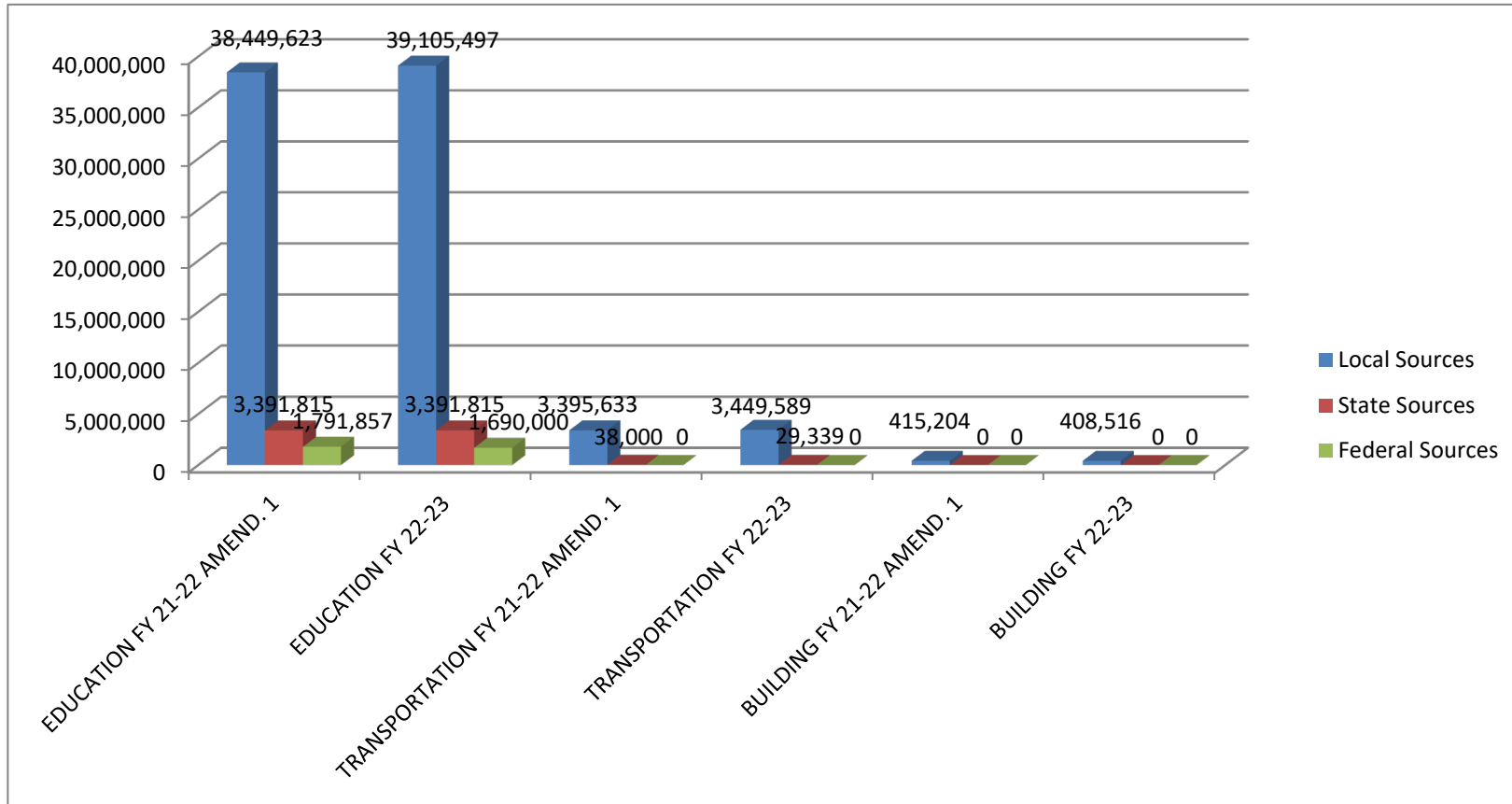
*Excludes \$8.9 million in On Behalf

2024-2025 NSSEO BUDGET REVENUE (FY24 Amend. 1 to FY25)

	FY 23-24 Amend. 1 Education	FY 24-25 Budget Education	FY 23-24 Amend. 1 Transportation	FY 24-25 Budget Transportation	FY 23-24 Amend. 1 Building	FY 24-25 Budget Building	FY 23-24 Amend. 1 Total	FY 24-25 Budget Total
Local Sources:								
District Payments	20,530,802	22,538,982	0	0	300,000	300,000	20,830,802	22,838,982
Non-Member Payments	6,404,817	5,581,757	0	0	85,204	83,516	6,490,021	5,665,273
Transportation Payments	0	0	3,395,633	3,449,589	0	0	3,395,633	3,449,589
Direct Bill Revenue	7,026,940	6,769,729	0	0	0	0	7,026,940	6,769,729
Other Local Revenue	35,533	21,000	0	0	0	0	35,533	21,000
IDEA Funds	1,673,345	1,659,777	0	0	0	0	1,673,345	1,659,777
Building Rent	0	0	0	0	0	0	0	0
ESY Assessment	91,320	91,320	0	0	0	0	91,320	91,320
Program Payments	2,050,515	2,124,345	0	0	0	0	2,050,515	2,124,345
Interest	200,000	100,000	0	0	30,000	25,000	230,000	125,000
Budget Balance	436,351	218,587	0	0	0	0	436,351	218,587
Total Local Sources	38,449,623	39,105,497	3,395,633	3,449,589	415,204	408,516	42,260,460	42,963,602
State Sources:								
Evidence Based Funding	2,401,335	2,401,335	0	0	0	0	2,401,335	2,401,335
State Transp. Claim	0	0	38,000	29,339	0	0	38,000	29,339
Breakfast/Lunch Revenue	0	0	0	0	0	0	0	0
ORS/DHS	990,480	990,480	0	0	0	0	990,480	990,480
Total State Sources	3,391,815	3,391,815	38,000	29,339	0	0	3,429,815	3,421,154
Federal Sources:								
ISRC Grant	650,000	650,000	0	0	0	0	650,000	650,000
Preschool	0	0	0	0	0	0	0	0
Breakfast/Lunch Revenue	0	0	0	0	0	0	0	0
Medicaid	1,141,857	1,040,000	0	0	0	0	1,141,857	1,040,000
Total Federal Sources	1,791,857	1,690,000	0	0	0	0	1,791,857	1,690,000
Grand Total*	43,633,295	44,187,312	3,433,633	3,478,928	415,204	408,516	47,482,132	48,074,756

*Excludes \$8.9 million in On Behalf

2024-2025 NSSEO BUDGET REVENUE (FY24 Amend. 1 to FY25)



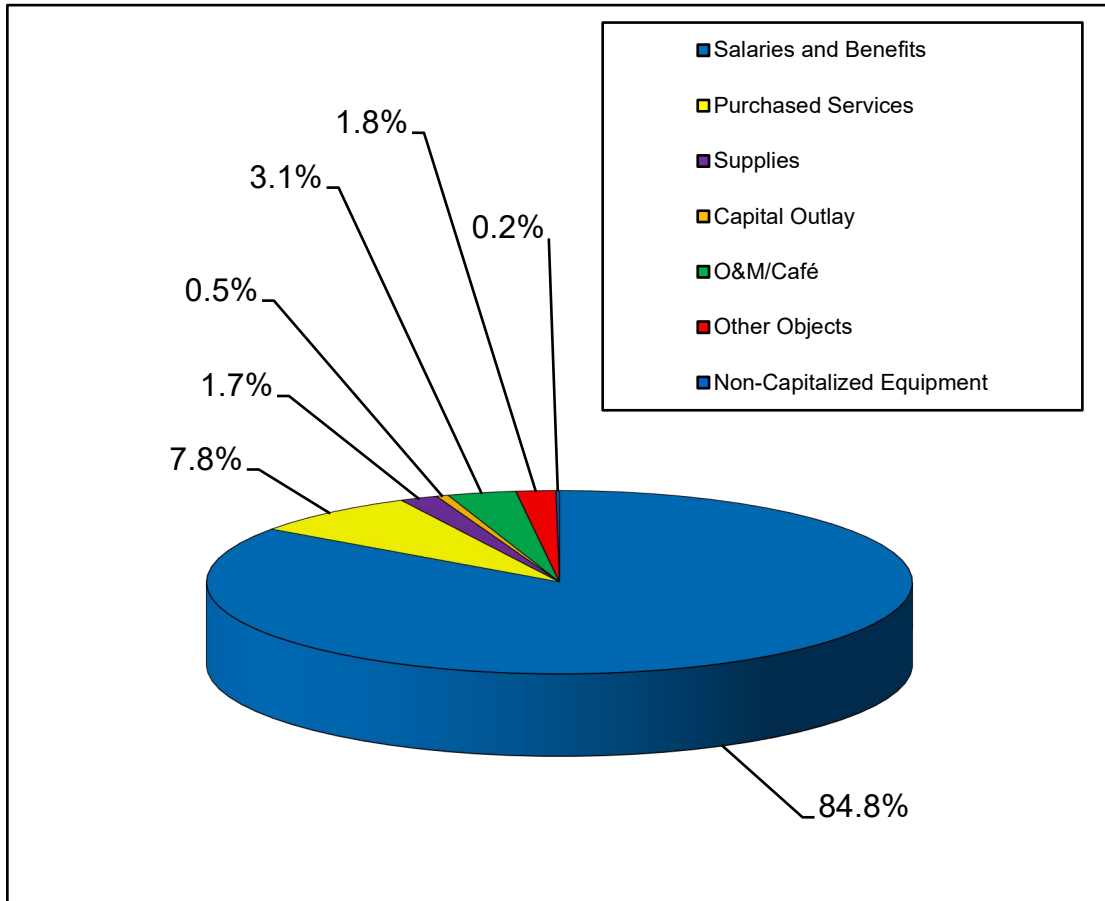


NSSEO

2024-2025 BUDGET SUMMARY

Education Fund- Allocation of Program Expenses:

Salaries and Benefits	35,649,030	84.8%
Purchased Services	3,273,769	7.8%
Supplies	734,660	1.7%
Capital Outlay	229,779	0.5%
O&M/Café	1,319,591	3.1%
Other Objects	765,149	1.8%
Non-Capitalized Equipment	68,604	0.2%
Subtotal	42,040,582	100.0%
Transfers	2,146,736	
TRS On Behalf	8,900,000	
Total 2024-2025 Education Fund	53,087,318	





NSSEO

BUDGET EXPENDITURES SUMMARY 2024-2025

PROGRAM	SALARIES	EMPLOYEE BENEFITS*	PURCHASED SERVICES	SUPPLIES/ MATERIALS	CAPITAL OUTLAY	TRANSFERS/ FLOW-THRU/ DUES/FEES	NON- CAPITALIZED EQUIPMENT	TOTAL
TUITION PROGRAMS:								
TIMBER RIDGE	3,329,084	897,864	113,331	42,700	1,500	738,777	0	5,123,256
MINER SCHOOL	5,365,223	1,664,225	569,410	87,826	20,000	537,938	1,500	8,246,122
KIRK SCHOOL	9,924,084	3,188,918	203,250	77,600	30,000	1,600,459	3,000	15,027,311
D/HH-ELEMENTARY	1,305,793	336,564	79,102	0	0	103,288	0	1,824,747
D/HH-MIDDLE	322,777	83,022	26,240	0	0	25,922	0	457,961
D/HH-HIGH SCHOOL	483,589	118,636	22,712	0	0	37,496	0	662,433
TUITION BUDGET '25	20,730,550	6,289,229	1,014,045	208,126	51,500	3,043,880	4,500	31,341,830
TUITION BUDGET '24	20,002,083	5,956,622	1,013,612	208,126	51,500	2,957,283	4,500	30,193,726
TUITION AMEND. 1 '24	19,898,109	6,109,266	1,614,514	220,645	50,578	2,957,283	4,500	30,854,895
Change in Expenditures Amendment 1 to Budget								486,935
SERVICE/OTHER:								
D.E.S.C.	1,565,075	316,533	49,000	8,478	0	118,995	0	2,058,081
D/HH-DIAGNOSTICS	389,921	102,333	21,000	10,000	0	31,395	0	554,649
D/HH-ITINERANT	863,427	145,517	16,500	0	0	61,527	0	1,086,971
OUTDOOR EDUCATION	416,443	92,176	76,450	59,450	20,000	41,461	0	705,980
VAC/STEP	232,362	75,807	821,610	1,600	0	19,583	0	1,150,962
NSSEO ADMINISTRATION	1,457,021	330,924	578,500	226,000	15,000	108,000	5,000	2,720,445
TECH ASST TO DIST	407,976	70,338	1,000	1,000	0	0	0	480,314
PROF DEVELOPMENT	270,407	47,226	267,210	39,005	0	0	0	623,848
CENTRAL O&M	284,987	63,995	86,800	24,500	4,000	1,000	0	465,282
D/HH-CENTRAL	2,500	325	122,915	11,000	0	176,680	0	313,420
ISRC GRANT	384,850	85,362	153,969	25,819	0	0	0	650,000
TECHNOLOGY/CENTRAL	833,773	189,973	39,600	34,100	50,000	375,000	9,135	1,531,581
TECHNOLOGY/PROGRAMS	0	0	25,170	85,582	89,279	0	49,969	250,000
SRVS/OTHR BUD '25	7,108,742	1,520,509	2,259,724	526,534	178,279	933,641	64,104	12,591,533
SRVS/OTHR BUD '24	6,840,278	1,431,509	2,181,343	539,340	178,279	980,567	64,104	12,215,420
SRVS/OTHR AMEND. 1 '24	6,853,262	1,457,094	2,379,018	560,336	178,279	923,597	64,104	12,415,690
Change in Expenditures Amendment 1 to Budget								175,843
ED FUND RESERVES:								
U/C RESERVE	0	0	0	0	0	20,000	0	20,000
RETIREMENT RESERVE	0	0	0	0	0	9,133,949	0	9,133,949
ED. RES. BUDGET '25	0	0	0	0	0	9,153,949	0	9,153,949
ED. RES. BUDGET '24	0	0	0	0	0	9,176,949	0	9,176,949
ED. RES. AMEND. 1 '24	0	0	0	0	0	9,262,710	0	9,262,710
Change in Expenditures Amendment 1 to Budget								-108,761
TOTAL EDUCATION								
BUDGET 2024-2025	27,839,292	7,809,738	3,273,769	734,660	229,779	13,131,470	68,604	53,087,312
BUDGET 2023-2024	26,842,361	7,388,131	3,194,955	747,466	229,779	13,114,799	68,604	51,586,095
AMEND. 1 2023-2024	26,751,371	7,566,360	3,993,532	780,981	228,857	13,143,590	68,604	52,533,295
Change in Expenditures Amendment 1 to Budget								554,017
TRANSP								
2024-2025	791,646	114,035	2,401,500	143,622	15,000	11,250	1,875	3,478,928
2023-2024	789,782	114,600	2,532,311	142,622	20,000	11,250	1,875	3,612,440
A1 2023-2024	795,055	113,302	2,349,367	142,794	20,000	11,250	1,875	3,433,633
Change in Expenditures Amendment 1 to Budget								45,295



NSSEO

BUDGET EXPENDITURES SUMMARY 2024-2025

PROGRAM	SALARIES	EMPLOYEE BENEFITS*	PURCHASED SERVICES	SUPPLIES/ MATERIALS	CAPITAL OUTLAY	TRANSFERS/ FLOW-THRU/ DUES/FEES	NON- CAPITALIZED EQUIPMENT	TOTAL
BLDG FUND 2024-2025	0	0	342,516	13,200	2,800	50,000	0	408,516
BLDG FUND 2023-2024	0	0	339,013	13,200	2,800	50,000	0	405,013
BLDG FUND A1 2023-2024	0	0	349,204	13,200	2,800	50,000	0	415,204
								Change in Expenditures Amendment 1 to Budget
								-6,688
GRAND TOTALS:								
BUDGET 2024-2025	28,630,938	7,923,773	6,017,785	891,482	247,579	13,192,720	70,479	56,974,756
BUDGET 2023-2024	27,632,143	7,502,731	6,066,279	903,288	252,579	13,176,049	70,479	55,603,548
AMEND. 1 2023-2024	27,546,426	7,679,662	6,692,093	936,975	251,657	13,204,840	70,479	56,382,132
								Change in Expenditures Amendment 1 to Budget
								592,624
								% Change in Expenditures Amendment 1 to Budget
								1.05%
GRAND TOTALS LESS ON BEHALF:								
BUDGET 2024-2025	28,630,938	7,923,773	6,017,785	891,482	247,579	4,292,720	70,479	48,074,756
% of Budget	59.6%	16.5%	12.5%	1.9%	0.5%	8.9%	0.1%	100.0%
BUDGET 2023-2024	27,632,143	7,502,731	6,066,279	903,288	252,579	4,276,049	70,479	46,703,548
% of Budget	59.2%	16.1%	13.0%	1.9%	0.5%	9.2%	0.2%	100.0%
AMEND. 1 2023-2024	27,546,426	7,679,662	6,692,093	936,975	251,657	4,304,840	70,479	47,482,132
% of Budget	58.0%	16.2%	14.1%	2.0%	0.5%	9.1%	0.1%	100.0%
								Change in Expenditures Amendment 1 to Budget
								592,624
								% Change in Expenditures Amendment 1 to Budget
								1.23%

*Employee Benefits include Board Share of IMRF, FICA, Medicare, Teacher Retirement/Local, Teacher Retirement/Federal, Health/Life/Dental Insurance, and Worker's Compensation.


3/13/2024 GM



2024-2025 BUDGET ENROLLMENT SUMMARY

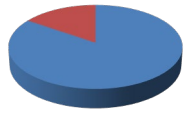
Budget 2023-2024 to Budget 2024-2025

	Budget		Enrollment	
	2023-2024	2024-2025	Inc./Dec.	FY25 %
Timber Ridge				
Member	55.0	57.0	2.0	70%
Non-Member	30.0	25.0	-5.0	30%
	85.0	82.0	-3.0	100%



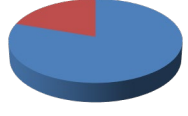
- Member 70%
- Non-Member 30%

	Budget		Enrollment	
	2023-2024	2024-2025	Inc./Dec.	FY25 %
Miner School				
Member	65.0	82.0	17.0	85%
Non-Member	22.0	15.0	-7.0	15%
	87.0	97.0	10.0	100%



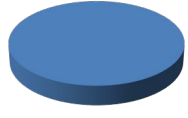
- Member 85%
- Non-Member 15%

	Budget		Enrollment	
	2023-2024	2024-2025	Inc./Dec.	FY25 %
Kirk School				
Member	136.0	146.0	10.0	80%
Non-Member	45.0	36.0	-9.0	20%
	181.0	182.0	1.0	100%



- Member 80%
- Non-Member 20%

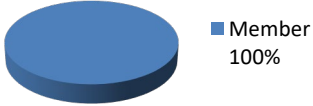
	Budget		Enrollment	
	2023-2024	2024-2025	Inc./Dec.	FY25 %
D/HH-Elementary				
Member	28.0	33.0	5.0	100%
	28.0	33.0	5.0	100%



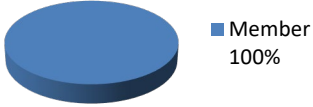
- Member 100%

2024-2025 BUDGET ENROLLMENT SUMMARY
Budget 2023-2024 to Budget 2024-2025

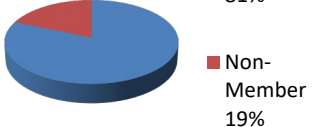
	Budget		Enrollment	
	<u>2023-2024</u>	<u>2024-2025</u>	<u>Inc./Dec.</u>	<u>FY25 %</u>
<u>D/HH-Middle</u>				
Member	5.0	7.0	2.0	100%
	<u>5.0</u>	<u>7.0</u>	<u>2.0</u>	<u>100%</u>



	Budget		Enrollment	
	<u>2023-2024</u>	<u>2024-2025</u>	<u>Inc./Dec.</u>	<u>FY25 %</u>
<u>D/HH-High School</u>				
Member	8.0	7.0	-1.0	100%
	<u>8.0</u>	<u>7.0</u>	<u>-1.0</u>	<u>100%</u>



	Budget		Enrollment	
	<u>2023-2024</u>	<u>2024-2025</u>	<u>Inc./Dec.</u>	<u>FY25 %</u>
<u>TOTAL</u>				
Member	297.0	332.0	35.0	81%
Non-Member	97.0	76.0	-21.0	19%
	<u>394.0</u>	<u>408.0</u>	<u>14.0</u>	<u>100%</u>





2024-2025 BUDGET STAFFING SUMMARY
Amend. 1 2023-2024 to Budget 2024-2025

PROGRAM:	BUDGET 2023-2024 STAFF	AMEND. 1 2023-2024 STAFF	BUDGET 2024-2025 STAFF	BUDGET TO BUDGET INC./DEC.
TIMBER RIDGE SCHOOL	53.0500	53.0500	53.0500	0.0000
MINER SCHOOL	60.6500	64.0000	68.0000	4.0000
KIRK SCHOOL	116.8000	116.7000	124.9000	8.2000
D/HH PROGRAM	28.0000	28.0000	29.8000	1.8000
TUITION PROGRAMS	258.5000	261.7500	275.7500	14.0000
DIAG. & EDUC. SRVS. CENTER	17.2100	18.5600	19.1100	0.5500
D/HH-DIAGNOSTICS	5.3000	5.3000	5.1000	-0.2000
D/HH-ITINERANT	10.0500	10.0500	10.5000	0.4500
OUTDOOR EDUCATION	5.0000	6.0000	6.0000	0.0000
OUTDOOR ED.-RESTRICTED	1.0000	0.0000	0.0000	0.0000
VOC. ADJUSTMENT COUNSELOR	4.0000	4.0000	4.0000	0.0000
NSSEO ADMINISTRATION	13.0000	14.0000	14.0000	0.0000
TECHNICAL ASSIST TO DISTRICTS	5.1000	4.8000	5.1000	0.3000
PROFESSIONAL DEVELOPMENT	2.9000	2.9000	2.9000	0.0000
CENTRAL O&M	2.3813	2.4800	2.9500	0.4700
TECHNOLOGY / CENTRAL	10.0000	10.0000	10.0000	0.0000
TIMBER RIDGE O&M	2.5000	2.5000	2.5000	0.0000
KIRK O&M	5.0000	5.0000	5.0000	0.0000
KIRK CAFETERIA	5.0000	5.0000	5.0000	0.0000
TRANSPORTATION	1.4500	1.4500	1.4500	0.0000
TRANSPORTATION-IN HOUSE	3.5000	3.5000	3.5000	0.0000
ISRC	5.8000	5.8000	5.8000	0.0000
OTHER PROGRAMS/SERVICES	99.1913	101.3400	102.9100	1.5700
TOTALS	357.6913	363.0900	378.6600	15.5700
1:1 DIRECT BILL STAFF	139.0000	151.0000	132.0000	-19.0000

Updated 3/18/2024

e/sched2425/Budget Staffing Summary

-3.4300



NSSEO Funding Formulas

<u>NSSEO Tuition Based Programs</u>
Programs:
Timber Ridge School
Miner/Kirk Program
D/HH Program
-Based on a projected per student cost
<u>NSSEO Service/Other Programs</u>
Programs:
DESC Services:
OT/PT services to District students
APE services to District students
Vision services to District students
Assistive Technology services to District students
Based on the average salary, plus benefits, plus administrative add-on, plus travel, telephone, postage, photocopy, materials add-on.
DESC Evaluations - based on actual usage logs kept by DESC evaluation staff
converted to a three tier system.
D/HH-Diagnostics - based on actual usage logs kept by evaluation staff
converted to a four tier system.
D/HH-Itinerant - based on a per unit cost
Outdoor Education - based on % of projected usage in the education fund
VAC - costs are split between Districts 211 & 214
NSSEO Administration - no separate cost to member districts (6% in programs)
Technical Assistance to Districts - based on usage (FTE)
Central O&M - based on % of projected usage in the education fund
D/HH-Central Office - no separate cost to member districts (6% in programs)
Technology/Central - based on % of projected usage in the education fund
Technology/Programs - based on % of projected usage in the education fund
<u>NSSEO Reserves</u>
Unemployment Reserve - No Assessment in 2024-2025
Based on 50% Historical Usage ('13, '18, '23), 25% AFR Revenue, 25% Usage % in Ed Fund
Retirement Reserve - \$100,000 in 2024-2025
Based on 50% Historical Usage ('13, '18, '23), 25% AFR Revenue, 25% Usage % in Ed Fund
Building Fund
Based on 1/3 Projected Usage in Buildings We Own, 1/3 AFR Revenue, 1/3 Equal Share



NSSEO Building Fund Plan

The NSSEO Building Fund Plan focuses on both short-term and long-term facility and program needs. The facility plan is developed through an examination of the current status and future initiatives of facilities, through an analysis of facility needs, program initiatives, and the use of work space.

Guiding Principles in the development of the NSSEO Building Fund Plan include:

- Health, safety, and security
- Maintenance and upkeep of facilities
- Integration of program initiatives
- Optimal utilization of facilities
- Environmental Sustainability

The development process of the NSSEO Building Fund Plan included:

- ▶ Examination of the current use of facilities in alignment with program needs and use by all stakeholders.
- ▶ Integration of facility planning with program redesign
- ▶ Collection of current data about the conditions of facilities in order to inform the need for repair, renovations, and new construction.
- ▶ Prioritization of larger, more costly systemic repairs/projects within financial limitations
- ▶ Consideration cost of energy improvements and sustainable construction whenever possible

The following Building Fund Plan highlights the outcomes of the facility plan development process.

Within the Building Fund Plan framework, the District assesses and predicts both the need and timing for maintenance and repairs to facilities, facility redesign, and major renovations. Ongoing review of the Facility Plan provides for refinement and revisions as priorities dictate.

NSSEO Building Fund Priority Schedule

2024-2025	
<u>Timber Ridge</u>	
Crack Fill, Sealcoat, Restripe Parking Lot	7,000
Tuck pointing	5,000
General Painting	5,000
Concrete Replacement/Repair	5,000
Mulch for Playground	3,500
Fire Rated Walls to enclose stairwell (Life Safety)	30,000
LED Lighting Replacement	12,500
<u>Administration Building</u>	
Crack Fill, Sealcoat, Restripe Parking Lot	5,000
Tuck pointing	4,000
General Painting	1,500
Concrete	2,000
Salter Replacement	11,000
<u>Kirk School</u>	
General Painting	5,000
Drywall Repairs/FRP Paneling	30,000
Tuck Pointing	7,000
Crack Fill, Sealcoat, Restripe Parking Lot	10,000
Concrete Replacement/Repair	25,000
LED Lighting Replacement	25,000
Carpet/Tile Replacement	7,500
Shower Repair/Replacement	5,000
PERC Patio Repair	10,000
<u>Sunrise Outdoor Education Center</u>	
Asphalt Replacement/Repair/Striping	2,000
Concrete	4,000
Decking Replacement	3,500
Tree Care	2,100
Windows in Craft Lodge	12,500
Fire Rated Walls Under Roof Deck (Life Safety)	7,000
<u>District Wide</u>	
Projects as Needed	30,000
Matching Portion of COPs Security Grant	111,416
Annual Depreciation on Vehicles	20,000
	408,516
Total	408,516



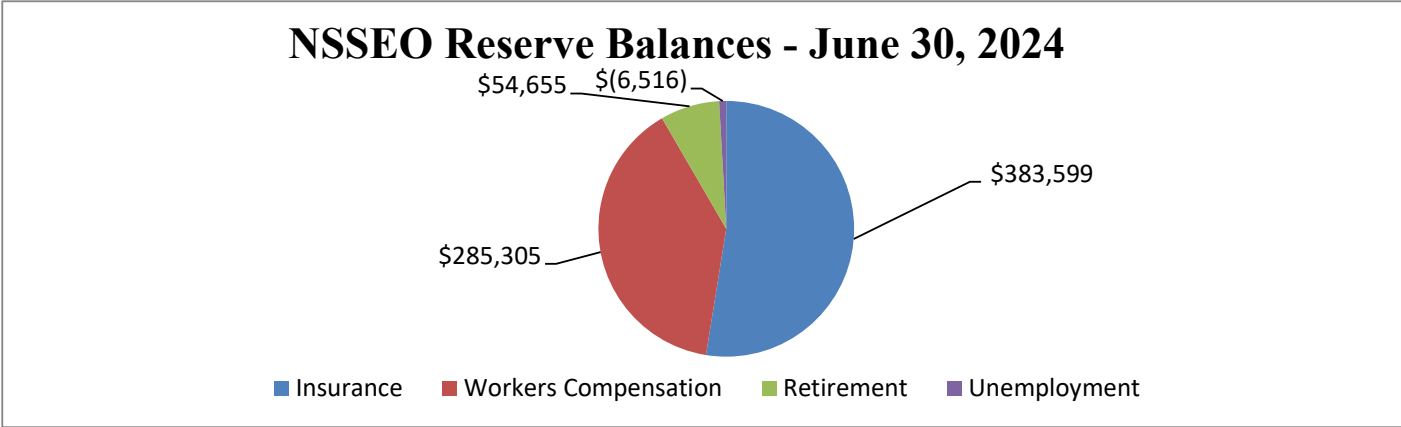
Reserves

NSSEO currently maintains reserve balances in insurance, workers compensation, unemployment, and retirement accounts. The insurance and workers compensation reserve balances are the result of being previously self-funded through 2008. NSSEO reserves were established through assessments to both member and non-member districts for the purpose of collecting sufficient funds to cover anticipated expenses. NSSEO reserve fund balances are the result of careful budgeting, conservative spending, and actual expenses under budgeted amounts.

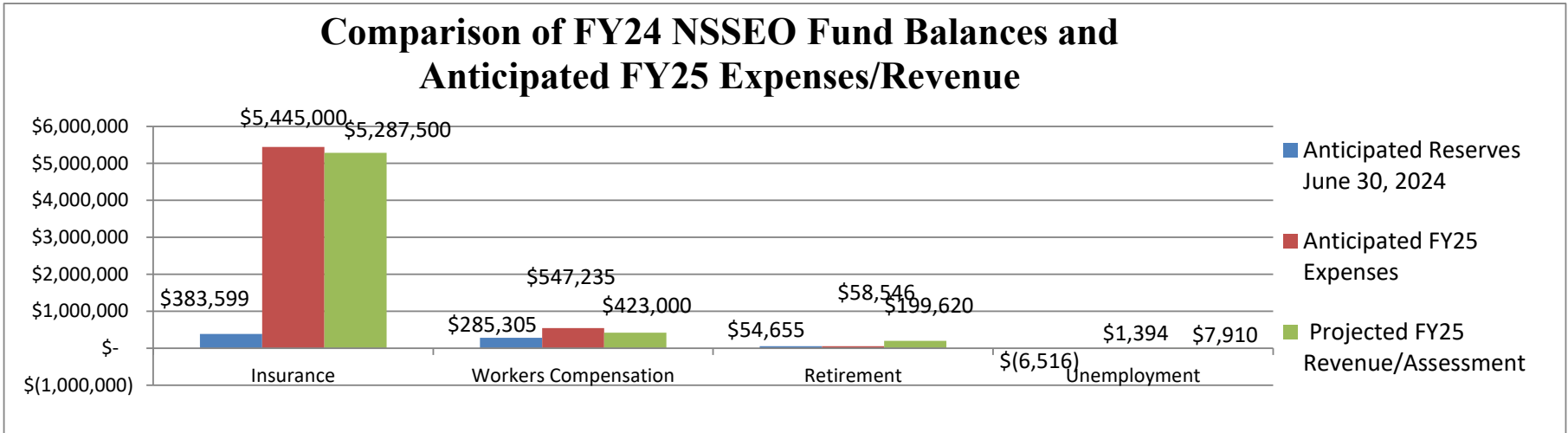
NSSEO has continually focused on spending down reserves to offset costs in the NSSEO budget. This fiscally responsible budget planning approach has resulted in conservative tuition increases and associated assessments (unemployment & retirement).

Summary of NSSEO Reserves

	<u>Anticipated Reserves</u> <u>June 30, 2024</u>	<u>Anticipated FY25</u> <u>Expenses</u>	<u>Projected FY25</u> <u>Revenue/Assessment</u>	<u>Anticipated Reserves</u> <u>June 30, 2025</u>
Insurance	\$ 383,599	\$ 5,445,000	\$ 5,287,500	\$ 226,099
Workers Compensation	\$ 285,305	\$ 547,235	\$ 423,000	\$ 161,070
Retirement	\$ 54,655	\$ 58,546	\$ 199,620	\$ 195,729
Unemployment	\$ (6,516)	\$ 1,394	\$ 7,910	\$ -
	\$ 717,043	\$ 6,052,175	\$ 5,918,030	\$ 582,898



23



District #23
NSSEO 2024-2025 Budget

Program	Projected Usage	Cost per Student or Service	District #23 Total
Tuition Programs:			
Timber Ridge School	4.00 students	46,576.94	186,308
Miner School	3.00 students	51,428.95	154,287
D/HH-Elementary	1.00 students	52,662.77	52,663
D/HH-Middle	1.00 students	52,662.77	52,663
Service/Other Programs:			
DESC-Vision Services	0.20 FTE	91,480.00	18,296
DESC- PT Services	0.40 FTE	120,902.00	48,361
D/HH-Itinerant	2,000.00 Units	26.35	52,690
Technical Asst to Dists-Coaches	0.10 FTE	102,099.00	10,210
Outdoor Education			11,423
Central O&M			1,535
Technology/Central			20,397
Technology/Programs			2,199
Direct Bill Staff:			
3.00 Direct Bill 1:1 Aide- Miner School		46,952	140,856
1.00 Direct Bill 1:1 Aide- Timber Ridge School		46,952	46,952
Education Fund Reserves:			
Unemployment Comp.			0
Retirement Reserve			2,637
Education Fund Totals			801,476
Building Fund			17,194
TOTAL DISTRICT #23			818,670
Additional District Costs:			
**DESC-Evaluations:			Estimated Based on Need
Billing based on actual usage. Approx. \$1,200/level 1 evaluation.			
**DESC-Contracted Evaluations			Estimated 1,000
**D/HH-Diagnostics:			Estimated 5,000
Billing based on actual usage. Approx. \$550/level 1 evaluation. Screenings in district \$400/day.			
Please note- Evaluations include tests, observations, travel, IEP meetings, interviews, consultation with staff, comprehensive report, etc.			
ESY- Summer 2023			24,381
IDEA FY2324			56,790
Transportation			205,000

COMPARISON DISTRICT PAYMENTS	DIST. 23	DIST. 23	DIST. 23		DIST. 23	CHANGE IN STUDENTS OR SERVICES FROM AMENDMENT 1
	2023-2024 BUDGET	2023-2024 AMEND. 1	2024-2025 BUDGET	FY25 STDS	DIFF.~ AMEND. 1 VS FY24	
TUITION PROGRAMS:						
Timber Ridge School	224,694	269,633	186,308	4.0	-83,325	-2.0 students
Miner School	149,063	149,063	154,287	3.0	5,224	
Kirk School						
D/HH-Elementary	159,553	106,368	52,663	1.0	-53,705	-1.0 students
D/HH-Middle	0	0	52,663	1.0	52,663	1.0 student
D/HH-High School						
Subtotal Tuition	533,310	525,064	445,921	9.0	-79,143	-2.0 students
SERVICE/OTHER:						
DESC-Educational Srvs	68,369	68,369	66,657		-1,712	
D/HH-Itinerant	31,687	31,687	52,690		21,003	
Outdoor Education	13,309	13,309	11,423		-1,886	
V.A.C.					0	
NSSEO Admin.					0	
Tech Asst to Districts	10,030	10,030	10,210		180	
Central O&M	2,139	2,139	1,535		-604	
Technology/Central	23,842	23,842	20,397		-3,445	
Technology/Programs	2,513	2,513	2,199		-314	
Subtotal Srv/Other	151,889	151,889	165,111		13,222	
DIRECT BILL STAFF/SRVS:						
Direct Bill Staff/Services	139,861	186,480	187,808		1,328	
ED FUND RESERVES:						
U/C Reserve	0	0	0		0	
Retirement Reserve	3,152	3,152	2,637		-515	
Subtotal Ed Reserves	3,152	3,152	2,637		-515	
TOTAL:						
EDUCATION FUND	828,212	866,585	801,477		-65,108	
TOTAL:						
BUILDING FUND	17,729	17,729	17,194		-535	
TOTAL						
	845,941	884,314	818,671		-65,643	



NSSEO ENROLLMENT 2024-2025 BUDGET

District 23				
Program	Budget 2023-2024	Amend.1 2023-2024	Budget 2024-2025	Diff Amend. 1 to Budget
Timber Ridge School	5.0	6.0	4.0	-2.0
Miner School	3.0	3.0	3.0	0.0
D/HH-Elementary	3.0	2.0	1.0	-1.0
D/HH-Middle	0.0	0.0	1.0	1.0
Total	11.0	11.0	9.0	-2.0



INVITATION TO BID

Prospect Heights School District 23 will accept sealed bids for:

2024 SEAL COATING, STRIPING, CRACK FILLING, AND CONCRETE SERVICES

Submit your bids to the attention of:

**Amy McPartlin, CSBO
Asst. Supt. for Finance & Operations
Prospect Heights School District 23
700 N. Schoenbeck Rd.
Prospect Heights, IL 60070
(847) 870-5552**

All sealed bids must be received at the above address no later than the following date and time of the public bid opening:

Tuesday, 1:00 PM on Tuesday, April 2, 2024

All bids **MUST** be submitted in a **SEALED ENVELOPE, CLEARLY MARKED:**

“2024 SEAL COATING, STRIPING, CRACK FILLING, AND CONCRETE SERVICES”

Company Name: _____

Company Address: _____

Phone: _____

Fax: _____

Email: _____

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
INVITATION TO BID

The Board of Education of Prospect Heights School District 23 invites sealed proposals for 2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES at all sites in Prospect Heights School District 23. All bid documents may be obtained by contacting the District's Business Office. **There will be a MANDATORY pre-bid meeting for all interested bidders at 1:00 PM on Tuesday, March 19, 2024 at the Grodsky Administration Building, 700 N. Schoenbeck Road, Prospect Heights, IL 60070.**

Sealed bids must be marked: "2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES - BID" and delivered to Amy McPartlin, CSBO, Assistant Superintendent for Finance and Operations, 700 N. Schoenbeck Road, Prospect Heights, IL 60070. Proposals must be submitted by **1:00 PM on Tuesday, April 2, 2024**. Proposals may not be submitted via fax or email. Late proposals will not be considered.

Prospective contractors are responsible for visiting properties prior to submitting a proposal. The proposal will be approved at the April 11, 2024 Board of Education Meeting. Any questions will be answered via addendum and shared with all attendees.

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
GENERAL INSTRUCTIONS

1. GENERAL

- A. Proposals shall be submitted to the attention of the Assistant Superintendent in a sealed envelope properly marked with the title of the bid, date, and time of opening.
- B. All proposals must be made on the forms included with this bid package. Unsigned or late proposals will not be considered.
- C. Any interpretation of the proposed documents will be made only by an addendum issued by the School District. A copy of an addendum will be mailed to each person receiving a set of such bid documents. Vendors shall acknowledge receipt of each addendum issued in the space provided on the proposal form. Oral explanations will not be binding.
- D. School District 23 is exempt from all Federal, State, and Municipal taxes. Tax Exempt #E89997-8520-07.
- E. All freight prices must be quoted F.O.B. destination. Prices shall include all charges for packing, transportation and delivery. Shipments will become the property of the consignee after delivery and acceptance.
- F. All correspondence shall be directed to the Assistant Superintendent.

2. ERRORS AND OMISSIONS

- A. All proposals shall be fully completed when submitted. The signing of the submittal form shall be construed as acceptance of all provisions contained herein. All proposals shall be deemed final, conclusive and irrevocable. No claim for relief because of errors or omissions in the bidding will be considered. Vendors will be held strictly to the proposals as submitted.
- B. It is understood that the vendor has bid in strict accordance with the specifications, unless indicated by the vendor. Any explanation or statement which the vendor wishes to make may be placed in the same envelope with the proposal but shall be written separately and independently of the bid documents. Vendor acknowledges that any variation from the specifications will be grounds for the Board of Education to reject the bid, although the Board of Education may accept the bid with the verification if, in its sole discretion, it determines that such vendor's bid is in the School District's best interest.
- C. Should a vendor find any discrepancies in, or omission from, any of the documents, or be in doubt as to its meanings, they shall advise the Assistant Superintendent who will issue the necessary clarifications to all prospective Vendors by means of addenda.
- D. In the event of pricing errors, the unit cost(s) listed will prevail and be considered accurate.

- E. After the submission of the proposal, no complaint or claim that there was any misunderstanding in regard to items listed for bidding will be entertained from either party.

3. FIRM BID

All prices, terms and conditions will be considered to be firm for a period of ninety (90) days from the date of the bid opening.

4. SAMPLES

Vendors may be required to furnish samples upon request at no additional charge.

5. QUANTITIES

When so indicated, quantities shown may be estimates only. Actual orders may be more or less depending on actual requirements at the time of purchase. All items shall be new unless otherwise specified.

6. ITEM SPECIFICATIONS AND SUBSTITUTIONS

Where specifications indicate a particular brand or manufacturer's catalog number, it shall be understood to mean that brand or equal, unless "no substitutions" is specified. When offering alternates, they must be identified by brand name and catalog number and manufacturer's literature must be included.

7. WITHDRAWAL OF PROPOSALS

Proposals may be withdrawn by letter, FAX, or in person prior to the time and date established for the opening of proposals. No bid shall be withdrawn without the consent of the School District 23 Board of Education after the scheduled opening.

8. FINANCIAL STABILITY

The District may require, upon request, evidence as to the financial stability of the vendor. Upon request, the vendor shall provide the following information to the District within 48 hours:

- A. The name of any owner or co-owner, equity of each co-owner or corporate offices of the entity submitting the bid, and the name, address, and business telephone number of each such person.
- B. The last financial statement and balance sheet of the vendor, including a specification in detail of all loans outstanding, or a copy of the last certified annual audit.

9. INVESTIGATION OF VENDORS

- A. District 23 will make such an investigation as is necessary to determine the ability of the vendor to fulfill bid requirements. If requested, the vendor shall be prepared to show completed installations of equipment, types of service, or supplies similar to those included in this bid.

- B. The Board of Education reserves the right to reject any bid if it is determined that the vendor is not properly qualified to carry out the obligations of the contract.

10. RESERVATION OF RIGHTS BY THE DISTRICT

- A. The Board of Education reserves the right to reject any and all proposals or portions of proposals, and to waive informalities or irregularities in any bid, and to award the contract in the best interest of the School District, considering conformity with specifications, terms of delivery, quality, and serviceability. The contract will be awarded, if at all, to the lowest responsible vendor meeting specifications as determined by the Board of Education. While the financial responsibility of the vendor is a significant concern, the Board of Education is equally concerned with the proven ability of the vendor to satisfactorily perform the contract so that the service will be provided in accordance with proposed contract documents.
- B. The Board reserves the right to award each item to different Vendors or all items to a single vendor unless otherwise noted on the bid request
- C. The Board reserves the right to determine whether:
 - i. an equal or alternate is a satisfactory substitute.
 - ii. delivery date is entitled to more consideration than price.
 - iii. a vendor is not a responsible vendor.
 - iv. what exceptions or deviations from the written specifications will be accepted.

11. AWARD AND CONTRACT

All proposals will be awarded upon the approval by the Board of Education. The successful vendor will be required to enter into a contract incorporating the terms and conditions of this bid document.

12. SIGNATURE CONSTITUTES ACCEPTANCE

The signing of these forms will indicate the vendor's compliance with all bid specifications and included terms and conditions.

13. INVOICING & TAXES

- A. Invoicing for services will be accepted upon full delivery of product and/or completion of the work as described.
- B. The Board is exempt from paying Illinois Use Tax, Illinois Retailers Occupation Tax, Federal Excise Taxes, and any federal transportation tax. The Contractor will be responsible for payment of any such taxes applicable to its purchase of goods.

14. DISTRICT EMPLOYEES

Each vendor shall affirm that no Board of Education member, officer or employee of District 23 or their immediate family members, is interested financially in the proposed contract.

15. CANCELLATION OF CONTRACT

In case of bankruptcy of the contractor or failure of the contractor to pay supplies or workers or a work stoppage or a failure by the contractor to provide sufficient workers for the job or sufficient material for the job, the Board of Education may terminate the contract and take over the completion of the project, applying the unpaid balance of money for the contract to the completion of the work and any extra expenses incidental thereto.

At any time, the District may terminate the contract with or without cause. The contractor may receive payment for all work completed but will not be entitled to lost profit or overhead.

16. HOLD HARMLESS AND INDEMNIFICATION

The Contractor indemnifies, holds harmless, and waives any possible claim that it might have, or any possible claim of any of its officers, agents, employees or invitees, against the District on account of any loss, alleged loss, or damage to the personal property or business property of the Contractor or any of its officers, agents, employees or invitees whether by theft, loss or damage, occasioned by any employee, agent, the officer of the District or any student or invitee of the District.

Furthermore, the Contractor hereby indemnifies the District against any and all damage, loss, cost, and attorney's fees occasioned by the claim of any officer, agent, employee, student, or invitee of the District against the District arising out of any theft, loss or damage to the personal property of any officer, agent, employee, student or invitee of the District, which loss, theft or damage is determined to be on account of either the negligent, intentional or criminal act of any officer, agent, employee, or invitee of the Contractor.

The contractor shall assume all liability for, and shall protect, defend, indemnify, and hold harmless the Board of Education and its members individually, their officers, employees, servants, and agents from and against all claims, actions, suits, judgments, costs, losses, expenses, and liabilities of whatsoever kind or nature including reasonable legal fees incurred by owner arising out of:

- A. Any infringement (actual or claimed) of any patents, copyrights, or trade names by reason of any work performed or to be performed by the contractor under this contract or by reason of anything to be supplied by the contractor pursuant to this contract.
- B. Bodily injury, including death, to any person or persons (including contractor's officers, employees, agents, and servants) or damage to or destruction of any property, including the loss of use thereof:
 - i. Caused in whole or in part by any act, error, or omissions by the contractor or any subcontractor or anyone directly or indirectly employed by any of them regardless of whether or not it is caused in part by a party to be indemnified hereunder.
 - ii. Arising directly or indirectly out of the presence of any person in or about any part of the project site or the streets, sidewalks, and property adjacent thereto.

- iii. Arising directly or indirectly out of the use, misuse, or failure of any machinery or equipment used directly or indirectly in the performance of this contract.

17. GOVERNING LAW

The contract shall be governed and construed in accordance with the laws of the State of Illinois. If any provision hereof shall be held to contravene any applicable law, such provision shall be deemed reformed to the extent of conforming to said law, and in all other respects the terms hereof shall remain in full force and effect.

18. VENDOR'S AGREEMENT

- A. The vendor hereby declares understanding, agreement, and certification of compliance to provide the products to the School District, at the prices quoted, in accordance with all terms and conditions, requirements, and specifications of the original bid specifications, and any issued addenda.
- B. The vendor further agrees that the language of this document shall govern in the event of a conflict with (1) his/her bid or (2) any subsequent purchase order between the vendor and the School District.
- C. The vendor further agrees that upon receipt of an authorized purchase order or when an authorized official of the School District countersigns this document, a binding contract shall exist between the vendor and the School District. This document combined with amendments, the vendor proposal, its required submittals, and the purchase order, if any, shall comprise the binding contract.

19. SERVICE PROVIDER IDENTIFICATION NUMBER

The Service Provider must have a Service Provider Identification Number (SPIN).

20. DISQUALIFICATION

Any proposals not meeting the District's requirements will be disqualified and not evaluated further.

21. EXAMINATION OF DOCUMENTS AND SITES

- A. Before submitting a proposal for work on any project, each bidder shall carefully examine the project sites and the contract documents, fully informing itself of existing conditions and limitations of the project sites.
- B. After opening of bids, no additional allowance will be made for changes in project scope and/or price due to work which would have been apparent by examination of the documents and sites. Each bidder shall be held to represent that it has made the examination in complete detail and has determined that the documents and existing conditions are sufficient, adequate, and satisfactory for its completion of the work.

22. DAMAGES TO PROPERTY

- A. While on District premises, extreme care must be taken not to damage vehicles, lawns, landscaping, plants, or any other fixtures, structures, equipment or flooring. All surfaces/furnishings not being painted must be fully protected. Any damages caused by the Contractor shall be repaired or replaced at the discretion of the District.
- B. The District may authorize the necessary repairs using current/preferred vendors. Such repairs and/or replacements will be the sole responsibility of the Contractor. The District may reserve the right to withhold payment for unpaid damages.

23. SITE CLEANUP

The Contractor shall, daily and at the completion of the work, at each site/location, remove and dispose of all rubbish, surplus materials, equipment, etc., and shall leave the site/locations clean and in good order.

24. SAFETY

The Contractor is responsible for maintaining safe conditions for the duration of the contract. Any precautionary measures, necessary warning signs, etc., required to assist the Contractor and address safety concerns of the District shall be provided at the Contractor's expense.

25. INSURANCE

- A. Within ten (10) days after bid award, Certificates of Insurance, the additional insured endorsement and the waiver of subrogation endorsements shall be submitted to the Asst. Superintendent for Finance & Operations.
- B. The Contractor shall provide and maintain insurance in the amounts not less than the amounts as outlined below with companies acceptable to the District and authorized to do business in Illinois and with at least an "A VII" rating from A.M. Best Company.
- C. The Contractor shall purchase and have in force the insurance coverage listed below. The Contractor shall provide a certificate of insurance on a form acceptable to the District evidencing the required insurance.
- D. Each policy shall be amended to include as additional named insured on a primary and noncontributory basis: Prospect Heights School District 23, the Board of Education of Prospect Heights District 23, Cook County, Illinois, its Board Members, officers, agents, volunteers, and employees. Certificates must be on file at the District Office prior to the release of any payments to the Contractor. Upon request of the Board, the Contractor shall provide a copy of the requested policy.

Workers Compensation Insurance:

- ◆ Coverage A - Illinois Statutory Limits
- ◆ Coverage B - Employers Liability \$1,000,000 Limit
- ◆ A waiver of subrogation in favor of SD23 shall be included

Automobile Liability Insurance

- ◆ \$1,000,000 combined single limit per occurrence for bodily and property damage and include coverage for all owned, non-owned, and hired automobiles.

Commercial General Liability Insurance shall provide the following limits:

- ◆ \$1,000,000 Each Occurrence
- ◆ \$2,000,000 General Aggregate

- ◆ \$3,000,000 Completed Operations Aggregate
- ◆ \$1,000,000 Personal Injury
- Umbrella or Excess Liability Insurance for All Risks:**
- ◆ \$5,000,000 for bodily injury and property damage
- Cyber Liability**
- ◆ \$1,000,000 per Instance

E. All such insurance shall not be cancelable without thirty (30) days prior written notice being given to the District.

26. PERSONNEL

If any person employed on the work site be intemperate, disorderly, incompetent, willfully negligent or dishonest in the performance of his/her duties, he or she shall be directed to cease work and vacate the job site immediately.

27. ASSIGNMENT OF SUB-CONTRACTING

The successful bidder shall not, without written consent of the Asst. Superintendent and the Director of Operations, make any assignment of sub-contract for the execution of the work hereby quoted. The Contractor shall be the prime contractor for crack filling and sealcoating services, and have a business location within 75 miles of the job site.

28. PERFORMANCE/LABOR AND MATERIAL PAYMENT BONDS (PERFORMANCE BOND WILL BE REQUIRED!)

- A. Within ten (10) days of the Notice of Award, the successful Contractor shall enter into a formal contract with the Board of Education and shall provide a Performance and a Labor and Material Payment Bond, each in the full amount of the contract.
- B. The bonds shall be in accordance with AIA Document A311. The Contractor shall pay the cost of premiums for said bonds. The bonds shall be signed and sealed by an authorized representative of the bonding company and authorized officer or representative of the Contractor. If the signers of the bonds are not officers of the Contractor, a certificate of the authority of those signing the bonds, shall be attached.
- C. The Performance Bond and the Labor and Material Payment Bond shall guarantee the performance of the duties placed on the Contractor by the Prevailing Wage Act, as well as all other duties undertaken by it pursuant to the contract with the Board of Education, and shall indemnify the Board of Education from any liability or loss resulting to the Board of Education from any failure of the Contractor fully to perform each or all of said duties.
- D. The Performance Bond and the Labor and Material Payment Bond herein provided shall be placed with a surety company or companies having a policyholders' rating not lower than "A" and a financial rating not lower than "AAA" in Best's Insurance Guide (current edition). Companies must be licensed in the State of Illinois and shall show evidence of the same.

29. NON-DISCRIMINATION

- A. The Contractor agrees to fully comply with the requirements of the Illinois Human Rights Act, 775 ILCS 5/1-101 et. seq., including, but not limited to, the provision of sexual harassment policies and procedures pursuant to Section 2-105 of the Act. The

Contractor further agrees to comply with all federal Equal Employment Opportunity Laws, including, but not limited to, the Americans with Disabilities Act, 42 U.S.C. Section 12101 et. seq. and rules and regulation promulgated thereunder.

- B. The following provisions of this Section are included in these bid documents pursuant to the requirements of the regulations of the Illinois Department of Human Rights, Title 44, Part 750, of the Illinois Administrative Code, and the Contractor shall be required to comply with these provisions only if and to the extent they are applicable under the law.
- C. As required by Illinois law, in the event of the Contractor's non-compliance with the provisions of this Equal Employment Opportunity Clause, the Illinois Human Rights Act or the Rules and Regulations of the Illinois Department of Human Rights ("Department"), the Contractor may be declared ineligible for future contracts or subcontracts with the State of Illinois or any of its political subdivisions or municipal corporations, and the contract may be canceled or voided in whole or in part, and such other sanctions or penalties may be imposed or remedies invoked as provided by statute or regulation. During the performance of the contract, the Contractor agrees as follows:
 - i. That it will not discriminate against any employee or applicant for employment because of race, color, religion, creed, sex, marital status, national origin or ancestry, age, citizenship, physical or mental handicap or disability, military status, or an unfavorable discharge from military service or arrest record status or sexual orientation; and further that it will examine all job classifications to determine if minority persons or women are underutilized and will take appropriate affirmative action to rectify any such underutilization.
 - ii. That, if it hires additional employees in order to perform this contract or any portion thereof, it will determine the availability (in accordance with the Department's Rules) of minorities and women in the area(s) from which it may reasonably recruit and it will hire for each job classification for which employees are hired in such a way that minorities and women are not underutilized.
 - iii. That, in solicitations or advertisements for employees placed by it or on its behalf, it will state that all applicants will be afforded equal opportunity without discrimination because of race, color, religion, sex, marital status, national origin or ancestry, age, physical or mental handicap unrelated to ability, sexual orientation, or an unfavorable discharge from military service.
 - iv. That it will send to each labor organization or representative of workers with which it has or is bound by a collective bargaining or other agreement or understanding, a notice advising such labor organization or representative of the Contractor's obligation under the Illinois Human Rights Act and the Department's Rules. If any such labor organization or representative fails or refuses to cooperate with the Contractor in its efforts to comply with such

Acts and Rules, the Contractor will promptly notify the Department and the contracting agency and will recruit employees from other sources when necessary to fulfill its obligations thereunder.

- v. That it will submit reports as required by the Department's Rules, furnish all relevant information as the reports may from time to time be requested by the Department or the contracting agency, and in all respects comply with the Illinois Human Rights Act and the Department's Rules.
- vi. That it will permit access to all relevant books, records, accounts, and work sites by personnel of the contracting agency and the Department for purposes of investigation to ascertain compliance with the Illinois Human Rights Act and the Department's Rules.

D. The Contractor will include verbatim or by reference the provisions of this clause in every subcontract it awards under which any portion of the contract obligations are undertaken or assumed so that such provisions will be binding upon such subcontractor. In the same manner, as with other provisions of this contract, the Contractor will be liable for compliance with applicable provisions of this clause by such subcontractors; and further, it will promptly notify the contracting agency and the Department in the event any subcontractor fails to or refuses to comply therewith. Also, the Contractor will not utilize any subcontractor declared by the Illinois Human Rights Commission to be ineligible for contracts or subcontracts with the State of Illinois or any of its political subdivisions or municipal corporations.

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
REQUEST FOR PROPOSAL - SPECIFICATIONS

EISENHOWER STRIPING SERVICES:

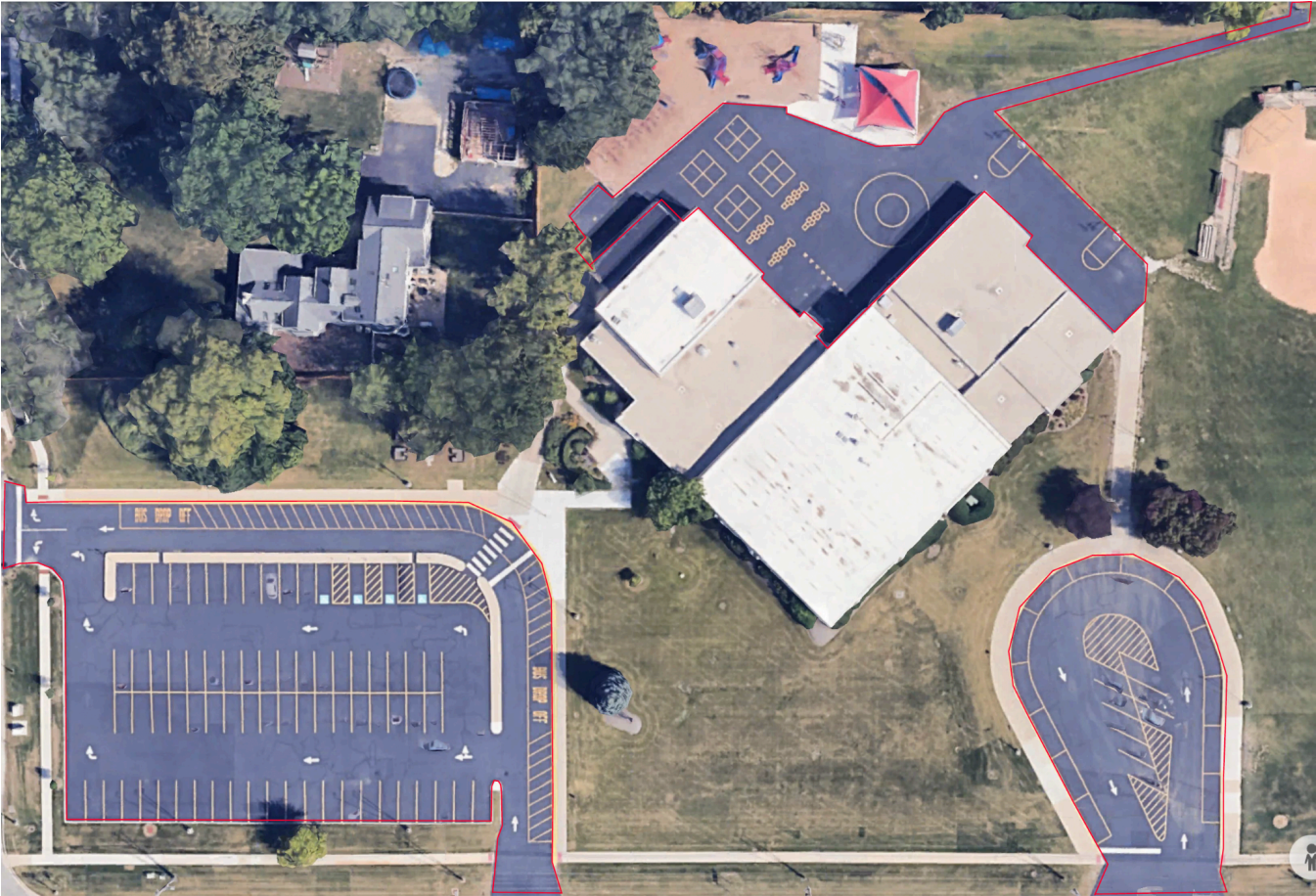
LOCATION TO BE SERVICED:

Eisenhower School
1 N. Schoenbeck Rd.
Prospect Heights, Illinois

STRIPING SERVICES:

- Contractor is responsible for field verifying quantities and layout.
- Restripe per existing layout.
- Black out old striping showing through the seal coat.
- Restriping completed in yellow or white material meeting or exceeding Illinois State Specifications M-122-96.
- Yellow Striping
- White Striping
- Handicap Parking
- Arrows
- Lettering
- Crosswalk
- Playground Area
- Yellow curbing

EISENHOWER SCHOOL PROJECT OVERVIEW:



PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
REQUEST FOR PROPOSAL - SPECIFICATIONS

BETSY ROSS, ANNE SULLIVAN CONCRETE & ASPHALT REPAIRS:

LOCATIONS TO BE SERVICED:

Betsy Ross Elementary School and
Anne Sullivan Elementary School
700 N. Schoenbeck Rd.
Prospect Heights, Illinois

CONCRETE SIDEWALK REPAIR

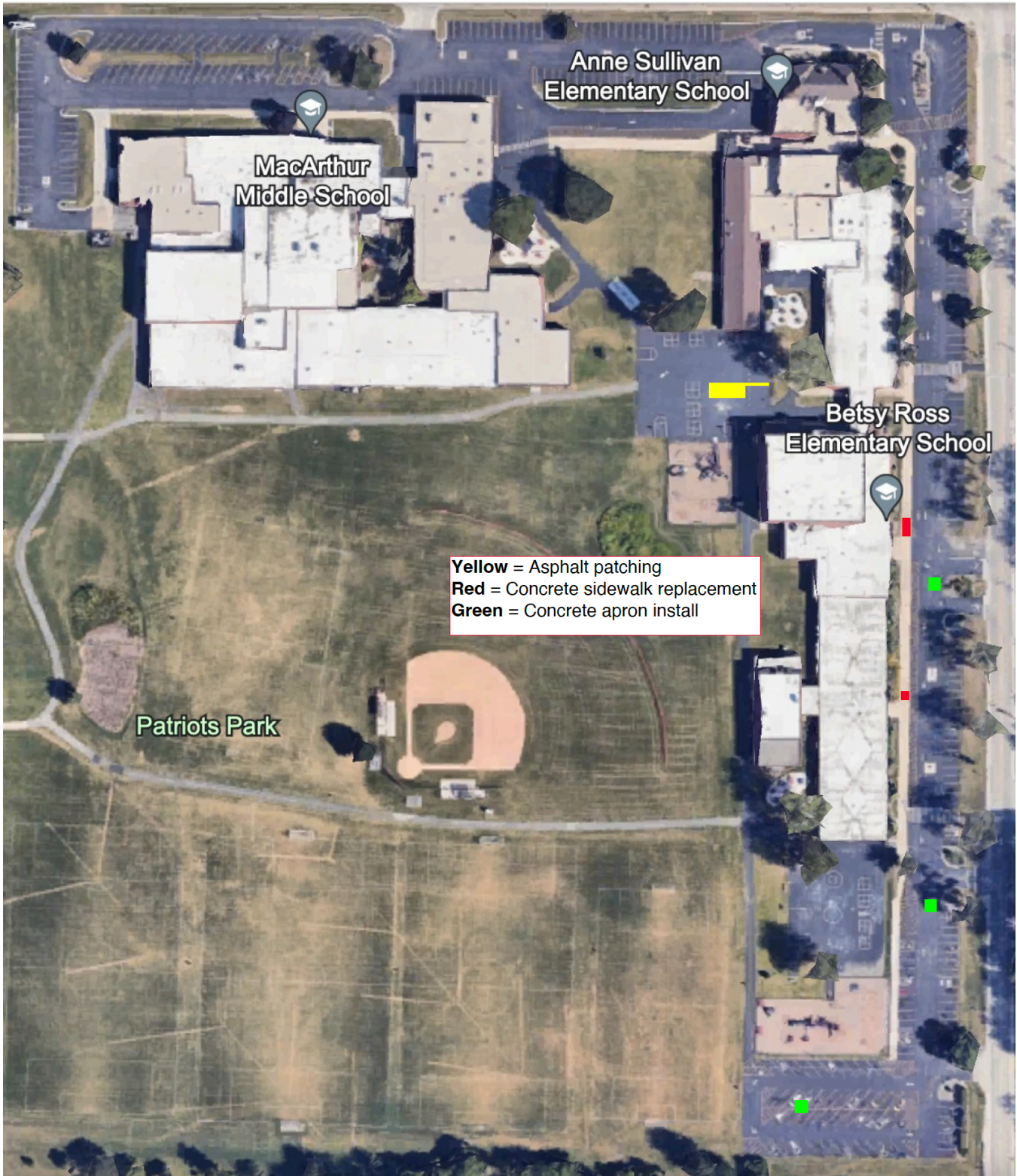
- Contractor is responsible for field verifying quantities and layout.
- Sawcut around failed concrete.
- Remove failed concrete
- Dispose of spoils at an approved dump site.
- Form area for concrete installation.
- Install concrete (6 bag mix 4,000 PSI / fiber mesh material).
- Broom finish concrete.

CONCRETE APRON FOR CATCH BASINS

- Contractor is responsible for field verifying quantities and layout.
- Sawcut around failed asphalt.
- Remove failed asphalt.
- Dispose of spoils at an approved dump site.
- Form area for concrete installation.
- Install concrete (6 bag mix 4,000 PSI / fiber mesh material).
- Broom finish concrete.

ASPHALT PATCHING

- Contractor is responsible for field verifying quantities and layout.
- Sawcut around failed asphalt.
- Remove failed asphalt.
- Dispose of spoils at an approved dump site.
- Install new asphalt (hot mix asphalt).
- Compact to match existing level.



Yellow= Asphalt patching
Red= Concrete sidewalk replacement
Green= Concrete apron install

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
REQUEST FOR PROPOSAL - SPECIFICATIONS

BETSY ROSS, ANNE SULLIVAN & GRODSKY SEAL COATING, STRIPING & CRACK FILLING SERVICES:

LOCATIONS TO BE SERVICED:

Betsy Ross Elementary School*
Anne Sullivan Elementary School
Grotsky Administration Building
700 N. Schoenbeck Rd.
Prospect Heights, Illinois

STRIPING SERVICES:

- Contractor is responsible for field verifying quantities and layout.
- Restripe per existing layout.
- Restriping completed in yellow or white material meeting or exceeding Illinois State Specifications M-122-96.
- 126 White Stripes
- 800 Linear Feet of Yellow Striping
- 250 Linear Feet of White Striping
- 5 Handicap Blue Boxes
- 5 Van Access
- 31 Arrows
- 2 Enter Only Lettering
- 2 Exit Only Lettering
- 3 Crosswalk
- Playground Area:
 - 7 Four Square
 - 1 Hopscotch
 - 5 Free Throw
 - 2 Circles
- 838 Linear feet of yellow curbing.

CRACK SEALING SERVICES:

APPROX. LINEAR FEET: 5,800

- Includes major transverse and reflective cracks 1/4" wide and greater.
- Seal: Material design is Sealmaster TM Supreme or comparable product.
- Material will be heated with an oil jacketed crack sealing system.
- Material is then applied into the base of the crack by speed bander to ensure material seals the base of the crack (material may potentially bend over the top/surface of the pavement).

SEALCOATING SERVICES:

MEASURED SQUARE FOOTAGE: 139,474

- Preparation
 - Power blow parking surface with power blowers to remove dirt/debris prior to Sealcoating.
 - Pretreat oil stains if necessary w/Petroseal.
 - Remove vegetation from cracks.
- Application Method: Two Coats Spray or One Squeegee Application
- Description:
 - Sealcoat measured parking surfaces with premium grade pavement sealer made by Sealmaster Chicago meeting federal specifications RP-355e.
 - Product mix includes Sealmaster Coal Tar Pavement Sealer or Masterseal asphalt-based sealer, curing and bonding additives, and fortified with 2-4 lbs silica sand.
 - Blockade newly sealed areas.

BETSY ROSS, ANNE SULLIVAN, AND GRODSKY ADMINISTRATION BUILDING - PROJECT OVERVIEW:



MACARTHUR MIDDLE SCHOOL - SEAL COATING, STRIPING & CRACK FILLING SERVICES:

LOCATION TO BE SERVICED:

MacArthur Middle School
700 N. Schoenbeck Rd.
Prospect Heights, Illinois

STRIPING SERVICES:

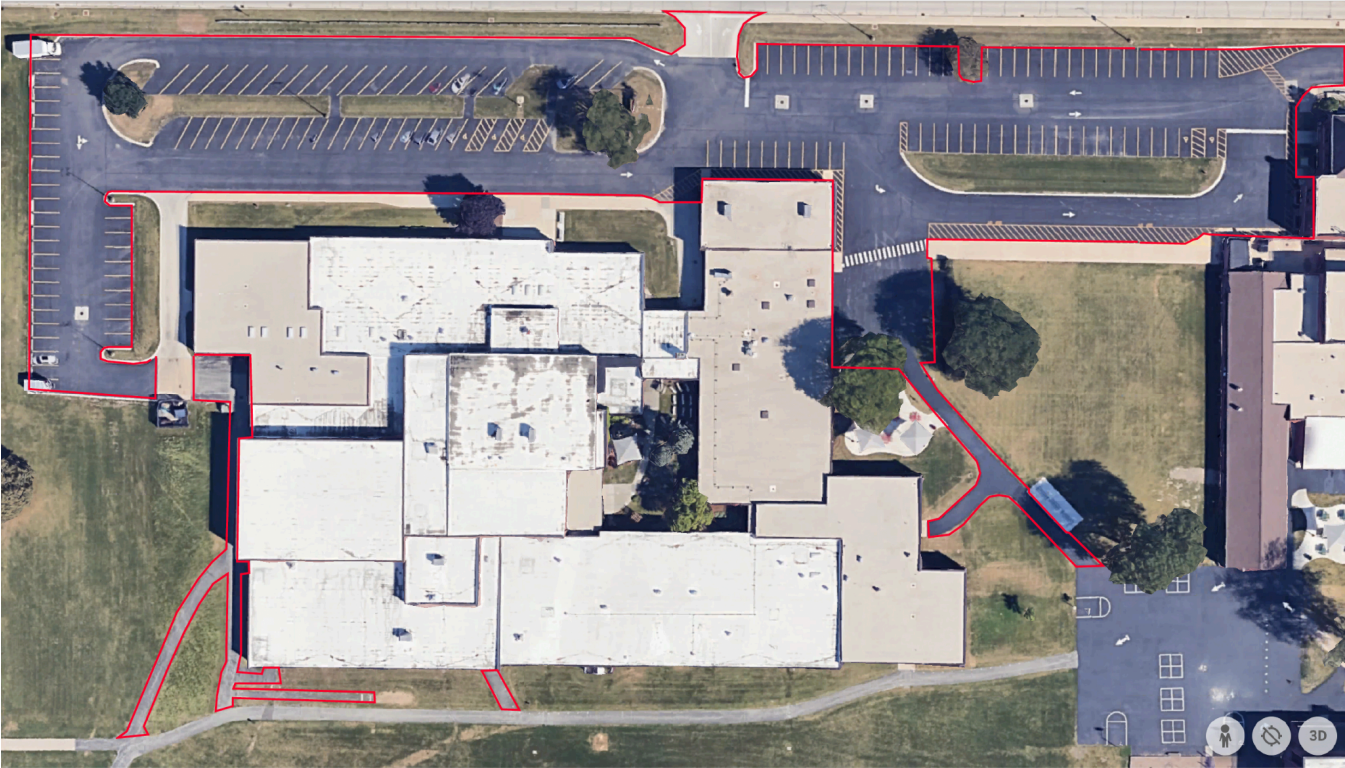
- Restripe per existing layout.
- Restriping completed in yellow or white material meeting or exceeding Illinois State Specifications M-122-96.
- 120 White Stripes
- 500 Linear Feet of Yellow Striping
- 5 Handicap Symbols
- 5 Van Access
- 11 Arrows
- 3 Crosswalk
- 500 Linear Feet of Yellow Curbing

SEALCOATING SERVICES:

MEASURED SQUARE FOOTAGE: 89,612

- Preparation:
 - Power blow parking surface with power blowers to remove dirt/debris prior to Sealcoating.
 - Pretreat oil stains if necessary w/Petroseal.
 - Remove vegetation from cracks.
- Application Method: Two Coats Spray or One Squeegee Application
- Description:
 - Sealcoat measured parking surfaces with premium grade pavement sealer made by Sealmaster Chicago meeting federal specifications RP-355e.
 - Product mix includes Sealmaster Coal Tar Pavement Sealer or Masterseal asphalt-based sealer, curing and bonding additives, and fortified with 2-4 lbs silica sand.
 - Blockade newly sealed areas.

MACARTHUR MIDDLE SCHOOL - PROJECT OVERVIEW



PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
REQUEST FOR PROPOSAL - SPECIFICATIONS

PATRIOTS PARK WALKING PATH - Alternate 1 & 2

LOCATION TO BE SERVICED:

Patriots Park
1815 N. Dale Ave.
Arlington Heights, Illinois

ALTERNATE 1

CRACK SEALING SERVICES:

- Contractor is responsible for field verifying quantities and layout.
- Includes major transverse and reflective cracks 1/4" wide and greater.
- Seal: Material design is Sealmaster TM Supreme or comparable product.
- Material will be heated with oil jacketed crack sealing system.
- Material is then applied into the base of the crack by speed bander to ensure material seals the base of the crack (material may potentially bend over the top/surface of the pavement).

SEALCOATING SERVICES:

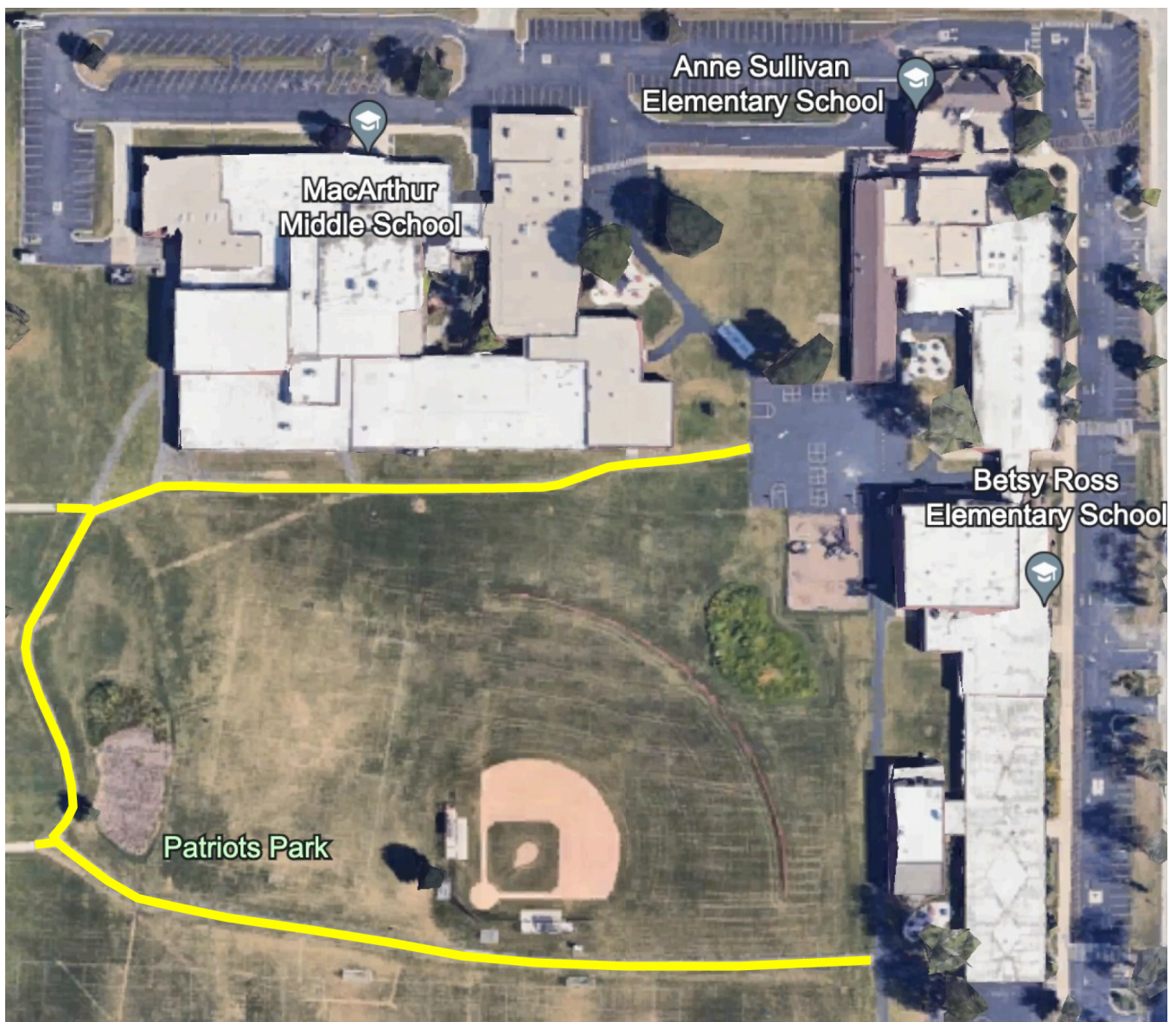
- Contractor is responsible for field verifying quantities and layout.
- Preparation
 - Power blow parking surface with power blowers to remove dirt/debris prior to Sealcoating.
 - Remove vegetation from cracks.
- Application Method: Two Coats Spray or One Squeegee Application
- Description:
 - Sealcoat measured path area as identified, with premium grade pavement sealer made by Sealmaster Chicago meeting federal specifications RP-355e.
 - Product mix includes Sealmaster Coal Tar Pavement Sealer or Masterseal asphalt-based sealer, curing and bonding additives, and fortified with 2-4 lbs silica sand.
 - Blockade newly sealed areas.

ALTERNATE 2

FULL REPLACEMENT OF ASPHALT WALKING PATH:

- Contractor is responsible for field verifying quantities and layout.
- Removal and disposal of existing walking path.
- Preparation of the sub-base including grading and compaction to ensure proper drainage.
- Installation of new walking path.
- Application of appropriate sealant and finishing to enhance durability and longevity.
- Restoration of surrounding landscape affected by construction activities.

PATRIOTS PARK WALKING PATH - PROJECT OVERVIEW



PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
BID PROPOSAL FORM

All work shall be scheduled in advance with the Director of Operations. Potential work dates are: **August 1 - August 10, 2024**. The following items **MUST** be included for a valid bid package:

- Company Background Statement
- Fully Completed Proposal Form
- Signed Certifications
- References as included in the Bid Package

BASE BID

Vendors must provide a fully inclusive price for each project:

- | | |
|---|----------|
| 1. Striping Services - Eisenhower School | \$ _____ |
| 2. Concrete & Asphalt Repairs - Betsy Ross, Anne Sullivan Schools | \$ _____ |
| 3. Seal Coating, Striping, Crack Filling at Betsy Ross, Anne Sullivan & Grodsky Administration Building | \$ _____ |
| 4. Seal Coating, Striping, Crack Filling at MacArthur Middle School | \$ _____ |

TOTAL BASE BID (ALL SITES): \$ _____

ALTERNATE BIDS REQUESTED

- | | |
|--|----------|
| 1. Alternate 1 at Patriots Park (Crack Filling & Seal Coating) | \$ _____ |
| 2. Alternate 2 at Patriots Park (Path Replacement) | \$ _____ |

TOTAL PATRIOTS PARK ALTERNATES: \$ _____

Company Name: _____

Company Address: _____

Phone: _____

Fax: _____

Email: _____

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
CERTIFICATIONS

1. **CERTIFICATION** - The undersigned bidder of contractor hereby certifies that he/she is not barred from bidding on this contract as a result of a violation of either the bid-rigging or bid-rotation provision of Article 33E of the Criminal Code of 1961 as amended. The bidder also certifies that he/she has read, understands and agrees that acceptance by District 23 of the bidder's offer by issuance of a purchase order and/or contract will create a binding contract. District 23 may declare the contract void if the certification is false.
2. **NON-COLLUSION AFFIDAVIT** - The undersigned bidder or agent states that he has not, nor has any other member, representative, or agent of the firm, company, corporation or partnership represented by him, entered into any combination, collusion or agreement with any person relative to the price to be bid by anyone at such letting, nor to prevent any person from bidding nor to induce anyone to refrain from bidding, and this bid is made without reference to any other bid and without any agreement, understanding or combination with any other person in reference to such bidding. Bidder further states that no person, firm or corporation has, or will receive directly or indirectly, any rebate, fee, gift, commission or thing of value on account of such sale.
3. **PREVAILING WAGE** - Contractor shall not pay less than the prevailing rates of wages to all laborers, workmen, and mechanics performing work under this contract, and shall comply with the requirements of the Illinois Wages of Employees on Public Works Act (820ILCS 130/1-12) The contractor acknowledges that at the time of contracting it is familiar with the Illinois Prevailing Wage Act, and that it accepts sole responsibility for determining whether the Act is applicable to its contract with the District. Where applicable, the undersigned bidder of contractor hereby certifies to be in compliance with Public Act 94-0515, which amends the Illinois Prevailing Wage Act effective August 10, 2005. This Act requires the contractor or subcontractor to certify the wages paid to all laborers, mechanics, and other workers, will not be less than a general hourly rate of pay required by law.

The contractor also agrees to fully defend and indemnify, including reimbursement of attorney's fees and costs, the District against any claims brought by any employee or the Illinois Department of Labor arising out of the scope of its contract with the District for violations of this Act. The Department of Labor revises the prevailing rate of wages periodically and such revisions are available on the Department of Labor's official website.

The contractors should regularly review the Department of Labor's official website to determine if the prevailing rate of wages that the contractor is required to pay on this project have changed since the contractor last reviewed the prevailing rate of wages.

4. **FAIR EMPLOYEE PRACTICES** - It shall be mandatory that the contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, national origin, or

ancestry; and further that he will comply with all provisions of the Illinois Fair Employee Practices Commission as required by the Rules and Regulations for Public Contract.

5. TOXIC SUBSTANCE - The successful bidder must comply with the Toxic Substance Act (PA83-240a). This Act requires that a Material Safety Data Sheet be provided for any product containing one or more toxic substances covered in this Act. The MSDS shall accompany delivery or have been submitted prior to delivery. Payment to the vendor will not be made until MSDS is provided.
6. SEXUAL HARASSMENT CLAUSE - Each bidder must certify that he has complied with the requirements of section 2-105 of the Illinois Human Rights Act (Public Act 87-1257) effective July 1, 1993, with respect to sex harassment policies. The terms of that law, as applicable, are hereby incorporated into this contract. District 23 is in full compliance with this law.
7. NO SMOKING CLAUSE - In accordance with State and Federal law and Board policy, the use of drug, alcohol, and tobacco products on school property is prohibited. Bidder agrees that he, his employees and subcontractors, will abide by this policy on all District 23 sites.
8. DRUG-FREE WORKPLACE - Each bidder must certify compliance with the Drug-Free Workplace Requirement, which stipulates the prohibition of the unlawful manufacture and distribution, dispensing, possession, or use of a controlled substance while on District 23's premises or while performing work for the district.
9. COMPLIANCE - The bidder is directed that all applicable state laws, municipal ordinances, district policies, and the rules and regulations of all authorities having jurisdiction over any aspect of the herein described project shall apply to the contract throughout, and will be deemed to be included in the contract the same as though herein written in full.
10. BID MODIFICATION - In accordance with Illinois law, once the bids have been opened, such bids may not be modified in any way without written approval of School District 23. All bidders will be bound by any and all math calculations, misquotes of any kind once the bids have been accepted, it may not be modified or rescinded without the approval of District 23.
11. BID RIGGING AND BID ROTATING - As required by the Criminal Code, 720 ILCS § 5/33E-11, the firm certifies that it is not barred from contracting with any unit of State or Local Government as a result of a violation of any criminal statute including, but not limited to, the bid-rigging (Section 33E-3) or bid rotating (Section 33E-4) provisions of the Criminal Code. The firm agrees that if this certification is false, the District may declare the contract void.
12. SAFETY PRECAUTION CLAUSE - The contractor expressly agrees that it is solely and exclusively responsible for initiating, maintaining and supervising all safety precautions, and programs in connection with the performance of the contract. The District, Construction Manager, and architect are not responsible for means, methods and techniques of construction or safety precautions and programs in connection with the performance of the contract.

13. CRIMINAL BACKGROUND CHECK AND SEX OFFENDER CLAUSE - The contractor understands and acknowledges that its work, in whole or in part, will be performed on public school property where there may be direct, daily contact with school students. The contractor further understands and acknowledges that the State of Illinois requires that all employees of vendors, licensees, contractors or others having direct, daily contact with students are subject to a criminal background check and may not be listed on the State Sex Offender Registry. Prior to allowing any of its employees who will be performing the scope of work access to school property, the contractor agrees to provide the District with the following in writing:

- a. Evidence that each employee, agent, contractor, or other person performing work on school property under this agreement was subjected to a criminal background check in conformity with 105 ILCS 5/10-21.9; that said persons are not listed on said Registry; and said persons have no criminal convictions for the offenses listed under 105 ILCS 5/10-21.9;
- b. The contractor will provide the District, upon request, a copy of the criminal background check conducted on each such person.

Pursuant to the Illinois Criminal Code, 720 ILCS 5/11-9.3, it is unlawful for a child sex offender to knowingly be present on school property when persons under the age of eighteen (18) are present without the specific notice to and permission of the Superintendent or Board. Child sex offenders found to be present on school property without permission will be considered trespassers and will be prosecuted in accordance with Illinois law.

In the event the contractor plans to subcontract with or use the services of another person or firm that may have direct, daily contact with students on school property, in order to fulfill its obligations under its agreement with the District, then in that event the contractor will require all such persons or firms to comply with the provisions of this paragraph and 105 ILCS 5/10-21.9.

In the event the contractor fails to comply with the provisions of this paragraph and 105 ILCS 5/10-21.9, and as a result a suit or claim is instituted by a student for harm caused by an employee of the contractor, or caused by an employee of a subcontractor to the contractor, then in that event the contractor agrees to fully defend and indemnify the District, including reimbursement of the attorney's fees and costs, against any such claims.

The vendor shall ascertain that its employees and subcontractors providing services to the Board are notified of this law and that said employees and subcontractors are directed to notify the Contractor if they have been convicted of a sex offense restricting their presence on school property. The Contractor will then provide appropriate and immediate notification to the Board. The costs related to such removal and substitution of personnel shall be borne solely by the Contractor.

14. ASBESTOS HAZARD EMERGENCY ACT (AHERA) – Be informed that Asbestos Containing Materials (ACM) have been found in District 23 buildings and that airborne asbestos is a potential health hazard. Unless disturbed, these materials are in good condition. Do not disturb these ACM's. The location of the ACM's and the Asbestos Operations and Maintenance Program are described in the AHERA

Management Plan, available for review at the District Office. Contact the Director of Operations, with any questions.

15. FREEDOM OF INFORMATION ACT COMPLIANCE - The District is subject to the Freedom of Information Act, 5 ILCS 140/1, et seq. ("FOIA"), and any and all information submitted to the District may be subject to disclosure to third parties in accordance with FOIA. If any firm requests that the District withhold any submitted information as trade secrets, commercial information, or financial information from disclosure to a third party in response to an FOIA request, such firm must notify the District of such request at the time such information is submitted to the District, along with a statement that disclosure of such information will cause competitive harm to the firm, as provided by FOIA Section 7(1)(g), 5 ILCS 140/7(1)(g). Any content not so marked by the firm at the time of submission to the District will be presumed to be open to public inspection. The firm may be required to substantiate the basis for its claims at a later time. Notwithstanding timely notice received from the firm in accordance with Section 7(1)(g), the District reserves the right, in its sole discretion and subject only to applicable law, to withhold or release the subject information in response to an FOIA request. The firm waives any rights it may have, or claim to have, to challenge, protest, enjoin or otherwise assert a claim relating to, connected with, or arising from any FOIA request. As a potential provider of a governmental function on behalf of the District, the firm agrees to cooperate with the District, without additional charge, in responding to any FOIA request, including by timely providing any documents requested by the District that directly relate to the governmental function that the firm has been engaged to perform on behalf of the District.

By signing this document, I state and declare that the Contractor listed below and I are in compliance, and will comply with all of the Certifications listed herein.

Signature: _____

Company Name: _____

Company Address: _____

Phone: _____

Fax: _____

Email: _____

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
REFERENCE LISTING

In order to determine the ability of the vendor to fulfill bid requirements, all vendors must furnish reference information listing at least four other schools, school districts or businesses of a similar size, scope and dollar value where the vendor has supplied, installed, and maintained similar equipment as in the proposal. Please provide name and phone information for four current/recent clients and include the type of services provided. Prior work experience with school districts is required.

Customer Name: _____
Contact: _____
Phone Number: _____
Description of Work: _____
Date of Completion: _____

Customer Name: _____
Contact: _____
Phone Number: _____
Description of Work: _____
Date of Completion: _____

Customer Name: _____
Contact: _____
Phone Number: _____
Description of Work: _____
Date of Completion: _____

Customer Name: _____
Contact: _____
Phone Number: _____
Description of Work: _____
Date of Completion: _____

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
CHECKLIST FOR VENDORS

- Have you carefully reviewed the specification including “General Instructions?”
- Have you properly completed all portions of the bid?
- Have you signed all required bid documents?
- Have you furnished business references as required?
- Have you verified your prices to be sure you have not made an error?
- Have you indicated your total price for items bid on the Bid Proposal Form?
- Is the envelope sealed and clearly marked as required?
- Have you made arrangements to submit samples if required?

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE SERVICES
“NO BID” RESPONSE QUESTIONNAIRE

If you are not submitting a proposal, District 23 would like your input as to why.
Please indicate your reason and return by Bid Due Date to:

Amy K. McPartlin, Asst. Superintendent
Prospect Heights School District 23
700 N. Schoenbeck Road
Prospect Heights, IL 60070
amcpartlin@d23.org

- _____ Previous commitments, too busy
- _____ Too small a job
- _____ Too large a job
- _____ Our firm is not suited for this type of work
- _____ Do not like to bid jobs
- _____ Could not attend site examination
- _____ Cannot get bonding for this job
- _____ Other (Please Explain)

Company Name: _____

Company Address: _____

Phone: _____

Fax: _____

Email: _____

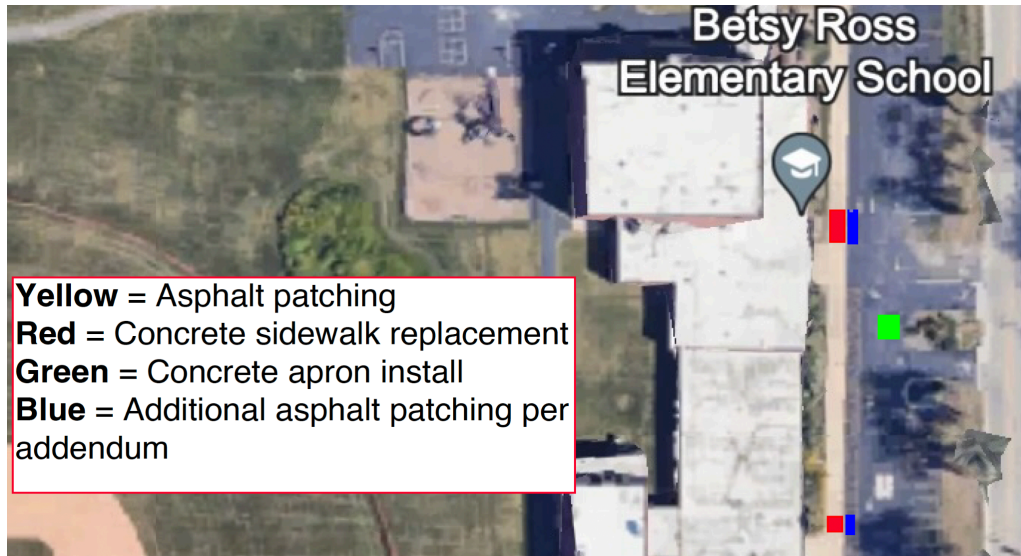


**PROSPECT HEIGHTS DISTRICT 23
SEAL COATING, STRIPING AND CONCRETE
SERVICES - ADDENDUM 1 DTD 03.21.2024**

Date: March 21, 2024
To: Prospective Vendors of Seal Coating, Striping And Concrete Services
Subject: Addendum No. 1 - 03/21/2024
Contact: Amy McPartlin, Assistant Superintendent for Finance & Operations

This Addendum No. 1 contains clarification on additional questions that were raised following the pre-submittal walkthrough. ALL vendors must sign the bottom of this Addendum No. 1 and include the signature page with their proposal. The following are clarifications and/or changes to the Bid Documents to be bid on **April 2, 2024**.

- Warranty Information:** Please include detailed warranty information that your materials or process may include.
- Additional Asphalt Patching as Discussed:** Additional 3' X 10' & 2' x 30' asphalt patch parallel to concrete sidewalk replacement as shown in blue below:



Please utilize the attached, updated proposal sheet with your submittal and acknowledge receipt of this Addendum by signing below and including this page with your proposal submission:

Please Print:

Name of Vendor: _____

Representative Nam: _____

Date: _____

PROSPECT HEIGHTS SCHOOL DISTRICT 23
2024 SEAL COATING, STRIPING, CRACK FILLING AND CONCRETE
SERVICES
REVISED BID PROPOSAL FORM

All work shall be scheduled in advance with the Director of Operations. Potential work dates are: **July 16 - August 6, 2024**. The following items **MUST** be included for a valid bid package:

- Company Background Statement
- Fully Completed Proposal Form
- Signed Certifications
- References as included in the Bid Package

BASE BID

Vendors must provide a fully inclusive price for each project::

Striping Services - Eisenhower School \$ _____

Concrete Services - MacArthur Middle School, Anne Sullivan & Betsy Ross Elementary School
\$ _____

Seal Coating, Striping, Crack Filling at Betsy Ross, Anne Sullivan & Grodsky Admin. Building
Includes Asphalt Replacement as Described During Walkthrough and in Addendum 1.
\$ _____

Seal Coating, Striping, Crack Filling at MacArthur Middle School \$ _____

TOTAL BASE BID (ALL SITES): \$ _____

Company Name: _____

Company Address: _____

Phone: _____

Email: _____



**PROSPECT HEIGHTS DISTRICT 23
BOARD OF EDUCATION
INFORMATION ITEM**

Date: April 11, 2024
Title: Update on the Employee Benefits Renewal through Educational Benefits Cooperative (EBC)
Contact: Amy McPartlin, Assistant Superintendent for Finance & Operations

BACKGROUND INFORMATION AND PROGRAM OVERVIEW:

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 120 school districts, 107 individual members and 3 sub pools. Prospect Heights School District 23 has participated in the EBC since 2003.

The purpose of the EBC is to provide economies of scale and risk pooling that allow members greater long-term financial stability than purchasing insurance products individually in the commercial insurance market. Each member district retains the ability to create and change their PPO, HMO, Dental and Life plan design and offerings, which is often required by the nature of bargained contracts. The PPO and Dental plans are self-funded. The HMO is funded on a Cost-Plus funding arrangement and the Life insurance is insured by a third party.

EBC RENEWAL SUMMARY 2024-25:

The full Board and all participating districts meet twice a year to discuss the annual audit and preliminary renewal figures and then again for the final renewal. District 23 participated in the final renewal meeting on March 20, 2024. Following is a brief highlight of the EBC renewal proposal.

The EBC sponsored plans are PPO medical, HMO medical, dental, and life insurance.

- The PPO medical rating formula produced an average rate adjustment of 8.3%
 - District's Loss Ratio is 110.8%
 - Typical market 2024 trend for PPO plans: 8.0%*
- The HMO projection indicated a rate adjustment of 7.8%
 - District's Loss Ratio is 94.6%
 - Typical market 2024 trend for HMO plans: 7.0%*
- The Dental rating formula produced a rate adjustment of 6.3%
 - District's Loss Ratio is 100%
 - Typical market 2024 trend for dental plans: 4.0%*

- The Life/Accidental Death and Dismemberment (AD&D), Supplemental Life and Dependent Life insurance is underwritten by Reliance Standard Life Insurance Company.
 - EBC rates for both Life and Accidental Death & Dismemberment (AD&D) have been guaranteed with no additional increase through 7/1/2026.

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

As the District currently has an average loss ratio of over 100%, EBC currently pays more in claims than they are receiving in premiums. As a district, we continue to reap the benefit of participation in the Cooperative but will continue to explore additional options for coverages and cost-savings.

We have shared this information with the Finance Committee and will move forward with the new rates beginning July 1st.



FINAL RENEWAL MEETING

MARCH 20, 2024



Gallagher

Insurance | Risk Management | Consulting



Table of Contents

- I. Agenda
- II. Public Comment Policy
- III. Meeting Minutes - EBC Preliminary Renewal 1/31/2024
- IV. Final Renewal Projections – 7/1/2024
- V. BCBS Legislative Updates
- VI. Reliance Matrix Updates
- VII. Dependent Eligibility Audit Follow-Up
- VIII. 2024-2025 Budget
- IX. Approval Items
- X. Executive Committee Ballot – At-Large Positions
- XI. Disclosures
- XII. EBC Contacts



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.	LUNCH		

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:

District	Present/Absent
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
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 16th, 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



Gallagher

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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.



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)	103.7% 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)	101.2% 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)	97.2% 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	\$345,396,219	
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)	\$358,214,418	
F.	Rx Rebate	(\$27,940,893)	
G.	Adjusted Claims (E - F)	\$330,273,525	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)	\$347,765,349	
J.	Paid Claim Loss Ratio (E / B)	103.7%	
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	\$132,769,342	
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	\$134,371,202	
H.	Rx Rebate	(\$6,979,667)	
I.	Adjusted Claims (G-H)	\$127,391,535	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)	\$138,558,226	
L.	Paid Claim Loss Ratio (G / B)	101.2%	
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	\$13,182,161	
C.	Claims	\$12,817,634	94.9%
D.	Plan Expenses		
	1. Claim Administration	\$691,488	
	2. Consulting Fees	+	\$0
	3. Total Plan Expenses	=	\$691,488
			5.1%
E.	Total Plan Costs (C + D3)	=	\$13,509,122
F.	Paid Claim Loss Ratio (C / B)		97.2%
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)	7.3% 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)	8.8% 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)	6.3% 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	\$365,613,918	
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)	= \$371,507,450	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)	\$392,484,369	
H.	Pool Average Rate Adjustment (G / B)	7.3%	
I.	Working Cash Fund Release		
J.	Revised Total Cost (G + I)	\$392,484,369	
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	\$138,272,383	
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	+ (\$16,365,865)	
G.	Adjusted Annual Claims under \$350,000 (E + F)	= \$136,928,647	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)	= \$150,455,907	
J.	Pool Average Rate Adjustment (I / B)	8.8%	
K.	Working Cash Fund Release		
L.	Revised Total Cost (I + K)	\$150,455,907	
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	\$13,705,393	
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)	=	\$14,575,360
F.	Pool Average Rate Adjustment (E / B)		6.3%
G.	Working Cash Fund Release		
H.	Revised Total Cost (E + G)		\$14,575,360
I.	Revised Average Rate Adjustment (H / B)		6.3%

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
99.8% to 107.7%	7.3%	36
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
97.3% to 105.2%	8.8%	20
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



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
82.3% to 112.2%	6.3%	59
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
7/24 – 6/25	7.3%	8.8%	6.3%
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

Experience Period		Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/23-6/30/24	Renewal Period 7/1/22-6/30/23	Renewal Period 7/1/21-6/30/22	Renewal Period 7/1/20-6/30/21	Renewal Period 7/1/19-6/30/20
		Experience Period 1/1/23 - 12/31/2023	Experience Period 1/1/22 - 12/31/2022	Experience Period 1/1/21 - 12/31/2021	Experience Period 1/1/20 - 12/31/20	Experience Period 1/1/19 - 12/31/19	Experience Period 1/1/18 - 12/31/18
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%

Renewal Period		Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/22-6/30/23	Renewal Period 7/1/22-6/30/23	Renewal Period 7/1/21-6/30/22	Renewal Period 7/1/20-6/30/21	Renewal Period 7/1/19-6/30/20
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

Experience Period		Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/23-6/30/24	Renewal Period 7/1/22-6/30/23	Renewal Period 7/1/21-6/30/22	Renewal Period 7/1/20-6/30/21	Renewal Period 7/1/19-6/30/20
		Experience Period 1/1/23 - 12/31/2023	Experience Period 1/1/22 - 12/31/2022	Experience Period 1/1/21 - 12/31/2021	Experience Period 1/1/20 - 12/31/20	Experience Period 1/1/19 - 12/31/19	Experience Period 1/1/18 - 12/31/18
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%

Renewal Period		Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/23-6/30/24	Renewal Period 7/1/22-6/30/23	Renewal Period 7/1/21-6/30/22	Renewal Period 7/1/20-6/30/21	Renewal Period 7/1/19-6/30/20
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	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
B.	Projected Annual Revenue	\$13,705,393	\$12,740,773	\$12,277,328	\$12,614,704	\$12,128,662
C.	Total Projected Plan Costs	\$14,575,360	\$13,074,506	\$12,734,383	\$12,658,520	\$12,290,953
D.	Pool Average Rate Increase (E / C)	6.3%	2.6%	3.7%	0.3%	1.3%
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.



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.

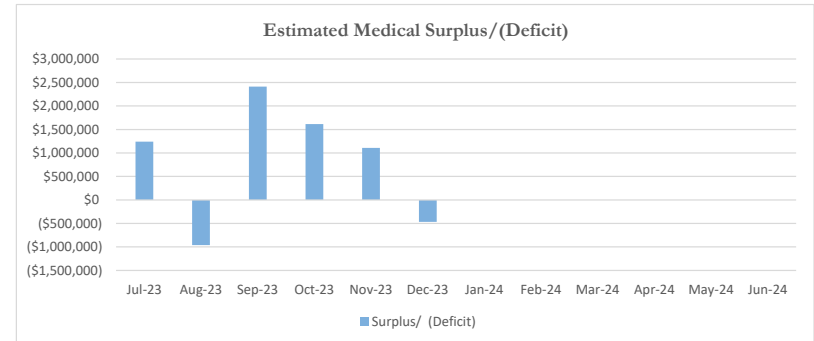
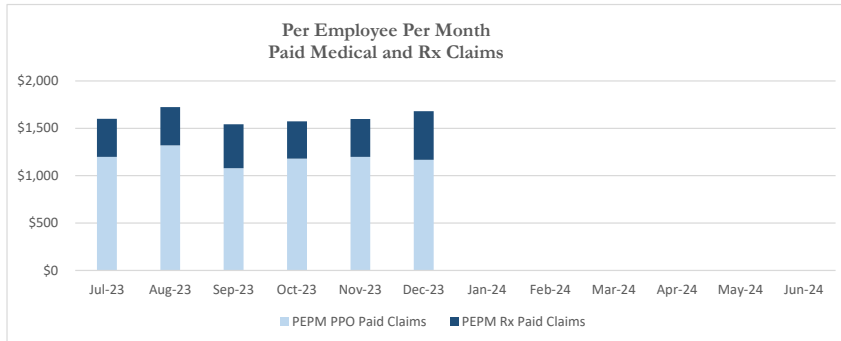
Exhibit 18 breaks out dental experience by member district for the experience period. Paid claims for new members have been adjusted to reflect mature claim levels. The pool average loss ratio as well as each member's loss-ratio is shown which determine each member's renewal adjustment according to the 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%
Total 23/24 PY	114,257	\$183,635,324	\$136,058,590	\$1,190.81	\$48,951,403	\$428.43	\$0	\$185,009,993	\$1,619.24	(\$15,233,954)	\$8,904,753	\$178,680,792	\$4,954,532	97.3%

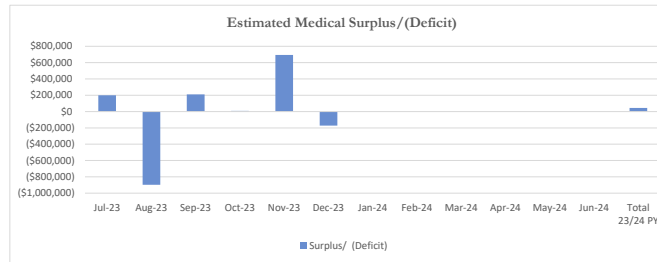
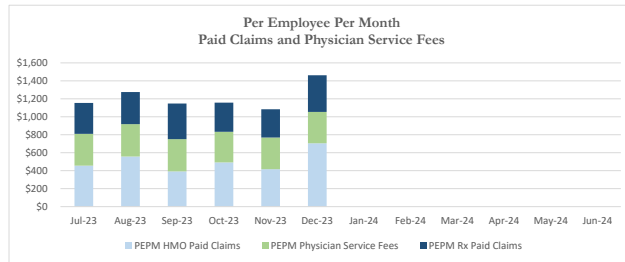


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EBC
Exhibit 2
Monthly HMO Medical and Prescription Drug Experience Update
July 1, 2023 to June 30, 2024 Policy Period

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%
Total 23/24 PY	57,395	\$68,903,676	\$28,963,623	\$504.64	\$20,205,647	\$352.05	\$20,497,570	\$357.13	(\$2,836,154)	\$66,830,685	\$1,164.40	(\$3,705,492)	\$5,733,916	\$68,859,109	\$44,566	99.9%

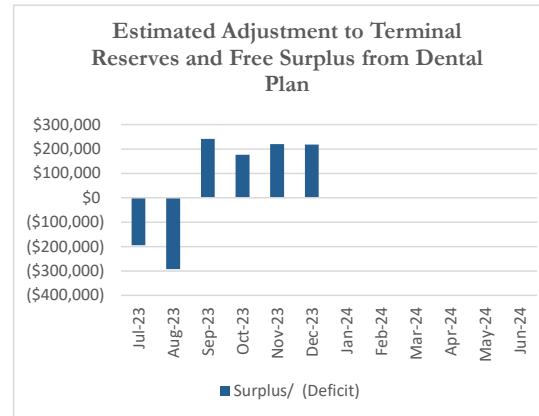
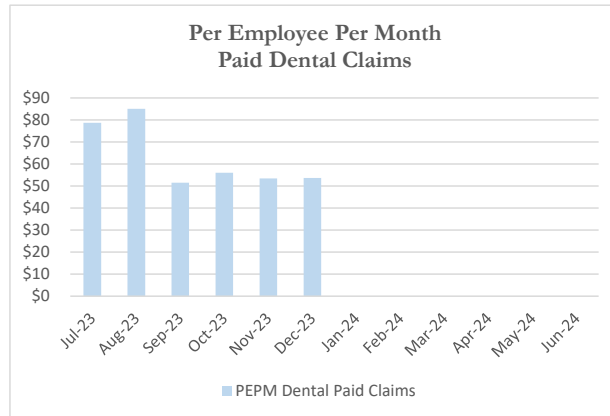
Note: Beginning 7/1/2022 ADP discounts are no longer reported separately from the paid claims



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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%
Total 23/24 PY	98,644	\$6,923,044	\$6,200,711	\$62.86	\$354,132	\$6,554,843	\$368,202	94.7%



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EBC Exhibit 4

PPO & Dental Experience Period Used to Forecast Renewal Claim Costs ¹ 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
Total ²	225,391	\$265,778,890	\$96,716,374	\$362,495,263	191,554	\$12,831,388

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 ¹

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

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

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
HMO - Current Rolling 12 Months	\$ 38,940,282	\$ 21,690,282	\$ 4,979,550	230
Per Capita Cost - January 1, 2023 to December 31, 2023	\$ 342.71	\$ 190.90	\$ 43.83	
HMO - Prior Rolling 12 Month	\$ 29,278,400	\$ 15,178,400	\$ 2,290,895	188
Per Capita Cost - January 1, 2022 to December 31, 2022	\$ 256.41	\$ 132.93	\$ 20.06	
Percentage Change	33.66%	43.61%	118.44%	22.3%

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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 39,886		9,639 20,059		16,354	
	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 ¹	(\$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 ³	\$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 ⁴			\$0.00	\$0		
GBS Fees ⁶	\$12.21	\$2,782,619	\$12.21	\$1,412,484	\$0.00	\$0
Stop-Loss Premium						
Specific Premium ⁵	\$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		
TOTAL FIXED COSTS		(\$25,147,722)		(\$2,838,605)		\$567,157
Fiduciary Policy Fee ⁷	\$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

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 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)					
Total Adjusted Claims	\$358,090,109					
Actual Experience Period Enrollment	225,391					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	(747)					
Total Adjusted Experience Period Enrollment	224,644					
Total Adjusted Claims PEPM	\$1,594.03					
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					
Monthly Per Capita Projected Claims	\$1,789.09					
Current and Prior Period Weighting						
Current	100%					
Prior	0%					
Monthly Weighted Per Capita Projected Claims	\$1,789.09					
Dependent Audit ROI	(\$0.80)					
Projected Enrollment	18,989					
A. Annual Projected Claims	\$407,494,954					
B. Estimated Annual Rebates	(\$45,648,796)					
C. Adjusted Projected Claims	\$361,846,158					
D. Claims Fluctuation Margin	\$9,661,292					
E. Total Fixed Costs*	\$20,503,354					
F. Aggregating Specific Claim Liability*	\$473,565					
G. Total Projected PPO Medical Benefit Costs (C+D+E+F)	\$392,484,369					
H. Anticipated Revenue (Based on December Premium)	\$365,613,918					
I. Needed Rate Adjustment (G/H)	7.3%					
Working Cash Fund Release	\$0					
Revised Total Costs	\$392,484,369					
Revised Increase	7.3%					

* 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)					
Total Adjusted Claims	\$94,335,438					
Actual Experience Period Enrollment	113,827					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	(204)					
Total Adjusted Experience Period Enrollment	113,623					
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					
Monthly Per Capita Projected Claims	\$918.93					
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					
A. Annual Projected Claims & Physician Service Fees	\$147,020,478					
B. Estimated Annual Rebates	(\$16,365,865)					
C. Adjusted Projected Claims	\$130,654,613					
D. Claims Fluctuation Margin	\$6,274,034					
E. Total Fixed Costs*	\$13,527,260					
F. Total Projected HMO Medical Benefit Costs (C+D+E)	\$150,455,907					
G. Anticipated Revenue (Based on December Premium)	\$138,272,383					
H. Needed Rate Adjustment (F/G)	8.8%					
Working Cash Fund Release	\$0					
Revised Total Costs	\$150,455,907					
Revised Increase	8.8%					

* See Assumptions for calculations.

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

* See Assumptions for calculations.

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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
Average PPO Employees for Period	18,603	19,128	18,989
Paid PPO and Prescription Drug Claims	\$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
A. Total PPO Net Paid Claims	\$350,346,543	\$374,430,371	\$417,156,247
B. Fixed Costs			
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
C. Total PPO Fixed Costs	(\$9,021,474)	(\$12,401,123)	(\$24,671,878)
D. Total PPO Plan Costs (A+C)	\$341,325,069	\$362,029,247	\$392,484,369
Medical Funding	\$325,924,321	\$366,442,284	\$392,484,369
E. Total PPO Funding	\$325,924,321	\$366,442,284	\$392,484,369
F. Funding Variance - Surplus/(Deficit)	(\$15,400,748)	\$4,413,036	\$0

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
Average PPO Employees for Period	18,603	19,128	18,989
Paid PPO and Prescription Drug Claims	\$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
A. Total PPO Net Paid Claims	\$1,569.44	\$1,631.26	\$1,830.69
B. Fixed Costs			
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
C. Total PPO Fixed Costs	-\$40.41	-\$54.03	-\$108.27
D. Total PPO Plan Costs (A+C)	\$1,529.03	\$1,577.23	\$1,722.42
Medical Funding	\$1,460.04	\$1,596.45	\$1,722.42
E. Total PPO Funding	\$1,460.04	\$1,596.45	\$1,722.42
F. Funding Variance - Surplus/(Deficit)	-\$68.99	\$19.23	\$0.00

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
Average HMO Employees for Period	9,437	9,602	9,639
Paid HMO and Prescription Drug Claims	\$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
A. Total HMO Net Paid Claims	\$130,402,595	\$136,786,875	\$153,294,512
B. Fixed Costs			
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
C. Total HMO Fixed Costs	\$4,134,113	\$4,299,350	(\$2,838,605)
D. Total HMO Plan Costs (A+C)	\$134,536,708	\$141,086,225	\$150,455,907
Medical Funding	\$128,169,224	\$138,039,867	\$150,455,907
E. Total HMO Funding	\$128,169,224	\$138,039,867	\$150,455,907
F. Funding Variance - Surplus/(Deficit)	(\$6,367,484)	(\$3,046,358)	\$0

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
Average HMO Employees for Period	9,437	9,602	9,639
Paid HMO and Prescription Drug Claims	\$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
A. Total HMO Net Paid Claims	\$1,151.51	\$1,187.09	\$1,325.30
B. Fixed Costs			
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
C. Total HMO Fixed Costs	\$36.51	\$37.31	(\$24.54)
D. Total HMO Plan Costs (A+C)	\$1,188.01	\$1,224.40	\$1,300.76
Medical Funding	\$1,131.79	\$1,197.96	\$1,300.76
E. Total HMO Funding	\$1,131.79	\$1,197.96	\$1,300.76
F. Funding Variance - Surplus/(Deficit)	-\$56.23	-\$26.44	\$0.00

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

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

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.

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%
ECIO	\$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 Kingdon 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	\$3,651,095	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	\$6,090,327	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	\$1,069,829	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	\$737,327	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%

District	Paid Premium	Net Paid Claims (I)	12/31/2023 Loss Ratio	Rate Adjustment
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
Pool Total	\$345,396,219	\$358,214,418	103.7%

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, out-of-pocket claims, changes in plan design, health care cost trends, 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%
Elmhurst 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 Kingston 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%
NS/SE	\$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
Pool Total	\$132,769,342	\$134,371,202	101.2%

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.

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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%

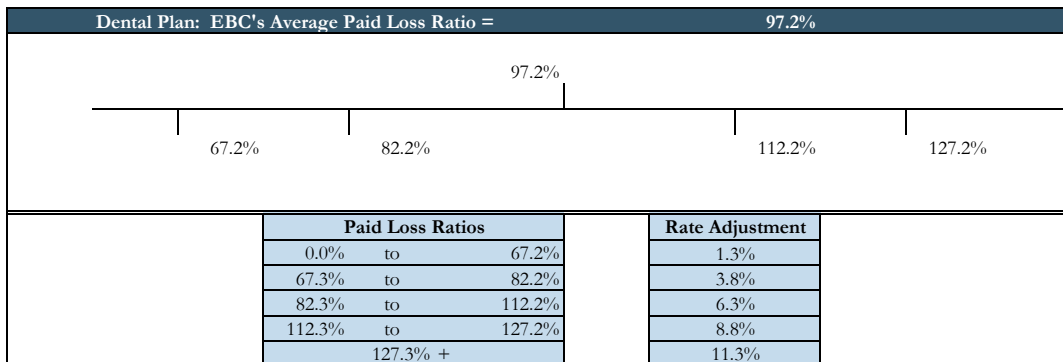
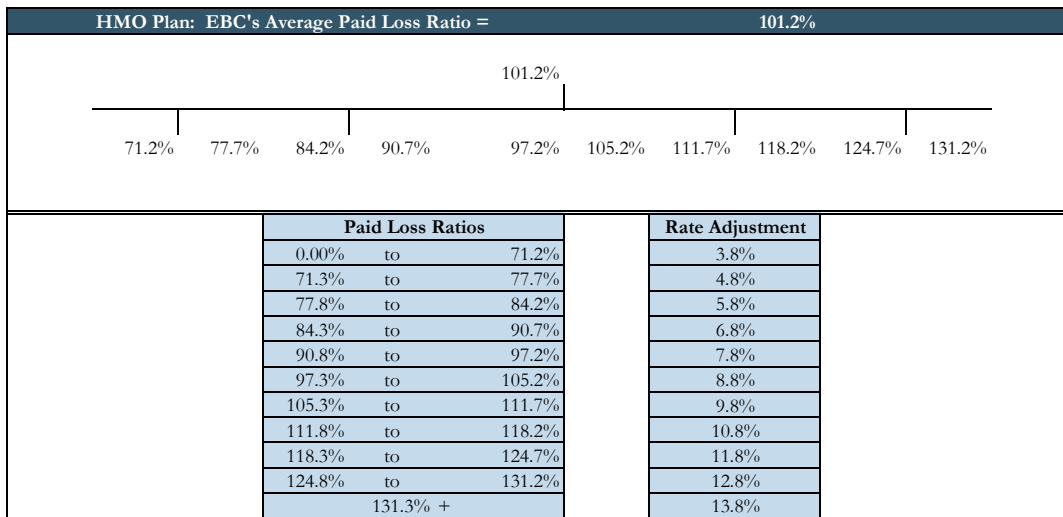
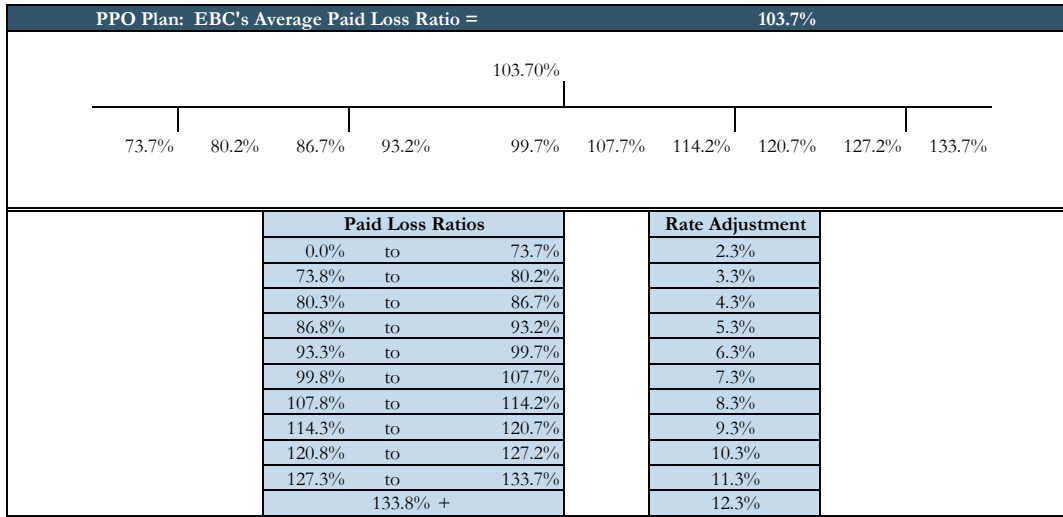
District	Paid Premium	Net Paid Claims (1)	12/31/2023 Loss Ratio	Rate Adjustment
River Forest SD #90	\$181,769	\$167,888	92%	6.3%
River Trails SD #26	\$170,225	\$176,213	104%	6.3%
Riverside Brookfield HSD #208	\$175,700	\$182,527	104%	6.3%
Riverside SD #96	\$219,758	\$174,362	79%	3.8%
Sauk Village CCSD #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
Pool Total	\$13,182,161	\$12,817,634	97.2%

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



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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%
5 Year Average	6.4%	6.2%	5.6%	5.5%	2.9%	2.0%
15 Year Average	5.5%	4.5%	4.3%	3.9%	1.6%	1.0%

120

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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, 127 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	Yes – Penalty Applies	No- default to regular copay
Member Action Required	Yes- Must Enroll with Flex Access and apply for manufacturer coupon	Yes- Must apply for manufacturer coupon and provide coupon info to Accredo

130

With MedsYourWay[®], Members Pay the Lower Available-Price^{*}

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^{*}
- 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

131

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

2024

<p>Care Management</p> <ul style="list-style-type: none"> • Cancer Care Management <p>Plus:</p> <ul style="list-style-type: none"> • Partnership with AccessHope™ for: <ul style="list-style-type: none"> – Expert Advisory Review and Support 	<p>Identification and Outreach</p> <ul style="list-style-type: none"> • Expanded Predictive Outreach for 28 Cancer Types Based on Claims and Prior Authorization*, including Advanced Imaging and Medical Oncology Drug • Digital (SMS Text and Email) & Telephonic Outreach 	<p>Pricing Structure</p> <p>Cancer Care Mgmt. & AccessHope Expert Advisory Review and Support</p> <ul style="list-style-type: none"> • Included with Empower+
--	---	--

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

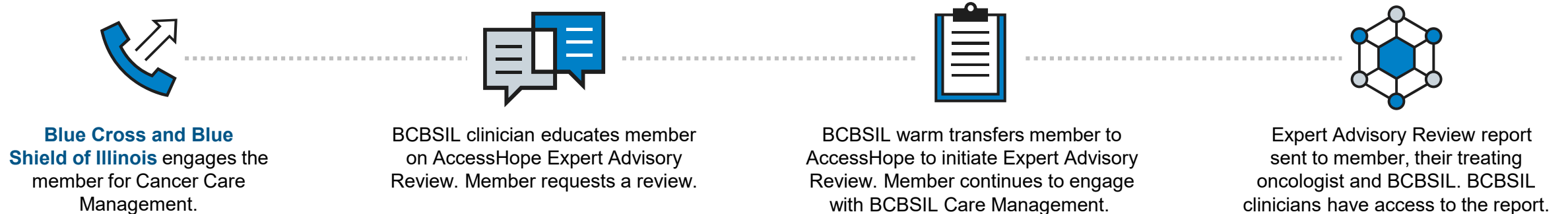


Cancer Care Management and AccessHope™ Expert Advisory Review Member Journey

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

134



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 obligations³⁵ 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

137

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

138

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.

140

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 1st

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

141

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

142

Thank you!

143

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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
<u>REVENUES</u>				
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	<u>307,130,134</u>	<u>526,508,802</u>	<u>512,094,232</u>	<u>560,215,636</u>
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	<u>316,616,085</u>	<u>543,940,687</u>	<u>513,844,232</u>	<u>563,465,636</u>
<u>EXPENSES</u>				
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	<u>282,146,761</u>	<u>483,680,162</u>	<u>476,733,224</u>	<u>518,809,404</u>
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	<u>291,420,705</u>	<u>499,578,352</u>	<u>491,633,485</u>	<u>535,517,607</u>
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	<u>305,700,984</u>	<u>524,613,659</u>	<u>515,779,054</u>	<u>561,041,501</u>
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	<u>17,094,354</u>	<u>17,094,354</u>		
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>	<u>Projected 2024 * @</u>	<u>Budget 2025 *</u>
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

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

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
Dania Aviles Account Manager	Account Management	847-378-2921	<u>danialaviles@ajg.com</u>
Nancy Bellosa Sr. Benefit Consultant	Account Management	630-285-3991	<u>nancybellosa@ajg.com</u>
Alyssa De Long Sr. Account Manager	Account Management	630-239-2337	<u>alyssadelong@ajg.com</u>
Mel Diaz Area Exec. Vice President	Strategic Lead Account Management	630-285-4195	<u>mel_diaz@ajg.com</u>
Victoria Dowling Area Sr. Vice President	Manager Account Management	630-285-3604	<u>victoriadowling@ajg.com</u>
Allison Evors Sr. Benefit Consultant	Account Management	630-228-6759	<u>allison.evors@ajg.com</u>
Brian Franz Account Manager	Account Management	847-378-5920	<u>brian.franz@ajg.com</u>
Tom Lannen Regional President	Executive Contact	630-285-4043	<u>tom.lannen@ajg.com</u>
Brian Lomas Area President, Illinois Branch	Executive Contact	630-694-5256	<u>brian.lomas@ajg.com</u>
Erica Mendoza Sr. Benefit Consultant	Account Management	630-647-3086	<u>ericamendoza@ajg.com</u>
Sammy Ruggiero Sr. Account Manager	Account Management	630-438-1692	<u>sammyruggiero@ajg.com</u>
Amna Siddiqui Account Manager	Account Management	630-228-6770	<u>amnasiddiqui@ajg.com</u>
Kelsey Smith Benefit Consultant	Account Management	630-647-3074	<u>kelsey.smith@ajg.com</u>
Geti Zani Account Manager	Account Management	630-228-6628	<u>getizani@ajg.com</u>

EBC Executive Committee March 2024

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



SELF

School Employees Loss Fund

A **Specialized Insurance & Risk Management Workers' Compensation Program for School Districts in Illinois**

Established 2013

BENEFITS OF PROGRAM

Expertise in Industry

Risk management strategies, insurance services, and program personnel all **specialize in school district worker's compensation**. Their combined knowledge brings unique expertise to the program.

Expertise in Insurance & Risk Management

Backed by the largest public entity program administrator (RPA) in the US. Our **expansive network provides effective resources** for sustainable & competitive programs.

Unique Pooling Structure

SELF is owned and operated by its collective members, with a **collaborative culture** we benefit from leveraging our combined value to create **collective success** (Financing, Risk Sharing, etc.)

Value Added Services

With the benefits of a pool structure, **SELF** invests in large scale **risk management** services that provides market leading **technology, trainings** and **preventative strategies** specifically focused on workers compensation

MISSION STATEMENT

School Employees Loss Fund

SELF serves its member districts through a unified cooperative that offers unique worker's compensation value-added services, expert program administration and management; and exceptional insurance provider that offers comprehensive and competitive workers' compensation insurance. With heavy focus on risk management, SELF is fully self-governed, self-funded and self-motivated to minimize losses.

EXECUTIVE COMMITTEE

Board Chair

Brian Stachacz
Lyons Township HSD
#204

Vice Chair

Steve Wilt
Wood Dale SD #7

Teresa Bishop

Thornton
Fractional SD #215

Brian O'Keeffe

CUSD #200

Steve Gress

Alsip-Hazelgreen
SD #126

Mark Bertolozzi

Des Plaines SD #62

Fran LaBella

Flossmoor SD #161

Cindy Dykas

Worth SD #17

James Charleston

Tinley Park SD
#148



VALUE ADDED SERVICES

Risk Management

SELF faces risks by implementing **value-added and loss control services** such as the **SELF Grant Program**. Through program loss experience, we research, develop and implement new risk management initiatives to minimize our members' total cost of risk in workers compensation claims.

Specialized Education

SELF provides **district-specific workers compensation trainings** via GCN to help prepare our member districts and their staff face emerging risks. We are constantly looking for more and better educational materials for our members to ensure all of our members are at the frontier of risk control

Advanced Claim Control

SELF works with our dedicated Third Party Administrator to deliver **unbiased, superior claims management** for our membership. Our dedicated team of adjuster are experts in all specific coverage niches and host **monthly Claims Review Committee Meetings** to resolve claims efficiently

TESTIMONIALS

"Berkeley was one of the founding members of SELF. Over the years our District has received consistent, quality service. SELF Loss Control services have helped us identify and eliminate hazards, educate our staff on safe work habits and when a claim does happen how to investigate and timely report the incident."

153

Laura Vince
Berkeley SD #87

ADMINISTRATIVE SERVICE TEAM

Client Service Manager

Lillian Wagner
Lillian_Wagner@RPAdmin.com
P: (630) 647-3162

Program Director

James Graff
James_Graff@RPAdmin.com
P: (630) 285-3658

Assistant Program Director

Samuel Ding
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P: (617) 678-5360

Area Executive Vice President

Marcus Henthorn
Marcus_Henthorn@RPAdmin.com
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RESOLUTION NO. _____

**A RESOLUTION AUTHORIZING MEMBERSHIP IN
THE SCHOOL EMPLOYEES LOSS FUND**

WHEREAS, Section 10 of Article VII of the Illinois Constitution of 1970 authorizes school districts to contract or otherwise associate among themselves in any manner not prohibited by law; and

WHEREAS, the Illinois Intergovernmental Cooperation Act authorizes school districts to exercise any power or powers, privileges or authority which may be exercised and enjoyed jointly with any other school district or similar entities in the state; and

WHEREAS, the Intergovernmental Cooperation Act, in furtherance of the provisions contained within Article VII, Section 10 of the Constitution authorizes an intergovernmental contract which, among other undertakings, allows public agencies to jointly protect against insurable risks and authorizes each public agency of the contract to utilize its funds to protect, wholly or partially, any public agency member of the contract against liability or loss in a designated insurable area; and

WHEREAS, in the area of worker's compensation, occupational diseases and employer's liability, it is more efficient and effective for school districts to pool the funds of many districts to pay benefits and purchase insurance; and

WHEREAS, there has been created by numerous Illinois school districts and other public educational organizations, an intergovernmental risk management agency known as the School Employees Loss Fund (SELF) and a combined Contract and By-Laws for such agency has been drafted and approved by its members; and

WHEREAS, Prospect Heights School District 23 recognizes that SELF provides effective and efficient worker's compensation/occupational diseases protection and loss control services to its members; and

WHEREAS, the stated purposes, organizational structure and procedural structure contained within the SELF Contract and By-Laws represent positions shared by this public body; and

WHEREAS, the governing board of this public body finds that it is in the best interest of its citizens that it become a member of the School Employees Loss Fund.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF EDUCATION OF Prospect Heights School District 23, COOK COUNTY, ILLINOIS, as follows:

SECTION 1: That the President and Secretary are hereby authorized to execute the Contract and By-Laws of the SCHOOL EMPLOYEES LOSS FUND (hereinafter "AGENCY"). A copy of the Contract and By-Laws is appended to and made a part of this Resolution as Appendix 1.

SECTION 2: The powers of the AGENCY, unless the Contract and By-Laws be amended, shall be limited to those contained within Appendix 1.

SECTION 3: The obligation of this MEMBER of the AGENCY to fully participate in the AGENCY'S operations shall be effectuated in accordance with Article IV of the Contract and By-Laws.

SECTION 4: Except to the extent of the limited financial contributions to the AGENCY

set forth in Appendix 1, this School District or other governmental entity by its entry as a MEMBER of the AGENCY shall not be held responsible in any way for claims made against any other MEMBER of the AGENCY.

SECTION 5: This Resolution shall be in full force and effect from and after its passage.

PASSED this _____ day _____, 2024.

AYES: _____

NAYS: _____

ABSENT: _____

PRESIDENT

ATTEST:

SECRETARY

RKB:cid\C:\WP61\SELF\RESOLUTI.MEM\1574426.000



Prospect Heights School District 23

700 N. SCHOENBECK ROAD, PROSPECT HEIGHTS, ILLINOIS 60070

DISTRICT OFFICE

Phone (847) 870-3850
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EISENHOWER SCHOOL

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Fax: (847) 870-3877

BETSY ROSS SCHOOL

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ANNE SULLIVAN SCHOOL

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Fax: (847) 870-8113

MACARTHUR MIDDLE SCHOOL

Phone (847) 870-3879
Fax: (847) 870-3881

March 26, 2024

Mr. Todd Greer
Illinois County Risk Management Trust
Insurance Program Managers Group, LLC
225 Smith Road
St. Charles, IL 60174

RE: Workers' Compensation Policy No. P7-1000567-2324-01
Effective 07/01/23 – 07/01/24

Dear Mr. Greer:

In accordance with the Illinois County Risk Management Trust Agreement, we are hereby giving our ninety (90) day notice of withdrawal from your program, effective 07/01/2024.

Although we hope to continue our relationship and look forward to receiving your renewal terms prior to expiration, budgetary considerations dictate that we seek competitive quotes.

If you have any questions, please call me directly at (phone number) or (email).

Regards,

Amy McPartlin, CSBO
Assistant Superintendent for Finance & Operations
(847) 870-5552
amcpartlin@d23.org

cc: Kathy Salinas, Alliant Insurance Services, Inc.