

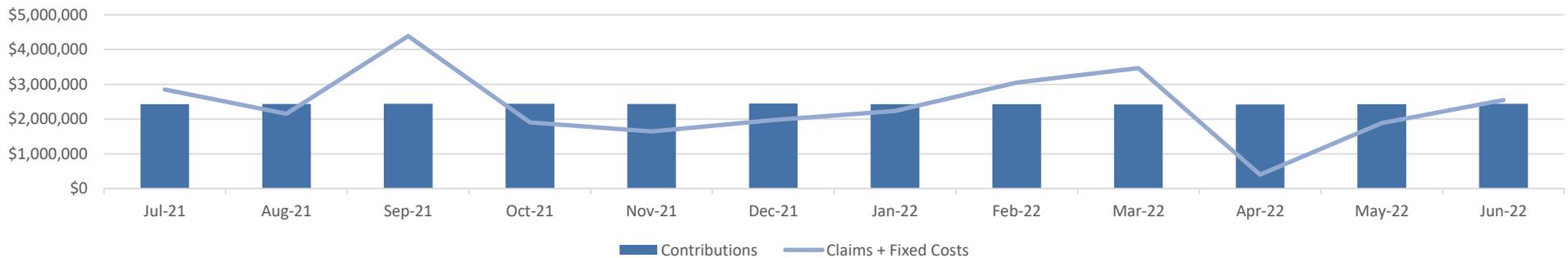
Yavapai Combined Trust

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	\$2,069,530	\$313,996	\$179,190	\$72,816	\$16,670	\$2,652,202	\$198,690	-\$424,870	117.5%
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	\$2,449,527	\$1,206,285	\$342,544	\$177,332	\$30,971	\$11,026	\$1,768,159	\$200,870	\$480,499	80.4%
Jan-22	2,456	\$2,429,095	\$1,543,285	\$366,981	\$95,750	\$26,027	\$2,158	\$2,034,201	\$199,278	\$195,616	91.9%
Feb-22	2,457	\$2,427,974	\$2,676,963	-\$8,110	\$151,583	\$26,891	\$6,526	\$2,853,853	\$199,326	-\$625,205	125.8%
Mar-22	2,448	\$2,417,725	\$2,600,326	\$410,939	\$206,157	\$40,174	\$8,554	\$3,266,151	\$198,575	-\$1,047,001	143.3%
Apr-22	2,452	\$2,422,612	-\$286,045	\$317,361	\$138,978	\$30,018	\$628	\$200,940	\$198,703	\$2,022,969	16.5%
May-22	2,465	\$2,428,775	\$1,408,240	\$104,494	\$139,345	\$29,678	\$4,122	\$1,685,880	\$199,603	\$543,292	77.6%
Jun-22	2,471	2,437,349	1,697,888	410,374	169,666	62,915	\$6,641	\$2,347,484	\$200,042	-\$110,177	105%
Total	29,502	\$29,192,631	\$20,556,412	\$3,058,736	\$1,897,237	\$488,517	\$102,283	\$26,103,185	\$2,394,414	\$695,031	97.6%
Mo / Avg	2,459	\$2,432,719	\$1,713,034	\$254,895	\$158,103	\$40,710	\$8,524	\$2,175,265	\$199,535	\$57,919	
% Change	-1.3%	2.0%	9.5%	-0.8%	-0.5%	2.2%	2.7%	7.3%	9.3%	-67.0%	
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%	
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



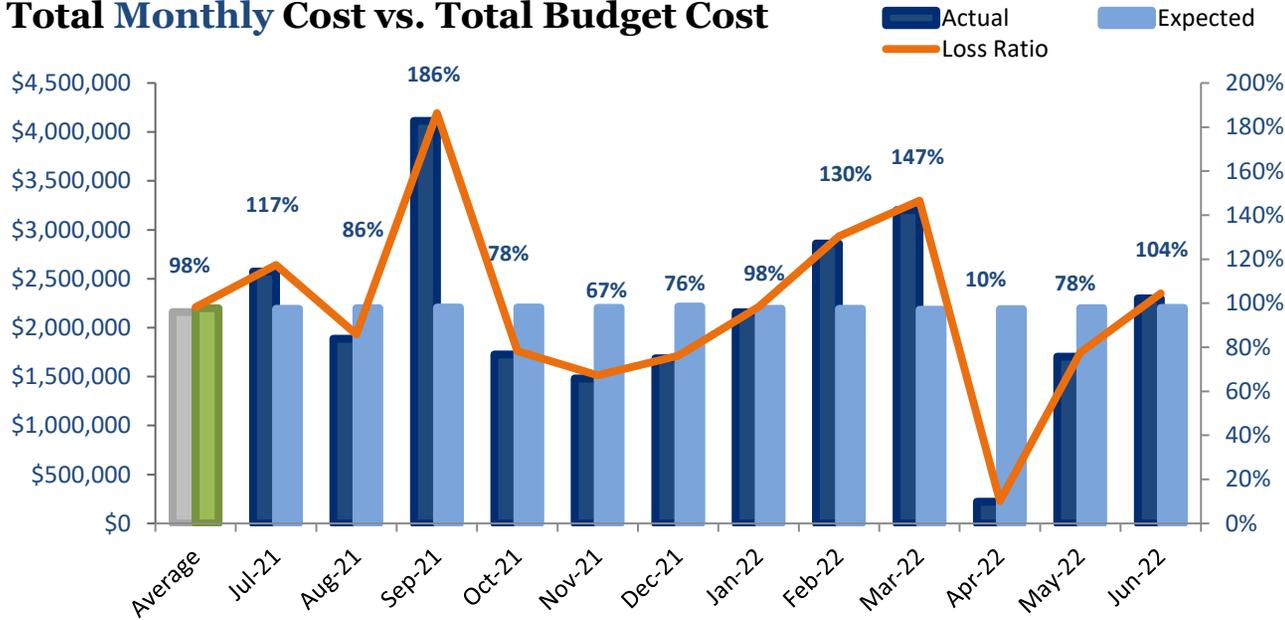
(1) Individual Stoploss (ISL) reimbursements are included
 (2) RX Rebates are included



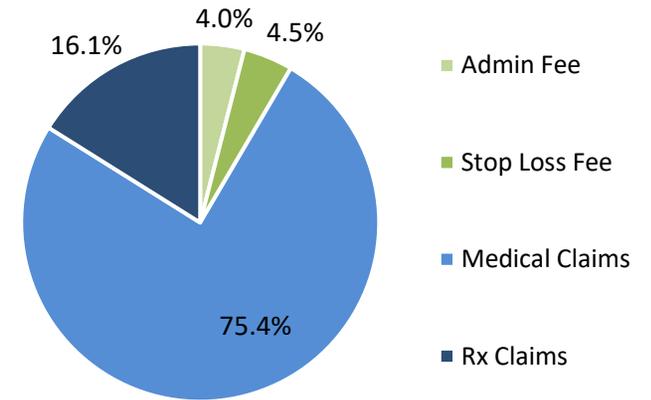
Yavapai Combined Trust

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	\$ 12,116,869
Basic Plus Total Claims Paid	\$ 9,811,400
HDHP Total Claims Paid	\$ 5,914,919
Total Claims Paid	\$ 27,843,188
Total Fixed Costs	\$ 2,303,637
Reimbursements (ISL & RX Rebates)	\$ (4,228,040)
Total Medical Cost	\$ 25,918,785
Total Budget Estimate	\$ 26,386,767
Medical Plan Surplus / Deficit	\$ 467,982

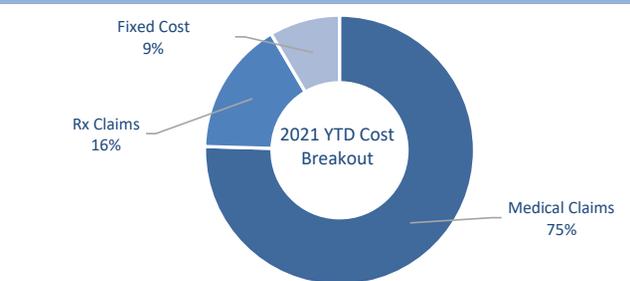
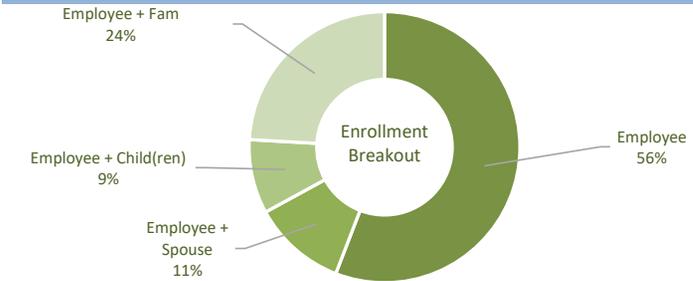
Top Ten High Claimants



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-21	1,360	280	207	599	2,446	5,037	\$2,179,950	\$313,996	-\$110,419	\$0	\$2,383,526	\$90,135	\$100,989	\$2,574,650	\$2,192,248	-\$382,402	117%
Aug-21	1,369	281	208	598	2,456	5,067	\$1,703,096	\$279,691	\$0	-\$285,946	\$1,982,787	\$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	\$1,596,196	\$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	-\$937,976	\$0	\$1,494,242	\$91,204	\$102,080	\$1,687,525	\$2,214,619	\$527,094	76%
Jan-22	1,371	274	223	588	2,456	4,991	\$1,597,873	\$366,981	\$0	\$0	\$1,964,854	\$90,504	\$101,200	\$2,156,558	\$2,194,589	\$38,031	98%
Feb-22	1,372	273	224	588	2,457	4,990	\$2,680,939	\$328,036	-\$3,976	-\$336,146	\$3,004,999	\$90,540	\$101,225	\$2,860,618	\$2,193,960	-\$666,657	130%
Mar-22	1,373	268	220	589	2,450	4,974	\$2,606,435	\$410,939	-\$6,109	\$0	\$3,011,266	\$90,283	\$100,754	\$3,202,302	\$2,184,703	-\$1,017,599	147%
Apr-22	1,375	271	218	588	2,452	5,000	\$1,108,297	\$357,832	-\$1,394,342	-\$40,471	\$71,787	\$90,356	\$100,803	\$222,475	\$2,189,478	\$1,967,002	10%
May-22	1,383	272	224	586	2,465	5,017	\$1,408,240	\$462,183	\$0	-\$357,689	\$1,870,424	\$90,835	\$101,311	\$1,704,881	\$2,199,090	\$494,209	78%
Jun-22	1,391	269	222	589	2,471	5,013	\$1,763,395	\$410,374	-\$65,507	\$0	\$2,108,262	\$91,056	\$101,386	\$2,300,704	\$2,202,967	-\$97,737	104%
Total	16,491	3,303	2,611	7,114	29,519	60,295	\$23,456,440	\$4,386,748	-\$2,900,028	-\$1,328,012	\$24,943,160	\$1,087,775	\$1,215,862	\$25,918,785	\$26,386,767	\$467,982	98%
Mo / Avg	1,374	275	218	593	2,460	5,025	\$1,954,703	\$365,562	-\$241,669	-\$110,668	\$2,078,597	\$90,648	\$101,322	\$2,159,899	\$2,198,897	\$38,998	
PEPM Avg							\$795	\$149	-\$98	-\$45	\$845	\$37	\$41	\$878	\$894	\$16	
PMPM Avg							\$389	\$73	-\$48	-\$22	\$414	\$18	\$20	\$430	\$438	\$8	
% Change	-1.7%	-0.6%	15.4%	-5.8%	-1.3%	-1.7%	23.1%	4.3%	380.0%	15.8%	17.3%	12.5%	11.1%	14.1%	4.3%	-81.4%	
Total	16,778	3,323	2,262	7,552	29,915	61,343	\$19,392,551	\$4,269,648	-\$626,825	-\$1,185,762	\$21,651,385	\$979,438	\$1,118,199	\$23,122,196	\$25,761,584	\$2,639,388	90%
Mo / Avg	1,398	277	189	629	2,493	5,112	\$1,616,046	\$355,804	-\$52,235	-\$98,813	\$1,804,282	\$81,620	\$93,183	\$1,926,850	\$2,146,799	\$219,949	
PEPM Avg							\$648	\$143	-\$21	-\$40	\$724	\$33	\$37	\$773	\$861	\$88	
PMPM Avg							\$316	\$70	-\$10	-\$19	\$353	\$16	\$18	\$377	\$420	\$43	
% Change	-2.2%	0.7%	8.3%	-1.8%	-1.1%	-0.6%	1.0%	4.5%	66.7%	35.7%	-0.3%	0.0%	0.0%	-1.0%	-1.6%	-193.5%	
Total	17,163	3,301	2,089	7,688	30,241	61,735	\$19,295,618	\$4,126,902	-\$387,125	-\$872,905	\$21,841,375	\$958,640	\$1,123,106	\$23,535,997	\$26,346,108	-\$2,810,111	89%
Mo / Avg	1,430	275	174	641	2,520	5,145	\$1,607,968	\$343,908	-\$32,260	-\$72,742	\$1,820,115	\$79,887	\$93,592	\$1,961,333	\$2,195,509	-\$234,176	
PEPM Avg							\$638	\$136	-\$13	-\$29	\$722	\$32	\$37	\$778	\$871	-\$93	
PMPM Avg							\$313	\$67	-\$6	-\$14	\$354	\$16	\$18	\$381	\$427	-\$46	



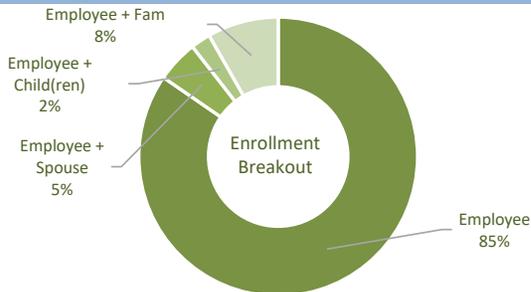
*Rx claims are reported by Plan Watch in real time and may vary from Summary Management Report



Yavapai Combined Trust

Premier (Gross Medical & RX Claims)

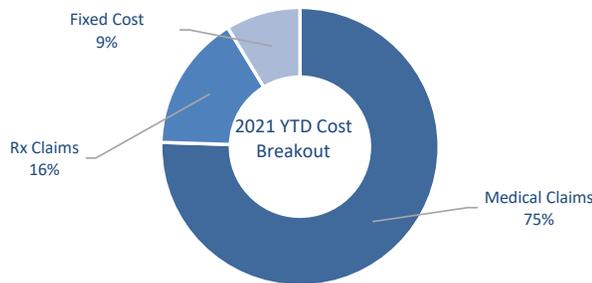
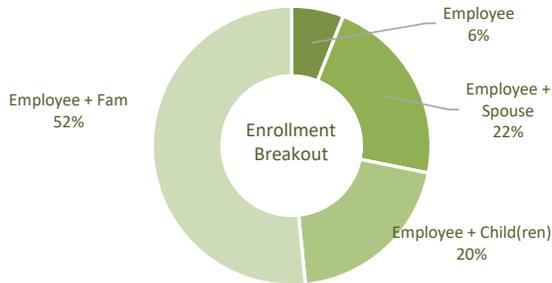
Month	Enrollment						Claims				Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio
	A	B	C	D	E	F	G	H	I = (G+H)		J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)
	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	ISL Reimbursement	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total
Jul-21	923	52	22	93	1,090	1,487	\$786,310	\$167,360	\$0	\$953,670	\$40,167	\$33,219	\$1,027,055	\$967,563	-\$59,492	106%
Aug-21	929	53	22	92	1,096	1,490	\$776,685	\$137,766	\$0	\$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	\$0	\$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	\$0	\$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	-\$103,344	\$484,169	\$40,167	\$33,182	\$557,517	\$966,110	\$408,593	58%
Dec-21	923	54	26	90	1,093	1,480	\$822,214	\$159,477	\$0	\$981,691	\$40,277	\$33,405	\$1,055,373	\$971,576	-\$83,798	109%
Jan-22	916	51	26	88	1,081	1,472	\$658,895	\$176,001	\$0	\$834,896	\$39,835	\$32,922	\$907,653	\$957,980	\$50,327	95%
Feb-22	911	52	26	88	1,077	1,457	\$1,802,690	\$167,537	\$0	\$1,970,227	\$39,687	\$32,860	\$2,042,775	\$955,883	-\$1,086,891	214%
Mar-22	904	51	26	88	1,069	1,455	\$798,224	\$193,562	\$0	\$991,785	\$39,393	\$32,625	\$1,063,802	\$948,995	-\$114,807	112%
Apr-22	912	55	26	88	1,081	1,478	\$366,463	\$151,773	-\$1,394,342	-\$876,106	\$39,835	\$33,071	-\$803,201	\$961,573	\$1,764,774	-84%
May-22	917	55	27	87	1,086	1,480	\$525,325	\$207,515	\$0	\$732,840	\$40,019	\$33,195	\$806,053	\$965,070	\$159,016	84%
Jun-22	918	54	28	89	1,089	1,437	\$672,940	\$195,031	-\$65,507	\$802,464	\$40,130	\$33,343	\$875,937	\$969,045	\$93,108	90%
Total	11,037	633	300	1,077	13,047	17,715	\$10,051,189	\$2,065,680	-\$1,563,193	\$10,553,676	\$480,782	\$398,036	\$11,432,494	\$11,582,364	\$149,870	99%
Mo / Avg	920	53	25	90	1,087	1,476	\$837,599	\$172,140	-\$130,266	\$879,473	\$40,065	\$33,170	\$952,708	\$965,197	\$12,489	
PEPM Avg							\$770	\$158	-\$120	\$809	\$37	\$31	\$876	\$888	\$11	
PMPM Avg							\$567	\$117	-\$88	\$596	\$27	\$22	\$645	\$654	\$8	
% Change	-6.4%	1.3%	28.8%	-15.4%	-6.3%	-6.4%	14.5%	-5.6%		2.1%	12.5%	10.0%	2.7%	5.0%	-233.3%	
Total	11,786	625	233	1,273	13,917	18,922	\$9,369,255	\$2,351,495	-\$667,514	\$11,053,236	\$455,782	\$376,906	\$11,885,923	\$11,780,529	-\$105,394	101%
Mo / Avg	982	52	19	106	1,160	1,577	\$780,771	\$195,958	-\$55,626	\$921,103	\$37,982	\$31,409	\$990,494	\$981,711	-\$8,783	
PEPM Avg							\$673	\$169	-\$48	\$794	\$33	\$27	\$854	\$846	-\$8	
PMPM Avg							\$495	\$124	-\$35	\$584	\$24	\$20	\$628	\$623	-\$6	
% Change	-11.7%	-21.3%	-14.7%	-13.1%	-12.4%	-12.8%	6.2%	18.1%	84.2%	5.6%	4.3%	0.0%	5.4%	-0.2%	-78.6%	
Total	13,346	794	273	1,465	15,878	21,703	\$10,113,058	\$2,283,651	-\$404,813	\$11,991,896	\$503,333	\$433,640	\$12,928,869	\$13,533,558	-\$604,689	96%
Mo / Avg	1,112	66	23	122	1,323	1,809	\$842,755	\$190,304	-\$33,734	\$999,325	\$41,944	\$36,137	\$1,077,406	\$1,127,797	-\$50,391	
PEPM Avg							\$637	\$144	-\$25	\$755	\$32	\$27	\$814	\$852	-\$38	
PMPM Avg							\$466	\$105	-\$19	\$553	\$23	\$20	\$596	\$624	-\$28	



Yavapai Combined Trust

Basic Plus (Gross Medical & RX Claims)

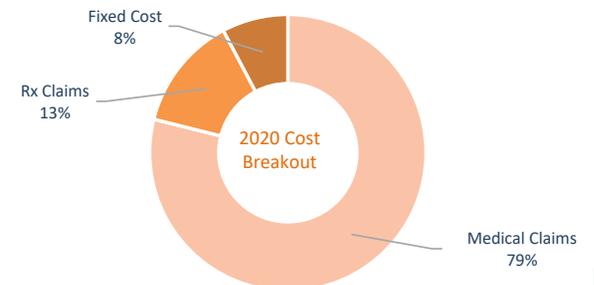
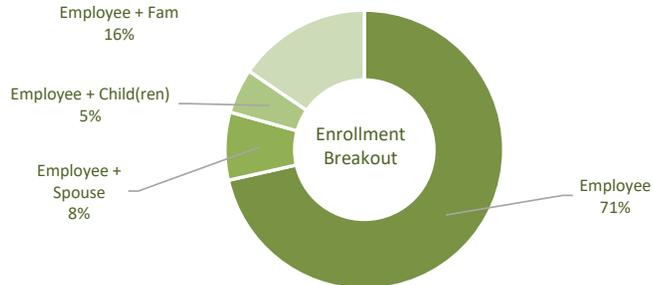
	Enrollment						Claims				Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio		
	A	B	C	D	E	F	G	H	I = (G+H)		J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)		
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	ISL Reimbursement	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total		
Basic Plus	Jul-21	41	182	161	421	805	2,650	\$1,073,160	\$139,994	-\$110,419	\$1,102,735	\$29,664	\$48,353	\$1,180,752	\$798,260	-\$382,493	148%	
	Aug-21	43	184	162	421	810	2,663	\$625,369	\$106,105	\$0	\$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	\$0	\$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	\$0	\$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	-\$94,112	\$471,859	\$29,701	\$48,341	\$549,901	\$797,552	\$247,651	69%	
	Dec-21	50	177	165	418	810	2,605	\$707,203	\$136,329	-\$937,976	-\$94,443	\$29,849	\$48,329	-\$16,266	\$797,776	\$814,042	-\$16,266	-2%
	Jan-22	47	178	165	410	800	2,577	\$612,876	\$142,398	\$0	\$755,274	\$29,480	\$47,821	\$832,575	\$788,914	-\$43,660	106%	
	Feb-22	50	175	166	413	804	2,588	\$532,769	\$113,809	\$0	\$646,578	\$29,627	\$47,957	\$724,162	\$791,330	\$67,168	92%	
	Mar-22	53	172	162	413	800	2,565	\$1,110,569	\$176,557	-\$6,109	\$1,281,017	\$29,480	\$47,597	\$1,358,095	\$786,024	-\$572,070	173%	
	Apr-22	55	172	161	411	799	2,571	\$292,674	\$156,323	\$0	\$448,997	\$29,443	\$47,461	\$525,901	\$783,925	\$258,024	67%	
	May-22	58	173	165	410	806	2,584	\$494,772	\$207,141	\$0	\$701,913	\$29,701	\$47,783	\$779,397	\$788,915	\$9,517	99%	
	Jun-22	60	172	163	410	805	2,575	\$773,878	\$119,928	\$0	\$893,806	\$29,664	\$47,647	\$971,117	\$787,006	-\$184,111	123%	
Total	584	2,134	1,958	4,982	9,658	31,261	\$8,110,793	\$1,700,607	-\$1,148,616	\$8,662,784	\$355,897	\$576,697	\$9,595,378	\$9,520,057	-\$75,321	101%		
Mo / Avg	49	178	163	415	805	2,605	\$675,899	\$141,717	-\$95,718	\$721,899	\$29,658	\$48,058	\$799,615	\$793,338	-\$6,277			
PEPM Avg							\$840	\$176	-\$119	\$897	\$37	\$60	\$994	\$986	-\$8			
PMPM Avg							\$259	\$54	-\$37	\$277	\$11	\$18	\$307	\$305	-\$2			
% Change	-11.1%	-5.3%	4.3%	-11.7%	-7.4%	-8.5%	36.3%	38.5%	1750.0%	22.0%	10.0%	5.9%	20.9%	4.1%	-105.1%			
Total	657	2,254	1,878	5,639	10,428	34,147	\$6,487,325	\$1,319,353	-\$54,661	\$7,752,017	\$341,517	\$576,688	\$8,670,222	\$10,007,940	\$1,337,718	87%		
Mo / Avg	55	188	157	470	869	2,846	\$540,610	\$109,946	-\$4,555	\$646,001	\$28,460	\$48,057	\$722,518	\$833,995	\$111,477			
PEPM Avg							\$622	\$127	-\$5	\$743	\$33	\$55	\$831	\$960	\$128			
PMPM Avg							\$190	\$39	-\$2	\$227	\$10	\$17	\$254	\$293	\$39			
% Change	22.6%	4.0%	11.1%	-1.5%	3.1%	1.1%	3.8%	-11.4%	-60.0%	2.3%	11.1%	0.0%	2.0%	1.4%	-195.1%			
Total	536	2,167	1,690	5,722	10,115	33,775	\$6,178,560	\$1,485,998	-\$152,897	\$7,511,660	\$320,646	\$563,025	\$8,395,330	\$9,764,265	-\$1,368,935	86%		
Mo / Avg	45	181	141	477	843	2,815	\$514,880	\$123,833	-\$12,741	\$625,972	\$26,720	\$46,919	\$699,611	\$813,689	-\$114,078			
PEPM Avg							\$611	\$147	-\$15	\$743	\$32	\$56	\$830	\$965	-\$135			
PMPM Avg							\$183	\$44	-\$5	\$222	\$9	\$17	\$249	\$289	-\$41			



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	ISL Reimbursement	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	\$0	\$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	\$0	\$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	\$0	\$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	-\$184,243	\$360,945	\$20,820	\$19,912	\$401,678	\$436,806	\$35,129	92%
Nov-21	402	44	29	89	564	943	\$547,688	\$92,480	\$0	\$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	\$0	\$606,994	\$21,078	\$20,346	\$648,418	\$445,268	-\$203,150	146%
Jan-22	408	45	32	90	575	942	\$326,102	\$48,582	\$0	\$374,684	\$21,189	\$20,458	\$416,330	\$447,695	\$31,365	93%
Feb-22	411	46	32	87	576	945	\$345,480	\$46,690	-\$3,976	\$388,194	\$21,226	\$20,408	\$429,827	\$446,747	\$16,920	96%
Mar-22	416	45	32	88	581	954	\$697,642	\$40,821	\$0	\$738,463	\$21,410	\$20,532	\$780,405	\$449,683	-\$330,722	174%
Apr-22	408	44	31	89	572	951	\$449,159	\$49,736	\$0	\$498,896	\$21,078	\$20,272	\$540,246	\$443,979	-\$96,267	122%
May-22	408	44	32	89	573	953	\$388,143	\$47,527	\$0	\$435,671	\$21,115	\$20,334	\$477,119	\$445,106	-\$32,014	107%
Jun-22	413	43	31	90	577	1,001	\$316,576	\$95,415	\$0	\$411,991	\$21,262	\$20,396	\$453,649	\$446,915	-\$6,735	102%
Total	4,870	536	353	1,055	6,814	11,319	\$5,294,458	\$620,461	-\$188,219	\$5,726,700	\$251,096	\$241,129	\$6,218,925	\$5,284,346	-\$934,578	118%
Mo / Avg	406	45	29	88	568	943	\$441,205	\$51,705	-\$15,685	\$477,225	\$20,925	\$20,094	\$518,244	\$440,362	-\$77,882	
PEPM Avg							\$777	\$91	-\$28	\$840	\$37	\$35	\$913	\$776	-\$137	
PMPM Avg							\$468	\$55	-\$17	\$506	\$22	\$21	\$549	\$467	-\$82	
% Change	12.3%	20.7%	133.8%	64.8%	22.3%	36.8%	9.6%	-23.6%		3.9%	0.0%	5.0%	3.8%	-2.7%	-6.5%	
Total	4,335	444	151	640	5,570	8,274	\$3,535,972	\$598,800	-\$102,878	\$4,031,894	\$182,139	\$164,605	\$4,378,638	\$3,973,115	-\$405,523	110%
Mo / Avg	361	37	13	53	464	690	\$294,664	\$49,900	-\$8,573	\$335,991	\$15,178	\$13,717	\$364,886	\$331,093	-\$33,794	
PEPM Avg							\$635	\$108	-\$18	\$724	\$33	\$30	\$786	\$713	-\$73	
PMPM Avg							\$427	\$72	-\$12	\$487	\$22	\$20	\$529	\$480	-\$49	
% Change	32.1%	30.6%	19.8%	27.7%	31.1%	32.2%	-11.0%	26.3%		-5.1%	0.0%	0.0%	-4.7%	-1.4%	-172.1%	
Total	3,281	340	126	501	4,248	6,257	\$3,004,000	\$357,254	-\$150,530	\$3,210,724	\$134,662	\$126,441	\$3,471,827	\$3,048,285	\$423,542	114%
Mo / Avg	273	28	11	42	354	521	\$250,333	\$29,771	-\$12,544	\$267,560	\$11,222	\$10,537	\$289,319	\$254,024	\$35,295	
PEPM Avg							\$707	\$84	-\$35	\$756	\$32	\$30	\$817	\$718	\$100	
PMPM Avg							\$480	\$57	-\$24	\$513	\$22	\$20	\$555	\$487	\$68	



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	\$1,707,925	\$1,457,925
2	Premier	Spouse	Malignant Neoplasms	\$1,109,788	\$859,788
3	Basic	Child	Intracranial Injury	\$490,408	\$240,408
4	HDHP	Child	Other Diseases of Digestive System / Complications of Bariatric Procedures	\$345,374	\$95,374
5	HDHP	Spouse	Multiple Sclerosis	\$283,335	\$33,335
6	HDHP	Employee	Malignant Neoplasms	\$255,655	\$5,655
7	HDHP	Employee	Malignant Neoplasms	\$247,316	
8	Basic	Child	Other Sepsis	\$231,904	
9	Basic	Spouse	Chronic Kidney Disease (CKD)	\$225,755	
10	Premier	Employee	Malignant Neoplasms	\$214,211	
11	Premier	Employee	Other Diseases of Digestive System / Complications of Bariatric Procedures	\$213,690	
12	Premier	Employee	Intracranial Injury	\$193,389	
13	HDHP	Spouse	Intracranial Injury	\$180,601	
14	Premier	Employee	Heart Failure	\$168,265	
15	Basic	Child	Metabolic Disorders	\$167,562	
16	Premier	Child	Metabolic Disorders	\$161,709	
17	HDHP	Employee	Acute Myocardial Infarction	\$156,344	
18	Premier	Employee	Atherosclerosis / Aortic Aneurysm	\$149,657	
19	Basic	Spouse	Congenital Cardiac Malformations	\$146,105	
20	HDHP	Spouse	Thoracic, Thoracolumbar * Lumbosacral Intervertebral Disc Disorders	\$136,210	
21	Basic	Spouse	Diseases of Pancreatitis	\$127,782	
Total				\$6,912,984	\$2,692,484
Estimated Stop Loss Reimbursement after Aggregating Specific Deductible					\$2,592,484
Med/Rx Share of High Cases					
Percent of Total Claims				24.83%	

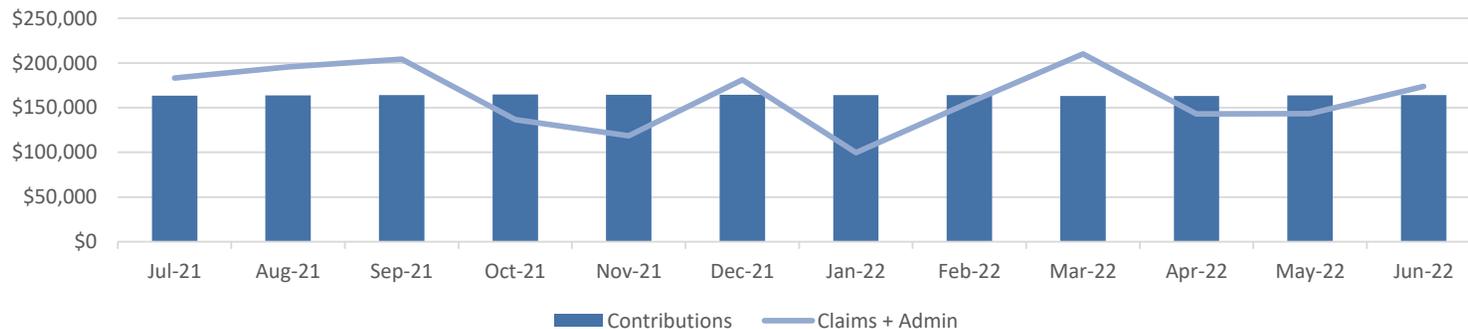


Yavapai Combined Trust

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	\$173,483	\$5,707	\$179,190	\$3,929	-\$19,690	112.0%
	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	2,252	\$164,275	\$171,882	\$5,450	\$177,332	\$3,941	-\$16,998	110.3%
	Jan-22	2,247	\$164,161	\$92,439	\$3,311	\$95,750	\$3,932	\$64,479	60.7%
	Feb-22	2,244	\$163,875	\$136,871	\$14,712	\$151,583	\$3,927	\$8,365	94.9%
	Mar-22	2,236	\$163,020	\$198,627	\$7,530	\$206,157	\$3,913	-\$47,050	128.9%
	Apr-22	2,236	\$163,140	\$5,766	\$5,766	\$138,978	\$3,913	\$20,249	87.6%
	May-22	2,244	\$163,577	\$5,228	\$5,228	\$139,345	\$3,927	\$20,305	87.6%
	Jun-22	2,253	\$163,972	\$5,220	\$5,220	\$169,666	\$3,943	-\$9,637	105.9%
2021	Total	26,972	\$1,966,450	\$1,405,381	\$76,292	\$1,897,237	\$47,201	\$22,012	98.9%
	Mo / Avg	2,248	\$163,871	\$117,115	\$6,358	\$158,103	\$3,933	\$1,834	
	% Change	1.5%	0.5%	-23.3%	1.9%	-0.5%	1.5%	382.6%	
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

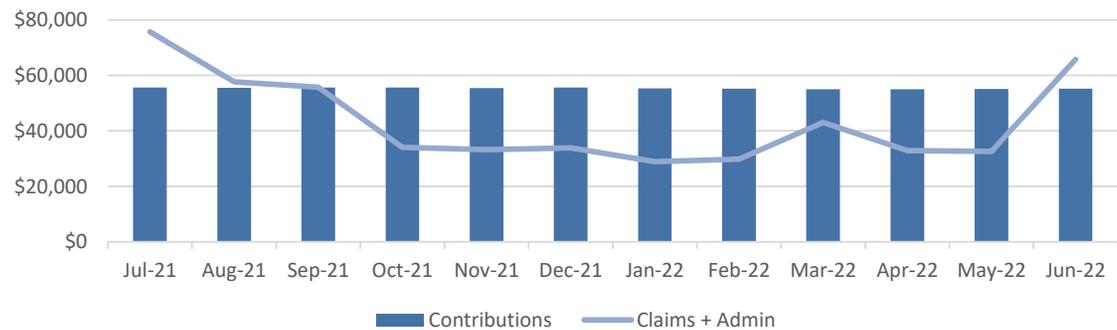


Yavapai Combined Trust

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	2,302	\$55,307	\$26,027	\$2,878	\$26,403	52.3%
	Feb-22	2,297	\$55,154	\$26,891	\$2,871	\$25,392	54.0%
	Mar-22	2,292	\$55,029	\$40,174	\$2,865	\$11,990	78.2%
	Apr-22	2,293	\$54,978	\$30,018	\$2,866	\$22,094	59.8%
	May-22	2,302	\$55,116	\$29,678	\$2,878	\$22,560	59.1%
	Jun-22	2,308	\$55,230	\$62,915	\$2,885	-\$10,570	\$1
2021	Total	27,633	\$664,351	\$488,517	\$34,541	\$141,293	78.7%
	Mo / Avg	2,303	\$55,363	\$40,710	\$2,878	\$11,774	
	% Change	-7.0%	-9.1%	2.2%	-7.0%	-34.6%	
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-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	2,548	\$15,038	\$2,158	\$764	\$12,115	19.4%
	Feb-22	2,543	\$14,983	\$6,526	\$763	\$7,695	48.6%
	Mar-22	2,537	\$14,973	\$8,554	\$761	\$5,657	62.2%
	Apr-22	2,547	\$15,017	\$628	\$764	\$13,624	9.3%
	May-22	2,173	\$10,991	\$4,122	\$652	\$6,217	43.4%
	Jun-22	2,575	15,181	\$6,641	\$773	\$7,767	\$0
2021	Total	30,117	\$175,063	\$102,283	\$9,035	\$63,744	63.6%
	Mo / Avg	2,510	\$14,589	\$8,524	\$753	\$5,312	
	% Change	-2.2%	-2.6%	2.7%	-2.2%	-10.1%	
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

