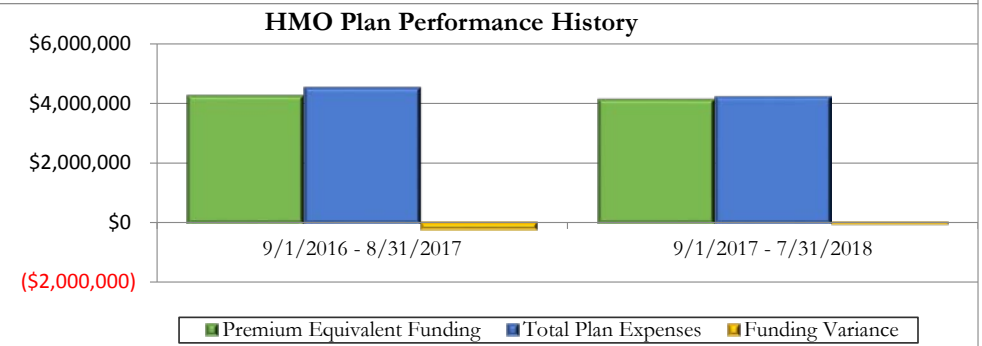
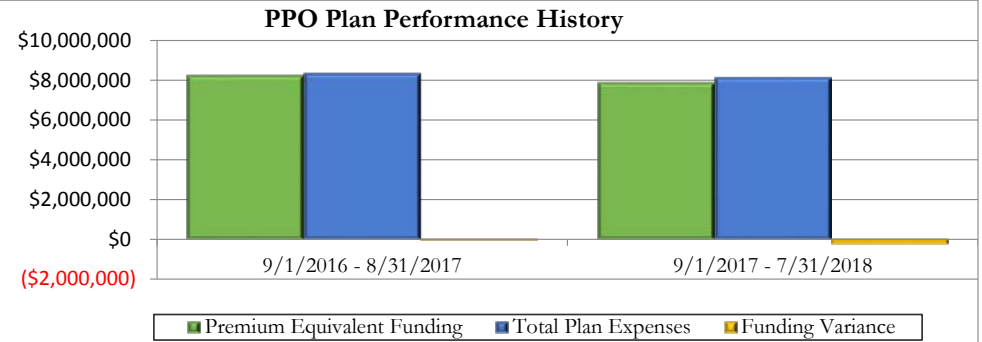


**Glenbrook High School District 225
Financial Summary - Funding
Data Thru July 2018**

Plan Performance History

Category	9/1/2016 - 8/31/2017	9/1/2017 - 7/31/2018
PPO		
Premium Equivalent Funding	\$8,267,486	\$7,902,728
Total Plan Expenses	\$8,341,534	\$8,131,209
Funding Variance (Funding - Expenses)	(\$74,048)	(\$228,481)
Loss Ratio (Expenses / Funding)	100.9%	102.9%
HMO		
Premium Equivalent Funding	\$4,295,594	\$4,174,250
Total Plan Expenses	\$4,548,721	\$4,255,826
Funding Variance (Funding - Expenses)	(\$253,127)	(\$81,576)
Loss Ratio (Expenses / Funding)	105.9%	102.0%
Dental		
Premium Equivalent Funding	\$751,991	\$667,657
Total Plan Expenses	\$688,102	\$606,406
Funding Variance (Funding - Expenses)	\$63,889	\$61,251
Loss Ratio (Expenses / Funding)	91.5%	90.8%

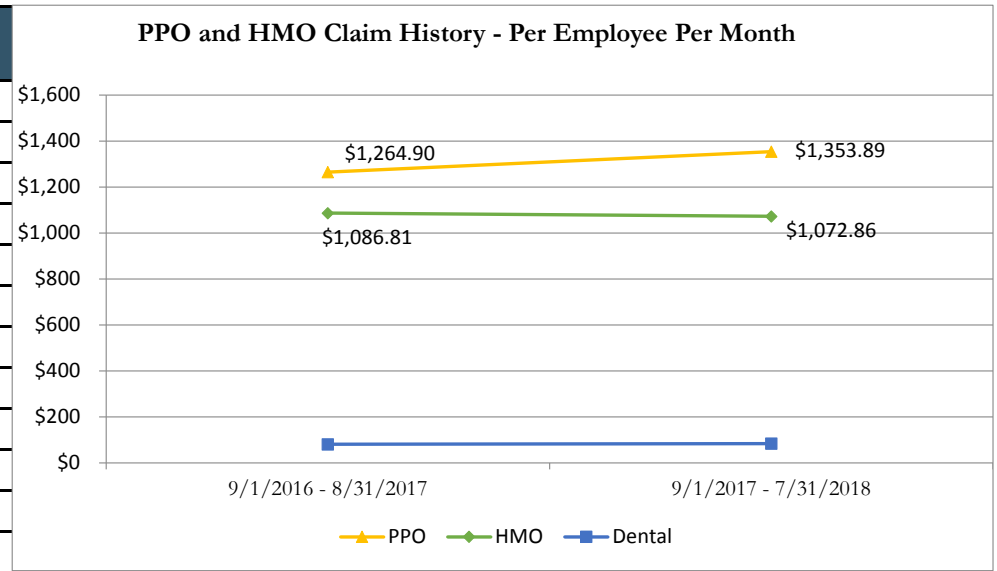


This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Glenbrook High School District 225
Financial Summary - Claims
Data Thru July 2018

Claim and Enrollment History

Category	9/1/2016 - 8/31/2017	9/1/2017 - 7/31/2018
PPO		
Average Monthly Employees	516	507
Net Paid Claims	\$7,825,918	\$7,546,556
Claim Cost Per Employee Per Month	\$1,264.90	\$1,353.89
HMO		
Average Monthly Employees	316	327
Net Paid Claims	\$4,126,603	\$3,861,227
Claim Cost Per Employee Per Month	\$1,086.81	\$1,072.86
Dental		
Average Monthly Employees	677	631
Net Paid Claims	\$660,077	\$582,463
Claim Cost Per Employee Per Month	\$81.26	\$83.93

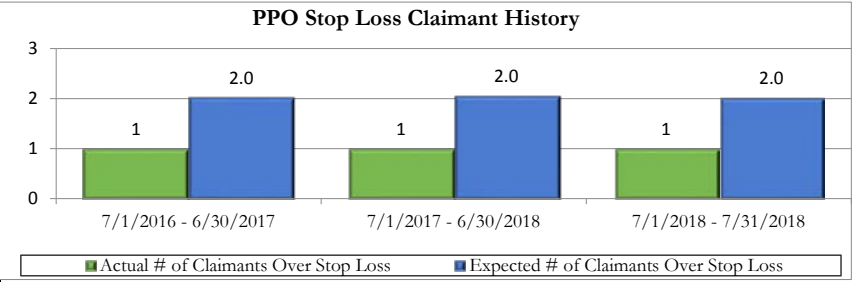


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Glenbrook High School District 225
Financial Summary - Stop Loss
Data Thru July 2018

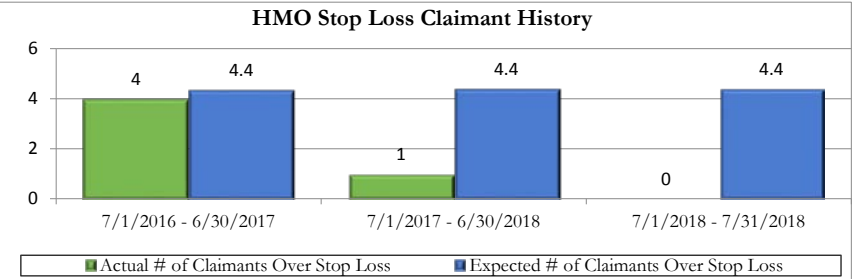
PPO Large Claim and Stop Loss History

Category	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018	7/1/2018 - 7/31/2018
Specific Stop Loss Level	\$250,000	\$250,000	\$250,000
Actual # of Claimants Over Stop Loss	1	1	1
Expected # of Claimants Over Stop Loss	2.0	2.0	2.0
Stop Loss Reimbursements	\$145,892	\$1,692,871	\$98,317
Stop Loss Premium Paid	\$213,635	\$292,342	\$32,134
Loss Ratio (Reimbursements / Premium)	68.3%	579.1%	306.0%



HMO Large Claim and Stop Loss History

Category	7/1/2016 - 6/30/2017	7/1/2017 - 6/30/2018	7/1/2018 - 7/31/2018
Specific Stop Loss Level	\$125,000	\$125,000	\$125,000
Actual # of Claimants Over Stop Loss	4	1	0
Expected # of Claimants Over Stop Loss	4.4	4.4	4.4
Stop Loss Reimbursements	\$398,996	\$7,082	\$0
Stop Loss Premium Paid	\$223,820	\$249,199	\$22,232
Loss Ratio (Reimbursements / Premium)	178.3%	2.8%	0.0%



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Glenbrook High School District 225 Total PPO Budget Comparison Report

9/1/2017 through 8/31/2018

		Premium Equivalent Funding		Total Net Paid Claims				Total Gross Plan Costs				Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims ¹	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-17	507	\$713,647	\$1,407.59	\$428,755	\$90,440	\$2,886	(\$7,183)	\$514,899	\$1,015.58	\$52,147	\$232	\$567,278	\$1,118.89	\$146,369	\$288.70	79.5%	\$90,799	\$179.09	\$476,479	\$939.80
Oct-17	513	\$718,399	\$1,400.39	\$370,979	\$139,757	\$1,696	(\$950)	\$511,482	\$997.04	\$52,764	\$234	\$564,480	\$1,100.35	\$153,919	\$300.04	78.6%	\$91,102	\$177.59	\$473,378	\$922.76
Nov-17	507	\$715,117	\$1,410.49	\$396,794	\$206,931	\$2,078	(\$18,767)	\$587,036	\$1,157.86	\$52,148	\$232	\$639,417	\$1,261.18	\$75,700	\$149.31	89.4%	\$91,020	\$179.53	\$548,397	\$1,081.65
Dec-17	508	\$718,318	\$1,414.01	\$435,278	\$191,712	\$1,923	(\$49,887)	\$579,026	\$1,139.81	\$52,254	\$233	\$631,514	\$1,243.14	\$86,805	\$170.88	87.9%	\$92,609	\$182.30	\$538,905	\$1,060.84
Jan-18	510	\$722,869	\$1,417.39	\$1,007,019	\$223,447	\$5,635	(\$451,846)	\$784,256	\$1,537.76	\$52,465	\$236	\$836,956	\$1,641.09	(\$114,087)	(\$223.70)	115.8%	\$92,339	\$181.06	\$744,617	\$1,460.03
Feb-18	508	\$718,396	\$1,414.17	\$540,391	\$163,206	\$2,333	(\$48,722)	\$657,208	\$1,293.72	\$52,255	\$233	\$709,696	\$1,397.04	\$8,700	\$17.13	98.8%	\$87,145	\$171.55	\$622,551	\$1,225.49
Mar-18	511	\$723,974	\$1,416.78	\$951,659	\$151,849	\$5,235	(\$406,778)	\$701,965	\$1,373.71	\$52,566	\$236	\$754,766	\$1,477.04	(\$30,792)	(\$60.26)	104.3%	\$92,137	\$180.31	\$662,630	\$1,296.73
Apr-18	508	\$723,035	\$1,423.30	\$969,417	\$181,020	\$5,735	(\$335,236)	\$820,936	\$1,616.02	\$52,261	\$236	\$873,433	\$1,719.36	(\$150,397)	(\$296.06)	120.8%	\$90,596	\$178.34	\$782,837	\$1,541.02
May-18	506	\$721,574	\$1,426.04	\$740,675	\$124,923	\$3,674	(\$272,767)	\$596,506	\$1,178.87	\$52,057	\$235	\$648,798	\$1,282.21	\$72,776	\$143.83	89.9%	\$91,081	\$180.00	\$557,717	\$1,102.21
Jun-18	506	\$722,632	\$1,428.13	\$551,874	\$186,504	\$2,704	(\$8,797)	\$732,286	\$1,447.20	\$52,060	\$236	\$784,582	\$1,550.56	(\$61,950)	(\$122.43)	108.6%	\$90,756	\$179.36	\$693,826	\$1,371.20
Jul-18	490	\$704,766	\$1,438.30	\$952,666	\$201,026	\$5,582	(\$98,317)	\$1,060,957	\$2,165.22	\$59,101	\$231	\$1,120,289	\$2,286.30	(\$415,523)	(\$848.01)	159.0%	\$81,599	\$166.53	\$1,038,690	\$2,119.78
Aug-18	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%	\$0	\$0.00	\$0	\$0.00
Total	5,574	\$7,902,728	\$1,417.78	\$7,345,507	\$1,860,818	\$39,480	(\$1,699,249)	\$7,546,556	\$1,353.89	\$582,079	\$2,574	\$8,131,209	\$1,458.77	(\$228,481)	(\$40.99)	102.9%	\$991,182	\$177.82	\$7,140,027	\$1,280.95

9/1/2016 through 8/31/2017

		Premium Equivalent Funding		Total Net Paid Claims				Total Gross Plan Costs				Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions			
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims ¹	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-16	522	\$695,202	\$1,331.80	\$361,769	\$117,600	\$2,293	\$0	\$481,662	\$922.72	\$35,446	\$3,051	\$520,159	\$996.47	\$175,043	\$335.33	74.8%	\$82,833	\$158.68	\$437,326	\$837.79
Oct-16	522	\$695,420	\$1,332.22	\$295,807	\$166,485	\$1,141	\$0	\$463,433	\$887.80	\$31,805	\$3,058	\$498,296	\$954.59	\$197,124	\$377.63	71.7%	\$82,928	\$158.87	\$415,368	\$795.72
Nov-16	522	\$694,822	\$1,331.08	\$350,915	\$181,427	\$1,904	\$0	\$534,245	\$1,023.46	\$34,756	\$3,051	\$572,052	\$1,095.88	\$122,770	\$235.19	82.3%	\$82,330	\$157.72	\$489,722	\$938.16
Dec-16	519	\$690,706	\$1,330.84	\$451,070	\$125,758	\$2,766	\$0	\$579,594	\$1,116.75	\$39,868	\$3,031	\$622,493	\$1,199.41	\$68,213	\$131.43	90.1%	\$81,904	\$157.81	\$540,589	\$1,041.60
Jan-17	517	\$692,066	\$1,338.62	\$429,963	\$158,234	\$1,739	\$0	\$589,937	\$1,141.08	\$38,792	\$226	\$628,955	\$1,216.55	\$63,111	\$122.07	90.9%	\$82,381	\$159.35	\$546,574	\$1,057.20
Feb-17	513	\$686,378	\$1,337.97	\$592,042	\$153,765	\$2,578	\$0	\$748,385	\$1,458.84	\$47,329	\$224	\$795,938	\$1,551.54	(\$109,560)	(\$213.57)	116.0%	\$81,309	\$158.50	\$714,629	\$1,393.04
Mar-17	516	\$686,078	\$1,329.61	\$683,914	\$206,483	\$4,005	(\$43,618)	\$850,785	\$1,648.81	\$52,710	\$225	\$903,719	\$1,751.39	(\$217,641)	(\$421.78)	131.7%	\$80,829	\$156.64	\$822,890	\$1,594.75
Apr-17	514	\$685,652	\$1,333.95	\$452,759	\$198,563	\$2,038	(\$27,086)	\$626,275	\$1,218.43	\$40,160	\$224	\$666,659	\$1,297.00	\$18,993	\$36.95	97.2%	\$80,754	\$157.11	\$585,905	\$1,139.89
May-17	510	\$681,538	\$1,336.35	\$507,347	\$185,222	\$2,074	(\$53,249)	\$641,394	\$1,257.64	\$42,615	\$223	\$684,232	\$1,341.63	(\$2,694)	(\$5.28)	100.4%	\$80,465	\$157.77	\$603,767	\$1,183.86
Jun-17	509	\$681,918	\$1,339.72	\$475,600	\$186,347	\$1,664	(\$21,941)	\$641,670	\$1,260.65	\$41,751	\$223	\$683,644	\$1,343.11	(\$1,726)	(\$3.39)	100.3%	\$80,189	\$157.54	\$603,455	\$1,185.57
Jul-17	511	\$688,366	\$1,347.10	\$400,247	\$201,475	\$1,360	\$0	\$603,083	\$1,180.20	\$48,149	\$226	\$651,458	\$1,274.87	\$36,908	\$72.23	94.6%	\$81,194	\$158.89	\$570,264	\$1,115.98
Aug-17	512	\$689,340	\$1,346.37	\$852,285	\$299,217	\$5,891	(\$91,939)	\$1,065,454	\$2,080.97	\$48,248	\$226	\$1,113,928	\$2,175.64	(\$424,588)	(\$829.27)	161.6%	\$81,243	\$158.68	\$1,032,686	\$2,016.96
Total	6,187	\$8,267,486	\$1,336.27	\$5,853,717	\$2,180,577	\$29,455	(\$237,831)	\$7,825,918	\$1,264.90	\$501,628	\$13,988	\$8,341,534	\$1,348.24	(\$74,048)	(\$11.97)	100.9%	\$978,359	\$158.13	\$7,363,175	\$1,190.10

¹ Rx benefits and Optum rebates included with Rx claims.

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Glenbrook High School District 225
PPO Budget Comparison Report - PPO

9/1/2017 through 8/31/2018

		Premium Equivalent Funding						Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions	
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims ¹	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-17	353	\$550,305	\$1,558.94	\$285,606	\$49,403	\$1,599	(\$7,183)	\$329,426	\$933.22	\$36,247	\$156	\$365,830	\$1,036.34	\$184,475	\$522.59	66.5%	\$72,516	\$205.43	\$293,313	\$830.92
Oct-17	354	\$549,245	\$1,551.54	\$271,664	\$88,571	\$1,332	(\$950)	\$360,618	\$1,018.69	\$36,347	\$155	\$397,120	\$1,121.81	\$152,125	\$429.73	72.3%	\$72,167	\$203.86	\$324,953	\$917.95
Nov-17	354	\$552,419	\$1,560.50	\$188,897	\$153,957	\$584	(\$18,767)	\$324,671	\$917.15	\$36,350	\$157	\$361,178	\$1,020.28	\$191,240	\$540.23	65.4%	\$72,770	\$205.56	\$288,408	\$814.71
Dec-17	351	\$551,723	\$1,571.86	\$278,131	\$139,612	\$1,374	(\$49,887)	\$369,232	\$1,051.94	\$36,044	\$156	\$405,432	\$1,155.08	\$146,291	\$416.78	73.5%	\$72,735	\$207.22	\$332,697	\$947.85
Jan-18	352	\$554,346	\$1,574.85	\$278,673	\$153,947	\$4,865	(\$451,846)	\$435,639	\$1,237.61	\$36,150	\$157	\$471,946	\$1,340.76	\$82,400	\$234.09	85.1%	\$72,812	\$206.85	\$399,134	\$1,133.90
Feb-18	350	\$549,213	\$1,569.18	\$386,247	\$114,285	\$1,685	(\$48,722)	\$453,494	\$1,295.70	\$35,939	\$155	\$489,588	\$1,398.82	\$59,625	\$170.36	89.1%	\$66,871	\$191.06	\$422,717	\$1,207.76
Mar-18	353	\$554,790	\$1,571.64	\$720,904	\$80,680	\$4,109	(\$406,778)	\$398,915	\$1,130.07	\$36,250	\$157	\$435,322	\$1,233.21	\$119,468	\$338.44	78.5%	\$71,862	\$203.58	\$363,459	\$1,029.63
Apr-18	352	\$555,787	\$1,578.94	\$737,249	\$120,151	\$4,133	(\$335,236)	\$526,296	\$1,495.16	\$36,151	\$158	\$562,605	\$1,598.31	(\$6,817)	(\$19.37)	101.2%	\$70,509	\$200.31	\$492,096	\$1,398.00
May-18	349	\$553,034	\$1,584.63	\$561,821	\$85,929	\$2,972	(\$272,767)	\$377,956	\$1,082.97	\$35,844	\$157	\$413,956	\$1,186.12	\$139,078	\$398.50	74.9%	\$70,839	\$202.98	\$343,117	\$983.14
Jun-18	348	\$552,800	\$1,588.51	\$400,848	\$121,719	\$2,089	(\$8,797)	\$515,858	\$1,482.35	\$35,743	\$157	\$551,758	\$1,585.51	\$1,042	\$3.00	99.8%	\$70,359	\$202.18	\$481,398	\$1,383.33
Jul-18	332	\$534,934	\$1,611.25	\$698,356	\$142,067	\$4,177	(\$98,317)	\$746,283	\$2,247.84	\$39,985	\$152	\$786,421	\$2,368.74	(\$251,486)	(\$757.49)	147.0%	\$61,202	\$184.34	\$725,218	\$2,184.39
Aug-18	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00		\$0	\$0.00	\$0	\$0.00
Total	3,848	\$6,058,597	\$1,574.48	\$5,258,397	\$1,250,321	\$28,920	(\$1,699,249)	\$4,838,389	\$1,257.38	\$401,050	\$1,716	\$5,241,156	\$1,362.05	\$817,441	\$212.43	86.5%	\$774,644	\$201.31	\$4,466,512	\$1,160.74

9/1/2016 through 8/31/2017

		Premium Equivalent Funding						Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions	
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims ¹	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-16	406	\$583,242	\$1,436.56	\$307,667	\$106,171	\$1,774	\$0	\$415,612	\$1,023.67	\$29,423	\$2,331	\$447,366	\$1,101.89	\$135,876	\$334.67	76.7%	\$71,228	\$175.44	\$376,138	\$926.45
Oct-16	405	\$582,268	\$1,437.70	\$229,168	\$161,710	\$738	\$0	\$391,616	\$966.95	\$25,463	\$2,329	\$419,408	\$1,035.57	\$162,860	\$402.12	72.0%	\$71,179	\$175.75	\$348,229	\$859.82
Nov-16	405	\$581,670	\$1,436.22	\$285,181	\$172,735	\$1,545	\$0	\$459,460	\$1,134.47	\$28,264	\$2,321	\$490,046	\$1,209.99	\$91,624	\$226.23	84.2%	\$70,581	\$174.27	\$419,465	\$1,035.72
Dec-16	403	\$578,746	\$1,436.09	\$376,271	\$113,129	\$2,477	\$0	\$491,876	\$1,220.54	\$32,749	\$2,312	\$526,937	\$1,307.54	\$51,809	\$128.56	91.0%	\$70,298	\$174.44	\$456,639	\$1,133.10
Jan-17	400	\$579,512	\$1,448.78	\$317,092	\$144,410	\$1,665	\$0	\$463,167	\$1,157.92	\$29,687	\$173	\$493,027	\$1,232.57	\$86,485	\$216.21	85.1%	\$70,746	\$176.87	\$422,281	\$1,055.70
Feb-17	396	\$574,422	\$1,450.56	\$412,911	\$128,522	\$2,267	\$0	\$543,700	\$1,372.98	\$34,339	\$171	\$578,210	\$1,460.13	(\$3,788)	(\$9.57)	100.7%	\$69,787	\$176.23	\$508,424	\$1,283.90
Mar-17	392	\$569,964	\$1,453.99	\$564,284	\$162,748	\$3,492	(\$43,618)	\$686,907	\$1,752.31	\$41,605	\$170	\$728,682	\$1,858.88	(\$158,718)	(\$404.89)	127.8%	\$69,099	\$176.27	\$659,583	\$1,682.61
Apr-17	395	\$571,910	\$1,447.87	\$362,575	\$171,323	\$1,481	(\$27,086)	\$508,294	\$1,286.82	\$31,471	\$170	\$539,935	\$1,366.92	\$31,975	\$80.95	94.4%	\$69,060	\$174.83	\$470,875	\$1,192.09
May-17	392	\$568,988	\$1,451.50	\$349,624	\$164,500	\$1,322	(\$53,249)	\$462,197	\$1,179.07	\$30,898	\$169	\$493,265	\$1,258.33	\$75,723	\$193.17	86.7%	\$68,914	\$175.80	\$424,351	\$1,082.53
Jun-17	391	\$569,368	\$1,456.18	\$338,651	\$151,458	\$1,265	(\$21,941)	\$469,434	\$1,200.60	\$30,365	\$170	\$499,969	\$1,278.69	\$69,399	\$177.49	87.8%	\$68,637	\$175.54	\$431,331	\$1,103.15
Jul-17	392	\$575,222	\$1,467.40	\$286,592	\$182,546	\$1,030	\$0	\$470,168	\$1,199.41	\$38,620	\$172	\$508,960	\$1,298.37	\$66,262	\$169.04	88.5%	\$69,613	\$177.58	\$439,347	\$1,120.78
Aug-17	393	\$576,196	\$1,466.15	\$720,828	\$264,507	\$5,237	(\$91,939)	\$898,632	\$2,286.60	\$38,718	\$172	\$937,523	\$2,385.55	(\$361,327)	(\$919.41)	162.7%	\$69,661	\$177.26	\$867,862	\$2,208.30
Total	4,770	\$6,911,508	\$1,448.95	\$4,550,844	\$1,923,758	\$24,293	(\$237,831)	\$6,261,063	\$1,312.59	\$391,603	\$10,661	\$6,663,327	\$1,396.92	\$248,181	\$52.03	96.4%	\$838,802	\$175.85	\$5,824,525	\$1,221.07

1) Rx benefits and Optum rebates included with Rx claims.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

Glenbrook High School District 225
PPO Budget Comparison Report - HDHP

9/1/2017 through 8/31/2018

Month	Employees	Premium Equivalent Funding		Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions					
		\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-17	154	\$163,342	\$1,060.66	\$143,149	\$41,038	\$1,286	\$0	\$185,472	\$1,204.37	\$15,900	\$76	\$201,448	\$1,308.11	(\$38,106)	(\$247.44)	123.3%	\$18,282	\$118.72	\$183,166	\$1,189.39
Oct-17	159	\$169,154	\$1,063.86	\$99,315	\$51,186	\$364	\$0	\$150,864	\$948.83	\$16,417	\$79	\$167,360	\$1,052.58	\$1,794	\$11.28	98.9%	\$18,935	\$119.09	\$148,425	\$933.49
Nov-17	153	\$162,698	\$1,063.39	\$207,897	\$52,974	\$1,494	\$0	\$262,365	\$1,714.80	\$15,798	\$76	\$278,238	\$1,818.55	(\$115,540)	(\$755.16)	171.0%	\$18,250	\$119.28	\$259,988	\$1,699.27
Dec-17	157	\$166,596	\$1,061.12	\$157,146	\$52,100	\$548	\$0	\$209,794	\$1,336.27	\$16,210	\$77	\$226,081	\$1,440.01	(\$59,486)	(\$378.89)	135.7%	\$19,873	\$126.58	\$206,208	\$1,313.43
Jan-18	158	\$168,523	\$1,066.60	\$278,346	\$69,500	\$770	\$0	\$348,616	\$2,206.43	\$16,315	\$78	\$365,009	\$2,310.19	(\$196,487)	(\$1,243.59)	216.6%	\$19,527	\$123.59	\$345,483	\$2,186.60
Feb-18	158	\$169,184	\$1,070.78	\$154,144	\$48,922	\$648	\$0	\$203,714	\$1,289.33	\$16,316	\$79	\$220,108	\$1,393.09	(\$50,925)	(\$322.31)	130.1%	\$20,274	\$128.32	\$199,834	\$1,264.77
Mar-18	158	\$169,184	\$1,070.78	\$230,755	\$71,170	\$1,126	\$0	\$303,050	\$1,918.04	\$16,316	\$79	\$319,445	\$2,021.80	(\$150,261)	(\$951.02)	188.8%	\$20,274	\$128.32	\$299,170	\$1,893.48
Apr-18	156	\$167,248	\$1,072.10	\$232,169	\$60,870	\$1,602	\$0	\$294,640	\$1,888.72	\$16,110	\$78	\$310,828	\$1,992.49	(\$143,580)	(\$920.39)	185.8%	\$20,087	\$128.76	\$290,741	\$1,863.73
May-18	157	\$168,540	\$1,073.50	\$178,854	\$38,994	\$702	\$0	\$218,550	\$1,392.04	\$16,214	\$79	\$234,842	\$1,495.81	(\$66,302)	(\$422.31)	139.3%	\$20,242	\$128.93	\$214,600	\$1,366.88
Jun-18	158	\$169,832	\$1,074.89	\$151,026	\$64,786	\$616	\$0	\$216,427	\$1,369.79	\$16,318	\$79	\$232,824	\$1,473.57	(\$62,992)	(\$398.68)	137.1%	\$20,397	\$129.10	\$212,427	\$1,344.47
Jul-18	158	\$169,832	\$1,074.89	\$254,311	\$58,959	\$1,404	\$0	\$314,674	\$1,991.61	\$19,116	\$79	\$333,869	\$2,113.09	(\$164,037)	(\$1,038.21)	196.6%	\$20,397	\$129.10	\$313,472	\$1,984.00
Aug-18	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%	\$0	\$0.00	\$0	\$0.00
Total	1,726	\$1,844,132	\$1,068.44	\$2,087,111	\$610,496	\$10,560	\$0	\$2,708,167	\$1,569.04	\$181,029	\$858	\$2,890,054	\$1,674.42	(\$1,045,922)	(\$605.98)	156.7%	\$216,539	\$125.46	\$2,673,515	\$1,548.97

9/1/2016 through 8/31/2017

Month	Employees	Premium Equivalent Funding		Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions					
		\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-16	116	\$111,960	\$965.17	\$54,102	\$11,429	\$519	\$0	\$66,051	\$569.40	\$6,023	\$720	\$72,794	\$627.53	\$39,166	\$337.64	65.0%	\$11,606	\$100.05	\$61,188	\$527.48
Oct-16	117	\$113,152	\$967.11	\$66,639	\$4,775	\$404	\$0	\$71,817	\$613.82	\$6,341	\$729	\$78,888	\$674.25	\$34,264	\$292.86	69.7%	\$11,749	\$100.42	\$67,139	\$573.84
Nov-16	117	\$113,152	\$967.11	\$65,734	\$8,692	\$359	\$0	\$74,785	\$639.19	\$6,492	\$729	\$82,006	\$700.91	\$31,146	\$266.21	72.5%	\$11,749	\$100.42	\$70,257	\$600.49
Dec-16	116	\$111,960	\$965.17	\$74,799	\$12,630	\$289	\$0	\$87,718	\$756.19	\$7,118	\$720	\$95,556	\$823.76	\$16,404	\$141.42	85.3%	\$11,606	\$100.05	\$83,950	\$723.71
Jan-17	117	\$112,554	\$962.00	\$112,871	\$13,824	\$74	\$0	\$126,769	\$1,083.50	\$9,105	\$54	\$135,928	\$1,161.78	(\$23,374)	(\$199.78)	120.8%	\$11,635	\$99.45	\$124,293	\$1,062.33
Feb-17	117	\$111,956	\$956.89	\$179,131	\$25,243	\$311	\$0	\$204,685	\$1,749.45	\$12,989	\$53	\$217,728	\$1,860.92	(\$105,772)	(\$904.03)	194.5%	\$11,522	\$98.48	\$206,206	\$1,762.44
Mar-17	124	\$116,114	\$936.40	\$119,630	\$43,735	\$513	\$0	\$163,878	\$1,321.59	\$11,105	\$55	\$175,037	\$1,411.59	(\$58,923)	(\$475.18)	150.7%	\$11,730	\$94.60	\$163,307	\$1,316.99
Apr-17	119	\$113,742	\$955.82	\$90,184	\$27,240	\$558	\$0	\$117,981	\$991.44	\$8,689	\$54	\$126,725	\$1,064.91	(\$12,983)	(\$109.10)	111.4%	\$11,695	\$98.28	\$115,030	\$966.64
May-17	118	\$112,550	\$953.81	\$157,723	\$20,722	\$753	\$0	\$179,197	\$1,518.62	\$11,716	\$54	\$190,967	\$1,618.37	(\$78,417)	(\$664.55)	169.7%	\$11,552	\$97.90	\$179,416	\$1,520.47
Jun-17	118	\$112,550	\$953.81	\$136,949	\$34,889	\$398	\$0	\$172,236	\$1,459.63	\$11,386	\$54	\$183,676	\$1,556.57	(\$71,126)	(\$602.76)	163.2%	\$11,552	\$97.90	\$172,124	\$1,458.68
Jul-17	119	\$113,144	\$950.79	\$113,655	\$18,930	\$331	\$0	\$132,915	\$1,116.93	\$9,530	\$54	\$142,498	\$1,197.46	(\$29,354)	(\$246.67)	125.9%	\$11,581	\$97.32	\$130,917	\$1,100.14
Aug-17	119	\$113,144	\$950.79	\$131,457	\$34,711	\$654	\$0	\$166,822	\$1,401.86	\$9,530	\$54	\$176,405	\$1,482.40	(\$63,261)	(\$531.61)	155.9%	\$11,581	\$97.32	\$164,824	\$1,385.07
Total	1,417	\$1,355,978	\$956.94	\$1,302,874	\$256,819	\$5,163	\$0	\$1,564,855	\$1,104.34	\$110,025	\$3,328	\$1,678,207	\$1,184.34	(\$322,229)	(\$227.40)	123.8%	\$139,557	\$98.49	\$1,538,650	\$1,085.85

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Glenbrook High School District 225

PPO Large Claim Report¹

7/1/18 - 7/31/18

Claimants Over \$250,000

Member Identifier	Gross Claim Amount	Amount Over \$250,000
Claimant 1	\$348,317	\$98,317
Total	\$348,317	\$98,317

Estimated Stop Loss Reimbursements	\$98,317
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Specific Stop Loss Premium Paid	\$32,134
Loss Ratio	306.0%
Current Employees	490
Expected # of Claims Over Stop Loss	2.0
Actual # of Claims Over Stop Loss	1

*Expected # of Claims over Stop Loss Level by number of Current Employees is based on data provided by Healthcare Analytics as of Fall 2016

¹Claimants are in excess of the stop loss limit on the SSCRMP Policy period on a 7/1 cycle

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**Glenbrook High School District 225
Total HMO Budget Comparison Report**

9/1/2017 through 8/31/2018

Month	Employees	Premium Equivalent Funding		Paid Medical Claims	Paid Rx Claims	Physician Service Fees	Claims over \$125k Stop Loss Level	Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions	
		\$	PEPM					\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-17	320	\$373,228	\$1,166.34	\$186,071	\$58,022	\$122,087	\$0	\$366,180	\$1,144.31	\$35,011	\$0	\$401,192	\$1,253.72	(\$27,964)	(\$87.39)	107.5%	\$45,443	\$142.01	\$355,748	\$1,111.71
Oct-17	330	\$381,829	\$1,157.06	\$108,931	\$48,638	\$125,125	\$0	\$282,694	\$856.65	\$36,105	\$0	\$318,799	\$966.06	\$63,030	\$191.00	83.5%	\$46,304	\$140.31	\$272,495	\$825.74
Nov-17	327	\$380,124	\$1,162.46	\$139,749	\$48,522	\$124,522	\$0	\$312,792	\$956.55	\$35,777	\$0	\$348,569	\$1,065.96	\$31,554	\$96.50	91.7%	\$46,211	\$141.32	\$302,359	\$924.64
Dec-17	326	\$378,134	\$1,159.92	\$280,198	\$56,013	\$123,758	\$0	\$459,969	\$1,410.95	\$35,668	\$0	\$495,637	\$1,520.36	(\$117,503)	(\$360.44)	131.1%	\$45,559	\$139.75	\$450,077	\$1,380.61
Jan-18	326	\$377,093	\$1,156.73	\$170,209	\$54,085	\$123,401	\$0	\$347,696	\$1,066.55	\$35,668	\$0	\$383,364	\$1,175.96	(\$6,270)	(\$19.23)	101.7%	\$45,392	\$139.24	\$337,972	\$1,036.72
Feb-18	327	\$377,878	\$1,155.59	\$83,829	\$60,699	\$123,551	\$0	\$268,079	\$819.81	\$35,777	\$0	\$303,856	\$929.22	\$74,023	\$226.37	80.4%	\$45,451	\$139.00	\$258,404	\$790.23
Mar-18	328	\$379,122	\$1,155.86	\$86,772	\$89,107	\$123,958	\$0	\$299,836	\$914.14	\$35,886	\$0	\$335,723	\$1,023.55	\$43,400	\$132.32	88.6%	\$45,601	\$139.03	\$290,122	\$884.52
Apr-18	329	\$381,407	\$1,159.29	\$188,490	\$66,372	\$124,722	\$0	\$379,584	\$1,153.75	\$35,996	\$0	\$415,579	\$1,263.16	(\$34,172)	(\$103.87)	109.0%	\$45,918	\$139.57	\$369,662	\$1,123.59
May-18	330	\$383,529	\$1,162.21	\$218,280	\$65,864	\$125,327	(\$3,668)	\$405,802	\$1,229.70	\$36,105	\$0	\$441,908	\$1,339.11	(\$58,378)	(\$176.90)	115.2%	\$46,663	\$141.40	\$395,244	\$1,197.71
Jun-18	328	\$381,100	\$1,161.89	\$282,754	\$52,578	\$124,544	(\$3,414)	\$456,462	\$1,391.65	\$35,886	\$0	\$492,349	\$1,501.06	(\$111,249)	(\$339.17)	129.2%	\$46,398	\$141.46	\$445,951	\$1,359.61
Jul-18	328	\$380,805	\$1,160.99	\$100,640	\$65,470	\$116,022	\$0	\$282,132	\$860.16	\$36,720	\$0	\$318,852	\$972.11	\$61,953	\$188.88	83.7%	\$46,362	\$141.35	\$272,489	\$830.76
Aug-18	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%	\$0	\$0.00	\$0	\$0.00
Total	3,599	\$4,174,250	\$1,159.84	\$1,845,922	\$665,369	\$1,357,017	(\$7,082)	\$3,861,227	\$1,072.86	\$394,600	\$0	\$4,255,826	\$1,182.50	(\$81,576)	(\$22.67)	102.0%	\$505,302	\$140.40	\$3,750,525	\$1,042.10

9/1/2016 through 8/31/2017

Month	Employees	Premium Equivalent Funding		Paid Medical Claims	Paid Rx Claims	Physician Service Fees	Claims over \$125k Stop Loss Level	Total Net Paid Claims				Total Gross Plan Costs		Funding Variance			Employee Contributions		Total Net Cost less Employee Contributions	
		\$	PEPM					\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio	\$	PEPM	\$	PEPM
Sep-16	316	\$359,134	\$1,136.50	\$41,101	\$97,964	\$124,689	\$0	\$263,754	\$834.66	\$35,240	\$0	\$298,994	\$946.18	\$60,140	\$190.32	83.3%	\$42,917	\$135.81	\$256,077	\$810.37
Oct-16	318	\$360,030	\$1,132.17	\$182,911	\$75,900	\$124,979	\$0	\$383,790	\$1,206.89	\$35,463	\$0	\$419,253	\$1,318.41	(\$59,223)	(\$186.24)	116.4%	\$42,962	\$135.10	\$376,291	\$1,183.31
Nov-16	318	\$360,188	\$1,132.67	\$240,846	\$55,908	\$124,946	\$0	\$421,700	\$1,326.10	\$35,463	\$0	\$457,164	\$1,437.62	(\$96,976)	(\$304.95)	126.9%	\$42,989	\$135.19	\$414,175	\$1,302.44
Dec-16	318	\$359,544	\$1,130.64	\$218,729	\$93,366	\$124,809	(\$151,497)	\$285,406	\$897.50	\$35,463	\$0	\$320,870	\$1,009.02	\$38,674	\$121.62	89.2%	\$42,912	\$134.94	\$277,958	\$874.08
Jan-17	317	\$358,032	\$1,129.44	\$179,750	\$81,173	\$124,282	(\$23,726)	\$361,479	\$1,140.31	\$35,352	\$0	\$396,831	\$1,251.83	(\$38,799)	(\$122.39)	110.8%	\$42,730	\$134.80	\$354,101	\$1,117.04
Feb-17	316	\$357,472	\$1,131.24	\$106,545	\$62,795	\$124,104	(\$11,706)	\$281,738	\$891.58	\$35,240	\$0	\$316,978	\$1,003.10	\$40,494	\$128.14	88.7%	\$42,702	\$135.13	\$274,276	\$867.96
Mar-17	318	\$359,470	\$1,130.41	\$283,765	\$102,206	\$124,988	(\$19,915)	\$491,044	\$1,544.16	\$35,463	\$0	\$526,507	\$1,655.68	(\$167,037)	(\$525.27)	146.5%	\$42,712	\$134.32	\$483,795	\$1,521.37
Apr-17	317	\$357,006	\$1,126.20	\$145,162	\$66,543	\$124,112	(\$80,171)	\$255,645	\$806.45	\$35,352	\$0	\$290,997	\$917.97	\$66,009	\$208.23	81.5%	\$42,377	\$133.68	\$248,620	\$784.29
May-17	316	\$356,446	\$1,127.99	\$151,841	\$68,304	\$123,934	(\$42,083)	\$301,996	\$955.68	\$35,240	\$0	\$337,236	\$1,067.20	\$19,210	\$60.79	94.6%	\$42,349	\$134.02	\$294,887	\$933.19
Jun-17	316	\$357,024	\$1,129.82	\$217,150	\$96,717	\$124,146	(\$69,898)	\$368,115	\$1,164.92	\$35,240	\$0	\$403,355	\$1,276.44	(\$46,331)	(\$146.62)	113.0%	\$42,458	\$134.36	\$360,898	\$1,142.08
Jul-17	313	\$355,344	\$1,135.28	\$135,875	\$43,421	\$125,509	\$0	\$304,804	\$973.82	\$34,245	\$0	\$339,050	\$1,083.23	\$16,294	\$52.06	95.4%	\$42,374	\$135.38	\$296,676	\$947.85
Aug-17	314	\$355,904	\$1,133.45	\$215,518	\$65,926	\$125,686	\$0	\$407,131	\$1,296.60	\$34,355	\$0	\$441,486	\$1,406.01	(\$85,582)	(\$272.55)	124.0%	\$42,402	\$135.04	\$399,084	\$1,270.97
Total	3,797	\$4,295,594	\$1,131.31	\$2,119,193	\$910,223	\$1,496,183	(\$398,996)	\$4,126,603	\$1,086.81	\$422,118	\$0	\$4,548,721	\$1,197.98	(\$253,127)	(\$66.67)	105.9%	\$511,885	\$134.81	\$4,036,836	\$1,063.16

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Glenbrook High School District 225
HMO Budget Comparison Report - HMOI

9/1/2017 through 8/31/2018

Month	Employees	Premium Equivalent Funding		Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		Loss Ratio	Employee Contributions		Total Net Cost less Employee Contributions						
		\$	PEPM	Paid Medical Claims	Paid Rx Claims	Physician Service Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses		HealthCare Reform Expenses	\$	PEPM	\$	PEPM	\$	PEPM		
Sep-17	204	\$264,496	\$1,296.55	\$171,268	\$40,082	\$84,374	\$0	\$295,724	\$1,449.63	\$22,320	\$0	\$318,043	\$1,559.04	(\$53,547)	(\$262.49)	120.2%	\$29,447	\$144.35	\$288,597	\$1,414.69
Oct-17	206	\$267,802	\$1,300.01	\$88,207	\$37,367	\$85,443	\$0	\$211,017	\$1,024.35	\$22,538	\$0	\$233,555	\$1,133.76	\$34,247	\$166.25	87.2%	\$29,843	\$144.87	\$203,712	\$988.89
Nov-17	204	\$265,537	\$1,301.65	\$104,401	\$30,641	\$84,731	\$0	\$219,772	\$1,077.32	\$22,320	\$0	\$242,092	\$1,186.73	\$23,445	\$114.93	91.2%	\$29,614	\$145.17	\$212,478	\$1,041.56
Dec-17	204	\$264,496	\$1,296.55	\$253,531	\$36,745	\$84,374	\$0	\$374,650	\$1,836.52	\$22,320	\$0	\$396,969	\$1,945.93	(\$132,473)	(\$649.38)	150.1%	\$29,447	\$144.35	\$367,523	\$1,801.58
Jan-18	204	\$263,455	\$1,291.45	\$127,355	\$37,758	\$84,018	\$0	\$249,131	\$1,221.23	\$22,320	\$0	\$271,451	\$1,330.64	(\$7,996)	(\$39.19)	103.0%	\$29,279	\$143.52	\$242,172	\$1,187.12
Feb-18	204	\$263,455	\$1,291.45	\$50,992	\$49,289	\$84,018	\$0	\$184,298	\$903.42	\$22,320	\$0	\$206,617	\$1,012.83	\$56,838	\$278.62	78.4%	\$29,279	\$143.52	\$177,339	\$869.31
Mar-18	204	\$263,455	\$1,291.45	\$55,739	\$69,310	\$84,018	\$0	\$209,066	\$1,024.83	\$22,320	\$0	\$231,386	\$1,134.24	\$32,070	\$157.20	87.8%	\$29,279	\$143.52	\$202,107	\$990.72
Apr-18	204	\$264,496	\$1,296.55	\$127,541	\$50,521	\$84,374	\$0	\$262,437	\$1,286.45	\$22,320	\$0	\$284,756	\$1,395.86	(\$20,260)	(\$99.32)	107.7%	\$29,447	\$144.35	\$255,310	\$1,251.52
May-18	204	\$266,578	\$1,306.75	\$171,721	\$52,613	\$85,087	(\$3,668)	\$305,753	\$1,498.79	\$22,320	\$0	\$328,073	\$1,608.20	(\$61,495)	(\$301.45)	123.1%	\$29,782	\$145.99	\$298,291	\$1,462.21
Jun-18	203	\$263,884	\$1,299.92	\$231,332	\$39,224	\$84,197	(\$3,414)	\$351,339	\$1,730.73	\$22,210	\$0	\$373,549	\$1,840.14	(\$109,665)	(\$540.22)	141.6%	\$29,416	\$144.91	\$344,133	\$1,693.23
Jul-18	203	\$263,884	\$1,299.92	\$66,835	\$47,882	\$74,866	\$0	\$189,583	\$933.91	\$22,726	\$0	\$212,309	\$1,045.86	\$51,575	\$254.06	80.5%	\$29,416	\$144.91	\$182,893	\$900.95
Aug-18	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%	\$0	\$0.00	\$0	\$0.00
Total	2,244	\$2,911,539	\$1,297.48	\$1,448,922	\$491,432	\$919,499	(\$7,082)	\$2,852,770	\$1,271.29	\$246,032	\$0	\$3,098,802	\$1,380.93	(\$187,262)	(\$83.45)	106.4%	\$324,249	\$144.50	\$2,774,553	\$1,236.43

9/1/2016 through 8/31/2017

Month	Employees	Premium Equivalent Funding		Total Net Paid Claims			Total Gross Plan Costs		Funding Variance		Loss Ratio	Employee Contributions		Total Net Cost less Employee Contributions						
		\$	PEPM	Paid Medical Claims	Paid Rx Claims	Physician Service Fees	Claims over \$125k Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses		HealthCare Reform Expenses	\$	PEPM	\$	PEPM	\$	PEPM		
Sep-16	260	\$315,056	\$1,211.75	\$40,710	\$90,483	\$108,474	\$0	\$239,666	\$921.79	\$28,995	\$0	\$268,662	\$1,033.31	\$46,394	\$178.44	85.3%	\$34,592	\$133.05	\$234,069	\$900.27
Oct-16	260	\$315,056	\$1,211.75	\$177,676	\$71,869	\$108,474	\$0	\$358,018	\$1,376.99	\$28,995	\$0	\$387,014	\$1,488.51	(\$71,958)	(\$276.76)	122.8%	\$34,592	\$133.05	\$352,421	\$1,355.47
Nov-16	259	\$314,496	\$1,214.27	\$231,367	\$52,381	\$108,296	\$0	\$392,043	\$1,513.68	\$28,884	\$0	\$420,927	\$1,625.20	(\$106,431)	(\$410.93)	133.8%	\$34,564	\$133.45	\$386,363	\$1,491.75
Dec-16	258	\$312,984	\$1,213.12	\$191,531	\$86,435	\$107,768	(\$151,497)	\$234,237	\$907.90	\$28,772	\$0	\$263,009	\$1,019.42	\$49,975	\$193.70	84.0%	\$34,383	\$133.27	\$228,626	\$886.15
Jan-17	257	\$311,472	\$1,211.95	\$174,156	\$75,473	\$107,241	(\$23,726)	\$333,143	\$1,296.28	\$28,661	\$0	\$361,804	\$1,407.80	(\$50,332)	(\$195.84)	116.2%	\$34,201	\$133.08	\$327,602	\$1,274.72
Feb-17	256	\$310,912	\$1,214.50	\$104,069	\$58,651	\$107,063	(\$11,706)	\$258,077	\$1,008.11	\$28,549	\$0	\$286,626	\$1,119.63	\$24,286	\$94.87	92.2%	\$34,173	\$133.49	\$252,453	\$986.14
Mar-17	256	\$311,864	\$1,218.22	\$259,785	\$94,460	\$107,412	(\$19,915)	\$441,743	\$1,725.56	\$28,549	\$0	\$470,292	\$1,837.08	(\$158,428)	(\$618.86)	150.8%	\$34,327	\$134.09	\$435,965	\$1,702.99
Apr-17	255	\$309,400	\$1,213.33	\$133,325	\$59,909	\$106,535	(\$80,171)	\$219,599	\$861.17	\$28,438	\$0	\$248,037	\$972.69	\$61,363	\$240.64	80.2%	\$33,992	\$133.30	\$214,045	\$839.39
May-17	254	\$308,840	\$1,215.91	\$137,990	\$59,208	\$106,357	(\$42,083)	\$261,473	\$1,029.42	\$28,326	\$0	\$289,799	\$1,140.94	\$19,041	\$74.96	93.8%	\$33,964	\$133.72	\$255,835	\$1,007.22
Jun-17	253	\$308,280	\$1,218.50	\$205,855	\$89,945	\$106,179	(\$69,898)	\$332,081	\$1,312.57	\$28,215	\$0	\$360,296	\$1,424.09	(\$52,016)	(\$205.60)	116.9%	\$33,936	\$134.13	\$326,360	\$1,289.96
Jul-17	250	\$306,600	\$1,226.40	\$133,001	\$34,759	\$106,808	\$0	\$274,568	\$1,098.27	\$27,353	\$0	\$301,921	\$1,207.68	\$4,679	\$18.72	98.5%	\$33,852	\$135.41	\$268,069	\$1,072.28
Aug-17	251	\$307,160	\$1,223.75	\$203,145	\$60,776	\$106,986	\$0	\$370,907	\$1,477.72	\$27,462	\$0	\$398,369	\$1,587.13	(\$91,209)	(\$363.38)	129.7%	\$33,880	\$134.98	\$364,489	\$1,452.15
Total	3,069	\$3,732,120	\$1,216.07	\$1,992,611	\$834,349	\$1,287,592	(\$398,996)	\$3,715,556	\$1,210.67	\$341,198	\$0	\$4,056,754	\$1,321.85	(\$324,634)	(\$105.78)	108.7%	\$410,458	\$133.74	\$3,646,296	\$1,188.11

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Glenbrook High School District 225
HMO Budget Comparison Report - BA HMO

9/1/2017 through 8/31/2018

Month	Employees	Premium Equivalent Funding		Paid Medical Claims	Paid Rx Claims	Physician Service Fees	Total Net Paid Claims			Admin and Stop Loss Expenses	HealthCare Reform Expenses	Total Gross Plan Costs		Funding Variance		Loss Ratio	Employee Contributions		Total Net Cost less Employee Contributions	
		\$	PEPM				Claims over \$125k Stop Loss Level	\$	PEPM			\$	PEPM	\$	PEPM		\$	PEPM	\$	PEPM
Sep-17	116	\$108,732	\$937.34	\$14,803	\$17,940	\$37,713	\$0	\$70,457	\$607.38	\$12,692	\$0	\$83,148	\$716.79	\$25,583	\$220.55	76.5%	\$15,996	\$137.90	\$67,152	\$578.89
Oct-17	124	\$114,027	\$919.57	\$20,724	\$11,271	\$39,682	\$0	\$71,677	\$578.04	\$13,567	\$0	\$85,244	\$687.45	\$28,783	\$232.12	74.8%	\$16,461	\$132.75	\$68,783	\$554.70
Nov-17	123	\$114,587	\$931.60	\$35,348	\$17,881	\$39,791	\$0	\$93,020	\$756.26	\$13,457	\$0	\$106,477	\$865.67	\$8,110	\$65.93	92.9%	\$16,596	\$134.93	\$89,881	\$730.74
Dec-17	122	\$113,638	\$931.46	\$26,668	\$19,268	\$39,384	\$0	\$85,319	\$699.34	\$13,348	\$0	\$98,667	\$808.75	\$14,971	\$122.71	86.8%	\$16,113	\$132.07	\$82,555	\$676.68
Jan-18	122	\$113,638	\$931.46	\$42,854	\$16,327	\$39,384	\$0	\$98,564	\$807.91	\$13,348	\$0	\$111,912	\$917.32	\$1,726	\$14.14	98.5%	\$16,113	\$132.07	\$95,800	\$785.24
Feb-18	123	\$114,423	\$930.27	\$32,837	\$11,411	\$39,533	\$0	\$83,781	\$681.15	\$13,457	\$0	\$97,238	\$790.56	\$17,185	\$139.71	85.0%	\$16,172	\$131.48	\$81,066	\$659.07
Mar-18	124	\$115,667	\$932.80	\$31,033	\$19,796	\$39,940	\$0	\$90,770	\$732.02	\$13,567	\$0	\$104,337	\$841.43	\$11,330	\$91.37	90.2%	\$16,322	\$131.63	\$88,015	\$709.80
Apr-18	125	\$116,911	\$935.29	\$60,948	\$15,851	\$40,348	\$0	\$117,147	\$937.17	\$13,676	\$0	\$130,823	\$1,046.58	(\$13,912)	(\$111.30)	111.9%	\$16,471	\$131.77	\$114,352	\$914.82
May-18	126	\$116,952	\$928.19	\$46,559	\$13,251	\$40,239	\$0	\$100,049	\$794.04	\$13,786	\$0	\$113,835	\$903.45	\$3,117	\$24.74	97.3%	\$16,881	\$133.98	\$96,954	\$769.47
Jun-18	125	\$117,216	\$937.73	\$51,421	\$13,355	\$40,348	\$0	\$105,124	\$840.99	\$13,676	\$0	\$118,800	\$950.40	(\$1,584)	(\$12.67)	101.4%	\$16,982	\$135.85	\$101,819	\$814.55
Jul-18	125	\$116,921	\$935.37	\$33,805	\$17,588	\$41,156	\$0	\$92,549	\$740.39	\$13,994	\$0	\$106,542	\$852.34	\$10,379	\$83.03	91.1%	\$16,946	\$135.57	\$89,596	\$716.77
Aug-18	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%	\$0	\$0.00	\$0	\$0.00
Total	1,355	\$1,262,711	\$931.89	\$397,001	\$173,938	\$437,518	\$0	\$1,008,457	\$744.25	\$148,568	\$0	\$1,157,025	\$853.89	\$105,686	\$78.00	91.6%	\$181,053	\$133.62	\$975,972	\$720.27

9/1/2016 through 8/31/2017

Month	Employees	Premium Equivalent Funding		Paid Medical Claims	Paid Rx Claims	Physician Service Fees	Total Net Paid Claims			Admin and Stop Loss Expenses	HealthCare Reform Expenses	Total Gross Plan Costs		Funding Variance		Loss Ratio	Employee Contributions		Total Net Cost less Employee Contributions	
		\$	PEPM				Claims over \$125k Stop Loss Level	\$	PEPM			\$	PEPM	\$	PEPM		\$	PEPM	\$	PEPM
Sep-16	56	\$44,078	\$787.11	\$391	\$7,481	\$16,216	\$0	\$24,088	\$430.13	\$6,245	\$0	\$30,333	\$541.65	\$13,745	\$245.45	68.8%	\$8,325	\$148.66	\$22,008	\$392.99
Oct-16	58	\$44,974	\$775.41	\$5,235	\$4,031	\$16,506	\$0	\$25,772	\$444.34	\$6,468	\$0	\$32,240	\$555.86	\$12,734	\$219.55	71.7%	\$8,370	\$144.31	\$23,870	\$411.55
Nov-16	59	\$45,692	\$774.44	\$9,480	\$3,527	\$16,651	\$0	\$29,657	\$502.66	\$6,580	\$0	\$36,237	\$614.18	\$9,455	\$160.26	79.3%	\$8,425	\$142.79	\$27,812	\$471.39
Dec-16	60	\$46,560	\$776.00	\$27,198	\$6,931	\$17,041	\$0	\$51,169	\$852.82	\$6,691	\$0	\$57,860	\$964.34	(\$11,300)	(\$188.34)	124.3%	\$8,529	\$142.15	\$49,332	\$822.19
Jan-17	60	\$46,560	\$776.00	\$5,594	\$5,701	\$17,041	\$0	\$28,336	\$472.26	\$6,691	\$0	\$35,027	\$583.78	\$11,533	\$192.22	75.2%	\$8,529	\$142.15	\$26,498	\$441.64
Feb-17	60	\$46,560	\$776.00	\$2,477	\$4,143	\$17,041	\$0	\$23,661	\$394.35	\$6,691	\$0	\$30,352	\$505.87	\$16,208	\$270.13	65.2%	\$8,529	\$142.15	\$21,823	\$363.72
Mar-17	62	\$47,606	\$767.84	\$23,980	\$7,746	\$17,576	\$0	\$49,301	\$795.18	\$6,914	\$0	\$56,216	\$906.70	(\$8,610)	(\$138.86)	118.1%	\$8,385	\$135.25	\$47,830	\$771.46
Apr-17	62	\$47,606	\$767.84	\$11,836	\$6,634	\$17,576	\$0	\$36,046	\$581.39	\$6,914	\$0	\$42,960	\$692.91	\$4,646	\$74.93	90.2%	\$8,385	\$135.25	\$34,575	\$557.66
May-17	62	\$47,606	\$767.84	\$13,851	\$9,096	\$17,576	\$0	\$40,523	\$653.59	\$6,914	\$0	\$47,437	\$765.11	\$169	\$27.73	99.6%	\$8,385	\$135.25	\$39,052	\$629.86
Jun-17	63	\$48,744	\$773.71	\$11,295	\$6,772	\$17,967	\$0	\$36,034	\$571.97	\$7,026	\$0	\$43,060	\$683.49	\$5,684	\$90.22	88.3%	\$8,522	\$135.27	\$34,538	\$548.22
Jul-17	63	\$48,744	\$773.71	\$2,873	\$8,662	\$18,701	\$0	\$30,236	\$479.93	\$6,893	\$0	\$37,129	\$589.34	\$11,615	\$184.37	76.2%	\$8,522	\$135.27	\$28,607	\$454.08
Aug-17	63	\$48,744	\$773.71	\$12,373	\$5,151	\$18,701	\$0	\$36,224	\$574.99	\$6,893	\$0	\$43,117	\$684.40	\$5,627	\$89.31	88.5%	\$8,522	\$135.27	\$34,595	\$549.13
Total	728	\$563,474	\$774.00	\$126,582	\$75,874	\$208,591	\$0	\$411,047	\$564.62	\$80,921	\$0	\$491,967	\$675.78	\$71,507	\$98.22	87.3%	\$101,428	\$139.32	\$390,540	\$536.46

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Glenbrook High School District 225

HMO Large Claim Report¹ 7/1/18 - 7/31/18

Claimants Over \$125,000

Member Identifier	Gross Claim Amount	Amount Over \$125,000
Total	\$0	\$0

Estimated Stop Loss Reimbursements	\$0
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Specific Stop Loss Premium Paid	\$22,232
Loss Ratio	0.0%
Current Members	837
Expected # of Claims Over Stop Loss	4.4
Actual # of Claims Over Stop Loss	0

*Expected # of Claims over Stop Loss Level by number of Current Members is based on data provided by Healthcare Analytics as of Fall 2016

¹Claimants are in excess of the stop loss limit on the SSCRMP Policy period on a 7/1 cycle

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Glenbrook High School District 225 Total Dental Budget Comparison Report

9/1/2017 through 8/31/2018

Month	Employees	Premium Equivalent Funding		Total Net Paid Claims		Admin Expenses	Total Gross Plan Costs		Funding Variance		Loss Ratio	Employee Contributions		Total Net Cost less Employee Contributions	
		\$	PEPM	\$	PEPM		\$	PEPM	\$	PEPM		\$	PEPM	\$	PEPM
Sep-17	629	\$60,484	\$96.16	\$56,985	\$90.60	\$2,170	\$59,155	\$94.05	\$1,330	\$2.11	97.8%	\$47,620	\$75.71	\$11,534	\$18.34
Oct-17	639	\$61,167	\$95.72	\$51,892	\$81.21	\$2,205	\$54,096	\$84.66	\$7,071	\$11.07	88.4%	\$47,919	\$74.99	\$6,177	\$9.67
Nov-17	637	\$61,136	\$95.97	\$48,008	\$75.37	\$2,198	\$50,206	\$78.82	\$10,930	\$17.16	82.1%	\$48,032	\$75.40	\$2,174	\$3.41
Dec-17	632	\$60,869	\$96.31	\$41,283	\$65.32	\$2,180	\$43,464	\$68.77	\$17,405	\$27.54	71.4%	\$48,005	\$75.96	(\$4,541)	(\$7.19)
Jan-18	636	\$61,084	\$96.04	\$61,352	\$96.47	\$2,194	\$63,546	\$99.92	(\$2,462)	(\$3.87)	104.0%	\$48,124	\$75.67	\$15,422	\$24.25
Feb-18	629	\$60,261	\$95.80	\$51,599	\$82.03	\$2,170	\$53,769	\$85.48	\$6,492	\$10.32	89.2%	\$47,301	\$75.20	\$6,468	\$10.28
Mar-18	633	\$60,848	\$96.13	\$54,284	\$85.76	\$2,184	\$56,468	\$89.21	\$4,380	\$6.92	92.8%	\$47,936	\$75.73	\$8,532	\$13.48
Apr-18	630	\$60,913	\$96.69	\$47,514	\$75.42	\$2,174	\$49,687	\$78.87	\$11,226	\$17.82	81.6%	\$48,289	\$76.65	\$1,398	\$2.22
May-18	631	\$60,893	\$96.50	\$42,006	\$66.57	\$2,177	\$44,183	\$70.02	\$16,710	\$26.48	72.6%	\$48,221	\$76.42	(\$4,038)	(\$6.40)
Jun-18	630	\$60,839	\$95.57	\$57,826	\$91.79	\$2,174	\$59,999	\$95.24	\$840	\$1.33	98.6%	\$48,215	\$76.53	\$11,784	\$18.70
Jul-18	614	\$59,162	\$96.35	\$69,714	\$113.54	\$2,118	\$71,833	\$116.99	(\$12,671)	(\$20.64)	121.4%	\$46,730	\$76.11	\$25,103	\$40.88
Aug-18	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00	\$0	\$0.00	0.0%	\$0	\$0.00	\$0	\$0.00
Total	6,940	\$667,657	\$96.20	\$582,463	\$83.93	\$23,943	\$606,406	\$87.38	\$61,251	\$8.83	90.8%	\$526,393	\$75.85	\$80,013	\$11.53

9/1/2016 through 8/31/2017

Month	Employees	Premium Equivalent Funding		Total Net Paid Claims		Admin Expenses	Total Gross Plan Costs		Funding Variance		Loss Ratio	Employee Contributions		Total Net Cost less Employee Contributions	
		\$	PEPM	\$	PEPM		\$	PEPM	\$	PEPM		\$	PEPM	\$	PEPM
Sep-16	698	\$64,620	\$92.58	\$59,579	\$85.36	\$2,408	\$61,987	\$88.81	\$2,633	\$3.77	95.9%	\$51,890	\$74.34	\$10,097	\$14.47
Oct-16	676	\$62,746	\$92.82	\$61,028	\$90.28	\$2,332	\$63,360	\$93.73	(\$614)	(\$0.91)	101.0%	\$50,531	\$74.75	\$12,829	\$18.98
Nov-16	678	\$62,777	\$92.59	\$47,385	\$69.89	\$2,339	\$49,724	\$73.34	\$13,053	\$19.25	79.2%	\$50,469	\$74.44	(\$745)	(\$1.10)
Dec-16	679	\$62,902	\$92.64	\$51,035	\$75.16	\$2,343	\$53,378	\$78.61	\$9,524	\$14.03	84.9%	\$50,594	\$74.51	\$2,784	\$4.10
Jan-17	673	\$62,517	\$92.89	\$60,746	\$90.26	\$2,322	\$63,068	\$93.71	(\$551)	(\$0.82)	100.9%	\$50,349	\$74.81	\$12,719	\$18.90
Feb-17	667	\$61,986	\$92.93	\$49,582	\$74.34	\$2,301	\$51,883	\$77.79	\$10,103	\$15.15	83.7%	\$49,818	\$74.69	\$2,065	\$3.10
Mar-17	682	\$62,620	\$91.82	\$52,594	\$77.12	\$2,353	\$54,947	\$80.57	\$7,673	\$11.25	87.7%	\$49,656	\$72.81	\$5,291	\$7.76
Apr-17	675	\$62,329	\$92.34	\$48,500	\$71.85	\$2,329	\$50,829	\$75.30	\$11,500	\$17.04	81.5%	\$49,740	\$73.69	\$1,089	\$1.61
May-17	671	\$62,048	\$92.47	\$42,856	\$63.87	\$2,315	\$45,171	\$67.32	\$16,877	\$25.15	72.8%	\$49,599	\$73.92	(\$4,429)	(\$6.60)
Jun-17	671	\$62,048	\$92.47	\$62,158	\$92.64	\$2,315	\$64,473	\$96.09	(\$2,425)	(\$3.61)	103.9%	\$49,599	\$73.92	\$14,874	\$22.17
Jul-17	670	\$62,361	\$93.08	\$54,308	\$81.06	\$2,312	\$56,620	\$84.51	\$5,741	\$8.57	90.8%	\$50,193	\$74.91	\$6,427	\$9.59
Aug-17	683	\$63,037	\$92.29	\$70,306	\$102.94	\$2,356	\$72,662	\$106.39	(\$9,625)	(\$14.09)	115.3%	\$50,261	\$73.59	\$22,402	\$32.80
Total	8,123	\$751,991	\$92.58	\$660,077	\$81.26	\$28,024	\$688,102	\$84.71	\$63,889	\$7.87	91.5%	\$602,699	\$74.20	\$85,403	\$10.51

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Glenbrook High School District 225 PPO Renewal Projection Projection Period - 1/1/2019 through 12/31/2019

Category	Medical		Prescription Drug		Total	
	8/1/16 through 7/31/17	8/1/17 through 7/31/18	8/1/16 through 7/31/17	8/1/17 through 7/31/18	8/1/16 through 7/31/17	8/1/17 through 7/31/18
Gross Paid Claims	\$5,585,966	\$8,197,792	\$2,107,386	\$2,402,449	\$7,693,351	\$10,600,241
Access Fees	\$26,230	\$45,371	\$0	\$0	\$26,230	\$45,371
Claims over Stop Loss Level	(\$411,620)	(\$2,267,029)	\$0	\$0	(\$411,620)	(\$2,267,029)
Claim Adjustment ¹	(\$154,322)	(\$9,668)	(\$62,535)	(\$3,887)	(\$216,857)	(\$13,554)
Total Net Paid Claims	\$5,046,254	\$5,966,466	\$2,044,851	\$2,398,562	\$7,091,105	\$8,365,028
Experience Period Lives	6,178	6,107	6,188	6,086		
PEPM Claim Cost	\$816.81	\$976.99	\$330.45	\$394.11	\$1,147.26	\$1,371.10
Annual Trend	5.6%	5.6%	7.3%	7.3%	6.1%	6.1%
Trend Months	29.0	17.0	29.0	17.0	29.0	17.0
Trend Factor	1.1407	1.0802	1.1856	1.1050	1.1537	1.0874
Trended PEPM Claim Cost	\$931.77	\$1,055.39	\$391.80	\$435.48	\$1,323.57	\$1,490.87
Dependent Ratio Adjustment	3.13%	0.89%	3.14%	0.71%		
Large Claimant Adjustment	\$40.47	\$40.94	N/A	N/A	\$40.47	\$40.94
Adjusted Claim Cost - PEPM	\$1,001.37	\$1,105.74	\$404.09	\$438.59	\$1,405.46	\$1,544.33
Period Weighting	10%	90%	10%	90%	10%	90%
Projected Claim Cost - PEPM	\$1,095.30		\$435.14		\$1,530.44	
Projected Lives	502		490		502	
Months to Project	12		12		12	
Projected Claim Cost	\$6,598,106		\$2,558,600		\$9,156,706	
Benefit Adjustment	0.9990		0.9990		0.9990	
Total Projected Claims	\$6,591,651		\$2,556,097		\$9,147,748	
Total Projected Stop Loss Fees			\$474,089			
Administration Fees			\$314,272			
Rx Rebates			(\$253,444)			
MDLive			\$2,711			
BVA			\$15,060			
Data Extract Fee			\$796			
Rx Benefits UM Fees			\$7,957			
Total Projected Administration Fees			\$87,353			
PCORI Fee			\$2,859			
Total Projected Gross Plan Costs			\$9,712,048			
Current Funding/Premium ²			\$9,249,976			
Projected Funding/Premium Increase			\$462,073			
Needed Rate Adjustment			5.0%			

1) Claim adjustment included for changing PPO coinsurance and Rx copays at 9/1/2017.

2) Current Funding/ Premium reflects calculation against rates effective 9/1/2018.

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Please see your policy or contact us for specific information or further details in this regard.

Glenbrook High School District 225 HMO Renewal Projection Projection Period - 1/1/2019 through 12/31/2019

Category	Medical		Prescription Drug		Total	
	8/1/16 through 7/31/17	8/1/17 through 7/31/18	8/1/16 through 7/31/17	8/1/17 through 7/31/18	8/1/16 through 7/31/17	8/1/17 through 7/31/18
Gross Paid Claims	\$2,062,205	\$2,061,441	\$906,569	\$731,296	\$2,968,774	\$2,792,736
Claims over Stop Loss Level	(\$861,779)	(\$141,050)	\$0	\$0	(\$861,779)	(\$141,050)
Claim Adjustment	\$0	\$0	(\$31,963)	(\$2,220)	(\$31,963)	(\$2,220)
Total Net Paid Claims	\$1,200,426	\$1,920,391	\$874,606	\$729,075	\$2,075,032	\$2,649,466
Experience Period Lives	3,800	3,898	3,800	3,913		
PEPM Claim Cost	\$315.90	\$492.66	\$230.16	\$186.32	\$546.06	\$678.98
Annual Trend	5.6%	5.6%	7.3%	7.3%	6.3%	6.1%
Trend Months	29.0	17.0	29.0	17.0	29.0	17.0
Trend Factor	1.1407	1.0802	1.1856	1.1050	1.1597	1.0870
Trended PEPM Claim Cost	\$360.36	\$532.20	\$272.88	\$205.88	\$633.25	\$738.08
Dependent Ratio Adjustment	0.09%	0.10%	0.13%	0.14%		
Large Claimant Adjustment	\$131.58	\$32.07	N/A	N/A	\$131.58	\$32.07
Adjusted Claim Cost - PEPM	\$492.27	\$564.78	\$273.25	\$206.16	\$765.51	\$770.94
Period Weighting	10%	90%	10%	90%	10%	90%
Projected Claim Cost - PEPM	\$557.53		\$212.87		\$770.40	
Projected Lives	328		328		328	
Months to Project	12		12		12	
Projected Claim Cost	\$2,194,431		\$837,867		\$3,032,298	
Benefit Adjustment	1.0000		1.0000		1.0000	
Total Projected Claims	\$2,194,431		\$837,867		\$3,032,298	
Physician Service Fees			\$1,441,915			
Total Projected Claims and Physician Costs			\$4,474,213			
Total Projected Stop Loss Fees			\$279,613			
Administration Fees			\$172,554			
Rx Rebates			(\$81,318)			
HMO Managed Care Fee			\$42,509			
Allocated Taxes Fee			\$0			
Total Projected Administration Fees			\$133,745			
Total Projected Healthcare Reform Costs			\$0			
Total Projected Gross Plan Costs			\$4,887,572			
Current Funding/Premium ¹			\$4,741,634			
Projected Funding/Premium Increase			\$145,938			
Needed Rate Adjustment			3.1%			

1) Current Funding/ Premium reflects calculation against rates effective 9/1/2018.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts.

Glenbrook High School District 225 Dental Renewal Projection Projection Period - 1/1/2019 through 12/31/2019

Category	Dental	
	8/1/16 through 7/31/17	8/1/17 through 7/31/18
Gross Paid Claims	\$657,348	\$652,769
Claim Adjustment	\$0	\$0
Total Adjusted Claims	\$657,348	\$652,769
Experience Period Lives	8,106	7,679
PEPM Claim Cost	\$81.09	\$85.01
Annual Trend	5.0%	5.0%
Trend Months	29.0	17.0
Trend Factor	1.1251	1.0716
Trended PEPM Claim Cost	\$91.24	\$91.09
Dependent Ratio Adjustment	1.55%	0.44%
Adjusted Claim Cost - PEPM	\$92.66	\$91.49
Period Weighting	10%	90%
Projected Claim Cost - PEPM	\$91.60	
Projected Lives	614	
Months to Project	12	
Projected Claim Cost	\$674,944	
Benefit Adjustment	1.0000	
Adjusted Projected Claims	\$674,944	
Total Projected Administration Fees	\$26,893	
Total Projected Gross Plan Costs	\$701,837	
Current Funding/Premium ¹	\$710,068	
Projected Funding/Premium Increase	(\$8,231)	
Needed Rate Adjustment	-1.2%	

1) Current Funding/ Premium reflects calculation against rates effective 9/1/2018.

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Glenbrook High School District 225
Forecast Summary by Plan
Gross Plan Costs (Before Employee Contributions)

PPO/HDHP

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Medical Claims	\$5,685,738	\$2,654,278	\$6,591,651
Paid Prescription Drug Claims	\$2,103,232	\$1,016,966	\$2,556,097
Administration and Stop Loss Fees ¹	\$342,239	\$198,214	\$564,300
Total Projected Gross Plan Costs	\$8,131,209	\$3,869,458	\$9,712,048
PEPM	\$1,458.77	\$1,541.62	\$1,612.23
PEPM % Change	-	5.7%	4.6%

HMO/BAHMO

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Medical Claims	\$3,195,857	\$1,464,298	\$3,636,346
Paid Prescription Drug Claims	\$665,369	\$333,092	\$837,867
Administration and Stop Loss Fees ¹	\$394,600	\$183,598	\$413,359
Total Projected Gross Plan Costs	\$4,255,826	\$1,980,988	\$4,887,572
PEPM	\$1,182.50	\$1,207.92	\$1,241.76
PEPM % Change		2.1%	2.8%

Dental

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Dental Claims	\$582,463	\$272,226	\$674,944
Administration Fees	\$23,943	\$10,592	\$26,893
Total Projected Gross Plan Costs	\$606,406	\$282,818	\$701,837
PEPM	\$87.38	\$92.12	\$95.25
PEPM % Change		5.4%	3.4%

Total - All Plans

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Claims	\$12,232,660	\$5,740,860	\$14,296,904
Administration and Stop Loss Fees ¹	\$760,782	\$392,403	\$1,004,552
Total Projected Gross Plan Costs	\$12,993,442	\$6,133,263	\$15,301,457
PEPM²	\$1,416.49	\$1,477.89	\$1,536.29
PEPM % Change		4.3%	4.0%

> HMO Physician Service Fees included in Claims Category

1) Administration and Stop Loss fees include Rx rebates for both Prime (BCBSIL) and Rx Benefits.

2) PEPM based on Medical enrollment counts.

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Glenbrook High School District 225
Forecast Summary by Plan
Net Plan Costs (After Employee Contributions)

PPO/HDHP

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Medical Claims	\$5,685,738	\$2,654,278	\$6,591,651
Paid Prescription Drug Claims	\$2,103,232	\$1,016,966	\$2,556,097
Administration and Stop Loss Fees ¹	\$342,239	\$198,214	\$564,300
Total Projected Gross Plan Costs	\$8,131,209	\$3,869,458	\$9,712,048
Employee Contributions No Changes ³	\$991,182	\$474,021	\$1,152,774
Total Projected Net Plan Costs	\$7,140,027	\$3,395,436	\$8,559,274
PEPM	\$1,280.95	\$1,352.76	\$1,420.86
PEPM % Change	-	5.6%	5.0%

HMO/BAHMO

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Medical Claims	\$3,195,857	\$1,464,298	\$3,636,346
Paid Prescription Drug Claims	\$665,369	\$333,092	\$837,867
Administration and Stop Loss Fees ¹	\$394,600	\$183,598	\$413,359
Total Projected Gross Plan Costs	\$4,255,826	\$1,980,988	\$4,887,572
Employee Contributions No Changes ³	\$505,302	\$238,790	\$577,284
Total Projected Net Plan Costs	\$3,750,525	\$1,742,197	\$4,310,287
PEPM	\$1,042.10	\$1,062.32	\$1,095.09
PEPM % Change		1.9%	3.1%

Dental

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Dental Claims	\$582,463	\$272,226	\$674,944
Administration Fees	\$23,943	\$10,592	\$26,893
Total Projected Gross Plan Costs	\$606,406	\$282,818	\$701,837
Employee Contributions No Changes ³	\$526,393	\$233,691	\$560,884
Total Projected Net Plan Costs	\$80,013	\$49,127	\$140,953
PEPM	\$11.53	\$16.00	\$19.13
PEPM % Change		38.8%	19.5%

Total - All Plans

Category	9/1/2017 - 7/31/2018	8/1/2018 - 12/31/2018	1/1/2019 - 12/31/2019
Paid Claims	\$12,232,660	\$5,740,860	\$14,296,904
Administration and Stop Loss Fees ¹	\$760,782	\$392,403	\$1,004,552
Total Projected Gross Plan Costs	\$12,993,442	\$6,133,263	\$15,301,457
Employee Contributions No Changes ³	\$2,022,877	\$946,503	\$2,290,942
Total Projected Net Plan Costs	\$10,970,565	\$5,186,761	\$13,010,514
PEPM²	\$1,195.96	\$1,249.82	\$1,306.28
PEPM % Change		4.5%	4.5%

> HMO Physician Service Fees included in Claims Category

1) Administration and Stop Loss fees include Rx rebates for both Prime (BCBSII) and Rx Benefits.

2) PEPM based on Medical enrollment counts.

3) Employee contribution projections include adjustments at 9/1/2018.

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