

Finance Committee Meeting

Monday, June 22, 2026 9:00 a.m.

Agenda Items

Monthly Report: [May 2026 Board Report.pdf](#)

- The May 31, 2026 General Fund ending cash balance was \$55.7 million compared to \$68 million at April 30, 2025.

Health Insurance:

- The insurance fund (024) ended the month of May 2026 with a \$78,800 balance. This is down \$312,567 from April 2026.
- [June Insurance Docs - 061026.pdf](#)

Fund Balances: [May 2026 Cash Summary Report - Multiple Funds.pdf](#)

- Funds beginning with a number 5 are federal funds. These funds have to be spent first and then request to be reimbursed from the state of Ohio. These funds are typically negative throughout the year due to the timing difference.
- Funds beginning with a number 4 are state funds. These funds are typically positive. Fund 401 (Auxiliary Fund) are funds given to parochial schools used for non-secular purposes. The schools receive their allocations based on the number of students enrolled.

Investments: [May 2026 Review.pdf](#)

- Our weighted average yield for our investments is 3.85%.
- 71% of our investments are in US Treasuries which are safe, highly liquid, government-backed debt instruments. They are backed by the full faith and credit of the US governments and are considered virtually risk-free regarding default.

November Levy: [SDIT.png](#)

In attendance: Sean Nuccio, Amy Popik, Scott Hunt, Nick Reyes, Amy Cruse, Tammie Sebastian

Absent: Ashley McTaggart

**FY 2026 FINANCIAL STATUS
REPORT AS OF:
JUNE 30, 2026**



**Sean Nuccio, CPA
Treasurer/CFO**

PARMA CITY SCHOOL DISTRICT
GENERAL FUND - COMPARATIVE FORECAST VS. ACTUAL REPORT
For the period June 1, 2026 -June 30, 2026

						FY26 FORECAST vs. ACTUAL		
COMPARING FY25 VS. FY26						FY26 Forecast	% of Forecast (100% of year)	
	REVENUES	FY TO DATE 25	FY TO DATE 26	\$ Difference	Variance			
	<u>From Local Sources</u>							
01.010	General Property Taxes (Real Estate)	\$ 102,045,149	\$ 99,610,095	\$ (2,435,054)	-2.39%	\$ 100,675,405	98.94%	Personal Utility Property Tax: A large utility company did not pay their taxes by the due date. We will receive the delinquent taxes, but they may not be included in fiscal year 2026 payments.
01.020	Personal Utility Property Tax	5,594,645	4,257,242	(1,337,403)	-23.91%	5,986,430	71.11%	
01.035	Unrestricted Grants-in-Aid (Fndtn. & Fixed Rate Reimb.)	19,128,394	16,004,076	(3,124,318)	-16.33%	14,956,812	107.00%	
01.040	Restricted Grants-in-Aid (Parity Aid & Bus Subsidy)	9,724,821	8,941,020	(783,801)	-8.06%	9,746,723	91.73%	
01.050	State Share of Property Taxes (Homestead/Rollback)	14,450,723	14,334,167	(116,556)	-0.81%	14,414,840	99.44%	
01.060	All Other Operating Revenue	9,301,532	10,202,657	901,125	9.69%	8,642,516	118.05%	
01.070	Total Revenue	\$ 160,245,264	\$ 153,349,257	\$ (6,896,007)	-4.30%	\$ 154,422,726	99.30%	
02.040	Operating Transfers-In	500,000	-	(500,000)	-100.00%	-	#DIV/0!	Grant-in-Aid: The state drastically cut our state funding for fiscal year 2026.
02.050	Advances-In	2,037,581	2,139,564	101,983	5.01%	2,139,564	100.00%	
02.060	All Other Financial Sources	27,924	1,470,275	1,442,351	5165.27%	28,000	5250.98%	
02.080	Total Revenues and Other Financing Sources	\$ 162,810,769	\$ 156,959,096	\$ (5,851,673)	-3.59%	\$ 156,590,290	100.24%	
	<u>EXPENDITURES</u>							
03.010	Personal Services (Salaries/Wages)	\$ 97,108,499	\$ 99,404,554	\$ 2,296,055	2.36%	100,429,887	98.98%	Employees' Retirement/Insurance Benefits: Insurance rates increased 18.57% causing the Board's share of expenditures to increase.
03.020	Employees' Retirement/Insurance Benefits	38,221,372	46,338,693	8,117,321	21.24%	44,679,337	103.71%	
03.030	Purchased Services	13,527,167	15,912,009	2,384,842	17.63%	13,998,627	113.67%	
03.040	Supplies and Materials	3,124,690	3,776,693	652,003	20.87%	3,182,674	118.66%	
03.050	Capital Outlay (Equipment)	194,736	297,235	102,499	52.63%	198,631	149.64%	
04.300	Other Objects	1,920,796	2,184,257	263,461	13.72%	1,933,705	112.96%	
04.500	Total Expenditures	\$ 154,097,260	\$ 167,913,441	\$ 13,816,181	8.97%	\$ 164,422,861	102.12%	
	<u>Other Financing Uses</u>							
05.010	Operational Transfers - Out	550,000	-	(550,000)	-100.00%	500,000	0.00%	Purchased Services: Additional property insurance costs, sub teacher costs and nursing costs.
05.020	Advances - Out	2,139,564	4,205,205	2,065,641	96.54%	500,000	841.04%	
05.030	All Other Financing Uses	(1,000)	-	-	-100.00%	-	#DIV/0!	
05.040	Total Other Financing Uses	2,688,564	4,205,205	1,515,641	56.41%	1,000,000	420.52%	
05.050	Total Expenditures and Other Financing Uses	\$ 156,785,824	\$ 172,118,646	\$ 15,331,822	9.78%	\$ 165,422,861	104.05%	
06.010	Excess Revenues Over (Under) Expenditures	\$ 6,024,945	\$ (15,159,550)			\$ (8,832,571)		
07.010	Beginning Cash Balance at July 1	\$ 51,057,746	\$ 57,082,691	\$ 6,024,945	11.80%			
07.020	Ending Cash Balance at June 30	\$ 57,082,691	\$ 41,923,141	\$ (15,159,550)	-26.56%			

PARMA CITY SCHOOL DISTRICT

June 1, 2026 – June 30, 2026 Financial Report

SUMMARY

The following table shows the revenue and expenditures by month for the General Fund as of June 30, 2026. The total revenue forecasted in the revised February 2026 five-year forecast is \$154,266,704. The adopted budget approved by the Board on June 26, 2025 was \$165,469,043 plus carryover encumbrances of \$2,030,358 for a total appropriation of \$167,499,401. The five-year forecast can be viewed at <https://education.ohio.gov/Topics/Finance-and-Funding/Five-Year-Forecasts/Submissions-of-Traditional-and-JVSDs>.

	July	August	September	October	November	December
Revenues:						
Property Taxes	\$ 9,593,139	\$ 40,523,624	\$ -	\$ -	\$ -	\$ -
State Funding	1,932,390	2,262,717	1,870,569	1,543,077	1,829,497	1,981,935
State Property Allocation	-	-	7,648,558	-	-	-
Other	4,050,643	342,766	1,720,145	1,929,533	431,775	292,215
Total Revenues	15,576,172	43,129,107	11,239,272	3,472,610	2,261,272	2,274,150
Expenditures:						
Salaries	7,074,493	6,806,549	7,215,254	11,768,064	8,054,209	8,054,251
Benefits	3,498,118	3,484,881	3,781,279	4,464,308	3,862,570	3,961,995
Purchased Services	2,570,059	830,887	767,062	1,637,480	1,308,851	701,736
Materials and Supplies	439,302	433,987	369,040	286,614	396,590	438,322
Capital Outlay	6,387	12,697	62,050	7,714	6,357	5,297
Other Objects	278,983	405,567	22,325	12,286	8,519	8,442
Total Expenditures	13,867,342	11,974,568	12,217,010	18,176,466	13,637,096	13,170,043
Net Change in Cash	\$ 1,708,830	\$ 31,154,539	\$ (977,738)	\$ (14,703,856)	\$ (11,375,824)	\$ (10,895,893)

	January	February	March	April	May	June	Total
Revenues:							
Property Taxes	\$ 3,090,313	\$ 3,831,857	\$ 46,828,404	\$ -	\$ -	\$ -	\$ 103,867,337
State Funding	2,136,773	1,841,568	1,835,141	1,834,458	1,858,738	3,444,807	24,945,096
State Property Allocation	-	-	-	6,685,609	-	-	14,334,167
Other	461,952	261,336	1,932,027	444,255	1,838,379	107,470	13,812,496
Total Revenues	5,689,038	5,934,761	50,595,572	8,964,322	3,697,117	3,552,277	156,959,096
Expenditures:							
Salaries	7,234,065	8,457,426	7,631,706	7,868,083	11,361,023	7,879,431	99,404,554
Benefits	3,853,181	3,905,986	3,844,795	3,860,045	3,976,855	3,844,680	46,338,693
Purchased Services	1,387,222	688,670	1,947,131	1,607,521	1,201,343	1,264,047	15,912,009
Materials and Supplies	269,077	74,701	377,130	333,796	246,751	111,383	3,776,693
Capital Outlay	11,310	3,852	11,144	29,686	122,676	18,065	297,235
Other Objects	624,006	86,695	704,624	17,964	8,733	4,211,318	6,389,462
Total Expenditures	13,378,861	13,217,330	14,516,530	13,717,095	16,917,381	17,328,924	172,118,646
Net Change in Cash	\$ (7,689,823)	\$ (7,282,569)	\$ 36,079,042	\$ (4,752,773)	\$ (13,220,264)	\$ (13,776,647)	\$ (15,159,550)

PARMA CITY SCHOOL DISTRICT

June 1, 2026 – June 30, 2026 Financial Report

REVENUE

The Parma City School District forecasted **\$155,699,888** in revenue within the General Fund in the fiscal year 2026 as shown in Figure 1.

As of **June 30, 2026** the District received revenue in the amount of **\$156,959,096**. The five-year forecast can be viewed at reports.education.ohio.gov/report/finance-forecast-submissions.

Figure 1

	FY26 FORECASTED BUDGET		FY26 ACTUAL TO DATE	ACTUAL VERSUS FORECASTED
REVENUES				
GENERAL PROPERTY (REAL ESTATE)	\$102,048,527		\$ 99,610,095	(\$2,438,432)
PERSONAL PROPERTY UTILITY TAXES	\$ 5,862,436		\$ 4,257,242	(\$1,605,194)
UNRESTRICTED GRANTS-IN-AID	\$ 14,344,859		\$ 16,004,076	\$ 1,659,217
RESTRICTED GRANTS-IN-AID	\$ 10,360,839		\$ 8,941,020	(\$ 1,419,819)
PROPERTY TAX ALLOCATION	\$ 14,518,305		\$ 14,334,167	(\$ 184,138)
OTHER REVENUE	\$ 7,906,135		\$ 10,202,657	\$ 2,296,522

PARMA CITY SCHOOL DISTRICT

June 1, 2026 – June 30, 2026 Financial Report

Figure 2 compares current revenue sources to the prior two years as of June 30th. The three years of data is beneficial for trend analysis performed throughout the year.

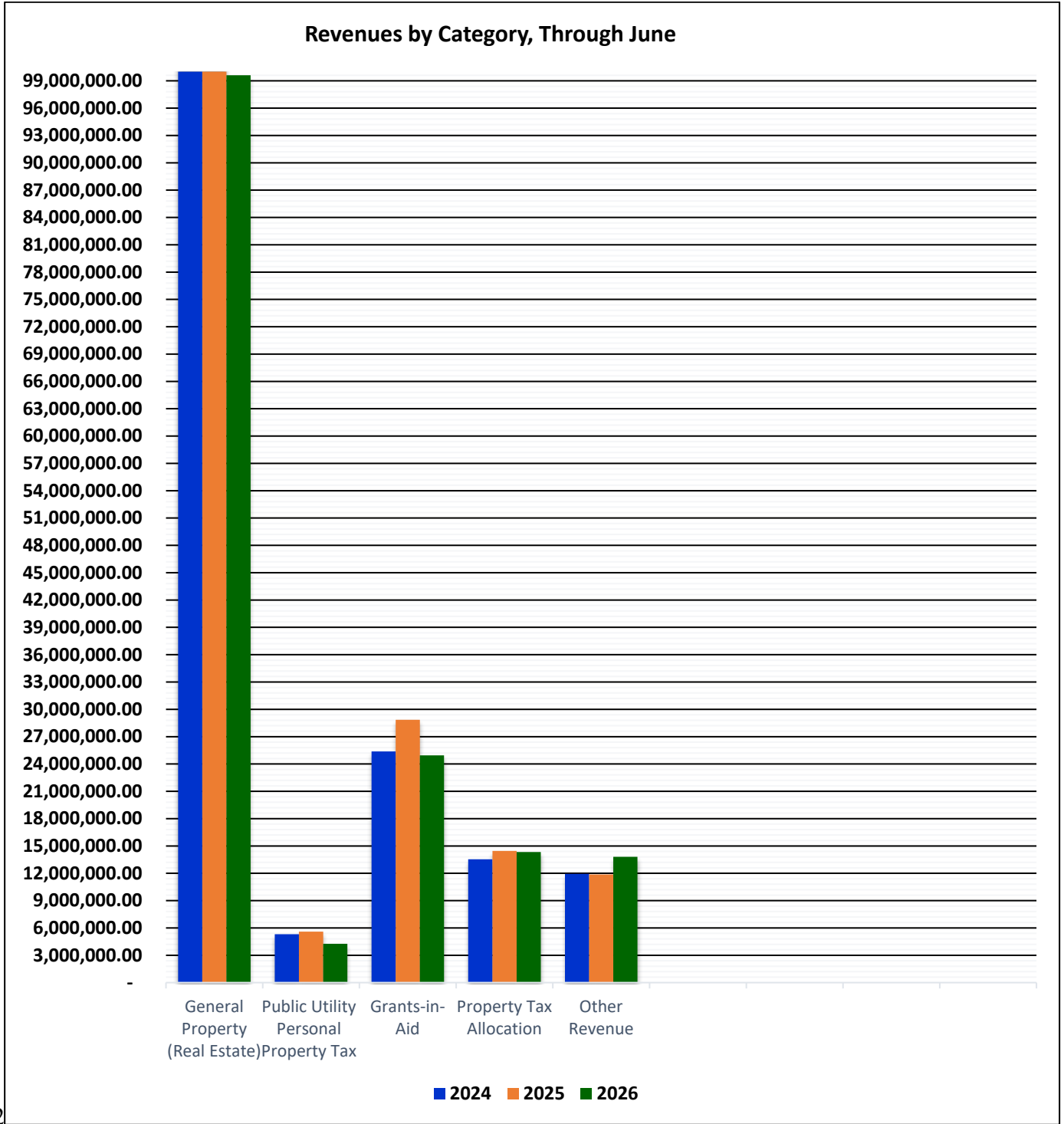


Figure 2

PARMA CITY SCHOOL DISTRICT

June 1, 2026 – June 30, 2026 Financial Report

EXPENDITURES

The fiscal year 2026 adopted General Fund budget for the District is **\$165,469,043**. This budget, coupled with carryover encumbrances of **\$2,030,358** resulted in a **\$167,499,401** General Fund appropriation for FY26. The General Fund appropriations have been modified throughout the fiscal year. The following information is a financial update of the status of this appropriation through June 30, 2026.

As previously reported, our revenue budget was passed prior to the State of Ohio passing their budget. The new state budget has a new funding formula which funds charter schools and scholarship differently from fiscal year 2021. Our revenues are expected to be significantly lower than fiscal year 2021. However, our expenditures are expected to be equally lower as well.

Through June 30, 2026 the District expended **\$172,118,646** and had outstanding encumbrances of **\$1,618,706**. A statistical spending range for the District is based on two analyses: first, time elapsed is 12 months (or 100%) of the fiscal year has passed. Secondly, 26 of 26 (or 100%) of the total payroll periods have passed.

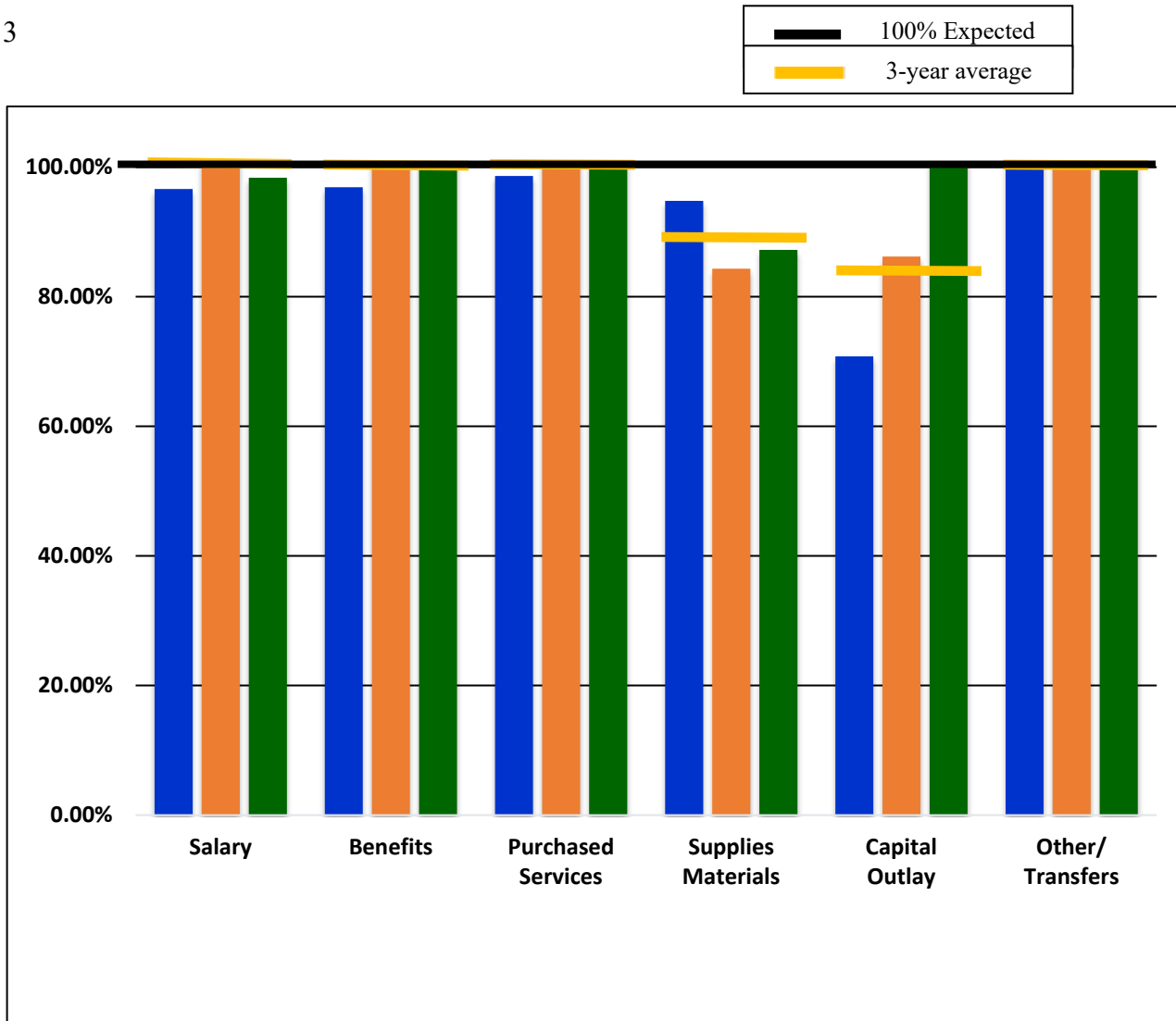
Overall, the District's encumbrance/expenditure level through June 30th is in line with expectations. As an examination of the categories of expenditures is performed, cyclical variances are noted between categories which relate specifically to school operations.

PARMA CITY SCHOOL DISTRICT

June 1, 2026 – June 30, 2026 Financial Report

Figure 3 compares the various expenditure categories to the expected level of 100% and also compares these percentages spent to the prior two fiscal years through June 30th.

Figure 3

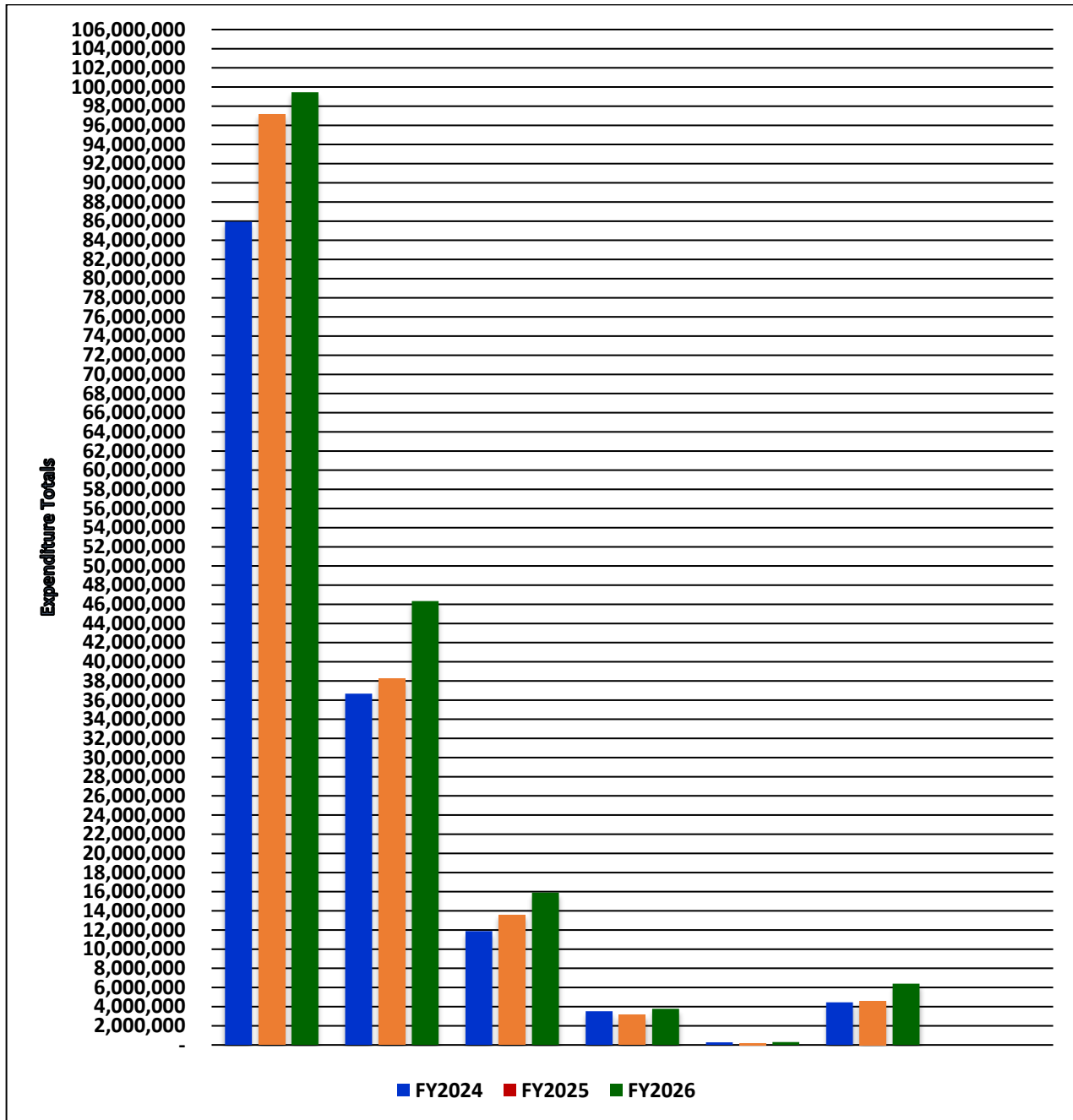


PARMA CITY SCHOOL DISTRICT

June 1, 2026 – June 30, 2026 Financial Report

Figure 4 shows the various expenditure amounts as dollars spent through June 30th of the last three fiscal years. The three years of data are beneficial for trend analysis performed throughout the year.

Figure 4



PARMA CITY SCHOOL DISTRICT

June 1, 2026 – June 30, 2026 Financial Report

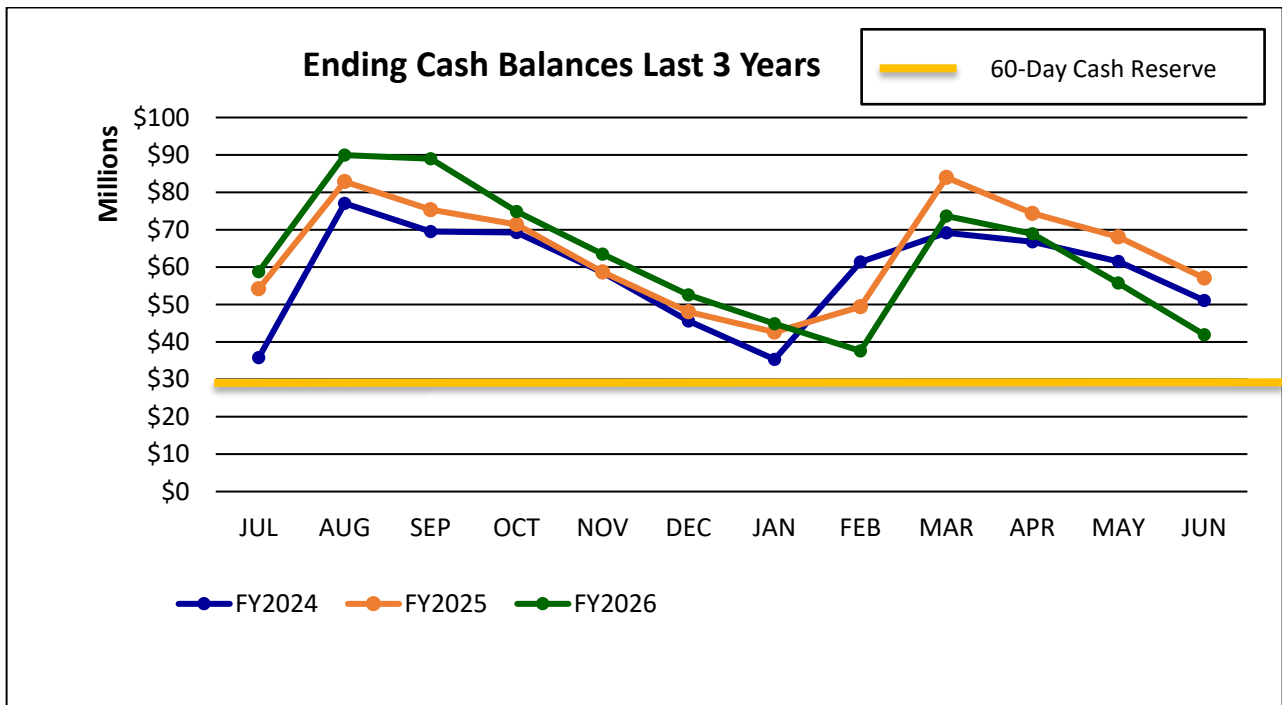
CASH BALANCE

The cash balance as of June 30, 2026 is **\$41,923,141**. The unencumbered balance as of June 30, 2026 is **\$40,304,435**. See Figure 5 for the cash balance calculation. See Figure 6 for a monthly history of ending cash balances. A standard cash reserve benchmark for school districts is having 60 days of operating cash on hand, which at this point in time is approximately **\$26.2** million dollars. Currently, the District's ending cash is above this benchmark.

Figure 5

Beginning Cash Balance 7.01.25	\$57,082,691
Total FYTD Revenues	156,959,096
Total FYTD Expenditures	<u>-172,118,646</u>
Revenue Over/Under Expenditures	<u>-15,159,550</u>
Ending Cash Balance 6.30.26	41,923,141
Encumbrances	<u>-1,618,706</u>
Unencumbered Balance 6.30.26	\$40,304,435

Figure 6



PARMA CITY SCHOOLS DISTRICT
MINUTES
INSURANCE COMMITTEE MEETING
June 9, 2026

Meeting called to order at 10:00 a.m.

Financials

- We discussed the financials for the Insurance Fund. The fund balance as of 05/31/2026 was \$78,800. Expenditures exceeded revenues for the month of May by \$312,567.

Wellness

- We discussed using a company called Vitality for wellness. The insurance committee did not seem opposed to the move. This would have to be Board approved.

Oswald

- Oswald provided their monthly financial update.

NFP

- NFP presented the premium increase options. We agreed on a 10.2% premium increase with the elimination of non-essential GLP-1 drugs elimination on January 1, 2026.

Meeting was adjourned at 10:35 a.m.

Insurance Fund Highlights

- Expenditures exceeded revenues by \$312,567 for the month of May due to the higher medical claims from stop-loss reimbursements.
- The insurance fund balance as of May 31, 2026 was \$78,800.
- The medical claims increased in May compared to April. The prescription claims increased slightly in May compared to April.
- Through May 31, 2026, expenditures have exceeded revenues by \$2,266,335 for fiscal year 2026.

Fiscal Year	2026	2025	2024	2023
FY Beg. Balance (cash)	\$ 2,345,135.09	\$ 5,996,606.30	\$ 6,985,590.17	\$ 6,795,523.85
Premiums				
Employees - Med/Rx	\$ 3,906,649.90	\$ 3,562,713.30	\$ 3,078,436.35	\$ 3,142,631.17
Vision - Emp	\$ (134,872.64)	\$ 1,219.19	\$ 1,131.04	\$ 130,611.53
Board of Education - Med/Rx	\$ 25,188,022.95	\$ 22,558,574.57	\$ 20,624,545.46	\$ 21,320,951.37
Vision - BoE	\$ 99,174.37	\$ 127,556.01	\$ 123,338.26	\$ 931.68
Misc	\$ 4,229.70	\$ 86,789.14	\$ 43,760.96	\$ 140,010.50
Total Revenue	\$ 29,063,204.28	\$ 26,336,852.21	\$ 23,871,212.07	\$ 24,735,136.25
Total Expense	\$ 31,329,539.50	\$ 29,988,323.42	\$ 24,860,195.94	\$ 24,545,069.93
Reserve Gain/(Loss)	\$ (2,266,335.22)	\$ (3,651,471.21)	\$ (988,983.87)	\$ 190,066.32
Claims				
Medical	\$ 20,489,960.67	\$ 19,231,963.84	\$ 15,911,171.06	\$ 16,726,665.33
Prescription	\$ 7,904,088.00	\$ 7,243,294.84	\$ 5,699,333.25	\$ 4,864,063.60
Vision	\$ (41,544.68)	\$ 103,618.71	\$ 96,190.00	\$ 82,607.75
Fixed Costs & Other				
Administration Fee	\$ 622,607.01	\$ 684,268.35	\$ 612,044.86	\$ 784,277.35
Stop Loss Premiums	\$ 2,151,863.56	\$ 2,428,395.73	\$ 2,250,725.34	\$ 1,862,905.66
Grail	\$ 424.50	\$ -	\$ 2,547.00	
Consultant/Legal Fees	\$ 184,260.11	\$ 255,276.79	\$ 236,264.37	\$ 199,687.79
Subrogation	\$ 1,688.20	\$ 7,378.17	\$ 6,548.94	\$ 2,745.24
Health Fair/Wellness	\$ -	\$ 5,950.48	\$ 11,709.66	\$ 12,034.21
ACA Fees	\$ 7,165.13	\$ 7,323.15	\$ -	\$ -
Misc	\$ 9,027.00	\$ 20,853.36	\$ 33,661.46	\$ 10,083.00
FY Ending Balance (cash)	\$ 78,799.87	\$ 2,345,135.09	\$ 5,996,606.30	\$ 6,985,590.17

FY 2026 Insurance
Fund by Month

Total FYTD				July	August	September	October	November	December	January	February	March	April	May											
Premiums																									
\$	3,906,649.90	Employees	(3)	\$	279,078.08	\$	279,692.52	\$	314,458.76	\$	476,186.68	\$	161,795.08	\$	323,389.54	\$	634,372.40	\$	322,765.19	\$	321,178.07	\$	318,011.42	\$	475,722.16
\$	(134,872.64)	Vision - Emp	(5)	\$	86.40	\$	81.43	\$	86.33	\$	128.55	\$	61.33	\$	-	\$	(157,033.94)	\$	(623.52)	\$	89.03	\$	11,136.21	\$	11,115.54
\$	25,188,022.95	Board of Education	(2)	\$	1,973,086.39	\$	1,965,193.53	\$	2,309,300.26	\$	2,345,030.02	\$	2,368,261.38	\$	2,368,547.05	\$	2,369,837.00	\$	2,361,706.88	\$	2,361,706.38	\$	2,383,752.46	\$	2,381,601.60
\$	99,174.37	Vision - BOE	(4)	\$	9,827.71	\$	9,774.03	\$	10,685.91	\$	10,877.42	\$	11,066.18	\$	11,066.18	\$	11,092.95	\$	11,061.21	\$	11,129.32	\$	2,041.03	\$	552.43
\$	4,229.70	Misc	(1)	\$	-	\$	-	\$	-	\$	-	\$	-	\$	3,729.70	\$	500.00								
\$	29,063,204.28	Total Revenue		\$	2,262,078.58	\$	2,254,741.51	\$	2,634,531.26	\$	2,832,222.67	\$	2,541,183.97	\$	2,706,732.47	\$	2,858,768.41	\$	2,694,909.76	\$	2,694,102.80	\$	2,714,941.12	\$	2,868,991.73
\$	31,329,539.50	Total Expense		\$	4,332,759.39	\$	3,330,770.77	\$	3,284,830.44	\$	3,483,639.06	\$	3,347,401.79	\$	487,225.52	\$	2,455,502.12	\$	1,559,089.51	\$	3,431,451.06	\$	2,435,310.72	\$	3,181,559.12
\$	(2,266,335.22)	Reserve Gain/(Loss)		\$	(2,070,680.81)	\$	(1,076,029.26)	\$	(650,299.18)	\$	(651,416.39)	\$	(806,217.82)	\$	2,219,506.95	\$	403,266.29	\$	1,135,820.25	\$	(737,348.26)	\$	279,630.40	\$	(312,567.39)
Claims																									
\$	20,489,960.67	Medical	(1)	\$	3,188,788.55	\$	2,287,310.26	\$	2,727,339.02	\$	2,211,866.39	\$	2,401,797.42	\$	(2,805.78)	\$	1,415,679.92	\$	536,210.55	\$	2,240,688.19	\$	1,388,634.16	\$	2,094,451.99
\$	7,904,088.00	Prescription	(2)	\$	804,509.98	\$	804,032.29	\$	290,792.49	\$	937,642.31	\$	712,650.43	\$	600,164.74	\$	695,057.47	\$	785,143.55	\$	714,464.10	\$	752,103.78	\$	807,526.86
\$	(41,544.68)	Vision	(5)	\$	10,432.37	\$	5,111.76	\$	7,724.41	\$	10,729.97	\$	17,217.50	\$	(137,820.18)	\$	6,575.93	\$	4,713.03	\$	5,879.82	\$	17,704.32	\$	10,186.39
Fixed Costs & Other																									
\$	622,607.01	Administration Fee	(4)	\$	111,809.03	\$	6,851.60	\$	58,226.02	\$	111,639.99	\$	1,240.50	\$	5,834.90	\$	113,193.12	\$	31,476.82	\$	59,724.23	\$	63,069.30	\$	59,541.50
\$	2,151,863.56	Stop Loss Premiums	(3)	\$	194,173.70	\$	194,012.56	\$	190,950.90	\$	190,950.90	\$	195,140.54			\$	198,041.06	\$	198,041.06	\$	395,437.56	\$	197,396.50	\$	197,718.78
\$	424.50	Graill		\$	-	\$	424.50	\$	-																
\$	184,260.11	Consultant/Legal Fees	(6)	\$	10,757.63	\$	28,698.40	\$	9,725.00	\$	20,778.80	\$	19,051.80	\$	21,730.24	\$	26,652.32	\$	3,072.50	\$	15,257.16	\$	16,402.66	\$	12,133.60
\$	1,688.20	Subrogation	(7)	\$	108.00	\$	317.40	\$	72.60	\$	30.70	\$	303.60	\$	121.60	\$	302.30	\$	432.00						
\$	-	Health Fair/Wellness	(9)	\$	-	\$	-	\$	-	\$	-														
\$	7,165.13	ACA Fees	(8)	\$	7,165.13	\$	-	\$	-	\$	-														
\$	9,027.00	Misc	(10)	\$	5,015.00	\$	4,012.00	\$	-	\$	-			\$	-	\$	-								

FY 2025 Insurance Fund by Month																									
Total FYTD				July	August	September	October	November	December	January	February	March	April	May											
Premiums																									
\$	3,297,431.72	Employees	(3)	\$	251,585.16	\$	356,767.04	\$	258,585.36	\$	268,525.27	\$	268,979.71	\$	403,555.04	\$	269,962.05	\$	269,064.33	\$	272,604.32	\$	270,879.00	\$	406,924.44
\$	1,126.61	Vision - Emp	(5)	\$	82.29	\$	124.76	\$	82.53	\$	102.74	\$	93.62	\$	133.68	\$	92.66	\$	87.69	\$	99.96	\$	92.66	\$	134.02
\$	20,590,967.02	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	\$	1,942,283.02	\$	1,943,092.74	\$	1,953,165.82	\$	1,961,425.81
\$	116,526.20	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	\$	10,928.04	\$	10,975.48	\$	11,011.06
\$	86,789.14	Misc	(1)	\$	35,742.30	\$	-	\$	-	\$	-	\$	-	\$	49,392.36	\$	1,654.48								
\$	24,092,840.69	Total Revenue		\$	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	\$	2,222,338.68	\$	2,226,725.06	\$	2,235,112.96	\$	2,379,495.33
\$	28,409,299.73	Total Expense		\$	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	\$	2,281,686.85	\$	2,735,529.46	\$	2,384,464.75	\$	2,530,358.02
\$	(2,209,904.04)	Reserve Gain/(Loss)		\$	(1,208,718.85)	\$	(1,001,185.19)	\$	(814,136.62)	\$	(73,944.77)	\$	(225,867.92)	\$	(28,648.21)	\$	(95,590.43)	\$	(59,348.17)	\$	(508,804.40)	\$	(149,351.79)	\$	(150,862.69)
Claims																									
\$	17,853,526.87	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	\$	1,728,109.11	\$	1,356,783.70	\$	1,710,275.88
\$	7,084,759.57	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	\$	463,147.96	\$	729,305.28	\$	523,177.54
\$	94,235.76	Vision	(5)	\$	-	\$	15,592.20	\$	7,571.11	\$	10,908.91	\$	12,006.84	\$	4,736.45	\$	5,327.30	\$	3,400.48	\$	4,803.87	\$	16,959.84	\$	12,928.76
Fixed Costs & Other																									
\$	679,436.35	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	\$	104,740.33	\$	53,543.39	\$	53,389.92
\$	2,428,395.73	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	\$	208,872.46	\$	208,777.82
\$	-	Grail		\$	-																				
\$	227,967.79	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	\$	19,479.00	\$	20,044.00	\$	18,828.60	\$	21,605.50
\$	6,850.67	Subrogation	(7)	\$	330.02	\$	829.44	\$	868.58	\$	2,096.12	\$	1,277.92	\$	185.70	\$	137.31	\$	325.70	\$	425.80	\$	171.48	\$	202.60
\$	5,950.48	Health Fair/Wellness	(9)	\$	5,950.48	\$	-	\$	-	\$	-	\$	-												
\$	7,323.15	ACA Fees	(8)	\$	-	\$	-	\$	7,323.15	\$	-	\$	-												
\$	20,853.36	Misc	(10)	\$	5,869.00	\$	6,621.93	\$	6,443.45	\$	-	\$	-	\$	1,918.98										

FY 2024 Insurance
Fund by Month

Total FYTD													
			July	August	September	October	November	December	January	February	March	April	May
	Premiums												
\$ 2,944,092.16	Employees	(3)	\$ 120,560.46	\$ 220,801.46	\$ 253,998.70	\$ 251,178.39	\$ 251,733.36	\$ 252,704.98	\$ 397,236.20	\$ 265,209.75	\$ 267,491.33	\$ 265,634.80	\$ 397,542.73
\$ 1,076.05	Vision - Emp	(5)	\$ 43.27	\$ 71.27	\$ 113.42	\$ 82.08	\$ 199.78	\$ 79.76	\$ 83.58	\$ 81.80	\$ 86.77	\$ 81.80	\$ 152.52
\$ 18,836,943.85	Board of Education	(2)	\$ 1,569,487.28	\$ 1,565,495.84	\$ 1,393,079.19	\$ 1,779,850.59	\$ 1,786,478.03	\$ 1,797,713.08	\$ 1,791,944.19	\$ 1,795,508.97	\$ 1,794,766.67	\$ 1,783,644.20	\$ 1,778,975.81
\$ 112,590.69	Vision - BOE	(4)	\$ 9,315.53	\$ 9,343.94	\$ 8,304.30	\$ 10,552.52	\$ 10,610.00	\$ 10,687.26	\$ 10,725.45	\$ 10,776.33	\$ 10,817.67	\$ 10,744.21	\$ 10,713.48
\$ 41,107.73	Misc	(1)	\$ 27,500.00	\$ -		\$ 3,917.69	\$ 3,380.23				\$ 1,309.81	\$ 5,000.00	\$ -
\$ 21,935,810.48	Total Revenue		\$ 1,726,906.54	\$ 1,795,712.51	\$ 1,655,495.61	\$ 2,045,581.27	\$ 2,052,401.40	\$ 2,061,185.08	\$ 2,199,989.42	\$ 2,071,576.85	\$ 2,074,472.25	\$ 2,065,105.01	\$ 2,187,384.54
\$ 23,416,796.24	Total Expense		\$ 2,871,508.45	\$ 1,722,770.95	\$ 1,767,708.94	\$ 1,857,717.15	\$ 1,943,792.49	\$ 2,133,002.68	\$ 2,554,980.37	\$ 1,716,536.11	\$ 2,048,753.35	\$ 2,732,223.70	\$ 2,067,802.05
\$ (1,480,985.76)	Reserve Gain/(Loss)		\$ (1,144,601.91)	\$ 72,941.56	\$ (112,213.33)	\$ 187,864.12	\$ 108,608.91	\$ (71,817.60)	\$ (354,990.95)	\$ 355,040.74	\$ 25,718.90	\$ (667,118.69)	\$ 119,582.49
	Claims												
\$ 14,424,179.46	Medical	(1)	\$ 1,647,810.33	\$ 998,270.12	\$ 1,497,817.15	\$ 1,022,047.96	\$ 1,155,474.23	\$ 1,287,816.62	\$ 1,494,808.93	\$ 1,310,980.42	\$ 1,357,817.18	\$ 1,453,542.26	\$ 1,197,794.26
\$ 5,774,409.29	Prescription	(2)	\$ 679,501.89	\$ 460,869.05	\$ 1,828.70	\$ 553,849.02	\$ 500,151.51	\$ 586,130.66	\$ 784,810.01	\$ 166,441.35	\$ 667,907.75	\$ 758,081.08	\$ 614,838.27
\$ 86,664.90	Vision	(5)	\$ 7,856.01	\$ 8,508.26	\$ 8,536.78	\$ 7,431.80	\$ 11,389.38	\$ 6,791.03	\$ 4,991.62	\$ 8,737.82	\$ 4,220.42	\$ 18,152.28	\$ 49.50
	Fixed Costs & Other												
\$ 610,412.86	Administration Fee	(4)	\$ 101,228.17	\$ 51,310.04	\$ 52,011.73	\$ 53,056.44	\$ 52,901.31	\$ 52,582.94	\$ 53,027.88	\$ 24,112.92	\$ 3,904.60	\$ 103,649.89	\$ 62,626.94
\$ 2,249,365.34	Stop Loss Premiums	(3)	\$ 374,946.17	\$ 186,461.16	\$ 184,988.14	\$ 188,418.48	\$ 188,034.34	\$ 188,666.53	\$ 188,199.13	\$ 186,559.60	\$ -	\$ 375,678.68	\$ 187,413.11
\$ 2,547.00	Grail		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,547.00
\$ 217,297.33	Consultant/Legal Fees	(6)	\$ 31,360.12	\$ 12,915.66	\$ 22,193.66	\$ 31,726.46	\$ 35,571.63	\$ 8,724.80	\$ 28,158.00	\$ 18,461.00	\$ 9,725.00	\$ 18,461.00	
\$ 6,548.94	Subrogation	(7)	\$ 319.30	\$ 296.66	\$ 332.78	\$ 1,186.99	\$ 270.09	\$ 1,255.10	\$ 984.80	\$ 328.00	\$ 1,044.50	\$ -	\$ 530.72
\$ 11,709.66	Health Fair/Wellness	(9)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 915.00	\$ 4,133.90	\$ 4,658.51	\$ 2,002.25
\$ -	ACA Fees	(8)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 33,661.46	Misc	(10)	\$ 28,486.46	\$ 4,140.00	\$ -	\$ -	\$ -	\$ 1,035.00	\$ -	\$ -	\$ -	\$ -	\$ -

FY 2026 Insurance Claims

	MMO	Express Scripts	Total
07/03/25	388,496.81	206,785.91	595,282.72
07/10/25	676,843.81	95,355.02	772,198.83
07/17/25	952,443.97	168,143.32	1,120,587.29
07/24/25	811,000.36	95,620.82	906,621.18
08/01/25	437,318.34	258,617.88	695,936.22
08/08/25	461,108.89	191,965.27	653,074.16
08/15/25	583,238.99	178,100.85	761,339.84
08/22/25	810,755.80	182,199.89	992,955.69
08/29/25	701,485.09	196,849.15	898,334.24
09/05/25	767,632.60	118,932.28	886,564.88
09/12/25	521,419.29	153,896.59	675,315.88
09/19/25	502,869.27	191,988.52	694,857.79
09/26/25	645,378.23	161,654.83	807,033.06
10/03/25	820,404.07	196,077.99	1,016,482.06
10/10/25	502,341.19	219,070.14	721,411.33
10/17/25	678,366.50	265,562.91	943,929.41
10/24/25	610,283.02	171,993.95	782,276.97
10/31/25	814,319.68	207,453.24	1,021,772.92
11/07/25	668,410.38	161,498.32	829,908.70
11/14/25	254,880.36	155,800.51	410,680.87
11/21/25	559,565.45	240,784.63	800,350.08
11/28/25	361,402.54	147,843.42	509,245.96
12/05/25	374,601.72	288,681.06	663,282.78
12/12/25	331,082.78	156,096.22	487,179.00
12/19/25	314,086.63	221,078.56	535,165.19
12/26/25	608,841.16	210,559.18	819,400.34
01/02/26	300,247.73	174,716.85	474,964.58
01/09/26	469,420.59	187,989.86	657,410.45
01/16/26	628,907.43	215,920.81	844,828.24
01/23/26	298,866.76	102,792.92	401,659.68
01/30/26	423,707.41	110,461.85	534,169.26
02/06/26	513,769.64	269,304.27	783,073.91
02/13/26	300,543.25	267,746.12	568,289.37
02/20/26	464,354.08	126,452.88	590,806.96
02/27/26	666,075.80	163,763.77	829,839.57
03/06/26	355,209.85	206,857.72	562,067.57
03/13/26	510,875.35	193,443.22	704,318.57
03/20/26	568,083.04	232,395.48	800,478.52
03/27/26	431,659.54	339,842.67	771,502.21
04/03/26	449,305.42	186,503.36	635,808.78
04/10/26	467,179.40	180,272.47	647,451.87
04/17/26	566,207.52	128,624.57	694,832.09
04/24/26	400,223.66	196,901.32	597,124.98
05/01/26	382,029.72	236,270.53	618,300.25
05/08/26	603,792.68	188,889.18	792,681.86

05/15/26	475,751.04	160,956.36	636,707.40	
05/22/26	363,918.37	159,526.28	523,444.65	
05/29/26	584,466.36	216,861.96	801,328.32	Posted in June
06/05/26	392,314.04	168,529.94	560,843.98	Posted in June

AS OF MAY 22, 2026

Claims Summary By Policy - Specific Stop-Loss

Account Name	Parma City School District
Policy Number	2025-013-OH
Policy To/From Dates	07/01/2025-06/30/2026
Stop-Loss Market (Carrier)	Granular Insurance Company

Policy Deductible	\$200,000
Policy Contract Basis	24/12
Policy Aggregating Specific Deductible	\$0
Policy Aggregating Specific Deductible Balance	\$0.00

Claimant Name	Member Number	Total Claims Paid			SL Deductible	Stop-Loss Claim						
		Medical	Prescription Drug	Total		Amount Requested	Amount Reimbursed	Amount Denied	Amount Appealed	Amount Applied to Agg Specific Deductible	Amount of Manual Adjustment	Amount Pending
[REDACTED]	[REDACTED]	\$2,714,445.14	\$26,352.90	\$2,740,798.04	\$200,000.00	\$2,540,798.04	\$2,520,479.77	\$0.00	\$0.00	\$0.00	\$0.00	\$20,318.27
[REDACTED]	[REDACTED]	\$722,339.08	\$37.29	\$722,376.37	\$200,000.00	\$522,376.37	\$522,283.61	\$0.00	\$0.00	\$0.00	\$0.00	\$92.76
[REDACTED]	[REDACTED]	\$648,878.57	\$2,807.87	\$651,686.44	\$200,000.00	\$451,686.44	\$232,468.31	\$0.00	\$0.00	\$0.00	\$0.00	\$219,218.13
[REDACTED]	[REDACTED]	\$567,580.08	\$153.54	\$567,733.62	\$200,000.00	\$367,733.62	\$235,667.39	\$0.00	\$0.00	\$0.00	\$0.00	\$132,066.23
[REDACTED]	[REDACTED]	\$510,817.89	\$5,027.46	\$515,845.35	\$200,000.00	\$315,845.35	\$314,896.44	\$0.00	\$0.00	\$0.00	\$0.00	\$948.91
[REDACTED]	[REDACTED]	\$260,188.66	\$250,501.86	\$510,690.52	\$200,000.00	\$310,690.52	\$210,508.91	\$0.00	\$0.00	\$0.00	\$0.00	\$100,181.61
[REDACTED]	[REDACTED]	\$490,524.38	\$975.84	\$491,500.22	\$200,000.00	\$291,500.22	\$127,659.49	\$0.00	\$0.00	\$0.00	\$0.00	\$163,840.73
[REDACTED]	[REDACTED]	\$471,747.64	\$4,811.13	\$476,558.77	\$200,000.00	\$276,558.77	\$269,323.11	\$0.00	\$0.00	\$0.00	\$0.00	\$7,235.66
[REDACTED]	[REDACTED]	\$442,587.42	\$728.01	\$443,315.43	\$200,000.00	\$243,315.43	\$120,252.05	\$0.00	\$0.00	\$0.00	\$0.00	\$123,063.38
[REDACTED]	[REDACTED]	\$400,223.29	\$0.00	\$400,223.29	\$200,000.00	\$200,223.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,223.29
[REDACTED]	[REDACTED]	\$350,516.59	\$47,495.44	\$398,012.03	\$200,000.00	\$198,012.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$198,012.03
[REDACTED]	[REDACTED]	\$385,935.70	\$1,645.35	\$387,581.05	\$200,000.00	\$187,581.05	\$184,423.93	\$0.00	\$0.00	\$0.00	\$0.00	\$3,157.12
[REDACTED]	[REDACTED]	\$340,184.03	\$537.29	\$340,721.32	\$200,000.00	\$140,721.32	\$137,492.43	\$0.00	\$0.00	\$0.00	\$0.00	\$3,228.89
[REDACTED]	[REDACTED]	\$142,830.80	\$94,445.70	\$237,276.50	\$200,000.00	\$37,276.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,276.50

Claims Summary By Policy - Specific Stop-Loss

Account Name	Parma City School District
Policy Number	2025-013-OH
Policy To/From Dates	07/01/2005-06/30/2026
Stop-Loss Market (Carrier)	Granular Insurance Company

Policy Deductible	\$200,000
Policy Contract Basis	24/12
Policy Aggregating Specific Deductible	\$0
Policy Aggregating Specific Deductible Balance	\$0.00

Claimant Name	Member Number	Total Claims Paid			ISL Deductible	Stop-Loss Claims						
		Medical	Prescription Drug	Total		Amount Requested	Amount Reimbursed	Amount Denied	Amount Appealed	Amount Applied to Agg Specific Deductible	Amount of Manual Adjustment	Amount Pending
[REDACTED]	[REDACTED]	\$84,244.86	\$142,377.76	\$226,622.62	\$200,000.00	\$26,622.62	\$14,870.59	\$1,603.48	\$0.00	\$0.00	\$0.00	\$10,148.55
[REDACTED]	[REDACTED]	\$6,062.05	\$209,424.79	\$215,486.84	\$200,000.00	\$15,486.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,486.84
[REDACTED]	[REDACTED]	\$0.00	\$208,042.75	\$208,042.75	\$200,000.00	\$8,042.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,042.75
[REDACTED]	[REDACTED]	\$204,657.80	\$2,342.71	\$207,000.51	\$200,000.00	\$7,000.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,000.51
[REDACTED]	[REDACTED]	\$203,279.62	\$1,971.23	\$205,250.85	\$200,000.00	\$5,250.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,250.85
[REDACTED]	[REDACTED]	\$195,902.06	\$7,458.19	\$203,360.25	\$200,000.00	\$3,360.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,360.25
[REDACTED]	[REDACTED]	\$189,725.47	\$12,046.87	\$201,772.34	\$200,000.00	\$1,772.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,772.34
Totals		\$9,332,671.13	\$1,019,183.98	\$10,351,855.11		\$6,151,855.11	\$4,890,326.03	\$1,603.48	\$0.00	\$0.00	\$0.00	\$1,259,925.60

Parma City Schools Health Care Committee Meeting

June 9, 2026

Kelsey Finucan
Tracie Collins
Ron Boynar

We See Risk So You See Opportunity

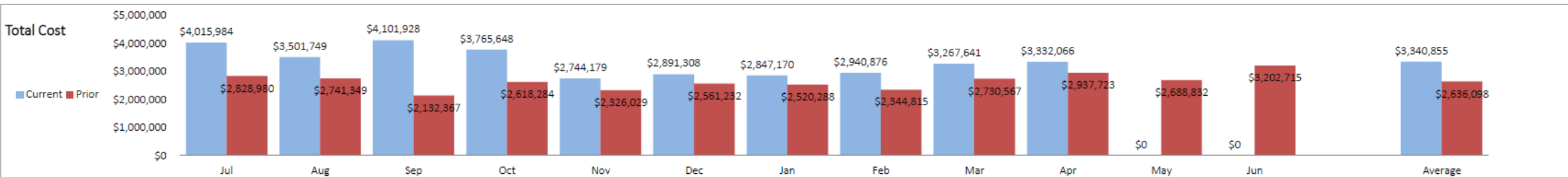


Financial Update

Claim Experience - Prior 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	PEPY
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	\$2,025,340	\$2,029,430	\$2,369,439	\$22,200,888	\$1,850,074	\$18,471
Prescription Claims	\$721,654	\$606,176	\$669,852	\$844,535	\$596,951	\$743,224	\$640,207	\$595,006	\$792,995	\$800,539	\$547,558	\$720,722	\$8,279,420	\$689,952	\$6,889
Rx Rebates	(\$161,597)	(\$161,597)	(\$161,597)	(\$149,146)	(\$149,146)	(\$149,146)	(\$181,589)	(\$181,589)	(\$181,589)	(\$147,449)	(\$147,449)	(\$147,449)	(\$1,919,341)	(\$159,945)	(\$1,597)
Total Claims	\$2,578,786	\$2,490,799	\$1,878,449	\$2,362,830	\$2,070,106	\$2,304,423	\$2,264,011	\$2,088,421	\$2,472,458	\$2,678,431	\$2,429,540	\$2,942,713	\$28,560,967	\$2,380,081	\$23,763
Fees/Premium	\$250,194	\$250,550	\$253,918	\$255,454	\$255,922	\$256,808	\$256,277	\$256,395	\$258,109	\$259,292	\$259,292	\$260,002	\$3,072,214	\$256,018	\$2,556
Total Cost	\$2,828,980	\$2,741,349	\$2,132,367	\$2,618,284	\$2,326,029	\$2,561,232	\$2,520,288	\$2,344,815	\$2,730,567	\$2,937,723	\$2,688,832	\$3,202,715	\$31,633,181	\$2,636,098	\$26,319
Reimbursed Claims													(\$432,276)		(\$360)
Grand Total													\$31,200,905	\$2,600,075	\$25,959

Subscribers Medical/Rx	1,165	1,162	1,183	1,193	1,206	1,212	1,209	1,210	1,217	1,221	1,221	1,224	14,423	1,202	
Medical/Rx Claim PEPM	\$2,213.55	\$2,143.54	\$1,587.87	\$1,980.58	\$1,716.51	\$1,901.34	\$1,872.63	\$1,725.97	\$2,031.60	\$2,193.64	\$1,989.79	\$2,404.18		\$1,980	\$23,763

Claims Experience - Current Year																
	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Total	Average	PEPY	
Medical Claims	\$3,179,530	\$2,596,764	\$3,192,096	\$2,851,457	\$1,830,016	\$1,870,130	\$1,861,424	\$1,936,569	\$2,008,427	\$2,281,980			\$23,608,394	\$2,360,839	\$22,937	
Prescription Claims	\$736,856	\$800,697	\$806,505	\$823,857	\$820,522	\$927,604	\$732,127	\$752,020	\$1,006,303	\$797,800			\$8,204,292	\$820,429	\$7,971	
Rx Rebates	(\$145,198)	(\$145,198)	(\$145,198)	(\$159,894)	(\$159,894)	(\$159,894)							(\$915,276)	(\$152,546)	(\$889)	
Total Claims	\$3,771,188	\$3,252,263	\$3,853,404	\$3,515,420	\$2,490,644	\$2,637,841	\$2,593,551	\$2,688,589	\$3,014,730	\$3,079,780			\$30,897,410	\$3,028,723	\$30,019	
Fees/Premium	\$244,796	\$249,486	\$248,524	\$250,228	\$253,535	\$253,468	\$253,619	\$252,287	\$252,911	\$252,287			\$2,511,140	\$251,114	\$2,440	
Total Cost	\$4,015,984	\$3,501,749	\$4,101,928	\$3,765,648	\$2,744,179	\$2,891,308	\$2,847,170	\$2,940,876	\$3,267,641	\$3,332,066			\$33,408,551	\$3,340,855	\$32,459	
Reimbursed Claims													(\$6,116,726)		(\$5,943)	
Grand Total													\$27,291,825	\$2,729,182	\$26,516	



Financial Update (cont.)

Large Claims: July 2025 - June 2026		Status	Claims	Estimated Reimbursement
HCC1		Active	\$2,740,359	(\$2,540,359)
HCC2		Active	\$722,376	(\$522,376)
HCC3		Active	\$650,905	(\$450,905)
HCC4		Active	\$567,787	(\$367,787)
HCC5		Active	\$515,845	(\$315,845)
HCC6		Active	\$510,703	(\$310,703)
HCC7		Active	\$491,516	(\$291,516)
HCC8		Active	\$476,595	(\$276,595)
HCC9		Active	\$442,651	(\$242,651)
HCC10		Active	\$400,245	(\$200,245)
HCC11		Active	\$397,970	(\$197,970)
HCC12		Cancel	\$387,672	(\$187,672)
HCC13		Active	\$340,673	(\$140,673)
HCC14		Active	\$226,636	(\$26,636)
HCC15		Active	\$215,487	(\$15,487)
HCC16		Active	\$213,685	(\$13,685)
HCC17		Active	\$207,006	(\$7,006)
HCC18		Active	\$204,981	(\$4,981)
HCC19		Active	\$201,854	(\$1,854)
HCC20		Active	\$201,778	(\$1,778)
			\$10,116,726	(\$6,116,726)

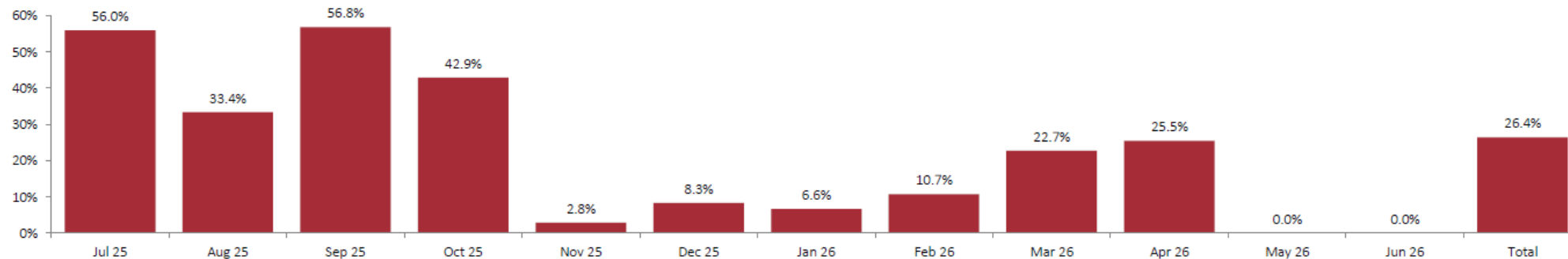
Plan Information	
Insurer/Medical	MMO
Rx	ESI
Contract Type	Self-Insured
Specific Stop-Loss Coverage	Medical/Rx
Specific Stop-Loss Deductible	\$200,000
Aggregate Stop-Loss Coverage	Medical/Rx
Aggregate Stop-Loss Corridor	115%

Estimated reimbursements include Medical and Rx claims.

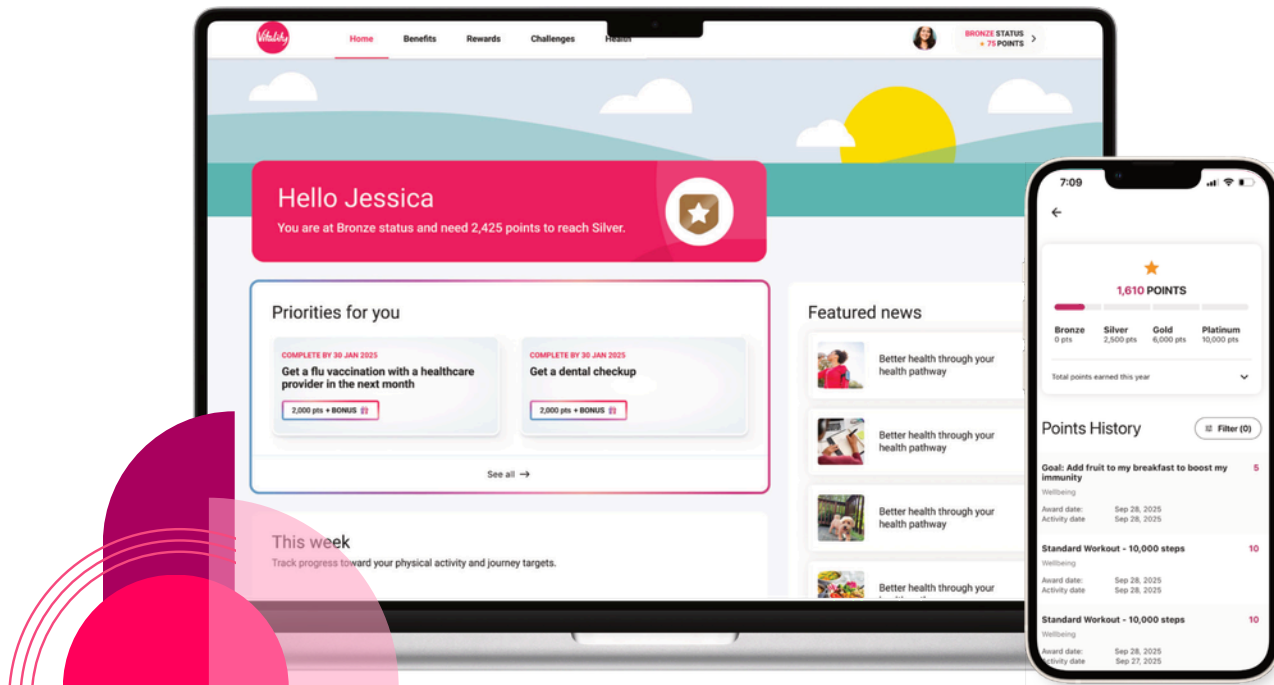
The stop loss contract covers both medical and Rx claims so actual reimbursements may differ.

Year to Date Actual vs Budgeted Plan Cost																
	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Total	Average	PEP	
Budget Plan Cost	\$2,574,607	\$2,625,971	\$2,615,270	\$2,634,531	\$2,668,774	\$2,668,774	\$2,670,914	\$2,655,933	\$2,662,353	\$2,655,933			\$26,433,060	\$2,643,306	\$25,682	
Actual Plan Cost	\$4,015,984	\$3,501,749	\$4,101,928	\$3,765,648	\$2,744,179	\$2,891,308	\$2,847,170	\$2,940,876	\$3,267,641	\$3,332,066			\$33,408,551	\$3,340,855	\$32,459	
% Actual to Budget	156.0%	133.4%	156.8%	142.9%	102.8%	108.3%	106.6%	110.7%	122.7%	125.5%			126.4%			
Estimated SSL Reimbursements													-\$6,116,726			
% Net of Estimated SSL Reimbursements													103.2%			

% to Budget



Flexible. Simple. Engaging.
A program that's unmistakably yours.



We deliver a truly personalized and comprehensive approach to wellbeing—wrapped in a simple, intuitive, and engaging experience for every member. Designed to reflect your organization's culture and priorities, your Vitality program is built to feel like an extension of your workplace, supporting a culture of health that engages employees at every level.

By leveraging data from multiple sources, combined with advanced risk stratification and predictive analytics, we create clinically sound and actuarially validated pathways that are hyper-personalized to each individual's unique needs. This ensures every employee receives the right guidance, at the right time, to achieve meaningful and lasting health outcomes—while reinforcing your commitment to workforce wellbeing.

How do we do it?

See how it manifests for our members and clients...

The Vitality engagement platform

Vitality's digital platform keeps members engaged throughout their health journey—from onboarding to managing chronic conditions. With an NCQA-certified health risk assessment, personalized Vitality Age reports, and a smart recommendation engine, members receive tailored actions and insights that drive meaningful behavior change.

During the last month, how often have you had difficulty falling asleep or staying asleep, or have felt poorly rested in the morning?

Never Rarely Occasionally
Usually Frequently

Assessments

An onboarding assessment begins the member journey to provide light configuration to the member. Our NCQA-certified, proprietary Health Risk Assessment creates deeper personalization. Ongoing micro-assessments identify potential barriers to care and surface rising health risks.

COMPLETE BY JUNE 1, 2025

Get a biometric screening with a healthcare provider

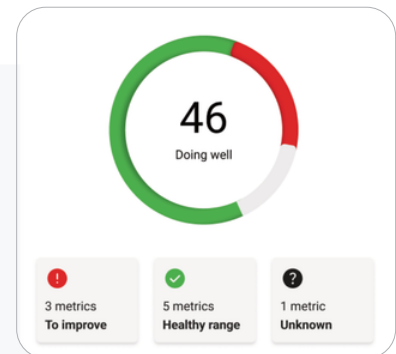
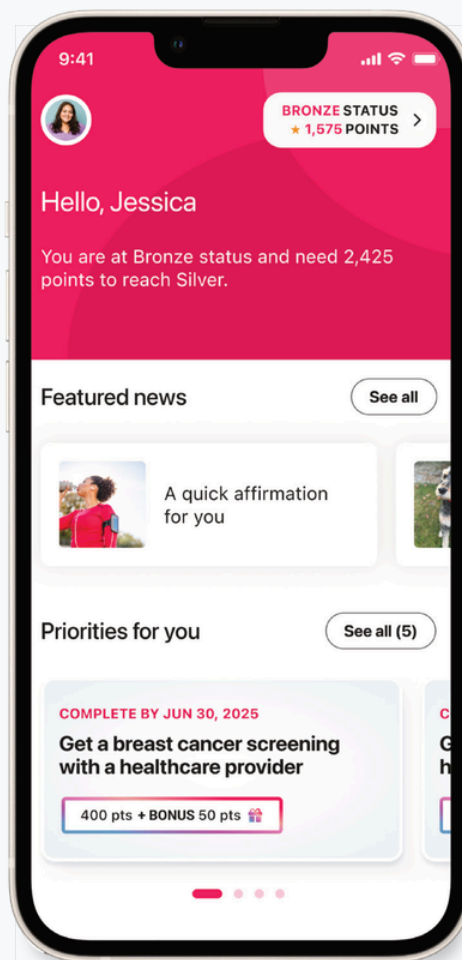
Up to 4,025 pts + bonus

Sophisticated recommendation engine

Powered by actuarial and behavioral science, next best actions are dynamically recommended to members based on their health risks and likelihood to engage.

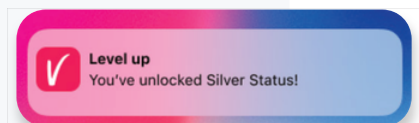
Unified global experience

Our global offering is designed for all your employees, regardless of where they're based. We believe that every individual deserves the same focus on their health and wellbeing, and through our unified, inclusive experience, we can provide just that. Our global platform is GDPR compliant and available in 20 languages.



Vitality Age

We calculate a member's Vitality Age by adjusting their chronological age based on their lifestyle behaviors and biometric outcomes. This, in addition to a detailed individual risk report, addresses member overconfidence about their health status; a crucial first step to kick-start engagement.



Multi-channel communication

At every step along the way, nudges and email reminders and notifications guide and encourage members through their areas of interest and greatest impact, resulting in a dynamic and relevant user experience that drives and sustains engagement.

For at-risk populations enrolled in our condition management programs, we also support direct mail and telephonic outreach to activate and engage members.

The Vitality engagement platform (continued)

Our platform unites lifestyle improvement and chronic condition support in one seamless experience. Personalized, risk-specific modules deliver goals, activities, and interventions for prevention and better disease management. Dynamic health data and Vitality Age insights empower informed choices, while rich content reinforces healthy habits. We integrate your existing health benefits, connecting members to the right resources—disease management, mental health, and more—at the right time. Through customizable communications, goal tracking, and engaging content, we drive awareness, utilization, and measurable population impact, supporting total wellbeing and reducing future risk—all within a single, integrated platform.

Total wellbeing goals, activities, and programs

Foundational wellbeing activities and goal tracking promoted across the entire population.



Journeys and health topics

Curated multi-week interventions consisting of weekly impactful actions, activities and goals across lifestyle and conditions, prioritized and surfaced in the member experience based on member risks and health impact.

Robust educational content

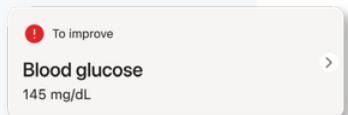
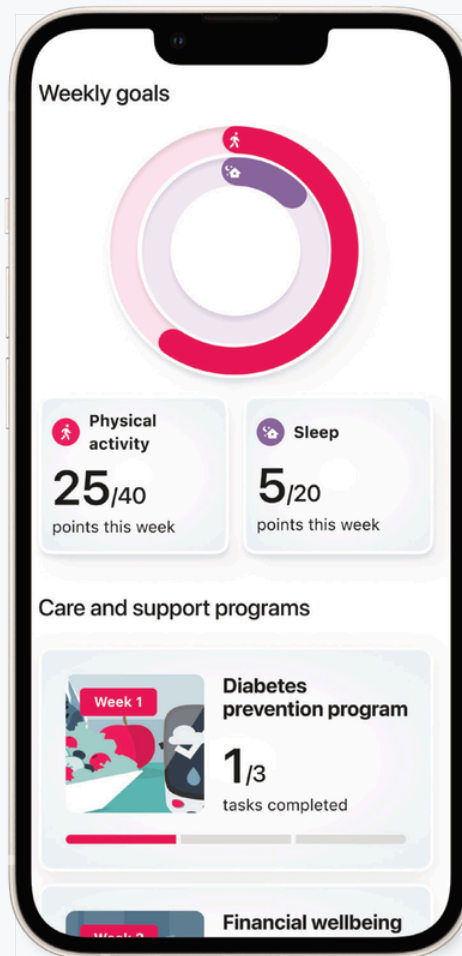
An extensive library of articles, jumpstart prompts, reflection prompts, videos, and webinars covering a wide range of wellness and disease management topics.

Integrations

Integrations with fitness devices, consumer subscriptions, reward partners.

Challenges

Fun and nonjudgmental, our challenges create a level playing field for everyone. With individual, team, and peer-to-peer options—plus built-in chat functionality—they foster camaraderie and teamwork. Challenges can span U.S. and global employees, helping you unite your workforce through a shared experience.



Health results page

Includes a member's Vitality Age and personal health report which dynamically changes based on their HRA, biometrics, and program engagement, providing a clear view of where they're doing well and what needs improvement.

Targeted and relevant

Powered by behavioral science, AI and member insights, prevention, wellness, and disease management programs are surfaced to members to earn points and improve their health.

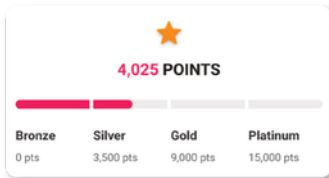
Simple benefit navigation

Bring your vendor partners, benefits, and specialized programs and services together in a seamless interface for your members. Offer a customized experience by leveraging our pre-vetted partner ecosystem, and integrate biometric device data to amplify your population health management strategy.

Flexible rewards and incentives

Vitality has pioneered new frontiers in rewards, with actuarially-driven, proven incentives that use behavioral science to promote intrinsic motivation and long-term change.

Included in the core Vitality program



Vitality Points and Status

Vitality Points accumulate through healthy activities and determine a member's Vitality Status, which the Validation Institute confirmed as a reliable predictor of lower future medical claims with a \$100k guarantee for outcomes.

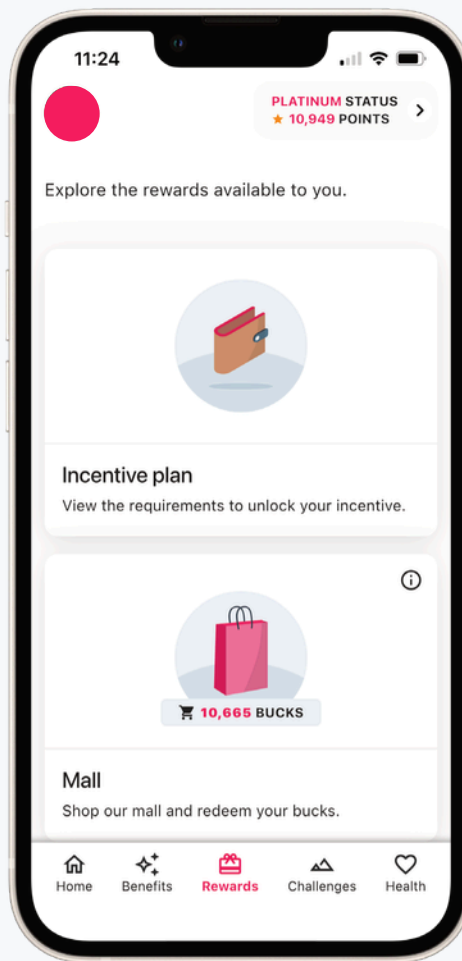
Vitality Squares

A monthly game of chance that gives members the opportunity to win prizes.

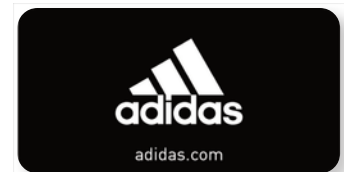
Fully Customizable Incentive Plan Administration

Vitality administers any validated incentive structure, improving cost control when paired with Vitality Status. Employers can tailor group-level rewards using Vitality's tracking tools, with effectiveness confirmed by the Validation Institute.

Tools like the Dynamic Contribution Manager enable flexible benefit designs—adjusting deductibles and co-pays based on engagement.



Optional rewards to enhance engagement and outcomes



Rewards mall*

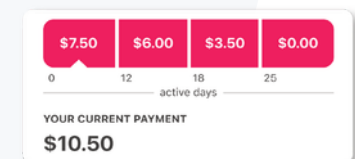
Members earn reward currency by engaging and use it to purchase gift cards and devices for globally-recognized consumer brands.

Instant rewards

Adding instant rewards in the form of a gift card for specific program activities can drive deeper engagement in areas of focus or high impact.

Vitality Active Rewards

Members earn a spin on the Wheel for achieving dynamic weekly physical activity targets.



Earn Apple Watch*

For further emphasis on physical activity, members can earn an Apple Watch through verified activity.

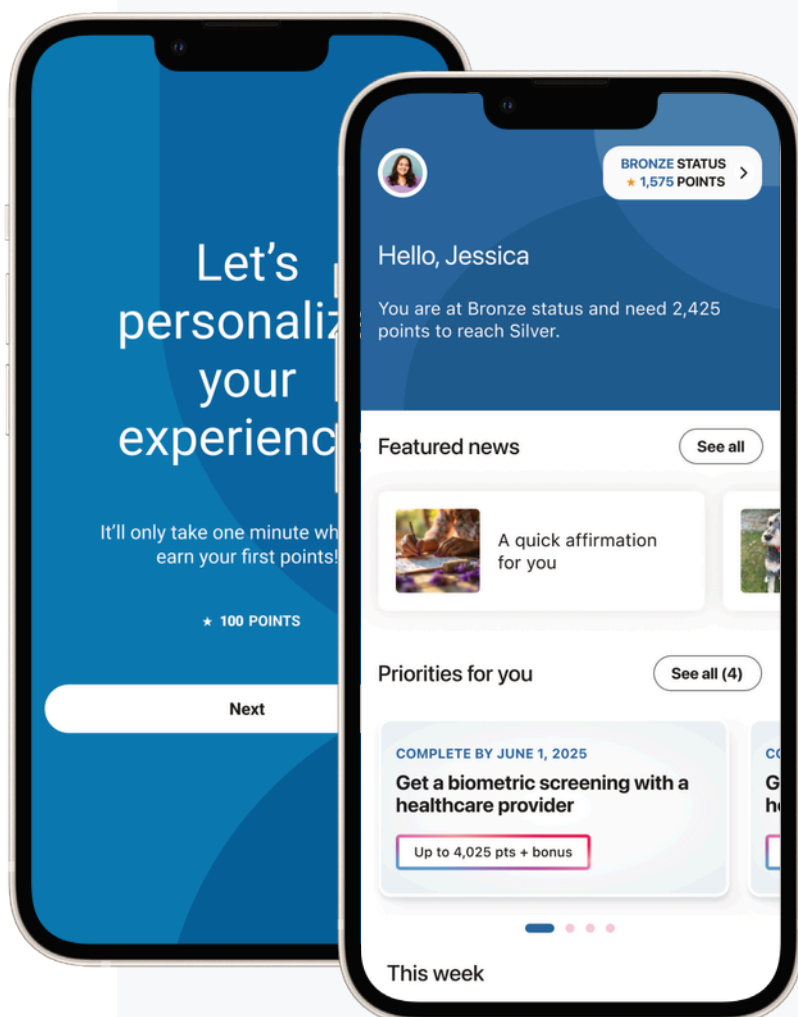
Localized rewards

Now available in Mexico and Canada as part of our unified global experience.

*The merchants represented are not sponsors of Vitality Group or otherwise affiliated with Vitality Group. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates. Please visit each company's website for additional terms and conditions.

Customize

Our program is designed to help you create a personalized member experience that perfectly aligns with your needs and objectives. This means less administrative work for you and greater impact while amplifying the value of your existing benefits to power truly personalized, dynamic engagement with each and every member.



Customizable program elements include:

- Branding and custom primary color on the website and mobile app*
- Individual and team challenges
- Incentive design
- Addition of questions to the health risk assessment
- Health topic configurability
- Ad hoc surveys presented to members directly on the Vitality website and app
- Branching logic for challenges, incentives and communications
- Seamless integration of your benefits and services
- Robust communications in various formats including push notifications and in-portal messaging

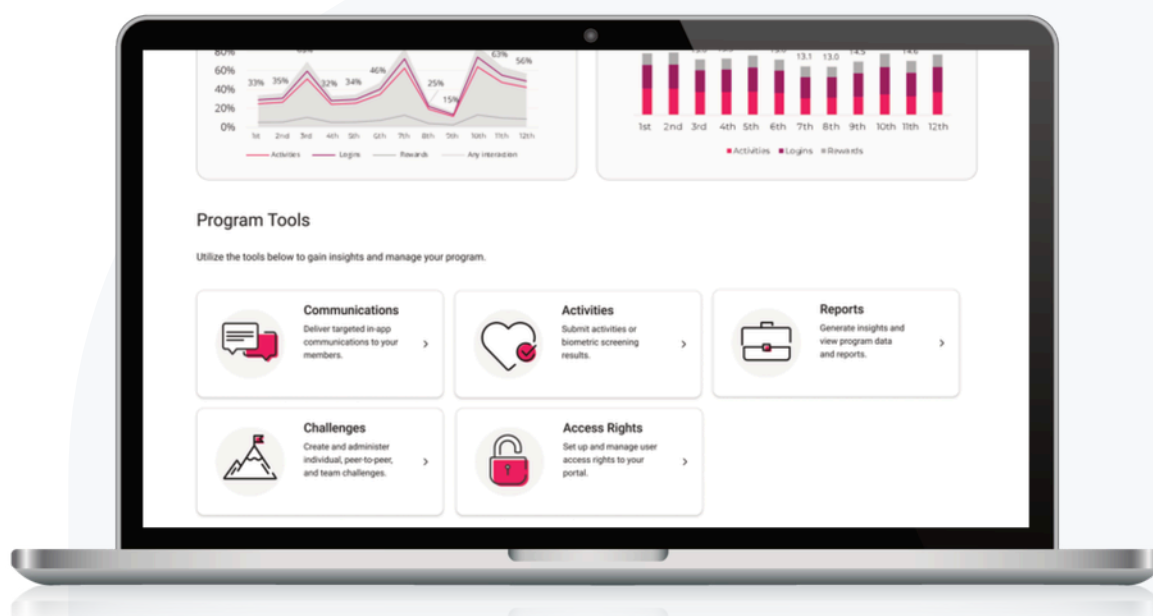
*Only colors can be customized in mobile app.

Admin and support

We know your teams operate at a high standard but have finite capacity. That's why we partner with you to reduce administrative burden while helping you build a program that reflects your organization's culture and meets your population's unique needs.

Your dedicated Strategy Manager works alongside your team to drive engagement and apply best-practice tactics and strategies. Behind the scenes, they're supported by our in-house experts—data scientists, actuaries, behavioral economists, clinicians, and marketers—ensuring your program is informed by deep expertise and delivers measurable impact.

The Admin Center provides a centralized hub for specialized access, enabling you to understand and target populations for maximum results.



Data and reporting

Use your interactive dashboard, standardized reporting, and on-demand insights to identify the drivers of your program's success. Risk data by defined population segments and country-specific reporting for global teams help shape strategy—so you can focus engagement where it matters most.

Challenges admin

Create individual and team challenges, including joint challenges for US and global employees, with a wide range of configurable options to choose from to drive participation and inspire behavior change.

Activities

Submit individual or group activities to award points for employer-specific benefits, events and activities. Custom activities can be assigned on a member or cohort level based on specific risk-based tags or additional client objectives.

Access rights customization

Configure individualized access throughout the organization.

Communications

Promote your benefits, events and activities easily with both pre-crafted and customizable communication templates (made specifically for the countries where you have employee populations). Plus, drive engagement in targeted program areas with push notifications and in-portal messaging.

Tactical and strategic support

Implementation and Strategy

Our consultative implementation process ensures your program is built around your objectives and constraints, delivering a smooth launch and driving meaningful uptake from day one.

We support your internal communications strategy with digital and onsite resources, plus best practices to boost awareness and participation. Your dedicated Strategy Manager partners with your team regularly to review results, refine tactics, and sustain engagement to achieve your population health goals.

Incentives That Drive Results

We work with you to align your incentives budget and strategic goals, helping you design multi-year strategies that maximize engagement across your population. Our approach ensures incentives are meaningful, sustainable, and integrated into your overall wellness strategy.

Reporting and Insights That Matter

Our actuarially-driven reporting provides detailed insights into engagement, population risk dynamics, and program performance—down to the branch level. These insights power targeted interventions and coaching programs that integrate seamlessly into the Vitality experience, all under a single contract for holistic wellness and condition management.

Support on Your Terms

You get the best of both worlds: self-service tools when you want them and strong account management when you don't.

**Contact us to learn more or
visit [VitalityGroup.com](https://www.vitalitygroup.com)**





Your health's best friend

A solution for Parma City School District



Who is Vitality?

Vitality is the global leader in behavior change and workforce wellbeing. For more than 30 years, we've helped organizations improve health outcomes, reduce healthcare costs, and build more resilient, high-performing teams.

Employers consistently tell us that wellbeing solutions in the market aren't moving the needle. Most programs claim to be personalized, but they don't account for what really matters: each person's readiness to change, current habits, and the actual value of changing specific behaviors. Too often, vendors treat illness instead of helping people stay well every day.

Vitality changes that equation. Our actuarial approach and deep behavioral science expertise enable us to personalize each employee's health journey, maximize engagement, and deliver measurable cost savings with a strong return on investment for employers.

We provide solutions that:



Create a healthier, more resilient workforce

We help your employees be their best selves by guiding them to the activities and resources most beneficial to their health and wellbeing.



Eliminate culture shock with our unmatched flexibility

Your company's identity and culture are at the heart of everything you do – we'll work with you to make sure your wellbeing program reflects your own branding and creates a centralized health and benefits experience with your specific initiatives front and center.



Get a handle on runaway healthcare costs

By helping your employees prioritize their health, we help lower costs so your hard-earned revenue translates into a healthy bottom line.



Offer the tactical and strategic support you always wanted

Our team of wellness strategy managers, behavioral scientists, actuaries and marketers will partner with you to maximize engagement and drive benefits utilization.

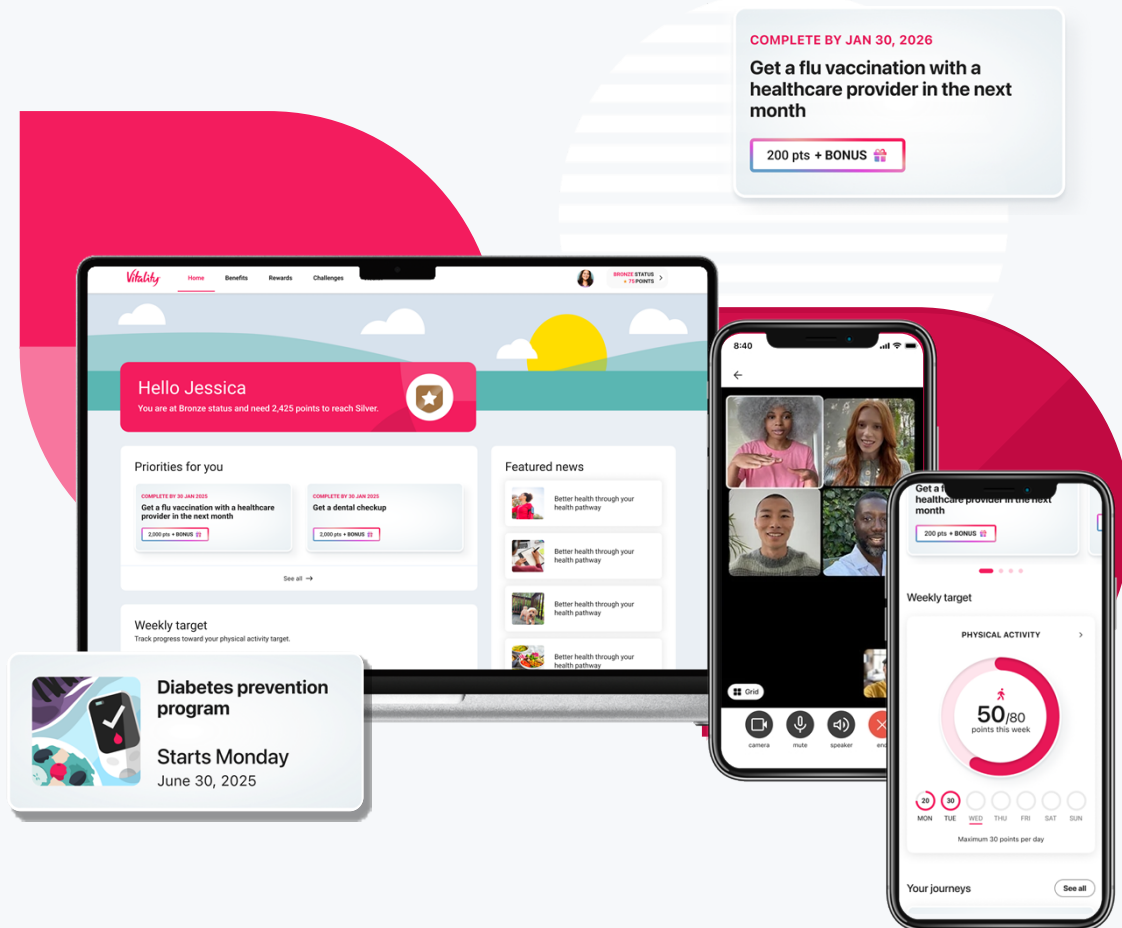
Vitality is more than a vendor – we're your strategic partner in building a healthier, more engaged workforce and a stronger bottom line. The following pages outline exactly how Vitality aims to be that partner and deliver on that promise.

The information contained in this Proposal is proprietary and confidential to The Vitality Group, LLC ("Vitality"). The information contained in this Proposal may be used solely in connection with the evaluation of Vitality as a wellness provider to Parma City School District. To the extent a nondisclosure agreement (or other agreement with terms on confidentiality) protecting Vitality's confidential information is in effect between Parma City School District and Vitality, the information contained in this document shall be held confidentially in accordance with the terms of that agreement. If no agreement protecting Vitality's confidential information is in effect between the parties, you agree to (a) keep the information contained in this Proposal in strict confidence and not to disclose it to any third party without prior written consent and (b) internally disclose the information contained in this Proposal only to those having a need to know such information in connection with the evaluation of Vitality as a wellness provider to Parma City School District. Parma City School District does not acquire any intellectual property rights or the software, graphics, images, processes, reports provided, products, or their descriptions provided in the Proposal and may not reproduce or transmit any part of this Proposal in any form or by any means without express written consent. By reading the Proposal that follows this paragraph, you have agreed, on behalf of Parma City School District, to be bound by the foregoing terms; if you do not agree to be bound by the foregoing terms, this document must be promptly returned without reading further.

Proposal is valid 120 days from quote.

First, let's review the

MEMBER EXPERIENCE



Member Experience

Vitality delivers a truly tailored and comprehensive approach to help members be their best selves, presented in a simple and delightful experience. Behind the scenes, Vitality combines data, predictive analytics, and actuarial science to create clinically sound, hyper-personalized health pathways for every member.

ACTIVATE

Getting members to take the first step

Engagement begins with our NCQA-certified Health Assessment, which gives members their Vitality Age – a risk-adjusted age that reflects lifestyle and biometric factors. This “aha moment” reveals how healthy they really are compared to their chronological age, often challenging overconfidence and sparking motivation. Paired with a personal risk report, it guides each member toward their next best action.

We remove barriers to care by providing a unified experience across multiple languages. The user experience is the same, **whether the member uses the website or the mobile app**, and is available to members in U.S English, Latin American Spanish, French, Canadian French, German, Italian, Chinese (Traditional), Chinese (Simplified), Japanese, Hindi, and Korean, with 10 additional languages being rolled out by 2026.

ENGAGE

Focusing engagement on what matters most

With the data from the member's initial activation and ongoing participation in the program, we cultivate a tailored health journey – one that blends **priority actions**, **personalized weekly lifestyle goals**, and **focused interventions** to target each member's unique risks and opportunities for improvement covering topics like:



Priority Actions: Focusing on What Matters Most

At the top of each member's experience, we highlight priority actions – urgent, high-value activities that deliver meaningful health impact. These include preventive screenings or visits that close care gaps, such as an annual primary care check-up, a kidney function screening for those with diabetes or hypertension, or a mental health visit for members with anxiety or depression.

Priority actions are dynamically ordered using both actuarial value and machine learning predictions of member follow-through. This ensures members see the activities most likely to drive better outcomes, while employers benefit from a healthier population and reduced costs.

Personalized Weekly Lifestyle Goals: Sustaining Motivation

Below the priority actions, members receive dynamic weekly goals that encourage healthy habits, starting with physical activity – the single most impactful lifestyle behavior for long-term health.

Goals adapt week-to-week based on engagement, keeping them achievable yet motivating. This feedback loop helps members sustain positive behavior change over time. Looking ahead, additional lifestyle targets such as device-verified sleep goals are in development to complement physical activity.

Vitality Journeys: Guided Interventions for Lasting Change

Vitality Journeys are structured, multi-week experiences designed to build awareness, knowledge, and readiness for behavior change. Members progress through interactive, insight-driven steps that lay the foundation for sustained healthy habits. Journey topics include: eating well, sleeping well, managing stress and burnout, and quitting tobacco. Over time, the journey portfolio will expand to include condition-focused and habit-building interventions.

A Rich Resource Library for On-Demand Support

To complement guided pathways, members have access to a robust library of resources that they can engage with at their own pace. These include:

- Total wellbeing goal-setting
- Jumpstart prompts
- Educational articles and videos
- Questionnaires
- Webinars
- Reflection prompts

This combination of structured and self-directed resources ensures that every member, no matter their readiness to change, can find an entry point that feels relevant and accessible.

Seamless Tracking and Integration

To support participation, Vitality integrates with all major fitness devices and apps, as well as Apple Health and Google Fit. This allows members to automatically sync activity, biometrics, and other key health measures into their personalized Vitality experience – reducing friction and making healthy choices easier to sustain.



Did you know?

45% of the premium dollar can be impacted by helping people do the right things for their health¹.

This includes ensuring individuals focus on key prevention activities. The Vitality program includes clinical prevention activities important for the whole population, but also activities presented to members based on their age, sex-at-birth and clinical outcomes². Our Priority Actions feature presents the most important open gaps in care at the top of the member experience, ordered based on actuarial value and the member's propensity to engage.

- Annual PCP wellness visit
- Biometrics
- Foot and eye test
- A1c test
- Dental screening
- Colon cancer screening
- Breast cancer screening
- Cervical cancer screening
- HPV vaccine
- Flu vaccine
- Shingles vaccine
- Pneumonia vaccine
- Tetanus vaccine
- COVID vaccine

Integrated Coaching: Proactive Support for Those Who Need It Most

Vitality's in-house coaches deliver comprehensive, personalized support for both lifestyle improvement and chronic condition self-management — all within a seamlessly integrated digital health experience.

Each member's digital experience includes the right mix of tools, education, and behavior-change strategies to help prevent and improve conditions, promote long-term wellness, and prevent downstream cost. Our highly credentialed coaches plug into this experience, providing extra whole-person support to those who need it most. Our 'Life Dimensional' coaching approach addresses barriers to health and wellbeing across biological, psychological and social determinants of health.

1. Bolnick et al, Lancet Public Health 2020. [https://www.thelancet.com/pdfs/journals/lanpub/PIIS2468-2667\(20\)30203-6.pdf](https://www.thelancet.com/pdfs/journals/lanpub/PIIS2468-2667(20)30203-6.pdf)
Risk Manag Healthc Policy. 2014; 7: 35-44. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3934668/>

² Vitality follows guidelines by the Centers for Disease Control and Prevention, and the U.S. Preventative Services Taskforce to determine prevention activities included in the program.



Biological

- Age
- Gender
- Injuries
- Chronic conditions
- Sleep habits
- Surgical procedures
- Lab results
- Prescriptions
- Diet & exercise



Psychological

- Disease distress
- Mental illness
- Grief
- Depression
- Anxiety
- ADHD
- OCD
- PTSD



Social

- Caregiving responsibilities
- Family obligations
- Work pressures
- Financial issues
- Legal troubles
- Other socioeconomic challenges

Our coaches provide structured interventions in both individual and group settings, stepping in when members need additional support to lower lifestyle-related risks or manage chronic conditions. For example, our approach to diabetes self-management follows a structured curriculum accredited by the ADCES. Members can easily:

- Enroll directly in their Vitality app
- Choose a coach that fits their needs
- Schedule and conduct sessions within the platform

Vitality keeps members engaged with push notifications and in-program prompts that encourage follow-through between sessions.

Areas of focus include:

Lifestyle

- Weight loss
- Sleep
- Diet
- Exercise
- Stress
- Emotional health
- Anxiety
- Coping skills
- Burnout

Chronic Disease Self-Management Support

- Prediabetes and Diabetes
- Hypertension
- Hyperlipidemia
- Obesity
- Metabolic Syndrome
- Non-alcoholic Fatty Liver Disease
- Heart disease
- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)

Vitality coaches offer individual coaching sessions over the phone, by video, or through secure messaging.

Proven impact:

- 67% of coaching participants with obesity lose weight at an average of 14lbs.
- 66% of participants with diabetes lower their A1C
- 91% of participants report they are taking better care of their physical and mental health

- 87% report improvements in focus and productivity
- 91% member satisfaction
- 67 NPS

We also offer coach-facilitated programs that leverage the power of community, shared experiences, and social accountability to connect, motivate, and support behavior change – a perfect alternative or complement to individual coaching³. Surfaced as Journeys in the member experience, these structured 4-12 week programs are led by our expert coaches in live sessions and provide ongoing peer support combined with a multi-week digital journey of resources, assessments, and activities. Coach-facilitated programs include:

- Navigating Stress and Burnout
- Living with Diabetes
- Healthy Aging
- Navigating Chronic Conditions
- Weighing In on Healthy Behaviors
- Tobacco-Free Living: Quit for Good
- Financial Wellbeing
- Burnout Support for Educators
- Compassion Fatigue for Healthcare Workers
- Customizable worksite specific programs

Individual and Group Challenges: Creating Social Connection & Levelling Up Engagement

Offered via web or mobile app, our challenges capabilities offer highly flexible options for clients and an inclusive experience for members. With social connections and inclusivity in mind, our challenges are highly configurable and include a chat feature to help build camaraderie and teamwork.



Did you know?

76% of U.S. workers who have close friends at work say it makes them more likely to remain with their employer⁴.

Individual, team and peer-to-peer challenges can be configured with a range of activities already integrated into Vitality, including (but not limited to):

- Physical Activity
- Assessments
- Third-party programs
- Points (from activities)
- Custom client activities
- Goal tracking

This flexibility enables you to go beyond steps challenges to incorporate metrics outside of physical activity to drive inclusive participation, reinforce your wellbeing strategy, and inspire behavior change across all aspects of lifestyle and health.



³ Coach-facilitated program pricing available upon request.

⁴ <https://www.shrm.org/topics-tools/news/all-things-work/lonely-work>

REINFORCE

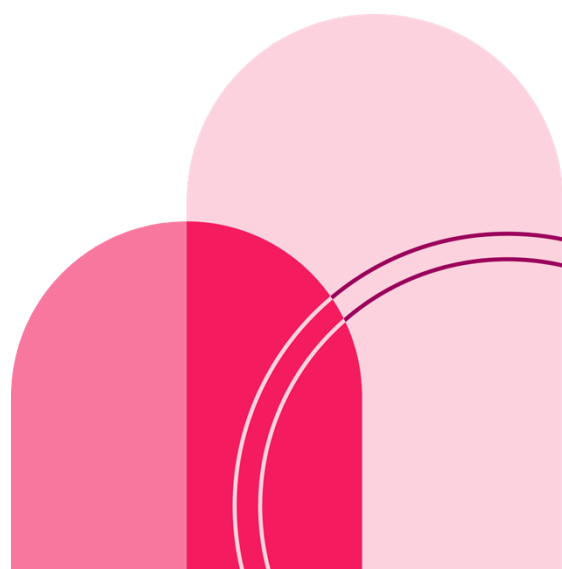
Rewarding hard work and success with incentives that keep members coming back for more

Our rewards are crafted with a blend of actuarial and behavioral science, designed to spark real motivation and lasting change. By tapping into core human behaviors—like the need for instant gratification and the fear of losing out—our incentive structure draws members in and keeps them engaged for the long haul.

Earning points and achieving higher statuses unlocks a variety of incentives, further motivating initial and long-term engagement while significantly improving the efficiency of your incentive budget.



*The merchants represented are not sponsors of Vitality Group or otherwise affiliated with Vitality Group. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates. Please visit each company's website for additional terms and conditions.



IN OTHER WORDS...

We bring you unparalleled engagement expertise, helping you drive healthy behavior change across your population and improve health outcomes. The proof is in our results:

Engagement

Breadth

63%

active users compared to the industry average of **30% “engaged”**

Depth

53%

interact each month with an average of **12 activities per month**

Quality

+200%

increased physical activity for **high BMI members**

Behavior change & results

21%

lower **ER utilization** for engaged members

34%

more preventative services

5%

increase in **point solution** engagement, for every 10% increase in Vitality Engagement

Improving health outcomes

64%

of members with **high blood** pressure reduced their readings

64%

of members with **high blood** pressure reduced their readings

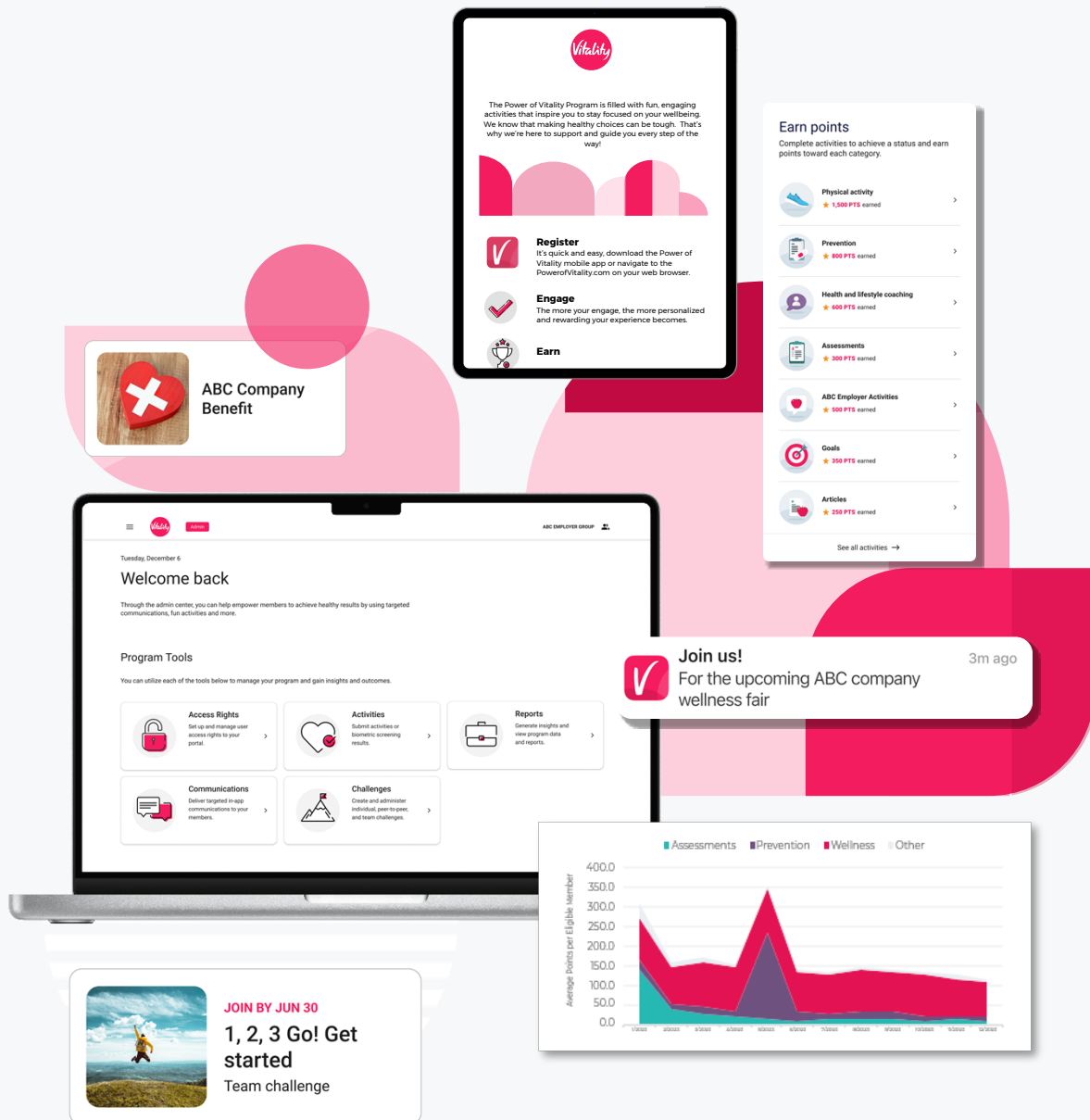
63%

of members with **high cholesterol** reduced their readings



Now, let's focus on

THE VALUE FOR EMPLOYERS



THE VALUE FOR EMPLOYERS

We provide a range of resources and support to help you construct a program that members will embrace and love, while meeting your unique business objectives. We partner you with a team of strategy managers, behavioral scientists, actuaries and marketers to maximize engagement and drive benefits utilization.

STRATEGIC SUPPORT

A support team built to be an extension of you

Your Vitality support team provides tactical and strategic support, helping you focus on the things that need your attention.

Implementation Managers are solely dedicated to launching new clients and are experts in the logistics to successfully implement Vitality. Your designated Implementation Manager will create structure, offer guidance and manage all activities in preparation for launch.

Your **Wellness Strategy Manager (WSM)** is involved in program implementation from day one. We view account management as a critical component of the program's success and your WSM will become familiar with the full picture of your organization and goals before launch.

WSMs work side by side with you to maximize the health and productivity of your workforce. They will provide best-in-class strategic support for Parma City School District and proactively craft your communications and engagement plan, backed by actuarial analytics, data and best practices.

Wellness Champs are selected employees of your organization, who receive guidance and support from your WSM to promote and help administer the Vitality program successfully.

Your WSM will support the recruitment of new champs, the re-enlistment of former champs and continue the work of monthly support meetings and engagement goal tracking. A strong Champs program directly supports a culture of wellness, bringing the program to life at individual facilities.

DESIGN FLEXIBILITY

A program that is unmistakably yours

We align with your workplace culture and goals, beginning with our exceptional flexibility in program design. Branching logic is used to create relevant experiences based on location, department, and other population segments that matter to you. Examples of configurability include:

- Your branding and custom primary and secondary colors
- Challenge configuration
- Points and activity configuration, including goals
- Adding questions to our Health assessment
- Ad hoc micro-surveys
- Incentive design customization
- Communications customization
- Benefits and services

Also, to optimize Parma City School District specific benefits and activities, we build on and around what you have.

For areas of health and wellbeing where Parma City School District would like to further boost engagement, you can tap into our carefully vetted, best-in-class partners.



Our integrations — with your partners or ours — include mechanisms to steer members to the most meaningful solutions and incentivize their engagement in these programs. Your benefits are promoted on the home dashboard, so members will continue to be exposed to key communications as they engage. This results in higher awareness and engagement in solutions you have invested in, including ones that your members may not otherwise have known were available to them.

COMMUNICATIONS

An engagement strategy that keeps your members motivated

Core to our recommendation algorithm is our NCQA-certified health assessment. Our approach ensures the experience is personalized and relevant to each individual member's health needs and areas of interest to optimize engagement and mitigate health risk. We can take in a wide range of data, including:

- Onboarding and ongoing member-driven assessments
- Demographic and eligibility data
- Claims data⁵
- Continued program engagement data
- Biometric screenings
- Members' stated interests
- Data from devices

Using this data allows us to understand members and personalize their experiences.

Vitality also provides guidance, strategy and user-friendly tools to deliver a diverse range of communications for all stages of your Vitality program. We will work with you to map out your intended focus, goals, challenges and more, and package it in a detailed communication calendar. Our communication capabilities and tools include:

- Customizable templates in a variety of formats
- Custom push notifications via the mobile app
- Custom in-portal messaging
- Leadership toolkit with step-by-step guidance

Many portal communications can be targeted to specific subgroups, locations, or risk factors to ensure appropriate delivery.

⁵ Ingesting claims data to personalize the experience is on our roadmap. We can currently reward for preventive activities based on claims.

Smartly designed to move the needle



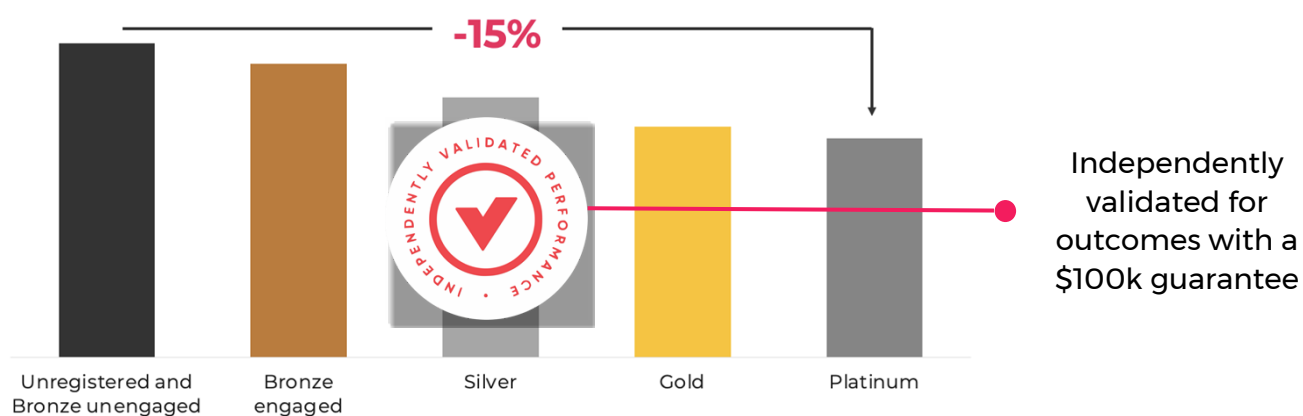
Incentives play a critical role in keeping your members engaged and motivated by tapping into their need for instant gratification. Importantly, we've built these incentives to be highly cost-effective and flexible, and we partner to share best practices and incentive design recommendations based on your strategy and budgetary requirements.

As members complete personalized health-promoting activities and achieve health outcomes, they are awarded points – our primary rewards mechanism. The points system is carefully clinically and actuarially calibrated to create habit-forming behavior while driving members to the most critical factors determining their health risks and outcomes⁶.

Points earned accumulate throughout each program year, earning members higher status. Status is an aspirational tool for members and a powerful engagement metric for employers, but it's also a reliable indicator for member risk level and predicts healthcare costs. Built on decades of actuarial science, clinical evidence, and behavioral data, it translates the complex relationship between lifestyle behaviors, risk, and outcomes into a simple, intuitive framework.

The Validation Institute has independently validated Vitality Status as a credible and reliable measure of health management efforts and risk segmentation and that members with higher Vitality Status consistently incur lower future medical claims – regardless of their current health state. Status is therefore more than an intrinsic motivator - driving higher participation and sustained engagement – it's a powerful tool for population health management and opens the door to new approaches in benefit design that align incentives with outcomes.

Risk-adjusted medical claims next year by Vitality Status



⁶ Recommended resources by risk factor is on the roadmap.

With points and status as the building blocks, our proven incentives leverage the latest science on behavioral biases. This creates attractive, fun, sticky rewards that keep members coming back for more. Importantly, you can design a tailor-made incentive plan for your population.

Reward options that can be turned on and configured include:

The Dynamic Contribution Manager

The Dynamic Contribution Manager allows Parma City School District to set specific requirements, for Status achievement, biometric outcomes, any integrated or embedded high-value activities, or any combination of the three, to unlock valuable employer-fulfilled rewards (premium reductions, HSA contributions, vacation days, and more). Vitality provides reporting to Parma City School District showing which members have met the reward requirements and you can use this information to fulfill the rewards or penalties allocated.

Vitality Status embeds actuarial and clinical rigor to provide an all-in-one, easy-to-understand metric to design your incentive plan around that aligns the member's health benefits to meaningful engagement in their health. It drives year-round engagement in the activities most aligned to risk identification and management and is designed to be equitable, being compliant with alternative standards and self-reporting.

Mall

The Mall offers members the opportunity to redeem their rewards currency for high-value gift cards, devices, and subscriptions from leading global consumer brands. The breadth of reward offerings through the Mall ensures that each member can engage to earn a reward that is meaningful to them.

Instant Rewards

To drive deeper engagement in areas of focus or high impact, Parma City School District can add instant rewards in the form of a gift card to specific program activities (for example, completing the health assessment, biometric screening, and achieving status). Instant Rewards are a great driver of engagement, especially for vital activities to Parma City School District, and they are an additional way to manage rewards budget spending.

Earn Apple Watch

Earn Apple Watch allows members to pay a small upfront fee and receive an Apple Watch. The monthly amount the member pays toward the watch depends on the number of workouts they complete that month, strongly motivating members to build and maintain physical activity levels – the most important lifestyle factor for health management.

Monthly Squares game

"Squares" is a monthly game that encourages members to stay engaged with the platform. Members can unlock tiles to reveal prizes up to a \$500 gift card. The game uses people's natural aversion to losing out as a motivator to increase engagement and the number of tiles a member gets to reveal increases with status. Squares gift card rewards are funded by Vitality and included at no additional fee.

REPORTING AND ANALYTICS

Reporting backed by data scientists on outcomes that matter the most

Our reporting, developed and managed by our actuarial team, provides a clear view of Parma City School District data – including behavior change, risk transitions and engagement down to the location and/or

subgroup level — to help drive strategy and determine the most effective ongoing program for your unique population. We also use external data — such as industry research and geographic statistics on health risks — to analyze challenges that face your population outside your organization's walls. Our reporting suite provides an in-depth view into metrics such as:

- Member engagement and verified activity completion
- Member health risks and transitions over time
- Behavior change milestones
- Incentive management
- Integrated third-party engagement

IN OTHER WORDS...

Our comprehensive approach ensures that your wellness program is deeply integrated into your organizational culture and positively impacts your bottom line. By leveraging our strategic support and the tools and resources backing it, we help you create a personalized and engaging experience so that your population can thrive.

You deserve a partner who will deliver on their promise. Let's work together to transform the wellbeing, care and benefits experiences for your employees.

Satisfaction

52.2%

NPS

9.8/10

average rating for Wellness Strategy
Managers

91%

client engagement satisfaction

ROI

4%

reduction in **claims costs**

180%

return on your investment

4.4%

increase in productive days
per employee per year

Independently
reviewed by actuaries
at Arbital Health*

Arbital
HEALTH

*Independent actuaries at Arbital Health reviewed the Vitality Impact Study and found that the methodologies used for estimating healthcare cost savings and ROI were consistent with industry best practices. They found the claims cost and ROI calcs reasonable.

What makes Vitality different?



We (actually) make people healthier

Our data backs it up.
82% of our members maintain or reduce their health risk



The recognized global leader in behavior change

We pioneered incentivized healthy behavior change, and our teams of actuaries and behavioral scientists continue to trailblaze as we serve 40 million members globally.



We're hands-on – so you can focus on what most needs your attention

Our strategy managers are backed by our in-house actuarial and marketing teams, working together to ensure you always get the best support.

Contact us:

Rachel DeYoung | 330-620-1598 | rdeyoung@wellnessiq.net



FEE SUMMARY

CORE FEES

	Unit Cost	Fee Basis
Implementation Fee	\$0	One-time fee included in Administration Fee
Administration Fee for 1200 eligible employees⁷ • Web and mobile app • Onboarding and ongoing assessments • NCQA-certified proprietary and configurable health assessment • Vitality Age and individual risk report • Sophisticated recommendation engine • Total wellbeing goals, activities and programs • Robust Educational content • Ongoing Account Management, including consultative planning • Integrations with fitness devices, consumer subscriptions and reward partners • Employer Admin center and custom communication suite • Vitality Champs program tools and facilitation • Incentive Plan tracking and reporting • Actuarially-driven reporting package • Branding and primary and secondary color customization • Monthly Squares (gift cards funded by Vitality)	\$3.30 – Per Employee Per Month* PEPM applies to eligible employees only. Spouses are included for free.	Per Employee Per Month (PEPM) Year 1 Annual increase capped at CPI-U ⁸ PEPM fee assumes a three-year contract
Physician Form	\$3	Per Member Submitting Form
3 data integrations or SSO	\$0	Up to 3 data integrations or SSO are included at no cost. ⁹
Unlimited Challenges	\$0	There is no limit to the number of team and individual customized challenges that can be held

⁷ Our pricing assumes our standard 3-year contract term. If a shorter contract term is desired, a higher PEPM will apply. Our pricing is volume-based. If the number of employees changes prior to the time of launch, a different PEPM rate may apply. Additionally, Vitality requires a minimum employee count throughout the contract term, based on at least 80% of the employee count found quoted during the proposal. Should the total eligible employees drop below 80%, Vitality reserves the right to charge a minimum fee calculated as your current PEPM x 80% your quoted employee count. If an employee had access for at least one day at any point during the calendar month, the full PEPM will be owed. Minimum monthly billable administration fee of \$1,000 applies.

⁸ The consumer price index of consumer goods and services of urban households.

⁹ Biometric screening data must be in Vitality's standard format.

OPTIONAL/MISCELLANEOUS FEES		
	Unit Cost	Fee Basis
Wellness Strategy Manager Travel	Varies	Pass-through cost
Mall, Instant Rewards & Active Rewards	Pass-through cost for rewards	Incentive management, tracking and fulfillment are included as part of our core services. Monthly pass-through cost of the full value of Vitality Rewards.
Earn Apple Watch	Varies	Parma City School District will be billed for each Watch purchaser each month the difference between the maximum monthly payment (e.g., \$14.00 for Apple Watch Series 10) and the payment due from the member. There is also an administration fee billed to Parma City School District of \$30 per Watch ordered.
INTEGRATED COACHING ¹⁰ (OPTIONAL)		
	Unit Cost	Fee Basis
Lifestyle Coaching	\$220.00	Annual Up-front per participant ¹¹
Coaching for Chronic Conditions		Annual Up-front per participant ¹²

¹⁰ If spouses are included in the Vitality program, they are also eligible for coaching.

¹¹ Annual up-front pricing is billed per coaching participant per program year. A participant is defined as an employee or their Vitality-eligible spouse who have completed at least one coaching call in the program year.

¹² Annual up-front pricing is billed per coaching participant per program year. A participant is defined as an employee or their Vitality-eligible spouse who have completed at least one coaching call in the program year.



**Parma City School District
2026-27 Premium Illustration**

Current						\$31,490,924
\$150 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,145.81	\$973.94	\$171.87	476	\$6,544,867
	Family	\$3,057.91	\$2,599.22	\$458.69	554	\$20,328,986
\$500 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,056.57	\$950.91	\$105.66	97	\$1,229,847
	Family	\$2,820.46	\$2,538.41	\$282.05	91	\$3,079,942
Bronze	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$767.84	\$748.64	\$19.20	20	\$184,282
	Family	\$2,050.00	\$1,998.75	\$51.25	5	\$123,000

Note: Reserves built due to claims lag in July/early August

FY27 - 10.2%						\$34,702,998
\$150 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,262.68	\$1,073.28	\$189.40	476	\$7,212,443
	Family	\$3,369.82	\$2,864.34	\$505.47	554	\$22,402,542
\$500 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,164.34	\$1,047.91	\$116.43	97	\$1,355,292
	Family	\$3,108.15	\$2,797.33	\$310.81	91	\$3,394,096
Bronze	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$846.16	\$825.01	\$21.15	20	\$203,078
	Family	\$2,259.10	\$2,202.62	\$56.48	5	\$135,546



Note: Reserves built by claims lag and also due to projected \$800K in savings with GLP-1 elimination.

FY27 - 10.2% (January Rx Elimination)						\$34,702,998
\$150 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,262.68	\$1,073.28	\$189.40	476	\$7,212,443
	Family	\$3,369.82	\$2,864.34	\$505.47	554	\$22,402,542
\$500 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,164.34	\$1,047.91	\$116.43	97	\$1,355,292
	Family	\$3,108.15	\$2,797.33	\$310.81	91	\$3,394,096
Bronze	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$846.16	\$825.01	\$21.15	20	\$203,078
	Family	\$2,259.10	\$2,202.62	\$56.48	5	\$135,546

Note: Reserves built by claims lag. Premium savings due to GLP-1 elimination.

FY27 - 7.5% (January Rx Elimination)						\$33,852,743
\$150 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,231.75	\$1,046.98	\$184.76	476	\$7,035,732
	Family	\$3,287.25	\$2,794.17	\$493.09	554	\$21,853,660
\$500 Plan	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$1,135.81	\$1,022.23	\$113.58	97	\$1,322,086
	Family	\$3,031.99	\$2,728.80	\$303.20	91	\$3,310,938
Bronze	Tier	Rate	Employer	Employee	Enrollment	Annual Premium
	Single	\$825.43	\$804.79	\$20.64	20	\$198,103
	Family	\$2,203.75	\$2,148.66	\$55.09	5	\$132,225

June 9, 2026

1. PARMA EDUCATION ASSOCIATION: SEPTEMBER OPEN ENROLLMENT

20.07 Open Enrollment:

- A. Changes (additions or deletions) pertaining to the type of coverage (single or family) related to the current health benefits (medical, major medical, drugs, vision, life and dental) shall be processed only during the month of September and become effective October 1.
- B. Effective February 1, 2005, couples who are both employed by the Board and both eligible for coverage under this Article are limited either to two single coverages or one family coverage.
- C. Employees may “opt out” of the health care coverage set forth in Article 20. Teachers notifying of their opt out during the window period (September) set forth in subsection 20.07(A) shall receive a \$1,000 annual stipend. Once a teacher opts out, the opt out election and annual stipend will continue unless the teacher notifies the District during the same window of an election to be covered or a COBRA qualifying event occurs resulting in an election of coverage. Should such a qualifying event result in coverage, the stipend for that year will be reduced pro rata.

2. OAPSE 122/160/404/695/756: OCTOBER & FEBRUARY OPEN ENROLLMENT

21.24 Changes

Open enrollment - changes (additions or deletions) pertaining to the type of coverage (single or family) related to the current health benefits (medical, major medical, drugs, vision, life and dental) shall be processed during the months of October and February.

PARMA CITY SCHOOL DISTRICT

Cash Summary Report

		Initial Cash	MTD Received	FYTD Received	MTD Expended	FYTD Expended	Fund Balance	Encumbrance	Unencumbered Balance
Fund:	001	\$ 57,082,691.39	\$ 3,697,117.21	\$ 153,406,818.38	\$ 16,917,380.92	\$ 154,789,720.44	\$ 55,699,789.33	\$ 3,172,349.22	\$ 52,527,440.11
Fund:	002	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	003	\$ 7,021,277.87	\$ 0.00	\$ 6,058,283.31	\$ 523,580.43	\$ 7,121,284.14	\$ 5,958,277.04	\$ 4,158,682.61	\$ 1,799,594.43
Fund:	004	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	005	\$ 126,699.19	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 126,699.19	\$ 0.00	\$ 126,699.19
Fund:	006	\$ 1,853,482.51	\$ 483,884.05	\$ 4,815,610.78	\$ 565,361.87	\$ 4,924,247.72	\$ 1,744,845.57	\$ 406,162.48	\$ 1,338,683.09
Fund:	007	\$ 5,279.46	\$ 0.00	\$ 6,772.25	\$ 5,406.00	\$ 6,185.99	\$ 5,865.72	\$ 52.95	\$ 5,812.77
Fund:	008	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	011	\$ 83,780.41	\$ 5,395.47	\$ 114,619.36	\$ 2,417.30	\$ 102,553.89	\$ 95,845.88	\$ 9,504.72	\$ 86,341.16
Fund:	012	\$ 45.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 45.00	\$ 0.00	\$ 45.00
Fund:	014	\$ 120,191.68	\$ 280.55	\$ 55,177.71	\$ 644.37	\$ 27,801.17	\$ 147,568.22	\$ 40,711.13	\$ 106,857.09
Fund:	018	\$ 447,615.16	\$ 18,533.59	\$ 391,191.06	\$ 26,931.44	\$ 384,149.54	\$ 454,656.68	\$ 81,470.59	\$ 373,186.09
Fund:	019	\$ 26,371.61	\$ 7,000.00	\$ 67,500.00	\$ 3,575.67	\$ 30,830.52	\$ 63,041.09	\$ 31,756.06	\$ 31,285.03
Fund:	020	\$ 528,460.47	\$ 42,060.87	\$ 669,147.28	\$ 150,578.45	\$ 560,995.85	\$ 636,611.90	\$ 90,711.23	\$ 545,900.67
Fund:	022	\$ 101,721.20	\$ 0.00	\$ 29,821.13	\$ 193.19	\$ 19,112.52	\$ 112,429.81	\$ 1,511.80	\$ 110,918.01
Fund:	024	\$ 2,345,135.09	\$ 2,868,991.73	\$ 29,063,204.28	\$ 3,181,559.12	\$ 31,329,539.50	\$ 78,799.87	\$ 6,800,453.06	\$ (6,721,653.19)
Fund:	027	\$ 2,111,079.21	\$ 5,900.28	\$ 417,019.99	\$ 220,979.07	\$ 454,521.36	\$ 2,073,577.84	\$ 1,554.50	\$ 2,072,023.34
Fund:	032	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	200	\$ 163,802.43	\$ 27,360.15	\$ 253,516.78	\$ 39,253.52	\$ 218,575.05	\$ 198,744.16	\$ 35,381.33	\$ 163,362.83
Fund:	300	\$ 802,523.03	\$ 13,199.61	\$ 631,363.95	\$ 31,664.77	\$ 634,637.38	\$ 799,249.60	\$ 94,378.23	\$ 704,871.37
Fund:	401	\$ 318,549.41	\$ 11,167.90	\$ 3,623,274.52	\$ 401,470.24	\$ 3,064,425.99	\$ 877,397.94	\$ 499,592.52	\$ 377,805.42
Fund:	413	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	416	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	432	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	440	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	450	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	451	\$ 0.00	\$ 0.00	\$ 22,641.08	\$ 7,755.80	\$ 20,913.80	\$ 1,727.28	\$ 0.00	\$ 1,727.28
Fund:	452	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	459	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	460	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	461	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	463	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	466	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	467	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	494	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	495	\$ 2,065,250.12	\$ 0.00	\$ 0.00	\$ 734.40	\$ 1,954,433.44	\$ 110,816.68	\$ 110,616.69	\$ 199.99
Fund:	499	\$ 85,919.12	\$ 304,819.90	\$ 362,745.89	\$ 4,711.04	\$ 64,369.44	\$ 384,295.57	\$ 73,867.63	\$ 310,427.94
Fund:	501	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	506	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	507	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 178.58	\$ (178.58)	\$ 0.00	\$ (178.58)
Fund:	509	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 472.50	\$ (472.50)	\$ 0.00	\$ (472.50)

PARMA CITY SCHOOL DISTRICT
Cash Summary Report

		Initial Cash	MTD Received	FYTD Received	MTD Expended	FYTD Expended	Fund Balance	Encumbrance	Unencumbered Balance
Fund:	510	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	516	\$ 270,063.31	\$ 0.00	\$ 2,325,496.87	\$ 251,326.86	\$ 3,059,419.71	\$ (463,859.53)	\$ 656,869.54	\$ (1,120,729.07)
Fund:	524	\$ 9,003.65	\$ 0.00	\$ 142,511.82	\$ 9,928.45	\$ 213,314.07	\$ (61,798.60)	\$ 40,163.24	\$ (101,961.84)
Fund:	533	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	536	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	537	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	551	\$ 33,347.00	\$ 4,779.57	\$ 72,595.99	\$ 3,470.17	\$ 108,615.41	\$ (2,672.42)	\$ 16,852.32	\$ (19,524.74)
Fund:	571	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	572	\$ 191,242.24	\$ 300,732.64	\$ 3,575,390.28	\$ 336,038.34	\$ 4,009,917.73	\$ (243,285.21)	\$ 180,558.43	\$ (423,843.64)
Fund:	573	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Fund:	584	\$ 141,412.74	\$ 14,351.07	\$ 323,048.05	\$ 6,997.65	\$ 472,575.32	\$ (8,114.53)	\$ 63,575.30	\$ (71,689.83)
Fund:	587	\$ 2,125.73	\$ 13,456.44	\$ 90,127.39	\$ 14,971.47	\$ 100,428.47	\$ (8,175.35)	\$ 8,028.81	\$ (16,204.16)
Fund:	590	\$ 19,732.53	\$ 7,432.49	\$ 341,439.83	\$ 7,192.06	\$ 365,886.18	\$ (4,713.82)	\$ 53,323.04	\$ (58,036.86)
Fund:	599	\$ 44,466.82	\$ 0.00	\$ 0.00	\$ 6,500.00	\$ 6,500.00	\$ 37,966.82	\$ 12,478.41	\$ 25,488.41
Grand Total		\$ 76,001,268.38	\$ 7,826,463.52	\$ 206,859,317.98	\$ 22,720,622.60	\$ 214,045,605.71	\$ 68,814,980.65	\$ 16,640,605.84	\$ 52,174,374.81

Current Portfolio

Parma CSD Operating portfolio as of 5/31/2026

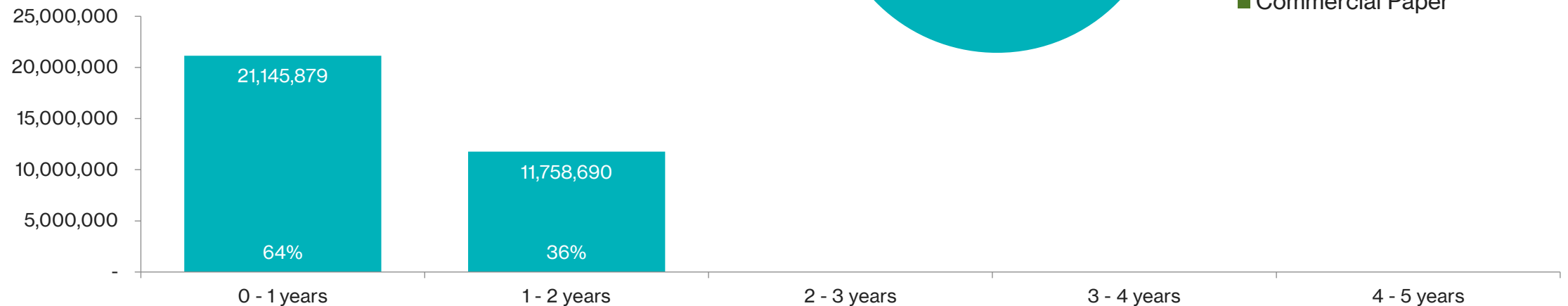
Your Portfolio

Cash	\$30,843,700
Securities	\$32,937,507
Total Portfolio	\$63,781,207

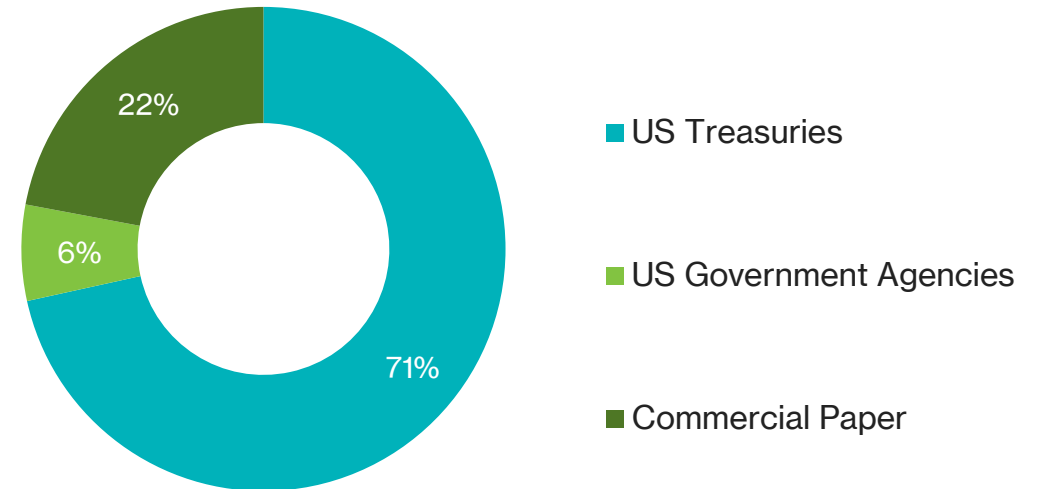
Your Securities

Weighted Average Maturity	0.75 years
Weighted Average Yield	3.85%
Estimated Annual Income	\$1,268,094

Your Maturity Distribution



Your Asset Allocation



YIELD AND INTEREST INCOME INFORMATION IS ANNUALIZED. ALL YIELD INFORMATION IS SHOWN GROSS OF ANY ADVISORY AND CUSTODY FEES AND IS BASED ON YIELD TO MATURITY AT COST. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS.

PARMA CSD

1824

Estimated Income Tax Yield and Equivalent Millage

2026 estimate:

(2024 Total Property Valuation)

<u>Rate</u>	<u>Traditional base Yield</u>	<u>Equivalent Millage</u>	<u>Earned Income Yield</u>	<u>Equivalent Millage</u>
0.250%	\$7,967,299	2.38	\$6,968,043	2.08
0.375%	\$12,278,830	3.66	\$10,579,672	3.16
0.500%	\$16,590,362	4.95	\$14,191,300	4.23
0.625%	\$20,901,893	6.23	\$17,802,929	5.31
0.750%	\$25,213,424	7.52	\$21,414,557	6.39
0.875%	\$29,524,955	8.81	\$25,026,185	7.47
1.000%	\$33,836,487	10.09	\$28,637,814	8.54
1.125%	\$38,148,018	11.38	\$32,249,442	9.62
1.250%	\$42,459,549	12.67	\$35,861,071	10.70
1.375%	\$46,771,081	13.95	\$39,472,699	11.77
1.500%	\$51,082,612	15.24	\$43,084,328	12.85
1.625%	\$55,394,143	16.52	\$46,695,956	13.93
1.750%	\$59,705,675	17.81	\$50,307,584	15.01
1.875%	\$64,017,206	19.10	\$53,919,213	16.08
2.000%	\$68,328,737	20.38	\$57,530,841	17.16
2.125%	\$72,640,269	21.67	\$61,142,470	18.24
2.250%	\$76,951,800	22.95	\$64,754,098	19.32
2.375%	\$81,263,331	24.24	\$68,365,727	20.39
2.500%	\$85,574,863	25.53	\$71,977,355	21.47
2.625%	\$89,886,394	26.81	\$75,588,983	22.55
2.750%	\$94,197,925	28.10	\$79,200,612	23.62
2.875%	\$98,509,456	29.38	\$82,812,240	24.70
3.000%	\$102,820,988	30.67	\$86,423,869	25.78

Rates appear in increments of 0.125% to assist in determining the rounded rate based on the dollar request (state law maintains we round to the closest 0.25%).