



Benefits Plan Experience

Month Ending December 2021

July 1, 2021 through June 30, 2022



Prepared For:



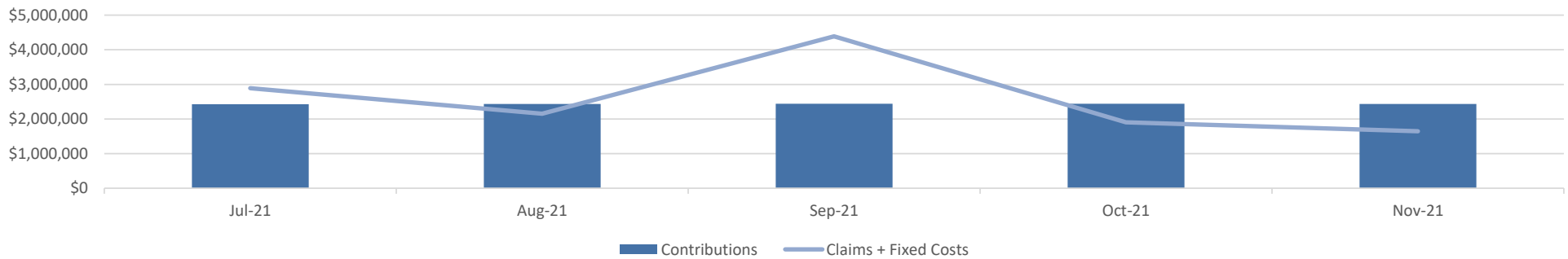
Yavapai Combined Trust

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 ⁽¹⁾	Pharmacy ⁽²⁾	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	\$2,687,739	\$198,690	-\$460,407	119.0%
Aug-21	2,456	\$2,432,403	\$1,703,096	-\$6,255	\$191,691	\$54,733	\$10,053	\$1,953,318	\$199,349	\$279,736	88.5%
Sep-21	2,463	\$2,441,550	\$3,568,443	\$351,415	\$200,374	\$52,820	\$14,511	\$4,187,564	\$200,023	-\$1,946,037	179.7%
Oct-21	2,468	\$2,442,761	\$1,122,638	\$412,323	\$132,684	\$31,136	\$8,086	\$1,706,867	\$200,196	\$535,697	78.1%
Nov-21	2,460	\$2,436,839	\$1,245,762	\$42,674	\$114,487	\$30,338	\$13,307	\$1,446,568	\$199,758	\$790,513	67.6%
Dec-21	2,460	\$2,101,486	\$1,206,285	\$342,544	\$177,332	\$30,971	\$11,026	\$1,768,159	\$168,462	\$164,866	92.2%
Jan-22											
Feb-22											
Mar-22											
Apr-22											
May-22											
Jun-22											
2021 Total	14,753	\$14,281,061	\$10,951,618	\$1,456,697	\$995,432	\$272,814	\$73,653	\$13,750,214	\$1,166,478	-\$635,631	104.5%
Mo / Avg	2,459	\$2,380,177	\$1,825,270	\$242,783	\$165,905	\$45,469	\$12,276	\$2,291,702	\$194,413	-\$105,939	
% Change	-1.3%	-0.2%	16.7%	-5.5%	4.5%	14.1%	47.9%	13.0%	6.5%	-160.4%	
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

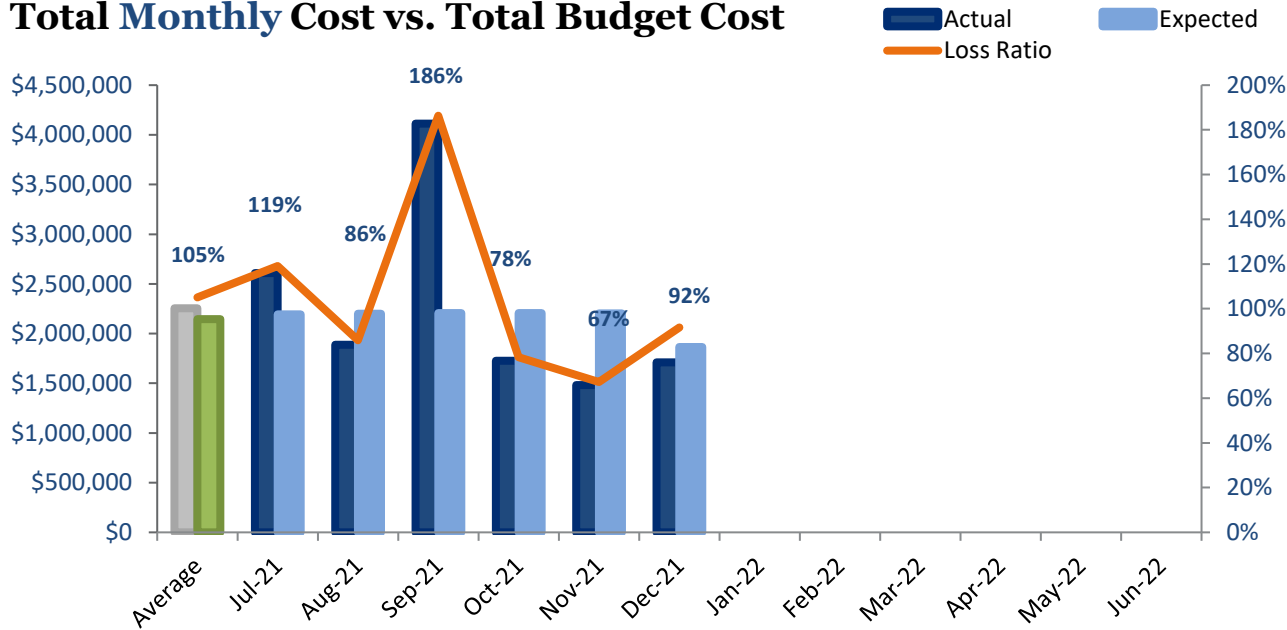


(1) Individual Stoploss (ISL) reimbursements are included
 (2) RX Rebates are included

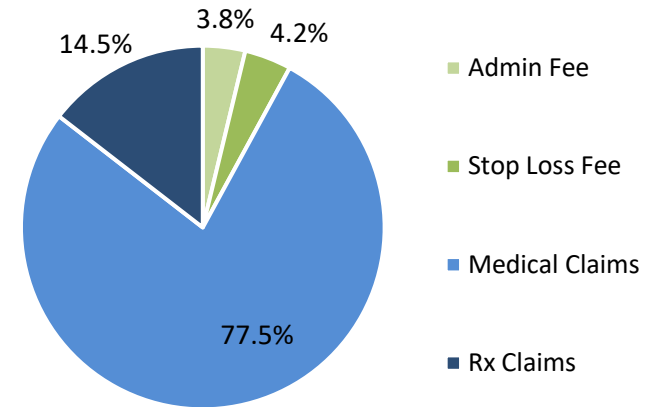
Yavapai Combined Trust

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
Total Claims Paid	\$ 14,377,527
Total Fixed Costs	\$ 1,120,974
Reimbursements (ISL & RX Rebates)	\$ (1,969,211)
Total Medical Cost	\$ 13,529,289
Total Budget Estimate	\$ 12,873,939
Medical Plan Surplus / Deficit	\$ (655,350)

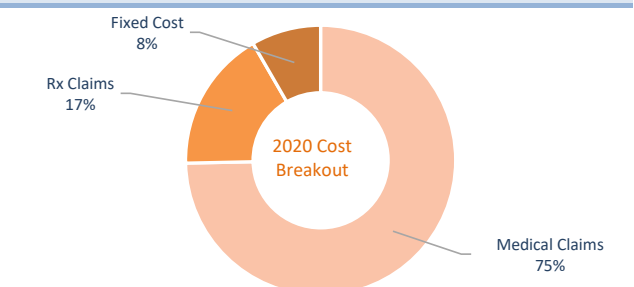
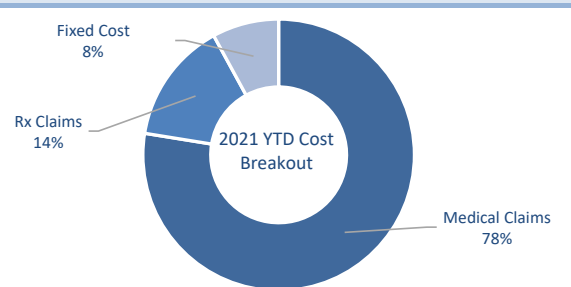
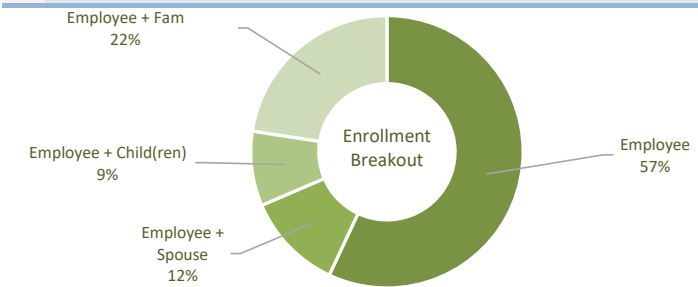
Top Ten High Claimants



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	270	2,147	5,036	\$2,089,673	\$342,544	-\$883,387	\$0	\$1,548,830	\$79,117	\$81,757	\$1,709,704	\$1,866,578	\$156,875	92%
Jan-22																	
Feb-22																	
Mar-22																	
Apr-22																	
May-22																	
Jun-22																	
Total	8,226	1,676	1,280	3,258	14,440	30,310	\$12,327,124	\$2,050,403	-\$1,375,506	-\$593,706	\$12,408,315	\$532,114	\$588,860	\$13,529,289	\$12,873,939	-\$655,350	105%
Mo / Avg	1,371	279	213	543	2,407	5,052	\$2,054,521	\$341,734	-\$229,251	-\$98,951	\$2,068,053	\$88,686	\$98,143	\$2,254,881	\$2,145,656	-\$109,225	
PEPM Avg							\$854	\$142	-\$95	-\$41	\$859	\$37	\$41	\$937	\$892	-\$45	
PMPM Avg							\$407	\$68	-\$45	-\$20	\$409	\$18	\$19	\$446	\$425	-\$22	
% Change	-1.9%	0.9%	13.2%	-13.7%	-3.5%	-1.2%	28.8%	-2.9%	350.0%	5.3%	14.9%	12.5%	5.6%	14.4%	1.2%	-173.3%	
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	



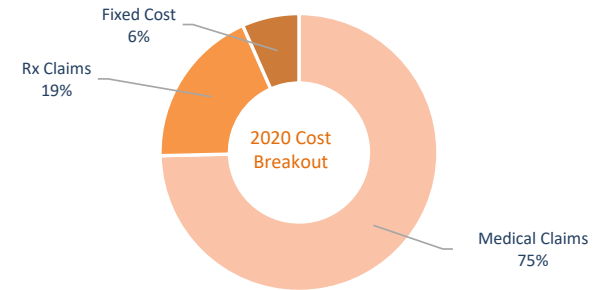
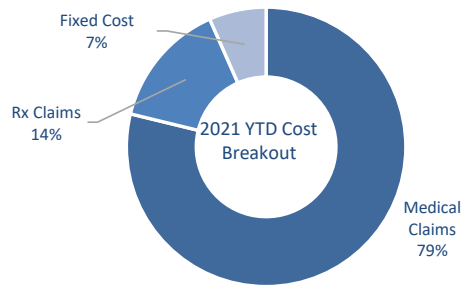
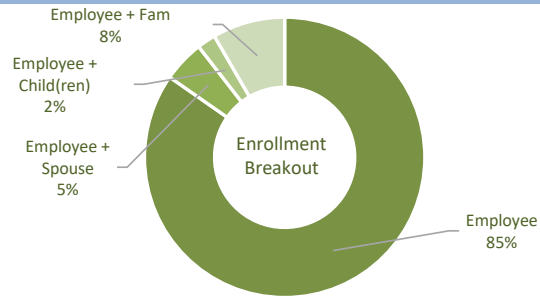
*Rx claims are reported by Plan Watch in real time and may vary from Summary Management Report



Yavapai Combined Trust

Premier (Gross Medical & RX Claims)

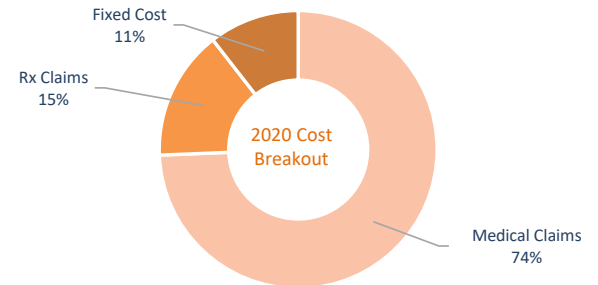
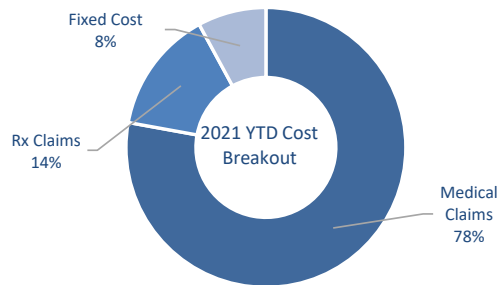
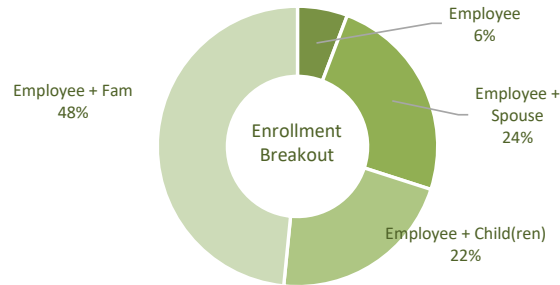
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	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															
	Total	5,559	315	141	549	6,564	8,936	\$5,262,514	\$974,262	\$6,236,777	\$241,883	\$200,022	\$6,678,682	\$5,823,817	-\$854,864	115%
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%	
	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%
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%	
	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%
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	
	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%



Yavapai Combined Trust

Basic Plus (Gross Medical & RX Claims)

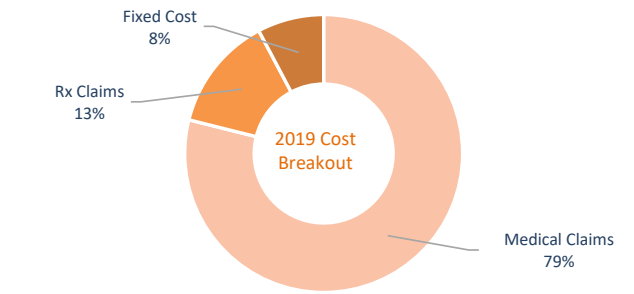
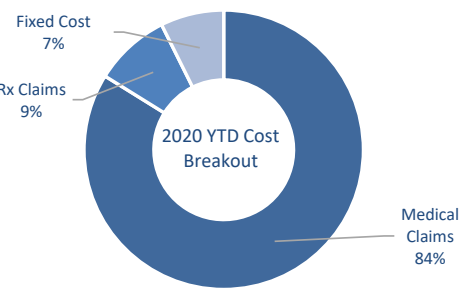
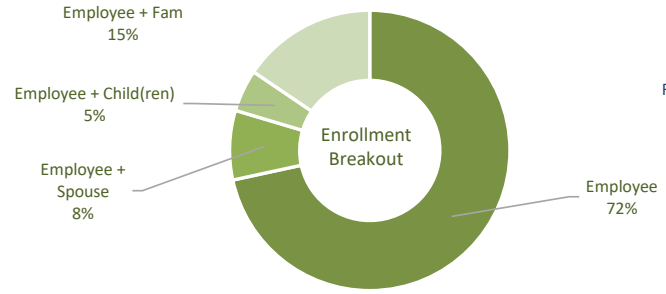
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	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	90	482	2,605	\$707,203	\$136,329	\$843,532	\$17,762	\$28,006	\$889,300	\$449,735	-\$439,565	198%
	Jan-22															
	Feb-22															
	Mar-22															
	Apr-22															
	May-22															
	Jun-22															
	2021	Total	261	1,092	976	2,187	4,516	15,801	\$4,293,254	\$784,452	\$5,077,706	\$166,415	\$270,107	\$5,514,228	\$4,445,901	-\$1,068,327
Mo / Avg		44	182	163	365	753	2,634	\$715,542	\$130,742	\$846,284	\$27,736	\$45,018	\$919,038	\$740,983	-\$178,055	
PEPM Avg								\$951	\$174	\$1,124	\$37	\$60	\$1,221	\$984	-\$237	
PMPM Avg								\$272	\$50	\$321	\$11	\$17	\$349	\$281	-\$68	
% Change		-20.5%	-3.1%	3.9%	-22.4%	-13.4%	-7.5%	43.2%	28.2%	40.2%	10.0%	0.0%	36.3%	-4.1%	-278.9%	
2020	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%
	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	33,775	\$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)

	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															
Total	2,406	269	163	522	3,360	5,573	\$2,771,356	\$291,689	\$3,063,044	\$123,816	\$118,731	\$3,305,591	\$2,604,221	-\$701,370	127%
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%	
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

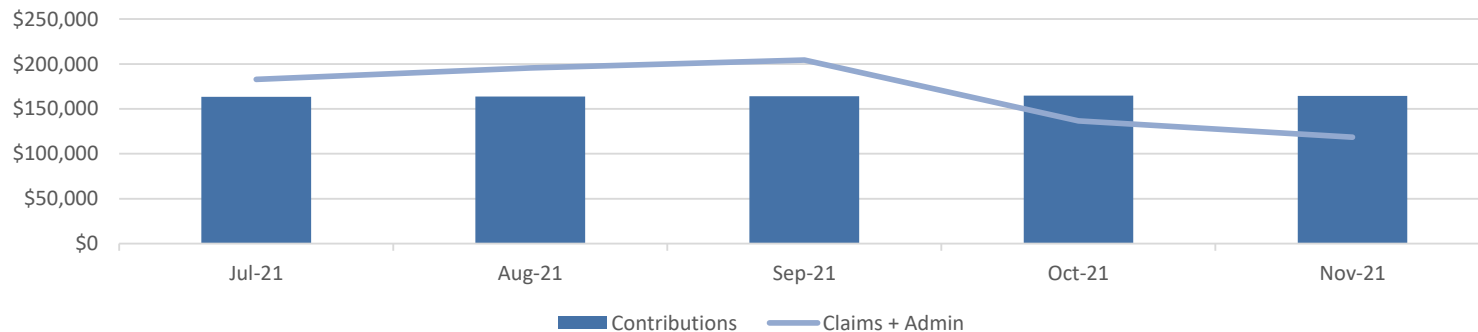
July 1, 2021 through June 30, 2022					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Premier	Spouse	Malignant Neoplasms	\$1,442,676	\$1,192,676
2	Basic	Dependent	Intracranial Injury	\$501,878	\$251,878
3	HDHP	Spouse	Multiple Sclerosis	\$430,268	\$180,268
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	
Total				\$6,826,434	\$1,839,749
Estimated Stop Loss Reimbursement after Aggregating Specific Deductible					\$1,739,749
Med/Rx Share of High Cases					
Percent of Total Claims				47.48%	

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	\$178,864	\$3,929	-\$19,363	111.8%
	Aug-21	2,251	\$163,660	\$184,960	\$6,731	\$191,691	\$3,939	-\$31,971	119.5%
	Sep-21	2,254	\$164,199	\$192,975	\$7,399	\$200,374	\$3,945	-\$40,119	124.4%
	Oct-21	2,257	\$164,626	\$128,813	\$3,871	\$132,684	\$3,950	\$27,993	83.0%
	Nov-21	2,253	\$164,517	\$109,119	\$5,367	\$114,487	\$3,943	\$46,087	72.0%
	Dec-21	2,253	\$164,275	\$171,882	\$5,450	\$177,332	\$3,943	-\$17,000	110.3%
	Jan-22								
	Feb-22								
	Mar-22								
	Apr-22								
	May-22								
	Jun-22								
2021	Total	13,513	\$984,706	\$960,906	\$34,525	\$995,432	\$23,648	-\$34,374	103.5%
	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	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

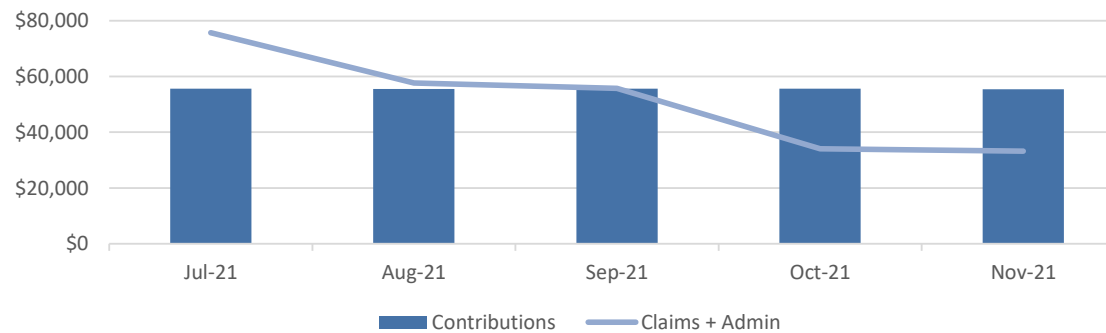


Yavapai Combined Trust

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-21	2,305	\$55,654	\$72,816	\$2,881	-\$20,043	136.0%
	Aug-21	2,303	\$55,532	\$54,733	\$2,879	-\$2,079	103.7%
	Sep-21	2,311	\$55,631	\$52,820	\$2,889	-\$78	100.1%
	Oct-21	2,314	\$55,674	\$31,136	\$2,893	\$21,646	61.1%
	Nov-21	2,303	\$55,439	\$30,338	\$2,879	\$22,222	59.9%
	Dec-21	2,303	\$55,605	\$30,971	\$2,879	\$21,756	60.9%
	Jan-22						
	Feb-22						
	Mar-22						
	Apr-22						
	May-22						
	Jun-22						
	2021	Total	13,839	\$333,536	\$272,814	\$17,299	\$43,424
Mo / Avg		2,307	\$55,589	\$45,469	\$2,883	\$7,237	
% Change		-6.9%	-8.8%	14.1%	-6.9%	-59.8%	
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-21	2,519	\$14,691	\$16,670	\$756	-\$2,735	118.6%
	Aug-21	2,510	\$14,609	\$10,053	\$753	\$3,803	74.0%
	Sep-21	2,525	\$14,694	\$14,511	\$758	-\$575	103.9%
	Oct-21	2,541	\$14,895	\$8,086	\$762	\$6,046	59.4%
	Nov-21	2,544	\$14,964	\$13,307	\$763	\$894	94.0%
	Dec-21	2,555	\$15,028	\$11,026	\$767	\$3,235	78.5%
	Jan-22						
	Feb-22						
	Mar-22						
	Apr-22						
	May-22						
	Jun-22						
	2021	Total	15,194	\$88,880	\$73,653	\$4,558	\$10,668
Mo / Avg		2,532	\$14,813	\$12,276	\$760	\$1,778	
% Change		-1.3%	-1.1%	47.9%	-1.3%	-69.9%	
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

