

**PARMA CITY SCHOOLS DISTRICT**  
**MINUTES**  
**INSURANCE COMMITTEE MEETING**  
**May 13, 2025**

Meeting called to order at 2:00 p.m.

**Financials**

- Sean discussed the Financials for the Insurance Fund. The fund balance as of 4/30/2025 was \$1,831,010. Expenditures exceeded revenues for the month of March by \$149,352.

**Premium Increase**

- The insurance committee agreed to a 18.67% increase in medical/prescriptions premiums. This should increase our funds balance in fiscal year 2026.

**Oswald**

- Oswald provided their monthly financial update.

Meeting was adjourned at 2:26 p.m.

## Insurance Fund Highlights

- Expenditures exceeded revenues by \$149,351.79 for the month of April. This is the tenth straight month in fiscal year 2025 that expenditures exceeded revenues.
- The insurance fund balance as of April 30, 2025 was \$1,831,010.
- The medical claims decreased in April by \$371,325 compared to March 2025. However, prescription claims increased by \$266,157 in April 2025 compared to March 2025.
- Through April 30, 2025, expenditures have exceeded revenues by \$4,165,596 for fiscal year 2025.
- Our medical and prescription costs account for 87.73% of our expenditures through April 30, 2025. Medical claims expenditures have gone up 22% through the same period last year. Prescription claims expenditures have increased 27.2% through the same period last year. These significant increases in claims expenditures are causing the double-digit premium increase.

FY 2025 Insurance Claims

|          | MMO        | Express Scripts | Total      | Stop Loss Adjustment |               |
|----------|------------|-----------------|------------|----------------------|---------------|
| 05/09/25 | 454,615.28 | 132,581.40      | 587,196.68 | 187,132.84           | Posted in May |
| 05/02/25 | 504,431.31 | 141,971.35      | 646,402.66 | 137,815.64           | Posted in May |
| 04/25/25 | 258,591.82 | 164,153.53      | 422,745.35 | 43,567.64            | Posted in May |
| 04/18/25 | 408,643.75 | 179,390.91      | 588,034.66 | 79,472.35            |               |
| 04/11/25 | 407,920.33 | 225,363.94      | 633,284.27 | 143,245.65           |               |
| 04/04/25 | 298,587.64 | 134,268.31      | 432,855.95 | 65,695.34            |               |
| 03/28/25 | 260,597.47 | 185,059.51      | 445,656.98 | 47,626.28            |               |
| 03/21/25 | 418,250.36 | 177,765.46      | 596,015.82 | 46,389.99            |               |
| 03/14/25 | 433,776.52 | 265,372.50      | 699,149.02 | 89,819.60            |               |
| 03/07/25 | 465,395.94 | 100,165.61      | 565,561.55 | 3,485.87             |               |
| 02/28/25 | 154,892.69 | 169,700.09      | 324,592.78 | 162,490.55           |               |
| 02/21/25 | 589,201.85 | 186,625.10      | 775,826.95 | 41,366.23            |               |
| 02/14/25 | 356,745.16 | 151,533.06      | 508,278.22 | 36,209.94            |               |
| 02/07/25 | 304,893.46 | 80,146.07       | 385,039.53 | 34,738.31            |               |
| 01/31/25 | 468,803.79 | 123,933.66      | 592,737.45 | 103,684.29           |               |
| 01/24/25 | 383,754.21 | 113,732.47      | 497,486.68 | 38,479.52            |               |
| 01/17/25 | 241,271.02 | 215,107.33      | 456,378.35 | 128.61               |               |
| 01/10/25 | 379,503.18 | 207,128.04      | 586,631.22 | 38,384.56            |               |
| 01/03/25 | 364,346.35 | 112,991.40      | 477,337.75 | 329.04               |               |
| 12/27/24 | 287,344.95 | 197,576.06      | 484,921.01 |                      |               |
| 12/20/24 | 233,971.38 | 229,899.79      | 463,871.17 |                      |               |
| 12/13/24 | 396,056.06 | 154,708.11      | 550,764.17 |                      |               |
| 12/06/24 | 447,966.69 | 154,951.59      | 602,918.28 |                      |               |
| 11/29/24 | 352,426.35 | 170,574.35      | 523,000.70 |                      |               |
| 11/22/24 | 382,980.52 | 96,066.21       | 479,046.73 |                      |               |
| 11/15/24 | 488,985.90 | 141,837.53      | 630,823.43 |                      |               |
| 11/08/24 | 360,814.46 | 157,418.04      | 518,232.50 |                      |               |
| 11/01/24 | 450,214.84 | 134,116.11      | 584,330.95 |                      |               |
| 10/25/24 | 247,182.05 | 225,600.90      | 472,782.95 |                      |               |
| 10/18/24 | 309,215.96 | 154,603.08      | 463,819.04 |                      |               |
| 10/11/24 | 402,199.91 | 227,432.96      | 629,632.87 |                      |               |
| 10/04/24 | 212,303.58 | 180,980.97      | 393,284.55 |                      |               |
| 09/27/24 | 406,883.59 | 186,209.25      | 593,092.84 |                      |               |
| 09/20/24 | 378,928.07 | 164,561.92      | 543,489.99 |                      |               |
| 09/13/24 | 352,071.54 | 128,670.67      | 480,742.21 |                      |               |
| 09/06/24 | 252,991.39 | 115,166.22      | 368,157.61 |                      |               |
| 08/30/24 | 546,125.72 | 102,626.43      | 648,752.15 |                      |               |
| 08/23/24 | 469,840.91 | 146,939.12      | 616,780.03 |                      |               |
| 08/16/24 | 396,373.91 | 177,403.73      | 573,777.64 |                      |               |
| 08/09/24 | 663,034.78 | 184,274.34      | 847,309.12 |                      |               |
| 08/02/24 | 446,186.05 | 131,102.08      | 577,288.13 |                      |               |
| 07/26/24 | 397,998.02 | 186,254.23      | 584,252.25 |                      |               |
| 07/19/24 | 356,959.02 | 192,167.46      | 549,126.48 |                      |               |
| 07/12/24 | 271,142.38 | 141,349.40      | 412,491.78 |                      |               |
| 07/05/24 | 246,375.22 | 248,530.08      | 494,905.30 |                      |               |

| Fiscal Year                     | 2025 |                       | 2024 |                      | 2023 |                      |
|---------------------------------|------|-----------------------|------|----------------------|------|----------------------|
|                                 |      |                       |      |                      |      |                      |
| <b>FY Beg. Balance (cash)</b>   | \$   | <b>5,996,606.30</b>   | \$   | <b>6,985,590.17</b>  | \$   | <b>6,795,523.85</b>  |
| <b>Premiums</b>                 |      |                       |      |                      |      |                      |
| Employees - Med/Rx              | \$   | 2,890,507.28          | \$   | 3,078,436.35         | \$   | 3,142,631.17         |
| Vision - Emp                    | \$   | 992.59                | \$   | 1,131.04             | \$   | 130,611.53           |
| Board of Education - Med/Rx     | \$   | 18,629,541.21         | \$   | 20,624,545.46        | \$   | 21,320,951.37        |
| Vision - BoE                    | \$   | 105,515.14            | \$   | 123,338.26           | \$   | 931.68               |
| Misc                            | \$   | 86,789.14             | \$   | 43,760.96            | \$   | 140,010.50           |
| <b>Total Revenue</b>            | \$   | <b>21,713,345.36</b>  | \$   | <b>23,871,212.07</b> | \$   | <b>24,735,136.25</b> |
| <b>Total Expense</b>            | \$   | <b>25,878,941.71</b>  | \$   | <b>24,860,195.94</b> | \$   | <b>24,545,069.93</b> |
| <b>Reserve Gain/(Loss)</b>      | \$   | <b>(4,165,596.35)</b> | \$   | <b>(988,983.87)</b>  | \$   | <b>190,066.32</b>    |
| <b>Claims</b>                   |      |                       |      |                      |      |                      |
| Medical                         | \$   | 16,143,250.99         | \$   | 15,911,171.06        | \$   | 16,726,665.33        |
| Prescription                    | \$   | 6,561,582.03          | \$   | 5,699,333.25         | \$   | 4,864,063.60         |
| Vision                          | \$   | 81,307.00             | \$   | 96,190.00            | \$   | 82,607.75            |
| <b>Fixed Costs &amp; Other</b>  |      |                       |      |                      |      |                      |
| Administration Fee              | \$   | 626,046.43            | \$   | 612,044.86           | \$   | 784,277.35           |
| Stop Loss Premiums              | \$   | 2,219,617.91          | \$   | 2,250,725.34         | \$   | 1,862,905.66         |
| Grail                           | \$   | -                     | \$   | 2,547.00             |      |                      |
| Consultant/Legal Fees           | \$   | 206,362.29            | \$   | 236,264.37           | \$   | 199,687.79           |
| Subrogation                     | \$   | 6,648.07              | \$   | 6,548.94             | \$   | 2,745.24             |
| Health Fair/Wellness            | \$   | 5,950.48              | \$   | 11,709.66            | \$   | 12,034.21            |
| ACA Fees                        | \$   | 7,323.15              | \$   | -                    | \$   | -                    |
| Misc                            | \$   | 20,853.36             | \$   | 33,661.46            | \$   | 10,083.00            |
| <b>FY Ending Balance (cash)</b> | \$   | <b>1,831,009.95</b>   | \$   | <b>5,996,606.30</b>  | \$   | <b>6,985,590.17</b>  |

FY 2025 Insurance Fund by Month

| Total FYTD                     |                            | July | August            | September         | October         | November        | December        | January         | February        | March           | April           |
|--------------------------------|----------------------------|------|-------------------|-------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Premiums</b>                |                            |      |                   |                   |                 |                 |                 |                 |                 |                 |                 |
|                                | Employees                  | (3)  | \$ 251,585.16     | \$ 356,767.04     | \$ 258,585.36   | \$ 268,525.27   | \$ 268,979.71   | \$ 403,555.04   | \$ 269,962.05   | \$ 272,604.32   | \$ 270,879.00   |
|                                | Vision - Emp               | (5)  | \$ 82.29          | \$ 124.76         | \$ 82.53        | \$ 102.74       | \$ 93.62        | \$ 133.68       | \$ 92.66        | \$ 87.69        | \$ 99.96        |
|                                | Board of Education         | (2)  | \$ 1,653,749.57   | \$ 1,634,594.86   | \$ 1,762,275.77 | \$ 1,918,585.71 | \$ 1,934,779.83 | \$ 1,943,397.44 | \$ 1,943,616.45 | \$ 1,943,092.74 | \$ 1,953,165.82 |
|                                | Vision - BOE               | (4)  | \$ 9,927.18       | \$ 9,610.08       | \$ 9,890.49     | \$ 10,667.55    | \$ 10,822.21    | \$ 10,893.71    | \$ 10,896.76    | \$ 10,903.64    | \$ 10,975.48    |
|                                | Misc                       | (1)  | \$ 35,742.30      | \$ -              | \$ -            | \$ -            | \$ -            | \$ 49,392.36    | \$ 1,654.48     |                 |                 |
|                                | <b>Total Revenue</b>       |      | \$ 1,951,086.50   | \$ 2,001,096.74   | \$ 2,030,834.15 | \$ 2,197,881.27 | \$ 2,214,675.37 | \$ 2,407,372.23 | \$ 2,226,222.40 | \$ 2,226,725.06 | \$ 2,235,112.96 |
|                                | <b>Total Expense</b>       |      | \$ 3,159,805.35   | \$ 3,002,281.93   | \$ 2,844,970.77 | \$ 2,271,826.04 | \$ 2,440,543.29 | \$ 2,436,020.44 | \$ 2,321,812.83 | \$ 2,735,529.46 | \$ 2,384,464.75 |
|                                | <b>Reserve Gain/(Loss)</b> |      | \$ (1,208,718.85) | \$ (1,001,185.19) | \$ (814,136.62) | \$ (73,944.77)  | \$ (225,867.92) | \$ (28,648.21)  | \$ (95,590.43)  | \$ (508,804.40) | \$ (149,351.79) |
| <b>Claims</b>                  |                            |      |                   |                   |                 |                 |                 |                 |                 |                 |                 |
|                                | Medical                    | (1)  | \$ 1,718,660.69   | \$ 2,059,783.12   | \$ 2,138,711.93 | \$ 1,159,992.59 | \$ 1,670,988.88 | \$ 1,230,429.73 | \$ 1,363,547.46 | \$ 1,716,243.78 | \$ 1,356,783.70 |
|                                | Prescription               | (2)  | \$ 897,494.95     | \$ 630,277.54     | \$ 419,926.09   | \$ 822,033.10   | \$ 477,276.83   | \$ 918,901.30   | \$ 662,810.19   | \$ 540,408.79   | \$ 729,305.28   |
|                                | Vision                     | (5)  | \$ -              | \$ 15,592.20      | \$ 7,571.11     | \$ 10,908.91    | \$ 12,006.84    | \$ 4,736.45     | \$ 5,327.30     | \$ 3,400.48     | \$ 16,959.84    |
| <b>Fixed Costs &amp; Other</b> |                            |      |                   |                   |                 |                 |                 |                 |                 |                 |                 |
|                                | Administration Fee         | (4)  | \$ 148,603.01     | \$ 51,705.32      | \$ 52,963.76    | \$ 53,188.13    | \$ 53,213.65    | \$ 53,358.97    | \$ 52,900.77    | \$ 1,829.10     | \$ 53,543.39    |
|                                | Stop Loss Premiums         | (3)  | \$ 364,408.60     | \$ 203,042.08     | \$ 202,617.10   | \$ 205,426.19   | \$ 207,424.57   | \$ 206,815.32   | \$ 206,753.20   | \$ -            | \$ 414,258.39   |
|                                | Graill                     |      | \$ -              |                   |                 |                 |                 |                 |                 |                 |                 |
|                                | Consultant/Legal Fees      | (6)  | \$ 18,488.60      | \$ 34,430.30      | \$ 8,545.60     | \$ 18,181.00    | \$ 18,354.60    | \$ 19,673.99    | \$ 30,336.60    | \$ 20,044.00    | \$ 18,828.60    |
|                                | Subrogation                | (7)  | \$ 330.02         | \$ 829.44         | \$ 868.58       | \$ 2,096.12     | \$ 1,277.92     | \$ 185.70       | \$ 137.31       | \$ 325.70       | \$ 425.80       |
|                                | Health Fair/Wellness       | (9)  | \$ 5,950.48       | \$ -              | \$ -            | \$ -            | \$ -            |                 |                 |                 |                 |
|                                | ACA Fees                   | (8)  | \$ -              | \$ -              | \$ 7,323.15     | \$ -            | \$ -            |                 |                 |                 |                 |
|                                | Misc                       | (10) | \$ 5,869.00       | \$ 6,621.93       | \$ 6,443.45     | \$ -            | \$ -            | \$ 1,918.98     |                 |                 |                 |



# Parma City Schools Health Care Committee Meeting

May 13, 2025

Kelsey Finucan  
Tracie Collins  
Ron Boynar

We See Risk So You See Opportunity



**oswald**

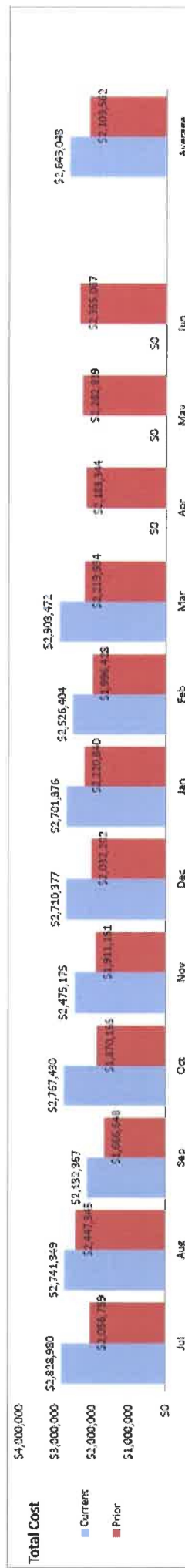
A UNISON RISK ADVISORS Company

| Claim Experience - Prior Year |             |             |             |             |             |             |             |             |             |             |             |             |               |             |           |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|-------------|-----------|
|                               | Jul 23      | Aug 23      | Sep 23      | Oct 23      | Nov 23      | Dec 23      | Jan 24      | Feb 24      | Mar 24      | Apr 24      | May 24      | Jun 24      | Total         | Average     | PDP       |
| Medical Claims                | \$1,992,477 | \$1,724,247 | \$1,073,455 | \$1,074,518 | \$1,326,638 | \$1,232,913 | \$1,467,722 | \$1,363,890 | \$1,541,274 | \$1,484,308 | \$1,363,899 | \$1,542,117 | \$16,688,952  | \$1,380,746 | \$13,964  |
| Prescription Claims           | \$551,915   | \$611,719   | \$479,289   | \$690,202   | \$476,617   | \$691,173   | \$663,034   | \$541,675   | \$586,755   | \$622,755   | \$737,602   | \$736,741   | \$7,389,529   | \$615,794   | \$6,183   |
| Rx Rebates                    | (\$122,890) | (\$122,890) | (\$122,890) | (\$130,324) | (\$130,324) | (\$130,324) | (\$145,547) | (\$145,547) | (\$145,547) | (\$161,059) | (\$161,059) | (\$161,059) | (\$1,679,461) | (\$139,965) | (\$1,405) |
| Total Claims                  | \$1,421,501 | \$1,271,075 | \$1,429,854 | \$1,633,396 | \$1,672,931 | \$1,793,762 | \$1,984,789 | \$1,760,018 | \$1,982,482 | \$1,946,002 | \$2,045,442 | \$2,117,799 | \$22,399,020  | \$1,866,585 | \$18,741  |
| Fees/Premium                  | \$235,257   | \$234,270   | \$236,794   | \$238,769   | \$238,220   | \$238,440   | \$236,080   | \$237,452   | \$237,452   | \$237,342   | \$237,358   | \$237,288   | \$2,843,721   | \$236,977   | \$1,379   |
| Total Cost                    | \$1,656,758 | \$1,505,345 | \$1,666,648 | \$1,872,165 | \$1,911,151 | \$2,032,202 | \$2,220,500 | \$2,000,491 | \$2,219,934 | \$2,183,344 | \$2,282,799 | \$2,355,087 | \$25,242,741  | \$2,103,562 | \$20,120  |
| Reimbursed Claims             |             |             |             |             |             |             |             |             |             |             |             |             | (\$432,276)   |             | (\$361)   |
| Grand Total                   |             |             |             |             |             |             |             |             |             |             |             |             | \$24,810,465  | \$2,067,599 | \$20,759  |

| Subscribers Medical/Rx | 1,190      | 1,184      | 1,195      | 1,201      | 1,202      | 1,204      | 1,193      | 1,198      | 1,197      | 1,193      | 1,192      | 14,342   | 1,195   |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----------|---------|
| Medical/Pharm/Pharm    | \$1,510.67 | \$1,029.15 | \$1,087.66 | \$1,118.36 | \$1,030.02 | \$1,144.94 | \$1,153.67 | \$1,147.50 | \$1,145.73 | \$1,172.24 | \$1,177.22 | \$18,741 | \$1,192 |

| Claims Experience - Current Year |             |             |             |             |             |             |             |             |             |        |        |        |              |             |          |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------|--------|--------|--------------|-------------|----------|
|                                  | Jul 24      | Aug 24      | Sep 24      | Oct 24      | Nov 24      | Dec 24      | Jan 25      | Feb 25      | Mar 25      | Apr 25 | May 25 | Jun 25 | Total        | Average     | PFF      |
| Medical Claims                   | \$2,018,729 | \$2,046,220 | \$1,370,195 | \$1,667,441 | \$1,622,301 | \$1,710,345 | \$1,805,393 | \$1,675,003 | \$1,861,052 |        |        |        | \$15,776,679 | \$1,751,964 | \$17,600 |
| Prescription Claims              | \$721,654   | \$606,176   | \$669,852   | \$844,535   | \$596,951   | \$743,224   | \$640,207   | \$595,006   | \$784,311   |        |        |        | \$6,201,916  | \$689,102   | \$6,919  |
| Rx Rebates                       | (\$161,597) | (\$161,597) | (\$161,597) |             |             |             |             |             |             |        |        |        | (\$484,792)  | (\$161,597) | (\$541)  |
| Total Claims                     | \$2,578,786 | \$2,490,799 | \$1,878,449 | \$2,511,976 | \$2,219,252 | \$2,453,569 | \$2,445,600 | \$2,270,009 | \$2,645,363 |        |        |        | \$21,493,804 | \$2,380,463 | \$23,977 |
| Fees/Premium                     | \$250,194   | \$250,594   | \$253,918   | \$255,454   | \$255,922   | \$256,808   | \$256,277   | \$258,395   | \$258,109   |        |        |        | \$2,293,627  | \$254,947   | \$1,359  |
| Total Cost                       | \$2,828,980 | \$2,741,394 | \$2,132,367 | \$2,767,430 | \$2,475,175 | \$2,710,377 | \$2,701,876 | \$2,528,404 | \$2,903,472 |        |        |        | \$23,787,431 | \$2,635,410 | \$26,336 |
| Reimbursed Claims                |             |             |             |             |             |             |             |             |             |        |        |        | (\$855,697)  |             | (\$955)  |
| Grand Total                      |             |             |             |             |             |             |             |             |             |        |        |        | \$22,931,734 | \$2,567,970 | \$25,582 |

|  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   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|--|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----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|  | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 | 2101 | 2102 | 2103 | 2104 | 2105 | 2106 | 2107 | 2108 | 2109 | 2110 | 2111 | 2112 | 2113 | 2114 | 2115 | 2116 | 2117 | 2118 | 2119 | 2120 | 2121 | 2122 | 2123 | 2124 | 2125 | 2126 | 2127 | 2128 | 2129 | 2130 | 2131 | 2132 | 2133 | 2134 | 2135 | 2136 | 2137 | 2138 | 2139 | 2140 | 2141 | 2142 | 2143 | 2144 | 2145 | 2146 | 2147 | 2148 | 2149 | 2150 | 2151 | 2152 | 2153 | 2154 | 2155 | 2156 | 2157 | 2158 | 2159 | 2160 | 2161 | 2162 | 2163 | 2164 | 2165 | 2166 | 2167 | 2168 | 2169 | 2170 | 2171 | 2172 | 2173 | 2174 | 2175 | 2176 | 2177 | 2178 | 2179 | 2180 | 2181 | 2182 | 2183 | 2184 | 2185 | 2186 | 2187 | 2188 | 2189 | 2190 | 2191 | 2192 | 2193 | 2194 | 2195 | 2196 | 2197 | 2198 | 2199 | 2200 | 2201 | 2202 | 2203 | 2204 | 2205 | 2206 | 2207 | 2208 | 2209 | 2210 | 2211 | 2212 | 2213 | 2214 | 2215 | 2216 | 2217 | 2218 | 2219 | 2220 | 2221 | 2222 | 2223 | 2224 | 2225 | 2226 | 2227 | 2228 | 2229 | 2230 | 2231 | 2232 | 2233 | 2234 | 2235 | 2236 | 2237 | 2238 | 2239 | 2240 | 2241 | 2242 | 2243 | 2244 | 2245 | 2246 | 2247 | 2248 | 2249 | 2250 | 2251 | 2252 | 2253 | 2254 | 2255 | 2256 | 2257 | 2258 | 2259 | 2260 | 2261 | 2262 | 2263 | 2264 | 2265 | 2266 | 2267 | 2268 | 2269 | 2270 | 2271 | 2272 | 2273 | 2274 | 2275 | 2276 | 2277 | 2278 | 2279 | 2280 | 2281 | 2282 | 2283 | 2284 | 2285 | 2286 | 2287 | 2288 | 2289 | 2290 | 2291 | 2292 | 2293 | 2294 | 2295 | 2296 | 2297 | 2298 | 2299 | 2300 | 2301 | 2302 | 2303 | 2304 | 2305 | 2306 | 2307 | 2308 | 2309 | 2310 | 2311 | 2312 | 2313 | 2314 | 2315 | 2316 | 2317 | 2318 | 2319 | 2320 | 2321 | 2322 | 2323 | 2324 | 2325 | 2326 | 2327 | 2328 | 2329 | 2330 | 2331 | 2332 | 2333 | 2334 | 2335 | 2336 | 2337 | 2338 | 2339 | 2340 | 2341 | 2342 | 2343 | 2344 | 2345 | 2346 | 2347 | 2348 | 2349 | 2350 | 2351 | 2352 | 2353 | 2354 | 2355 | 2356 | 2357 | 2358 | 2359 | 2360 | 2361 | 2362 | 2363 | 2364 | 2365 | 2366 | 2367 | 2368 | 2369 | 2370 | 2371 | 2372 | 2373 | 2374 | 2375 | 2376 | 2377 | 2378 | 2379 | 2380 | 2381 | 2382 | 2383 | 2384 | 2385 | 2386 | 2387 | 2388 | 2389 | 2390 | 2391 | 2392 | 2393 | 2394 | 2395 | 2396 | 2397 | 2398 | 2399 | 2400 | 2401 | 2402 | 2403 | 2404 | 2405 | 2406 | 2407 | 2408 | 2409 | 2410 | 2411 | 2412 | 2413 | 2414 | 2415 | 2416 | 2417 | 2418 | 2419 | 2420 | 2421 | 2422 | 2423 | 2424 | 2425 | 2426 | 2427 | 2428 | 2429 | 2430 | 2431 | 2432 | 2433 | 2434 | 2435 | 2436 | 2437 | 2438 | 2439 | 2440 | 2441 | 2442 | 2443 | 2444 | 2445 | 2446 | 2447 | 2448 | 2449 | 2450 | 2451 | 2452 | 2453 | 2454 | 2455 | 2456 | 2457 | 2458 | 2459 | 2460 | 2461 | 2462 | 2463 | 2464 | 2465 | 2466 | 2467 | 2468 | 2469 | 2470 | 2471 | 2472 | 2473 | 2474 | 2475 | 2476 | 2477 | 2478 | 2479 | 2480 | 2481 | 2482 | 2483 | 2484 | 2485 | 2486 | 2487 | 2488 | 2489 | 2490 | 2491 | 2492 | 2493 | 2494 | 2495 | 2496 | 2497 | 2498 | 2499 | 2500 | 2501 | 2502 | 2503 | 2504 | 2505 | 2506 | 2507 | 2508 | 2509 | 2510 | 2511 | 2512 | 2513 | 2514 | 2515 | 2516 | 2517 | 2518 | 2519 | 2520 | 2521 | 2522 | 2523 | 2524 | 2525 | 2526 | 2527 | 2528 | 2529 | 2530 | 2531 | 2532 | 2533 | 2534 | 2535 | 2536 | 2537 | 2538 | 2539 | 2540 | 2541 | 2542 | 2543 | 2544 | 2545 | 2546 | 2547 | 2548 | 2549 | 2550 | 2551 | 2552 | 2553 | 2554 | 2555 | 2556 | 2557 | 2558 | 2559 | 2560 | 2561 | 2562 | 2563 | 2564 | 2565 | 2566 | 2567 | 2568 | 2569 | 2570 | 2571 | 2572 | 2573 | 2574 | 2575 | 2576 | 2577 | 2578 | 2579 | 2580 | 2581 | 2582 | 2583 | 2584 | 2585 | 2586 | 2587 | 2588 | 2589 | 2590 | 2591 | 2592 | 2593 | 2594 | 2595 | 2596 | 2597 | 2598 | 2599 | 2600 | 2601 | 2602 | 2603 | 2604 | 2605 | 2606 | 2607 | 2608 | 2609 | 2610 | 2611 | 2612 | 2613 | 2614 | 2615 | 2616 | 2617 | 2618 | 2619 | 2620 | 2621 | 2622 | 2623 | 2624 | 2625 | 2626 | 2627 | 2628 | 2629 | 2630 | 2631 | 2632 | 2633 | 2634 | 2635 | 2636 | 2637 | 2638 | 2639 | 2640 | 2641 | 2642 | 2643 | 2644 | 2645 | 2646 | 2647 | 2648 | 2649 | 2650 | 2651 | 2652 | 2653 | 2654 | 2655 | 2656 | 2657 | 2658 | 2659 | 2660 | 2661 | 2662 | 2663 | 2664 | 2665 | 2666 | 2667 | 2668 | 2669 | 2670 | 2671 | 2672 | 2673 | 2674 | 2675 | 2676 | 2677 | 2678 | 2679 | 2680 | 2681 | 2682 | 2683 | 2684 | 2685 | 2686 | 2687 | 2688 | 2689 | 2690 | 2691 | 2692 | 2693 | 2694 | 2695 | 2696 | 2697 | 2698 | 2699 | 2700 | 2701 | 2702 | 2703 | 2704 | 2705 | 2706 | 2707 | 2708 | 2709 | 2710 | 2711 | 2712 | 2713 | 2714 | 2715 | 2716 | 2717 | 2718 | 2719 | 2720 | 2721 | 2722 | 2723 | 2724 | 2725 | 2726 | 2727 | 2728 | 2729 | 2730 | 2731 | 2732 | 2733 | 2734 | 2735 | 2736 | 2737 | 2738 | 2739 | 2740 | 2741 | 2742 | 2743 | 2744 | 2745 | 2746 | 2747 | 2748 | 2749 | 2750 | 2751 | 2752 | 2753 | 2754 | 2755 | 2756 | 2757 | 2758 | 2759 | 2760 | 2761 | 2762 | 2763 | 2764 | 2765 | 2766 | 2767 | 2768 | 2769 | 2770 | 2771 | 2772 | 2773 | 2774 | 2775 | 2776 | 2777 | 2778 | 2779 | 2780 | 2781 | 2782 | 2783 | 2784 | 2785 | 2786 | 2787 | 2788 | 2789 | 2790 | 2791 | 2792 | 2793 | 2794 | 2795 | 2796 | 2797 | 2798 | 2799 | 2800 | 2801 | 2802 | 2803 | 2804 | 2805 | 2806 | 2807 | 2808 | 2809 | 2810 | 2811 | 2812 | 2813 | 2814 | 2815 | 2816 | 2817 | 2818 | 2819 | 2820 | 2821 | 2822 | 2823 | 2824 | 2825 | 2826 | 2827 | 2828 | 2829 | 2830 | 2831 | 2832 | 2833 | 2834 | 2835 | 2836 | 2837 | 2838 | 2839 | 2840 | 2841 | 2842 | 2843 | 2844 | 2845 | 2846 | 2847 | 2848 | 2849 | 2850 | 2851 | 2852 | 2853 | 2854 | 2855 | 2856 | 2857 | 2858 | 2859 | 2860 | 2861 | 2862 | 2863 | 2864 | 2865 | 2866 | 2867 | 2868 | 2869 | 2870 | 2871 | 2872 | 2873 | 2874 | 2875 | 2876 | 2877 | 2878 | 2879 | 2880 | 2881 | 2882 | 2883 | 2884 | 2885 | 2886 | 2887 | 2888 | 2889 | 2890 | 2891 | 2892 | 2893 | 2894 | 2895 | 2896 | 2897 | 2898 | 2899 | 2900 | 2901 | 2902 | 2903 | 2904 | 2905 | 2906 | 2907 | 2908 | 2909 | 2910 | 2911 | 2912 | 2913 | 2914 | 2915 | 2916 | 2917 | 2918 | 2919 | 2920 | 2921 | 2922 | 2923 | 2924 | 2925 | 2926 | 2927 | 2928 | 2929 | 2930 | 2931 | 2932 | 2933 | 2934 | 2935 | 2936 | 2937 | 2938 | 2939 | 2940 | 2941 | 2942 | 2943 | 2944 | 2945 | 2946 | 2947 | 2948 | 2949 | 2950 | 2951 | 2952 | 2953 | 2954 | 2955 | 2956 | 2957 | 2958 | 2959 | 2960 | 2961 | 2962 | 2963 | 2964 | 2965 | 2966 | 2967 | 2968 | 2969 | 2970 | 2971 | 2972 | 2973 | 2974 | 2975 | 2976 | 2977 | 2978 | 2979 | 2980 | 2981 | 2982 | 2983 | 2984 | 2985 | 2986 | 2987 | 2988 | 2989 | 2990 | 2991 | 2992 | 2993 | 2994 | 2995 | 2996 | 2997 | 2998 | 2999 | 3000 | 3001 | 3002 | 3003 | 3004 | 3005 | 3006 | 3007 | 3008 | 3009 | 3010 | 3011 | 3012 | 3013 | 3014 | 3015 | 3016 | 3017 | 3018 | 3019 | 3020 | 3021 | 3022 | 3023 | 3024 | 3025 | 3026 | 3027 | 3028 | 3029 | 3030 | 3031 | 3032 | 3033 | 3034 | 3035 | 3036 | 3037 | 3038 | 3039 | 3040 | 3041 | 3042 | 3043 | 3044 | 3045 | 3046 | 3047 | 3048 | 3049 | 3050 | 3051 | 3052 | 3053 | 3054 | 3055 | 3056 | 3057 | 3058 | 3059 | 3060 | 3061 | 3062 | 3063 | 3064 | 3065 | 3066 | 3067 | 3068 | 3069 | 3070 | 3071 | 3072 | 3073 | 3074 | 3075 | 3076 | 3077 | 3078 | 3079 | 3080 | 3081 | 3082 | 3083 | 3084 | 3085 | 3086 | 3087 | 3088 | 3089 | 3090 | 3091 | 3092 | 3093 | 3094 | 3095 | 3096 | 3097 | 3098 | 3099 | 3100 | 3101 | 3102 | 3103 | 3104 | 3105 | 3106 | 3107 | 3108 | 3109 | 3110 | 3111 | 3112 | 3113 | 3114 | 3115 | 3116 | 3117 | 3118 | 3119 | 3120 | 3121 | 3122 | 3123 | 3124 | 3125 | 3126 | 3127 | 3128 | 3129 | 3130 | 3131 | 3132 | 3133 | 3134 | 3135 | 3136 | 3137 | 3138 | 3139 | 3140 | 3141 | 3142 | 3143 | 3144 | 3145 | 3146 | 3147 | 3148 | 3149 | 3150 | 3151 | 3152 | 3153 | 3154 | 3155 | 3156 | 3157 | 3158 | 3159 | 3160 | 3161 | 3162 | 3163 | 3164 | 3165 | 3166 | 3167 | 3168 | 3169 | 3170 | 3171 | 3172 | 3173 | 3174 | 3175 | 3176 | 3177 | 3178 | 3179 | 3180 | 3181 | 3182 | 3183 | 3184 | 3185 | 3186 | 3187 | 3188 | 3189 | 3190 | 3191 | 3192 | 3193 | 3194 | 3195 | 3196 | 3197 | 3198 | 3199 | 3200 | 3201 | 3202 | 3203 | 3204 | 3205 | 3206 | 3207 | 3208 | 3209 | 3210 | 3211 | 3212 | 3213 | 3214 | 3215 | 3216 | 3217 | 3218 | 3219 | 3220 | 3221 | 3222 | 3223 | 3224 | 3225 | 3226 | 3227 | 3228 | 3229 | 3230 | 3231 | 3232 | 3233 | 3234 | 3235 | 3236 | 3237 | 3238 | 3239 | 3240 | 3241 | 3242 | 3243 | 3244 | 3245 | 3246 | 3247 | 3248 | 3249 | 3250 | 3251 | 3252 | 3253 | 3254 | 3255 | 3256 | 3257 | 3258 | 3259 | 3260 | 3261 | 3262 | 3263 | 3264 | 3265 | 3266 | 3267 | 3268 | 3269 | 3270 | 3271 | 3272 | 3273 | 3274 | 3275 | 3276 | 3277 | 3278 | 3279 | 3280 | 3281 | 3282 | 3283 | 3284 | 3285 | 3286 | 3287 | 3288 | 3289 | 3290 | 3291 | 3292 | 3293 | 3294 | 3295 | 3296 | 3297 | 3298 | 3299 | 3300 | 3301 | 3302 | 3303 | 3304 | 3305 | 3306 | 3307 | 3308 | 3309 | 3310 | 3311 | 3312 | 3313 | 3314 | 3315 | 3316 | 3317 | 3318 | 3319 | 3320 | 3321 | 3322 | 3323 | 3324 | 3325 | 3326 | 3327 | 3328 | 3329 | 3330 | 3331 | 3332 | 3333 | 3334 | 3335 | 3336 | 3337 | 3338 | 3339 | 3340 | 3341 | 3342 | 3343 | 3344 | 3345 | 3346 | 3347 | 3348 | 3349 | 3350 | 3351 | 3352 | 3353 | 3354 | 3355 | 3356 | 3357 | 3358 | 3359 |
|--|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----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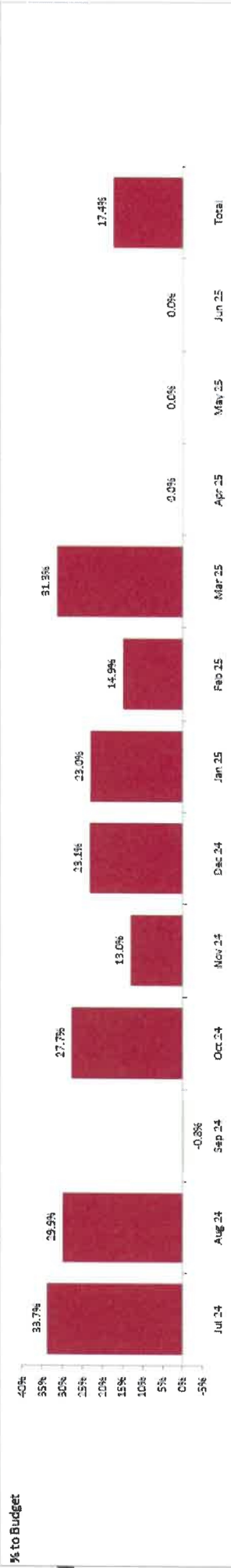
# Financial Update (cont.)

| Large Claims: July 2024 - June 2025 |             |                         |
|-------------------------------------|-------------|-------------------------|
|                                     | Claims      | Estimated Reimbursement |
| HCC 1                               | \$594,489   | (\$964,489)             |
| HCC 2                               | \$511,083   | (\$311,083)             |
| HCC 3                               | \$307,128   | (\$107,128)             |
| HCC 4                               | \$261,618   | (\$61,618)              |
| HCC 5                               | \$208,711   | (\$8,711)               |
| HCC 6                               | \$202,666   | (\$2,666)               |
| HCC 7                               | \$188,175   |                         |
| HCC 8                               | \$177,494   |                         |
| HCC 9                               | \$177,000   |                         |
| HCC 10                              | \$175,073   |                         |
|                                     | \$2,773,378 | (\$855,697)             |

| Plan Information             |                               |            |
|------------------------------|-------------------------------|------------|
| Insurer/Medical              | MMMO                          | ES         |
| Rx                           | Self-Insured                  | Medical/Rx |
| Contract Type                | Specific Stop-Loss Coverage   | Medical/Rx |
| Specific Stop-Loss Coverage  | Specific Stop-Loss Deductible | \$100,000  |
| Aggregate Stop-Loss Coverage | Aggregate Stop-Loss Corridor  | 115%       |

Due to reporting limitations, reimbursements are shown on medical claims only.  
The stop loss contract covers both medical and Rx claims so actual reimbursements may differ.

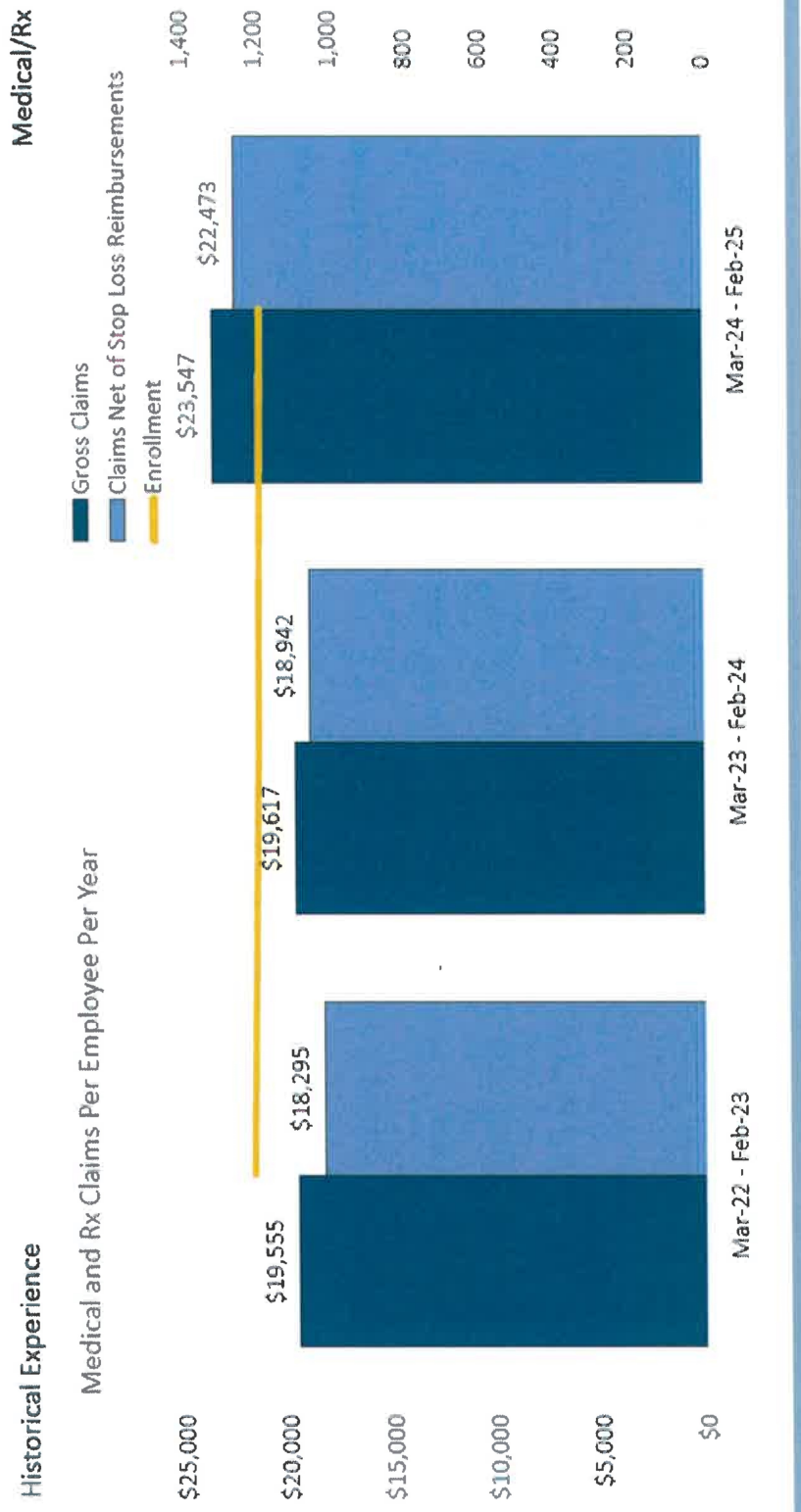
| Year to Date Actual vs Budgeted Plan Cost |             |             |             |             |             |             |             |             |             |             |          |
|-------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------|
|                                           | Jul 24      | Aug 24      | Sep 24      | Oct 24      | Nov 24      | Dec 24      | Jan 25      | Feb 25      | Mar 25      | Apr 25      | May 25   |
| Budget Plan Cost                          | \$2,116,912 | \$2,110,862 | \$2,149,010 | \$2,167,176 | \$2,190,791 | \$2,201,651 | \$2,196,241 | \$2,196,058 | \$2,210,774 | \$2,171,313 | \$21,799 |
| Actual Plan Cost                          | \$2,828,980 | \$2,741,949 | \$2,132,967 | \$2,767,493 | \$2,475,175 | \$2,710,377 | \$2,701,876 | \$2,526,404 | \$2,909,472 | \$2,991,794 | \$25,582 |
| % Actual to Budget                        | 133.7%      | 129.9%      | 99.2%       | 127.7%      | 113.0%      | 123.1%      | 123.0%      | 114.9%      | 131.3%      | 117.4%      |          |



# Medical Projection

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# Historical Experience



# Claims Projection

## Claims Projection

## Medical/Rx

|                                            | Medical                            |                                    | Prescription Drug                  |                                    | Combined                           |                                    |
|--------------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
|                                            | March-24<br>Through<br>February-25 | March-23<br>Through<br>February-24 | March-24<br>Through<br>February-25 | March-23<br>Through<br>February-24 | March-24<br>Through<br>February-25 | March-23<br>Through<br>February-24 |
| Experience Period                          |                                    |                                    |                                    |                                    |                                    |                                    |
| Total Paid Claims                          | \$19,952,220                       | \$16,798,119                       | \$8,081,889                        | \$6,676,434                        | \$28,034,108                       | \$23,474,552                       |
| Less Total Large Claims                    | \$3,878,409                        | \$2,607,015                        |                                    |                                    | \$3,878,409                        | \$2,607,015                        |
| Net Claims                                 | \$16,073,810                       | \$14,191,103                       | \$8,081,889                        | \$6,676,434                        | \$24,155,699                       | \$20,867,537                       |
| Annual Trend <sup>1</sup>                  | 6.80%                              | 6.80%                              | 9.80%                              | 9.80%                              |                                    |                                    |
| Trend Adjustment                           | 1.092                              | 1.166                              | 1.133                              | 1.244                              |                                    |                                    |
| Demographic Adjustment                     | 0.991                              | 0.988                              | 0.991                              | 0.988                              |                                    |                                    |
| Plan Change Adjustment                     | 1.000                              | 1.000                              | 1.000                              | 1.000                              |                                    |                                    |
| Projected Claims (Excludes Large Claims)   | \$17,386,462                       | \$16,347,526                       | \$9,070,823                        | \$8,204,516                        | \$26,457,285                       | \$24,552,042                       |
| Large Claims Under the Specific Deductible | \$2,600,000                        | \$1,800,000                        |                                    |                                    | \$2,600,000                        | \$1,800,000                        |
| Total Projected Claims                     | \$19,986,462                       | \$18,147,526                       | \$9,070,823                        | \$8,204,516                        | \$29,057,285                       | \$26,352,042                       |
| Average Enrollment <sup>2</sup>            | 1,191                              | 1,197                              | 1,193                              | 1,195                              |                                    |                                    |
| Projected Claims PEPM                      | \$1,398.93                         | \$1,263.76                         | \$633.44                           | \$571.98                           | \$2,032.36                         | \$1,835.74                         |
| Experience Period Weighting                | 80.00%                             | 20.00%                             | 80.00%                             | 20.00%                             | 80.00%                             | 20.00%                             |
| Weighted Projected Claims                  |                                    |                                    |                                    |                                    |                                    |                                    |
| Average PEPM                               | \$1,371.89                         |                                    | \$621.15                           |                                    | \$1,993.04                         |                                    |
| Less Expected Rebates                      | \$0.00                             |                                    | \$129.20                           |                                    | \$129.20                           |                                    |
| Average PEPM (After Rebates)               | \$1,371.89                         |                                    | \$491.95                           |                                    | \$1,863.84                         |                                    |
| Experience Credibility                     |                                    |                                    |                                    |                                    | 100%                               |                                    |
| Final Projected Claims PEPM                |                                    |                                    |                                    |                                    | \$1,863.84                         |                                    |

<sup>1</sup>Trend from 2024 Segal Trend Survey  
<sup>2</sup>Medical enrollment tagged two months

# Claims Cost and Fixed Fees Summary

Claims Cost and Fixed Fees Summary

| PEPM Cost Summary                     |              | MMO Renewal         |                     | MMO/Granular     |                     | Increasing Reserves \$3 Million |                     |
|---------------------------------------|--------------|---------------------|---------------------|------------------|---------------------|---------------------------------|---------------------|
|                                       | Current      | Projected Change    | Estimated Projected | Projected Change | Estimated Projected | Projected Change                | Estimated Projected |
| Projected Claims PEPM                 | \$1,618.94   | 15.1%               | \$1,863.84          | 15.1%            | \$1,863.84          | 15.1%                           | \$1,863.84          |
| Administrative Fees: PEPM             | \$38.43      | 0.0%                | \$38.43             | 0.0%             | \$38.43             | 0.0%                            | \$38.43             |
| Chronic Condition Management Fee      | \$2.50       | 56.0%               | \$3.90              | 56.0%            | \$3.90              | 56.0%                           | \$3.90              |
| Stop Loss Carveout Fee                | \$0.00       | N/A                 | Waived              | N/A              | Waived              | N/A                             | Waived              |
| Specific Stop Loss Fee PEPM           | \$162.00     | 34.8%               | \$218.36            | -3.9%            | \$155.75            | -3.9%                           | \$155.75            |
| Aggregate Stop Loss Fee PEPM          | \$9.00       | 0.0%                | \$9.00              | -40.1%           | \$5.39              | -40.1%                          | \$5.39              |
| Total Cost PEPM                       | \$1,830.87   | 16.53%              | \$2,133.53          | 12.91%           | \$2,067.31          | 12.91%                          | \$2,067.31          |
| Additional Reserve Amount PEPM        |              |                     | \$0                 |                  | \$0                 |                                 | \$206.95            |
| Total Cost PEPM w/ Additional Reserve |              |                     | \$2,133.53          | 12.91%           | \$2,067.31          | 24.22%                          | \$2,274.27          |
| Projected Annual Cost                 |              | Estimated Projected |                     | MMO/Granular     |                     | Estimated Projected             |                     |
|                                       | Current      |                     |                     |                  |                     |                                 |                     |
| Enrollment                            | 1,208        |                     | 1,208               |                  | 1,208               |                                 | 1,208               |
| Projected Claims                      | \$23,468,123 | 15.1%               | \$27,018,275        | 15.1%            | \$27,018,275        | 15.1%                           | \$27,018,275        |
| Total Fixed Fees                      | \$3,072,102  | 27.3%               | \$3,909,384         | -4.0%            | \$2,949,498         | -4.0%                           | \$2,949,498         |
| Total Budgeted/Projected Annual Cost  | \$26,540,225 | 16.53%              | \$30,927,659        | 12.91%           | \$29,967,774        | 12.91%                          | \$29,967,774        |
| Additional Reserve Amount             |              |                     | \$0                 |                  | \$0                 |                                 | \$3,000,000         |
| Total Budgeted/Projected Annual Cost  |              |                     | \$30,927,659        | 12.91%           | \$29,967,774        | 24.22%                          | \$32,967,774        |

\*Stop loss renewal includes the following provisions:  
 - No issuers for the 7/1/2025-6/30/2026 contract period.  
 - 50% renewal rate cap for the 7/1/2026-6/30/2027 contract period.

\*Granular stop loss proposal includes the following provisions:  
 - No issuers for the 7/1/2025-6/30/2026 contract period.  
 - 40% renewal rate cap and no new laser provision for the 7/1/2026-6/30/2027 contract period.  
 - 115% Aggregate Stop Loss corridor

# Claims Cost and Fixed Fees Summary – Con't

| Claims Cost and Fixed Fees Summary    |                                  |              |                                 | Increasing Reserves \$1.5 Million |              |                                  |              | 15% Overall Increase |              |                                  |              |
|---------------------------------------|----------------------------------|--------------|---------------------------------|-----------------------------------|--------------|----------------------------------|--------------|----------------------|--------------|----------------------------------|--------------|
| PEPM Cost Summary                     |                                  |              |                                 | Projected Change                  |              | MMO/Granular Estimated Projected |              | Projected Change     |              | MMO/Granular Estimated Projected |              |
| PEPM Cost Summary                     | Projected Claims PEPM            | Current      | MMO Renewal Estimated Projected | 15.1%                             | \$1,863.84   | 15.1%                            | \$1,863.84   | 15.1%                | \$1,863.84   | 15.1%                            | \$1,863.84   |
|                                       | Administrative Fees PEPM         | \$38.43      | \$38.43                         | 0.0%                              | \$38.43      | 0.0%                             | \$38.43      | 0.0%                 | \$38.43      | 0.0%                             | \$38.43      |
|                                       | Chronic Condition Management Fee | \$2.50       | \$3.90                          | 56.0%                             | \$3.90       | 56.0%                            | \$3.90       | 56.0%                | \$3.90       | 56.0%                            | \$3.90       |
|                                       | Stop Loss Carveout Fee           | \$0.00       | \$0.00                          | N/A                               | Waived       | N/A                              | Waived       | N/A                  | Waived       | N/A                              | Waived       |
|                                       | Specific Stop Loss Fee PEPM      | \$162.00     | \$218.36                        | 34.8%                             | \$218.36     | -3.9%                            | \$155.75     | -3.9%                | \$155.75     | -3.9%                            | \$155.75     |
| Aggregate Stop Loss Fee PEPM          |                                  |              |                                 | 0.0%                              | \$9.00       | -40.1%                           | \$5.39       | -40.1%               | \$5.39       | -40.1%                           | \$5.39       |
| Total Cost PEPM                       |                                  |              |                                 | 16.53%                            | \$2,133.53   | 12.91%                           | \$2,067.31   | 12.91%               | \$2,067.31   | 12.91%                           | \$2,067.31   |
| Additional Reserve Amount PEPM        |                                  |              |                                 |                                   | \$0          |                                  | \$103.48     |                      | \$38.18      |                                  | \$38.18      |
| Total Cost PEPM w/ Additional Reserve |                                  |              |                                 | 18.57%                            | \$2,133.53   | 18.57%                           | \$2,170.79   | 15.00%               | \$2,105.50   | 15.00%                           | \$2,105.50   |
| Projected Annual Cost                 |                                  |              |                                 | Projected Change                  |              | MMO/Granular Estimated Projected |              | Projected Change     |              | MMO/Granular Estimated Projected |              |
| Projected Annual Cost                 | Enrollment                       | Current      | Estimated Projected             | 15.1%                             | \$1,208      | 15.1%                            | \$1,208      | 15.1%                | \$1,208      | 15.1%                            | \$1,208      |
|                                       | Projected Claims                 | \$23,468,123 | \$27,018,275                    | 27.3%                             | \$3,909,384  | -4.0%                            | \$27,018,275 | -4.0%                | \$27,018,275 | -4.0%                            | \$27,018,275 |
|                                       | Total Fixed Fees                 | \$3,072,102  | \$3,909,384                     | 16.53%                            | \$30,927,659 | 12.91%                           | \$29,967,774 | 12.91%               | \$29,967,774 | 12.91%                           | \$29,967,774 |
| Total Budgeted/Projected Annual Cost  |                                  |              |                                 |                                   | \$0          |                                  | \$1,500,000  |                      | \$553,485    |                                  | \$553,485    |
| Additional Reserve Amount             |                                  |              |                                 |                                   | \$0          |                                  | \$31,467,774 |                      | \$30,521,259 |                                  | \$30,521,259 |
| Total Budgeted/Projected Annual Cost  |                                  |              |                                 | 18.57%                            | \$30,927,659 | 18.57%                           | \$31,467,774 | 15.00%               | \$30,521,259 | 15.00%                           | \$30,521,259 |

\*Stop loss renewal includes the following provisions:  
 - No lasers for the 7/1/2025-6/30/2026 contract period.  
 - 50% renewal rate cap for the 7/1/2026-6/30/2027 contract period.

# Premium Equivalent Rates

## Premium Equivalent Rates

| Plan & Tier                                         | Enrollment | Current                |                        | Projected (MMO Renewal w/ No Lasers) |             | Projected MMO/Granular (No Lasers) |             | Projected MMO/Granular (No Lasers) |             | Increasing Reserves \$3 Million |             |
|-----------------------------------------------------|------------|------------------------|------------------------|--------------------------------------|-------------|------------------------------------|-------------|------------------------------------|-------------|---------------------------------|-------------|
|                                                     |            | Medical and Drug Rates | Medical and Drug Rates | Rate Change                          | COBRA Rates | Medical and Drug Rates             | Rate Change | Medical and Drug Rates             | Rate Change | Medical and Drug Rates          | COBRA Rates |
| PEA SMP PPO<br>Employee Only<br>Employee + Family   | 211        | \$966.36               | \$1,176.11             | 16.53%                               | \$1,148.63  | \$1,091.16                         | 12.91%      | \$1,112.98                         | 24.22%      | \$1,200.39                      | \$1,224.40  |
|                                                     | 410        | \$2,578.99             | \$3,005.33             | 16.53%                               | \$3,065.44  | \$2,912.05                         | 12.91%      | \$2,970.30                         | 24.22%      | \$3,203.57                      | \$3,267.64  |
| OAPSE SMP PPO<br>Employee Only<br>Employee + Family | 260        | \$1,027.50             | \$1,197.36             | 16.53%                               | \$1,221.31  | \$1,160.20                         | 12.91%      | \$1,183.40                         | 24.22%      | \$1,276.34                      | \$1,301.87  |
|                                                     | 154        | \$2,743.30             | \$3,196.80             | 16.53%                               | \$3,260.74  | \$3,097.58                         | 12.91%      | \$3,159.54                         | 24.22%      | \$3,407.68                      | \$3,475.83  |
| SMP500<br>Employee Only<br>Employee + Family        | 83         | \$891.09               | \$1,038.40             | 16.53%                               | \$1,059.17  | \$1,006.17                         | 12.91%      | \$1,026.29                         | 24.22%      | \$1,106.90                      | \$1,129.03  |
|                                                     | 73         | \$2,378.73             | \$2,771.96             | 16.53%                               | \$2,827.40  | \$2,685.93                         | 12.91%      | \$2,739.65                         | 24.22%      | \$2,994.81                      | \$3,013.91  |
| Bronze<br>Employee Only<br>Employee + Family        | 15         | \$647.58               | \$754.63               | 16.53%                               | \$769.73    | \$731.21                           | 12.91%      | \$745.84                           | 24.22%      | \$804.41                        | \$820.50    |
|                                                     | 2          | \$1,728.94             | \$2,014.76             | 16.53%                               | \$2,055.05  | \$1,952.22                         | 12.91%      | \$1,991.27                         | 24.22%      | \$2,147.66                      | \$2,190.61  |

Total Annual Cost

1,208

\$26,540,225

\$30,927,659

16.53%

\$29,967,774

12.91%

\$32,967,774

24.22%

# Premium Equivalent Rates – Con't

| Plan & Tier                                         | Enrollment | Current                |              | Projected (MMO Renewal w/ No Lasers) |             | Increasing Reserves \$1.5 Million  |             | 15% Overall Increase               |             |
|-----------------------------------------------------|------------|------------------------|--------------|--------------------------------------|-------------|------------------------------------|-------------|------------------------------------|-------------|
|                                                     |            | Medical and Drug Rates | COBRA Rates  | Medical and Drug Rates Rate Change   | COBRA Rates | Medical and Drug Rates Rate Change | COBRA Rates | Medical and Drug Rates Rate Change | COBRA Rates |
| PEA SMP PPO<br>Employee Only<br>Employee + Family   | 211        | \$966.36               | \$1,148.63   | 16.53%                               | \$1,148.63  | 18.57%                             | \$1,168.69  | 15.00%                             | \$1,133.54  |
|                                                     | 410        | \$2,578.99             | \$3,065.44   | 16.53%                               | \$3,065.44  | 18.57%                             | \$3,118.97  | 15.00%                             | \$3,025.16  |
| QAPSE SMP PPO<br>Employee Only<br>Employee + Family | 260        | \$1,027.50             | \$1,221.31   | 16.53%                               | \$1,221.31  | 18.57%                             | \$1,242.63  | 15.00%                             | \$1,205.26  |
|                                                     | 154        | \$2,743.30             | \$3,260.74   | 16.53%                               | \$3,260.74  | 18.57%                             | \$3,317.68  | 15.00%                             | \$3,217.89  |
| SMP500<br>Employee Only<br>Employee + Family        | 83         | \$891.09               | \$1,059.17   | 16.53%                               | \$1,059.17  | 18.57%                             | \$1,077.66  | 15.00%                             | \$1,045.25  |
|                                                     | 73         | \$2,378.73             | \$2,827.40   | 16.53%                               | \$2,827.40  | 18.57%                             | \$2,876.78  | 15.00%                             | \$2,790.25  |
| Bronze<br>Employee Only<br>Employee + Family        | 15         | \$647.58               | \$769.73     | 16.53%                               | \$769.73    | 18.57%                             | \$783.17    | 15.00%                             | \$759.61    |
|                                                     | 2          | \$1,728.94             | \$2,055.05   | 16.53%                               | \$2,055.05  | 18.57%                             | \$2,090.94  | 15.00%                             | \$2,028.05  |
| Total Annual Cost                                   |            | 1,208                  | \$26,540,225 | \$30,927,659                         | 16.53%      | \$31,467,774                       | 18.57%      | \$30,521,259                       | 15.00%      |

Exhibit includes ASO fees and stop loss premium but does not include PCORI fees.

# Illustrative Employee Contributions

|                      | Current   |            | MMO       |            | Reserve – \$3mil inc. |            | Reserve – \$1.5mil inc. |            | 15% Overall Increase |            |
|----------------------|-----------|------------|-----------|------------|-----------------------|------------|-------------------------|------------|----------------------|------------|
|                      | Certified | Classified | Certified | Classified | Certified             | Classified | Certified               | Classified | Certified            | Classified |
| <b>PEA SMP PPO</b>   |           |            |           |            |                       |            |                         |            |                      |            |
| Employee Only        | \$ 144.95 |            | \$162.85  |            | \$180.06              |            | \$171.87                |            | \$166.70             |            |
| Employee + Family    | \$ 386.85 |            | \$434.61  |            | \$480.54              |            | \$458.67                |            | \$444.88             |            |
| <b>OAPSE SMP PPO</b> |           |            |           |            |                       |            |                         |            |                      |            |
| Employee Only        | \$ 102.75 |            |           | \$ 115.44  |                       | \$ 127.63  |                         | \$ 121.83  |                      | \$118.16   |
| Employee + Family    | \$ 274.33 |            |           | \$ 308.20  |                       | \$ 340.77  |                         | \$ 325.26  |                      | \$315.48   |
| <b>SMP500</b>        |           |            |           |            |                       |            |                         |            |                      |            |
| Employee Only        | \$ 89.11  | \$ 44.55   | \$ 100.11 | \$ 50.06   | \$ 110.69             | \$ 55.35   | \$105.65                | \$52.83    | \$102.48             | \$51.24    |
| Employee + Family    | \$ 237.87 | \$ 118.94  | \$ 267.24 | \$ 133.62  | \$ 295.48             | \$ 147.74  | \$282.04                | \$141.02   | \$273.55             | \$136.78   |
| <b>Bronze</b>        |           |            |           |            |                       |            |                         |            |                      |            |
| Employee Only        | \$ 16.19  | \$ 12.95   | \$ 18.19  | \$ 14.55   | \$ 20.11              | \$ 16.09   | \$19.20                 | \$15.36    | \$18.62              | \$14.89    |
| Employee + Family    | \$ 43.22  | \$ 34.58   | \$ 48.56  | \$ 38.85   | \$ 53.69              | \$ 42.95   | \$51.25                 | \$41.00    | \$49.71              | \$39.77    |

\*Final premium calculations will be done by the Treasurer's Office

# Next Steps

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