

Illinois Scholastic Cooperative Experience Banding Formula Based on Plan Year Corridor Exposure

Recommended Renewal Formula

	Loss Ratio		Banding Adjustment	Overall Adjustment	Net Adjustment
	or Less	81.8%	-5.0%	6.4%	1.7%
81.9%	<=	84.9%	-4.0%	6.4%	2,7%
85.0%	<=	88.0%	-3.0%	6.4%	3.7%
88.1%	<=	91.1%	-2.0%	6.4%	4,7%
91.2%	<=	94.2%	-1.0%	6.4%	5.7%
94.3%		97.3%	0.0%	6.4%	6.7%
97.4%	<=	100.4%	1.0%	6,4%	7.7%
100.5%	<=	103.5%	2.0%	6.4%	8.7%
103.6%	<=	106.6%	3.0%	6,4%	9.7%
106.7%	<=	109.7%	4.0%	6.4%	10.7%
109.8%	or More		5.0%	6.4%	11.7%

- > Bands are +/- 3% off the overall Loss Ratio
- > Rate adjustment in 1% increments/decrements.
- > Loss ratio based on no internal claim banding.

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 after 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.

Revised; inclusive of the 10 year 15% reserve strategy

Presented 4/17/2020 1



Illinois Scholastic Cooperative Experience Banding Calculation Data Through 02/29/2020

Participant	Loss Ratio	Rate Adjustment After Banding	Final Rate Adjustment
El Paso	92.5%	5.4%	5.7%
Meridian	118.1%	11.4%	11.7%
Oregon	88.7%	4.4%	4.7%
Rochelle	119.6%	11.4%	11.7%
Rockton	76.6%	1.4%	1.7%
West Carroll	99.9%	7.4%	7.7%
Winnebago	92.3%	5.4%	5.7%
TOTAL	95.8%	6.1%	6.4%

> Initial overall rate adjustment is different than renewal projection due to banding formula. Additional adjustment of 0.26% has been applied to > Loss Ratio determined by most rencent 12 months of experience.

Participant Participant	Loss Ratio	Rate Adjustment After Banding	Final Rate Adjustment
Warren		6.4%	6.4%
NSEC	•	6.4%	6.4%
Scales Mound	-	6.4%	6.4%
Lena Winslow	-	6.4%	6.4%

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Revised; inclusive of the 10 year 15% reserve strategy

Presented 4/17/2020 2



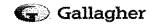
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Illinois Scholastic Cooperative Self Funded Medical/Rx Renewal Premium Equivalents El Paso

		9/1/2019 through 8/31/2020	9/1/2020 through 8/31/2021
PE0010	Enrollment	Equiv. Rate	Equiv. Rate
Single	53	\$645,75	\$682.36
Single + Spouse	0	\$1,479.97	\$1,563.87
Single + Child(ren)	2	\$1,295.71	\$1,369.16
Single + Family	2	\$2,129.92	\$2,250,66
Medicare Single	0	\$0,00	\$409.42
Medicare Family	0	\$0,00	\$818.84
. Monthly	57	\$41,076	\$43,405
PE0012	Enrollment	Equiv. Rate	Equiv, Rate
Single	23	\$607.44	\$641.87
Single + Spouse	0	\$1,392.18	\$1,471.10
Single + Child(ren)	0	\$1,218.84	\$1,287.93
Single + Family	0	\$2,003.58	\$2,117.16
Medicare Single	0	\$0,00	\$385.12
Medicare Family	0	\$0.00	\$770.24
Monthly	23	\$13,971	\$14,763
PE0014	Enrollment	Equiv. Rate	Equiv Rate
Single	29	\$558.98	\$590,67
Single + Spouse	0	\$1,281.10	\$1,353.72
Single + Child(ren)	4	\$1,121.59	\$1,185.17
Single + Family	6	\$1,843.72	\$1,948.24
Medicare Single	0	\$0.00	\$354.40
Medicare Family	0	\$0,00	\$708.80
Monthly	39	\$31,759	\$33,560
Total	Enrollment	Equiy, Rate	Equiv. Rate
Monthly	119	\$86,806	\$91,727
Annual		\$1,041,675	\$1,100,727
\$ Annual Change			\$59,053
% Annual Change			5.7%

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Illinois Scholastic Cooperative Self Funded Medical/Rx Renewal Premium Equivalents Oregon

9/1/2019 through 8/31/2020 9/1/2020 through 8/31/2021 PD4496 Enrollment Equiv. Rate Equiv. Rate Single \$788.93 \$825.74 Single + Spouse 10 \$1,656.02 \$1,733.29 \$1,519.39 \$1,590.29 Single + Child(ren) 11 Single + Family 34 \$2,386.46 \$2,497.82 Medicare Single 1 \$488.25 \$511.03 0 \$976.47 Medicare Family \$1,022.03 Monthly \$195,405 147 \$186,694 Enrollment Equiv. Rate 147 \$186,694 Monthly \$195,405 \$2,240,328 \$2,344,864 Annual \$ Annual Change \$104,536 4.7% % Annual Change

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