

Illinois Scholastic Cooperative
Executive Summary - All Members YTD
9/1/2023 through 8/31/2024
Data through May 2024

A	B	C	D	E	F	G	H	I	J
Member	Average Monthly Employees	Equivalent Premium	Costs before ISL Reimbursements	Current Contract ISL Reimbursements	Costs after ISL Reimbursements	Surplus/(Deficit)	Loss Ratio (Current)	Loss Ratio 2022 - 2023*	Loss Ratio 2021 - 2022*
El Paso	120	\$865,558	\$1,025,730	\$0	\$1,025,730	(\$160,172)	118.5%	95.1%	89.9%
Meridian	146	\$1,382,414	\$1,346,947	(\$17,999)	\$1,328,947	\$53,466	96.1%	117.9%	118.1%
Oregon	142	\$2,093,938	\$1,917,927	(\$18,388)	\$1,899,539	\$194,399	90.7%	95.1%	102.4%
Rochelle	116	\$1,043,624	\$996,866	(\$29,560)	\$967,306	\$76,318	92.7%	95.7%	88.7%
Rockton	141	\$1,675,099	\$2,027,039	(\$239,678)	\$1,787,361	(\$112,262)	106.7%	109.6%	98.4%
West Carroll	99	\$983,660	\$925,180	\$0	\$925,180	\$58,480	94.1%	99.6%	108.0%
Winnebago	153	\$1,633,021	\$1,422,277	\$0	\$1,422,277	\$210,744	87.1%	100.1%	82.9%
NWIISP	106	\$1,258,891	\$1,601,225	(\$85,197)	\$1,516,028	(\$257,136)	120.4%	94.0%	103.2%
Lena Winslow	75	\$561,641	\$649,335	(\$21,837)	\$627,499	(\$65,858)	111.7%	121.4%	144.3%
Chadwick	49	\$404,245	\$489,632	\$0	\$489,632	(\$85,386)	121.1%	118.3%	130.3%
Galena	84	\$1,042,217	\$1,191,218	(\$240,152)	\$951,067	\$91,150	91.3%	93.5%	96.0%
OCEC	107	\$987,047	\$1,635,634	(\$514,412)	\$1,121,222	(\$134,175)	113.6%	102.8%	92.2%
Durand	78	\$1,177,247	\$1,073,033	(\$62,547)	\$1,010,485	\$166,762	85.8%	95.5%	72.0%
River Ridge	67	\$705,165	\$563,218	\$0	\$563,218	\$141,947	79.9%	94.3%	-
Total	1,482	\$15,813,768	\$16,865,262	(\$1,229,771)	\$15,635,491	\$178,277	98.9%	101.5%	100.4%

*Loss Ratios for 2019-2020 and 2018-2019 periods reflect full policy year.

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Illinois Scholastic Cooperative
Executive Summary - All Members YTD - PYTD Prior Years
9/1/2023 through 8/31/2024
Data through May 2024

A	B	C	D	E	F	G	H	I	J
Member	Average Monthly Employees	Equivalent Premium	Costs before ISL Reimbursements	Current Contract ISL Reimbursements	Costs after ISL Reimbursements	Surplus/(Deficit)	Loss Ratio (Current)	Loss Ratio 2022 - 2023*	Loss Ratio 2021 - 2022*
El Paso	120	\$865,558	\$1,025,730	\$0	\$1,025,730	(\$160,172)	118.5%	89.8%	85.0%
Meridian	146	\$1,382,414	\$1,346,947	(\$17,999)	\$1,328,947	\$53,466	96.1%	103.9%	132.9%
Oregon	142	\$2,093,938	\$1,917,927	(\$18,388)	\$1,899,539	\$194,399	90.7%	89.6%	109.0%
Rochelle	116	\$1,043,624	\$996,866	(\$29,560)	\$967,306	\$76,318	92.7%	99.0%	79.4%
Rockton	141	\$1,675,099	\$2,027,039	(\$239,678)	\$1,787,361	(\$112,262)	106.7%	110.6%	95.9%
West Carroll	99	\$983,660	\$925,180	\$0	\$925,180	\$58,480	94.1%	92.2%	98.6%
Winnebago	153	\$1,633,021	\$1,422,277	\$0	\$1,422,277	\$210,744	87.1%	93.9%	79.3%
NWIISP	106	\$1,258,891	\$1,601,225	(\$85,197)	\$1,516,028	(\$257,136)	120.4%	95.6%	115.0%
Lena Winslow	75	\$561,641	\$649,335	(\$21,837)	\$627,499	(\$65,858)	111.7%	116.3%	146.9%
Chadwick	49	\$404,245	\$489,632	\$0	\$489,632	(\$85,386)	121.1%	107.6%	134.0%
Galena	84	\$1,042,217	\$1,191,218	(\$240,152)	\$951,067	\$91,150	91.3%	98.3%	89.6%
OCEC	107	\$987,047	\$1,635,634	(\$514,412)	\$1,121,222	(\$134,175)	113.6%	88.8%	91.8%
Durand	78	\$1,177,247	\$1,073,033	(\$62,547)	\$1,010,485	\$166,762	85.8%	93.0%	-
River Ridge	67	\$705,165	\$563,218	\$0	\$563,218	\$141,947	79.9%	-	-
Total	1,482	\$15,813,768	\$16,865,262	(\$1,229,771)	\$15,635,491	\$178,277	98.9%	97.3%	101.7%

*Loss Ratios for 2018-2019 and 2017-2018 periods reflect policy year to date. Prior policy periods reflect actual paid and don't include IBNR.

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Illinois Scholastic Cooperative Executive Summary - YTD Upcoming Renewal Development Loss Ratio 3/1/2024 through 5/31/2024

A	B	C	D
Member	Total Gross Plan Costs	Total Premium Equivalent Funding	Loss Ratio
El Paso	\$335,070	\$289,838	115.6%
Meridian	\$518,351	\$455,494	113.8%
Oregon	\$585,778	\$693,982	84.4%
Rochelle	\$290,397	\$343,075	84.6%
Rockton	\$497,986	\$564,828	88.2%
West Carroll	\$350,544	\$332,281	105.5%
Winnebago	\$525,271	\$549,294	95.6%
NWIISP	\$534,863	\$422,367	126.6%
Lena Winslow	\$335,664	\$186,920	179.6%
Chadwick	\$111,236	\$134,748	82.6%
Galena	\$297,400	\$345,275	86.1%
OCEC	\$336,986	\$334,609	100.7%
Durand	\$404,804	\$390,685	103.6%
River Ridge	\$152,536	\$235,914	64.7%
Total	\$5,276,886	\$5,279,310	100.0%

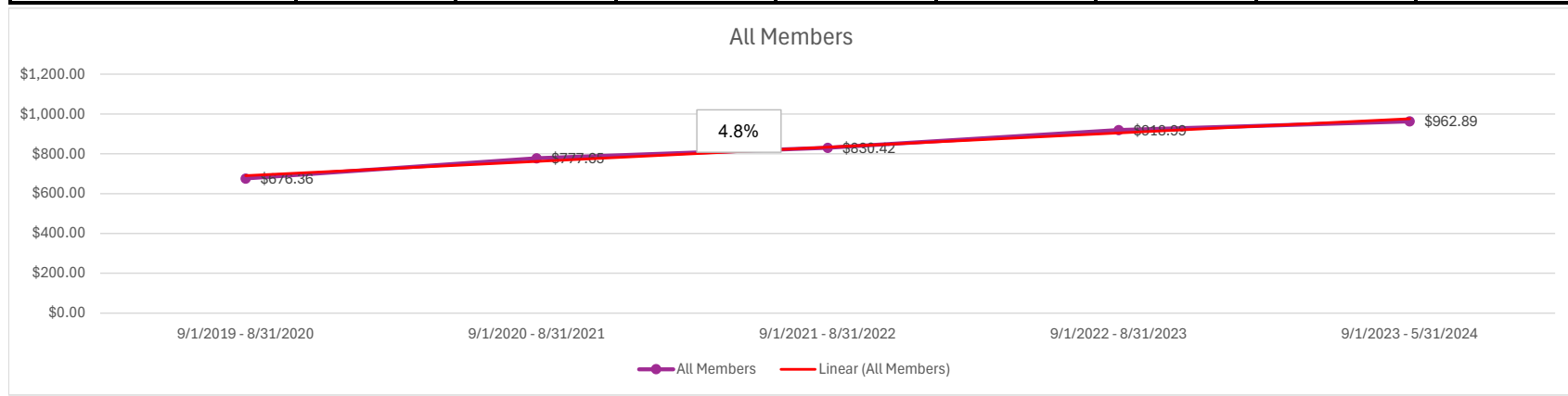
> Red highlights indicate higher than the overall pool average and green highlights indicate lower than overall pool average.

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Illinois Scholastic Cooperative Executive Summary - Annual Claim Trend (PEPM) 9/1/2016 - 5/31/2024

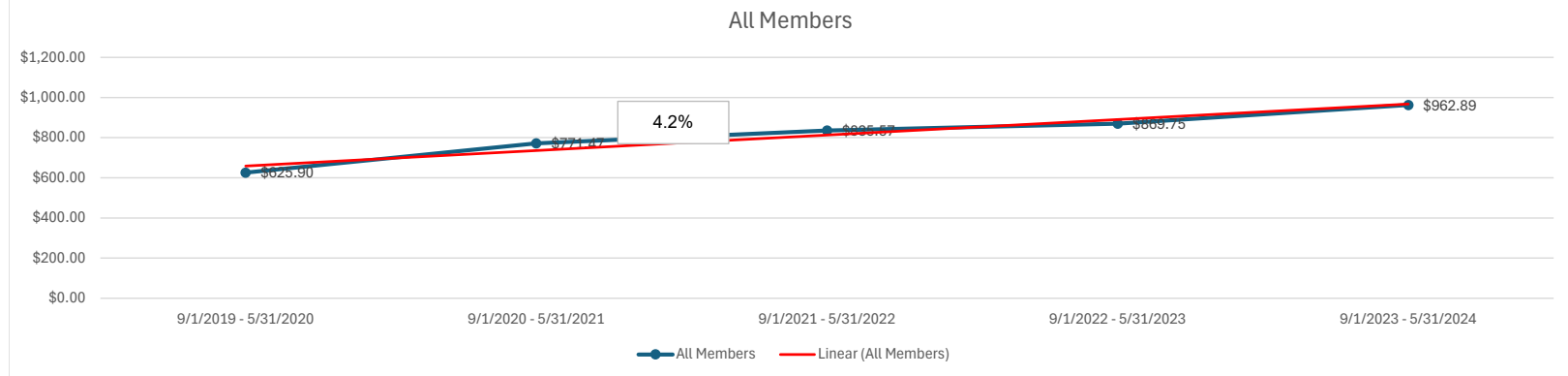
A	B	C	D	E	F	G	H	I
Member	9/1/2016 - 8/31/2017	9/1/2017 - 8/31/2018	9/1/2018 - 8/31/2019	9/1/2019 - 8/31/2020	9/1/2020 - 8/31/2021	9/1/2021 - 8/31/2022	9/1/2022 - 8/31/2023	9/1/2023 - 5/31/2024
El Paso	\$595.38	\$484.27	\$479.96	\$541.21	\$494.12	\$525.58	\$535.03	\$736.91
Meridian	\$444.29	\$485.92	\$561.30	\$718.45	\$698.80	\$834.78	\$963.34	\$802.26
Oregon	\$954.64	\$974.98	\$957.64	\$972.17	\$1,013.53	\$1,268.55	\$1,244.93	\$1,277.17
Rochelle	\$861.18	\$1,025.54	\$1,064.71	\$558.11	\$725.52	\$623.11	\$698.32	\$716.24
Rockton	\$745.17	\$483.32	\$402.60	\$806.31	\$1,038.31	\$891.78	\$1,099.90	\$1,194.76
West Carroll	\$650.47	\$673.66	\$644.03	\$589.18	\$783.12	\$823.28	\$793.62	\$821.12
Winnebago	\$666.27	\$609.50	\$774.40	\$656.36	\$827.52	\$691.87	\$944.99	\$820.08
NWIISP	-	-	\$994.08	\$672.63	\$769.74	\$902.30	\$896.57	\$1,371.44
Lena Winslow	-	-	-	\$363.99	\$590.79	\$765.04	\$695.92	\$719.94
Chadwick	-	-	-	-	\$596.48	\$799.59	\$830.29	\$893.85
Galena	-	-	-	-	-	\$1,000.00	\$1,020.02	\$1,046.40
OCEC	-	-	-	-	-	\$717.27	\$815.23	\$955.59
Durand	-	-	-	-	-	\$1,013.49	\$1,259.37	\$1,225.81
River Ridge	-	-	-	-	-	-	\$982.63	\$802.11
All Members	\$705.19	\$677.24	\$705.95	\$676.36	\$777.65	\$830.42	\$918.99	\$962.89



> IBNR adjustment (including margin) to account for claim maturity. Maturity adjustment applied during time of joining ISC.

Illinois Scholastic Cooperative Executive Summary - Policy Year to Date Claim Trend (PEPM) 9/1/2016 - 5/31/2024

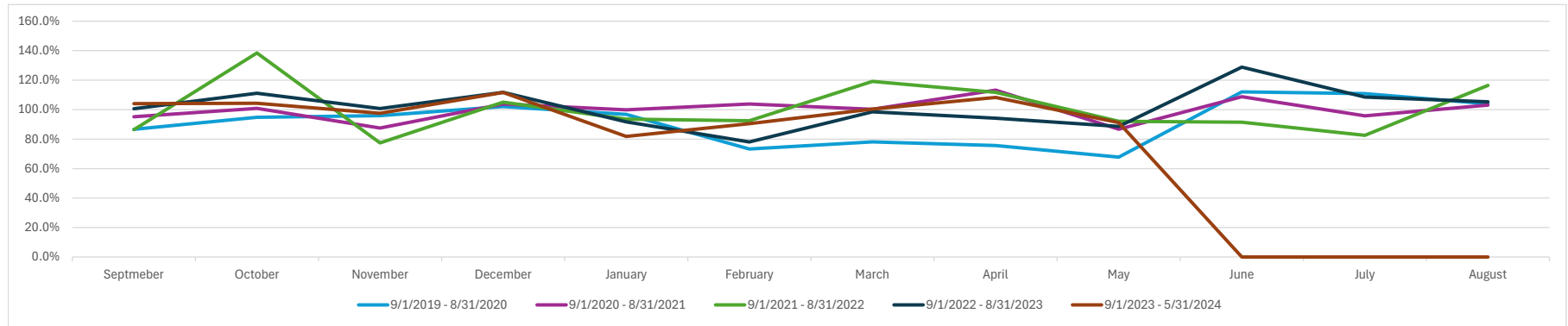
A	B	C	D	E	F	G	H	I
Member	9/1/2016 - 5/31/2017	9/1/2017 - 5/31/2018	9/1/2018 - 5/31/2019	9/1/2019 - 5/31/2020	9/1/2020 - 5/31/2021	9/1/2021 - 5/31/2022	9/1/2022 - 5/31/2023	9/1/2023 - 5/31/2024
El Paso	\$589.62	\$437.66	\$435.63	\$415.79	\$527.64	\$486.93	\$493.35	\$736.91
Meridian	\$452.28	\$475.37	\$527.53	\$612.33	\$662.50	\$967.28	\$827.03	\$802.26
Oregon	\$967.78	\$1,038.75	\$981.18	\$899.10	\$1,084.41	\$1,363.51	\$1,154.17	\$1,277.17
Rochelle	\$862.30	\$954.27	\$946.92	\$492.65	\$744.11	\$535.94	\$732.58	\$716.24
Rockton	\$705.60	\$485.83	\$422.88	\$829.90	\$979.99	\$865.62	\$1,116.98	\$1,194.76
West Carroll	\$631.79	\$526.00	\$498.29	\$491.68	\$781.45	\$733.37	\$722.58	\$821.12
Winnebago	\$689.54	\$535.82	\$796.02	\$562.18	\$835.22	\$650.15	\$872.55	\$820.08
NWIISP	-	-	-	\$788.19	\$866.91	\$1,038.16	\$914.25	\$1,371.44
Lena Winslow	-	-	-	\$361.21	\$397.46	\$786.93	\$653.34	\$719.94
Chadwick	-	-	-	-	\$497.76	\$824.64	\$733.07	\$893.85
Galena	-	-	-	-	-	\$924.57	\$1,083.72	\$1,046.40
OCEC	-	-	-	-	-	\$715.45	\$673.42	\$955.59
Durand	-	-	-	-	-	-	\$1,210.63	\$1,225.81
River Ridge	-	-	-	-	-	-	-	\$802.11
All Members	\$701.83	\$638.12	\$665.06	\$625.90	\$771.47	\$835.57	\$869.75	\$962.89



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Illinois Scholastic Cooperative Executive Summary - Historical Loss Ratios 9/1/2016 - 5/31/2024

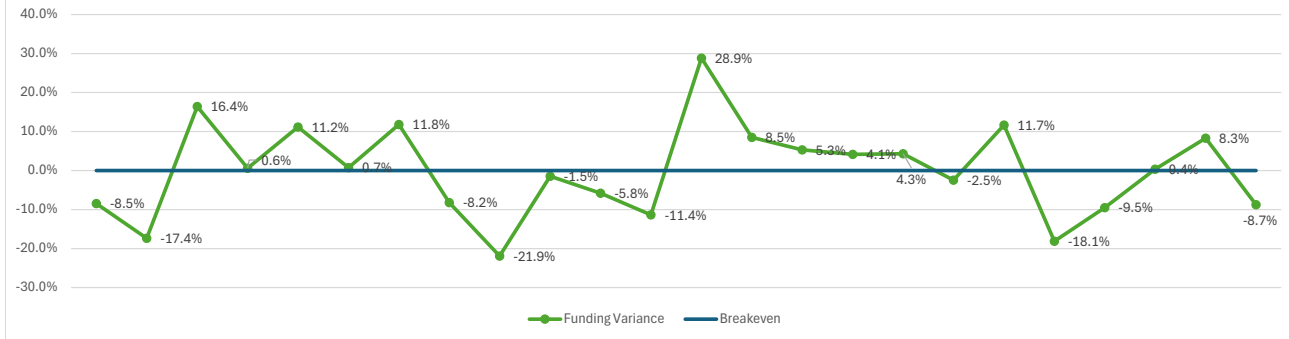
Month	Septmeber	October	November	December	January	February	March	April	May	June	July	August
9/1/2016 - 8/31/2017	52.5%	91.9%	86.4%	124.1%	121.6%	85.2%	98.1%	105.0%	103.8%	105.6%	95.9%	92.1%
9/1/2017 - 8/31/2018	82.8%	87.4%	85.3%	119.5%	101.3%	70.6%	86.0%	85.3%	74.8%	79.6%	115.5%	122.0%
9/1/2018 - 8/31/2019	93.6%	85.9%	102.8%	98.0%	112.0%	71.6%	70.7%	97.1%	110.0%	95.1%	109.1%	119.3%
9/1/2019 - 8/31/2020	86.7%	94.8%	95.9%	102.2%	96.8%	73.3%	78.1%	75.7%	67.8%	112.1%	110.8%	103.9%
9/1/2020 - 8/31/2021	95.2%	100.9%	87.5%	103.9%	99.9%	103.8%	100.3%	113.3%	86.7%	108.8%	95.8%	103.1%
9/1/2021 - 8/31/2022	86.4%	138.5%	77.4%	105.0%	93.6%	92.4%	119.2%	111.7%	92.1%	91.5%	82.6%	116.4%
9/1/2022 - 8/31/2023	100.6%	111.2%	100.7%	111.8%	91.8%	78.1%	98.5%	94.2%	88.6%	128.9%	108.5%	105.3%
9/1/2023 - 5/31/2024	104.1%	104.3%	97.5%	111.7%	81.9%	90.5%	100.4%	108.3%	91.3%	0.0%	0.0%	0.0%



* The above Gross Cost figures reflect actual plan costs for BCBS Claims & Admin, Stop Loss Fees, HCR Estimates, Accouting Fees, and Consulting Fees. IBNR Reserve figures not included above.
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Illinois Scholastic Cooperative
Executive Summary - Rolling 24 Funding Variance (PEPM)
9/1/2016 - 5/31/2024

A	B	C	D
Month	Funding (PEPM)	Gross Plan Costs (PEPM)	Funding Variance
6/1/2022	\$1,042.41	\$954.04	-8.5%
7/1/2022	\$1,044.72	\$863.13	-17.4%
8/1/2022	\$1,038.48	\$1,209.04	16.4%
9/1/2022	\$1,126.21	\$1,133.25	0.6%
10/1/2022	\$1,125.33	\$1,250.92	11.2%
11/1/2022	\$1,124.27	\$1,132.43	0.7%
12/1/2022	\$1,122.67	\$1,255.08	11.8%
1/1/2023	\$1,124.34	\$1,031.89	-8.2%
2/1/2023	\$1,121.44	\$875.68	-21.9%
3/1/2023	\$1,120.29	\$1,103.89	-1.5%
4/1/2023	\$1,121.26	\$1,056.16	-5.8%
5/1/2023	\$1,120.76	\$993.39	-11.4%
6/1/2023	\$1,121.06	\$1,444.51	28.9%
7/1/2023	\$1,131.00	\$1,227.05	8.5%
8/1/2023	\$1,128.15	\$1,188.15	5.3%
9/1/2023	\$1,188.06	\$1,237.19	4.1%
10/1/2023	\$1,186.39	\$1,237.75	4.3%
11/1/2023	\$1,187.66	\$1,158.41	-2.5%
12/1/2023	\$1,184.70	\$1,322.90	11.7%
1/1/2024	\$1,186.44	\$971.42	-18.1%
2/1/2024	\$1,183.84	\$1,071.47	-9.5%
3/1/2024	\$1,184.73	\$1,188.90	0.4%
4/1/2024	\$1,185.07	\$1,283.43	8.3%
5/1/2024	\$1,184.50	\$1,081.02	-8.7%

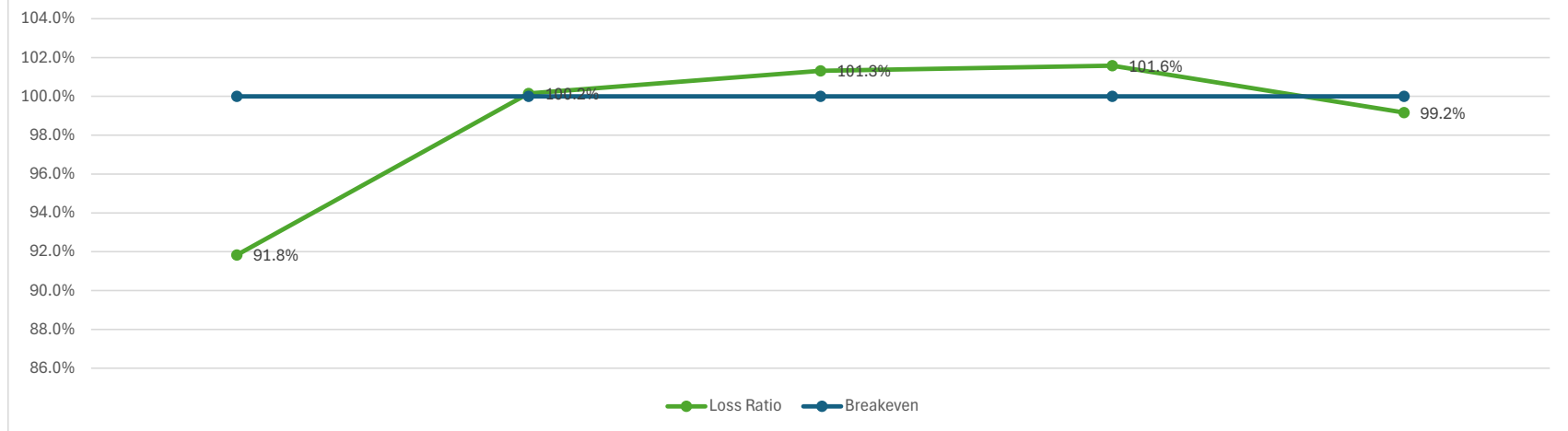


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Illinois Scholastic Cooperative Executive Summary - Annual Funding Variance 9/1/2016 - 5/31/2024

A	B	C	D
Month	Funding (PEPM)	Gross Plan Costs (PEPM)*	Loss Ratio
9/1/2016 - 8/31/2017	\$851.42	\$875.15	102.8%
9/1/2017 - 8/31/2018	\$929.78	\$859.87	92.5%
9/1/2018 - 8/31/2019	\$925.80	\$903.21	97.6%
9/1/2019 - 8/31/2020	\$933.08	\$856.89	91.8%
9/1/2020 - 8/31/2021	\$970.52	\$972.03	100.2%
9/1/2021 - 8/31/2022	\$1,024.18	\$1,037.69	101.3%
9/1/2022 - 8/31/2023	\$1,123.93	\$1,141.70	101.6%
9/1/2023 - 5/31/2024	\$1,185.71	\$1,175.77	99.2%
Cumulative	\$1,003.71	\$991.02	98.7%



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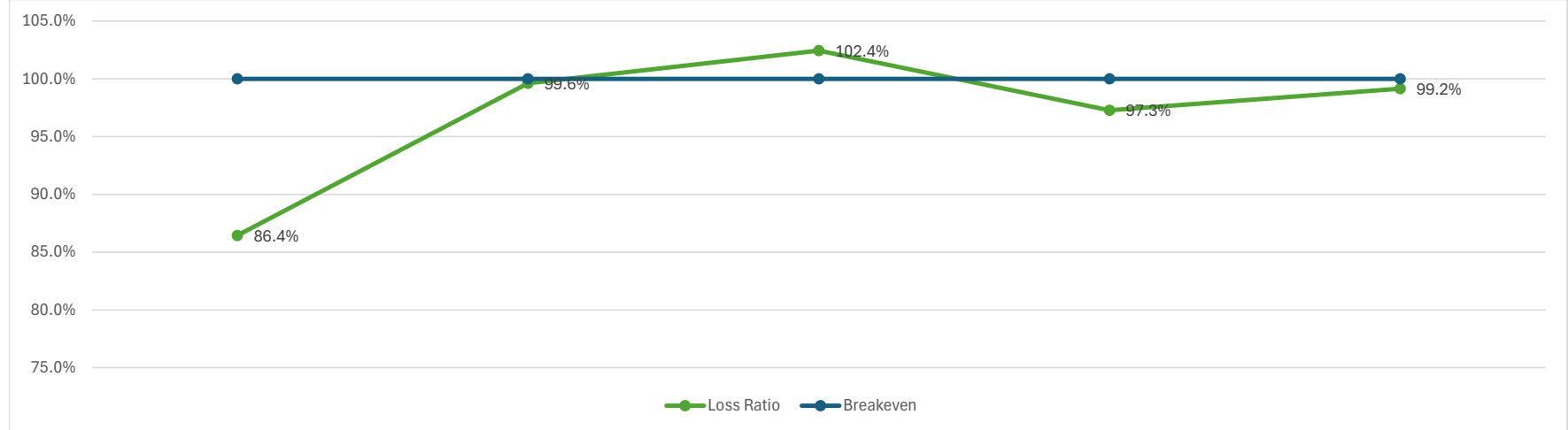
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Illinois Scholastic Cooperative Executive Summary - PYTD Funding Variance 9/1/2016 - 5/31/2024

A	B	C	D
Month	Funding (PEPM)	Gross Plan Costs (PEPM)*	Loss Ratio
9/1/2016 - 5/31/2017	\$849.50	\$871.92	102.6%
9/1/2017 - 5/31/2018	\$930.82	\$820.52	88.1%
9/1/2018 - 5/31/2019	\$922.85	\$863.36	93.6%
9/1/2019 - 5/31/2020	\$932.85	\$806.43	86.4%
9/1/2020 - 5/31/2021	\$969.53	\$965.83	99.6%
9/1/2021 - 5/31/2022	\$1,017.89	\$1,042.81	102.4%
9/1/2022 - 5/31/2023	\$1,122.95	\$1,092.47	97.3%
9/1/2023 - 5/31/2024	\$1,185.71	\$1,175.77	99.2%



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* Above includes adjustments for IBNR at time of entry to ISC pool.

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Illinois Scholastic Cooperative
High Claim Report
9/1/23 - 5/31/24

Claimants Over \$50k

Member Identifier	Member School	Gross Claim Amount	Amount Over \$125k
Claimant 1	OCEC	\$545,510	\$420,510
Claimant 2	Galena	\$365,152	\$240,152
Claimant 3	Rockton	\$364,678	\$239,678
Claimant 4	OCEC	\$218,902	\$93,902
Claimant 5	Durand	\$187,547	\$62,547
Claimant 6	NWIISP - NSEC	\$184,093	\$59,093
Claimant 7	Rochelle	\$154,560	\$29,560
Claimant 8	Lena Winslow	\$146,837	\$21,837
Claimant 9	Meridian	\$142,999	\$17,999
Claimant 10	NWIISP - Scales Mound	\$139,849	\$14,849
Claimant 11	Oregon	\$139,683	\$14,683
Claimant 12	NWIISP - Scales Mound	\$136,256	\$11,256
Claimant 13	Oregon	\$128,705	\$3,705
Claimant 14	El Paso	\$123,580	\$0
Claimant 15	Rockton	\$116,494	\$0
Claimant 16	Rockton	\$115,130	\$0
Claimant 17	El Paso	\$102,663	\$0
Claimant 18	Oregon	\$94,846	\$0
Claimant 19	Winnebago	\$89,472	\$0
Claimant 20	Rochelle	\$87,639	\$0
Claimant 21	El Paso	\$84,761	\$0
Claimant 22	Chadwick	\$83,649	\$0
Claimant 23	OCEC	\$82,925	\$0
Claimant 24	Oregon	\$79,067	\$0
Claimant 25	Galena	\$75,874	\$0
Claimant 26	Chadwick	\$72,141	\$0
Claimant 27	Winnebago	\$70,313	\$0
Claimant 28	NWIISP - Scales Mound	\$68,002	\$0
Claimant 29	OCEC	\$67,381	\$0
Claimant 30	Oregon	\$66,920	\$0
Claimant 31	Rockton	\$66,821	\$0
Claimant 32	West Carroll	\$65,868	\$0
Claimant 33	Meridian	\$65,807	\$0
Claimant 34	NWIISP - Warren	\$65,486	\$0
Claimant 35	Durand	\$63,045	\$0
Claimant 36	Oregon	\$62,224	\$0
Claimant 37	Lena Winslow	\$61,926	\$0
Claimant 38	El Paso	\$61,888	\$0
Claimant 39	West Carroll	\$59,644	\$0
Claimant 40	Galena	\$58,245	\$0
Claimant 41	NWIISP - Warren	\$57,231	\$0
Claimant 42	NWIISP - Warren	\$56,713	\$0
Claimant 43	NWIISP - NSEC	\$55,968	\$0
Claimant 44	Galena	\$52,520	\$0
Claimant 45	Rockton	\$52,178	\$0
Claimant 46	Meridian	\$51,843	\$0
Claimant 47	Winnebago	\$51,221	\$0
Claimant 48	Oregon	\$50,436	\$0
Total		\$5,394,692	\$1,229,771

Specific Stop Loss Premium Paid		\$2,299,032
Loss Ratio		53.5%
Current Employees		1,491
Expected # of Claims Over \$50K		68
Actual # of Claims Over \$50K		48
Expected # of Claims Over \$125K		19
Actual # of Claims Over \$125K		13

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.

Illinois Scholastic Cooperative
Medical Large Claim History - YTD vs Full Prior Year

Individual Claimants Over \$50,000

Claimant	9/1/21 - 8/31/22	9/1/22 - 8/31/23	9/1/23 - 5/31/24
Claimant 1	\$546,979	\$429,865	\$545,510
Claimant 2	\$438,039	\$415,996	\$385,152
Claimant 3	\$405,582	\$365,562	\$364,678
Claimant 4	\$376,495	\$341,280	\$218,902
Claimant 5	\$296,052	\$332,413	\$187,547
Claimant 6	\$261,761	\$294,925	\$184,093
Claimant 7	\$206,153	\$252,575	\$154,560
Claimant 8	\$197,827	\$198,088	\$146,837
Claimant 9	\$183,255	\$176,748	\$142,999
Claimant 10	\$174,591	\$166,100	\$139,849
Claimant 11	\$166,216	\$159,331	\$139,683
Claimant 12	\$160,209	\$157,757	\$136,256
Claimant 13	\$158,487	\$155,692	\$128,705
Claimant 14	\$144,971	\$149,896	\$123,580
Claimant 15	\$141,298	\$148,799	\$116,494
Claimant 16	\$138,421	\$148,233	\$115,130
Claimant 17	\$131,915	\$145,162	\$102,663
Claimant 18	\$124,070	\$144,828	\$94,846
Claimant 19	\$115,030	\$143,252	\$89,472
Claimant 20	\$108,718	\$123,618	\$87,639
Claimant 21	\$101,938	\$118,200	\$84,761
Claimant 22	\$101,860	\$112,318	\$83,649
Claimant 23	\$99,137	\$105,235	\$82,925
Claimant 24	\$91,226	\$102,060	\$79,067
Claimant 25	\$91,025	\$99,872	\$75,874
Claimant 26	\$90,641	\$96,259	\$72,141
Claimant 27	\$86,261	\$93,415	\$70,313
Claimant 28	\$80,353	\$86,163	\$68,002
Claimant 29	\$80,072	\$86,149	\$67,381
Claimant 30	\$79,169	\$83,387	\$66,920
Claimant 31	\$77,275	\$83,319	\$65,821
Claimant 32	\$76,700	\$79,653	\$65,888
Claimant 33	\$76,625	\$79,376	\$65,807
Claimant 34	\$75,438	\$78,140	\$65,486
Claimant 35	\$73,477	\$76,997	\$63,045
Claimant 36	\$72,055	\$74,490	\$62,224
Claimant 37	\$69,098	\$71,612	\$61,926
Claimant 38	\$67,699	\$69,655	\$61,888
Claimant 39	\$66,850	\$69,454	\$59,644
Claimant 40	\$61,843	\$69,098	\$58,245
Claimant 41	\$61,297	\$67,823	\$57,231
Claimant 42	\$61,279	\$67,074	\$56,713
Claimant 43	\$60,309	\$66,759	\$55,968
Claimant 44	\$60,228	\$65,841	\$52,520
Claimant 45	\$58,288	\$65,602	\$52,178
Claimant 46	\$55,643	\$65,448	\$51,843
Claimant 47	\$54,517	\$64,813	\$51,221
Claimant 48	\$53,422	\$63,171	\$50,436
Claimant 49	\$52,930	\$61,827	
Claimant 50	\$52,757	\$61,546	
Claimant 51	\$52,219	\$61,030	
Claimant 52	\$50,001	\$60,873	
Claimant 53		\$60,738	
Claimant 54		\$60,344	
Claimant 55		\$59,393	
Claimant 56		\$59,170	
Claimant 57		\$58,815	
Claimant 58		\$58,716	
Claimant 59		\$57,285	
Claimant 60		\$55,001	
Claimant 61		\$54,843	
Claimant 62		\$54,643	
Claimant 63		\$54,044	
Claimant 64		\$53,871	
Claimant 65		\$53,850	
Claimant 66		\$53,172	
Claimant 67		\$53,007	
Claimant 68		\$52,688	
Claimant 69		\$51,829	
Claimant 70		\$51,661	
Claimant 71		\$51,385	

# of Claimants Over \$50k	52	71	48
% of Total Members Over \$50k	2.35%	3.04%	1.94%
Claims Over \$50k (Includes Total Claim Amount)	\$6,757,703	\$8,010,235	\$5,394,692
% of Total Claims	43.3%	44.3%	38.5%
# of Claimants Over \$125k	17	19	13
% of Total Members Over \$125k	0.77%	0.81%	0.53%
Claims Over \$125k (Includes Total Claim Amount)	\$4,118,252	\$4,325,502	\$2,854,771
% of Total Claims	26.4%	23.9%	20.4%

Illinois Scholastic Cooperative
Medical Large Claim History - YTD vs Prior YTD

Individual Claimants Over \$50,000

Claimant	9/1/21 - 5/31/22	9/1/22 - 5/31/23	9/1/23 - 5/31/24
Claimant 1	\$437,510	\$351,624	\$545,510
Claimant 2	\$270,003	\$335,636	\$365,152
Claimant 3	\$252,786	\$305,748	\$364,678
Claimant 4	\$205,260	\$240,818	\$218,902
Claimant 5	\$184,202	\$212,532	\$187,547
Claimant 6	\$158,466	\$190,291	\$184,093
Claimant 7	\$151,224	\$159,559	\$154,560
Claimant 8	\$141,026	\$152,091	\$146,837
Claimant 9	\$139,631	\$138,188	\$142,999
Claimant 10	\$137,659	\$131,419	\$139,849
Claimant 11	\$131,915	\$129,228	\$139,683
Claimant 12	\$130,810	\$122,689	\$136,256
Claimant 13	\$127,390	\$119,772	\$128,705
Claimant 14	\$113,945	\$114,979	\$123,580
Claimant 15	\$105,609	\$106,111	\$116,494
Claimant 16	\$105,111	\$99,872	\$115,130
Claimant 17	\$93,431	\$99,299	\$102,663
Claimant 18	\$92,551	\$97,078	\$94,846
Claimant 19	\$88,634	\$94,236	\$89,472
Claimant 20	\$87,018	\$92,868	\$87,639
Claimant 21	\$84,281	\$90,343	\$84,761
Claimant 22	\$79,166	\$86,448	\$83,649
Claimant 23	\$75,682	\$82,027	\$82,925
Claimant 24	\$72,429	\$79,346	\$79,067
Claimant 25	\$64,217	\$79,038	\$75,874
Claimant 26	\$60,309	\$75,468	\$72,141
Claimant 27	\$59,109	\$74,049	\$70,313
Claimant 28	\$58,769	\$71,292	\$68,002
Claimant 29	\$58,022	\$67,074	\$67,381
Claimant 30	\$56,150	\$61,336	\$66,920
Claimant 31	\$55,027	\$60,842	\$66,821
Claimant 32	\$54,828	\$60,368	\$65,868
Claimant 33	\$53,422	\$59,950	\$65,807
Claimant 34	\$52,721	\$59,090	\$65,486
Claimant 35	\$52,277	\$58,900	\$63,045
Claimant 36	\$51,217	\$57,692	\$62,224
Claimant 37	\$50,227	\$57,241	\$61,926
Claimant 38		\$57,055	\$61,888
Claimant 39		\$56,820	\$59,644
Claimant 40		\$53,489	\$58,245
Claimant 41		\$52,241	\$57,231
Claimant 42		\$51,413	\$56,713
Claimant 43			\$55,968
Claimant 44			\$52,520
Claimant 45			\$52,178
Claimant 46			\$51,843
Claimant 47			\$51,221
Claimant 48			\$50,436

# of Claimants Over \$50k	37	42	48
% of Total Members Over \$50k	1.71%	1.81%	1.94%
Claims Over \$50k (Includes Total Claim Amount)	\$4,192,035	\$4,745,560	\$5,394,692
% of Total Claims	38.3%	38.5%	38.5%
# of Claimants Over \$125k	13	11	13
% of Total Members Over \$125k	0.60%	0.48%	0.53%
Claims Over \$125k (Includes Total Claim Amount)	\$2,467,882	\$2,347,134	\$2,854,771
% of Total Claims	22.5%	19.0%	20.4%

Illinois Scholastic Cooperative All Members

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	1,468	\$1,744,073	\$1,188.06	\$1,083,320	\$416,136	\$4,170	\$0	\$1,503,627	\$1,024.27	\$312,562	\$1,816,188	\$1,237.19	(\$72,116)	(\$49.13)	104.1%
Oct-23	1,480	\$1,755,858	\$1,186.39	\$1,129,935	\$382,168	\$4,705	\$0	\$1,516,808	\$1,024.87	\$315,068	\$1,831,876	\$1,237.75	(\$76,018)	(\$51.36)	104.3%
Nov-23	1,485	\$1,763,677	\$1,187.66	\$1,006,205	\$394,288	\$3,634	\$0	\$1,404,127	\$945.54	\$316,113	\$1,720,240	\$1,158.41	\$43,438	\$29.25	97.5%
Dec-23	1,483	\$1,756,913	\$1,184.70	\$1,343,503	\$483,805	\$3,380	(\$184,525)	\$1,646,163	\$1,110.02	\$315,695	\$1,961,858	\$1,322.90	(\$204,945)	(\$138.20)	111.7%
Jan-24	1,484	\$1,760,672	\$1,186.44	\$857,190	\$329,518	\$3,162	(\$64,184)	\$1,125,686	\$758.55	\$315,904	\$1,441,590	\$971.42	\$319,082	\$215.01	81.9%
Feb-24	1,481	\$1,753,265	\$1,183.84	\$998,987	\$401,137	\$4,191	(\$132,741)	\$1,271,575	\$858.59	\$315,277	\$1,586,852	\$1,071.47	\$166,413	\$112.37	90.5%
Mar-24	1,484	\$1,758,137	\$1,184.73	\$1,412,243	\$515,980	\$2,572	(\$482,373)	\$1,448,422	\$976.03	\$315,904	\$1,764,326	\$1,188.90	(\$6,189)	(\$4.17)	100.4%
Apr-24	1,481	\$1,755,082	\$1,185.07	\$1,325,182	\$438,325	\$3,228	(\$181,249)	\$1,585,486	\$1,070.55	\$315,277	\$1,900,764	\$1,283.43	(\$145,681)	(\$98.37)	108.3%
May-24	1,491	\$1,766,090	\$1,184.50	\$925,955	\$551,958	\$1,216	(\$184,699)	\$1,294,431	\$868.16	\$317,366	\$1,611,797	\$1,081.02	\$154,293	\$103.48	91.3%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	13,337	\$15,813,768	\$1,185.71	\$10,082,520	\$3,913,316	\$30,259	(\$1,229,771)	\$12,796,324	\$959.46	\$2,839,167	\$15,635,491	\$1,172.34	\$178,277	\$13.37	98.9%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standandly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	1,410	\$1,587,959	\$1,126.21	\$917,189	\$362,516	\$4,140	\$0	\$1,283,845	\$910.53	\$314,034	\$1,597,878	\$1,133.25	(\$9,919)	(\$7.03)	100.6%
Oct-22	1,411	\$1,587,845	\$1,125.33	\$1,172,003	\$271,268	\$7,522	\$0	\$1,450,793	\$1,028.20	\$314,253	\$1,765,045	\$1,250.92	(\$177,201)	(\$125.59)	111.2%
Nov-22	1,408	\$1,582,972	\$1,124.27	\$988,799	\$327,440	\$7,820	(\$43,188)	\$1,280,871	\$909.71	\$313,596	\$1,594,467	\$1,132.43	(\$11,495)	(\$8.16)	100.7%
Dec-22	1,407	\$1,579,595	\$1,122.67	\$1,142,858	\$427,105	\$6,028	(\$123,474)	\$1,452,517	\$1,032.35	\$313,377	\$1,765,894	\$1,255.08	(\$186,299)	(\$132.41)	111.8%
Jan-23	1,410	\$1,585,320	\$1,124.34	\$957,483	\$293,372	\$5,785	(\$115,712)	\$1,140,928	\$809.17	\$314,034	\$1,454,962	\$1,031.89	\$130,358	\$92.45	91.8%
Feb-23	1,415	\$1,586,836	\$1,121.44	\$1,101,539	\$246,987	\$5,709	(\$430,279)	\$923,956	\$652.97	\$315,128	\$1,239,084	\$875.68	\$347,752	\$245.76	78.1%
Mar-23	1,407	\$1,576,244	\$1,120.29	\$1,093,009	\$304,759	\$5,869	(\$163,835)	\$1,239,802	\$881.17	\$313,377	\$1,553,179	\$1,103.89	\$23,065	\$16.39	98.5%
Apr-23	1,404	\$1,574,252	\$1,121.26	\$981,002	\$401,908	\$6,634	(\$219,414)	\$1,170,129	\$833.43	\$312,720	\$1,482,849	\$1,056.16	\$91,402	\$65.10	94.2%
May-23	1,403	\$1,572,422	\$1,120.76	\$973,296	\$318,737	\$3,975	(\$214,783)	\$1,081,225	\$770.65	\$312,501	\$1,393,727	\$993.39	\$178,695	\$127.37	88.6%
Jun-23	1,394	\$1,562,755	\$1,121.06	\$1,638,766	\$526,325	\$6,988	(\$468,961)	\$1,703,118	\$1,221.75	\$310,531	\$2,013,649	\$1,444.51	(\$450,894)	(\$323.45)	128.9%
Jul-23	1,455	\$1,645,606	\$1,131.00	\$1,581,679	\$325,615	\$5,823	(\$451,644)	\$1,461,474	\$1,004.45	\$323,884	\$1,785,358	\$1,227.05	(\$139,752)	(\$96.05)	108.5%
Aug-23	1,451	\$1,636,942	\$1,128.15	\$1,274,993	\$375,591	\$6,050	(\$255,642)	\$1,400,991	\$965.53	\$323,009	\$1,724,000	\$1,188.15	(\$87,058)	(\$60.00)	105.3%
Total	16,975	\$19,078,747	\$1,123.93	\$13,822,615	\$4,181,624	\$72,344	(\$2,486,933)	\$15,589,650	\$918.39	\$3,780,443	\$19,370,093	\$1,141.10	(\$291,346)	(\$17.16)	101.5%

* Above includes run-out claims for canceled plans.

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.

**Illinois Scholastic Cooperative
El Paso**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	119	\$95,063	\$798.85	\$60,764	\$20,942	\$26	\$0	\$81,732	\$686.82	\$25,227	\$106,959	\$898.82	(\$11,896)	(\$99.97)	112.5%
Oct-23	120	\$95,744	\$797.87	\$41,254	\$17,700	\$140	\$0	\$59,093	\$492.45	\$25,436	\$84,530	\$704.41	\$11,214	\$93.45	88.3%
Nov-23	121	\$96,425	\$796.90	\$75,484	\$16,052	\$79	\$0	\$91,615	\$757.15	\$25,645	\$117,260	\$969.09	(\$20,835)	(\$172.19)	121.6%
Dec-23	121	\$96,425	\$796.90	\$190,454	\$20,600	\$163	\$0	\$211,216	\$1,745.59	\$25,645	\$236,861	\$1,957.53	(\$140,436)	(\$1,160.63)	245.6%
Jan-24	121	\$96,425	\$796.90	\$42,827	\$4,882	\$97	\$0	\$47,805	\$395.09	\$25,645	\$73,451	\$607.03	\$22,974	\$189.87	76.2%
Feb-24	120	\$95,638	\$796.99	\$33,739	\$12,269	\$155	\$0	\$46,163	\$384.69	\$25,436	\$71,599	\$596.66	\$24,039	\$200.33	74.9%
Mar-24	120	\$96,383	\$803.19	\$25,127	\$17,038	\$32	\$0	\$42,198	\$351.65	\$25,436	\$67,634	\$563.61	\$28,749	\$239.58	70.2%
Apr-24	119	\$96,387	\$809.98	\$117,258	\$20,833	\$459	\$0	\$138,550	\$1,164.28	\$25,227	\$163,777	\$1,376.28	(\$67,390)	(\$566.30)	169.9%
May-24	120	\$97,068	\$808.90	\$47,603	\$30,504	\$117	\$0	\$78,223	\$651.86	\$25,436	\$103,660	\$863.83	(\$6,591)	(\$54.93)	106.8%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,081	\$865,558	\$800.70	\$634,509	\$160,818	\$1,268	\$0	\$796,595	\$736.91	\$229,135	\$1,025,730	\$948.87	(\$160,172)	(\$148.17)	118.5%

* Above includes run-out claims for canceled plans.

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standandy are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	118	\$94,468	\$800.58	\$65,767	\$17,011	\$93	\$0	\$82,871	\$702.30	\$26,189	\$109,060	\$924.24	(\$14,592)	(\$123.66)	115.4%
Oct-22	117	\$92,936	\$794.33	\$65,331	\$13,629	\$45	\$0	\$79,005	\$675.25	\$25,970	\$104,975	\$897.22	(\$12,039)	(\$102.89)	113.0%
Nov-22	115	\$91,557	\$796.15	\$28,399	\$10,246	\$135	\$0	\$38,780	\$337.22	\$25,533	\$64,313	\$559.24	\$27,245	\$236.91	70.2%
Dec-22	116	\$92,275	\$795.48	\$53,276	\$19,383	\$129	\$0	\$72,788	\$627.48	\$25,751	\$98,540	\$849.48	(\$6,264)	(\$54.00)	106.8%
Jan-23	116	\$92,275	\$795.48	\$22,179	\$3,611	\$93	\$0	\$25,884	\$223.13	\$25,751	\$51,635	\$445.13	\$40,640	\$350.35	56.0%
Feb-23	116	\$92,275	\$795.48	\$24,752	\$11,595	\$158	\$0	\$36,504	\$314.69	\$25,751	\$62,256	\$536.69	\$30,020	\$258.79	67.5%
Mar-23	115	\$91,557	\$796.15	\$53,242	\$13,490	\$54	\$0	\$66,786	\$580.75	\$25,533	\$92,318	\$802.77	(\$761)	(\$6.62)	100.8%
Apr-23	115	\$91,557	\$796.15	\$43,104	\$15,087	\$381	\$0	\$58,572	\$509.32	\$25,533	\$84,105	\$731.34	\$7,453	\$64.81	91.9%
May-23	114	\$90,794	\$796.44	\$35,737	\$17,070	\$73	\$0	\$52,880	\$463.86	\$25,314	\$78,194	\$685.91	\$12,600	\$110.53	86.1%
Jun-23	113	\$90,076	\$797.13	\$58,713	\$19,237	\$93	\$0	\$78,043	\$690.64	\$25,095	\$103,138	\$912.72	(\$13,062)	(\$115.59)	114.5%
Jul-23	113	\$90,018	\$796.62	\$49,263	\$9,384	\$211	\$0	\$58,858	\$520.87	\$25,072	\$83,930	\$742.75	\$6,088	\$53.88	93.2%
Aug-23	118	\$93,540	\$792.71	\$72,903	\$17,625	\$57	\$0	\$90,585	\$767.67	\$26,167	\$116,752	\$989.42	(\$23,212)	(\$196.71)	124.8%
Total	1,386	\$1,103,330	\$796.05	\$572,666	\$167,368	\$1,522	\$0	\$741,555	\$535.03	\$307,659	\$1,049,215	\$757.01	\$54,115	\$39.04	95.1%

* Above includes run-out claims for canceled plans.

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.

Illinois Scholastic Cooperative
Meridian

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	146	\$153,956	\$1,054.50	\$48,922	\$20,099	\$512	\$0	\$69,533	\$476.25	\$30,867	\$100,400	\$687.67	\$53,556	\$366.82	65.2%
Oct-23	147	\$155,550	\$1,058.16	\$70,524	\$18,615	\$516	\$0	\$89,655	\$609.90	\$31,076	\$120,732	\$821.30	\$34,819	\$236.86	77.6%
Nov-23	147	\$155,550	\$1,058.16	\$94,694	\$22,904	\$752	\$0	\$118,351	\$805.11	\$31,076	\$149,427	\$1,016.51	\$6,123	\$41.65	96.1%
Dec-23	146	\$153,956	\$1,054.50	\$66,923	\$31,002	\$459	\$0	\$98,384	\$673.86	\$30,867	\$129,252	\$885.28	\$24,705	\$169.21	84.0%
Jan-24	146	\$154,750	\$1,059.93	\$93,257	\$24,838	\$442	\$0	\$118,536	\$811.89	\$30,867	\$149,404	\$1,023.31	\$5,347	\$36.62	96.5%
Feb-24	145	\$153,157	\$1,056.25	\$109,499	\$20,538	\$688	\$0	\$130,725	\$901.55	\$30,659	\$161,383	\$1,112.99	(\$8,226)	(\$56.73)	105.4%
Mar-24	144	\$150,769	\$1,047.01	\$58,531	\$35,111	\$409	\$0	\$94,052	\$653.14	\$30,450	\$124,502	\$864.60	\$26,267	\$182.41	82.6%
Apr-24	146	\$153,186	\$1,049.22	\$82,077	\$34,148	\$1,035	\$0	\$117,260	\$803.15	\$30,867	\$148,127	\$1,014.57	\$5,058	\$34.65	96.7%
May-24	144	\$151,539	\$1,052.36	\$180,087	\$52,791	\$393	(\$17,999)	\$215,272	\$1,494.94	\$30,450	\$245,722	\$1,706.40	(\$94,182)	(\$654.04)	162.2%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,311	\$1,382,414	\$1,054.47	\$804,515	\$260,046	\$5,205	(\$17,999)	\$1,051,768	\$802.26	\$277,180	\$1,328,947	\$1,013.69	\$53,466	\$40.78	96.1%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	142	\$143,818	\$1,012.80	\$100,204	\$23,919	\$632	\$0	\$124,756	\$878.56	\$31,443	\$156,198	\$1,099.99	(\$12,380)	(\$87.19)	108.6%
Oct-22	142	\$143,818	\$1,012.80	\$126,583	\$26,002	\$1,668	\$0	\$154,254	\$1,086.29	\$31,443	\$185,697	\$1,307.72	(\$41,879)	(\$294.92)	129.1%
Nov-22	142	\$143,098	\$1,007.73	\$191,133	\$24,669	\$3,004	(\$18,573)	\$200,233	\$1,410.09	\$31,443	\$231,676	\$1,631.52	(\$88,578)	(\$623.79)	161.9%
Dec-22	142	\$143,098	\$1,007.73	\$149,391	\$43,430	\$1,986	(\$86,194)	\$108,613	\$764.88	\$31,443	\$140,056	\$986.31	\$3,042	\$21.43	97.9%
Jan-23	144	\$145,448	\$1,010.05	\$76,342	\$27,371	\$953	(\$49,001)	\$55,664	\$386.56	\$31,881	\$87,545	\$607.95	\$57,903	\$402.10	60.2%
Feb-23	143	\$143,867	\$1,006.07	\$100,628	\$34,719	\$1,627	(\$53,810)	\$83,164	\$581.57	\$31,662	\$114,826	\$802.98	\$29,041	\$203.09	79.8%
Mar-23	142	\$143,098	\$1,007.73	\$111,425	\$42,058	\$1,289	(\$26,866)	\$127,907	\$900.75	\$31,443	\$159,350	\$1,122.18	(\$16,252)	(\$114.45)	111.4%
Apr-23	142	\$143,098	\$1,007.73	\$89,746	\$42,276	\$1,103	(\$38,743)	\$94,382	\$664.66	\$31,443	\$125,824	\$886.09	\$17,274	\$121.65	87.9%
May-23	143	\$143,867	\$1,006.07	\$88,029	\$23,471	\$416	(\$636)	\$111,281	\$778.19	\$31,662	\$142,943	\$999.60	\$925	\$6.47	99.4%
Jun-23	140	\$139,356	\$995.40	\$161,296	\$46,449	\$753	(\$5,251)	\$203,246	\$1,451.76	\$31,005	\$234,252	\$1,673.23	(\$94,896)	(\$677.83)	168.1%
Jul-23	138	\$138,537	\$1,003.89	\$285,801	\$22,192	\$782	(\$43,548)	\$265,227	\$1,921.94	\$30,545	\$295,772	\$2,143.28	(\$157,235)	(\$1,139.38)	213.5%
Aug-23	140	\$137,083	\$979.16	\$113,496	\$27,967	\$1,254	(\$33,761)	\$108,956	\$778.26	\$30,983	\$139,939	\$999.56	(\$2,856)	(\$20.40)	102.1%
Total	1,700	\$1,708,187	\$1,004.82	\$1,594,075	\$384,525	\$15,465	(\$356,383)	\$1,637,682	\$963.34	\$376,395	\$2,014,077	\$1,184.75	(\$305,890)	(\$179.94)	117.9%

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.

**Illinois Scholastic Cooperative
Oregon**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	141	\$234,643	\$1,664.13	\$149,446	\$52,731	\$809	\$0	\$202,986	\$1,439.61	\$29,823	\$232,809	\$1,651.13	\$1,834	\$13.01	99.2%
Oct-23	141	\$234,643	\$1,664.13	\$154,725	\$42,490	\$886	\$0	\$198,100	\$1,404.97	\$29,823	\$227,923	\$1,616.48	\$6,719	\$47.65	97.1%
Nov-23	141	\$234,643	\$1,664.13	\$105,438	\$58,754	\$232	\$0	\$164,423	\$1,166.12	\$29,823	\$194,246	\$1,377.63	\$40,396	\$286.50	82.8%
Dec-23	141	\$232,715	\$1,650.46	\$203,130	\$55,015	\$770	\$0	\$258,916	\$1,836.28	\$29,823	\$288,739	\$2,047.79	(\$56,024)	(\$397.33)	124.1%
Jan-24	141	\$231,668	\$1,643.04	\$112,782	\$53,533	\$699	\$0	\$167,015	\$1,184.50	\$29,823	\$196,837	\$1,396.01	\$34,831	\$247.03	85.0%
Feb-24	143	\$231,645	\$1,619.89	\$98,553	\$44,435	(\$22)	\$0	\$142,966	\$999.76	\$30,241	\$173,207	\$1,211.24	\$58,438	\$408.65	74.8%
Mar-24	142	\$230,693	\$1,624.60	\$137,922	\$38,098	\$522	\$0	\$176,542	\$1,243.25	\$30,032	\$206,573	\$1,454.74	\$24,119	\$169.85	89.5%
Apr-24	141	\$229,741	\$1,629.37	\$101,806	\$68,616	(\$1,667)	(\$1,283)	\$167,472	\$1,187.75	\$29,823	\$197,295	\$1,399.26	\$32,446	\$230.11	85.9%
May-24	145	\$233,549	\$1,610.68	\$103,894	\$65,395	(\$933)	(\$17,105)	\$151,251	\$1,043.11	\$30,659	\$181,909	\$1,254.55	\$51,640	\$356.13	77.9%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,276	\$2,093,938	\$1,641.02	\$1,167,695	\$479,067	\$1,297	(\$18,388)	\$1,629,670	\$1,277.17	\$269,869	\$1,899,539	\$1,488.67	\$194,399	\$152.35	90.7%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	145	\$220,965	\$1,523.90	\$140,359	\$50,871	\$1,155	\$0	\$192,385	\$1,326.80	\$32,100	\$224,485	\$1,548.17	(\$3,520)	(\$24.27)	101.6%
Oct-22	145	\$220,965	\$1,523.90	\$199,328	\$28,145	\$1,725	\$0	\$229,198	\$1,580.67	\$32,100	\$261,297	\$1,802.05	(\$40,332)	(\$278.15)	118.3%
Nov-22	145	\$222,784	\$1,536.44	\$136,848	\$33,146	\$1,115	\$0	\$171,109	\$1,180.06	\$32,100	\$203,209	\$1,401.44	\$19,575	\$135.00	91.2%
Dec-22	143	\$220,988	\$1,545.37	\$158,913	\$50,131	\$954	(\$2,978)	\$207,020	\$1,447.69	\$31,662	\$238,682	\$1,669.10	(\$17,694)	(\$123.73)	108.0%
Jan-23	144	\$221,886	\$1,540.87	\$185,199	\$46,468	\$1,711	(\$23,433)	\$209,945	\$1,457.95	\$31,881	\$241,826	\$1,679.35	(\$19,940)	(\$138.47)	109.0%
Feb-23	145	\$223,771	\$1,543.25	\$126,828	\$43,085	\$1,329	(\$69,885)	\$101,357	\$699.01	\$32,100	\$133,456	\$920.39	\$90,315	\$622.86	59.6%
Mar-23	146	\$223,837	\$1,533.13	\$109,056	\$42,162	\$1,043	(\$51,880)	\$100,382	\$687.55	\$32,319	\$132,700	\$908.91	\$91,137	\$624.23	59.3%
Apr-23	146	\$223,837	\$1,533.13	\$143,307	\$55,575	\$957	(\$70,602)	\$129,237	\$885.18	\$32,319	\$161,555	\$1,106.54	\$62,282	\$426.59	72.2%
May-23	144	\$222,041	\$1,541.95	\$170,156	\$61,608	\$2,019	(\$70,534)	\$163,249	\$1,133.67	\$31,881	\$195,130	\$1,355.07	\$26,912	\$186.89	87.9%
Jun-23	144	\$223,860	\$1,554.58	\$344,796	\$57,123	\$1,951	(\$64,337)	\$339,533	\$2,357.87	\$31,881	\$371,414	\$2,579.26	(\$147,554)	(\$1,024.68)	165.9%
Jul-23	144	\$224,015	\$1,555.66	\$187,753	\$40,036	\$1,489	(\$59,236)	\$170,042	\$1,180.85	\$31,858	\$201,900	\$1,402.08	\$22,115	\$153.58	90.1%
Aug-23	140	\$220,423	\$1,574.45	\$153,435	\$51,878	\$1,929	(\$65,730)	\$141,511	\$1,010.79	\$30,983	\$172,494	\$1,232.10	\$47,929	\$342.35	78.3%
Total	1,731	\$2,669,373	\$1,542.10	\$2,055,979	\$560,227	\$17,377	(\$478,615)	\$2,154,967	\$1,244.93	\$383,181	\$2,538,148	\$1,466.29	\$131,225	\$75.81	95.1%

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Illinois Scholastic Cooperative
Rochelle

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	115	\$115,929	\$1,008.08	\$66,692	\$32,069	\$182	\$0	\$98,943	\$860.37	\$24,392	\$123,335	\$1,072.47	(\$7,405)	(\$64.39)	106.4%
Oct-23	117	\$117,466	\$1,003.99	\$36,133	\$37,706	\$122	\$0	\$73,962	\$632.15	\$24,810	\$98,772	\$844.20	\$18,695	\$159.78	84.1%
Nov-23	118	\$118,235	\$1,001.99	\$39,703	\$23,444	\$67	\$0	\$63,214	\$535.71	\$25,018	\$88,232	\$747.73	\$30,003	\$254.26	74.6%
Dec-23	118	\$118,235	\$1,001.99	\$44,854	\$71,160	\$248	\$0	\$116,262	\$985.27	\$25,018	\$141,281	\$1,197.30	(\$23,046)	(\$195.30)	119.5%
Jan-24	117	\$116,581	\$996.42	\$34,461	\$25,327	\$105	\$0	\$59,893	\$511.91	\$24,810	\$84,703	\$723.95	\$31,879	\$272.47	72.7%
Feb-24	114	\$114,102	\$1,000.90	\$86,277	\$29,292	\$835	\$0	\$116,404	\$1,021.09	\$24,183	\$140,587	\$1,233.22	(\$26,485)	(\$232.32)	123.2%
Mar-24	114	\$114,102	\$1,000.90	\$24,402	\$46,454	\$55	\$0	\$70,910	\$622.02	\$24,183	\$95,093	\$834.15	\$19,009	\$166.75	83.3%
Apr-24	114	\$114,102	\$1,000.90	\$83,720	\$12,711	\$875	(\$9,974)	\$87,333	\$766.08	\$24,183	\$111,516	\$978.21	\$2,586	\$22.69	97.7%
May-24	115	\$114,871	\$998.88	\$52,498	\$26,387	\$97	(\$19,586)	\$59,396	\$516.49	\$24,392	\$83,788	\$728.59	\$31,083	\$270.29	72.9%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,042	\$1,043,624	\$1,001.56	\$468,741	\$304,551	\$2,586	(\$29,560)	\$746,317	\$716.24	\$220,988	\$967,306	\$928.32	\$76,318	\$73.24	92.7%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	109	\$106,752	\$979.38	\$66,775	\$32,703	\$177	\$0	\$99,654	\$914.26	\$24,219	\$123,873	\$1,136.45	(\$17,121)	(\$157.08)	116.0%
Oct-22	111	\$108,397	\$976.55	\$39,852	\$15,888	\$40	\$0	\$55,780	\$502.52	\$24,657	\$80,437	\$724.65	\$27,960	\$251.89	74.2%
Nov-22	111	\$107,468	\$968.18	\$27,252	\$15,760	\$36	\$0	\$43,048	\$387.82	\$24,657	\$67,705	\$609.95	\$39,763	\$358.22	63.0%
Dec-22	112	\$108,290	\$966.87	\$45,211	\$47,888	\$138	\$0	\$93,237	\$832.47	\$24,876	\$118,113	\$1,054.58	(\$9,823)	(\$87.71)	109.1%
Jan-23	113	\$108,423	\$959.49	\$33,757	\$5,889	\$31	\$0	\$39,678	\$351.13	\$25,095	\$64,772	\$573.21	\$43,650	\$386.29	59.7%
Feb-23	115	\$109,984	\$956.38	\$86,411	\$4,586	\$529	\$0	\$91,526	\$795.88	\$25,533	\$117,058	\$1,017.90	(\$7,074)	(\$61.52)	106.4%
Mar-23	116	\$110,723	\$954.51	\$170,828	\$30,624	\$960	\$0	\$202,412	\$1,744.93	\$25,751	\$228,164	\$1,966.93	(\$117,441)	(\$1,012.42)	206.1%
Apr-23	115	\$109,984	\$956.38	\$28,313	\$25,595	\$93	\$0	\$54,001	\$469.57	\$25,533	\$79,533	\$691.59	\$30,451	\$264.79	72.3%
May-23	116	\$111,735	\$963.24	\$52,354	\$13,984	\$89	\$0	\$66,427	\$572.64	\$25,751	\$92,178	\$794.64	\$19,557	\$168.60	82.5%
Jun-23	115	\$109,472	\$951.93	\$78,463	\$44,677	\$291	(\$217)	\$123,213	\$1,071.42	\$25,533	\$148,745	\$1,293.44	(\$39,273)	(\$341.51)	135.9%
Jul-23	114	\$108,650	\$953.07	\$40,632	\$7,699	\$204	(\$3,719)	\$44,816	\$393.12	\$25,291	\$70,107	\$614.97	\$38,543	\$338.10	64.5%
Aug-23	114	\$108,327	\$950.23	\$30,370	\$7,481	\$70	(\$1,299)	\$36,622	\$321.25	\$25,291	\$61,913	\$543.10	\$46,413	\$407.14	57.2%
Total	1,361	\$1,308,204	\$961.21	\$700,216	\$252,774	\$2,658	(\$5,235)	\$950,412	\$698.32	\$302,186	\$1,252,598	\$920.35	\$55,605	\$40.86	95.7%

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Illinois Scholastic Cooperative
Rockton

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	138	\$180,052	\$1,304.72	\$119,682	\$114,083	\$501	\$0	\$234,267	\$1,697.59	\$29,196	\$263,463	\$1,909.15	(\$83,411)	(\$604.43)	146.3%
Oct-23	139	\$181,256	\$1,304.00	\$99,517	\$103,944	\$421	\$0	\$203,882	\$1,466.77	\$29,405	\$233,287	\$1,678.32	(\$52,030)	(\$374.32)	128.7%
Nov-23	141	\$185,001	\$1,312.06	\$134,226	\$113,180	\$939	\$0	\$248,345	\$1,761.31	\$29,823	\$278,168	\$1,972.82	(\$93,167)	(\$660.76)	150.4%
Dec-23	142	\$186,205	\$1,311.30	\$68,641	\$80,140	\$225	(\$28,130)	\$120,876	\$851.24	\$30,032	\$150,908	\$1,062.73	\$35,297	\$248.57	81.0%
Jan-24	143	\$189,481	\$1,325.04	\$91,578	\$64,274	\$488	(\$32,046)	\$124,294	\$869.19	\$30,241	\$154,535	\$1,080.66	\$34,946	\$244.38	81.6%
Feb-24	142	\$188,276	\$1,325.89	\$103,161	\$106,324	\$842	(\$31,345)	\$178,982	\$1,260.44	\$30,032	\$209,014	\$1,471.93	(\$20,738)	(\$146.04)	111.0%
Mar-24	142	\$188,276	\$1,325.89	\$54,523	\$106,426	\$163	(\$56,754)	\$104,357	\$734.91	\$30,032	\$134,389	\$946.40	\$53,887	\$379.49	71.4%
Apr-24	142	\$188,276	\$1,325.89	\$101,608	\$109,342	\$344	(\$32,200)	\$179,094	\$1,261.22	\$30,032	\$209,125	\$1,472.71	(\$20,849)	(\$146.83)	111.1%
May-24	142	\$188,276	\$1,325.89	\$85,490	\$97,967	\$187	(\$59,204)	\$124,440	\$876.34	\$30,032	\$154,472	\$1,087.83	\$33,804	\$238.06	82.0%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,271	\$1,675,099	\$1,317.94	\$858,426	\$895,679	\$4,110	(\$239,678)	\$1,518,537	\$1,194.76	\$268,824	\$1,787,361	\$1,406.26	(\$112,262)	(\$88.33)	106.7%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	144	\$174,969	\$1,215.06	\$132,780	\$133,003	\$1,201	\$0	\$266,984	\$1,854.05	\$31,881	\$298,864	\$2,075.45	(\$123,895)	(\$860.38)	170.8%
Oct-22	144	\$174,010	\$1,208.40	\$157,064	\$51,274	\$1,294	\$0	\$209,632	\$1,455.78	\$31,881	\$241,513	\$1,677.17	(\$67,503)	(\$468.77)	138.8%
Nov-22	143	\$172,884	\$1,208.98	\$74,087	\$104,024	\$434	(\$17,509)	\$161,036	\$1,126.13	\$31,662	\$192,698	\$1,347.54	(\$19,814)	(\$138.56)	111.5%
Dec-22	142	\$171,471	\$1,207.54	\$112,829	\$108,767	\$703	(\$24,952)	\$197,347	\$1,389.77	\$31,443	\$228,790	\$1,611.20	(\$57,319)	(\$403.66)	133.4%
Jan-23	142	\$172,754	\$1,216.58	\$51,825	\$55,701	\$242	(\$32,377)	\$75,390	\$530.92	\$31,443	\$106,833	\$752.35	\$65,921	\$464.23	61.8%
Feb-23	141	\$170,694	\$1,210.60	\$104,957	\$55,596	\$1,012	(\$33,762)	\$127,804	\$906.41	\$31,224	\$159,028	\$1,127.86	\$11,667	\$82.74	93.2%
Mar-23	140	\$168,486	\$1,203.47	\$104,473	\$66,908	\$308	(\$34,500)	\$137,189	\$979.92	\$31,005	\$168,194	\$1,201.38	\$292	\$2.08	99.8%
Apr-23	141	\$170,545	\$1,209.54	\$102,264	\$101,567	\$779	(\$35,917)	\$168,692	\$1,196.40	\$31,224	\$199,916	\$1,417.85	(\$29,371)	(\$208.31)	117.2%
May-23	141	\$170,109	\$1,206.44	\$58,186	\$71,512	\$229	(\$46,504)	\$83,423	\$591.65	\$31,224	\$114,647	\$813.10	\$55,462	\$393.35	67.4%
Jun-23	141	\$168,470	\$1,194.83	\$96,391	\$142,833	\$746	(\$103,544)	\$136,425	\$967.56	\$31,224	\$167,649	\$1,189.00	\$821	\$5.82	99.5%
Jul-23	141	\$168,091	\$1,192.14	\$127,356	\$91,344	\$397	(\$53,299)	\$165,799	\$1,175.88	\$31,202	\$197,000	\$1,397.17	(\$28,909)	(\$205.03)	117.2%
Aug-23	139	\$166,426	\$1,197.31	\$93,798	\$100,534	\$404	(\$55,728)	\$139,008	\$1,000.06	\$30,764	\$169,772	\$1,221.38	(\$3,346)	(\$24.07)	102.0%
Total	1,699	\$2,048,909	\$1,205.95	\$1,216,009	\$1,083,063	\$7,750	(\$438,092)	\$1,868,730	\$1,099.90	\$376,176	\$2,244,906	\$1,321.31	(\$195,996)	(\$115.36)	109.6%

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.

**Illinois Scholastic Cooperative
West Carroll**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	99	\$108,147	\$1,092.40	\$50,779	\$31,959	\$47	\$0	\$82,784	\$836.20	\$21,050	\$103,834	\$1,048.83	\$4,314	\$43.57	96.0%
Oct-23	99	\$108,147	\$1,092.40	\$38,876	\$23,188	\$76	\$0	\$62,140	\$627.68	\$21,050	\$83,189	\$840.30	\$24,958	\$252.10	76.9%
Nov-23	100	\$110,419	\$1,104.19	\$53,981	\$35,801	\$74	\$0	\$89,856	\$898.56	\$21,258	\$111,115	\$1,111.15	(\$696)	(\$6.96)	100.6%
Dec-23	100	\$110,419	\$1,104.19	\$34,877	\$38,887	\$83	\$0	\$73,848	\$738.48	\$21,258	\$95,106	\$951.06	\$15,313	\$153.13	86.1%
Jan-24	98	\$107,123	\$1,093.10	\$24,014	\$37,198	\$56	\$0	\$61,268	\$625.18	\$20,841	\$82,109	\$837.84	\$25,015	\$255.25	76.6%
Feb-24	98	\$107,123	\$1,093.10	\$29,274	\$49,047	\$121	\$0	\$78,442	\$800.43	\$20,841	\$99,283	\$1,013.09	\$7,840	\$80.00	92.7%
Mar-24	101	\$111,443	\$1,103.40	\$34,354	\$62,599	\$50	\$0	\$97,003	\$960.43	\$21,467	\$118,471	\$1,172.98	(\$7,028)	(\$69.58)	106.3%
Apr-24	100	\$110,419	\$1,104.19	\$57,323	\$39,334	\$300	\$0	\$96,957	\$969.57	\$21,258	\$118,215	\$1,182.15	(\$7,796)	(\$77.96)	107.1%
May-24	100	\$110,419	\$1,104.19	\$45,325	\$47,240	\$35	\$0	\$92,600	\$926.00	\$21,258	\$113,858	\$1,138.58	(\$3,439)	(\$34.39)	103.1%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	895	\$983,660	\$1,099.06	\$368,804	\$365,253	\$841	\$0	\$734,898	\$821.12	\$190,282	\$925,180	\$1,033.72	\$58,480	\$65.34	94.1%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	104	\$109,257	\$1,050.55	\$50,832	\$23,732	\$125	\$0	\$74,689	\$718.16	\$23,125	\$97,813	\$940.51	\$11,444	\$110.04	89.5%
Oct-22	104	\$109,257	\$1,050.55	\$54,616	\$21,714	\$69	\$0	\$76,399	\$734.61	\$23,125	\$99,524	\$956.96	\$9,733	\$93.59	91.1%
Nov-22	105	\$109,052	\$1,038.59	\$59,133	\$19,791	\$167	\$0	\$79,090	\$753.24	\$23,344	\$102,434	\$975.56	\$6,618	\$63.03	93.9%
Dec-22	105	\$107,908	\$1,027.69	\$102,295	\$22,715	\$229	\$0	\$125,239	\$1,192.75	\$23,344	\$148,582	\$1,415.07	(\$40,675)	(\$387.38)	137.7%
Jan-23	107	\$109,786	\$1,026.04	\$53,128	\$46,325	\$20	\$0	\$99,473	\$929.66	\$23,781	\$123,254	\$1,151.91	(\$13,468)	(\$125.87)	112.3%
Feb-23	108	\$109,581	\$1,014.64	\$295,819	\$17,245	\$170	(\$228,982)	\$84,252	\$780.11	\$24,000	\$108,252	\$1,002.33	\$1,329	\$12.30	98.8%
Mar-23	104	\$104,680	\$1,006.53	\$61,183	\$21,308	\$95	(\$8,956)	\$73,631	\$707.99	\$23,125	\$96,755	\$930.34	\$7,924	\$76.20	92.4%
Apr-23	104	\$104,680	\$1,006.53	\$11,799	\$20,765	\$11	(\$5,686)	\$26,889	\$258.55	\$23,125	\$50,013	\$480.90	\$54,666	\$525.64	47.8%
May-23	104	\$104,680	\$1,006.53	\$27,477	\$23,734	(\$37)	(\$7,999)	\$43,176	\$415.15	\$23,125	\$66,300	\$637.50	\$38,379	\$369.03	63.3%
Jun-23	104	\$104,680	\$1,006.53	\$73,448	\$33,944	\$49	(\$9,442)	\$97,999	\$942.30	\$23,125	\$121,123	\$1,164.65	(\$16,444)	(\$158.12)	115.7%
Jul-23	103	\$103,740	\$1,007.19	\$92,179	\$23,542	\$108	(\$10,901)	\$104,928	\$1,018.72	\$22,883	\$127,811	\$1,240.88	(\$24,071)	(\$233.70)	123.2%
Aug-23	111	\$111,254	\$1,002.29	\$98,153	\$30,136	\$83	(\$11,795)	\$116,576	\$1,050.24	\$24,635	\$141,211	\$1,272.17	(\$29,956)	(\$269.88)	126.9%
Total	1,263	\$1,288,554	\$1,020.23	\$980,062	\$304,952	\$1,089	(\$283,762)	\$1,002,340	\$793.62	\$280,734	\$1,283,074	\$1,015.89	\$5,480	\$4.34	99.6%

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.

**Illinois Scholastic Cooperative
Winnebago**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	149	\$176,820	\$1,186.71	\$70,005	\$26,531	\$219	\$0	\$96,754	\$649.36	\$31,494	\$128,248	\$860.73	\$48,572	\$325.98	72.5%
Oct-23	153	\$181,749	\$1,187.90	\$135,935	\$26,707	\$174	\$0	\$162,816	\$1,064.16	\$32,330	\$195,146	\$1,275.46	(\$13,397)	(\$87.56)	107.4%
Nov-23	153	\$181,749	\$1,187.90	\$79,303	\$22,861	\$364	\$0	\$102,528	\$670.12	\$32,330	\$134,857	\$881.42	\$46,892	\$306.48	74.2%
Dec-23	152	\$180,077	\$1,184.72	\$98,171	\$52,770	\$738	\$0	\$151,679	\$997.88	\$32,121	\$183,799	\$1,209.21	(\$3,722)	(\$24.49)	102.1%
Jan-24	153	\$182,244	\$1,191.14	\$68,289	\$16,607	\$335	\$0	\$85,231	\$557.07	\$32,330	\$117,561	\$768.37	\$64,683	\$422.77	64.5%
Feb-24	154	\$181,089	\$1,175.90	\$71,017	\$33,449	\$391	\$0	\$104,856	\$680.88	\$32,539	\$137,395	\$892.17	\$43,694	\$283.73	75.9%
Mar-24	155	\$183,255	\$1,182.29	\$124,737	\$42,984	\$712	\$0	\$168,433	\$1,086.66	\$32,747	\$201,180	\$1,297.94	(\$17,925)	(\$115.64)	109.8%
Apr-24	154	\$182,514	\$1,185.15	\$100,065	\$18,937	\$491	\$0	\$119,493	\$775.93	\$32,539	\$152,031	\$987.22	\$30,483	\$197.94	83.3%
May-24	156	\$183,525	\$1,176.44	\$87,510	\$50,913	\$680	\$0	\$139,103	\$891.69	\$32,956	\$172,060	\$1,102.95	\$11,465	\$73.50	93.8%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,379	\$1,633,021	\$1,184.21	\$835,032	\$291,758	\$4,103	\$0	\$1,130,893	\$820.08	\$291,384	\$1,422,277	\$1,031.38	\$210,744	\$152.82	87.1%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	149	\$172,493	\$1,157.67	\$79,027	\$10,615	\$463	\$0	\$90,105	\$604.73	\$32,975	\$123,080	\$826.04	\$49,413	\$331.63	71.4%
Oct-22	150	\$173,396	\$1,155.97	\$112,848	\$18,141	\$964	\$0	\$131,952	\$879.68	\$33,194	\$165,146	\$1,100.98	\$8,250	\$55.00	95.2%
Nov-22	150	\$173,396	\$1,155.97	\$122,188	\$17,534	\$1,324	\$0	\$141,046	\$940.31	\$33,194	\$174,240	\$1,161.60	(\$844)	(\$5.63)	100.5%
Dec-22	151	\$175,520	\$1,162.38	\$173,178	\$21,808	\$1,404	\$0	\$196,390	\$1,300.60	\$33,413	\$229,803	\$1,521.88	(\$54,284)	(\$359.49)	130.9%
Jan-23	148	\$173,396	\$1,171.59	\$183,569	\$7,249	\$1,818	\$0	\$192,635	\$1,301.59	\$32,756	\$225,392	\$1,522.92	(\$51,996)	(\$351.33)	130.0%
Feb-23	148	\$173,803	\$1,174.35	\$72,431	\$15,245	\$525	\$0	\$88,201	\$595.96	\$32,756	\$120,958	\$817.28	\$52,846	\$357.06	69.6%
Mar-23	147	\$172,901	\$1,176.20	\$99,400	\$21,389	\$1,201	\$0	\$121,990	\$829.86	\$32,537	\$154,528	\$1,051.21	\$18,373	\$124.99	89.4%
Apr-23	146	\$170,777	\$1,169.71	\$95,104	\$13,951	\$448	\$0	\$109,503	\$750.02	\$32,319	\$141,822	\$971.38	\$28,955	\$198.32	83.0%
May-23	148	\$171,361	\$1,157.84	\$82,326	\$12,126	\$329	\$0	\$94,781	\$640.41	\$32,756	\$127,537	\$861.74	\$43,823	\$296.10	74.4%
Jun-23	149	\$171,759	\$1,152.75	\$406,554	\$21,663	\$1,628	(\$163,604)	\$266,241	\$1,786.85	\$32,975	\$299,216	\$2,008.16	(\$127,457)	(\$855.41)	174.2%
Jul-23	146	\$171,665	\$1,175.78	\$321,061	\$20,334	\$452	(\$208,542)	\$133,305	\$913.05	\$32,296	\$165,601	\$1,134.26	\$6,063	\$41.53	96.5%
Aug-23	145	\$170,762	\$1,177.67	\$99,262	\$14,512	\$923	(\$1,606)	\$113,090	\$779.93	\$32,077	\$145,167	\$1,001.15	\$25,595	\$176.51	85.0%
Total	1,777	\$2,071,229	\$1,165.58	\$1,846,948	\$194,567	\$11,478	(\$373,752)	\$1,679,240	\$944.99	\$393,250	\$2,072,490	\$1,166.29	(\$1,262)	(\$0.71)	100.1%

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**Illinois Scholastic Cooperative
NWIIS**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	106	\$139,012	\$1,311.43	\$209,130	\$32,463	\$836	\$0	\$242,429	\$2,287.07	\$23,251	\$265,680	\$2,506.42	(\$126,668)	(\$1,194.98)	191.1%
Oct-23	106	\$136,449	\$1,287.25	\$228,078	\$9,716	\$1,512	\$0	\$239,307	\$2,257.61	\$23,251	\$262,557	\$2,476.96	(\$126,109)	(\$1,189.70)	192.4%
Nov-23	106	\$138,744	\$1,308.90	\$83,285	\$9,104	\$50	\$0	\$92,439	\$872.06	\$23,251	\$115,689	\$1,091.41	\$23,054	\$217.49	83.4%
Dec-23	106	\$138,744	\$1,308.90	\$83,824	\$14,763	\$235	\$0	\$98,822	\$932.28	\$23,251	\$122,072	\$1,151.63	\$16,671	\$157.28	88.0%
Jan-24	107	\$142,200	\$1,328.97	\$79,271	\$16,065	\$48	(\$5,343)	\$90,041	\$841.51	\$23,460	\$113,501	\$1,060.76	\$28,698	\$268.21	79.8%
Feb-24	106	\$141,377	\$1,333.75	\$88,271	\$16,971	\$26	(\$26,854)	\$78,414	\$739.75	\$23,251	\$101,664	\$959.10	\$39,713	\$374.65	71.9%
Mar-24	106	\$141,377	\$1,333.75	\$87,856	\$25,138	\$94	(\$9,644)	\$103,445	\$975.90	\$23,251	\$126,696	\$1,195.24	\$14,681	\$138.50	89.6%
Apr-24	105	\$140,495	\$1,338.05	\$263,221	\$37,094	\$70	(\$23,417)	\$276,968	\$2,637.79	\$23,042	\$300,010	\$2,857.24	(\$159,515)	(\$1,519.19)	213.5%
May-24	105	\$140,495	\$1,338.05	\$75,518	\$29,324	\$212	(\$19,940)	\$85,115	\$810.62	\$23,042	\$108,157	\$1,030.07	\$32,338	\$307.98	77.0%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	953	\$1,258,891	\$1,320.98	\$1,198,456	\$190,639	\$3,083	(\$85,197)	\$1,306,980	\$1,371.44	\$209,047	\$1,516,028	\$1,590.79	(\$257,136)	(\$269.82)	120.4%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	111	\$134,571	\$1,212.35	\$83,538	\$25,987	\$35	\$0	\$109,561	\$987.03	\$25,374	\$134,935	\$1,215.63	(\$364)	(\$3.28)	100.3%
Oct-22	111	\$133,625	\$1,203.83	\$136,843	\$20,288	\$85	\$0	\$157,216	\$1,416.36	\$25,374	\$182,590	\$1,644.95	(\$48,965)	(\$441.12)	136.6%
Nov-22	110	\$131,340	\$1,194.00	\$68,637	\$20,579	\$71	\$0	\$89,287	\$811.70	\$25,155	\$114,442	\$1,040.38	\$16,898	\$153.62	87.1%
Dec-22	111	\$132,238	\$1,191.33	\$104,836	\$21,101	\$64	\$0	\$126,000	\$1,135.14	\$25,374	\$151,374	\$1,363.73	(\$19,137)	(\$172.40)	114.5%
Jan-23	110	\$130,741	\$1,188.56	\$103,220	\$32,820	\$31	\$0	\$136,071	\$1,237.01	\$25,155	\$161,227	\$1,465.70	(\$30,485)	(\$277.14)	123.3%
Feb-23	110	\$130,741	\$1,188.56	\$41,285	(\$6,680)	\$23	\$0	\$34,628	\$314.80	\$25,155	\$59,784	\$543.49	\$70,957	\$645.07	45.7%
Mar-23	110	\$130,741	\$1,188.56	\$94,581	(\$5,256)	\$183	\$0	\$89,508	\$813.71	\$25,155	\$114,663	\$1,042.39	\$16,078	\$146.16	87.7%
Apr-23	110	\$131,447	\$1,194.98	\$87,746	\$43,860	\$31	(\$34,100)	\$97,537	\$886.70	\$25,155	\$122,692	\$1,115.38	\$8,755	\$79.59	93.3%
May-23	110	\$131,447	\$1,194.98	\$61,124	\$19,206	\$11	(\$12,298)	\$68,043	\$618.57	\$25,155	\$93,198	\$847.26	\$38,249	\$347.72	70.9%
Jun-23	109	\$130,382	\$1,196.16	\$64,008	\$41,627	\$16	(\$29,312)	\$76,340	\$700.36	\$24,937	\$101,276	\$929.14	\$29,105	\$267.02	77.7%
Jul-23	110	\$132,563	\$1,205.12	\$53,183	\$15,039	\$102	(\$4,072)	\$64,252	\$584.11	\$25,088	\$89,341	\$812.19	\$43,222	\$392.93	67.4%
Aug-23	106	\$127,873	\$1,206.35	\$128,505	\$36,180	\$32	(\$31,481)	\$133,237	\$1,256.95	\$24,213	\$157,449	\$1,485.37	(\$29,576)	(\$279.02)	123.1%
Total	1,318	\$1,577,710	\$1,197.05	\$1,027,506	\$264,751	\$684	(\$111,262)	\$1,181,679	\$896.57	\$301,293	\$1,482,971	\$1,125.17	\$94,739	\$71.88	94.0%

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 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.

Illinois Scholastic Cooperative
NWSIIP - Warren CUSD 205

9/1/2023 through 8/31/2024

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	45	\$63,053	\$1,401.18	\$76,919	\$4,432	\$2	\$0	\$81,353	\$1,807.85	\$9,770	\$91,123	\$2,024.95	(\$28,070)	(\$623.77)	144.5%
Oct-23	45	\$63,077	\$1,401.70	\$69,179	\$1,091	\$47	\$0	\$70,317	\$1,562.61	\$9,770	\$80,087	\$1,779.71	(\$17,010)	(\$378.01)	127.0%
Nov-23	46	\$66,254	\$1,440.30	\$43,375	\$3,722	\$35	\$0	\$47,133	\$1,024.63	\$9,978	\$57,111	\$1,241.55	\$9,143	\$198.75	86.2%
Dec-23	46	\$66,254	\$1,440.30	\$57,116	\$7,790	\$204	\$0	\$65,109	\$1,415.42	\$9,978	\$75,088	\$1,632.34	(\$8,834)	(\$192.04)	113.3%
Jan-24	45	\$65,431	\$1,454.03	\$22,669	\$12,612	\$20	\$0	\$35,301	\$784.47	\$9,770	\$45,071	\$1,001.57	\$20,361	\$452.46	68.9%
Feb-24	44	\$64,609	\$1,468.39	\$17,448	\$10,053	\$22	\$0	\$27,522	\$625.51	\$9,561	\$37,083	\$842.80	\$27,526	\$625.59	57.4%
Mar-24	44	\$64,609	\$1,468.39	\$56,550	\$20,831	\$110	\$0	\$77,491	\$1,761.16	\$9,561	\$87,052	\$1,978.44	(\$22,443)	(\$510.06)	134.7%
Apr-24	44	\$64,609	\$1,468.39	\$21,608	\$33,611	\$42	\$0	\$55,261	\$1,255.94	\$9,561	\$64,822	\$1,473.23	(\$213)	(\$4.84)	100.3%
May-24	44	\$64,609	\$1,468.39	\$19,471	\$21,642	\$84	\$0	\$41,198	\$936.31	\$9,561	\$50,758	\$1,153.60	\$13,851	\$314.79	78.6%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	403	\$582,505	\$1,445.42	\$384,335	\$115,784	\$567	\$0	\$500,686	\$1,242.40	\$87,508	\$588,194	\$1,459.54	(\$5,689)	(\$14.12)	101.0%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	46	\$58,806	\$1,278.39	\$10,436	\$3,150	\$30	\$0	\$13,616	\$296.01	\$10,428	\$24,045	\$522.71	\$34,762	\$755.69	40.9%
Oct-22	46	\$58,806	\$1,278.39	\$28,584	\$2,588	\$57	\$0	\$31,229	\$678.90	\$10,428	\$41,657	\$905.60	\$17,149	\$372.80	70.8%
Nov-22	46	\$58,806	\$1,278.39	\$21,196	\$3,852	\$4	\$0	\$25,052	\$544.62	\$10,428	\$35,481	\$771.32	\$23,325	\$507.08	60.3%
Dec-22	46	\$58,100	\$1,263.04	\$27,853	\$2,368	\$0	\$0	\$30,221	\$656.97	\$10,428	\$40,649	\$883.68	\$17,451	\$379.36	70.0%
Jan-23	45	\$56,603	\$1,257.85	\$32,283	\$2,219	\$5	\$0	\$34,508	\$766.84	\$10,209	\$44,717	\$993.71	\$11,886	\$264.14	79.0%
Feb-23	45	\$56,603	\$1,257.85	\$22,298	\$3,993	\$8	\$0	\$26,298	\$584.40	\$10,209	\$36,508	\$811.28	\$20,096	\$446.57	64.5%
Mar-23	45	\$56,603	\$1,257.85	\$41,604	\$2,604	\$0	\$0	\$44,208	\$982.41	\$10,209	\$54,418	\$1,209.28	\$2,186	\$48.57	96.1%
Apr-23	45	\$57,310	\$1,273.55	\$22,839	\$2,260	\$10	\$0	\$25,109	\$557.99	\$10,209	\$35,319	\$784.86	\$21,991	\$488.69	61.6%
May-23	45	\$57,310	\$1,273.55	\$30,728	\$931	\$1	\$0	\$31,659	\$703.54	\$10,209	\$41,869	\$930.42	\$15,441	\$343.13	73.1%
Jun-23	45	\$57,310	\$1,273.55	\$17,532	\$3,866	\$1	\$0	\$21,398	\$475.52	\$10,209	\$31,608	\$702.39	\$25,702	\$571.16	55.2%
Jul-23	46	\$59,491	\$1,293.29	\$27,986	\$2,131	\$82	\$0	\$30,199	\$656.51	\$10,406	\$40,605	\$882.72	\$18,886	\$410.57	68.3%
Aug-23	46	\$59,491	\$1,293.29	\$44,093	\$2,728	\$3	\$0	\$46,824	\$1,017.92	\$10,406	\$57,230	\$1,244.13	\$2,261	\$49.15	96.2%
Total	546	\$695,240	\$1,273.33	\$327,433	\$32,690	\$201	\$0	\$360,324	\$659.93	\$123,781	\$484,104	\$886.64	\$211,135	\$386.69	69.6%

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**Illinois Scholastic Cooperative
NWSIIP - Northwest Special Education Cooperative**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	24	\$30,080	\$1,253.34	\$46,060	\$1,200	\$827	\$0	\$48,087	\$2,003.64	\$5,383	\$53,470	\$2,227.93	(\$23,390)	(\$974.59)	177.8%
Oct-23	24	\$30,080	\$1,253.34	\$69,396	\$1,777	\$1,356	\$0	\$72,529	\$3,022.06	\$5,383	\$77,912	\$3,246.34	(\$47,832)	(\$1,993.00)	259.0%
Nov-23	23	\$29,198	\$1,269.48	\$10,136	\$945	\$6	\$0	\$11,086	\$482.02	\$5,174	\$16,260	\$706.97	\$12,938	\$562.51	55.7%
Dec-23	23	\$29,198	\$1,269.48	\$12,445	\$1,370	\$7	\$0	\$13,822	\$600.94	\$5,174	\$18,996	\$825.90	\$10,202	\$443.58	65.1%
Jan-24	25	\$33,476	\$1,339.05	\$47,906	\$817	\$25	(\$5,343)	\$43,405	\$1,736.19	\$5,592	\$48,996	\$1,959.86	(\$15,520)	(\$620.80)	146.4%
Feb-24	25	\$33,476	\$1,339.05	\$54,264	\$785	\$2	(\$26,854)	\$28,198	\$1,127.91	\$5,592	\$33,789	\$1,351.58	(\$313)	(\$12.53)	100.9%
Mar-24	25	\$33,476	\$1,339.05	\$21,477	\$1,274	(\$21)	(\$9,644)	\$13,087	\$523.47	\$5,592	\$18,678	\$747.13	\$14,798	\$591.92	55.8%
Apr-24	24	\$32,594	\$1,358.09	\$46,048	\$552	\$6	(\$8,584)	\$38,021	\$1,584.22	\$5,383	\$43,404	\$1,808.51	(\$10,810)	(\$450.42)	133.2%
May-24	24	\$32,594	\$1,358.09	\$22,638	\$1,460	\$51	(\$8,668)	\$15,482	\$645.07	\$5,383	\$20,864	\$869.35	\$11,730	\$488.74	64.0%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	217	\$284,174	\$1,309.56	\$330,370	\$10,180	\$2,260	(\$59,093)	\$283,717	\$1,307.45	\$48,654	\$332,371	\$1,531.66	(\$48,198)	(\$222.11)	117.0%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	27	\$32,712	\$1,211.56	\$11,913	\$6,344	\$3	\$0	\$18,261	\$676.32	\$6,269	\$24,530	\$908.51	\$8,182	\$303.05	75.0%
Oct-22	27	\$31,910	\$1,181.86	\$85,361	\$1,297	\$9	\$0	\$86,667	\$3,209.89	\$6,269	\$92,936	\$3,442.08	(\$61,026)	(\$2,260.21)	291.2%
Nov-22	26	\$29,625	\$1,139.43	\$31,501	\$780	\$64	\$0	\$32,345	\$1,244.05	\$6,050	\$38,395	\$1,476.75	(\$8,770)	(\$337.32)	129.6%
Dec-22	27	\$31,229	\$1,156.62	\$24,056	\$1,475	\$0	\$0	\$25,532	\$945.62	\$6,269	\$31,801	\$1,177.80	(\$572)	(\$21.18)	101.8%
Jan-23	27	\$31,229	\$1,156.62	\$11,731	\$719	\$5	\$0	\$12,454	\$461.27	\$6,269	\$18,723	\$693.46	\$12,505	\$463.16	60.0%
Feb-23	27	\$31,229	\$1,156.62	\$948	\$1,120	(\$11)	\$0	\$2,057	\$76.20	\$6,269	\$8,326	\$308.38	\$22,902	\$848.24	26.7%
Mar-23	27	\$31,229	\$1,156.62	\$36,124	\$811	\$170	\$0	\$37,105	\$1,374.25	\$6,269	\$43,374	\$1,606.44	(\$12,145)	(\$449.82)	138.9%
Apr-23	27	\$31,229	\$1,156.62	\$11,672	\$943	\$5	\$0	\$12,620	\$467.42	\$6,269	\$18,889	\$699.61	\$12,339	\$457.01	60.5%
May-23	27	\$31,229	\$1,156.62	\$12,389	\$14,818	\$1	\$0	\$27,208	\$1,007.71	\$6,269	\$33,477	\$1,239.90	(\$2,248)	(\$83.27)	107.2%
Jun-23	27	\$31,229	\$1,156.62	\$19,947	\$8,179	\$6	\$0	\$28,131	\$1,041.91	\$6,269	\$34,401	\$1,274.09	(\$3,172)	(\$117.47)	110.2%
Jul-23	27	\$31,229	\$1,156.62	\$7,249	\$7,980	\$14	\$0	\$15,244	\$564.60	\$6,247	\$21,491	\$795.95	\$9,738	\$360.67	68.8%
Aug-23	23	\$26,538	\$1,153.84	\$28,557	\$7,249	\$7	\$0	\$35,813	\$1,557.08	\$5,371	\$41,184	\$1,790.60	(\$14,645)	(\$636.76)	155.2%
Total	319	\$370,616	\$1,161.81	\$281,448	\$51,716	\$274	\$0	\$333,438	\$1,045.26	\$74,090	\$407,527	\$1,277.52	(\$36,911)	(\$115.71)	110.0%

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Illinois Scholastic Cooperative
NWSIIP - Scales Mound CUSD 211

9/1/2023 through 8/31/2024

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	37	\$45,878	\$1,239.96	\$86,151	\$26,831	\$6	\$0	\$112,989	\$3,053.75	\$8,098	\$121,087	\$3,272.62	(\$75,209)	(\$2,032.66)	263.9%
Oct-23	37	\$43,292	\$1,170.05	\$89,503	\$6,848	\$108	\$0	\$96,460	\$2,607.02	\$8,098	\$104,558	\$2,825.90	(\$61,266)	(\$1,655.85)	241.5%
Nov-23	37	\$43,292	\$1,170.05	\$29,774	\$4,437	\$9	\$0	\$34,219	\$924.85	\$8,098	\$42,318	\$1,143.72	\$974	\$26.33	97.8%
Dec-23	37	\$43,292	\$1,170.05	\$14,263	\$5,603	\$24	\$0	\$19,891	\$537.58	\$8,098	\$27,989	\$756.46	\$15,303	\$413.59	64.7%
Jan-24	37	\$43,292	\$1,170.05	\$8,697	\$2,635	\$4	\$0	\$11,336	\$306.37	\$8,098	\$19,434	\$525.24	\$23,858	\$644.80	44.9%
Feb-24	37	\$43,292	\$1,170.05	\$16,559	\$6,134	\$1	\$0	\$22,694	\$613.34	\$8,098	\$30,792	\$832.22	\$12,500	\$337.83	71.1%
Mar-24	37	\$43,292	\$1,170.05	\$9,830	\$3,033	\$5	\$0	\$12,867	\$347.77	\$8,098	\$20,966	\$566.64	\$22,326	\$603.41	48.4%
Apr-24	37	\$43,292	\$1,170.05	\$195,565	\$2,931	\$22	(\$14,833)	\$183,686	\$4,964.48	\$8,098	\$191,784	\$5,183.35	(\$148,492)	(\$4,013.30)	443.0%
May-24	37	\$43,292	\$1,170.05	\$33,409	\$6,222	\$77	(\$11,272)	\$28,436	\$768.54	\$8,098	\$36,534	\$987.42	\$6,757	\$182.63	84.4%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	333	\$392,213	\$1,177.82	\$483,750	\$64,675	\$256	(\$26,105)	\$522,577	\$1,569.30	\$72,885	\$595,462	\$1,788.17	(\$203,249)	(\$610.36)	151.8%

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9/1/2022 through 8/31/2023

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	38	\$43,053	\$1,132.97	\$61,189	\$16,493	\$2	\$0	\$77,684	\$2,044.31	\$8,677	\$86,361	\$2,272.65	(\$43,308)	(\$1,139.68)	200.6%
Oct-22	38	\$42,909	\$1,129.19	\$22,897	\$16,403	\$19	\$0	\$39,319	\$1,034.72	\$8,677	\$47,996	\$1,263.07	(\$5,087)	(\$133.88)	111.9%
Nov-22	38	\$42,909	\$1,129.19	\$15,940	\$15,946	\$3	\$0	\$31,889	\$839.19	\$8,677	\$40,566	\$1,067.53	\$2,343	\$61.65	94.5%
Dec-22	38	\$42,909	\$1,129.19	\$52,926	\$17,257	\$64	\$0	\$70,248	\$1,848.62	\$8,677	\$78,925	\$2,076.96	(\$36,016)	(\$947.78)	183.9%
Jan-23	38	\$42,909	\$1,129.19	\$59,206	\$29,883	\$21	\$0	\$89,109	\$2,344.98	\$8,677	\$97,786	\$2,573.32	(\$54,877)	(\$1,444.13)	227.9%
Feb-23	38	\$42,909	\$1,129.19	\$18,039	(\$11,793)	\$27	\$0	\$6,273	\$165.08	\$8,677	\$14,950	\$393.42	\$27,959	\$735.77	34.8%
Mar-23	38	\$42,909	\$1,129.19	\$16,853	(\$8,672)	\$14	\$0	\$8,195	\$215.65	\$8,677	\$16,872	\$443.99	\$26,037	\$685.20	39.3%
Apr-23	38	\$42,909	\$1,129.19	\$53,235	\$40,657	\$15	(\$34,100)	\$59,807	\$1,573.87	\$8,677	\$68,484	\$1,802.21	(\$25,575)	(\$673.03)	159.6%
May-23	38	\$42,909	\$1,129.19	\$18,007	\$3,457	\$9	(\$12,298)	\$9,175	\$241.45	\$8,677	\$17,852	\$469.79	\$25,057	\$659.39	41.6%
Jun-23	37	\$41,843	\$1,130.90	\$26,530	\$29,583	\$10	(\$29,312)	\$26,810	\$724.60	\$8,458	\$35,268	\$953.19	\$6,575	\$177.70	84.3%
Jul-23	37	\$41,843	\$1,130.90	\$17,948	\$4,927	\$5	(\$4,072)	\$18,809	\$508.36	\$8,436	\$27,245	\$736.35	\$14,598	\$394.55	65.1%
Aug-23	37	\$41,843	\$1,130.90	\$55,855	\$26,203	\$22	(\$31,481)	\$50,599	\$1,367.55	\$8,436	\$59,035	\$1,595.54	(\$17,192)	(\$464.65)	141.1%
Total	453	\$511,854	\$1,129.92	\$418,625	\$180,344	\$210	(\$111,262)	\$487,917	\$1,077.08	\$103,423	\$591,340	\$1,305.39	(\$79,485)	(\$175.46)	115.5%

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Illinois Scholastic Cooperative
Lena Winslow

9/1/2023 through 8/31/2024

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	74	\$62,351	\$842.58	\$19,528	\$7,866	\$40	\$0	\$27,434	\$370.74	\$15,827	\$43,262	\$584.62	\$19,089	\$257.96	69.4%
Oct-23	74	\$62,351	\$842.58	\$27,925	\$7,249	\$31	\$0	\$35,204	\$475.73	\$15,827	\$51,031	\$689.61	\$11,319	\$152.96	81.8%
Nov-23	74	\$62,351	\$842.58	\$16,680	\$3,902	\$5	\$0	\$20,587	\$278.20	\$15,827	\$36,414	\$492.09	\$25,936	\$350.49	58.4%
Dec-23	75	\$63,055	\$840.74	\$24,365	\$6,093	\$22	\$0	\$30,480	\$406.40	\$16,036	\$46,516	\$620.22	\$16,539	\$220.52	73.8%
Jan-24	75	\$62,307	\$830.75	\$55,036	\$4,806	\$15	\$0	\$59,857	\$798.09	\$16,036	\$75,893	\$1,011.91	(\$13,586)	(\$181.15)	121.8%
Feb-24	75	\$62,307	\$830.75	\$17,497	\$5,181	\$4	\$0	\$22,682	\$302.42	\$16,036	\$38,718	\$516.24	\$23,589	\$314.52	62.1%
Mar-24	75	\$62,307	\$830.75	\$194,610	\$28,600	\$135	(\$19,545)	\$203,800	\$2,717.33	\$16,036	\$219,836	\$2,931.14	(\$157,529)	(\$2,100.39)	352.8%
Apr-24	75	\$62,307	\$830.75	\$30,064	\$4,399	\$36	(\$1,371)	\$33,128	\$441.70	\$16,036	\$49,164	\$655.52	\$13,143	\$175.23	78.9%
May-24	75	\$62,307	\$830.75	\$26,367	\$25,141	\$40	(\$921)	\$50,628	\$675.04	\$16,036	\$66,664	\$888.85	(\$4,357)	(\$58.10)	107.0%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	672	\$561,641	\$835.77	\$412,072	\$93,238	\$327	(\$21,837)	\$483,799	\$719.94	\$143,699	\$627,499	\$933.78	(\$65,858)	(\$98.00)	111.7%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	79	\$59,564	\$753.98	\$14,514	\$6,659	\$15	\$0	\$21,188	\$268.20	\$17,652	\$38,840	\$491.64	\$20,724	\$262.33	65.2%
Oct-22	79	\$59,564	\$753.98	\$15,410	\$4,234	(\$27)	\$0	\$19,617	\$248.31	\$17,652	\$37,269	\$471.76	\$22,295	\$282.22	62.6%
Nov-22	80	\$60,199	\$752.48	\$61,279	\$4,063	\$1,244	\$0	\$66,586	\$832.32	\$17,871	\$84,457	\$1,055.71	(\$24,258)	(\$303.22)	140.3%
Dec-22	80	\$60,199	\$752.48	\$25,661	\$7,026	\$6	\$0	\$32,693	\$408.67	\$17,871	\$50,564	\$632.05	\$9,634	\$120.43	84.0%
Jan-23	80	\$60,199	\$752.48	\$38,752	\$2,320	\$330	\$0	\$41,402	\$517.53	\$17,871	\$59,273	\$740.92	\$925	\$11.57	98.5%
Feb-23	81	\$60,833	\$751.03	\$28,695	\$3,665	\$24	\$0	\$32,385	\$399.81	\$18,090	\$50,474	\$623.14	\$10,359	\$127.89	83.0%
Mar-23	79	\$59,740	\$756.20	\$69,035	\$6,570	\$113	\$0	\$75,718	\$958.46	\$17,652	\$93,370	\$1,181.90	(\$33,630)	(\$425.70)	156.3%
Apr-23	79	\$59,740	\$756.20	\$116,308	\$3,387	\$1,602	\$0	\$121,297	\$1,535.40	\$17,652	\$138,949	\$1,758.84	(\$79,209)	(\$1,002.64)	232.6%
May-23	80	\$60,375	\$754.68	\$54,771	\$2,633	\$156	\$0	\$57,560	\$719.51	\$17,871	\$75,431	\$942.89	(\$15,057)	(\$188.21)	124.9%
Jun-23	80	\$60,375	\$754.68	\$60,173	\$7,441	\$240	(\$1,418)	\$66,436	\$830.45	\$17,871	\$84,307	\$1,053.84	(\$23,932)	(\$299.15)	139.6%
Jul-23	79	\$60,414	\$764.74	\$78,011	\$3,351	\$330	(\$500)	\$81,191	\$1,027.73	\$17,630	\$98,821	\$1,250.89	(\$38,406)	(\$486.16)	163.6%
Aug-23	77	\$60,538	\$786.21	\$44,618	\$2,654	\$14	(\$142)	\$47,144	\$612.25	\$17,192	\$64,335	\$835.52	(\$3,797)	(\$49.32)	106.3%
Total	953	\$721,739	\$757.33	\$607,227	\$54,003	\$4,046	(\$2,060)	\$663,216	\$695.92	\$212,874	\$876,090	\$919.30	(\$154,351)	(\$161.96)	121.4%

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.

**Illinois Scholastic Cooperative
Chadwick**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	49	\$44,916	\$916.66	\$75,557	\$5,588	\$425	\$0	\$81,570	\$1,664.70	\$10,605	\$92,175	\$1,881.13	(\$47,259)	(\$964.47)	205.2%
Oct-23	49	\$44,916	\$916.66	\$33,312	\$5,101	\$111	\$0	\$38,523	\$786.19	\$10,605	\$49,128	\$1,002.62	(\$4,212)	(\$85.96)	109.4%
Nov-23	49	\$44,916	\$916.66	\$57,471	\$7,823	\$318	\$0	\$65,612	\$1,339.02	\$10,605	\$76,217	\$1,555.45	(\$31,301)	(\$638.79)	169.7%
Dec-23	49	\$44,916	\$916.66	\$26,372	\$29,663	\$83	\$0	\$56,118	\$1,145.26	\$10,605	\$66,723	\$1,361.69	(\$21,807)	(\$445.03)	148.5%
Jan-24	49	\$44,916	\$916.66	\$23,761	\$9,772	\$104	\$0	\$33,637	\$686.47	\$10,605	\$44,242	\$902.90	\$674	\$13.76	98.5%
Feb-24	49	\$44,916	\$916.66	\$25,386	\$13,799	\$120	\$0	\$39,305	\$802.15	\$10,605	\$49,910	\$1,018.58	(\$4,994)	(\$101.92)	111.1%
Mar-24	49	\$44,916	\$916.66	\$17,494	\$11,356	\$95	\$0	\$28,944	\$590.70	\$10,605	\$39,549	\$807.13	\$5,367	\$109.52	88.1%
Apr-24	49	\$44,916	\$916.66	\$18,209	\$8,498	\$92	\$0	\$26,799	\$546.92	\$10,605	\$37,404	\$763.35	\$7,512	\$153.31	83.3%
May-24	49	\$44,916	\$916.66	\$8,920	\$14,709	\$48	\$0	\$23,677	\$483.21	\$10,605	\$34,282	\$699.64	\$10,634	\$217.02	76.3%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	441	\$404,245	\$916.66	\$286,481	\$106,310	\$1,395	\$0	\$394,186	\$893.85	\$95,446	\$489,632	\$1,110.28	(\$85,386)	(\$193.62)	121.1%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	50	\$44,126	\$882.52	\$22,126	\$2,713	\$58	\$0	\$24,897	\$497.94	\$11,304	\$36,201	\$724.02	\$7,925	\$158.51	82.0%
Oct-22	50	\$44,126	\$882.52	\$20,722	\$5,016	\$30	\$0	\$25,768	\$515.35	\$11,304	\$37,071	\$741.43	\$7,055	\$141.10	84.0%
Nov-22	49	\$43,445	\$886.62	\$13,455	\$3,480	\$26	\$0	\$16,961	\$346.15	\$11,085	\$28,046	\$572.37	\$15,398	\$314.25	64.6%
Dec-22	49	\$43,445	\$886.62	\$42,051	\$5,044	\$95	\$0	\$47,189	\$963.05	\$11,085	\$58,274	\$1,189.27	(\$14,830)	(\$302.65)	134.1%
Jan-23	49	\$43,971	\$897.37	\$25,812	\$3,167	\$311	\$0	\$29,290	\$597.75	\$11,085	\$40,375	\$823.97	\$3,596	\$73.39	91.8%
Feb-23	49	\$43,971	\$897.37	\$22,765	\$2,083	\$41	\$0	\$24,889	\$507.94	\$11,085	\$35,974	\$734.16	\$7,997	\$163.21	81.8%
Mar-23	49	\$43,971	\$897.37	\$33,145	\$3,419	\$150	\$0	\$36,714	\$749.26	\$11,085	\$47,799	\$975.49	(\$3,828)	(\$78.12)	108.7%
Apr-23	49	\$43,971	\$897.37	\$95,109	\$4,637	\$573	\$0	\$100,319	\$2,047.33	\$11,085	\$111,404	\$2,273.56	(\$67,433)	(\$1,376.19)	253.4%
May-23	49	\$43,971	\$897.37	\$14,193	\$4,473	\$58	\$0	\$18,724	\$382.12	\$11,085	\$29,809	\$608.34	\$14,162	\$289.03	67.8%
Jun-23	49	\$43,971	\$897.37	\$48,328	\$2,445	\$168	\$0	\$50,941	\$1,039.61	\$11,085	\$62,026	\$1,265.83	(\$18,055)	(\$368.46)	141.1%
Jul-23	49	\$43,971	\$897.37	\$32,392	\$6,233	\$146	\$0	\$38,771	\$791.25	\$11,063	\$49,834	\$1,017.02	(\$5,863)	(\$119.65)	113.3%
Aug-23	49	\$43,971	\$897.37	\$72,567	\$2,425	\$417	\$0	\$75,409	\$1,538.96	\$11,063	\$86,472	\$1,764.73	(\$42,501)	(\$867.36)	196.7%
Total	590	\$526,910	\$893.07	\$442,665	\$45,135	\$2,072	\$0	\$489,872	\$830.29	\$133,412	\$623,285	\$1,056.41	(\$96,375)	(\$163.35)	118.3%

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**Illinois Scholastic Cooperative
Galena**

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	80	\$111,534	\$1,394.17	\$24,789	\$16,242	\$1	\$0	\$41,033	\$512.91	\$17,081	\$58,113	\$726.42	\$53,420	\$667.76	52.1%
Oct-23	85	\$117,574	\$1,383.23	\$48,303	\$48,667	\$2	\$0	\$96,971	\$1,140.84	\$18,125	\$115,097	\$1,354.08	\$2,478	\$29.15	97.9%
Nov-23	85	\$117,574	\$1,383.23	\$56,497	\$38,495	\$5	\$0	\$94,997	\$1,117.62	\$18,125	\$113,123	\$1,330.85	\$4,452	\$52.37	96.2%
Dec-23	85	\$117,574	\$1,383.23	\$292,473	\$30,530	\$3	(\$156,395)	\$166,611	\$1,960.13	\$18,125	\$184,736	\$2,173.36	(\$67,162)	(\$790.14)	157.1%
Jan-24	84	\$116,343	\$1,385.03	\$43,773	\$31,278	\$2	(\$18,241)	\$56,812	\$676.34	\$17,916	\$74,728	\$889.62	\$41,614	\$495.41	64.2%
Feb-24	84	\$116,343	\$1,385.03	\$94,014	\$33,716	\$5	(\$37,781)	\$89,954	\$1,070.88	\$17,916	\$107,870	\$1,284.17	\$8,473	\$100.86	92.7%
Mar-24	84	\$116,343	\$1,385.03	\$47,618	\$36,666	\$1	(\$17,072)	\$67,213	\$800.16	\$17,916	\$85,130	\$1,013.45	\$31,213	\$371.59	73.2%
Apr-24	84	\$114,466	\$1,362.69	\$85,103	\$23,047	\$4	(\$7,817)	\$100,337	\$1,194.48	\$17,916	\$118,253	\$1,407.77	(\$3,787)	(\$45.08)	103.3%
May-24	84	\$114,466	\$1,362.69	\$55,095	\$23,736	\$116	(\$2,845)	\$76,102	\$905.97	\$17,916	\$94,018	\$1,119.26	\$20,448	\$243.43	82.1%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	755	\$1,042,217	\$1,380.42	\$747,666	\$282,375	\$141	(\$240,152)	\$790,030	\$1,046.40	\$161,037	\$951,067	\$1,259.69	\$91,150	\$120.73	91.3%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	81	\$106,834	\$1,318.93	\$59,568	\$16,325	\$1	\$0	\$75,894	\$936.96	\$18,090	\$93,983	\$1,160.29	\$12,850	\$158.65	88.0%
Oct-22	80	\$106,281	\$1,328.51	\$44,464	\$20,999	\$1	\$0	\$65,465	\$818.31	\$17,871	\$83,336	\$1,041.70	\$22,945	\$286.81	78.4%
Nov-22	80	\$106,281	\$1,328.51	\$69,858	\$18,153	\$6	\$0	\$88,017	\$1,100.21	\$17,871	\$105,888	\$1,323.60	\$393	\$4.91	99.6%
Dec-22	77	\$102,851	\$1,335.73	\$71,720	\$26,424	\$4	\$0	\$98,149	\$1,274.67	\$17,214	\$115,364	\$1,498.23	(\$12,513)	(\$162.50)	112.2%
Jan-23	77	\$104,013	\$1,350.81	\$63,617	\$16,339	\$8	\$0	\$79,964	\$1,038.50	\$17,214	\$97,178	\$1,262.06	\$6,834	\$88.75	93.4%
Feb-23	77	\$102,878	\$1,336.08	\$105,496	\$16,662	\$5	(\$18,543)	\$103,620	\$1,345.72	\$17,214	\$120,835	\$1,569.28	(\$17,957)	(\$233.20)	117.5%
Mar-23	77	\$102,270	\$1,328.18	\$48,343	\$16,176	\$5	(\$16,733)	\$47,792	\$620.67	\$17,214	\$65,006	\$844.23	\$37,264	\$483.94	63.6%
Apr-23	77	\$102,270	\$1,328.18	\$43,766	\$25,042	\$8	(\$7,009)	\$61,807	\$802.69	\$17,214	\$79,021	\$1,026.25	\$23,249	\$301.93	77.3%
May-23	77	\$101,661	\$1,320.27	\$168,279	\$19,366	\$3	(\$46,502)	\$141,146	\$1,833.07	\$17,214	\$158,360	\$2,056.63	(\$56,699)	(\$736.36)	155.8%
Jun-23	76	\$100,610	\$1,323.82	\$78,025	\$22,505	\$7	(\$48,071)	\$52,467	\$690.36	\$16,995	\$69,463	\$913.98	\$31,147	\$409.83	69.0%
Jul-23	77	\$102,325	\$1,328.89	\$49,157	\$16,124	\$7	(\$11,987)	\$53,300	\$692.21	\$17,192	\$70,492	\$915.48	\$31,833	\$413.42	68.9%
Aug-23	77	\$102,933	\$1,336.80	\$76,189	\$33,849	\$12	(\$25,992)	\$84,058	\$1,091.67	\$17,192	\$101,250	\$1,314.94	\$1,683	\$21.86	98.4%
Total	933	\$1,241,205	\$1,330.34	\$878,481	\$247,965	\$68	(\$174,836)	\$951,679	\$1,020.02	\$208,496	\$1,160,175	\$1,243.49	\$81,030	\$86.85	93.5%

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Illinois Scholastic Cooperative
OCEC

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	106	\$109,641	\$1,034.35	\$94,445	\$16,872	\$462	\$0	\$111,779	\$1,054.52	\$22,512	\$134,291	\$1,266.90	(\$24,650)	(\$232.55)	122.5%
Oct-23	105	\$108,722	\$1,035.45	\$120,811	\$12,082	\$575	\$0	\$133,468	\$1,271.12	\$22,303	\$155,771	\$1,483.53	(\$47,049)	(\$448.08)	143.3%
Nov-23	106	\$108,719	\$1,025.65	\$88,682	\$9,026	\$317	\$0	\$98,025	\$924.77	\$22,512	\$120,537	\$1,137.14	(\$11,818)	(\$111.49)	110.9%
Dec-23	105	\$107,800	\$1,026.66	\$113,949	\$8,575	\$147	\$0	\$122,670	\$1,168.29	\$22,303	\$144,973	\$1,380.69	(\$37,173)	(\$354.03)	134.5%
Jan-24	106	\$108,778	\$1,026.21	\$88,582	\$5,092	\$660	(\$8,554)	\$85,780	\$809.25	\$22,512	\$108,292	\$1,021.62	\$486	\$4.58	99.6%
Feb-24	106	\$108,778	\$1,026.21	\$128,471	\$5,439	\$712	(\$36,762)	\$97,860	\$923.21	\$22,512	\$120,372	\$1,135.58	(\$11,594)	(\$109.37)	110.7%
Mar-24	108	\$110,616	\$1,024.22	\$414,685	\$10,979	\$266	(\$323,196)	\$102,735	\$951.25	\$22,930	\$125,664	\$1,163.56	(\$15,048)	(\$139.33)	113.6%
Apr-24	108	\$110,616	\$1,024.22	\$183,689	\$23,635	\$1,007	(\$102,971)	\$105,360	\$975.55	\$22,930	\$128,289	\$1,187.86	(\$17,673)	(\$163.64)	116.0%
May-24	110	\$113,376	\$1,030.69	\$71,053	\$31,466	\$96	(\$42,930)	\$59,686	\$542.60	\$23,347	\$83,033	\$754.85	\$30,343	\$275.85	73.2%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	960	\$987,047	\$1,028.17	\$1,304,366	\$123,166	\$4,242	(\$514,412)	\$917,362	\$955.59	\$203,859	\$1,121,222	\$1,167.94	(\$134,175)	(\$139.77)	113.6%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standandy are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	102	\$102,862	\$1,008.45	\$46,915	\$8,838	\$64	\$0	\$55,817	\$547.22	\$22,687	\$78,504	\$769.64	\$24,359	\$238.81	76.3%
Oct-22	101	\$101,970	\$1,009.61	\$108,202	\$7,727	\$1,185	\$0	\$117,114	\$1,159.55	\$22,468	\$139,582	\$1,382.00	(\$37,612)	(\$372.39)	136.9%
Nov-22	101	\$101,970	\$1,009.61	\$39,310	\$21,683	\$64	\$0	\$61,057	\$604.52	\$22,468	\$83,525	\$826.98	\$18,446	\$182.63	81.9%
Dec-22	104	\$104,646	\$1,006.22	\$56,209	\$7,980	\$188	\$0	\$64,377	\$619.01	\$23,125	\$87,501	\$841.36	\$17,145	\$164.86	83.6%
Jan-23	103	\$103,754	\$1,007.32	\$37,496	\$8,028	\$107	\$0	\$45,631	\$443.02	\$22,906	\$68,537	\$665.41	\$35,217	\$341.92	66.1%
Feb-23	103	\$103,754	\$1,007.32	\$57,550	\$7,953	\$225	\$0	\$65,728	\$638.14	\$22,906	\$88,634	\$860.52	\$15,121	\$146.80	85.4%
Mar-23	103	\$103,754	\$1,007.32	\$38,120	\$12,481	\$284	\$0	\$50,885	\$494.03	\$22,906	\$73,791	\$716.42	\$29,963	\$290.91	71.1%
Apr-23	102	\$102,862	\$1,008.45	\$22,853	\$9,296	\$107	\$0	\$32,256	\$316.24	\$22,687	\$54,943	\$538.65	\$47,919	\$469.80	53.4%
May-23	100	\$101,078	\$1,010.78	\$116,172	\$9,256	\$584	\$0	\$126,012	\$1,260.12	\$22,249	\$148,261	\$1,482.61	(\$47,183)	(\$471.83)	146.7%
Jun-23	97	\$98,402	\$1,014.45	\$78,675	\$15,969	\$501	\$0	\$95,144	\$980.87	\$21,592	\$116,737	\$1,203.47	(\$18,335)	(\$189.02)	118.6%
Jul-23	96	\$97,510	\$1,015.73	\$107,501	\$18,850	\$872	\$0	\$127,223	\$1,325.24	\$21,351	\$148,574	\$1,547.64	(\$51,064)	(\$531.92)	152.4%
Aug-23	94	\$94,740	\$1,007.87	\$124,605	\$16,718	\$602	\$0	\$141,925	\$1,509.84	\$20,913	\$162,838	\$1,732.32	(\$68,098)	(\$724.45)	171.9%
Total	1,206	\$1,217,304	\$1,009.37	\$833,607	\$144,780	\$4,782	\$0	\$983,169	\$815.23	\$268,257	\$1,251,425	\$1,037.67	(\$34,121)	(\$28.29)	102.8%

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Illinois Scholastic Cooperative
Durand

9/1/2023 through 8/31/2024

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	79	\$133,311	\$1,687.49	\$70,507	\$20,924	\$107	\$0	\$91,537	\$1,158.70	\$16,872	\$108,409	\$1,372.27	\$24,902	\$315.22	81.3%
Oct-23	79	\$133,311	\$1,687.49	\$63,029	\$16,337	\$118	\$0	\$79,483	\$1,006.12	\$16,872	\$96,355	\$1,219.68	\$36,956	\$467.80	72.3%
Nov-23	78	\$131,374	\$1,684.28	\$80,374	\$20,326	\$424	\$0	\$101,124	\$1,296.47	\$16,663	\$117,787	\$1,510.09	\$13,586	\$174.18	89.7%
Dec-23	77	\$128,812	\$1,672.89	\$37,501	\$29,310	\$187	\$0	\$66,998	\$870.10	\$16,454	\$83,452	\$1,083.79	\$45,361	\$589.10	64.8%
Jan-24	78	\$129,877	\$1,665.08	\$41,237	\$21,446	\$58	\$0	\$62,741	\$804.38	\$16,663	\$79,404	\$1,018.00	\$50,472	\$647.08	61.1%
Feb-24	78	\$129,877	\$1,665.08	\$84,002	\$19,294	\$315	\$0	\$103,611	\$1,328.35	\$16,663	\$120,274	\$1,541.97	\$9,603	\$123.11	92.6%
Mar-24	77	\$129,020	\$1,675.58	\$175,771	\$34,986	\$30	(\$56,163)	\$154,623	\$2,008.09	\$16,454	\$171,077	\$2,221.78	(\$42,057)	(\$546.20)	132.6%
Apr-24	77	\$129,020	\$1,675.58	\$78,796	\$27,003	\$171	(\$2,216)	\$103,754	\$1,347.46	\$16,454	\$120,208	\$1,561.15	\$8,811	\$114.43	93.2%
May-24	79	\$132,645	\$1,679.05	\$59,932	\$40,806	\$77	(\$4,168)	\$96,646	\$1,223.37	\$16,872	\$113,518	\$1,436.94	\$19,127	\$242.11	85.6%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	702	\$1,177,247	\$1,676.99	\$691,149	\$230,433	\$1,486	(\$62,547)	\$860,520	\$1,225.81	\$149,966	\$1,010,485	\$1,439.44	\$166,762	\$237.55	85.8%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standantly are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget						Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	76	\$117,279	\$1,543.14	\$54,784	\$10,140	\$121	\$0	\$65,046	\$855.86	\$16,995	\$82,041	\$1,079.49	\$35,238	\$463.65	70.0%
Oct-22	77	\$119,499	\$1,551.93	\$90,741	\$38,212	\$442	\$0	\$129,394	\$1,680.45	\$17,214	\$146,609	\$1,904.01	(\$27,110)	(\$352.08)	122.7%
Nov-22	77	\$119,499	\$1,551.93	\$97,220	\$34,312	\$195	(\$7,106)	\$124,622	\$1,618.46	\$17,214	\$141,836	\$1,842.02	(\$22,337)	(\$290.09)	118.7%
Dec-22	75	\$116,667	\$1,555.56	\$47,287	\$45,408	\$129	(\$9,350)	\$83,474	\$1,112.98	\$16,776	\$100,250	\$1,336.67	\$16,417	\$218.89	85.9%
Jan-23	77	\$118,675	\$1,541.23	\$82,588	\$38,083	\$130	(\$10,901)	\$109,900	\$1,427.27	\$17,214	\$127,114	\$1,650.83	(\$8,439)	(\$109.60)	107.1%
Feb-23	79	\$120,682	\$1,527.62	\$33,920	\$41,233	\$42	(\$25,297)	\$49,898	\$631.62	\$17,652	\$67,550	\$855.06	\$53,132	\$672.56	56.0%
Mar-23	79	\$120,486	\$1,525.14	\$100,177	\$33,431	\$183	(\$24,901)	\$108,890	\$1,378.35	\$17,652	\$126,542	\$1,601.79	(\$6,055)	(\$76.65)	105.0%
Apr-23	78	\$119,483	\$1,531.83	\$101,583	\$40,871	\$541	(\$27,356)	\$115,638	\$1,482.54	\$17,433	\$133,071	\$1,706.04	(\$13,588)	(\$174.21)	111.4%
May-23	77	\$119,303	\$1,549.39	\$44,493	\$40,297	\$45	(\$30,311)	\$54,525	\$708.12	\$17,214	\$71,740	\$931.68	\$47,563	\$617.71	60.1%
Jun-23	77	\$121,343	\$1,575.89	\$89,895	\$70,413	\$547	(\$43,765)	\$117,090	\$1,520.65	\$17,214	\$134,304	\$1,744.21	(\$12,961)	(\$168.33)	110.7%
Jul-23	78	\$123,759	\$1,586.66	\$116,159	\$41,021	\$639	(\$55,842)	\$101,977	\$1,307.40	\$17,411	\$119,388	\$1,530.62	\$4,371	\$56.04	96.5%
Aug-23	74	\$118,725	\$1,604.39	\$109,790	\$21,280	\$240	(\$28,108)	\$103,203	\$1,394.64	\$16,535	\$119,738	\$1,618.08	(\$1,014)	(\$13.70)	100.9%
Total	924	\$1,435,399	\$1,553.46	\$968,639	\$454,699	\$3,254	(\$262,935)	\$1,163,657	\$1,259.37	\$206,526	\$1,370,182	\$1,482.88	\$65,216	\$70.58	95.5%

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Illinois Scholastic Cooperative
River Ridge

9/1/2023 through 8/31/2024

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-23	67	\$78,697	\$1,174.58	\$23,073	\$17,768	\$4	\$0	\$40,845	\$609.63	\$14,365	\$55,210	\$824.03	\$23,487	\$350.55	70.2%
Oct-23	66	\$77,979	\$1,181.50	\$31,513	\$12,667	\$22	\$0	\$44,203	\$669.74	\$14,156	\$58,359	\$884.22	\$19,620	\$297.28	74.8%
Nov-23	66	\$77,979	\$1,181.50	\$40,387	\$12,616	\$8	\$0	\$53,011	\$803.19	\$14,156	\$67,167	\$1,017.68	\$10,812	\$163.82	86.1%
Dec-23	66	\$77,979	\$1,181.50	\$57,968	\$15,299	\$18	\$0	\$73,285	\$1,110.37	\$14,156	\$87,441	\$1,324.86	(\$9,462)	(\$143.36)	112.1%
Jan-24	66	\$77,979	\$1,181.50	\$58,321	\$14,400	\$53	\$0	\$72,774	\$1,102.64	\$14,156	\$86,931	\$1,317.13	(\$8,951)	(\$135.63)	111.5%
Feb-24	67	\$78,638	\$1,173.70	\$29,827	\$11,382	\$1	\$0	\$41,210	\$615.07	\$14,365	\$55,575	\$829.48	\$23,063	\$344.22	70.7%
Mar-24	67	\$78,638	\$1,173.70	\$14,614	\$19,545	\$8	\$0	\$34,167	\$509.95	\$14,365	\$48,532	\$724.36	\$30,106	\$449.34	61.7%
Apr-24	67	\$78,638	\$1,173.70	\$22,243	\$10,727	\$12	\$0	\$32,982	\$492.27	\$14,365	\$47,347	\$706.68	\$31,291	\$467.02	60.2%
May-24	67	\$78,638	\$1,173.70	\$26,662	\$15,579	\$51	\$0	\$42,292	\$631.22	\$14,365	\$56,657	\$845.63	\$21,981	\$328.07	72.0%
Jun-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-24	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	599	\$705,165	\$1,177.24	\$304,609	\$129,983	\$176	\$0	\$434,768	\$725.82	\$128,450	\$563,218	\$940.26	\$141,947	\$236.97	79.9%

> Above enrollment and funding will be adjusted based on retroactivity with each month update. Actual retroactive funding and enrollment changes standandy are minimal throughout the year.

9/1/2022 through 8/31/2023

		Funding/Budget				Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$100k Stop Loss Level	\$	PEPM	Fixed Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-22	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Oct-22	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Nov-22	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Dec-22	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jan-23	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Feb-23	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-23	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-23	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-23	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-23	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-23	67	\$80,348	\$1,199.22	\$41,232	\$10,467	\$86	\$0	\$51,784	\$772.90	\$15,003	\$66,787	\$996.82	\$13,560	\$202.39	83.1%
Aug-23	67	\$80,348	\$1,199.22	\$57,302	\$12,351	\$13	\$0	\$69,667	\$1,039.80	\$15,003	\$84,669	\$1,263.72	(\$4,322)	(\$64.50)	105.4%
Total	134	\$160,695	\$1,199.22	\$98,535	\$22,817	\$99	\$0	\$121,451	\$906.35	\$30,006	\$151,456	\$1,130.27	\$9,239	\$68.95	94.3%

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