

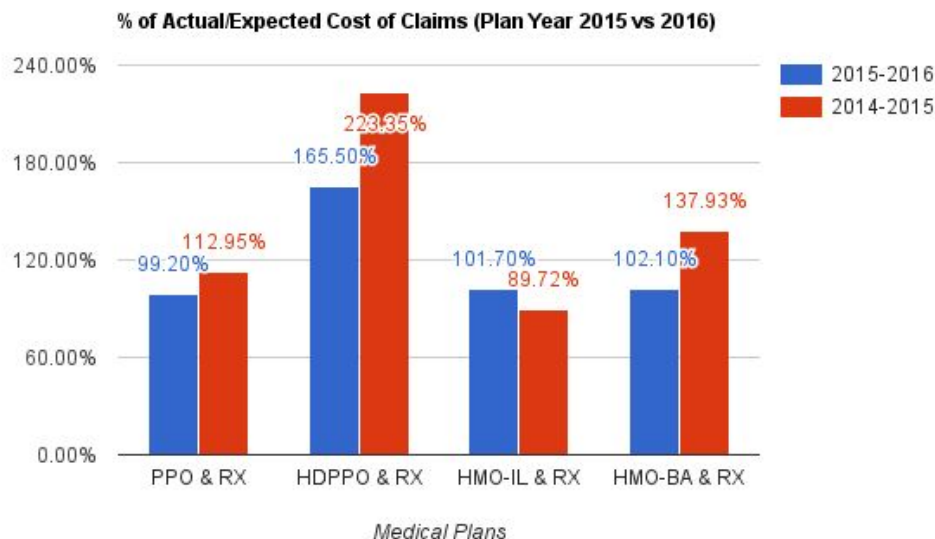
To: Dr. R.J. Gravel
From: Alice Raflares
Date: November 4, 2016
Re: Claims Update

Below summarizes our Total Actual vs. Total Expected Cost from September 2015 - August 2016, covering one whole Plan Year. Our actual cost exceeded our expected costs by \$622,921. All Medical Plans, with the exception of the High Deductible PPO, performed close to expectations.

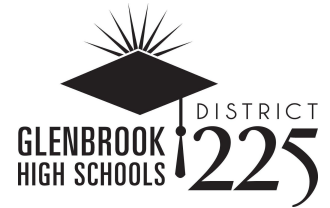
Actual/Expected Performance

	Total Actual Cost of Claims	Total Expected Cost of Claims	Actual/Expected (including SL Recovery)	Stop Loss Recovery*
PPO & RX	\$6,741,226	\$6,793,925	99.2%	\$197,669
HDPPPO & RX	\$1,519,057	\$917,393	165.5%	\$61,261
HMO-IL & RX	\$3,922,674	\$3,858,357	101.7%	\$13,589
HMO-BA & RX	\$466,404	\$456,765	102.1%	\$0
TOTAL	\$12,649,361	\$12,026,440		\$272,519

*Amount reimbursed from our Stop Loss Insurance Provider for individual claims exceeding \$250,000 (PPO)/\$150,000 (HMO).



The chart reflects a comparison of our % of Total Actual Cost to Expected Cost between Plan Year 2015-2016 and Plan Year 2014-2015.



SIDE BY SIDE COMPARISON OF THE PAST TWO PLAN YEARS

	Total Actual Cost of Claims		Total Expected Cost of Claims		% of Actual vs. Expected		Stop Loss Recovery*	
	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015	2015-2016	2014-2015
PPO & RX	\$6,741,226	\$7,202,949	\$6,793,925	\$6,377,362	99.20%	112.95%	\$197,669	\$356,618
HDPPPO & RX	\$1,519,057	\$1,018,925	\$917,393	\$456,196	165.50%	223.35%	\$61,261	\$0
HMO-IL & RX	\$3,922,674	\$3,263,944	\$3,858,357	\$3,638,088	101.70%	89.72%	\$13,589	\$81,709
HMO-BA & RX	\$466,404	\$483,771	\$456,765	\$350,744	102.10%	137.93%	\$0	\$0
TOTAL	\$12,649,361	\$11,969,589	\$12,026,440	\$10,822,390			\$272,519	\$438,327