



Benefits Plan Experience

Month Ending November 2021

July 1, 2021 through June 30, 2022



Prepared For:



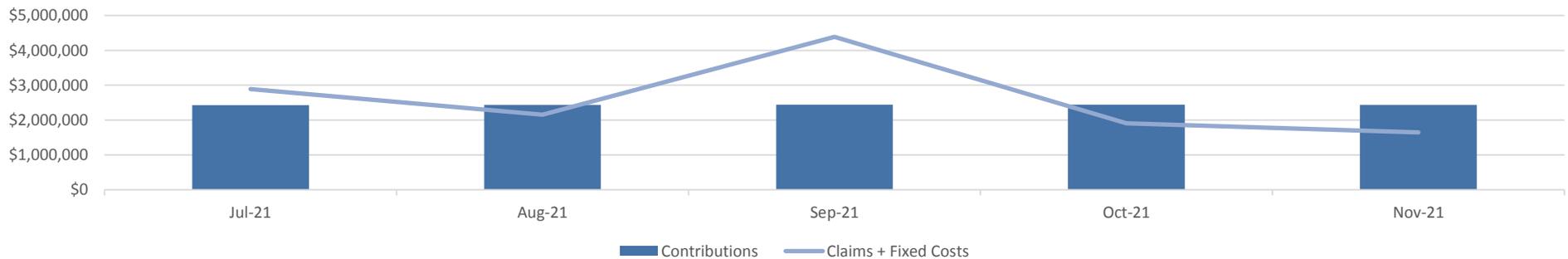
Yavapai Combined Trust

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	
		Medical Enrollment	Contributions	Medical ⁽¹⁾	Pharmacy ⁽²⁾	Dental	Vision	STD	Total	Fixed Costs	Net Surplus/(Loss)	Loss Ratio	
Expense Report	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												
	Jan-22												
	Feb-22												
	Mar-22												
	Apr-22												
	May-22												
	Jun-22												
2021	Total	12,293	\$12,179,575	\$9,745,333	\$1,114,153	\$818,100	\$241,843	\$62,627	\$11,982,055	\$998,017	-\$800,497	106.6%	
	Mo / Avg	2,459	\$2,435,915	\$1,949,067	\$222,831	\$163,620	\$48,369	\$12,525	\$2,396,411	\$199,603	-\$160,099		
	% Change	-1.3%	2.1%	24.6%	-13.3%	3.0%	21.4%	50.9%	18.2%	9.3%	-191.2%		
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

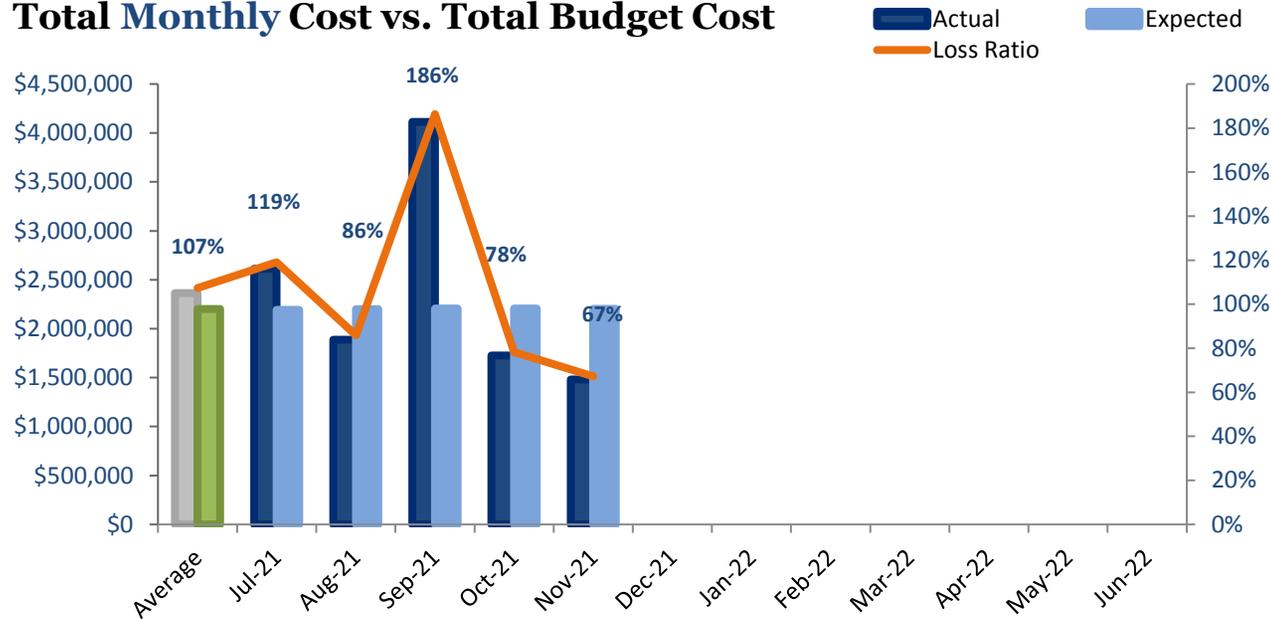


(1) Individual Stoploss (ISL) reimbursements are included
 (2) RX Rebates are included

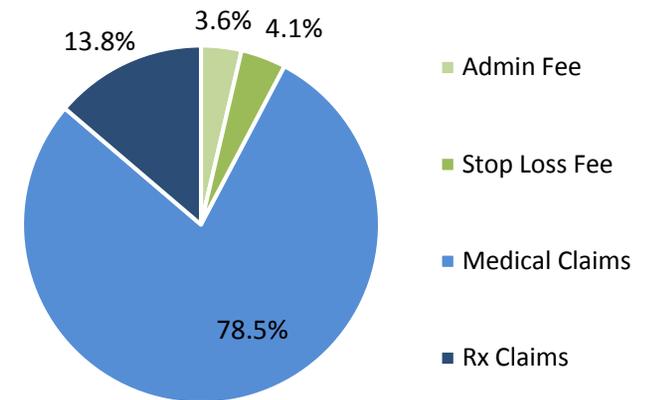
Yavapai Combined Trust

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	\$ 5,255,085
Basic Plus Total Claims Paid	\$ 4,234,173
HDHP Total Claims Paid	\$ 2,456,051
Total Claims Paid	\$ 11,945,309
Total Fixed Costs	\$ 960,100
Reimbursements (ISL & RX Rebates)	\$ (1,085,824)
Total Medical Cost	\$ 11,819,585
Total Budget Estimate	\$ 11,007,361
Medical Plan Surplus / Deficit	\$ (812,225)

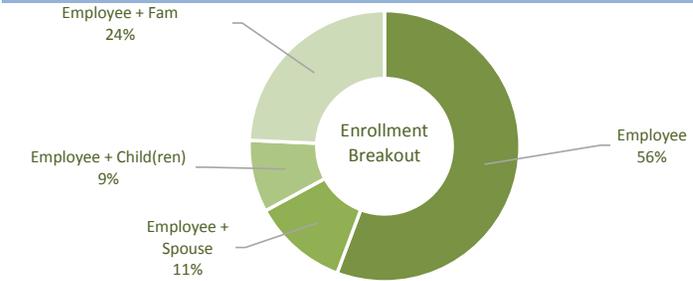
Top Ten High Claimants



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	\$2,215,812	\$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	5,073	\$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																	
Jan-22																	
Feb-22																	
Mar-22																	
Apr-22																	
May-22																	
Jun-22																	
Total	6,847	1,401	1,057	2,988	12,293	25,327	\$10,237,451	\$1,707,858	-\$492,118	-\$593,706	\$10,859,485	\$452,997	\$507,103	\$11,819,585	\$11,007,361	-\$812,225	107%
Mo / Avg	1,369	280	211	598	2,459	5,065	\$2,047,490	\$341,572	-\$98,424	-\$118,741	\$2,171,897	\$90,599	\$101,421	\$2,363,917	\$2,201,472	-\$162,445	
PEPM Avg							\$833	\$139	-\$40	-\$48	\$883	\$37	\$41	\$961	\$895	-\$66	
PMPM Avg							\$404	\$67	-\$19	-\$23	\$429	\$18	\$20	\$467	\$435	-\$32	
% Change	-2.1%	1.2%	12.1%	-5.0%	-1.4%	-0.9%	27.8%	-4.3%	90.0%	21.1%	20.5%	12.5%	11.1%	19.7%	3.6%	-206.7%	
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	

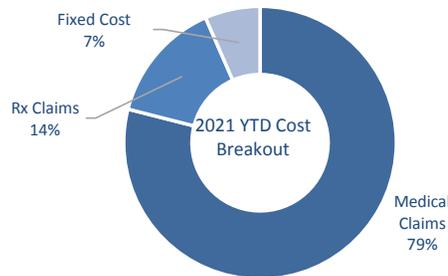
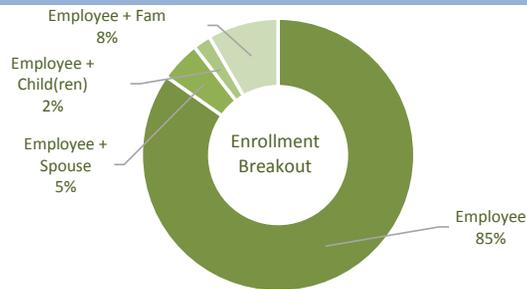


*Rx claims are reported by Plan Watch in real time and may vary from Summary Management Report

Yavapai Combined Trust

Premier (Gross Medical & RX Claims)

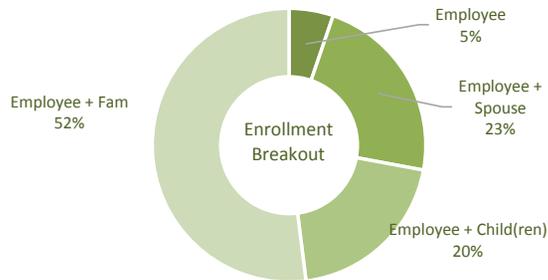
	Enrollment							Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)		
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	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	1,500	\$443,662	\$143,850	\$587,512	\$40,167	\$33,182	\$660,861	\$966,110	\$305,250	68%	
	Dec-21																
	Jan-22																
	Feb-22																
	Mar-22																
	Apr-22																
	May-22																
	Jun-22																
	Total	4,636	261	115	459	5,471	7,479	\$4,440,300	\$814,785	\$5,255,085	\$201,606	\$166,617	\$5,623,308	\$4,852,242	-\$771,067	116%	
Mo / Avg	927	52	23	92	1,094	1,496	\$888,060	\$162,957	\$1,051,017	\$40,321	\$33,323	\$1,124,662	\$970,448	-\$154,213			
PEPM Avg							\$812	\$149	\$961	\$37	\$30	\$1,028	\$887	-\$141			
PMPM Avg							\$594	\$109	\$703	\$27	\$22	\$752	\$649	-\$103			
% Change	-5.6%	0.2%	18.5%	-13.5%	-5.7%	-5.1%	20.0%	-12.1%	13.6%	12.5%	10.0%	13.4%	4.2%	151.2%			
2021	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%	
	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%		
2020	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		
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)

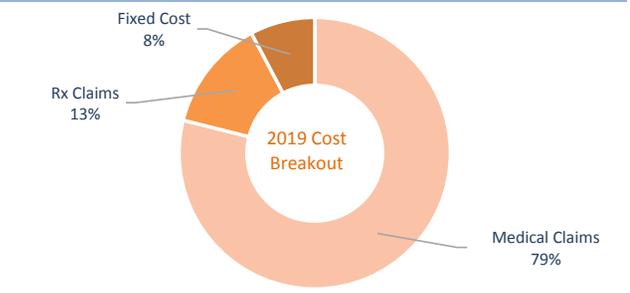
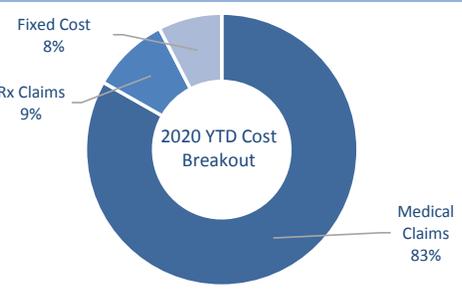
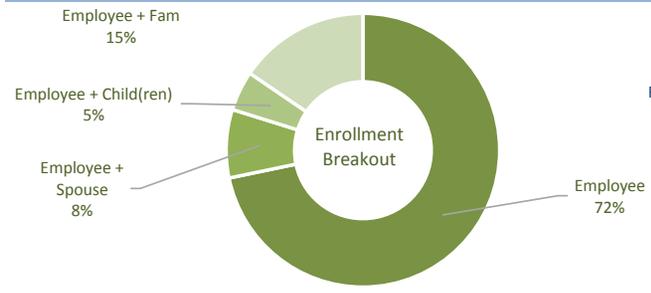
Month	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	Gross Surplus/(Loss)	Total
Jul-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	2,630	\$451,867	\$114,104	\$565,971	\$29,701	\$48,341	\$644,013	\$797,552	\$153,539	81%
Dec-21															
Jan-22															
Feb-22															
Mar-22															
Apr-22															
May-22															
Jun-22															
Total	211	915	811	2,097	4,034	13,226	\$3,586,050	\$648,123	\$4,234,173	\$148,653	\$242,102	\$4,624,928	\$3,996,166	-\$628,762	116%
Mo / Avg	42	183	162	419	807	2,645	\$717,210	\$129,625	\$846,835	\$29,731	\$48,420	\$924,986	\$799,233	-\$125,752	
PEPM Avg							\$889	\$161	\$1,050	\$37	\$60	\$1,146	\$991	-\$156	
PMPM Avg							\$271	\$49	\$320	\$11	\$18	\$350	\$302	-\$48	
% Change	-22.9%	-2.6%	3.6%	-10.8%	-7.2%	-7.0%	42.6%	25.6%	39.7%	10.0%	5.9%	36.7%	3.1%	-226.3%	
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%	
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-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															
Jan-22															
Feb-22															
Mar-22															
Apr-22															
May-22															
Jun-22															
Total	2,000	225	131	432	2,788	4,622	\$2,211,100	\$244,951	\$2,456,051	\$102,738	\$98,384	\$2,657,173	\$2,158,953	-\$498,220	123%
Mo / Avg	400	45	26	86	558	924	\$442,220	\$48,990	\$491,210	\$20,548	\$19,677	\$531,435	\$431,791	-\$99,644	
PEPM Avg							\$793	\$88	\$881	\$37	\$35	\$953	\$774	-\$179	
PMPM Avg							\$478	\$53	\$531	\$22	\$21	\$575	\$467	-\$108	
% Change	10.7%	21.6%	108.2%	62.0%	20.1%	34.1%	11.9%	-26.4%	6.2%	0.0%	5.0%	6.1%	-2.7%	-8.8%	
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

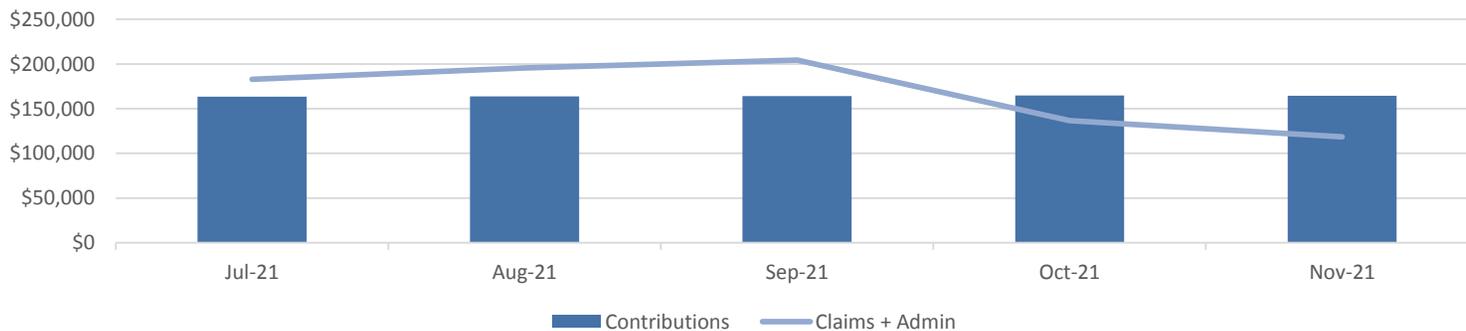
July 1, 2021 through June 30, 2022					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Basic	Dependent	Other Cerebrovascular Disease	\$478,808	\$228,808
2	Premier	Employee	N/A	\$177,769	
3	Premier	Spouse	Malignant Neoplasms	\$1,100,728	\$850,728
4	HDHP	Spouse	Multiple Sclerosis	\$216,386	
5	Premier	Employee	Heart Failure	\$166,149	
6	Premier	Employee	Other Diseases of Digestive System / Complications of Bariatric Procedures	\$154,679	
7	HDHP	Employee	Acute Myocardial Infarction	\$140,899	
8	HDHP	Employee	Malignant Neoplasms	\$253,976	\$3,976
9	Basic	Dependent	Hemorrhagic Conditions	\$165,373	
10	Premier	Employee	Malignant Neoplasms	\$138,768	
Total				\$2,993,537	\$1,083,513
Estimated Stop Loss Reimbursement after Aggregating Specific Deductible					\$983,513
Med/Rx Share of High Cases					
Percent of Total Claims				25.06%	

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								
	Jan-22								
	Feb-22								
	Mar-22								
	Apr-22								
	May-22								
	Jun-22								
2021	Total	11,260	\$820,431	\$789,024	\$29,075	\$818,100	\$19,705	-\$17,374	102.1%
	Mo / Avg	2,252	\$164,086	\$157,805	\$5,815	\$163,620	\$3,941	-\$3,475	
	% Change	1.7%	0.6%	3.4%	-6.8%	3.0%	1.7%	-1014.1%	
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

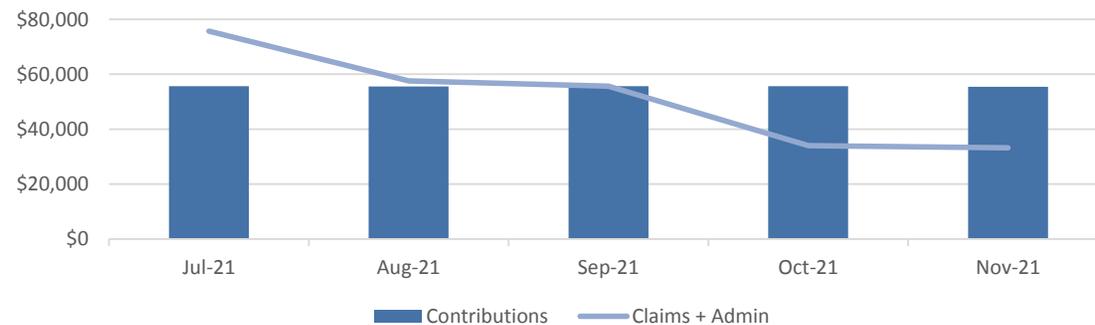


Yavapai Combined Trust

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						
	Jan-22						
	Feb-22						
	Mar-22						
	Apr-22						
	May-22						
	Jun-22						
	2021	Total	11,536	\$277,931	\$241,843	\$14,420	\$21,668
Mo / Avg		2,307	\$55,586	\$48,369	\$2,884	\$4,334	
% Change		-6.8%	-8.8%	21.4%	-6.8%	-75.9%	
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

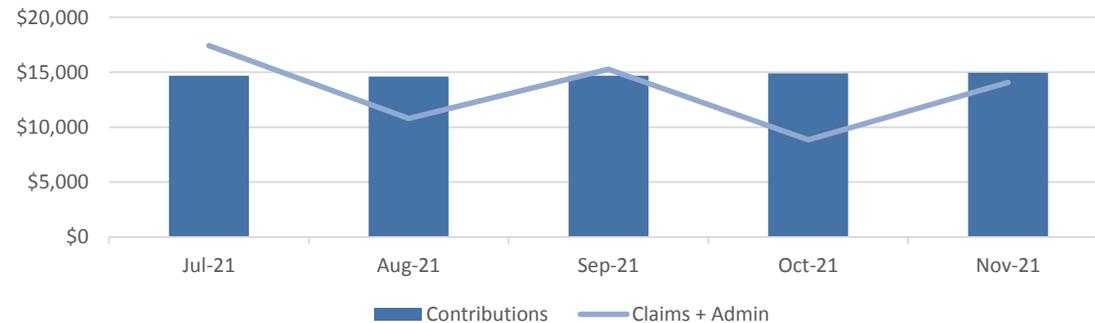


Yavapai Combined Trust

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						
	Jan-22						
	Feb-22						
	Mar-22						
	Apr-22						
	May-22						
	Jun-22						
	2021	Total	12,639	\$73,852	\$62,627	\$3,792	\$7,433
Mo / Avg		2,528	\$14,770	\$12,525	\$758	\$1,487	
% Change		-1.5%	-1.4%	50.9%	-1.5%	-74.8%	
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



Yavapai Combined Trust

Medical Plan Executive Summary

Hays Companies is pleased to present the Yavapai Combined Trust November 2021 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 November 2021 were \$1,771,880, before stoploss reimbursement. Your YTD Per Member Per Month (PMPM) cost for medical claims of \$316 is 1.0% higher than Yavapai Combined Trust's average PMPM for the previous year, which was \$313.

Rx Claims (Before Stoploss)

- RX claims for November 2021 were \$337,515, before stoploss reimbursement. Your YTD PMPM cost for Rx claims of \$70 is 4.5% higher 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 \$356 PMPM through November 2021. This is 1% lower than your Medical and Rx PMPM in the 2020-21 Plan Year, which was \$359.

Large Claims

- There are 10 claimants exceeding \$125,000. The paid claims for these 10 claimants combined is \$2,993,537, which represents 25% of your total Medical/Rx claims cost. Yavapai Combined Trust has 3 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 \$420 PMPM. Yavapai Combined Trust's actual cost (claims + fixed fees) is \$390 PMPM. As of the end of November 2021, Yavapai Combined Trust is running 7% under budget.