



## Benefits Plan Experience

Month Ending December 2021

July 1, 2021 through June 30, 2022



Prepared For:



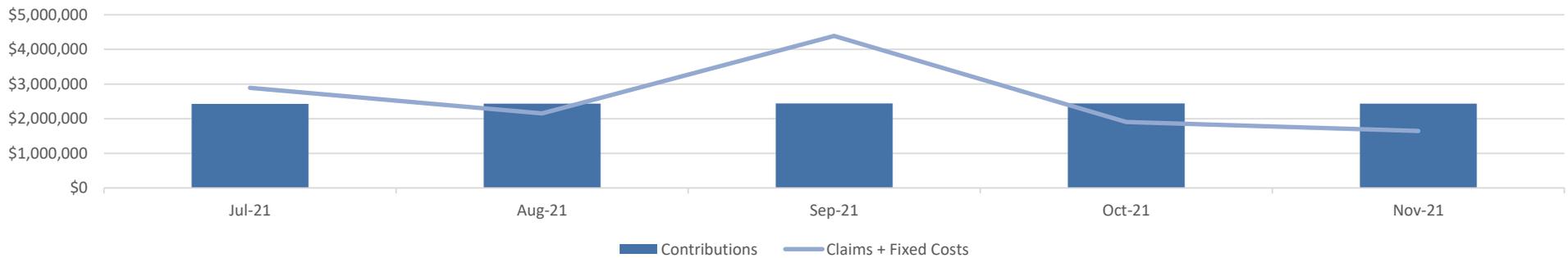
# Yavapai Combined Trust

## Current Year - Expense Report

### Paid Claims

Month	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 <sup>(1)</sup>	Pharmacy <sup>(2)</sup>	Dental	Vision	STD	Total	Fixed Costs	Net Surplus/(Loss)	Loss Ratio
Jul-21	2,446	\$2,426,022	\$2,105,393	\$313,996	\$178,864	\$72,816	\$16,670	<b>\$2,687,739</b>	\$198,690	-\$460,407	<b>119.0%</b>
Aug-21	2,456	\$2,432,403	\$1,703,096	-\$6,255	\$191,691	\$54,733	\$10,053	<b>\$1,953,318</b>	\$199,349	\$279,736	<b>88.5%</b>
Sep-21	2,463	\$2,441,550	\$3,568,443	\$351,415	\$200,374	\$52,820	\$14,511	<b>\$4,187,564</b>	\$200,023	-\$1,946,037	<b>179.7%</b>
Oct-21	2,468	\$2,442,761	\$1,122,638	\$412,323	\$132,684	\$31,136	\$8,086	<b>\$1,706,867</b>	\$200,196	\$535,697	<b>78.1%</b>
Nov-21	2,460	\$2,436,839	\$1,245,762	\$42,674	\$114,487	\$30,338	\$13,307	<b>\$1,446,568</b>	\$199,758	\$790,513	<b>67.6%</b>
Dec-21	2,460	\$2,449,527	\$1,206,285	\$342,544	\$177,332	\$30,971	\$11,026	<b>\$1,768,159</b>	\$200,872	\$480,497	<b>80.4%</b>
Jan-22											
Feb-22											
Mar-22											
Apr-22											
May-22											
Jun-22											
<b>2021 Total</b>	<b>14,753</b>	<b>\$14,629,102</b>	<b>\$10,951,618</b>	<b>\$1,456,697</b>	<b>\$995,432</b>	<b>\$272,814</b>	<b>\$73,653</b>	<b>\$13,750,214</b>	<b>\$1,198,888</b>	<b>-\$320,000</b>	<b>102.2%</b>
Mo / Avg	2,459	\$2,438,184	\$1,825,270	\$242,783	\$165,905	\$45,469	\$12,276	\$2,291,702	\$199,815	-\$53,333	
% Change	-1.3%	2.2%	16.7%	-5.5%	4.5%	14.1%	47.9%	13.0%	9.5%	-130.4%	
<b>2020 Total</b>	<b>29,890</b>	<b>\$28,629,577</b>	<b>\$18,765,726</b>	<b>\$3,083,886</b>	<b>\$1,906,015</b>	<b>\$478,121</b>	<b>\$99,609</b>	<b>\$24,333,357</b>	<b>\$2,190,518</b>	<b>\$2,105,702</b>	<b>92.6%</b>
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%	
<b>2019 Total</b>	<b>30,231</b>	<b>\$29,237,007</b>	<b>\$18,908,494</b>	<b>\$3,253,997</b>	<b>\$1,670,903</b>	<b>\$461,790</b>	<b>\$122,329</b>	<b>\$24,417,512</b>	<b>\$2,175,262</b>	<b>\$2,644,233</b>	<b>91.0%</b>
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

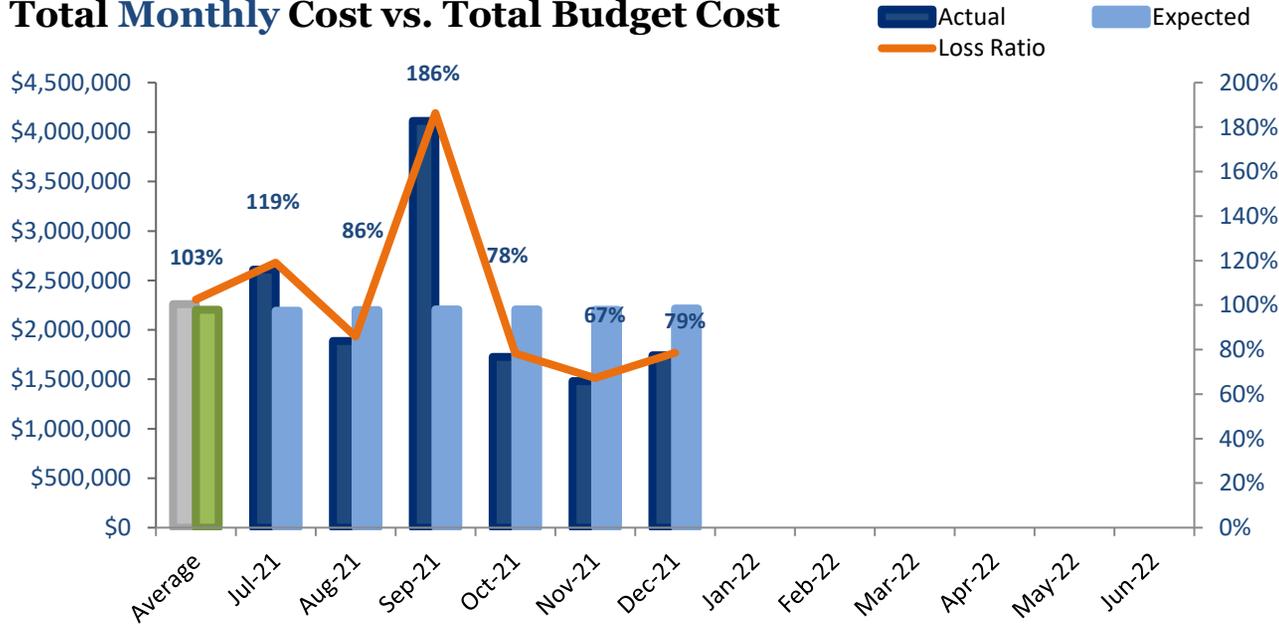


(1) Individual Stoploss (ISL) reimbursements are included  
 (2) RX Rebates are included

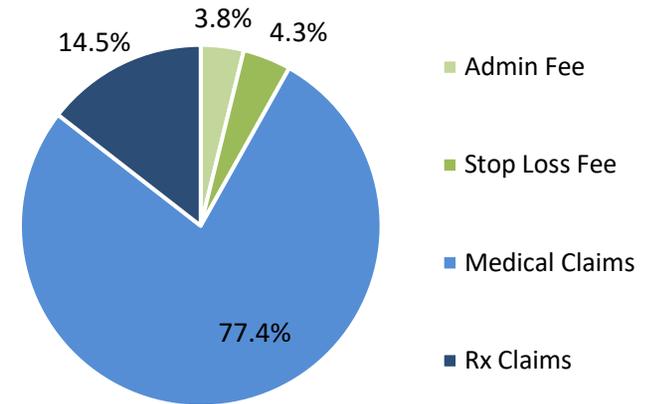
# Yavapai Combined Trust

## 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	\$ 6,236,777
Basic Plus Total Claims Paid	\$ 5,077,706
HDHP Total Claims Paid	\$ 3,063,044
<b>Total Claims Paid</b>	<b>\$ 14,377,527</b>
Total Fixed Costs	\$ 1,153,383
Reimbursements (ISL & RX Rebates)	\$ (1,969,211)
<b>Total Medical Cost</b>	<b>\$ 13,561,699</b>
<b>Total Budget Estimate</b>	<b>\$ 13,221,980</b>
<b>Medical Plan Surplus / Deficit</b>	<b>\$ (339,719)</b>

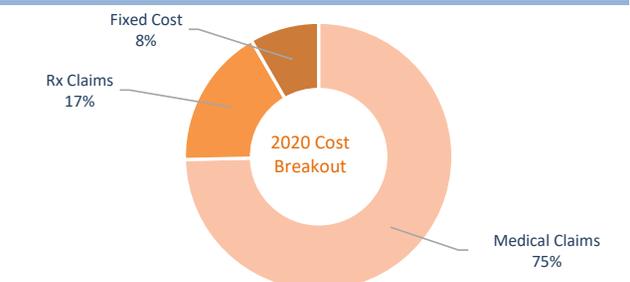
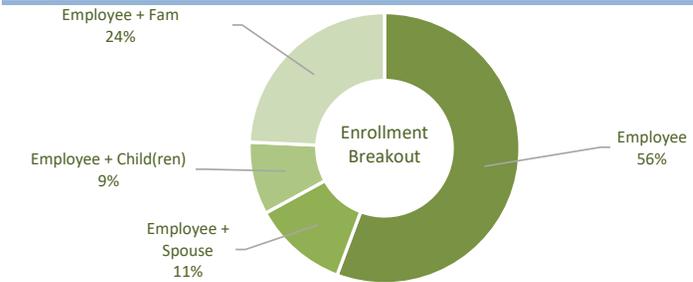
### Top Ten High Claimants



# 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)
	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-21	1,360	280	207	599	2,446	5,037	\$2,215,812	\$313,996	-\$110,419	\$0	\$2,419,389	\$90,135	\$100,989	\$2,610,513	\$2,192,248	-\$418,265	119%
Aug-21	1,369	281	208	598	2,456	5,067	\$1,703,096	\$279,691	\$0	-\$285,946	\$1,696,841	\$90,504	\$101,274	\$1,888,619	\$2,198,602	\$309,982	86%
Sep-21	1,370	286	211	596	2,463	5,068	\$3,568,443	\$351,415	\$0	\$0	\$3,919,859	\$90,762	\$101,671	\$4,112,291	\$2,207,026	-\$1,905,265	186%
Oct-21	1,379	277	213	599	2,468	5,082	\$1,306,881	\$412,323	-\$184,243	\$0	\$1,534,961	\$90,946	\$101,646	\$1,727,553	\$2,207,566	\$480,013	78%
Nov-21	1,369	277	218	596	2,460	5,020	\$1,443,218	\$350,434	-\$197,456	-\$307,760	\$1,288,436	\$90,651	\$101,522	\$1,480,609	\$2,201,920	\$721,310	67%
Dec-21	1,379	275	223	598	2,475	5,036	\$2,089,673	\$342,544	-\$883,387	\$0	\$1,548,830	\$91,204	\$102,080	\$1,742,113	\$2,214,619	\$472,506	79%
Jan-22																	
Feb-22																	
Mar-22																	
Apr-22																	
May-22																	
Jun-22																	
<b>Total</b>	<b>8,226</b>	<b>1,676</b>	<b>1,280</b>	<b>3,586</b>	<b>14,768</b>	<b>30,310</b>	<b>\$12,327,124</b>	<b>\$2,050,403</b>	<b>-\$1,375,506</b>	<b>-\$593,706</b>	<b>\$12,408,315</b>	<b>\$544,201</b>	<b>\$609,183</b>	<b>\$13,561,699</b>	<b>\$13,221,980</b>	<b>-\$339,719</b>	<b>103%</b>
Mo / Avg	1,371	279	213	598	2,461	5,052	\$2,054,521	\$341,734	-\$229,251	-\$98,951	\$2,068,053	\$90,700	\$101,530	\$2,260,283	\$2,203,663	-\$56,620	
PEPM Avg							\$835	\$139	-\$93	-\$40	\$840	\$37	\$41	\$918	\$895	-\$23	
PMPM Avg							\$407	\$68	-\$45	-\$20	\$409	\$18	\$20	\$447	\$436	-\$11	
% Change	-1.9%	0.9%	13.2%	-5.0%	-1.3%	-1.2%	28.8%	-2.9%	350.0%	5.3%	14.9%	12.5%	11.1%	14.6%	3.8%	-136.7%	
<b>Total</b>	<b>16,778</b>	<b>3,323</b>	<b>2,262</b>	<b>7,552</b>	<b>29,915</b>	<b>61,343</b>	<b>\$19,392,551</b>	<b>\$4,269,648</b>	<b>-\$626,825</b>	<b>-\$1,185,762</b>	<b>\$21,849,612</b>	<b>\$979,438</b>	<b>\$1,118,199</b>	<b>\$23,947,248</b>	<b>\$25,761,584</b>	<b>\$1,814,336</b>	<b>93%</b>
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%	
<b>Total</b>	<b>17,163</b>	<b>3,301</b>	<b>2,089</b>	<b>7,688</b>	<b>30,241</b>	<b>61,735</b>	<b>\$19,295,618</b>	<b>\$4,126,902</b>	<b>-\$387,125</b>	<b>-\$872,905</b>	<b>\$22,162,491</b>	<b>\$958,640</b>	<b>\$1,123,106</b>	<b>\$24,244,237</b>	<b>\$26,346,108</b>	<b>-\$2,101,871</b>	<b>92%</b>
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	

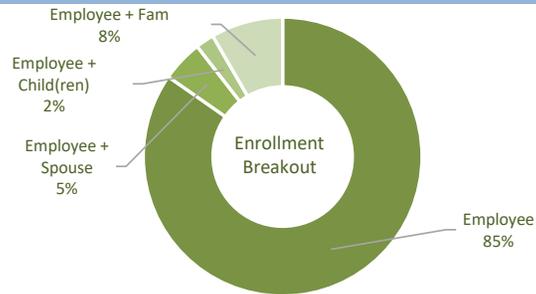


\*Rx claims are reported by Plan Watch in real time and may vary from Summary Management Report

# Yavapai Combined Trust

## Premier (Gross Medical & RX Claims)

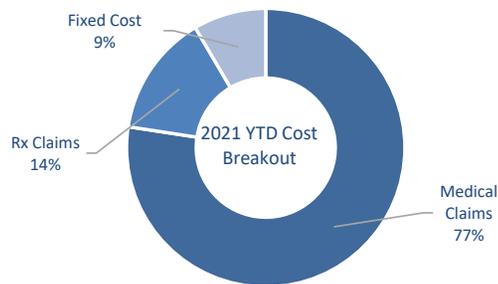
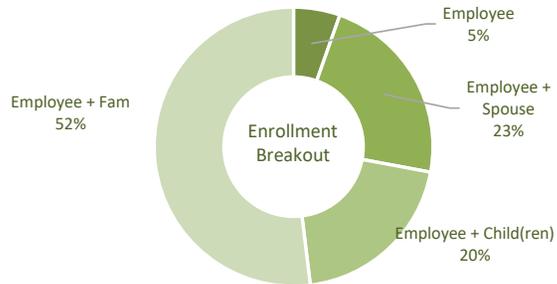
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total	
Premier	Jul-21	923	52	22	93	1,090	1,487	\$822,173	\$167,360	\$989,532	\$40,167	\$33,219	\$1,062,918	\$967,563	-\$95,355	110%
	Aug-21	929	53	22	92	1,096	1,490	\$776,685	\$137,766	\$914,451	\$40,388	\$33,368	\$988,207	\$971,995	-\$16,212	102%
	Sep-21	929	52	23	93	1,097	1,492	\$2,016,763	\$169,759	\$2,186,522	\$40,424	\$33,430	\$2,260,376	\$973,515	-\$1,286,861	232%
	Oct-21	931	52	24	91	1,098	1,510	\$381,018	\$196,050	\$577,067	\$40,461	\$33,418	\$650,946	\$973,058	\$322,112	67%
	Nov-21	924	52	24	90	1,090	1,477	\$443,662	\$143,850	\$587,512	\$40,167	\$33,182	\$660,861	\$966,110	\$305,250	68%
	Dec-21	923	54	26	90	1,093	1,480	\$822,214	\$159,477	\$981,691	\$40,277	\$33,405	\$1,055,373	\$971,576	-\$83,798	109%
	Jan-22															
	Feb-22															
	Mar-22															
	Apr-22															
	May-22															
	Jun-22															
<b>Total</b>	<b>5,559</b>	<b>315</b>	<b>141</b>	<b>549</b>	<b>6,564</b>	<b>8,936</b>	<b>\$5,262,514</b>	<b>\$974,262</b>	<b>\$6,236,777</b>	<b>\$241,883</b>	<b>\$200,022</b>	<b>\$6,678,682</b>	<b>\$5,823,817</b>	<b>-\$854,864</b>	<b>115%</b>	
2021	Mo / Avg	927	53	24	92	1,094	1,489	\$877,086	\$162,377	\$1,039,463	\$40,314	\$33,337	\$1,113,114	\$970,636	-\$142,477	
	PEPM Avg							\$802	\$148	\$950	\$37	\$30	\$1,017	\$887	-\$130	
	PMPM Avg							\$589	\$109	\$698	\$27	\$22	\$747	\$652	-\$96	
	% Change	-5.7%	0.8%	21.0%	-13.7%	-5.7%	-5.5%	19.0%	-12.1%	12.8%	12.5%	10.0%	12.7%	4.7%	134.1%	
	<b>Total</b>	<b>11,786</b>	<b>625</b>	<b>233</b>	<b>1,273</b>	<b>13,917</b>	<b>18,922</b>	<b>\$9,369,255</b>	<b>\$2,351,495</b>	<b>\$11,720,750</b>	<b>\$455,782</b>	<b>\$376,906</b>	<b>\$12,553,437</b>	<b>\$11,780,529</b>	<b>-\$772,908</b>	<b>107%</b>
2020	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%	
	<b>Total</b>	<b>13,346</b>	<b>794</b>	<b>273</b>	<b>1,465</b>	<b>15,878</b>	<b>21,703</b>	<b>\$10,113,058</b>	<b>\$2,283,651</b>	<b>\$12,396,709</b>	<b>\$503,333</b>	<b>\$433,640</b>	<b>\$13,333,682</b>	<b>\$13,533,558</b>	<b>-\$199,876</b>	<b>99%</b>
2019	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	
	<b>Total</b>	<b>13,346</b>	<b>794</b>	<b>273</b>	<b>1,465</b>	<b>15,878</b>	<b>21,703</b>	<b>\$10,113,058</b>	<b>\$2,283,651</b>	<b>\$12,396,709</b>	<b>\$503,333</b>	<b>\$433,640</b>	<b>\$13,333,682</b>	<b>\$13,533,558</b>	<b>-\$199,876</b>	<b>99%</b>



# Yavapai Combined Trust

## Basic Plus (Gross Medical & RX Claims)

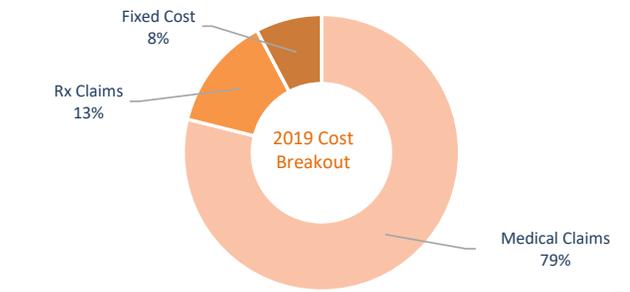
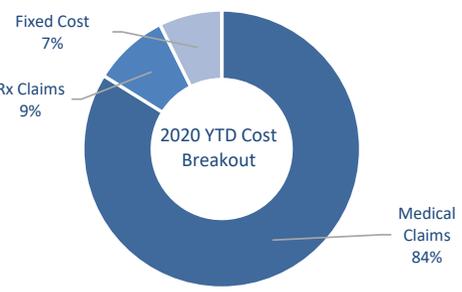
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total	
Basic Plus	Jul-21	41	182	161	421	805	2,650	\$1,073,160	\$139,994	\$1,213,154	\$29,664	\$48,353	\$1,291,172	\$798,260	-\$492,912	162%
	Aug-21	43	184	162	421	810	2,663	\$625,369	\$106,105	\$731,474	\$29,849	\$48,589	\$809,911	\$802,146	-\$7,766	101%
	Sep-21	42	187	162	417	808	2,648	\$988,948	\$137,679	\$1,126,626	\$29,775	\$48,502	\$1,204,903	\$800,507	-\$404,396	151%
	Oct-21	42	181	161	421	805	2,635	\$446,706	\$150,242	\$596,948	\$29,664	\$48,316	\$674,929	\$797,701	\$122,772	85%
	Nov-21	43	181	165	417	806	2,600	\$451,867	\$114,104	\$565,971	\$29,701	\$48,341	\$644,013	\$797,552	\$153,539	81%
	Dec-21	50	177	165	418	810	2,605	\$707,203	\$136,329	\$843,532	\$29,849	\$48,329	\$921,709	\$797,776	-\$123,934	116%
	Jan-22															
	Feb-22															
	Mar-22															
	Apr-22															
	May-22															
	Jun-22															
	2021	<b>Total</b>	<b>261</b>	<b>1,092</b>	<b>976</b>	<b>2,515</b>	<b>4,844</b>	<b>15,801</b>	<b>\$4,293,254</b>	<b>\$784,452</b>	<b>\$5,077,706</b>	<b>\$178,501</b>	<b>\$290,430</b>	<b>\$5,546,637</b>	<b>\$4,793,941</b>	<b>-\$752,696</b>
Mo / Avg		44	182	163	419	807	2,634	\$715,542	\$130,742	\$846,284	\$29,750	\$48,405	\$924,440	\$798,990	-\$125,449	
PEPM Avg								\$886	\$162	\$1,048	\$37	\$60	\$1,145	\$990	-\$155	
PMPM Avg								\$272	\$50	\$321	\$11	\$18	\$351	\$303	-\$48	
% Change		-20.5%	-3.1%	3.9%	-10.8%	-7.1%	-7.5%	43.2%	28.2%	40.2%	10.0%	5.9%	37.1%	3.4%	-226.3%	
2020	<b>Total</b>	<b>657</b>	<b>2,254</b>	<b>1,878</b>	<b>5,639</b>	<b>10,428</b>	<b>34,147</b>	<b>\$6,487,325</b>	<b>\$1,319,353</b>	<b>\$7,806,678</b>	<b>\$341,517</b>	<b>\$576,688</b>	<b>\$8,724,883</b>	<b>\$10,007,940</b>	<b>\$1,283,057</b>	<b>87%</b>
	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	<b>Total</b>	<b>536</b>	<b>2,167</b>	<b>1,690</b>	<b>5,722</b>	<b>10,115</b>	<b>33,775</b>	<b>\$6,178,560</b>	<b>\$1,485,998</b>	<b>\$7,664,558</b>	<b>\$320,646</b>	<b>\$563,025</b>	<b>\$8,548,228</b>	<b>\$9,764,265</b>	<b>-\$1,216,037</b>	<b>88%</b>
	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)

	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-21	396	46	24	85	551	900	\$320,480	\$6,642	\$327,122	\$20,304	\$19,417	\$366,843	\$426,426	\$59,583	86%
Aug-21	397	44	24	85	550	914	\$301,042	\$35,820	\$336,862	\$20,268	\$19,318	\$376,447	\$424,461	\$48,014	89%
Sep-21	399	47	26	86	558	928	\$562,733	\$43,977	\$606,710	\$20,562	\$19,739	\$647,012	\$433,003	-\$214,008	149%
Oct-21	406	44	28	87	565	937	\$479,157	\$66,031	\$545,188	\$20,820	\$19,912	\$585,921	\$436,806	-\$149,114	134%
Nov-21	402	44	29	89	564	943	\$547,688	\$92,480	\$640,169	\$20,783	\$19,999	\$680,951	\$438,257	-\$242,694	155%
Dec-21	406	44	32	90	572	951	\$560,255	\$46,738	\$606,994	\$21,078	\$20,346	\$648,418	\$445,268	-\$203,150	146%
Jan-22															
Feb-22															
Mar-22															
Apr-22															
May-22															
Jun-22															
<b>Total</b>	<b>2,406</b>	<b>269</b>	<b>163</b>	<b>522</b>	<b>3,360</b>	<b>5,573</b>	<b>\$2,771,356</b>	<b>\$291,689</b>	<b>\$3,063,044</b>	<b>\$123,816</b>	<b>\$118,731</b>	<b>\$3,305,591</b>	<b>\$2,604,221</b>	<b>-\$701,370</b>	<b>127%</b>
Mo / Avg	401	45	27	87	560	929	\$461,893	\$48,615	\$510,507	\$20,636	\$19,788	\$550,932	\$434,037	-\$116,895	
PEPM Avg							\$825	\$87	\$912	\$37	\$35	\$984	\$775	-\$209	
PMPM Avg							\$497	\$52	\$550	\$22	\$21	\$593	\$467	-\$126	
% Change	11.0%	21.2%	115.9%	63.1%	20.6%	34.7%	16.4%	-27.8%	10.0%	0.0%	5.0%	9.4%	-2.7%	-12.1%	
<b>Total</b>	<b>4,335</b>	<b>444</b>	<b>151</b>	<b>640</b>	<b>5,570</b>	<b>8,274</b>	<b>\$3,535,972</b>	<b>\$598,800</b>	<b>\$4,134,772</b>	<b>\$182,139</b>	<b>\$164,605</b>	<b>\$4,481,516</b>	<b>\$3,973,115</b>	<b>-\$508,401</b>	<b>113%</b>
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%	
<b>Total</b>	<b>3,281</b>	<b>340</b>	<b>126</b>	<b>501</b>	<b>4,248</b>	<b>6,257</b>	<b>\$3,004,000</b>	<b>\$357,254</b>	<b>\$3,361,254</b>	<b>\$134,662</b>	<b>\$126,441</b>	<b>\$3,622,357</b>	<b>\$3,048,285</b>	<b>\$574,072</b>	<b>119%</b>
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

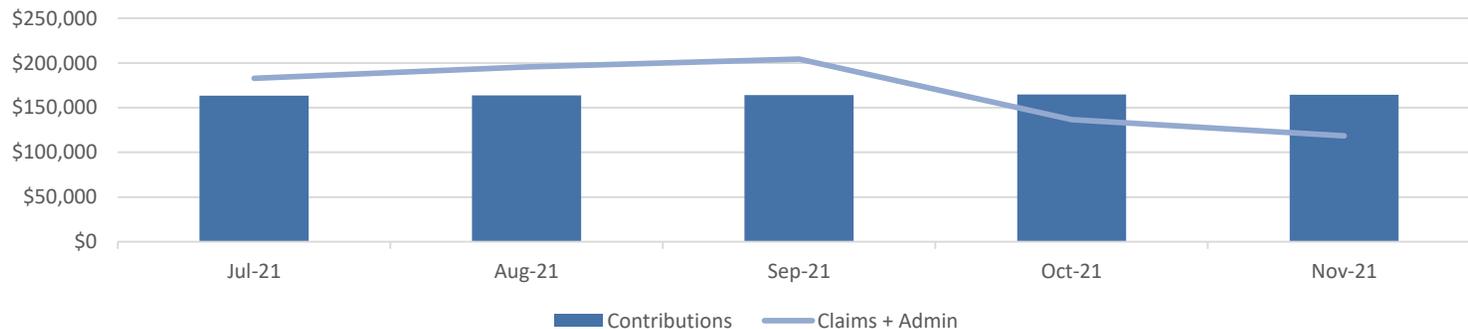
July 1, 2021 through June 30, 2022					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Premier	Spouse	Malignant Neoplasms	\$1,442,676	\$1,192,676
2	Basic	Dependent	Intracranial Injury	\$501,878	\$251,878
3	HDHP	Spouse	Multiple Sclerosis	\$430,268	\$180,268
4	Premier	Employee	Malignant Neoplasms	\$369,241	\$119,241
5	Premier	Spouse	N/A	\$305,516	\$55,516
6	HDHP	Employee	Malignant Neoplasms	\$271,526	\$21,526
7	Premier	Dependent	Complications of Cardiac and Vascular Prosthetic Devices, Implants and Grafts	\$268,644	\$18,644
8	Premier	Employee	Malignant Neoplasms	\$236,758	
9	Premier	Spouse	Malignant Neoplasms	\$218,751	
10	Premier	Employee	Malignant Neoplasms	\$220,711	
11	Premier	Employee	Other Diseases of Digestive System / Complications of Bariatric Procedures	\$174,877	
12	Premier	Employee	Cardiomyopathy	\$208,711	
13	Basic	Dependent	Coagulation Defects, Purpura and Other Hemorrhagic Conditions	\$188,306	
14	Premier	Employee	Other Sepsis	\$181,985	
15	Basic	Spouse	Cardiac Dysrhythmias	\$171,715	
16	Basic	Dependent	Disorders of Newborn Related to Short Gestation and Low Birth Weight	\$170,206	
17	Premier	Employee	Malignant Neoplasms	\$162,665	
18	Premier	Spouse	Chronic Ischemic Heart Disease	\$159,434	
19	Basic	Dependent	N/A	\$157,659	
20	Basic	Employee	N/A	\$152,110	
21	HDHP	Employee	Acute Myocardial Infarction	\$147,811	
22	Premier	Employee	Acute Myocardial Infarction	\$140,722	
23	Basic	Employee	Complications of Prosthetic Devices, Implants and Grafts	\$137,005	
24	Basic	Spouse	Congenital Cardiac Malformations	\$135,988	
25	Basic	Employee	Heart Valve Disorders	\$135,734	
26	Basic	Employee	Diseases of Pancreatitis	\$135,538	
<b>Total</b>				<b>\$6,826,434</b>	<b>\$1,839,749</b>
<b>Estimated Stop Loss Reimbursement after Aggregating Specific Deductible</b>					<b>\$1,739,749</b>
<b>Med/Rx Share of High Cases</b>					
<b>Percent of Total Claims</b>				<b>47.48%</b>	

# 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-21	2,245	\$163,429	\$173,157	\$5,707	<b>\$178,864</b>	\$3,929	-\$19,363	<b>111.8%</b>
	Aug-21	2,251	\$163,660	\$184,960	\$6,731	<b>\$191,691</b>	\$3,939	-\$31,971	<b>119.5%</b>
	Sep-21	2,254	\$164,199	\$192,975	\$7,399	<b>\$200,374</b>	\$3,945	-\$40,119	<b>124.4%</b>
	Oct-21	2,257	\$164,626	\$128,813	\$3,871	<b>\$132,684</b>	\$3,950	\$27,993	<b>83.0%</b>
	Nov-21	2,253	\$164,517	\$109,119	\$5,367	<b>\$114,487</b>	\$3,943	\$46,087	<b>72.0%</b>
	Dec-21	2,253	\$164,275	\$171,882	\$5,450	<b>\$177,332</b>	\$3,943	-\$17,000	<b>110.3%</b>
	Jan-22								
	Feb-22								
	Mar-22								
	Apr-22								
	May-22								
	Jun-22								
2021	<b>Total</b>	<b>13,513</b>	<b>\$984,706</b>	<b>\$960,906</b>	<b>\$34,525</b>	<b>\$995,432</b>	<b>\$23,648</b>	<b>-\$34,374</b>	<b>103.5%</b>
	Mo / Avg	2,252	\$164,118	\$160,151	\$5,754	\$165,905	\$3,941	-\$5,729	
	% Change	1.7%	0.6%	5.0%	-7.8%	4.5%	1.7%	-1607.1%	
2020	<b>Total</b>	<b>26,571</b>	<b>\$1,957,076</b>	<b>\$1,831,149</b>	<b>\$74,867</b>	<b>\$1,906,015</b>	<b>\$46,499</b>	<b>\$4,562</b>	<b>99.8%</b>
	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	<b>Total</b>	<b>26,532</b>	<b>\$1,968,233</b>	<b>\$1,624,387</b>	<b>\$46,516</b>	<b>\$1,670,903</b>	<b>\$46,431</b>	<b>-\$250,899</b>	<b>87.3%</b>
	Mo / Avg	2,211	\$164,019	\$135,366	\$3,876	\$139,242	\$3,869	-\$20,908	

Monthly Contributions vs Expenses

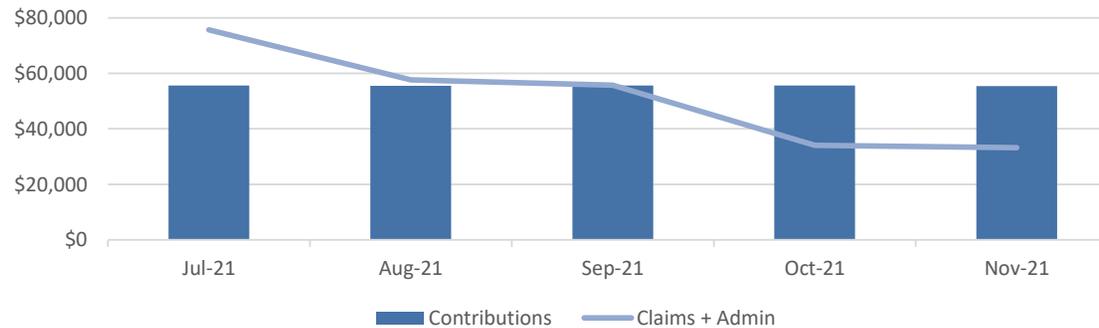


# Yavapai Combined Trust

## 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-21	2,305	\$55,654	<b>\$72,816</b>	\$2,881	-\$20,043	<b>136.0%</b>
	Aug-21	2,303	\$55,532	<b>\$54,733</b>	\$2,879	-\$2,079	<b>103.7%</b>
	Sep-21	2,311	\$55,631	<b>\$52,820</b>	\$2,889	-\$78	<b>100.1%</b>
	Oct-21	2,314	\$55,674	<b>\$31,136</b>	\$2,893	\$21,646	<b>61.1%</b>
	Nov-21	2,303	\$55,439	<b>\$30,338</b>	\$2,879	\$22,222	<b>59.9%</b>
	Dec-21	2,303	\$55,605	<b>\$30,971</b>	\$2,879	\$21,756	<b>60.9%</b>
	Jan-22						
	Feb-22						
	Mar-22						
	Apr-22						
	May-22						
	Jun-22						
	2021	<b>Total</b>	<b>13,839</b>	<b>\$333,536</b>	<b>\$272,814</b>	<b>\$17,299</b>	<b>\$43,424</b>
Mo / Avg		2,307	\$55,589	\$45,469	\$2,883	\$7,237	
% Change		-6.9%	-8.8%	14.1%	-6.9%	-59.8%	
2020	<b>Total</b>	<b>29,716</b>	<b>\$731,190</b>	<b>\$478,121</b>	<b>\$37,145</b>	<b>\$215,924</b>	<b>70.5%</b>
	Mo / Avg	2,476	\$60,933	\$39,843	\$3,095	\$17,994	
	% Change	-1.7%	-1.3%	3.5%	-1.7%	-10.6%	
2019	<b>Total</b>	<b>30,231</b>	<b>\$741,181</b>	<b>\$461,790</b>	<b>\$37,789</b>	<b>\$241,603</b>	<b>67.4%</b>
	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-21	2,519	\$14,691	<b>\$16,670</b>	\$756	-\$2,735	<b>118.6%</b>
	Aug-21	2,510	\$14,609	<b>\$10,053</b>	\$753	\$3,803	<b>74.0%</b>
	Sep-21	2,525	\$14,694	<b>\$14,511</b>	\$758	-\$575	<b>103.9%</b>
	Oct-21	2,541	\$14,895	<b>\$8,086</b>	\$762	\$6,046	<b>59.4%</b>
	Nov-21	2,544	\$14,964	<b>\$13,307</b>	\$763	\$894	<b>94.0%</b>
	Dec-21	2,555	\$15,028	<b>\$11,026</b>	\$767	\$3,235	<b>78.5%</b>
	Jan-22						
	Feb-22						
	Mar-22						
	Apr-22						
	May-22						
	Jun-22						
	2021	<b>Total</b>	<b>15,194</b>	<b>\$88,880</b>	<b>\$73,653</b>	<b>\$4,558</b>	<b>\$10,668</b>
Mo / Avg		2,532	\$14,813	\$12,276	\$760	\$1,778	
% Change		-1.3%	-1.1%	47.9%	-1.3%	-69.9%	
2020	<b>Total</b>	<b>30,792</b>	<b>\$179,727</b>	<b>\$99,609</b>	<b>\$9,238</b>	<b>\$70,880</b>	<b>60.6%</b>
	Mo / Avg	2,566	\$14,977	\$8,301	\$770	\$5,907	
	% Change	-0.6%	-1.0%	-18.6%	-0.6%	42.2%	
2019	<b>Total</b>	<b>30,986</b>	<b>\$181,485</b>	<b>\$122,329</b>	<b>\$9,296</b>	<b>\$49,860</b>	<b>72.5%</b>
	Mo / Avg	2,582	\$15,124	\$10,194	\$775	\$4,155	

Monthly Contributions vs Expenses

