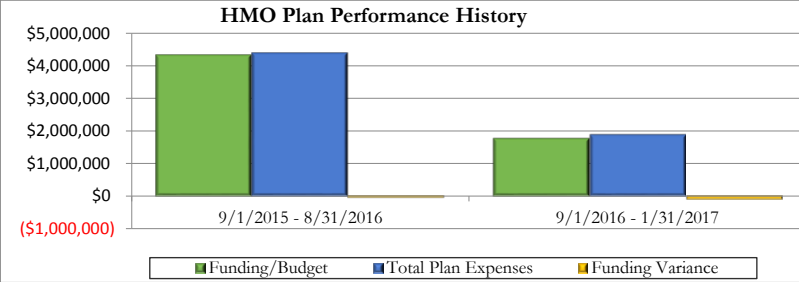
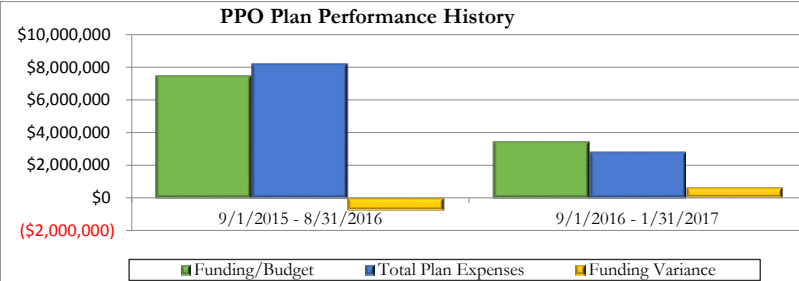


**Glenbrook High School District 225
Financial Summary - Funding & Claims
Data Thru January 2017**

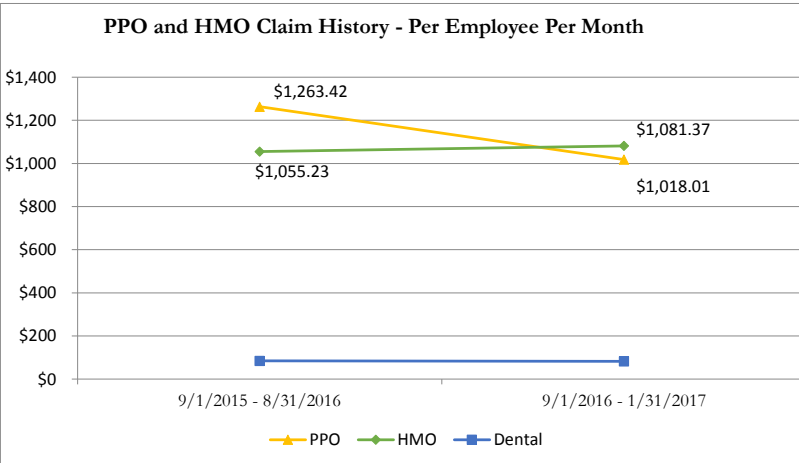
Plan Performance History

Category	9/1/2015 - 8/31/2016	9/1/2016 - 1/31/2017
PPO		
Funding/Budget	\$7,468,510	\$3,468,216
Total Plan Expenses	\$8,201,580	\$2,841,955
Funding Variance (Funding - Expenses)	(\$733,070)	\$626,261
Loss Ratio (Expenses / Funding)	109.8%	81.9%
HMO		
Funding/Budget	\$4,346,492	\$1,796,928
Total Plan Expenses	\$4,404,729	\$1,901,369
Funding Variance (Funding - Expenses)	(\$58,237)	(\$104,441)
Loss Ratio (Expenses / Funding)	101.3%	105.8%
Dental		
Funding/Budget	\$727,000	\$315,562
Total Plan Expenses	\$713,421	\$291,517
Funding Variance (Funding - Expenses)	\$13,579	\$24,045
Loss Ratio (Expenses / Funding)	98.1%	92.4%



Claim and Enrollment History

Category	9/1/2015 - 8/31/2016	9/1/2016 - 1/31/2017
PPO		
Average Monthly Employees	505	520
Net Paid Claims	\$7,660,087	\$2,648,871
Claim Cost Per Employee Per Month	\$1,263.42	\$1,018.01
HMO		
Average Monthly Employees	313	317
Net Paid Claims	\$3,966,619	\$1,716,130
Claim Cost Per Employee Per Month	\$1,055.23	\$1,081.37
Dental		
Average Monthly Employees	675	681
Net Paid Claims	\$685,476	\$279,773
Claim Cost Per Employee Per Month	\$84.63	\$82.19



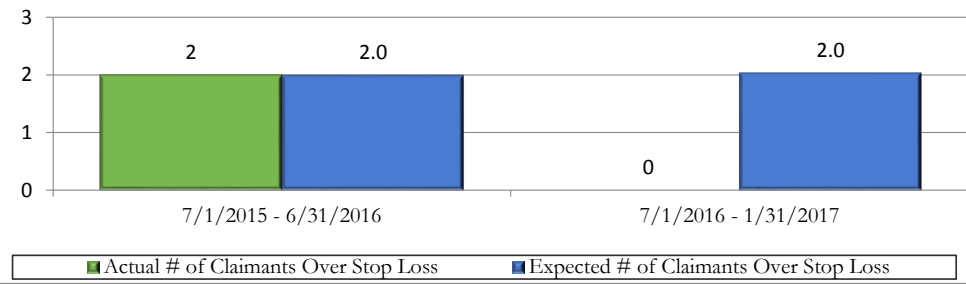
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**Glenbrook High School District 225
Financial Summary - Stop Loss
Data Thru January 2017**

PPO Large Claim and Stop Loss History

Category	7/1/2015 - 6/31/2016	7/1/2016 - 1/31/2017
Specific Stop Loss Level	\$250,000	\$250,000
Actual # of Claimants Over Stop Loss	2	0
Expected # of Claimants Over Stop Loss	2.0	2.0
Stop Loss Reimbursements	\$336,134	\$0
Stop Loss Premium Paid	\$219,520	\$125,041
Loss Ratio (Reimbursements / Premium)	153.1%	0.0%

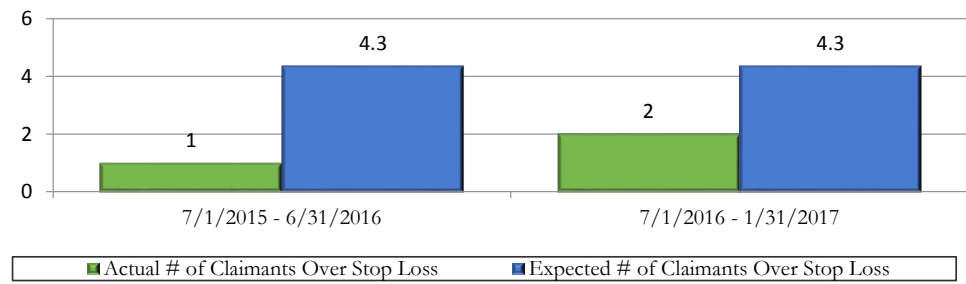
PPO Stop Loss Claimant History



HMO Large Claim and Stop Loss History

Category	7/1/2015 - 6/31/2016	7/1/2016 - 1/31/2017
Specific Stop Loss Level	\$125,000	\$125,000
Actual # of Claimants Over Stop Loss	1	2
Expected # of Claimants Over Stop Loss	4.3	4.3
Stop Loss Reimbursements	\$13,589	\$175,224
Stop Loss Premium Paid	\$194,405	\$130,581
Loss Ratio (Reimbursements / Premium)	7.0%	134.2%

HMO Stop Loss Claimant History



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Glenbrook High School District 225
Total Budget Comparison Report - All Lines of Coverage

9/1/2016 through 8/31/2017

Month	PPO Employees	HMO Employees	Dental Employees	Funding/Budget		Total Net Paid Claims				Total Gross Plan Costs		Funding Variance		Loss Ratio				
				\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses		\$	PEPM		
Sep-16	522	316	698	\$1,118,956	\$1,335.27	\$402,870	\$215,564	\$2,293	\$0	\$804,995	\$960.61	\$73,095	\$5,073	\$883,163	\$1,053.89	\$235,793	\$281.38	78.9%
Oct-16	522	318	676	\$1,118,196	\$1,331.19	\$478,718	\$242,385	\$1,141	\$0	\$908,251	\$1,081.25	\$69,600	\$5,085	\$982,936	\$1,170.16	\$135,260	\$161.02	87.9%
Nov-16	522	318	678	\$1,117,787	\$1,330.70	\$591,761	\$237,334	\$1,904	\$0	\$1,003,330	\$1,194.44	\$72,558	\$5,080	\$1,080,969	\$1,286.87	\$36,818	\$43.83	96.7%
Dec-16	519	318	679	\$1,113,152	\$1,329.93	\$669,799	\$219,124	\$2,766	(\$151,497)	\$916,035	\$1,094.43	\$77,674	\$5,059	\$998,768	\$1,193.27	\$114,384	\$136.66	89.7%
Jan-17	517	317	673	\$1,112,615	\$1,334.07	\$609,713	\$239,408	\$1,739	(\$23,726)	\$1,012,162	\$1,213.62	\$76,466	\$376	\$1,089,004	\$1,305.76	\$23,611	\$28.31	97.9%
Feb-17	0	0	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-17	0	0	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-17	0	0	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-17	0	0	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-17	0	0	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-17	0	0	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-17	0	0	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	2,602	1,587	3,404	\$5,580,706	\$1,332.23	\$2,752,860	\$1,153,815	\$9,844	(\$175,224)	\$4,644,774	\$1,108.80	\$369,392	\$20,674	\$5,034,840	\$1,201.92	\$545,866	\$130.31	90.2%

9/1/2015 through 8/31/2016

Month	PPO Employees	HMO Employees	Dental Employees	Funding/Budget		Total Net Paid Claims				Total Gross Plan Costs		Funding Variance		Loss Ratio				
				\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over Stop Loss Level	\$	PEPM	Admin and Stop Loss Expenses	HealthCare Reform Expenses		\$	PEPM		
Sep-15	508	315	713	\$1,047,004	\$1,272.18	\$544,336	\$248,804	\$2,444	\$0	\$978,817	\$1,189.33	\$76,964	\$7,925	\$1,063,706	\$1,292.47	(\$16,702)	(\$20.29)	101.6%
Oct-15	508	315	678	\$1,044,642	\$1,269.31	\$544,032	\$251,553	\$1,374	\$0	\$978,513	\$1,188.96	\$70,263	\$7,936	\$1,056,713	\$1,283.98	(\$12,071)	(\$14.67)	101.2%
Nov-15	507	313	675	\$1,043,446	\$1,272.50	\$613,653	\$226,396	\$2,147	\$0	\$1,012,905	\$1,235.25	\$72,417	\$7,925	\$1,093,246	\$1,333.23	(\$49,800)	(\$60.73)	104.8%
Dec-15	507	312	674	\$1,045,332	\$1,276.35	\$710,853	\$277,306	\$1,648	\$0	\$1,182,310	\$1,443.60	\$77,985	\$7,952	\$1,268,246	\$1,548.53	(\$222,914)	(\$272.18)	121.3%
Jan-16	508	313	673	\$1,049,286	\$1,278.06	\$291,950	\$243,655	\$2,229	\$0	\$739,949	\$901.28	\$76,328	\$5,031	\$821,307	\$1,000.37	\$227,979	\$277.68	78.3%
Feb-16	508	312	671	\$1,048,742	\$1,278.95	\$733,581	\$260,884	\$1,983	\$0	\$1,183,267	\$1,443.01	\$81,950	\$5,026	\$1,270,244	\$1,549.08	(\$221,502)	(\$270.12)	121.1%
Mar-16	506	311	673	\$1,046,252	\$1,280.60	\$588,737	\$305,878	\$2,241	(\$30,782)	\$1,057,600	\$1,294.49	\$80,242	\$5,011	\$1,142,854	\$1,398.84	(\$96,602)	(\$118.24)	109.2%
Apr-16	501	312	670	\$1,039,056	\$1,278.05	\$672,080	\$254,962	\$2,898	(\$59,845)	\$1,055,578	\$1,298.37	\$80,012	\$4,978	\$1,140,568	\$1,402.91	(\$101,512)	(\$124.86)	109.8%
May-16	498	313	669	\$1,039,816	\$1,282.14	\$506,526	\$270,488	\$1,543	(\$100,444)	\$854,073	\$1,053.11	\$74,513	\$4,994	\$933,580	\$1,151.15	\$106,236	\$130.99	89.8%
Jun-16	498	313	668	\$1,040,286	\$1,282.72	\$627,514	\$267,300	\$2,705	(\$158,652)	\$931,870	\$1,149.04	\$81,200	\$4,997	\$1,018,067	\$1,255.32	\$22,219	\$27.40	97.9%
Jul-16	501	313	668	\$1,040,918	\$1,278.77	\$644,150	\$313,068	\$2,313	\$0	\$1,151,573	\$1,414.71	\$79,452	\$4,990	\$1,236,014	\$1,518.45	(\$195,096)	(\$239.68)	118.7%
Aug-16	513	317	668	\$1,057,222	\$1,273.76	\$743,064	\$246,263	\$2,577	\$0	\$1,185,727	\$1,428.59	\$84,383	\$5,074	\$1,275,184	\$1,536.37	(\$217,962)	(\$262.61)	120.6%
Total	6,063	3,759	8,100	\$12,542,002	\$1,276.93	\$7,220,474	\$3,166,557	\$26,101	(\$349,723)	\$12,312,182	\$1,253.53	\$935,709	\$71,840	\$13,319,731	\$1,356.11	(\$777,729)	(\$79.18)	106.2%

*PEPM Figures are calculated based on Total PPO & HMO Headcounts

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

9/1/2016 through 8/31/2017

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	\$	PEPM	Loss Ratio
Sep-16	522	\$695,202	\$1,331.80	\$361,769	\$117,600	\$2,293	\$0	\$520,159	\$996.47	\$175,043	\$335.33	74.8%
Oct-16	522	\$695,420	\$1,332.22	\$295,807	\$166,485	\$1,141	\$0	\$498,296	\$954.59	\$197,124	\$377.63	71.7%
Nov-16	522	\$694,822	\$1,331.08	\$350,915	\$181,427	\$1,904	\$0	\$572,052	\$1,095.88	\$122,770	\$235.19	82.3%
Dec-16	519	\$690,706	\$1,330.84	\$451,070	\$125,758	\$2,766	\$0	\$622,493	\$1,199.41	\$68,213	\$131.43	90.1%
Jan-17	517	\$692,066	\$1,338.62	\$429,963	\$158,234	\$1,739	\$0	\$628,955	\$1,216.55	\$63,111	\$122.07	90.9%
Feb-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	2,602	\$3,468,216	\$1,332.90	\$1,889,523	\$749,504	\$9,844	\$0	\$2,841,955	\$1,092.22	\$626,261	\$240.68	81.9%

9/1/2015 through 8/31/2016

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	\$	PEPM	Loss Ratio
Sep-15	508	\$622,786	\$1,225.96	\$456,473	\$195,597	\$2,444	\$0	\$699,640	\$1,377.24	(\$76,854)	(\$151.29)	112.3%
Oct-15	508	\$622,786	\$1,225.96	\$310,890	\$202,018	\$1,374	\$0	\$552,828	\$1,088.24	\$69,958	\$137.71	88.8%
Nov-15	507	\$621,726	\$1,226.28	\$361,033	\$174,068	\$2,147	\$0	\$578,165	\$1,140.36	\$43,561	\$85.92	93.0%
Dec-15	507	\$623,158	\$1,229.11	\$471,577	\$221,742	\$1,648	\$0	\$741,582	\$1,462.69	(\$118,424)	(\$233.58)	119.0%
Jan-16	508	\$624,898	\$1,230.11	\$427,248	\$184,583	\$2,229	\$0	\$657,169	\$1,293.64	(\$32,271)	(\$63.53)	105.2%
Feb-16	508	\$625,574	\$1,231.44	\$539,396	\$197,944	\$1,983	\$0	\$788,171	\$1,551.52	(\$162,597)	(\$320.07)	126.0%
Mar-16	506	\$624,174	\$1,233.55	\$508,784	\$240,098	\$2,241	(\$30,782)	\$767,577	\$1,516.95	(\$143,403)	(\$283.41)	123.0%
Apr-16	501	\$617,048	\$1,231.63	\$504,726	\$189,434	\$2,898	(\$54,741)	\$689,188	\$1,375.62	(\$72,140)	(\$143.99)	111.7%
May-16	498	\$616,178	\$1,237.31	\$393,078	\$203,961	\$1,543	(\$91,960)	\$547,894	\$1,100.19	\$68,284	\$137.12	88.9%
Jun-16	498	\$617,048	\$1,239.05	\$528,167	\$201,637	\$2,705	(\$158,652)	\$621,827	\$1,248.65	(\$4,779)	(\$9.60)	100.8%
Jul-16	501	\$619,654	\$1,236.83	\$478,788	\$210,355	\$2,313	\$0	\$736,669	\$1,470.40	(\$117,015)	(\$233.56)	118.9%
Aug-16	513	\$633,480	\$1,234.85	\$584,533	\$183,990	\$2,577	\$0	\$820,871	\$1,600.14	(\$187,391)	(\$365.28)	129.6%
Total	6,063	\$7,468,510	\$1,231.82	\$5,564,692	\$2,405,427	\$26,101	(\$336,134)	\$8,201,580	\$1,352.73	(\$733,070)	(\$120.91)	109.8%

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Glenbrook High School District 225

PPO Large Claim Report¹

7/1/16 - 1/31/17

Claimants Over \$250,000

Member Identifier	Gross Claim Amount	Amount Over \$250,000
Total	\$0	\$0

Aggregating Specific Corridor Applied		\$0
Estimated Stop Loss Reimbursements		\$0

Specific Stop Loss Premium Paid	\$125,041
Loss Ratio	0.0%
Current Employees	517
Expected # of Claims Over Stop Loss	2.0
Actual # of Claims Over Stop Loss	0

*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

9/1/2016 through 8/31/2017

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Physician Service Fees	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-16	316	\$359,134	\$1,136.50	\$41,101	\$97,964	\$124,689	\$2,022	\$301,017	\$952.58	\$58,117	\$183.92	83.8%
Oct-16	318	\$360,030	\$1,132.17	\$182,911	\$75,900	\$124,979	\$2,027	\$421,281	\$1,324.78	(\$61,251)	(\$192.61)	117.0%
Nov-16	318	\$360,188	\$1,132.67	\$240,846	\$55,908	\$124,946	\$2,030	\$459,193	\$1,444.00	(\$99,005)	(\$311.34)	127.5%
Dec-16	318	\$359,544	\$1,130.64	\$218,729	\$93,366	\$124,809	\$2,027	\$322,897	\$1,015.40	\$36,647	\$115.24	89.8%
Jan-17	317	\$358,032	\$1,129.44	\$179,750	\$81,173	\$124,282	\$150	\$396,981	\$1,252.31	(\$38,949)	(\$122.87)	110.9%
Feb-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,587	\$1,796,928	\$1,132.28	\$863,337	\$404,311	\$623,706	\$8,257	\$1,901,369	\$1,198.09	(\$104,441)	(\$65.81)	105.8%

9/1/2015 through 8/31/2016

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Physician Service Fees	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-15	315	\$360,638	\$1,144.88	\$87,863	\$53,207	\$130,461	\$3,194	\$308,834	\$980.42	\$51,804	\$164.46	85.6%
Oct-15	315	\$361,216	\$1,146.72	\$233,143	\$49,535	\$130,816	\$3,205	\$450,808	\$1,431.14	(\$89,592)	(\$284.42)	124.8%
Nov-15	313	\$361,160	\$1,153.87	\$252,620	\$52,328	\$130,818	\$3,205	\$472,863	\$1,510.74	(\$111,703)	(\$356.88)	130.9%
Dec-15	312	\$361,664	\$1,159.18	\$239,276	\$55,564	\$130,997	\$3,213	\$462,833	\$1,483.44	(\$101,169)	(\$324.26)	128.0%
Jan-16	313	\$363,858	\$1,162.49	-\$135,298	\$59,072	\$131,883	\$2,036	\$91,583	\$292.60	\$272,275	\$869.89	25.2%
Feb-16	312	\$362,878	\$1,163.07	\$194,185	\$62,940	\$131,351	\$2,031	\$424,291	\$1,359.91	(\$61,413)	(\$196.84)	116.9%
Mar-16	311	\$361,478	\$1,162.31	\$79,953	\$65,780	\$130,820	\$2,021	\$312,249	\$1,004.02	\$49,229	\$158.29	86.4%
Apr-16	312	\$361,768	\$1,159.51	\$167,354	\$65,528	\$130,997	\$2,023	\$394,580	\$1,264.68	(\$32,812)	(\$105.17)	109.1%
May-16	313	\$363,588	\$1,161.62	\$113,448	\$66,526	\$131,883	\$2,036	\$339,300	\$1,084.03	\$24,288	\$77.60	93.3%
Jun-16	313	\$363,168	\$1,160.28	\$99,347	\$65,663	\$131,528	\$2,031	\$332,461	\$1,062.17	\$30,707	\$98.11	91.5%
Jul-16	313	\$361,264	\$1,154.20	\$165,361	\$102,713	\$125,497	\$2,019	\$430,495	\$1,375.38	(\$69,231)	(\$221.19)	119.2%
Aug-16	317	\$363,812	\$1,147.67	\$158,530	\$62,273	\$126,247	\$2,031	\$384,432	\$1,212.72	(\$20,620)	(\$65.05)	105.7%
Total	3,759	\$4,346,492	\$1,156.29	\$1,655,782	\$761,130	\$1,563,297	\$29,044	\$4,404,729	\$1,171.78	(\$58,237)	(\$15.49)	101.3%

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Glenbrook High School District 225

HMO Large Claim Report¹ 7/1/16 - 1/31/17

Claimants Over \$125,000

Member Identifier	Gross Claim Amount	Amount Over \$125,000
Claimant 1	\$261,331	\$136,331
Claimant 2	\$163,892	\$38,892
Total	\$425,224	\$175,224

Aggregating Specific Corridor Applied		\$0
Estimated Stop Loss Reimbursements		\$175,224

Specific Stop Loss Premium Paid	\$130,581
Loss Ratio	134.2%
Expected # of Claims Over Stop Loss	4.3
Actual # of Claims Over Stop Loss	2

*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

9/1/2016 through 8/31/2017

		Funding/Budget		Total Net Paid Claims		Total Gross Plan Costs		
Month	Employees	\$	PEPM	\$	PEPM	Admin Expenses	\$	PEPM
Sep-16	698	\$64,620	\$92.58	\$59,579	\$85.36	\$2,408	\$61,987	\$88.81
Oct-16	676	\$62,746	\$92.82	\$61,028	\$90.28	\$2,332	\$63,360	\$93.73
Nov-16	678	\$62,777	\$92.59	\$47,385	\$69.89	\$2,339	\$49,724	\$73.34
Dec-16	679	\$62,902	\$92.64	\$51,035	\$75.16	\$2,343	\$53,378	\$78.61
Jan-17	673	\$62,517	\$92.89	\$60,746	\$90.26	\$2,322	\$63,068	\$93.71
Feb-17	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00
Mar-17	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00
Apr-17	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00
May-17	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00
Jun-17	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00
Jul-17	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00
Aug-17	0	\$0	\$0.00	\$0	\$0.00	\$0	\$0	\$0.00
Total	3,404	\$315,562	\$92.70	\$279,773	\$82.19	\$11,744	\$291,517	\$85.64

9/1/2015 through 8/31/2016

		Funding/Budget		Total Net Paid Claims		Total Gross Plan Costs		
Month	Employees	\$	PEPM	\$	PEPM	Admin Expenses	\$	PEPM
Sep-15	713	\$63,580	\$89.17	\$52,772	\$74.01	\$2,460	\$55,232	\$77.46
Oct-15	678	\$60,640	\$89.44	\$50,738	\$74.84	\$2,339	\$53,077	\$78.29
Nov-15	675	\$60,560	\$89.72	\$39,890	\$59.10	\$2,329	\$42,218	\$62.55
Dec-15	674	\$60,510	\$89.78	\$61,507	\$91.26	\$2,325	\$63,832	\$94.71
Jan-16	673	\$60,530	\$89.94	\$70,233	\$104.36	\$2,322	\$72,555	\$107.81
Feb-16	671	\$60,290	\$89.85	\$55,468	\$82.66	\$2,315	\$57,783	\$86.11
Mar-16	673	\$60,600	\$90.04	\$60,706	\$90.20	\$2,322	\$63,028	\$93.65
Apr-16	670	\$60,240	\$89.91	\$54,488	\$81.33	\$2,312	\$56,799	\$84.78
May-16	669	\$60,050	\$89.76	\$44,077	\$65.89	\$2,308	\$46,385	\$69.34
Jun-16	668	\$60,070	\$89.93	\$61,475	\$92.03	\$2,305	\$63,779	\$95.48
Jul-16	668	\$60,000	\$89.82	\$66,546	\$99.62	\$2,305	\$68,850	\$103.07
Aug-16	668	\$59,930	\$89.72	\$67,577	\$101.16	\$2,305	\$69,881	\$104.61
Total	8,100	\$727,000	\$89.75	\$685,476	\$84.63	\$27,945	\$713,421	\$88.08

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**Glenbrook High School District 225
PPO Budget Comparison Report - PPO**

9/1/2016 through 8/31/2017

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	\$	PEPM	Loss Ratio
Sep-16	406	\$583,242	\$1,436.56	\$307,667	\$106,171	\$1,774	\$0	\$447,366	\$1,101.89	\$135,876	\$334.67	76.7%
Oct-16	405	\$582,268	\$1,437.70	\$229,168	\$161,710	\$738	\$0	\$419,408	\$1,035.57	\$162,860	\$402.12	72.0%
Nov-16	405	\$581,670	\$1,436.22	\$285,181	\$172,735	\$1,545	\$0	\$490,046	\$1,209.99	\$91,624	\$226.23	84.2%
Dec-16	403	\$578,746	\$1,436.09	\$376,271	\$113,129	\$2,477	\$0	\$526,937	\$1,307.54	\$51,809	\$128.56	91.0%
Jan-17	400	\$579,512	\$1,448.78	\$317,092	\$144,410	\$1,665	\$0	\$493,027	\$1,232.57	\$86,485	\$216.21	85.1%
Feb-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	2,019	\$2,905,438	\$1,439.05	\$1,515,378	\$698,154	\$8,199	\$0	\$2,376,783	\$1,177.21	\$528,655	\$261.84	81.8%

9/1/2015 through 8/31/2016

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	\$	PEPM	Loss Ratio
Sep-15	418	\$546,784	\$1,308.10	\$378,703	\$194,899	\$1,888	\$0	\$613,364	\$1,467.38	(\$66,580)	(\$159.28)	112.2%
Oct-15	418	\$546,784	\$1,308.10	\$248,286	\$187,328	\$1,062	\$0	\$468,028	\$1,119.68	\$78,756	\$188.41	85.6%
Nov-15	417	\$545,724	\$1,308.69	\$313,639	\$161,190	\$1,958	\$0	\$511,360	\$1,226.28	\$34,364	\$82.41	93.7%
Dec-15	417	\$547,156	\$1,312.12	\$352,118	\$205,811	\$1,435	\$0	\$595,880	\$1,428.97	(\$48,724)	(\$116.84)	108.9%
Jan-16	418	\$548,896	\$1,313.15	\$342,619	\$160,289	\$1,814	\$0	\$539,373	\$1,290.37	\$9,523	\$22.78	98.3%
Feb-16	418	\$549,572	\$1,314.77	\$410,323	\$171,037	\$1,732	\$0	\$621,128	\$1,485.95	(\$71,556)	(\$171.19)	113.0%
Mar-16	416	\$548,172	\$1,317.72	\$375,461	\$213,269	\$1,895	(\$30,782)	\$596,059	\$1,432.83	(\$47,887)	(\$115.11)	108.7%
Apr-16	411	\$541,046	\$1,316.41	\$413,741	\$161,515	\$2,337	(\$42,716)	\$572,791	\$1,393.65	(\$31,745)	(\$77.24)	105.9%
May-16	408	\$540,176	\$1,323.96	\$303,431	\$174,314	\$1,373	(\$66,682)	\$444,730	\$1,090.02	\$95,446	\$233.94	82.3%
Jun-16	408	\$541,046	\$1,326.09	\$432,457	\$173,258	\$2,157	(\$129,744)	\$516,881	\$1,266.87	\$24,165	\$59.23	95.5%
Jul-16	410	\$542,588	\$1,323.39	\$356,897	\$170,966	\$1,327	\$0	\$563,635	\$1,374.72	(\$21,047)	(\$51.33)	103.9%
Aug-16	417	\$551,628	\$1,322.85	\$424,171	\$167,862	\$1,789	\$0	\$631,910	\$1,515.37	(\$80,282)	(\$192.52)	114.6%
Total	4,976	\$6,549,572	\$1,316.23	\$4,351,846	\$2,141,739	\$20,764	(\$269,923)	\$6,675,139	\$1,341.47	(\$125,567)	(\$25.23)	101.9%

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**Glenbrook High School District 225
PPO Budget Comparison Report - HDHP**

9/1/2016 through 8/31/2017

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	\$	PEPM	Loss Ratio
Sep-16	116	\$111,960	\$965.17	\$54,102	\$11,429	\$519	\$0	\$72,794	\$627.53	\$39,166	\$337.64	65.0%
Oct-16	117	\$113,152	\$967.11	\$66,639	\$4,775	\$404	\$0	\$78,888	\$674.25	\$34,264	\$292.86	69.7%
Nov-16	117	\$113,152	\$967.11	\$65,734	\$8,692	\$359	\$0	\$82,006	\$700.91	\$31,146	\$266.21	72.5%
Dec-16	116	\$111,960	\$965.17	\$74,799	\$12,630	\$289	\$0	\$95,556	\$823.76	\$16,404	\$141.42	85.3%
Jan-17	117	\$112,554	\$962.00	\$112,871	\$13,824	\$74	\$0	\$135,928	\$1,161.78	(\$23,374)	(\$199.78)	120.8%
Feb-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	583	\$562,778	\$965.31	\$374,145	\$51,350	\$1,645	\$0	\$465,172	\$797.89	\$97,606	\$167.42	82.7%

9/1/2015 through 8/31/2016

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Access Fees	Claims over \$250k Stop Loss Level	\$	PEPM	\$	PEPM	Loss Ratio
Sep-15	90	\$76,002	\$844.47	\$77,770	\$698	\$556	\$0	\$86,276	\$958.62	(\$10,274)	(\$114.15)	113.5%
Oct-15	90	\$76,002	\$844.47	\$62,604	\$14,690	\$312	\$0	\$84,799	\$942.22	(\$8,797)	(\$97.75)	111.6%
Nov-15	90	\$76,002	\$844.47	\$47,394	\$12,879	\$189	\$0	\$66,805	\$742.28	\$9,197	\$102.19	87.9%
Dec-15	90	\$76,002	\$844.47	\$119,459	\$15,931	\$213	\$0	\$145,702	\$1,618.91	(\$69,700)	(\$774.44)	191.7%
Jan-16	90	\$76,002	\$844.47	\$84,629	\$24,294	\$415	\$0	\$117,796	\$1,308.85	(\$41,794)	(\$464.38)	155.0%
Feb-16	90	\$76,002	\$844.47	\$129,073	\$26,907	\$252	\$0	\$167,043	\$1,856.03	(\$91,041)	(\$1,011.57)	219.8%
Mar-16	90	\$76,002	\$844.47	\$133,323	\$26,828	\$346	\$0	\$171,518	\$1,905.76	(\$95,516)	(\$1,061.29)	225.7%
Apr-16	90	\$76,002	\$844.47	\$90,985	\$27,919	\$560	(\$12,025)	\$116,397	\$1,293.30	(\$40,395)	(\$448.83)	153.1%
May-16	90	\$76,002	\$844.47	\$89,647	\$29,648	\$170	(\$25,278)	\$103,164	\$1,146.27	(\$27,162)	(\$301.80)	135.7%
Jun-16	90	\$76,002	\$844.47	\$95,709	\$28,379	\$549	(\$28,908)	\$104,946	\$1,166.07	(\$28,944)	(\$321.60)	138.1%
Jul-16	91	\$77,066	\$846.88	\$121,892	\$39,389	\$986	\$0	\$173,034	\$1,901.47	(\$95,968)	(\$1,054.59)	224.5%
Aug-16	96	\$81,852	\$852.63	\$160,362	\$16,128	\$788	\$0	\$188,961	\$1,968.34	(\$107,109)	(\$1,115.71)	230.9%
Total	1,087	\$918,938	\$845.39	\$1,212,846	\$263,689	\$5,337	(\$66,211)	\$1,526,441	\$1,404.27	(\$607,503)	(\$558.88)	166.1%

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**Glenbrook High School District 225
HMO Budget Comparison Report - HMOI**

9/1/2016 through 8/31/2017

Month	Employees	Funding/Budget		Paid Medical Claims	Paid Rx Claims	Physician Service Fees	HealthCare Reform Expenses	Total Gross Plan Costs		Funding Variance		Loss Ratio
		\$	PEPM					\$	PEPM	\$	PEPM	
Sep-16	260	\$315,056	\$1,211.75	\$40,710	\$90,483	\$108,474	\$1,714	\$270,375	\$1,039.90	\$44,681	\$171.85	85.8%
Oct-16	260	\$315,056	\$1,211.75	\$177,676	\$71,869	\$108,474	\$1,714	\$388,727	\$1,495.10	(\$73,671)	(\$283.35)	123.4%
Nov-16	259	\$314,496	\$1,214.27	\$231,367	\$52,381	\$108,296	\$1,711	\$422,638	\$1,631.81	(\$108,142)	(\$417.54)	134.4%
Dec-16	258	\$312,984	\$1,213.12	\$191,531	\$86,435	\$107,768	\$1,704	\$264,713	\$1,026.02	\$48,271	\$187.10	84.6%
Jan-17	257	\$311,472	\$1,211.95	\$174,156	\$75,473	\$107,241	\$126	\$361,930	\$1,408.29	(\$50,458)	(\$196.33)	116.2%
Feb-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	1,294	\$1,569,064	\$1,212.57	\$815,440	\$376,640	\$540,252	\$6,969	\$1,708,384	\$1,320.23	(\$139,320)	(\$107.67)	108.9%

9/1/2015 through 8/31/2016

Month	Employees	Funding/Budget		Paid Medical Claims	Paid Rx Claims	Physician Service Fees	HealthCare Reform Expenses	Total Gross Plan Costs		Funding Variance		Loss Ratio
		\$	PEPM					\$	PEPM	\$	PEPM	
Sep-15	268	\$322,392	\$1,202.96	\$82,583	\$48,461	\$111,522	\$2,771	\$274,356	\$1,023.72	\$48,036	\$179.24	85.1%
Oct-15	267	\$321,832	\$1,205.36	\$223,693	\$42,805	\$111,345	\$2,767	\$409,522	\$1,533.79	(\$87,690)	(\$328.43)	127.2%
Nov-15	266	\$322,224	\$1,211.37	\$248,947	\$44,646	\$111,524	\$2,771	\$436,690	\$1,641.69	(\$114,466)	(\$430.32)	135.5%
Dec-15	266	\$323,176	\$1,214.95	\$204,776	\$50,824	\$111,879	\$2,783	\$399,063	\$1,500.24	(\$75,887)	(\$285.29)	123.5%
Jan-16	267	\$325,640	\$1,219.63	-\$103,610	\$52,694	\$112,765	\$1,769	\$92,528	\$346.55	\$233,112	\$873.08	28.4%
Feb-16	266	\$325,080	\$1,222.11	\$183,141	\$56,460	\$112,588	\$1,767	\$382,759	\$1,438.94	(\$57,679)	(\$216.84)	117.7%
Mar-16	266	\$324,128	\$1,218.53	\$68,621	\$60,416	\$112,233	\$1,759	\$271,832	\$1,021.93	\$52,296	\$196.60	83.9%
Apr-16	267	\$324,688	\$1,216.06	\$157,112	\$59,456	\$112,410	\$1,762	\$354,546	\$1,327.89	(\$29,858)	(\$111.83)	109.2%
May-16	267	\$325,640	\$1,219.63	\$99,734	\$62,674	\$112,765	\$1,769	\$297,368	\$1,113.74	\$28,272	\$105.89	91.3%
Jun-16	267	\$325,640	\$1,219.63	\$75,449	\$60,347	\$112,765	\$1,769	\$279,241	\$1,045.85	\$46,399	\$173.78	85.8%
Jul-16	267	\$323,736	\$1,212.49	\$159,912	\$96,332	\$111,467	\$1,757	\$399,243	\$1,495.29	(\$75,507)	(\$282.80)	123.3%
Aug-16	269	\$325,808	\$1,211.18	\$133,287	\$58,987	\$112,172	\$1,767	\$336,211	\$1,249.86	(\$10,403)	(\$38.67)	103.2%
Total	3,203	\$3,889,984	\$1,214.48	\$1,533,646	\$694,101	\$1,345,434	\$25,210	\$3,933,360	\$1,228.02	(\$43,376)	(\$13.54)	101.1%

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

9/1/2016 through 8/31/2017

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Physician Service Fees	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-16	56	\$44,078	\$787.11	\$391	\$7,481	\$16,216	\$309	\$30,641	\$547.17	\$13,437	\$239.94	69.5%
Oct-16	58	\$44,974	\$775.41	\$5,235	\$4,031	\$16,506	\$314	\$32,553	\$561.27	\$12,421	\$214.15	72.4%
Nov-16	59	\$45,692	\$774.44	\$9,480	\$3,527	\$16,651	\$318	\$36,555	\$619.58	\$9,137	\$154.86	80.0%
Dec-16	60	\$46,560	\$776.00	\$27,198	\$6,931	\$17,041	\$323	\$58,184	\$969.73	(\$11,624)	(\$193.73)	125.0%
Jan-17	60	\$46,560	\$776.00	\$5,594	\$5,701	\$17,041	\$24	\$35,051	\$584.18	\$11,509	\$191.82	75.3%
Feb-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Mar-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Apr-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
May-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jun-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Jul-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Aug-17	0	\$0	\$0.00	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0	\$0.00	0.0%
Total	293	\$227,864	\$777.69	\$47,897	\$27,670	\$83,454	\$1,288	\$192,985	\$658.65	\$34,879	\$119.04	84.7%

9/1/2015 through 8/31/2016

		Funding/Budget						Total Gross Plan Costs		Funding Variance		
Month	Employees	\$	PEPM	Paid Medical Claims	Paid Rx Claims	Physician Service Fees	HealthCare Reform Expenses	\$	PEPM	\$	PEPM	Loss Ratio
Sep-15	47	\$38,246	\$813.74	\$5,280	\$4,747	\$18,940	\$423	\$34,478	\$733.57	\$3,768	\$80.18	90.1%
Oct-15	48	\$39,384	\$820.50	\$9,450	\$6,730	\$19,471	\$438	\$41,286	\$860.12	(\$1,902)	(\$39.62)	104.8%
Nov-15	47	\$38,936	\$828.43	\$3,673	\$7,682	\$19,294	\$434	\$36,173	\$769.64	\$2,763	\$58.79	92.9%
Dec-15	46	\$38,488	\$836.70	\$34,500	\$4,740	\$19,118	\$430	\$63,769	\$1,386.29	(\$25,281)	(\$549.59)	165.7%
Jan-16	46	\$38,218	\$830.83	-\$31,688	\$6,378	\$19,118	\$267	-\$945	(\$20.54)	\$39,163	\$851.37	-2.5%
Feb-16	46	\$37,798	\$821.70	\$11,044	\$6,480	\$18,763	\$264	\$41,532	\$902.86	(\$3,734)	(\$81.17)	109.9%
Mar-16	45	\$37,350	\$830.00	\$11,332	\$5,364	\$18,587	\$262	\$40,417	\$898.15	(\$3,067)	(\$68.15)	108.2%
Apr-16	45	\$37,080	\$824.00	\$10,242	\$6,072	\$18,587	\$262	\$40,034	\$889.65	(\$2,954)	(\$65.65)	108.0%
May-16	46	\$37,948	\$824.96	\$13,714	\$3,853	\$19,118	\$267	\$41,932	\$911.57	(\$3,984)	(\$86.61)	110.5%
Jun-16	46	\$37,528	\$815.83	\$23,898	\$5,316	\$18,763	\$262	\$53,219	\$1,156.95	(\$15,691)	(\$341.12)	141.8%
Jul-16	46	\$37,528	\$815.83	\$5,449	\$6,381	\$14,030	\$262	\$31,252	\$679.40	\$6,276	\$136.43	83.3%
Aug-16	48	\$38,004	\$791.75	\$25,243	\$3,286	\$14,074	\$264	\$48,221	\$1,004.61	(\$10,217)	(\$212.86)	126.9%
Total	556	\$456,508	\$821.06	\$122,136	\$67,028	\$217,863	\$3,834	\$471,369	\$847.79	(\$14,861)	(\$26.73)	103.3%

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Glenbrook High School District 225 PPO Renewal Projection Projection Period - 9/1/2017 through 8/31/2018

Category	Medical		Prescription Drug
	2/1/15 through 1/31/16	2/1/16 through 1/31/17	2/1/15 through 1/31/16
Gross Paid Claims	\$5,589,748	\$5,426,996	\$2,312,433
Access Fees	\$27,861	\$26,667	\$0
Claims over Stop Loss Level	(\$547,710)	(\$759,157)	\$0
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$5,069,898	\$4,694,506	\$2,312,433
Experience Period Lives	6,122	6,118	6,117
PEPM Claim Cost	\$828.14	\$767.33	\$378.03
Annual Trend	5.6%	5.6%	13.0%
Trend Months	31.0	19.0	31.0
Trend Factor	1.1511	1.0901	1.3713
Trended PEPM Claim Cost	\$953.32	\$836.47	\$518.38
Dependent Ratio Adjustment	-1.00%	-0.26%	-0.90%
Large Claimant Adjustment	\$40.84	\$81.73	N/A
Adjusted Claim Cost - PEPM	\$984.63	\$916.03	\$513.73
Period Weighting	10%	90%	10%
Projected Claim Cost - PEPM	\$922.89		\$438.53
Projected Lives	517		517
Months to Project	12		12
Projected Claim Cost	\$5,725,589		\$2,720,640
Benefit Adjustment	1.0000		1.0000
Adjusted Projected Claims	\$5,725,589		\$2,720,640
Total Projected Claims	\$5,725,589		\$2,720,640
Individual Stop Loss Fees	\$266,048		
Total Projected Stop Loss Fees	\$266,048		
Administration Fees	\$352,821		
Rx Rebates	(\$26,105)		
Total Projected Administration Fees	\$326,716		
PCORI Fee	\$2,844		
Transitional Reinsurance Fee	\$0		
Total Projected Healthcare Reform Fees	\$2,844		
Total Projected Gross Plan Costs	\$9,041,837		
Current Funding/Premium	\$8,304,792		
Projected Funding/Premium Increase	\$737,045		
Needed Rate Adjustment	8.9%		

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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 - 9/1/2017 through 8/31/2018

Category	Medical		Prescription Drug
	2/1/15 through 1/31/16	2/1/16 through 1/31/17	2/1/15 through 1/31/16
Gross Paid Claims	\$1,416,443	\$1,841,515	\$642,677
Claims over Stop Loss Level	\$0	(\$487,239)	\$0
Claim Adjustment	\$0	\$0	\$0
Total Net Paid Claims	\$1,416,443	\$1,354,277	\$642,677
Experience Period Lives	3,648	3,774	3,664
PEPM Claim Cost	\$388.28	\$358.84	\$175.40
Annual Trend	5.6%	5.6%	13.0%
Trend Months	31.0	19.0	31.0
Trend Factor	1.1511	1.0901	1.3713
Trended PEPM Claim Cost	\$446.97	\$391.18	\$240.52
Dependent Ratio Adjustment	-1.51%	-1.28%	-1.58%
Large Claimant Adjustment	\$0.00	\$66.24	N/A
Adjusted Claim Cost - PEPM	\$440.21	\$452.40	\$236.73
Period Weighting	10%	90%	10%
Projected Claim Cost - PEPM	\$451.18		\$279.77
Projected Lives	317		317
Months to Project	12		12
Projected Claim Cost	\$1,716,304		\$1,064,245
Benefit Adjustment	1.0000		1.0000
Adjusted Projected Claims	\$1,716,304		\$1,064,245
Total Projected Claims	\$1,716,304		\$1,064,245
Physician Service Fees	\$1,521,303		
Total Projected Claims and Physician Costs	\$4,301,851		
Individual Stop Loss Fees	\$251,299		
Total Projected Stop Loss Fees	\$251,299		
Administration Fees	\$163,769		
Rx Rebates	(\$50,327)		
HMO Managed Care Fee	\$42,320		
Allocated Taxes Fee	\$17,397		
Total Projected Administration Fees	\$173,158		
PCORI Fee	\$1,885		
Transitional Reinsurance Fee	\$0		
Total Projected Healthcare Reform Costs	\$1,885		
Total Projected Gross Plan Costs	\$4,728,193		
Current Funding/Premium	\$4,296,384		
Projected Funding/Premium Increase	\$431,809		
Needed Rate Adjustment	10.1%		

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Glenbrook High School District 225 Dental Renewal Projection Projection Period - 9/1/2017 through 8/31/2018

Category	Dental	
	2/1/15 through 1/31/16	2/1/16 through 1/31/17
Gross Paid Claims	\$665,882	\$690,109
Claim Adjustment	\$0	\$0
Total Adjusted Claims	\$665,882	\$690,109
Experience Period Lives	8,062	8,086
PEPM Claim Cost	\$82.60	\$85.35
Annual Trend	5.0%	5.0%
Trend Months	31.0	19.0
Trend Factor	1.1343	1.0803
Trended PEPM Claim Cost	\$93.69	\$92.20
Dependent Ratio Adjustment	-1.25%	-0.54%
Adjusted Claim Cost - PEPM	\$92.52	\$91.70
Period Weighting	10%	90%
Projected Claim Cost - PEPM	\$91.78	
Projected Lives	673	
Months to Project	12	
Projected Claim Cost	\$741,233	
Benefit Adjustment	1.0000	
Adjusted Projected Claims	\$741,233	
Administration Fees	\$28,091	
Total Projected Gross Plan Costs	\$769,324	
Current Funding/Premium	\$750,204	
Projected Funding/Premium Increase	\$19,120	
Needed Rate Adjustment	2.5%	

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Glenbrook High School District 225 Fixed Cost Forecast - PPO & Dental

9/1/2016 through 8/31/2017	PPO Administration Fee ¹	PPO Single ISL Fee	PPO Family ISL Fee	H.S.A. Rx Rebate	PPO HCR PCORI Fee	PPO HCR Reinsurance Fee 9/1/2016 - 12/31/2016	PPO HCR Reinsurance Fee 1/1/2017 - 8/31/2017	Dental Admin. Fee	Total Fixed Costs
Percent of Projected Claim Cost	5.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Current PEPM Cost	N/A	\$34.58	\$34.58	(\$10.90)	\$0.18	\$2.25	\$0.00	\$3.45	
Projected Lives	517	223	294	117	1,252	1,252	1,252	673	
Months to Project	7	7	7	7	7	0	7	7	
Projected Fixed Costs 2/1/17 - 6/31/17	\$116,468	\$38,557	\$50,833	(\$6,377)	\$1,132	\$0	\$0	\$11,609	\$212,222
Projected Fixed Costs 7/1/17 - 8/31/17	\$46,587	\$18,509	\$24,402	(\$4,315)	\$472	\$0	\$0	\$4,644	\$90,299
Actual Fixed Costs 9/1/16 - 1/31/17	\$97,044	\$39,317	\$50,660	(\$6,355)	\$1,133	\$11,284	\$0	\$11,744	\$204,827
Total Projected Fixed Costs	\$260,099	\$96,383	\$125,894	(\$17,046)	\$2,737	\$11,284	\$0	\$27,997	\$507,348

9/1/2017 through 8/31/2018	PPO Administration Fee ¹	PPO Single ISL Fee	PPO Family ISL Fee	H.S.A. Rx Rebate	PPO HCR PCORI Fee	PPO HCR Reinsurance Fee 9/1/2017 - 12/31/2017	PPO HCR Reinsurance Fee 1/1/2018 - 8/31/2018	Dental Admin. Fee	Total Fixed Costs
Projected Increase	5.0%	20.0%	20.0%	69.2%	4.1%	-100.0%	0.0%	0.0%	
Projected PEPM Cost	\$56.40	\$41.50	\$41.50	(\$18.44)	\$0.19	\$0.00	\$0.00	\$3.45	
Projected Percent of Claims Fee	5.56%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Projected Lives	517	223	294	117	1,252	1,252	1,252	673	
Months to Project	12	12	12	12	12	4	8	12	
Projected Fixed Costs 9/1/2017 - 6/31/2018	\$291,588	\$92,545	\$122,010	(\$21,575)	\$2,358	\$0	\$0	\$23,219	\$510,145
Projected Fixed Costs 7/1/2018 - 8/31/2018	\$61,233	\$22,211	\$29,282	(\$4,530)	\$486	\$0	\$0	\$4,873	\$113,555
Total Projected Fixed Costs	\$352,821	\$114,756	\$151,292	(\$26,105)	\$2,844	\$0	\$0	\$28,091	\$623,699

9/1/2018 through 8/31/2019	PPO Administration Fee ¹	PPO Single ISL Fee	PPO Family ISL Fee	H.S.A. Rx Rebate	PPO HCR PCORI Fee	PPO HCR Reinsurance Fee 9/1/2018 - 12/31/2018	PPO HCR Reinsurance Fee 1/1/2019 - 8/31/2019	Dental Admin. Fee	Total Fixed Costs
Projected Increase	5.0%	20.0%	20.0%	5.0%	3.0%	0.0%	0.0%	5.0%	
Projected PEPM Cost	\$59.22	\$49.80	\$49.80	(\$19.36)	\$0.19	\$0.00	\$0.00	\$3.62	
Projected Percent of Claims Fee	5.49%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Projected Lives	517	223	294	117	1,252	1,252	1,252	673	
Months to Project	12	12	12	12	12	4	8	12	
Projected Fixed Costs 9/1/2018 - 6/31/2019	\$306,167	\$111,054	\$146,412	(\$22,651)	\$2,429	\$0	\$0	\$24,363	\$567,773
Projected Fixed Costs 7/1/2019 - 8/31/2019	\$64,294	\$26,653	\$35,139	(\$4,757)	\$500	\$0	\$0	\$5,115	\$126,944
Total Projected Fixed Costs	\$370,462	\$137,707	\$181,551	(\$27,408)	\$2,929	\$0	\$0	\$29,477	\$694,717

9/1/2019 through 8/31/2020	PPO Administration Fee ¹	PPO Single ISL Fee	PPO Family ISL Fee	H.S.A. Rx Rebate	PPO HCR PCORI Fee	PPO HCR Reinsurance Fee 9/1/2019 - 12/31/2019	PPO HCR Reinsurance Fee 1/1/2020 - 8/31/2020	Dental Admin. Fee	Total Fixed Costs
Projected Increase	5.0%	20.0%	20.0%	5.0%	3.0%	0.0%	0.0%	5.0%	
Projected PEPM Cost	\$62.18	\$59.76	\$59.76	(\$20.33)	\$0.20	\$0.00	\$0.00	\$3.80	
Projected Percent of Claims Fee	5.42%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Projected Lives	517	223	294	117	1,252	1,252	1,252	673	
Months to Project	12	12	12	12	12	4	8	12	
Projected Fixed Costs 9/1/2019 - 6/31/2020	\$321,471	\$133,265	\$175,694	(\$23,786)	\$500	\$0	\$0	\$25,574	\$632,718
Projected Fixed Costs 7/1/2020 - 8/31/2020	\$67,510	\$31,983	\$42,165	(\$4,996)	\$0	\$0	\$0	\$5,371	\$142,033
Total Projected Fixed Costs	\$388,980	\$165,247	\$217,860	(\$28,782)	\$500	\$0	\$0	\$30,945	\$774,751

9/1/2020 through 8/31/2021	PPO Administration Fee ¹	PPO Single ISL Fee	PPO Family ISL Fee	H.S.A. Rx Rebate	PPO HCR PCORI Fee	PPO HCR Reinsurance Fee 9/1/2020 - 12/31/2020	PPO HCR Reinsurance Fee 1/1/2021 - 8/31/2021	Dental Admin. Fee	Total Fixed Costs
Projected Increase	5.0%	20.0%	20.0%	5.0%	-100.0%	0.0%	0.0%	5.0%	
Projected PEPM Cost	\$65.29	\$71.71	\$71.71	(\$21.35)	\$0.00	\$0.00	\$0.00	\$3.99	
Projected Percent of Claims Fee	5.31%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Projected Lives	517	223	294	117	1,252	1,252	1,252	673	
Months to Project	12	12	12	12	12	4	8	12	
Projected Fixed Costs 9/1/2020 - 6/31/2021	\$337,549	\$159,913	\$210,827	(\$24,980)	\$0	\$0	\$0	\$26,853	\$710,163
Projected Fixed Costs 7/1/2021 - 8/31/2021	\$70,885	\$38,379	\$50,599	(\$5,246)	\$0	\$0	\$0	\$5,639	\$160,256
Total Projected Fixed Costs	\$408,435	\$198,292	\$261,426	(\$30,225)	\$0	\$0	\$0	\$32,492	\$870,420

¹Indicates estimated PEPM Administrative cost based on BCBSIL 2016 SSCRMP Renewal Projection

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Glenbrook High School District 225
Fixed Cost Forecast - HMO

9/1/2016 through 8/31/2017	HMO Administration Fee	HMO Single ISL Fee	HMO Family ISL Fee	HMO Rx Rebate	HMO Managed Care Fee	HMO Allocated Taxes Fee	HMO Single PSF - HMOI	HMO Family PSF - HMOI	HMO Single PSF - BA HMO	HMO Family PSF - BA HMO	HMO HCR PCORI Fee	HMO HCR Reinsurance Fee 9/1/2016 - 12/31/2016	HMO HCR Reinsurance Fee 1/1/2017 - 8/31/2017	Total Fixed Costs
Current PEPM Cost	\$42.56	\$58.90	\$58.90	(\$10.50)	\$10.73	\$9.83	\$178.07	\$527.37	\$144.95	\$390.36	\$0.18	\$2.25	\$0.00	
Projected Lives	317	107	210	317	317	317	81	176	26	34	830	830	830	
Months to Project	7	7	7	7	7	7	7	7	7	7	7	0	7	
Projected Fixed Costs 2/1/17 - 6/31/17	\$67,458	\$31,512	\$61,845	(\$16,643)	\$17,007	\$15,581	\$72,118	\$464,086	\$18,844	\$66,361	\$750	\$0	\$0	\$798,918
Projected Fixed Costs 7/1/17 - 8/31/17	\$27,249	\$13,681	\$26,851	(\$8,318)	\$7,018	\$2,885	\$28,778	\$188,038	\$7,769	\$27,704	\$313	\$0	\$0	\$321,967
Actual Fixed Costs 9/1/16 - 1/31/17	\$67,543	\$31,394	\$62,081	(\$16,664)	\$17,029	\$15,600	\$72,474	\$467,777	\$18,264	\$65,190	\$753	\$7,504	\$0	\$808,945
Total Projected Fixed Costs	\$162,250	\$76,586	\$150,776	(\$41,624)	\$41,054	\$34,065	\$173,371	\$1,119,901	\$44,876	\$159,255	\$1,816	\$7,504	\$0	\$1,929,830

9/1/2017 through 8/31/2018	HMO Administration Fee	HMO Single ISL Fee	HMO Family ISL Fee	HMO Rx Rebate	HMO Managed Care Fee	HMO Allocated Taxes Fee	HMO Single PSF - HMOI	HMO Family PSF - HMOI	HMO Single PSF - BA HMO	HMO Family PSF - BA HMO	HMO HCR PCORI Fee	HMO HCR Reinsurance Fee 9/1/2017 - 12/31/2017	HMO HCR Reinsurance Fee 1/1/2018 - 8/31/2018	Total Fixed Costs
Projected Increase	1.0%	8.5%	8.5%	25.0%	3.2%	-53.7%	-0.2%	1.3%	3.1%	4.4%	4.1%	-100.0%	0.0%	
Projected PEPM Cost	\$42.98	\$63.93	\$63.93	(\$13.12)	\$11.07	\$4.55	\$177.64	\$534.20	\$149.40	\$407.41	\$0.19	\$0.00	\$0.00	
Projected Lives	317	107	210	317	317	317	81	176	26	34	830	830	830	
Months to Project	12	12	12	12	12	12	12	12	12	12	4	8	8	
Projected Fixed Costs 9/1/2017 - 6/31/2018	\$136,247	\$68,405	\$134,253	(\$41,590)	\$35,092	\$14,424	\$143,888	\$940,192	\$38,844	\$138,519	\$1,563	\$0	\$0	\$1,609,837
Projected Fixed Costs 7/1/2018 - 8/31/2018	\$27,522	\$16,418	\$32,222	(\$8,737)	\$7,228	\$2,973	\$29,641	\$193,681	\$8,002	\$28,535	\$322	\$0	\$0	\$337,808
Total Projected Fixed Costs	\$163,769	\$84,823	\$166,475	(\$50,327)	\$42,320	\$17,397	\$173,530	\$1,133,873	\$46,846	\$167,054	\$1,885	\$0	\$0	\$1,947,644

9/1/2018 through 8/31/2019	HMO Administration Fee	HMO Single ISL Fee	HMO Family ISL Fee	HMO Rx Rebate	HMO Managed Care Fee	HMO Allocated Taxes Fee	HMO Single PSF - HMOI	HMO Family PSF - HMOI	HMO Single PSF - BA HMO	HMO Family PSF - BA HMO	HMO HCR PCORI Fee	HMO HCR Reinsurance Fee 9/1/2018 - 12/31/2018	HMO HCR Reinsurance Fee 1/1/2019 - 8/31/2019	Total Fixed Costs
Projected Increase	1.0%	20.0%	20.0%	5.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	0.0%	0.0%	
Projected PEPM Cost	\$43.41	\$76.72	\$76.72	(\$13.78)	\$11.40	\$4.69	\$182.97	\$550.23	\$153.88	\$419.63	\$0.19	\$0.00	\$0.00	
Projected Lives	317	107	210	317	317	317	81	176	26	34	830	830	830	
Months to Project	12	12	12	12	12	12	12	12	12	12	4	8	8	
Projected Fixed Costs 9/1/2018 - 6/31/2019	\$137,610	\$82,090	\$161,112	(\$43,683)	\$36,138	\$14,867	\$148,206	\$968,405	\$40,009	\$142,674	\$1,610	\$0	\$0	\$1,689,038
Projected Fixed Costs 7/1/2019 - 8/31/2019	\$27,795	\$19,701	\$38,665	(\$9,174)	\$7,443	\$3,062	\$30,531	\$199,492	\$8,242	\$29,391	\$332	\$0	\$0	\$355,480
Total Projected Fixed Costs	\$165,404	\$101,791	\$199,777	(\$52,857)	\$43,581	\$17,930	\$178,736	\$1,167,897	\$48,251	\$172,065	\$1,942	\$0	\$0	\$2,044,518

9/1/2019 through 8/31/2020	HMO Administration Fee	HMO Single ISL Fee	HMO Family ISL Fee	HMO Rx Rebate	HMO Managed Care Fee	HMO Allocated Taxes Fee	HMO Single PSF - HMOI	HMO Family PSF - HMOI	HMO Single PSF - BA HMO	HMO Family PSF - BA HMO	HMO HCR PCORI Fee	HMO HCR Reinsurance Fee 9/1/2019 - 12/31/2019	HMO HCR Reinsurance Fee 1/1/2020 - 8/31/2020	Total Fixed Costs
Projected Increase	1.0%	20.0%	20.0%	5.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	0.0%	0.0%	
Projected PEPM Cost	\$43.84	\$92.06	\$92.06	(\$14.47)	\$11.74	\$4.83	\$188.46	\$566.74	\$158.50	\$432.22	\$0.20	\$0.00	\$0.00	
Projected Percent of Claims Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Months to Project	12	12	12	12	12	12	12	12	12	12	4	8	8	
Projected Fixed Costs 9/1/2019 - 6/31/2020	\$138,973	\$98,504	\$193,326	(\$45,870)	\$37,216	\$15,311	\$152,653	\$997,462	\$41,210	\$146,955	\$332	\$0	\$0	\$1,776,071
Projected Fixed Costs 7/1/2020 - 8/31/2020	\$28,074	\$23,641	\$46,397	(\$9,630)	\$7,665	\$3,151	\$31,446	\$205,476	\$8,490	\$30,273	\$0	\$0	\$0	\$374,982
Total Projected Fixed Costs	\$167,046	\$122,145	\$239,723	(\$55,500)	\$44,881	\$18,462	\$184,098	\$1,202,939	\$49,700	\$177,228	\$332	\$0	\$0	\$2,151,053

9/1/2020 through 8/31/2021	HMO Administration Fee	HMO Single ISL Fee	HMO Family ISL Fee	HMO Rx Rebate	HMO Managed Care Fee	HMO Allocated Taxes Fee	HMO Single PSF - HMOI	HMO Family PSF - HMOI	HMO Single PSF - BA HMO	HMO Family PSF - BA HMO	HMO HCR PCORI Fee	HMO HCR Reinsurance Fee 9/1/2020 - 12/31/2020	HMO HCR Reinsurance Fee 1/1/2021 - 8/31/2021	Total Fixed Costs
Projected Increase	1.0%	20.0%	20.0%	5.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	-100.0%	0.0%	0.0%	
Projected PEPM Cost	\$44.28	\$110.47	\$110.47	(\$15.19)	\$12.09	\$4.97	\$194.11	\$583.74	\$163.26	\$445.19	\$0.00	\$0.00	\$0.00	
Projected Percent of Claims Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Months to Project	12	12	12	12	12	12	12	12	12	12	4	8	8	
Projected Fixed Costs 9/1/2020 - 6/31/2021	\$140,368	\$118,203	\$231,987	(\$48,152)	\$38,325	\$15,755	\$157,229	\$1,027,382	\$42,448	\$151,365	\$0	\$0	\$0	\$1,874,909
Projected Fixed Costs 7/1/2021 - 8/31/2021	\$28,354	\$28,369	\$55,677	(\$10,112)	\$7,895	\$3,246	\$32,389	\$211,641	\$8,744	\$31,181	\$0	\$0	\$0	\$397,384
Total Projected Fixed Costs	\$168,722	\$146,572	\$287,664	(\$58,264)	\$46,220	\$19,000	\$189,618	\$1,239,023	\$51,192	\$182,546	\$0	\$0	\$0	\$2,272,293

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**Glenbrook High School District 225
Renewal Equivalent Rates - PPO
9/1/2017 through 8/31/2018**

PPO

Rate Tier	Employees	Current Rates - 9/1/2016 to 8/31/2017	Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018	Blended Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018
Single	146	\$974.00	\$1,060.44	\$1,064.34
Family	200	\$1,950.00	\$2,123.06	\$2,130.88
Retiree Single	32	\$594.00	\$646.72	\$649.10
Retiree + 1	16	\$1,192.00	\$1,297.79	\$1,302.57
Retiree Family	6	\$1,538.00	\$1,674.50	\$1,680.66
Total Monthly	400	\$579,512	\$630,943	\$633,266
% Change from Current		-	8.9%	9.3%

HDHP

Rate Tier	Employees	Current Rates - 9/1/2016 to 8/31/2017	Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018	Blended Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018
Single	45	\$594.00	\$646.72	\$649.10
Family	72	\$1,192.00	\$1,297.79	\$1,302.57
Total Monthly	117	\$112,554	\$122,543	\$122,995
% Change from Current		-	8.9%	9.3%

Total Monthly - All PPO Plans	517	\$692,066	\$753,486	\$756,260
Total Annual - All PPO Plans		\$8,304,792	\$9,041,834	\$9,075,126
Annual Change from Current		-	\$737,042	\$770,334
% Change from Current		-	8.9%	9.3%

> PPO Retiree, Retiree + 1, Retiree Family are for P21560 section 3000 only

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**Glenbrook High School District 225
Renewal Equivalent Rates - HMO
9/1/2017 through 8/31/2018**

HMOI

Rate Tier	Employees	Current Rates - 9/1/2016 to 8/31/2017	Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018	Blended Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018
Single	81	\$560.00	\$616.28	\$611.94
Family	176	\$1,512.00	\$1,663.96	\$1,652.25
Total Monthly	257	\$311,472	\$342,776	\$340,363
% Change from Current		-	10.1%	9.3%

BA HMO

Rate Tier	Employees	Current Rates - 9/1/2016 to 8/31/2017	Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018	Blended Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018
Single	21	\$448.00	\$493.03	\$489.55
Single + 1	8	\$868.00	\$955.24	\$948.51
Family	17	\$1,138.00	\$1,252.37	\$1,243.56
Retiree Single	5	\$448.00	\$493.03	\$489.55
Retiree + 1	6	\$868.00	\$955.24	\$948.51
Retiree Family	3	\$1,138.00	\$1,252.37	\$1,243.56
Total Monthly	60	\$46,560	\$51,240	\$50,879
% Change from Current		-	10.1%	9.3%

Total Monthly - All HMO Plans	317	\$358,032	\$394,015	\$391,242
Total Annual - All HMO Plans		\$4,296,384	\$4,728,182	\$4,694,901
Annual Change from Current		-	\$431,798	\$398,517
% Change from Current		-	10.1%	9.3%

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Glenbrook High School District 225
Renewal Equivalent Rates - Dental
9/1/2017 through 8/31/2018

Dental

Rate Tier	Employees	Current Rates - 9/1/2016 to 8/31/2017	Renewal Rates at Expected Costs - 9/1/2017 to 8/31/2018
Single	260	\$52.00	\$53.33
Family	347	\$125.00	\$128.19
Retiree Single	36	\$52.00	\$53.33
Retiree Family	30	\$125.00	\$128.19
Total Monthly	673	\$62,517	\$64,113
Total Annual		\$750,204	\$769,360
Annual Change from Current		-	\$19,156
% Change from Current		-	2.55%

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Glenbrook High School District 225 Monthly Experience Period Claims and Enrollment - Total PPO

Month	Medical Employees	Rx Employees	Paid Medical Claims	Paid Rx Claims	Paid Access Fees	Total Paid Claims	PEPM Claim Cost
Jan-15	513						
Feb-15	512	512	\$435,241	\$161,113	\$2,191	\$598,545	\$1,167.37
Mar-15	508	508	\$449,626	\$195,462	\$2,379	\$647,466	\$1,267.59
Apr-15	506	506	\$466,856	\$174,228	\$2,361	\$643,444	\$1,267.98
May-15	506	506	\$368,201	\$180,482	\$1,540	\$550,223	\$1,087.40
Jun-15	505	505	\$665,619	\$222,018	\$4,379	\$892,015	\$1,763.74
Jul-15	502	502	\$653,407	\$179,388	\$2,804	\$835,600	\$1,656.78
Aug-15	540	540	\$523,579	\$221,736	\$2,413	\$747,728	\$1,458.41
Sep-15	508	508	\$456,473	\$195,597	\$2,444	\$654,513	\$1,234.88
Oct-15	508	508	\$310,890	\$202,018	\$1,374	\$514,281	\$1,012.36
Nov-15	507	507	\$361,033	\$174,068	\$2,147	\$537,249	\$1,058.25
Dec-15	507	507	\$471,577	\$221,742	\$1,648	\$694,967	\$1,370.74
Jan-16	508	508	\$427,248	\$184,583	\$2,182	\$614,013	\$1,210.35
Feb-16	508	508	\$539,396	\$197,944	\$2,636	\$739,976	\$1,456.65
Mar-16	506	506	\$508,784	\$240,098	\$2,654	\$751,536	\$1,481.27
Apr-16	501	501	\$504,726	\$189,434	\$2,754	\$696,914	\$1,381.04
May-16	498	498	\$393,078	\$203,961	\$1,737	\$598,776	\$1,197.61
Jun-16	498	498	\$528,167	\$201,637	\$2,549	\$732,353	\$1,470.59
Jul-16	501	501	\$478,788	\$210,355	\$1,827	\$690,971	\$1,384.96
Aug-16	513	513	\$584,533	\$183,990	\$2,666	\$771,190	\$1,530.71
Sep-16	522	522	\$361,769	\$117,600	\$2,293	\$481,662	\$934.96
Oct-16	522	522	\$295,807	\$166,485	\$1,141	\$463,433	\$887.80
Nov-16	522	522	\$350,915	\$181,427	\$1,904	\$534,245	\$1,023.46
Dec-16	519	519	\$451,070	\$125,758	\$2,766	\$579,594	\$1,111.73
Jan-17		517	\$429,963	\$158,234	\$1,739	\$589,937	\$1,137.86
2/1/15 - 1/31/16	6,122	6,117	\$5,589,748	\$2,312,433	\$27,861	\$7,930,042	\$1,295.64
2/1/16 - 1/31/17	6,118	6,127	\$5,426,996	\$2,176,924	\$26,667	\$7,630,587	\$1,246.71
% Change	-0.1%	0.2%	-2.9%	-5.9%	-4.3%	-3.8%	-3.8%

> Claims over the stop loss level have not been removed from the above numbers.

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**Glenbrook High School District 225
Monthly Experience Period Claims and Enrollment - Total HMO**

Month	Medical Employees	Rx Employees	Paid Medical Claims	Paid Rx Claims	Total Paid Claims	PEPM Claim Cost
Jan-15	297					
Feb-15	297	297	\$104,925	\$45,140	\$150,065	\$505.27
Mar-15	297	297	\$112,038	\$47,486	\$159,524	\$537.12
Apr-15	297	297	\$93,245	\$46,233	\$139,477	\$469.62
May-15	297	297	\$60,662	\$64,403	\$125,064	\$421.09
Jun-15	297	297	\$133,044	\$48,577	\$181,621	\$611.52
Jul-15	298	298	\$138,103	\$61,292	\$199,395	\$670.67
Aug-15	313	313	\$96,824	\$59,840	\$156,665	\$516.10
Sep-15	315	315	\$87,863	\$53,207	\$141,070	\$449.62
Oct-15	315	315	\$233,143	\$49,535	\$282,678	\$897.39
Nov-15	313	313	\$252,620	\$52,328	\$304,948	\$969.15
Dec-15	312	312	\$239,276	\$55,564	\$294,840	\$942.55
Jan-16	313	313	(\$135,298)	\$59,072	(\$76,227)	-\$244.92
Feb-16	312	312	\$194,185	\$62,940	\$257,125	\$822.13
Mar-16	311	311	\$79,953	\$65,780	\$145,733	\$467.77
Apr-16	312	312	\$167,354	\$65,528	\$232,881	\$748.14
May-16	313	313	\$113,448	\$66,526	\$179,974	\$576.16
Jun-16	313	313	\$99,347	\$65,663	\$165,010	\$527.19
Jul-16	313	313	\$165,361	\$102,713	\$268,074	\$856.47
Aug-16	317	317	\$158,530	\$62,273	\$220,803	\$702.93
Sep-16	316	316	\$41,101	\$97,964	\$139,065	\$439.67
Oct-16	318	318	\$182,911	\$75,900	\$258,811	\$817.51
Nov-16	318	318	\$240,846	\$55,908	\$296,754	\$933.19
Dec-16	318	318	\$218,729	\$93,366	\$312,095	\$981.43
Jan-17		317	\$179,750	\$81,173	\$260,924	\$821.32
2/1/15 - 1/31/16	3,648	3,664	\$1,416,443	\$642,677	\$2,059,120	\$563.68
2/1/16 - 1/31/17	3,774	3,778	\$1,841,515	\$895,734	\$2,737,249	\$725.04
% Change	3.5%	3.1%	30.0%	39.4%	32.9%	28.6%

> Claims over the stop loss level have not been removed from the above numbers.

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**Glenbrook High School District 225
Monthly Experience Period Claims and Enrollment - Total Dental**

Month	Dental Employees	Paid Dental Claims	PEPM Claim Cost
Dec-14	673		
Jan-15	671		
Feb-15	667	\$49,824	\$74.03
Mar-15	666	\$53,290	\$79.42
Apr-15	665	\$58,842	\$88.22
May-15	665	\$45,405	\$68.18
Jun-15	665	\$54,188	\$81.49
Jul-15	665	\$69,560	\$104.60
Aug-15	659	\$59,633	\$89.67
Sep-15	713	\$52,772	\$79.36
Oct-15	678	\$50,738	\$76.99
Nov-15	675	\$39,890	\$55.95
Dec-15	674	\$61,507	\$90.72
Jan-16	673	\$70,233	\$104.05
Feb-16	671	\$55,468	\$82.30
Mar-16	673	\$60,706	\$90.20
Apr-16	670	\$54,488	\$81.20
May-16	669	\$44,077	\$65.49
Jun-16	668	\$61,475	\$91.75
Jul-16	668	\$66,546	\$99.47
Aug-16	668	\$67,577	\$101.16
Sep-16	698	\$59,579	\$89.19
Oct-16	676	\$61,028	\$91.36
Nov-16	678	\$47,385	\$67.89
Dec-16		\$51,035	\$75.50
Jan-17		\$60,746	\$89.60
2/1/15 - 1/31/16	8,062	\$665,882	\$82.60
2/1/16 - 1/31/17	8,086	\$690,109	\$85.35
% Change	0.3%	3.6%	3.3%

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