



Benefits Plan Experience

Month Ending June 2021

July 1, 2020 through June 30, 2021



Prepared For:



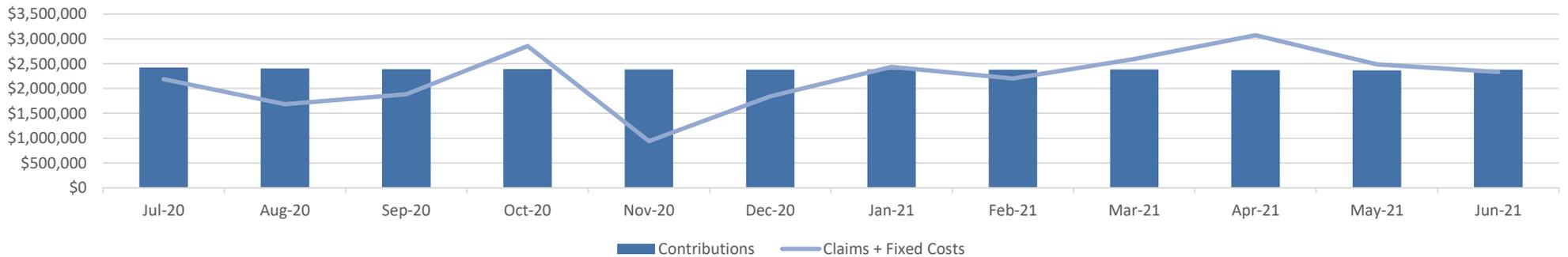
Yavapai Combined Trust

Current Year - Expense Report

Paid Claims

	A	B	C	D	E	F	G	H = (C+D+E+F+G)	I	J = B-(H+I)	K = (H+I)/B	
	Medical Enrollment	Contributions	Medical ⁽¹⁾	Pharmacy ⁽²⁾	Dental	Vision	STD	Total	Fixed Costs	Net Surplus/(Loss)	Loss Ratio	
Expense Report	Jul-20	2,519	\$2,420,171	\$1,379,117	\$308,074	\$217,426	\$85,772	\$15,244	\$2,005,632	\$184,695	\$229,844	90.5%
	Aug-20	2,515	\$2,404,168	\$964,308	\$350,906	\$131,258	\$43,572	\$12,622	\$1,502,666	\$183,355	\$718,147	70.1%
	Sep-20	2,488	\$2,388,514	\$1,100,939	\$364,882	\$189,532	\$37,470	\$9,184	\$1,702,006	\$182,537	\$503,971	78.9%
	Oct-20	2,495	\$2,392,591	\$2,066,311	\$352,898	\$209,788	\$40,924	\$4,536	\$2,674,457	\$182,881	-\$464,747	119.4%
	Nov-20	2,486	\$2,383,754	\$739,827	-\$151,163	\$127,437	\$38,399	\$3,265	\$757,764	\$182,260	\$1,443,730	39.4%
	Dec-20	2,496	\$2,377,305	\$1,185,604	\$340,837	\$105,559	\$25,486	\$5,169	\$1,662,655	\$182,211	\$532,439	77.6%
	Jan-21	2,491	\$2,383,591	\$1,774,948	\$310,583	\$135,295	\$27,131	\$5,873	\$2,253,831	\$182,531	-\$52,770	102.2%
	Feb-21	2,492	\$2,379,941	\$1,742,790	\$76,863	\$167,718	\$23,705	\$7,509	\$2,018,585	\$182,281	\$179,075	92.5%
	Mar-21	2,487	\$2,383,862	\$1,860,025	\$352,402	\$159,811	\$27,676	\$9,198	\$2,409,113	\$182,715	-\$207,966	108.7%
	Apr-21	2,478	\$2,370,939	\$2,291,312	\$378,900	\$176,726	\$36,836	\$8,192	\$2,891,965	\$181,683	-\$702,709	129.6%
	May-21	2,474	\$2,367,266	\$2,052,784	\$61,189	\$141,248	\$42,778	\$7,045	\$2,305,044	\$181,319	-\$119,097	105.0%
	Jun-21	2,469	\$2,377,474	\$1,607,762	\$337,515	\$144,218	\$48,370	\$11,773	\$2,149,637	\$182,050	\$45,786	98.1%
2020	Total	29,890	\$28,629,577	\$18,765,726	\$3,083,886	\$1,906,015	\$478,121	\$99,609	\$24,333,357	\$2,190,518	\$2,105,702	92.6%
	Mo / Avg	2,491	2,385,798	1,563,811	256,991	158,835	39,843	\$8,301	\$2,027,780	\$182,543	\$175,475	
	% Change	-1.1%	-2.1%	-0.8%	-5.2%	14.1%	3.5%	-18.6%	-0.3%	0.7%	-20.4%	
2019	Total	30,231	\$29,237,007	\$18,908,494	\$3,253,997	\$1,670,903	\$461,790	\$122,329	\$24,417,512	\$2,175,262	\$2,644,233	91.0%
	Mo / Avg	2,519	\$2,436,417	\$1,575,708	\$271,166	\$139,242	\$38,482	\$10,194	\$2,034,793	\$181,272	\$220,353	

Monthly Contributions vs Expenses



(1) Individual Stoploss (ISL) reimbursements are included
 (2) RX Rebates are included

Yavapai Combined Trust

Medical Plan Executive Summary

Hays Companies is pleased to present the Yavapai Combined Trust June 2021 financial analysis. This report outlines monthly fixed fees and claims cost for the Medical and Rx plans. All increases and decreases are based on changes to Per Member Per Month costs, as costs fluctuate with changes in enrollment.

Medical Claims (Before Stoploss)

- Medical claims for June 2021 were \$1,771,880, before stoploss reimbursement. Your YTD Per Member Per Month (PMPM) cost for medical claims of \$316 is 1.0% higher than Yavapai Combined Trust's average PMPM for the previous year, which was \$313.

Rx Claims (Before Stoploss)

- RX claims for June 2021 were \$337,515, before stoploss reimbursement. Your YTD PMPM cost for Rx claims of \$70 is 4.5% higher than Yavapai Combined Trust's average PMPM for the previous year, which was \$67.

Total Medical and Pharmacy

- Net Medical and Rx claims YTD average is \$356 PMPM through June 2021. This is 1% lower than your Medical and Rx PMPM in the 2019-20 Plan Year, which was \$359.

Large Claims

- There are 33 claimants exceeding \$125,000. The paid claims for these 33 claimants combined is \$7,147,188, which represents 30% of your total Medical/Rx claims cost. Yavapai Combined Trust has 8 claimants exceeding the carrier stoploss level of \$250,000.

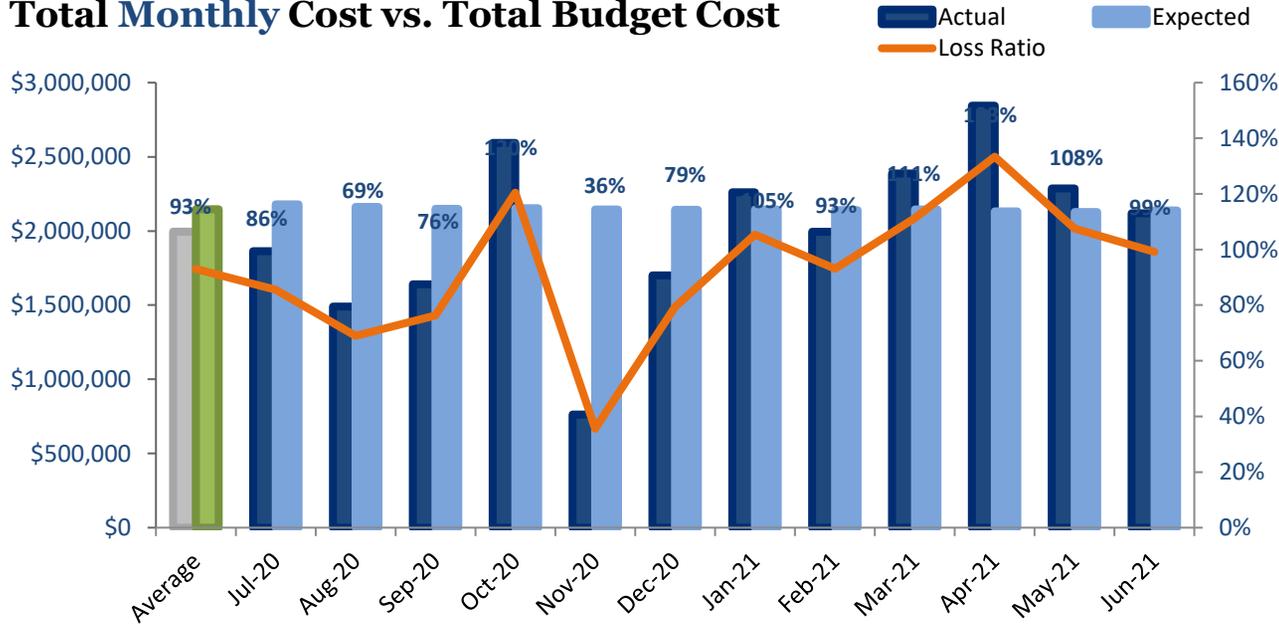
Budget vs. Actual

- On a PMPM basis, Yavapai Combined Trust's budget (total funding rate) is \$420 PMPM. Yavapai Combined Trust's actual cost (claims + fixed fees) is \$390 PMPM. As of the end of June 2021, Yavapai Combined Trust is running 7% under budget.

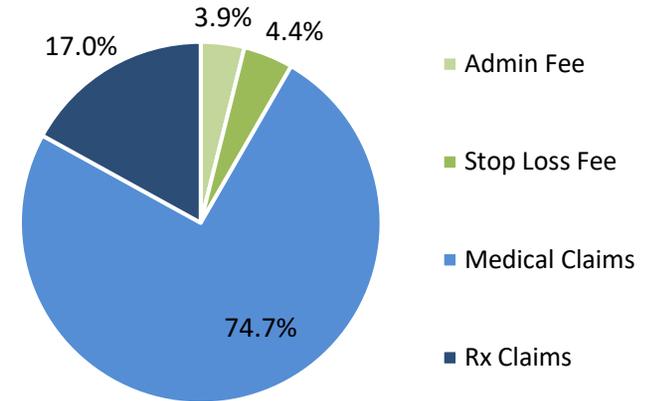
Yavapai Combined Trust

Year To Date Executive Dashboard

Total Monthly Cost vs. Total Budget Cost



Cost Distribution



Medical Paid Summary

Plan	Year-to-Date
Premier Total Claims Paid	\$ 11,720,750
Basic Plus Total Claims Paid	\$ 7,806,678
HDHP Total Claims Paid	\$ 4,134,772
Total Claims Paid	\$ 23,662,199
Total Fixed Costs	\$ 2,097,636
Reimbursements (ISL & RX Rebates)	\$ (1,812,587)
Total Medical Cost	\$ 23,947,248
Total Budget Estimate	\$ 25,761,584
Medical Plan Surplus / Deficit	\$ 1,814,336

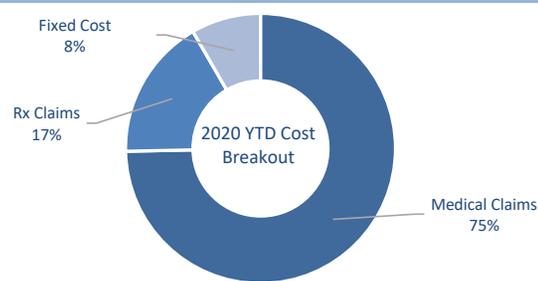
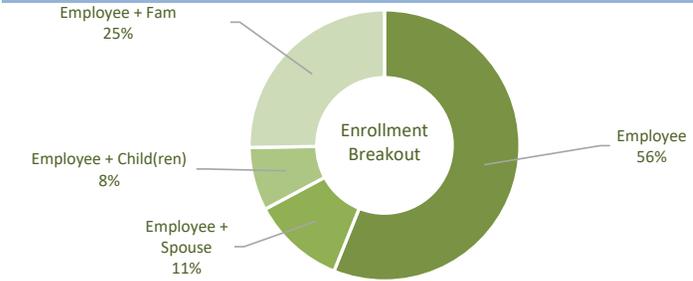
Top Ten High Claimants



Yavapai Combined Trust

Current Year - All Medical Plans

Month	Enrollment						Claims					Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio
	A	B	C	D	E	F	G	H	I	J	K = (G+H+I+J)	L	M	N = (K+M+N)	O	P = (N-O)	Q = (N/O)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx*	ISL Reimbursement	Rx Rebates	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total
Jul-20	1,406	289	182	642	2,519	5,180	\$1,462,442	\$308,074	-\$83,326	\$0	\$1,687,191	\$82,474	\$94,403	\$1,864,068	\$2,179,092	\$315,024	86%
Aug-20	1,395	286	185	634	2,500	5,141	\$1,130,616	\$477,091	-\$166,308	-\$126,185	\$1,315,214	\$81,852	\$93,705	\$1,490,771	\$2,162,910	\$672,139	69%
Sep-20	1,401	273	186	634	2,494	5,124	\$1,280,061	\$364,882	-\$179,123	\$0	\$1,465,820	\$81,655	\$93,144	\$1,640,619	\$2,149,438	\$508,819	76%
Oct-20	1,399	280	186	632	2,497	5,126	\$2,100,261	\$352,898	-\$33,950	\$0	\$2,419,209	\$81,754	\$93,388	\$2,594,351	\$2,153,789	-\$440,562	120%
Nov-20	1,399	279	187	625	2,490	5,101	\$739,827	\$314,324	\$0	-\$465,487	\$588,664	\$81,524	\$92,985	\$763,173	\$2,144,933	\$1,381,760	36%
Dec-20	1,408	273	188	626	2,495	5,097	\$1,185,604	\$340,837	\$0	\$0	\$1,526,441	\$81,688	\$92,949	\$1,701,078	\$2,143,192	\$442,114	79%
Jan-21	1,399	275	189	630	2,493	5,104	\$1,774,948	\$310,583	\$0	\$0	\$2,085,531	\$81,622	\$93,158	\$2,260,312	\$2,144,669	-\$115,643	105%
Feb-21	1,396	272	191	630	2,489	5,120	\$1,742,790	\$372,673	\$0	-\$295,810	\$1,819,653	\$81,491	\$93,036	\$1,994,180	\$2,140,970	\$146,790	93%
Mar-21	1,399	273	193	630	2,495	5,117	\$1,860,025	\$352,402	\$0	\$0	\$2,212,428	\$81,688	\$93,273	\$2,387,389	\$2,144,347	-\$243,042	111%
Apr-21	1,389	272	193	626	2,480	5,091	\$2,291,312	\$378,900	\$0	\$0	\$2,670,212	\$81,197	\$92,770	\$2,844,178	\$2,132,426	-\$711,752	133%
May-21	1,390	274	191	621	2,476	5,063	\$2,052,784	\$359,469	\$0	-\$298,280	\$2,113,973	\$81,066	\$92,503	\$2,287,542	\$2,127,723	-\$159,819	108%
Jun-21	1,397	277	191	622	2,487	5,079	\$1,771,880	\$337,515	-\$164,119	\$0	\$1,945,277	\$81,426	\$92,885	\$2,119,588	\$2,138,095	\$18,507	99%
Total	16,778	3,323	2,262	7,552	29,915	61,343	\$19,392,551	\$4,269,648	-\$626,825	-\$1,185,762	\$21,849,612	\$979,438	\$1,118,199	\$23,947,248	\$25,761,584	\$1,814,336	93%
Mo / Avg	1,398	277	189	629	2,493	5,112	\$1,616,046	\$355,804	-\$52,235	-\$98,813	\$1,820,801	\$81,620	\$93,183	\$1,995,604	\$2,146,799	\$151,195	
PEPM Avg							\$648	\$143	-\$21	-\$40	\$730	\$33	\$37	\$801	\$861	\$61	
PMPM Avg							\$316	\$70	-\$10	-\$19	\$356	\$16	\$18	\$390	\$420	\$30	
% Change	-2.2%	0.7%	8.3%	-1.8%	-1.1%	-0.6%	1.0%	4.5%	66.7%	35.7%	-0.8%	0.0%	0.0%	-0.8%	-1.6%	-188.2%	
Total	17,163	3,301	2,089	7,688	30,241	61,735	\$19,295,618	\$4,126,902	-\$387,125	-\$872,905	\$22,162,491	\$958,640	\$1,123,106	\$24,244,237	\$26,346,108	-\$2,101,871	92%
Mo / Avg	1,430	275	174	641	2,520	5,145	\$1,607,968	\$343,908	-\$32,260	-\$72,742	\$1,846,874	\$79,887	\$93,592	\$2,020,353	\$2,195,509	-\$175,156	
PEPM Avg							\$638	\$136	-\$13	-\$29	\$733	\$32	\$37	\$802	\$871	-\$70	
PMPM Avg							\$313	\$67	-\$6	-\$14	\$359	\$16	\$18	\$393	\$427	-\$34	

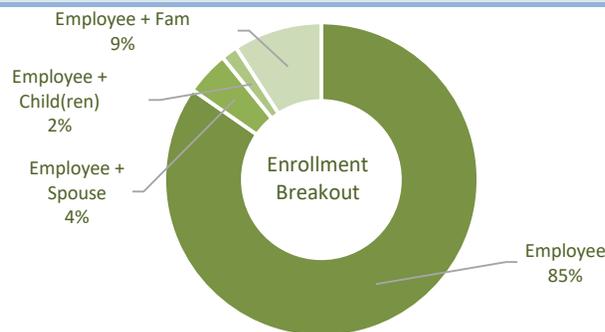


*Rx claims are reported by Benefit Focus in real time and may vary from Rx invoices

Yavapai Combined Trust

Premier (Gross Medical & RX Claims)

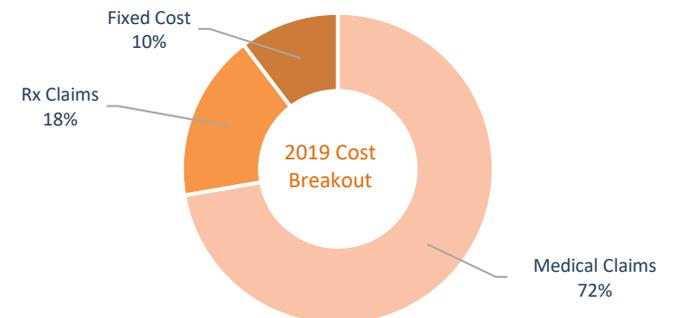
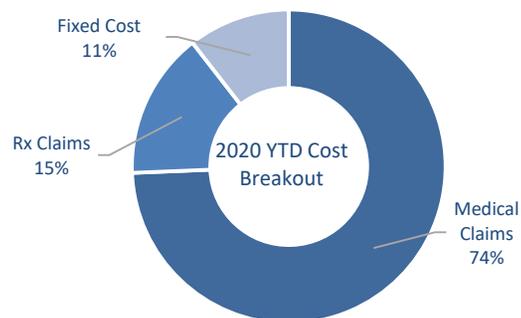
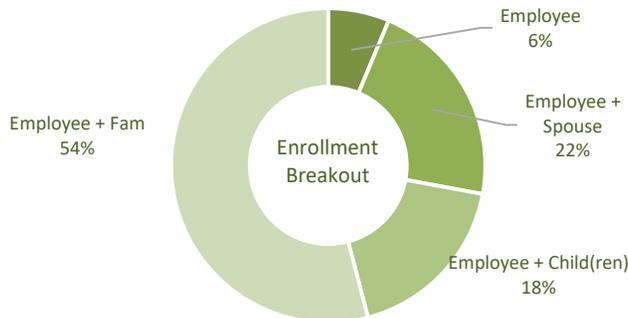
Month	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total
Jul-20	998	57	20	111	1,186	1,620	\$840,580	\$171,078	\$1,011,658	\$38,842	\$32,350	\$1,082,850	\$1,009,842	-\$73,008	107%
Aug-20	995	55	20	110	1,180	1,608	\$660,293	\$313,459	\$973,751	\$38,645	\$32,113	\$1,044,509	\$1,002,840	-\$41,669	104%
Sep-20	992	51	20	108	1,171	1,592	\$547,298	\$202,969	\$750,268	\$38,350	\$31,702	\$820,320	\$990,951	\$170,631	83%
Oct-20	991	54	20	106	1,171	1,588	\$834,070	\$203,774	\$1,037,844	\$38,350	\$31,738	\$1,107,933	\$991,875	-\$116,058	112%
Nov-20	990	54	19	104	1,167	1,577	\$398,022	\$185,653	\$583,675	\$38,219	\$31,544	\$653,438	\$986,283	\$332,845	66%
Dec-20	991	50	19	104	1,164	1,572	\$568,189	\$172,493	\$740,682	\$38,121	\$31,335	\$810,138	\$980,472	\$170,334	83%
Jan-21	979	49	19	107	1,154	1,570	\$673,525	\$164,704	\$838,229	\$37,794	\$31,192	\$907,214	\$975,270	\$68,056	93%
Feb-21	976	50	19	105	1,150	1,567	\$764,663	\$199,179	\$963,842	\$37,663	\$31,070	\$1,032,574	\$971,526	-\$61,048	106%
Mar-21	970	50	20	105	1,145	1,561	\$1,145,761	\$196,325	\$1,342,086	\$37,499	\$30,998	\$1,410,583	\$968,925	-\$441,658	146%
Apr-21	967	51	19	104	1,141	1,553	\$1,310,550	\$208,883	\$1,519,432	\$37,368	\$30,875	\$1,587,675	\$965,181	-\$622,494	164%
May-21	967	51	19	104	1,141	1,552	\$864,709	\$169,101	\$1,033,810	\$37,368	\$30,875	\$1,102,053	\$965,181	-\$136,872	114%
Jun-21	970	53	19	105	1,147	1,562	\$761,595	\$163,877	\$925,472	\$37,564	\$31,113	\$994,149	\$972,183	-\$21,966	102%
Total	11,786	625	233	1,273	13,917	18,922	\$9,369,255	\$2,351,495	\$11,720,750	\$455,782	\$376,906	\$12,553,437	\$11,780,529	-\$772,908	107%
Mo / Avg	982	52	19	106	1,160	1,577	\$780,771	\$195,958	\$976,729	\$37,982	\$31,409	\$1,046,120	\$981,711	-\$64,409	
PEPM Avg							\$673	\$169	\$842	\$33	\$27	\$902	\$846	-\$56	
PMPM Avg							\$495	\$124	\$619	\$24	\$20	\$663	\$623	-\$41	
% Change	-11.7%	-21.3%	-14.7%	-13.1%	-12.4%	-12.8%	6.2%	18.1%	8.4%	4.3%	0.0%	8.0%	-0.2%	355.6%	
Total	13,346	794	273	1,465	15,878	21,703	\$10,113,058	\$2,283,651	\$12,396,709	\$503,333	\$433,640	\$13,333,682	\$13,533,558	-\$199,876	99%
Mo / Avg	1,112	66	23	122	1,323	1,809	\$842,755	\$190,304	\$1,033,059	\$41,944	\$36,137	\$1,111,140	\$1,127,797	-\$16,656	
PEPM Avg							\$637	\$144	\$781	\$32	\$27	\$840	\$852	-\$13	
PMPM Avg							\$466	\$105	\$571	\$23	\$20	\$614	\$624	-\$9	



Yavapai Combined Trust

Basic Plus (Gross Medical & RX Claims)

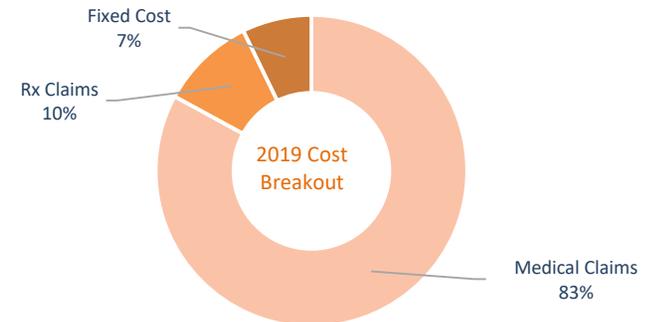
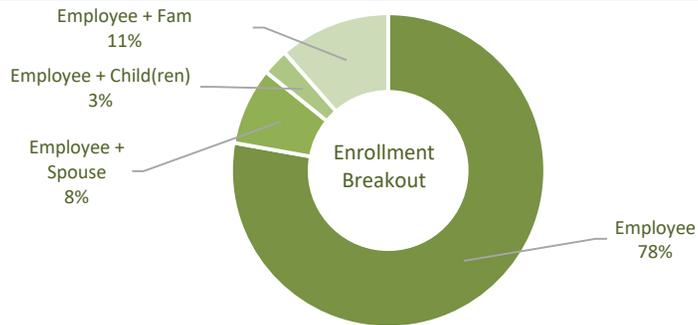
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
	Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total
Basic Plus	Jul-20	53	192	151	477	873	2,871	\$344,379	\$103,397	\$447,776	\$28,591	\$48,351	\$524,717	\$838,955	\$314,238	63%
	Aug-20	44	193	154	471	862	2,850	\$268,371	\$102,765	\$371,136	\$28,231	\$48,041	\$447,408	\$833,050	\$385,642	54%
	Sep-20	49	185	154	473	861	2,846	\$511,082	\$114,307	\$625,389	\$28,198	\$47,804	\$701,390	\$829,255	\$127,865	85%
	Oct-20	49	189	154	473	865	2,854	\$907,083	\$118,520	\$1,025,603	\$28,329	\$48,034	\$1,101,965	\$833,235	-\$268,730	132%
	Nov-20	50	187	155	469	861	2,839	\$184,171	\$74,603	\$258,774	\$28,198	\$47,768	\$334,740	\$828,695	\$493,955	40%
	Dec-20	53	185	157	469	864	2,835	\$326,895	\$101,563	\$428,458	\$28,296	\$47,832	\$504,587	\$830,000	\$325,413	61%
	Jan-21	55	188	157	470	870	2,840	\$675,302	\$120,483	\$795,785	\$28,493	\$48,106	\$872,383	\$834,850	-\$37,533	104%
	Feb-21	57	185	159	470	871	2,853	\$533,584	\$133,585	\$667,169	\$28,525	\$48,091	\$743,786	\$834,725	\$90,939	89%
	Mar-21	63	187	159	471	880	2,856	\$408,441	\$112,313	\$520,754	\$28,820	\$48,394	\$597,968	\$840,320	\$242,352	71%
	Apr-21	61	186	160	469	876	2,848	\$595,292	\$104,503	\$699,795	\$28,689	\$48,235	\$776,719	\$837,460	\$60,741	93%
	May-21	61	188	159	464	872	2,828	\$956,631	\$132,266	\$1,088,897	\$28,558	\$48,005	\$1,165,460	\$833,480	-\$331,980	140%
	Jun-21	62	189	159	463	873	2,827	\$776,094	\$101,049	\$877,143	\$28,591	\$48,027	\$953,761	\$833,915	-\$119,846	114%
Total	657	2,254	1,878	5,639	10,428	34,147	\$6,487,325	\$1,319,353	\$7,806,678	\$341,517	\$576,688	\$8,724,883	\$10,007,940	\$1,283,057	87%	
2020	Mo / Avg	55	188	157	470	869	2,846	\$540,610	\$109,946	\$650,556	\$28,460	\$48,057	\$727,074	\$833,995	\$106,921	
	PEPM Avg							\$622	\$127	\$749	\$33	\$55	\$837	\$960	\$123	
	PMPM Avg							\$190	\$39	\$229	\$10	\$17	\$256	\$293	\$38	
	% Change	22.6%	4.0%	11.1%	-1.5%	3.1%	1.1%	3.8%	-11.4%	0.9%	11.1%	0.0%	1.2%	1.4%	-205.6%	
2019	Total	536	2,167	1,690	5,722	10,115	\$6,178,560	\$1,485,998	\$7,664,558	\$320,646	\$563,025	\$8,548,228	\$9,764,265	-\$1,216,037	88%	
	Mo / Avg	45	181	141	477	843	2,815	\$514,880	\$123,833	\$638,713	\$26,720	\$46,919	\$712,352	\$813,689	-\$101,336	
	PEPM Avg							\$611	\$147	\$758	\$32	\$56	\$845	\$965	-\$120	
	PMPM Avg							\$183	\$44	\$227	\$9	\$17	\$253	\$289	-\$36	



Yavapai Combined Trust

HDHP (Gross Medical & RX Claims)

Month	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total
Jul-20	355	40	11	54	460	689	\$277,483	\$33,599	\$311,083	\$15,042	\$13,702	\$339,827	\$330,295	-\$9,532	103%
Aug-20	356	38	11	53	458	683	\$201,952	\$60,868	\$262,820	\$14,977	\$13,551	\$291,348	\$327,020	\$35,672	89%
Sep-20	360	37	12	53	462	686	\$221,681	\$47,606	\$269,287	\$15,107	\$13,637	\$298,032	\$329,232	\$31,200	91%
Oct-20	359	37	12	53	461	684	\$359,108	\$30,604	\$389,712	\$15,075	\$13,616	\$418,403	\$328,679	-\$89,724	127%
Nov-20	359	38	13	52	462	685	\$157,634	\$54,068	\$211,701	\$15,107	\$13,673	\$240,482	\$329,955	\$89,473	73%
Dec-20	364	38	12	53	467	690	\$290,520	\$66,781	\$357,302	\$15,271	\$13,781	\$386,354	\$332,720	-\$53,634	116%
Jan-21	365	38	13	53	469	694	\$426,121	\$25,396	\$451,517	\$15,336	\$13,860	\$480,714	\$334,549	-\$146,165	144%
Feb-21	363	37	13	55	468	700	\$444,543	\$39,909	\$484,452	\$15,304	\$13,875	\$513,630	\$334,719	-\$178,911	153%
Mar-21	366	36	14	54	470	700	\$305,823	\$43,764	\$349,587	\$15,369	\$13,882	\$378,838	\$335,102	-\$43,736	113%
Apr-21	361	35	14	53	463	690	\$385,471	\$65,514	\$450,985	\$15,140	\$13,659	\$479,784	\$329,785	-\$149,999	145%
May-21	362	35	13	53	463	683	\$231,444	\$58,102	\$289,546	\$15,140	\$13,623	\$318,309	\$329,062	\$10,753	97%
Jun-21	365	35	13	54	467	690	\$234,192	\$72,589	\$306,780	\$15,271	\$13,745	\$335,797	\$331,997	-\$3,800	101%
Total	4,335	444	151	640	5,570	8,274	\$3,535,972	\$598,800	\$4,134,772	\$182,139	\$164,605	\$4,481,516	\$3,973,115	-\$508,401	113%
Mo / Avg	361	37	13	53	464	690	\$294,664	\$49,900	\$344,564	\$15,178	\$13,717	\$373,460	\$331,093	-\$42,367	
PEPM Avg							\$635	\$108	\$742	\$33	\$30	\$805	\$713	-\$91	
PMPM Avg							\$427	\$72	\$500	\$22	\$20	\$542	\$480	-\$61	
% Change	32.1%	30.6%	19.8%	27.7%	31.1%	32.2%	-11.0%	26.3%	-6.9%	0.0%	0.0%	-6.4%	-1.4%	-166.3%	
Total	3,281	340	126	501	4,248	6,257	\$3,004,000	\$357,254	\$3,361,254	\$134,662	\$126,441	\$3,622,357	\$3,048,285	\$574,072	119%
Mo / Avg	273	28	11	42	354	521	\$250,333	\$29,771	\$280,104	\$11,222	\$10,537	\$301,863	\$254,024	\$47,839	
PEPM Avg							\$707	\$84	\$791	\$32	\$30	\$853	\$718	\$135	
PMPM Avg							\$480	\$57	\$537	\$22	\$20	\$579	\$487	\$92	



Yavapai Combined Trust

Specific Stop Loss Level \$250,000 per member + \$100,000 Aggregating Specific Deductible

High Case Listing

Cases Over \$125,000

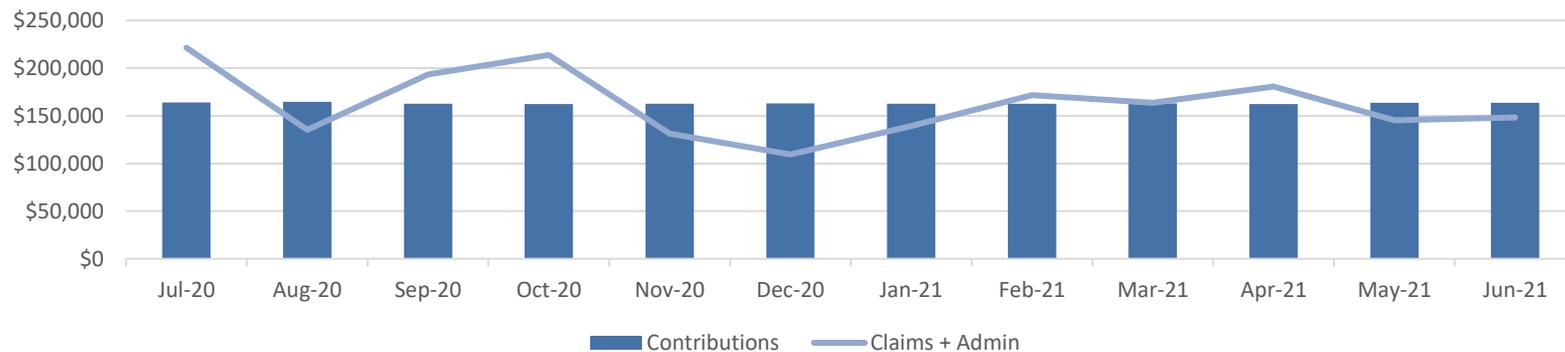
July 1, 2020 through June 30, 2021					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Premier	Spouse	Z51.11 - Encounter for antineoplastic chemotherapy	\$607,527	\$357,527
2	Premier	Employee	Malignant Neoplasms	\$388,906	\$138,906
3	Premier	Spouse	Chronic Ischemic Heart Disease	\$338,626	\$88,626
4	Premier	Child	Major Depressive Disorder, Recurrent	\$323,785	\$73,785
5	HDHP	Child	Complications of Cardiac and Vascular Prosthetic Devices, Implants and Grafts	\$313,408	\$63,408
6	Basic	Employee	N/A	\$304,661	\$54,661
7	HDHP	Spouse	Multiple Sclerosis	\$289,471	\$39,471
8	Premier	Employee	Malignant Neoplasms	\$258,670	\$8,670
9	Basic	Spouse	Chronic Kidney Disease (CKD)	\$245,604	
10	Premier	Employee	Heart Valve Disorders	\$242,277	
11	Basic	Spouse	Other Sepsis	\$240,528	
12	HDHP	Child	Malignant Neoplasms	\$231,601	
13	HDHP	Spouse	Malignant Neoplasms	\$212,595	
14	Basic	Child	N/A	\$209,650	
15	Premier	Spouse	Malignant Neoplasms	\$199,971	
16	Basic	Employee	Malignant Neoplasms	\$196,044	
17	Premier	Employee	Malignant Neoplasms	\$193,798	
18	HDHP	Spouse	Osteoarthritis	\$174,576	
19	HDHP	Employee	Chronic Kidney Disease (CKD)	\$172,655	
20	Basic	Child	Disorders of Newborn Related to Short Gestation and Low Birth Weight	\$167,770	
21	HDHP	Employee	Malignant Neoplasms	\$165,986	
22	HDHP	Employee	Malignant Neoplasms	\$160,493	
23	Basic	Child	Congenital Cardiac Malformations	\$160,075	
24	Premier	Employee	Malignant Neoplasms	\$156,399	
25	Basic	Spouse	Cardiac Dysrhythmias	\$153,217	
26	Premier	Employee	Malignant Neoplasms	\$138,584	
27	Premier	Employee	Multiple Sclerosis	\$136,372	
28	Premier	Employee	Diseases of Pancreatitis	\$135,523	
29	Premier	Employee	Cervical Disc Disorders	\$135,503	
30	Basic	Employee	Heart Valve Disorders	\$135,024	
31	Premier	Employee	Other Sepsis	\$127,928	
32	Premier	Employee	Fracture of Lumbar Vertebra	\$125,576	
33	Premier	Employee	Heart Failure	\$104,386	
Total				\$7,147,188	\$825,053
Estimated Stop Loss Reimbursement after Aggregating Specific Deductible					\$725,053
Med/Rx Share of High Cases					
Percent of Total Claims				30.21%	

Yavapai Combined Trust

Current Year - Dental Expense Report

	A	B	C	D	H = (C+D)	I	J = B-(H+I)	K = (H+I)/B	
Month	Dental Enrollment	Contributions	Comprehensive	Preventive	Total Paid Claims	Admin Fee	Net Surplus/(Loss)	Loss Ratio	
Dental	Jul-20	2,227	\$163,825	\$210,154	\$7,272	\$217,426	\$3,897	-\$57,498	135.1%
	Aug-20	2,229	\$164,493	\$126,210	\$5,048	\$131,258	\$3,901	\$29,334	82.2%
	Sep-20	2,203	\$162,665	\$181,806	\$7,726	\$189,532	\$3,855	-\$30,723	118.9%
	Oct-20	2,202	\$162,318	\$201,746	\$8,042	\$209,788	\$3,854	-\$51,323	131.6%
	Nov-20	2,212	\$162,581	\$122,140	\$5,297	\$127,437	\$3,871	\$31,273	80.8%
	Dec-20	2,218	\$163,108	\$99,706	\$5,853	\$105,559	\$3,882	\$53,667	67.1%
	Jan-21	2,209	\$162,463	\$129,567	\$5,728	\$135,295	\$3,866	\$23,302	85.7%
	Feb-21	2,214	\$162,661	\$161,465	\$6,253	\$167,718	\$3,875	-\$8,931	105.5%
	Mar-21	2,211	\$163,068	\$154,033	\$5,777	\$159,811	\$3,869	-\$612	100.4%
	Apr-21	2,200	\$162,418	\$170,291	\$6,434	\$176,726	\$3,850	-\$18,158	111.2%
	May-21	2,223	\$163,738	\$136,347	\$4,901	\$141,248	\$3,890	\$18,599	88.6%
	Jun-21	2,223	\$163,738	\$137,683	\$6,535	\$144,218	\$3,890	\$15,630	90.5%
2020	Total	26,571	\$1,957,076	\$1,831,149	74,867	\$1,906,015	\$46,499	\$4,562	99.8%
	Mo / Avg	2,214	163,090	152,596	6,239	\$158,835	\$3,875	\$380	
	% Change	0.1%	-0.6%	12.7%	60.9%	14.1%	0.1%	-101.8%	
2019	Total	26,532	\$1,968,233	\$1,624,387	\$46,516	\$1,670,903	\$46,431	-\$250,899	87.3%
	Mo / Avg	2,211	\$164,019	\$135,366	\$3,876	\$139,242	\$3,869	-\$20,908	

Monthly Contributions vs Expenses

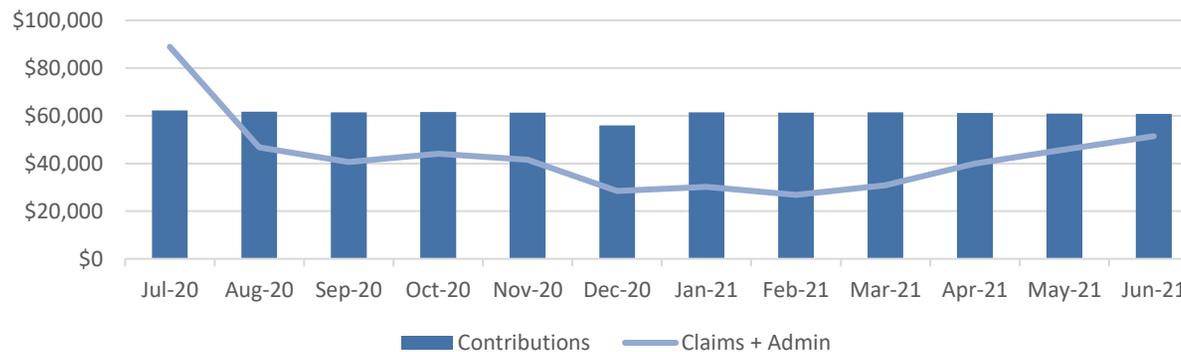


Yavapai Combined Trust

Current Year - Vision Expense Report

	A	B	H	I	J = B-(H+I)	K = (H+I)/B	
Month	Vision Enrollment	Contributions	Total Paid Claims	Admin Fee	Net Surplus/(Loss)	Loss Ratio	
Vision	Jul-20	2,517	\$62,197	\$85,772	\$3,146	-\$26,721	143.0%
	Aug-20	2,498	\$61,736	\$43,572	\$3,123	\$15,041	75.6%
	Sep-20	2,492	\$61,448	\$37,470	\$3,115	\$20,863	66.0%
	Oct-20	2,495	\$61,537	\$40,924	\$3,119	\$17,494	71.6%
	Nov-20	2,488	\$61,278	\$38,399	\$3,110	\$19,769	67.7%
	Dec-20	2,337	\$55,955	\$25,486	\$2,921	\$27,548	50.8%
	Jan-21	2,491	\$61,389	\$27,131	\$3,114	\$31,144	49.3%
	Feb-21	2,487	\$61,307	\$23,705	\$3,109	\$34,493	43.7%
	Mar-21	2,493	\$61,463	\$27,676	\$3,116	\$30,670	50.1%
	Apr-21	2,478	\$61,128	\$36,836	\$3,098	\$21,194	65.3%
	May-21	2,474	\$60,958	\$42,778	\$3,093	\$15,087	75.2%
	Jun-21	2,466	\$60,794	\$48,370	\$3,083	\$9,342	84.6%
2020	Total	29,716	731,190	\$478,121	\$37,145	\$215,924	70.5%
	Mo / Avg	2,476	60,933	\$39,843	\$3,095	\$17,994	
	% Change	-1.7%	-1.3%	3.5%	-1.7%	-10.6%	
2019	Total	30,231	\$741,181	\$461,790	\$37,789	\$241,603	67.4%
	Mo / Avg	2,519	\$61,765	\$38,482	\$3,149	\$20,134	

Monthly Contributions vs Expenses



Yavapai Combined Trust

Current Year - Short Term Disability Expense Report

		A	B	H	I	J = B-(H+I)	K = (H+I)/B
	Month	Enrollment	Contributions	Total Paid Claims	Admin Fee	Net Surplus/(Loss)	Loss Ratio
Short Term Disability	Jul-20	2,583	\$15,057	\$15,244	\$775	-\$962	106.4%
	Aug-20	2,581	\$15,029	\$12,622	\$774	\$1,633	89.1%
	Sep-20	2,559	\$14,963	\$9,184	\$768	\$5,012	66.5%
	Oct-20	2,557	\$14,947	\$4,536	\$767	\$9,645	35.5%
	Nov-20	2,564	\$14,962	\$3,265	\$769	\$10,929	27.0%
	Dec-20	2,570	\$15,050	\$5,169	\$771	\$9,111	39.5%
	Jan-21	2,569	\$15,070	\$5,873	\$771	\$8,426	44.1%
	Feb-21	2,569	\$15,003	\$7,509	\$771	\$6,723	55.2%
	Mar-21	2,563	\$14,984	\$9,198	\$769	\$5,017	66.5%
	Apr-21	2,565	\$14,967	\$8,192	\$770	\$6,006	59.9%
	May-21	2,556	\$14,847	\$7,045	\$767	\$7,035	52.6%
	Jun-21	2,556	\$14,847	\$11,773	\$767	\$2,307	84.5%
2020	Total	30,792	179,727	\$99,609	\$9,238	\$70,880	60.6%
	Mo / Avg	2,566	14,977	\$8,301	\$770	\$5,907	
	% Change	-0.6%	-1.0%	-18.6%	-0.6%	42.2%	
2019	Total	30,986	\$181,485	\$122,329	\$9,296	\$49,860	72.5%
	Mo / Avg	2,582	\$15,124	\$10,194	\$775	\$4,155	

Monthly Contributions vs Expenses

