



Benefits Plan Experience

Month Ending October 2020

July 1, 2020 through June 30, 2021



Prepared For:



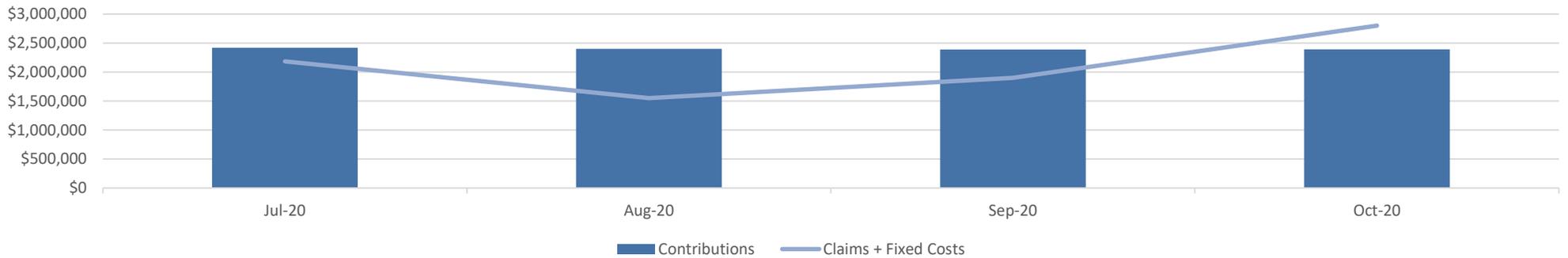
Yavapai Combined Trust

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-20	2,519	\$2,421,047	\$1,379,117	\$302,303	\$217,426	\$85,772	\$15,244	\$1,999,861	\$184,692	\$236,495	90.2%
Aug-20	2,515	\$2,400,443	\$964,308	\$214,824	\$131,258	\$43,572	\$12,622	\$1,366,584	\$183,186	\$850,673	64.6%
Sep-20	2,488	\$2,385,741	\$1,100,939	\$380,452	\$189,532	\$37,470	\$9,184	\$1,717,576	\$182,404	\$485,761	79.6%
Oct-20	2,495	\$2,390,108	\$2,066,311	\$296,129	\$209,788	\$40,924	\$4,536	\$2,617,689	\$182,752	-\$410,333	117.2%
Nov-20											
Dec-20											
Jan-21											
Feb-21											
Mar-21											
Apr-21											
May-21											
Jun-21											
Total	10,017	9,597,340	5,510,674	1,193,708	748,004	207,739	\$41,585	\$7,701,710	\$733,034	\$1,162,596	87.9%
Mo / Avg	2,504	2,399,335	1,377,669	298,427	187,001	51,935	\$10,396	\$1,925,427	\$183,258	\$290,649	
% Change	-0.6%	-1.5%	-12.6%	10.1%	34.3%	35.0%	2.0%	-5.4%	1.1%	31.9%	
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 October 2020 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 October 2020 were \$2,100,261, before stoploss reimbursement. Your YTD Per Member Per Month (PMPM) cost for medical claims of \$290 is 7.3% lower than Yavapai Combined Trust's average PMPM for the previous year, which was \$313.

Rx Claims (Before Stoploss)

- RX claims for October 2020 were \$296,129, before stoploss reimbursement. Your YTD PMPM cost for Rx claims of \$64 is 4.5% lower 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 \$326 PMPM through October 2020. This is 9% lower than your Medical and Rx PMPM in the 2019-20 Plan Year, which was \$359.

Large Claims

- There are 4 claimants exceeding \$125,000. The paid claims for these 4 claimants combined is \$728,884, which represents 10% of your total Medical/Rx claims cost. Yavapai Combined Trust has 1 claimant exceeding the carrier stoploss level of \$250,000. Yavapai Combined Trust has not yet reached the \$100,000 Aggregating specific deductible.

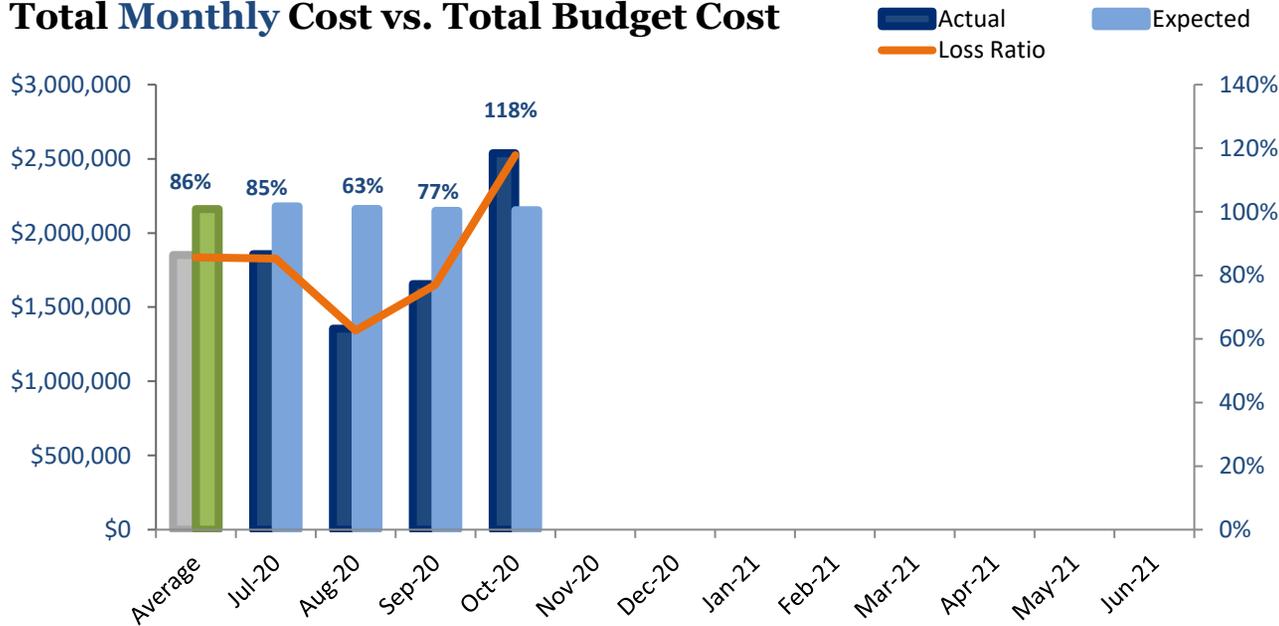
Budget vs. Actual

- 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 \$360 PMPM. As of the end of October 2020, Yavapai Combined Trust is running 14% under budget.

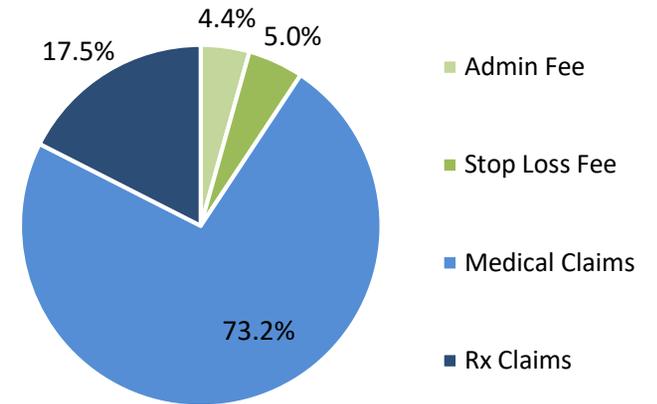
Yavapai Combined Trust

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	\$ 3,672,598
Basic Plus Total Claims Paid	\$ 2,371,453
HDHP Total Claims Paid	\$ 1,249,223
Total Claims Paid	\$ 7,293,274
Total Fixed Costs	\$ 702,375
Reimbursements (ISL & RX Rebates)	\$ (588,892)
Total Medical Cost	\$ 7,406,757
Total Budget Estimate	\$ 8,645,229
Medical Plan Surplus / Deficit	\$ 1,238,472

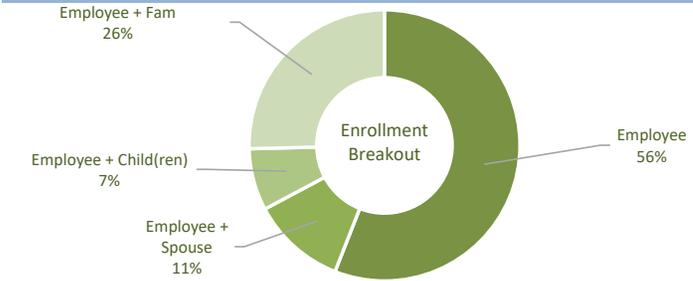
Top Ten High Claimants



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	\$302,303	-\$83,326	\$0	\$1,681,419	\$82,474	\$94,403	\$1,858,296	\$2,179,092	-\$320,796	85%
Aug-20	1,395	286	185	634	2,500	5,141	\$1,130,616	\$341,009	-\$166,308	-\$126,185	\$1,179,132	\$81,852	\$93,705	\$1,354,689	\$2,162,910	-\$808,221	63%
Sep-20	1,401	273	186	634	2,494	5,124	\$1,280,061	\$380,452	-\$179,123	\$0	\$1,481,391	\$81,655	\$93,144	\$1,656,190	\$2,149,438	-\$493,248	77%
Oct-20	1,399	280	186	632	2,497	5,126	\$2,100,261	\$296,129	-\$33,950	\$0	\$2,362,440	\$81,754	\$93,388	\$2,537,582	\$2,153,789	\$383,793	118%
Nov-20																	
Dec-20																	
Jan-21																	
Feb-21																	
Mar-21																	
Apr-21																	
May-21																	
Jun-21																	
Total	5,601	1,128	739	2,542	10,010	20,571	\$5,973,381	\$1,319,893	-\$462,706	-\$126,185	\$6,704,382	\$327,735	\$374,640	\$7,406,757	\$8,645,229	-\$1,238,472	86%
Mo / Avg	1,400	282	185	636	2,503	5,143	\$1,493,345	\$329,973	-\$115,677	-\$31,546	\$1,676,095	\$81,934	\$93,660	\$1,851,689	\$2,161,307	-\$309,618	
PEPM Avg							\$597	\$132	-\$46	-\$13	\$670	\$33	\$37	\$740	\$864	-\$124	
PMPM Avg							\$290	\$64	-\$22	-\$6	\$326	\$16	\$18	\$360	\$420	-\$60	
% Change	-2.1%	2.5%	6.1%	-0.8%	-0.7%	0.0%	-7.3%	-4.5%	266.7%	-57.1%	-9.2%	0.0%	0.0%	-8.4%	-1.6%	76.5%	
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	

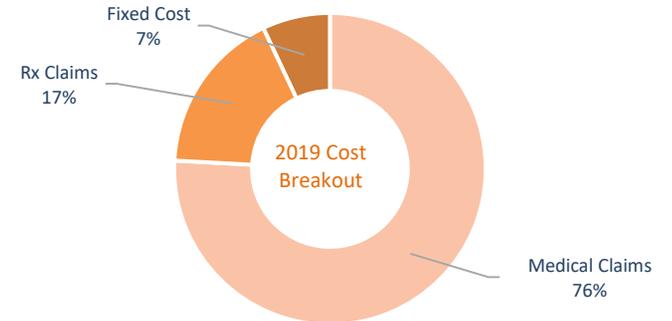
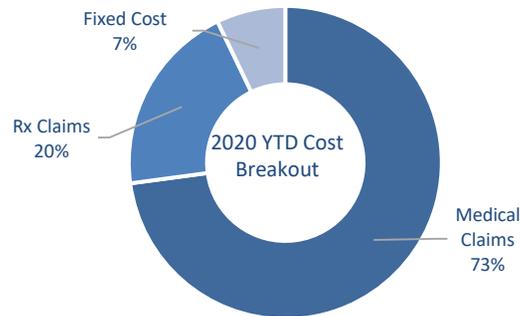
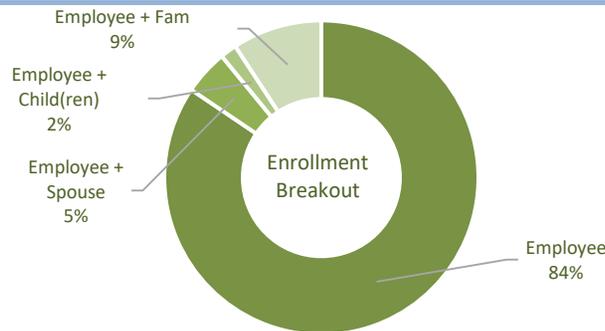


*Rx claims are reported by Benefit Focus in real time and may vary from Rx invoices

Yavapai Combined Trust

Premier (Gross Medical & RX Claims)

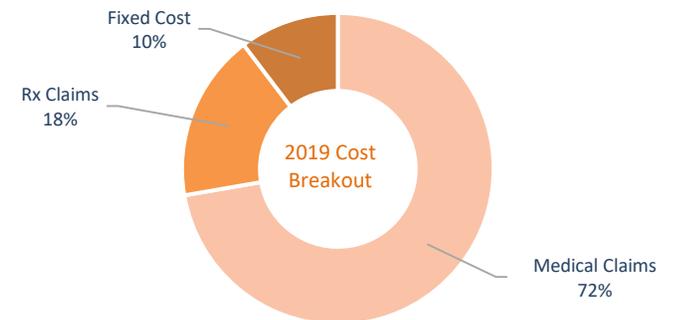
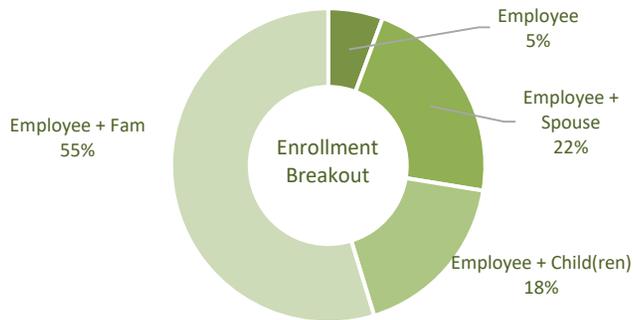
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total	
Premier	Jul-20	998	57	20	111	1,186	1,620	\$840,580	\$170,960	\$1,011,540	\$38,842	\$32,350	\$1,082,732	\$1,009,842	\$72,890	107%
	Aug-20	995	55	20	110	1,180	1,608	\$660,293	\$210,251	\$870,543	\$38,645	\$32,113	\$941,301	\$1,002,840	-\$61,539	94%
	Sep-20	992	51	20	108	1,171	1,592	\$547,298	\$221,812	\$769,110	\$38,350	\$31,702	\$839,163	\$990,951	-\$151,788	85%
	Oct-20	991	54	20	106	1,171	1,588	\$834,070	\$187,334	\$1,021,404	\$38,350	\$31,738	\$1,091,492	\$991,875	\$99,617	110%
	Nov-20															
	Dec-20															
	Jan-21															
	Feb-21															
	Mar-21															
	Apr-21															
	May-21															
	Jun-21															
	Total	3,976	217	80	435	4,708	6,408	\$2,882,241	\$790,356	\$3,672,598	\$154,187	\$127,904	\$3,954,688	\$3,995,508	-\$40,820	99%
2020	Mo / Avg	994	54	20	109	1,177	1,602	\$720,560	\$197,589	\$918,149	\$38,547	\$31,976	\$988,672	\$998,877	-\$10,205	
	PEPM Avg							\$612	\$168	\$780	\$33	\$27	\$840	\$849	-\$9	
	PMPM Avg							\$450	\$123	\$573	\$24	\$20	\$617	\$624	-\$6	
	% Change	-10.6%	-18.0%	-12.1%	-10.9%	-11.0%	-11.4%	-3.4%	17.1%	0.4%	4.3%	0.0%	0.5%	0.0%	-33.3%	
2019	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)

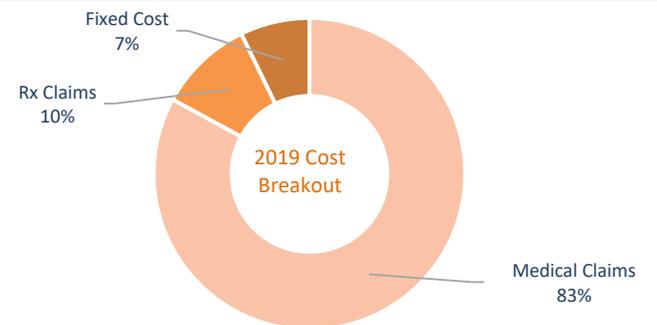
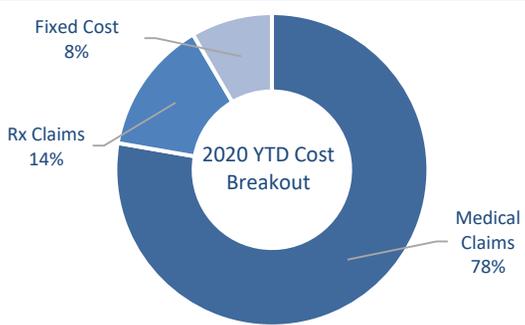
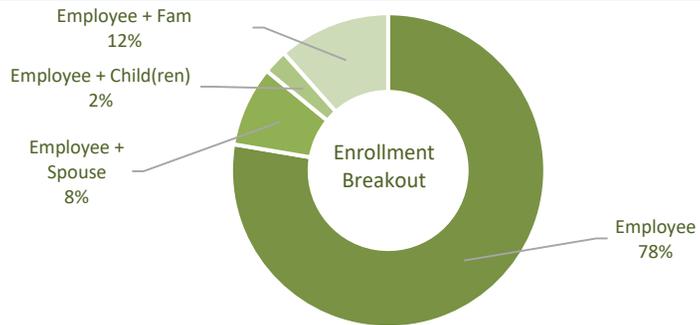
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total
Jul-20	53	192	151	477	873	2,871	\$344,379	\$100,301	\$444,680	\$28,591	\$48,351	\$521,621	\$838,955	-\$317,334	62%
Aug-20	44	193	154	471	862	2,850	\$268,371	\$73,161	\$341,532	\$28,231	\$48,041	\$417,804	\$833,050	-\$415,246	50%
Sep-20	49	185	154	473	861	2,846	\$511,082	\$107,745	\$618,827	\$28,198	\$47,804	\$694,828	\$829,255	-\$134,427	84%
Oct-20	49	189	154	473	865	2,854	\$907,083	\$59,331	\$966,414	\$28,329	\$48,034	\$1,042,777	\$833,235	\$209,542	125%
Nov-20															
Dec-20															
Jan-21															
Feb-21															
Mar-21															
Apr-21															
May-21															
Jun-21															
Total	195	759	613	1,894	3,461	11,421	\$2,030,915	\$340,538	\$2,371,453	\$113,348	\$192,230	\$2,677,030	\$3,334,495	-\$657,465	80%
Mo / Avg	49	190	153	474	865	2,855	\$507,729	\$85,134	\$592,863	\$28,337	\$48,057	\$669,258	\$833,624	-\$164,366	
PEPM Avg							\$587	\$98	\$685	\$33	\$56	\$773	\$963	-\$190	
PMPM Avg							\$178	\$30	\$208	\$10	\$17	\$234	\$292	-\$58	
% Change	9.1%	5.1%	8.8%	-0.7%	2.6%	1.4%	-2.7%	-31.8%	-8.4%	11.1%	0.0%	-7.5%	1.0%	61.1%	
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)

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	\$31,042	\$308,525	\$15,042	\$13,702	\$337,269	\$330,295	\$6,974	102%
Aug-20	356	38	11	53	458	683	\$201,952	\$57,597	\$259,550	\$14,977	\$13,551	\$288,077	\$327,020	-\$38,943	88%
Sep-20	360	37	12	53	462	686	\$221,681	\$50,895	\$272,576	\$15,107	\$13,637	\$301,321	\$329,232	-\$27,911	92%
Oct-20	359	37	12	53	461	684	\$359,108	\$49,465	\$408,573	\$15,075	\$13,616	\$437,263	\$328,679	\$108,584	133%
Nov-20															
Dec-20															
Jan-21															
Feb-21															
Mar-21															
Apr-21															
May-21															
Jun-21															
Total	1,430	152	46	213	1,841	2,742	\$1,060,225	\$188,998	\$1,249,223	\$60,201	\$54,506	\$1,363,930	\$1,315,226	\$48,704	104%
Mo / Avg	358	38	12	53	460	686	\$265,056	\$47,250	\$312,306	\$15,050	\$13,627	\$340,983	\$328,807	\$12,176	
PEPM Avg							\$576	\$103	\$679	\$33	\$30	\$741	\$714	\$26	
PMPM Avg							\$387	\$69	\$456	\$22	\$20	\$497	\$480	\$18	
% Change	30.8%	34.1%	9.5%	27.5%	30.0%	31.5%	-19.4%	21.1%	-15.1%	0.0%	0.0%	-14.2%	-1.4%	-80.4%	
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

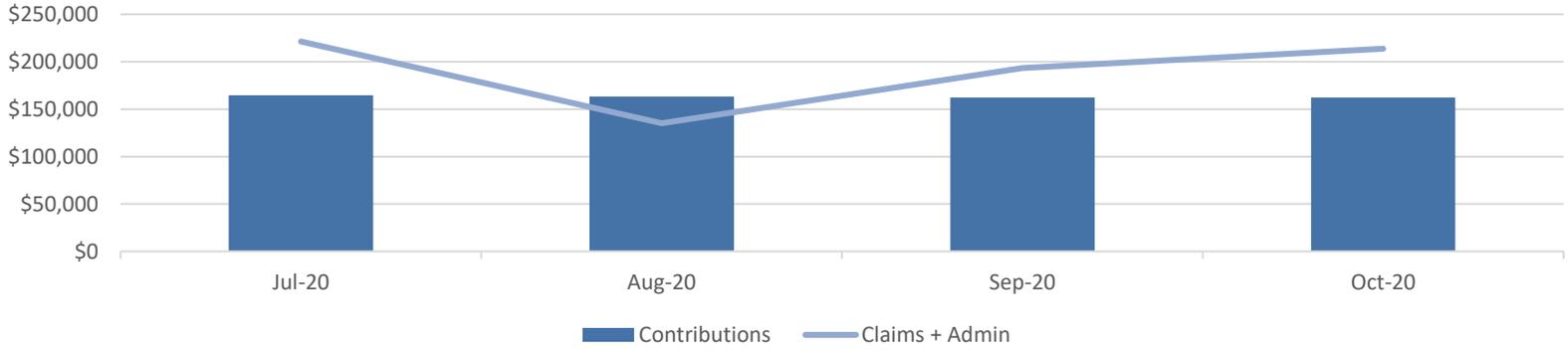
July 1, 2020 through June 30, 2021					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Basic Plus	Dependent	G25.3 - Myoclonus	\$251,252	\$1,252
2	Basic Plus	Spouse	A41.9 - Sepsis, unspecified organism	\$186,184	
3	Basic Plus	Dependent	Q22.4 - Congenital tricuspid stenosis	\$154,595	
4	Basic Plus	Employee	D32.9 Benign neoplasm of meninges, unspecified	\$136,854	
Total				\$728,884	\$1,252
Estimated Stop Loss Reimbursement after Aggregating Specific Deductible					\$0
Med/Rx Share of High Cases					
Percent of Total Claims				9.99%	

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	2,225	\$164,622	\$210,154	\$7,272	\$217,426	\$3,894	\$56,697	134.4%
	Aug-20	2,206	\$163,186	\$126,210	\$5,048	\$131,258	\$3,861	-\$28,067	82.8%
	Sep-20	2,200	\$162,356	\$181,806	\$7,726	\$189,532	\$3,850	\$31,026	119.1%
	Oct-20	2,202	\$162,318	\$201,746	\$8,042	\$209,788	\$3,854	\$51,323	131.6%
	Nov-20								
	Dec-20								
	Jan-21								
	Feb-21								
	Mar-21								
	Apr-21								
	May-21								
	Jun-21								
2020	Total	8,833	652,482	719,916	28,088	\$748,004	\$15,458	\$110,980	117.0%
	Mo / Avg	2,208	163,121	179,979	7,022	\$187,001	\$3,864	\$27,745	
	% Change	-0.1%	-0.5%	33.0%	81.1%	34.3%	-0.1%	-232.7%	
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

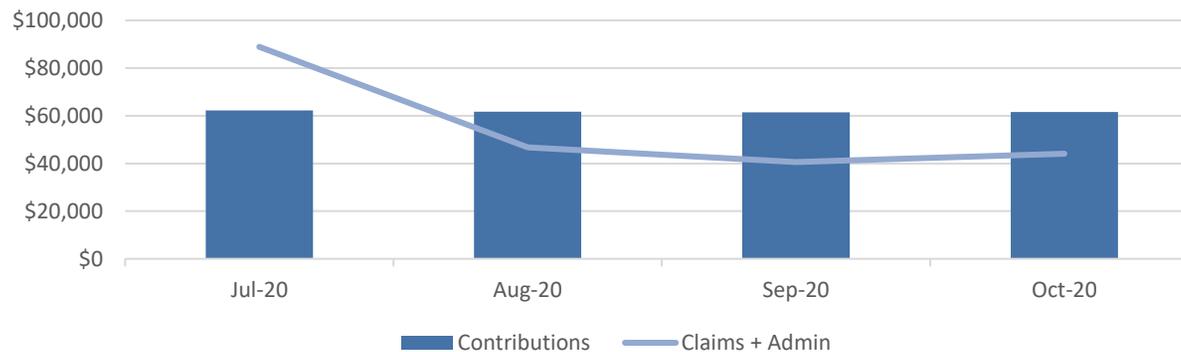


Yavapai Combined Trust

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						
	Dec-20						
	Jan-21						
	Feb-21						
	Mar-21						
	Apr-21						
	May-21						
	Jun-21						
	2020	Total	10,002	246,918	\$207,739	\$12,503	\$26,677
Mo / Avg		2,501	61,730	\$51,935	\$3,126	\$6,669	
% Change		-0.7%	-0.1%	35.0%	-0.7%	-66.9%	
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	\$15,136	\$15,244	\$775	-\$883	105.8%
	Aug-20	2,152	\$12,611	\$12,622	\$646	-\$657	105.2%
	Sep-20	2,133	\$12,499	\$9,184	\$640	\$2,676	78.6%
	Oct-20	2,127	\$12,464	\$4,536	\$638	\$7,290	41.5%
	Nov-20						
	Dec-20						
	Jan-21						
	Feb-21						
	Mar-21						
	Apr-21						
	May-21						
	Jun-21						
2020	Total	8,995	52,711	\$41,585	\$2,699	\$8,427	84.0%
	Mo / Avg	2,249	13,178	\$10,396	\$675	\$2,107	
	% Change	-12.9%	-12.9%	2.0%	-12.9%	-49.3%	
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

