



Benefits Plan Experience

Month Ending June 2020

July 1, 2019 through June 30, 2020



Prepared For:



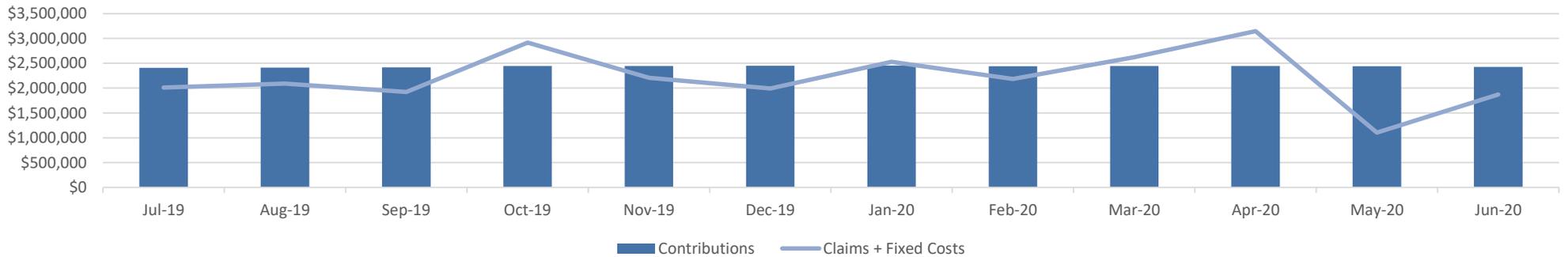
Yavapai Combined Trust

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
Month	Medical Enrollment	Contributions	Medical	Pharmacy	Dental	Vision	STD	Total	Fixed Costs	Net Surplus/(Loss)	Loss Ratio
Jul-19	2,485	\$2,408,038	\$1,343,013	\$261,428	\$153,346	\$69,995	\$4,249	\$1,832,031	\$178,650	\$397,358	83.5%
Aug-19	2,497	\$2,414,782	\$1,498,941	\$88,091	\$248,942	\$70,003	\$5,307	\$1,911,284	\$179,289	\$324,210	86.6%
Sep-19	2,499	\$2,419,283	\$1,300,991	\$270,113	\$130,204	\$36,978	\$4,034	\$1,742,319	\$179,687	\$497,277	79.4%
Oct-19	2,525	\$2,447,148	\$2,144,862	\$355,037	\$175,334	\$50,423	\$7,733	\$2,733,390	\$182,041	-\$468,283	119.1%
Nov-19	2,529	\$2,444,398	\$1,695,798	\$162,724	\$127,132	\$30,546	\$9,059	\$2,025,259	\$181,842	\$237,297	90.3%
Dec-19	2,528	\$2,448,219	\$1,295,049	\$368,894	\$106,552	\$28,038	\$9,772	\$1,808,305	\$181,912	\$458,002	81.3%
Jan-20	2,543	\$2,454,214	\$1,692,633	\$422,680	\$185,340	\$34,847	\$11,760	\$2,347,261	\$182,759	-\$75,806	103.1%
Feb-20	2,530	\$2,441,449	\$1,644,581	\$162,944	\$153,991	\$28,620	\$10,888	\$2,001,025	\$181,921	\$258,503	89.4%
Mar-20	2,535	\$2,445,397	\$1,892,820	\$375,425	\$117,669	\$40,158	\$15,876	\$2,441,948	\$182,294	-\$178,846	107.3%
Apr-20	2,528	\$2,444,656	\$2,451,891	\$384,882	\$88,905	\$21,289	\$17,681	\$2,964,648	\$182,103	-\$702,095	128.7%
May-20	2,523	\$2,441,058	\$748,731	\$117,787	\$32,441	\$9,329	\$13,351	\$921,640	\$181,810	\$1,337,609	45.2%
Jun-20	2,509	\$2,428,365	\$1,199,183	\$283,992	\$151,046	\$41,564	\$12,618	\$1,688,402	\$180,955	\$559,007	77.0%
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



Yavapai Combined Trust

Medical Plan Executive Summary

Hays Companies is pleased to present the Yavapai Combined Trust June 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 June 2020 were \$1,277,710, before stoploss reimbursement. Your YTD Per Member Per Month (PMPM) cost for medical claims is \$313.

Rx Claims (Before Stoploss)

- RX claims for June 2020 were \$283,992, before stoploss reimbursement. Your YTD PMPM cost for RX claims is \$67.

Total Medical and Pharmacy

- Net Medical and Rx claims YTD average is \$359 PMPM through June 2020.

Large Claims

- There are 23 claimants exceeding \$125,000. The paid claims for these 23 claimants combined is \$5,334,457, which represents 23% of your total Medical/Rx claims cost. Yavapai Combined Trust has 9 claimants exceeding the carrier stoploss level of \$250,000.

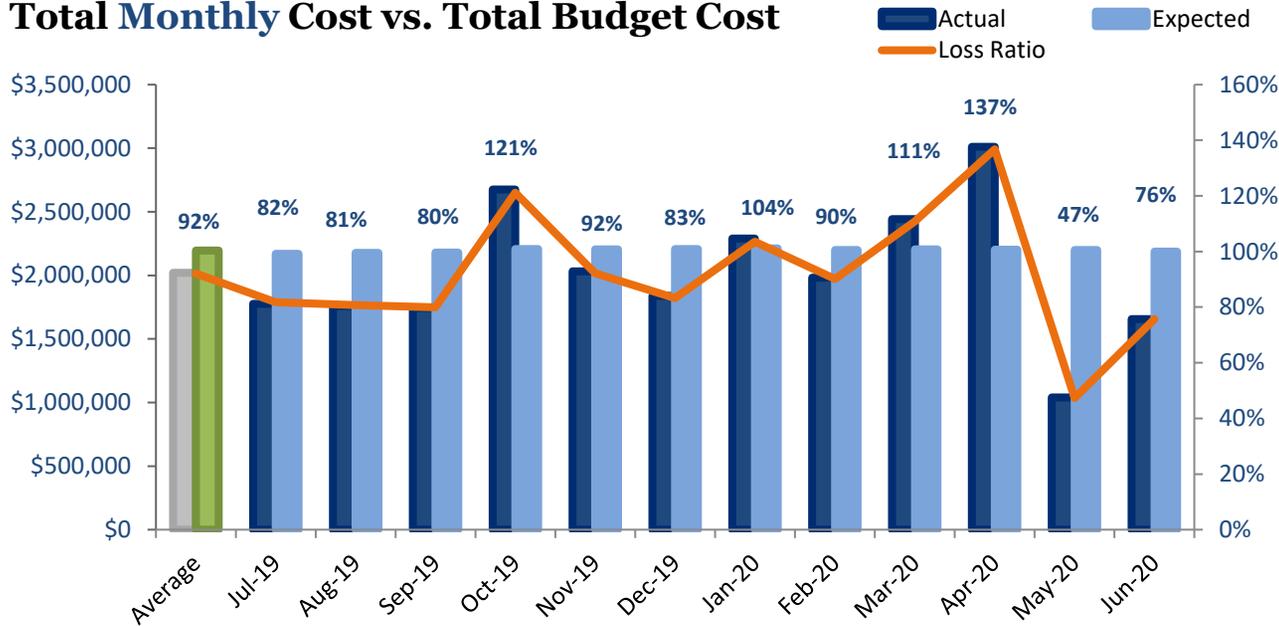
Budget vs. Actual

- On a PMPM basis, Yavapai Combined Trust's budget (total funding rate) is \$427 PMPM. Yavapai Combined Trust's actual cost (claims + fixed fees) is \$393 PMPM. As of the end of June 2020, Yavapai Combined Trust is running 8% under budget.

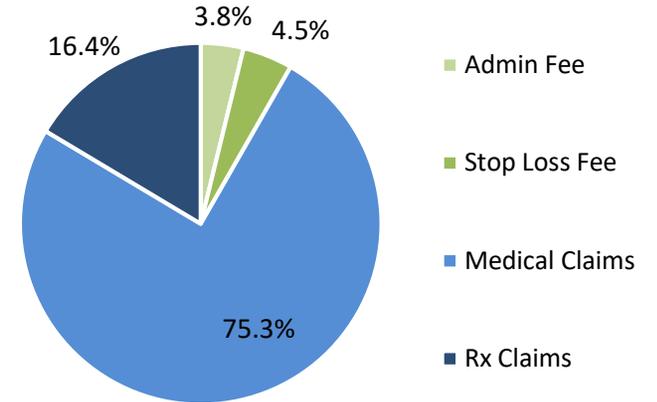
Yavapai Combined Trust

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	\$ 12,396,709
Basic Total Claims Paid	\$ 7,664,558
HDHP Total Claims Paid	\$ 3,361,254
Total Claims Paid	\$ 23,422,520
Total Fixed Costs	\$ 2,081,746
Total Medical Cost	\$ 25,504,266
Total Budget Estimate	\$ 26,346,108
Medical Plan Surplus / Deficit	\$ 841,842

Top Ten High Claimants



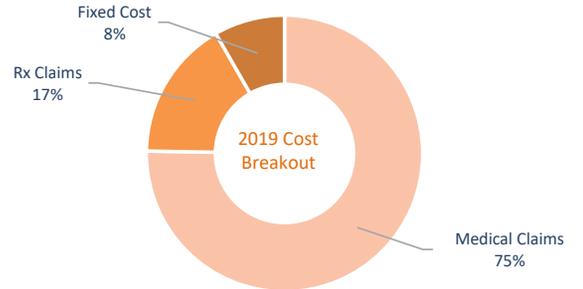
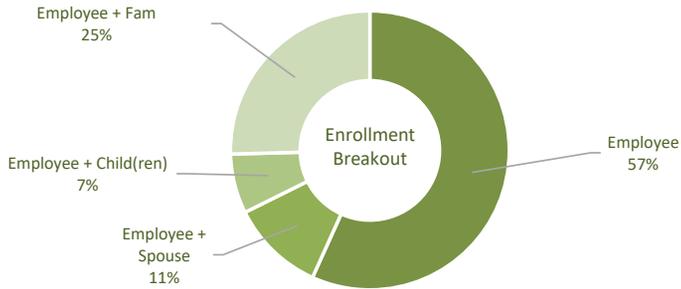
Yavapai Combined Trust

Current Year - All Medical Plans

	Enrollment						Claims					Fixed Fees and Premiums		Total Plan Costs	Contributions	Total Budget	Loss Ratio
	A	B	C	D	E	F	G	H	I	J	K = (G+H+K+I)	M	N	O = (K+M+N)	P	R = (P)	S = (O/R)
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	Total Plan Budget	Total
Jul-19	1,413	262	175	635	2,485	5,089	\$1,351,123	\$261,428	-\$8,110	\$0	\$1,604,441	\$78,775	\$92,193	\$1,775,409	\$2,170,405	\$2,170,405	82%
Aug-19	1,426	268	176	627	2,497	5,075	\$1,735,137	\$298,038	-\$236,196	-\$209,947	\$1,587,032	\$79,155	\$92,416	\$1,758,603	\$2,176,641	\$2,176,641	81%
Sep-19	1,420	271	179	629	2,499	5,090	\$1,365,282	\$270,113	-\$64,291	\$0	\$1,571,103	\$79,218	\$92,747	\$1,743,069	\$2,180,644	\$2,180,644	80%
Oct-19	1,446	281	175	633	2,535	5,137	\$2,144,862	\$355,037	\$0	\$0	\$2,499,900	\$80,360	\$93,884	\$2,674,143	\$2,206,452	\$2,206,452	121%
Nov-19	1,437	277	175	640	2,529	5,157	\$1,695,798	\$354,408	\$0	-\$191,684	\$1,858,522	\$80,169	\$93,863	\$2,032,554	\$2,203,404	\$2,203,404	92%
Dec-19	1,433	283	170	642	2,528	5,160	\$1,295,049	\$368,894	\$0	\$0	\$1,663,943	\$80,138	\$93,949	\$1,838,029	\$2,206,325	\$2,206,325	83%
Jan-20	1,448	282	173	640	2,543	5,176	\$1,692,633	\$422,680	\$0	\$0	\$2,115,314	\$80,613	\$94,273	\$2,290,199	\$2,211,327	\$2,211,327	104%
Feb-20	1,438	280	172	640	2,530	5,157	\$1,644,581	\$404,532	\$0	-\$241,588	\$1,807,525	\$80,201	\$93,884	\$1,981,610	\$2,199,314	\$2,199,314	90%
Mar-20	1,440	273	171	651	2,535	5,189	\$1,892,820	\$375,425	\$0	\$0	\$2,268,245	\$80,360	\$94,100	\$2,442,704	\$2,203,382	\$2,203,382	111%
Apr-20	1,428	275	174	651	2,528	5,180	\$2,451,891	\$384,882	\$0	\$0	\$2,836,773	\$80,138	\$94,129	\$3,011,040	\$2,201,776	\$2,201,776	137%
May-20	1,423	273	175	652	2,523	5,177	\$748,731	\$347,473	\$0	-\$229,685	\$866,519	\$79,979	\$94,021	\$1,040,519	\$2,199,166	\$2,199,166	47%
Jun-20	1,411	276	174	648	2,509	5,148	\$1,277,710	\$283,992	-\$78,527	\$0	\$1,483,175	\$79,535	\$93,647	\$1,656,357	\$2,187,272	\$2,187,272	76%
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	\$26,346,108	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	\$2,195,509	
PEPM Avg							\$638	\$136	-\$13	-\$29	\$733	\$32	\$37	\$802	\$871	\$871	
PMPM Avg							\$313	\$67	-\$6	-\$14	\$359	\$16	\$18	\$393	\$427	\$427	

All Plans

2019

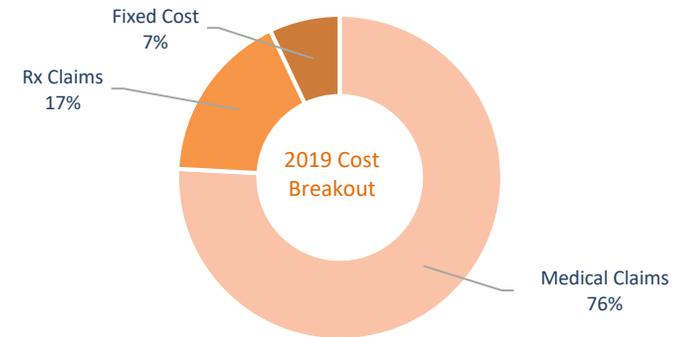
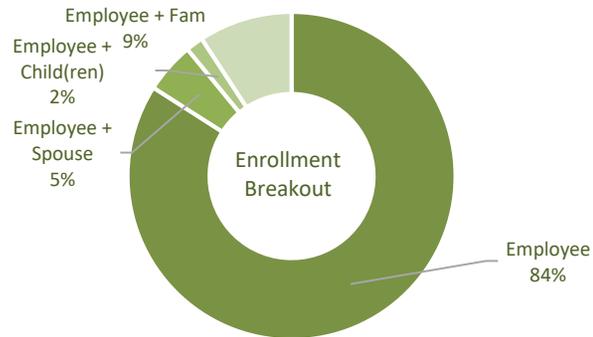


Yavapai Combined Trust Premier

Month	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Total Budget	Loss Ratio
	A	B	C	D	E	F	G	H	L = (G+H)	M	N	O = (L+M+N)	P	R = (P)	S = (O/R)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total	Total Plan Budget	Total
Jul-19	1,123	60	22	129	1,334	1,829	\$669,554	\$157,121	\$826,675	\$42,288	\$36,370	\$905,334	\$1,135,434	\$1,135,434	80%
Aug-19	1,129	62	23	125	1,339	1,826	\$718,774	\$164,007	\$882,781	\$42,446	\$36,442	\$961,670	\$1,138,035	\$1,138,035	85%
Sep-19	1,118	66	22	123	1,329	1,816	\$687,933	\$178,921	\$866,853	\$42,129	\$36,263	\$945,245	\$1,131,909	\$1,131,909	84%
Oct-19	1,123	71	22	123	1,339	1,831	\$1,531,826	\$164,026	\$1,695,852	\$42,446	\$36,658	\$1,774,957	\$1,143,579	\$1,143,579	155%
Nov-19	1,127	67	22	122	1,338	1,825	\$971,104	\$210,949	\$1,182,052	\$42,415	\$36,457	\$1,260,923	\$1,138,254	\$1,138,254	111%
Dec-19	1,122	70	22	122	1,336	1,825	\$698,243	\$189,971	\$888,214	\$42,351	\$36,522	\$967,087	\$1,139,616	\$1,139,616	85%
Jan-20	1,124	68	22	119	1,333	1,811	\$816,349	\$238,503	\$1,054,851	\$42,256	\$36,277	\$1,133,384	\$1,132,881	\$1,132,881	100%
Feb-20	1,111	67	23	118	1,319	1,795	\$836,213	\$209,822	\$1,046,035	\$41,812	\$35,939	\$1,123,786	\$1,122,087	\$1,122,087	100%
Mar-20	1,109	65	23	120	1,317	1,797	\$1,180,504	\$203,958	\$1,384,462	\$41,749	\$35,896	\$1,462,107	\$1,120,677	\$1,120,677	130%
Apr-20	1,095	66	24	121	1,306	1,788	\$1,103,532	\$223,078	\$1,326,610	\$41,400	\$35,766	\$1,403,777	\$1,115,694	\$1,115,694	126%
May-20	1,090	66	24	122	1,302	1,790	\$341,922	\$199,281	\$541,203	\$41,273	\$35,716	\$618,192	\$1,113,798	\$1,113,798	56%
Jun-20	1,075	66	24	121	1,286	1,770	\$557,106	\$144,013	\$701,119	\$40,766	\$35,335	\$777,221	\$1,101,594	\$1,101,594	71%
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	\$13,533,558	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	\$1,127,797	
PEPM Avg							\$637	\$144	\$781	\$32	\$27	\$840	\$852	\$852	
PMPM Avg							\$466	\$105	\$571	\$23	\$20	\$614	\$624	\$624	

Premier

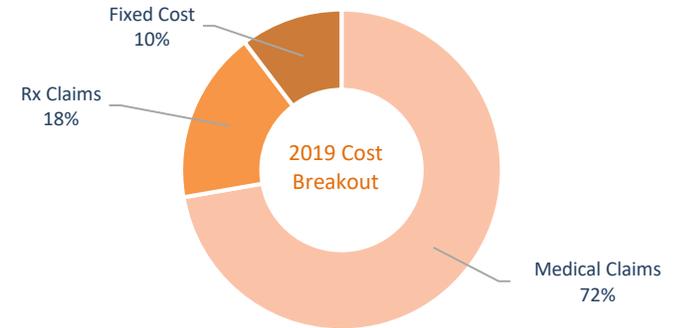
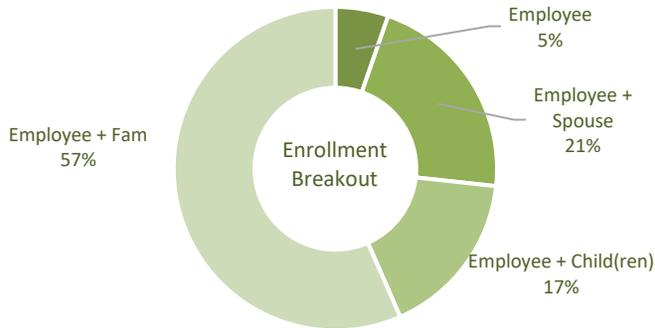
2019



Yavapai Combined Trust

Basic Plus

	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Total Budget	Loss Ratio
	A	B	C	D	E	F	G	H	L = (G+H)	M	N	O = (L+M+N)	P	R = (P)	S = (O/R)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total	Total Plan Budget	Total
Jul-19	34	174	141	468	817	2,763	\$476,477	\$84,183	\$560,660	\$25,899	\$45,811	\$632,369	\$793,875	\$793,875	80%
Aug-19	36	177	141	465	819	2,753	\$485,508	\$115,528	\$601,036	\$25,962	\$45,854	\$672,852	\$794,745	\$794,745	85%
Sep-19	35	176	146	467	824	2,768	\$422,026	\$70,035	\$492,060	\$26,121	\$46,178	\$564,359	\$800,280	\$800,280	71%
Oct-19	51	181	143	472	847	2,799	\$343,855	\$154,012	\$497,867	\$26,850	\$46,926	\$571,643	\$814,205	\$814,205	70%
Nov-19	43	182	143	477	845	2,822	\$446,852	\$119,503	\$566,355	\$26,787	\$47,099	\$640,240	\$816,695	\$816,695	78%
Dec-19	44	183	138	477	842	2,812	\$461,910	\$145,983	\$607,893	\$26,691	\$46,890	\$681,474	\$813,150	\$813,150	84%
Jan-20	50	184	141	477	852	2,833	\$649,041	\$154,637	\$803,678	\$27,008	\$47,250	\$877,936	\$819,740	\$819,740	107%
Feb-20	48	186	139	479	852	2,834	\$572,484	\$163,651	\$736,134	\$27,008	\$47,322	\$810,464	\$820,860	\$820,860	99%
Mar-20	48	181	138	487	854	2,858	\$522,916	\$133,405	\$656,321	\$27,072	\$47,437	\$730,829	\$822,850	\$822,850	89%
Apr-20	48	181	140	486	855	2,854	\$955,320	\$130,346	\$1,085,665	\$27,104	\$47,494	\$1,160,263	\$823,845	\$823,845	141%
May-20	48	179	141	485	853	2,844	\$312,886	\$110,921	\$423,807	\$27,040	\$47,379	\$498,226	\$821,855	\$821,855	61%
Jun-20	51	183	139	482	855	2,835	\$529,285	\$103,796	\$633,081	\$27,104	\$47,386	\$707,571	\$822,165	\$822,165	86%
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	\$9,764,265	88%
Mo / Avg	45	181	141	477	843	2,815	\$514,880	\$123,833	\$638,713	\$26,720	\$46,919	\$712,352	\$813,689	\$813,689	
PEPM Avg							\$611	\$147	\$758	\$32	\$56	\$845	\$965	\$965	
PMPM Avg							\$183	\$44	\$227	\$9	\$17	\$253	\$289	\$289	



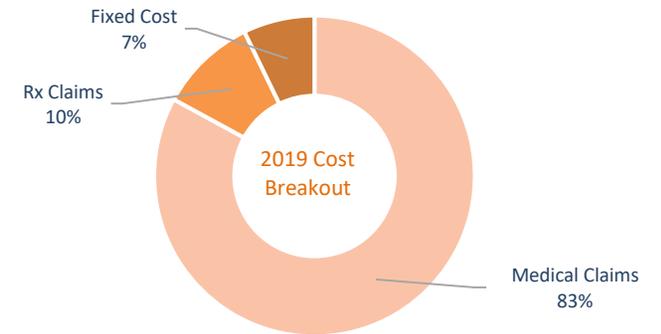
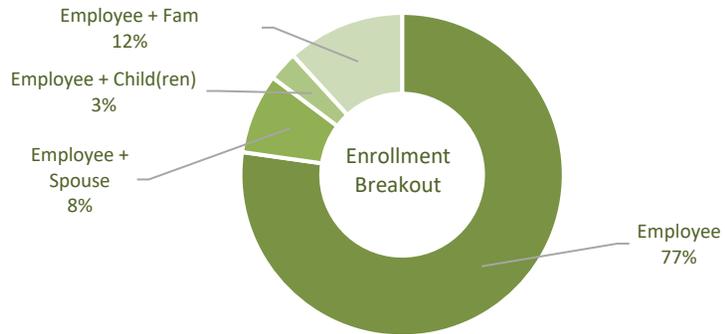
Yavapai Combined Trust

HDHP

Month	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Total Budget	Loss Ratio
	A	B	C	D	E	F	G	H	L = (G+H)	M	N	O = (L+M+N)	P	R = (P)	S = (O/R)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total	Total Plan Budget	Total
Jul-19	256	28	12	38	334	497	\$205,092	\$20,124	\$225,216	\$10,588	\$10,012	\$245,816	\$241,096	\$241,096	102%
Aug-19	261	29	12	37	339	496	\$530,856	\$18,503	\$549,359	\$10,746	\$10,120	\$570,225	\$243,861	\$243,861	234%
Sep-19	267	29	11	39	346	506	\$255,324	\$21,157	\$276,481	\$10,968	\$10,307	\$297,756	\$248,455	\$248,455	120%
Oct-19	272	29	10	38	349	507	\$269,181	\$36,999	\$306,180	\$11,063	\$10,300	\$327,543	\$248,668	\$248,668	132%
Nov-19	267	28	10	41	346	510	\$277,842	\$23,957	\$301,799	\$10,968	\$10,307	\$323,075	\$248,455	\$248,455	130%
Dec-19	267	30	10	43	350	523	\$134,896	\$32,940	\$167,836	\$11,095	\$10,538	\$189,468	\$253,559	\$253,559	75%
Jan-20	274	30	10	44	358	532	\$227,244	\$29,541	\$256,785	\$11,349	\$10,746	\$278,879	\$258,706	\$258,706	108%
Feb-20	279	27	10	43	359	528	\$235,884	\$31,060	\$266,944	\$11,380	\$10,624	\$288,948	\$256,367	\$256,367	113%
Mar-20	283	27	10	44	364	534	\$189,401	\$38,061	\$227,462	\$11,539	\$10,767	\$249,768	\$259,855	\$259,855	96%
Apr-20	285	28	10	44	367	538	\$393,040	\$31,458	\$424,498	\$11,634	\$10,868	\$447,000	\$262,237	\$262,237	170%
May-20	285	28	10	45	368	543	\$93,923	\$37,271	\$131,194	\$11,666	\$10,926	\$153,785	\$263,513	\$263,513	58%
Jun-20	285	27	11	45	368	543	\$191,319	\$36,182	\$227,501	\$11,666	\$10,926	\$250,092	\$263,513	\$263,513	95%
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	\$3,048,285	119%
Mo / Avg	273	28	11	42	354	521	\$250,333	\$29,771	\$280,104	\$11,222	\$10,537	\$301,863	\$254,024	\$254,024	
PEPM Avg							\$707	\$84	\$791	\$32	\$30	\$853	\$718	\$718	
PMPM Avg							\$480	\$57	\$537	\$22	\$20	\$579	\$487	\$487	

HDHP

2019



Yavapai Combined Trust

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

High Case Listing

Cases Over \$125,000

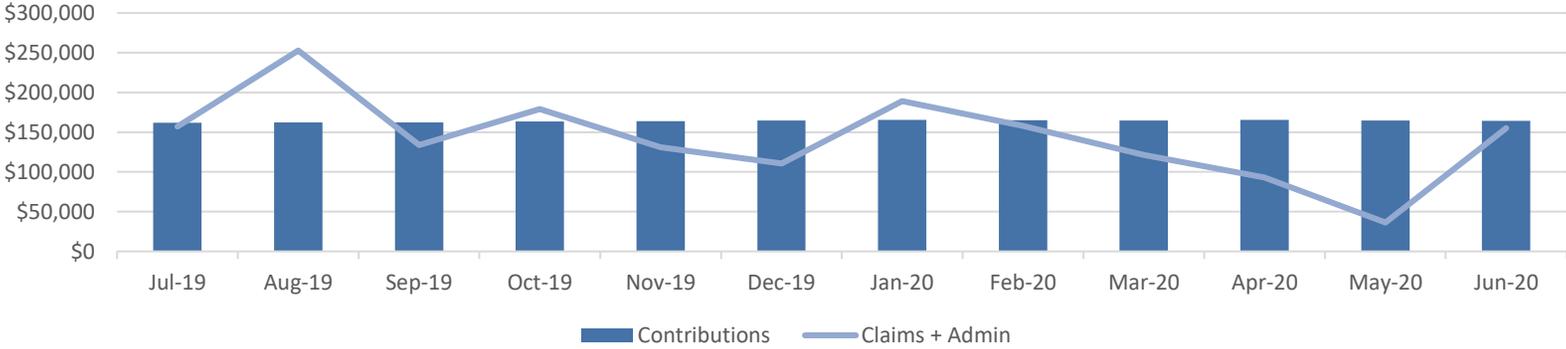
July 1, 2019 through June 30, 2020					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Premier	Employee	C50.811 - Malignant neoplasm of overlapping sites of right female breast	\$404,105	\$154,105
2	HDHP	Spouse	G93.2 - Benign intracranial hypertension	\$400,530	\$150,530
3	Basic	Employee	S14.117A - Complete lesion at C7 level of cervical spinal cord, initial encounter	\$358,104	\$108,104
4	Premier	Employee	Z51.11 - Encounter for antineoplastic chemotherapy	\$335,331	\$85,331
5	Premier	Spouse	Z51.11 - Encounter for antineoplastic chemotherapy	\$307,997	\$57,997
6	Basic	Spouse	RX	\$294,793	\$44,793
7	Premier	Employee	Z42.1 - Encounter for breast reconstruction following mastectomy	\$292,182	\$42,182
8	Premier	Employee	I11.0 - Hypertensive heart disease with heart failure	\$286,998	\$36,998
9	Premier	Employee	I05.2 - Rheumatic mitral stenosis with insufficiency	\$278,201	\$28,201
10	HDHP	Spouse	K95.89 - Other complications of other bariatric procedure	\$218,723	
11	Basic	Employee	C11.9 - Malignant neoplasm of nasopharynx, unspecified	\$208,090	
12	Basic	Spouse	I42.0 - Dilated cardiomyopathy	\$206,191	
13	HDHP	Employee	I48.0 - Paroxysmal atrial fibrillation	\$176,569	
14	Premier	Employee	C19 - Malignant neoplasm of rectosigmoid junction	\$176,267	
15	HDHP	Spouse	Q23.1 - Congenital insufficiency of aortic valve	\$174,985	
16	Basic	Dependent	A41.9 - Sepsis, unspecified organism	\$170,189	
17	Premier	Spouse	RX	\$168,468	
18	Premier	Employee	I48.0 - Paroxysmal atrial fibrillation	\$159,099	
19	Premier	Dependent	Z38.01 - Single liveborn infant, delivered by cesarean	\$157,408	
20	HDHP	Dependent	K94.23 - Gastrostomy malfunction	\$152,179	
21	Basic	Employee	C79.51 - Secondary malignant neoplasm of bone	\$143,998	
22	Premier	Employee	I21.29 - ST elevation (STEMI) myocardial infarction involving other sites	\$137,395	
23	Premier	Employee	RX	\$126,656	
Total				\$5,334,457	\$708,240
Estimated Stop Loss Reimbursement after Aggregating Specific Deductible					\$608,240
Med/Rx Share of High Cases					
Percent of Total Claims				22.77%	

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-19	2,177	\$161,827	\$148,230	\$5,116	\$153,346	\$3,810	\$4,671	97.1%
	Aug-19	2,188	\$162,142	\$241,720	\$7,222	\$248,942	\$3,829	-\$90,629	155.9%
	Sep-19	2,188	\$162,416	\$124,732	\$5,472	\$130,204	\$3,829	\$28,383	82.5%
	Oct-19	2,208	\$163,693	\$171,242	\$4,092	\$175,334	\$3,864	-\$15,505	109.5%
	Nov-19	2,212	\$163,848	\$123,409	\$3,723	\$127,132	\$3,871	\$32,845	80.0%
	Dec-19	2,222	\$164,709	\$103,181	\$3,371	\$106,552	\$3,889	\$54,268	67.1%
	Jan-20	2,236	\$165,400	\$179,786	\$5,554	\$185,340	\$3,913	-\$23,853	114.4%
	Feb-20	2,226	\$164,974	\$149,774	\$4,217	\$153,991	\$3,896	\$7,088	95.7%
	Mar-20	2,221	\$164,689	\$114,975	\$2,694	\$117,669	\$3,887	\$43,133	73.8%
	Apr-20	2,228	\$165,579	\$88,273	\$632	\$88,905	\$3,899	\$72,775	56.0%
	May-20	2,217	\$164,701	\$31,472	\$969	\$32,441	\$3,880	\$128,380	22.1%
	Jun-20	2,209	\$164,255	\$147,592	\$3,453	\$151,046	\$3,866	\$9,344	94.3%
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

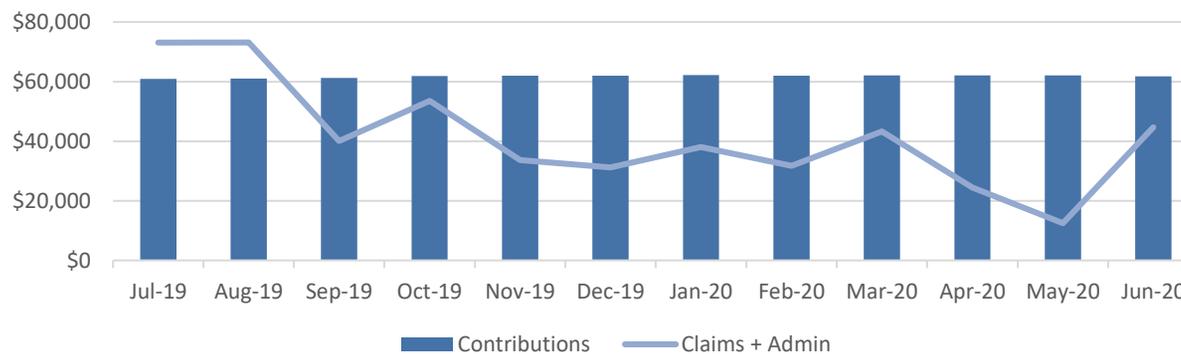


Yavapai Combined Trust

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-19	2,485	\$60,859	\$69,995	\$3,106	-\$12,242	120.1%
	Aug-19	2,497	\$61,017	\$70,003	\$3,121	-\$12,107	119.8%
	Sep-19	2,499	\$61,223	\$36,978	\$3,124	\$21,121	65.5%
	Oct-19	2,525	\$61,833	\$50,423	\$3,156	\$8,254	86.7%
	Nov-19	2,529	\$61,959	\$30,546	\$3,161	\$28,252	54.4%
	Dec-19	2,528	\$62,010	\$28,038	\$3,160	\$30,812	50.3%
	Jan-20	2,543	\$62,235	\$34,847	\$3,179	\$24,209	61.1%
	Feb-20	2,530	\$61,974	\$28,620	\$3,163	\$30,191	51.3%
	Mar-20	2,535	\$62,115	\$40,158	\$3,169	\$18,788	69.8%
	Apr-20	2,528	\$62,120	\$21,289	\$3,160	\$37,671	39.4%
	May-20	2,523	\$62,045	\$9,329	\$3,154	\$49,562	20.1%
	Jun-20	2,509	\$61,791	\$41,564	\$3,136	\$17,091	72.3%
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-19	2,552	\$14,947	\$4,249	\$766	\$9,932	33.5%
	Aug-19	2,558	\$14,982	\$5,307	\$767	\$8,908	40.5%
	Sep-19	2,561	\$15,000	\$4,034	\$768	\$10,197	32.0%
	Oct-19	2,590	\$15,170	\$7,733	\$777	\$6,659	56.1%
	Nov-19	2,593	\$15,187	\$9,059	\$778	\$5,350	64.8%
	Dec-19	2,591	\$15,175	\$9,772	\$777	\$4,627	69.5%
	Jan-20	2,604	\$15,252	\$11,760	\$781	\$2,711	82.2%
	Feb-20	2,593	\$15,187	\$10,888	\$778	\$3,521	76.8%
	Mar-20	2,597	\$15,211	\$15,876	\$779	-\$1,445	109.5%
	Apr-20	2,592	\$15,181	\$17,681	\$778	-\$3,277	121.6%
	May-20	2,586	\$15,146	\$13,351	\$776	\$1,019	93.3%
	Jun-20	2,569	\$15,047	\$12,618	\$771	\$1,658	89.0%
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

