



## Benefits Plan Experience

Month Ending January 2021

July 1, 2020 through June 30, 2021



Prepared For:



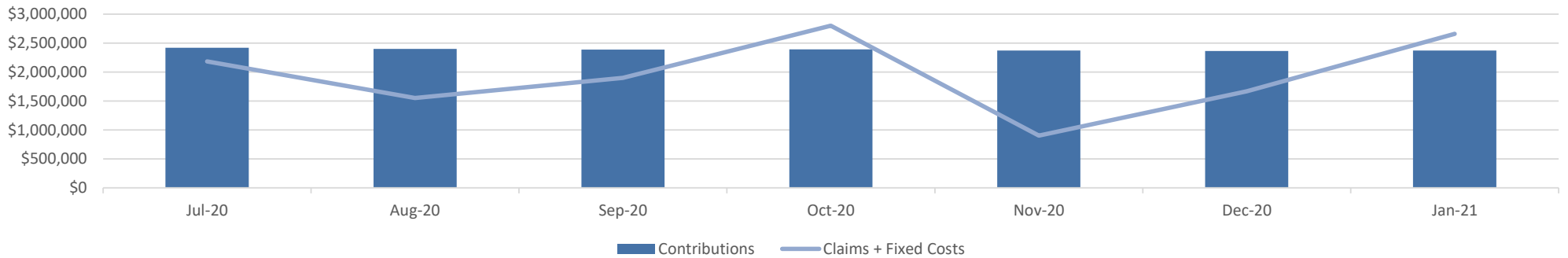
# Yavapai Combined Trust

## 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 <sup>(1)</sup>	Pharmacy <sup>(2)</sup>	Dental	Vision	STD	Total	Fixed Costs	Net Surplus/(Loss)	Loss Ratio	
Expense Report	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	2,486	\$2,371,408	\$739,827	-\$188,774	\$127,437	\$38,399	\$3,265	\$720,154	\$182,036	\$1,469,218	38.0%	
	Dec-20	2,496	\$2,364,066	\$1,185,604	\$163,960	\$105,559	\$25,486	\$5,169	\$1,485,778	\$181,958	\$696,330	70.5%	
	Jan-21	2,491	\$2,371,873	\$1,774,948	\$532,634	\$135,295	\$27,131	\$5,873	\$2,475,882	\$182,315	-\$286,325	112.1%	
	Feb-21												
	Mar-21												
	Apr-21												
	May-21												
	Jun-21												
	2020	<b>Total</b>	<b>17,490</b>	<b>16,704,686</b>	<b>9,211,053</b>	<b>1,701,528</b>	<b>1,116,295</b>	<b>298,755</b>	<b>\$55,892</b>	<b>\$12,383,524</b>	<b>\$1,279,343</b>	<b>\$3,041,819</b>	<b>81.8%</b>
Mo / Avg		2,499	2,386,384	1,315,865	243,075	159,471	42,679	\$7,985	\$1,769,075	\$182,763	\$434,546		
% Change		-0.8%	-2.1%	-16.5%	-10.4%	14.5%	10.9%	-21.7%	-13.1%	0.8%	97.2%		
2019	<b>Total</b>	<b>30,231</b>	<b>\$29,237,007</b>	<b>\$18,908,494</b>	<b>\$3,253,997</b>	<b>\$1,670,903</b>	<b>\$461,790</b>	<b>\$122,329</b>	<b>\$24,417,512</b>	<b>\$2,175,262</b>	<b>\$2,644,233</b>	<b>91.0%</b>	
	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 January 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 January 2021 were \$1,774,948, before stoploss reimbursement. Your YTD Per Member Per Month (PMPM) cost for medical claims of \$270 is 13.7% lower than Yavapai Combined Trust's average PMPM for the previous year, which was \$313.

### Rx Claims (Before Stoploss)

- RX claims for January 2021 were \$532,634, 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 \$304 PMPM through January 2021. This is 15% lower than your Medical and Rx PMPM in the 2019-20 Plan Year, which was \$359.

### Large Claims

- There are 8 claimants exceeding \$125,000. The paid claims for these 8 claimants combined is \$1,387,201, which represents 12% 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.

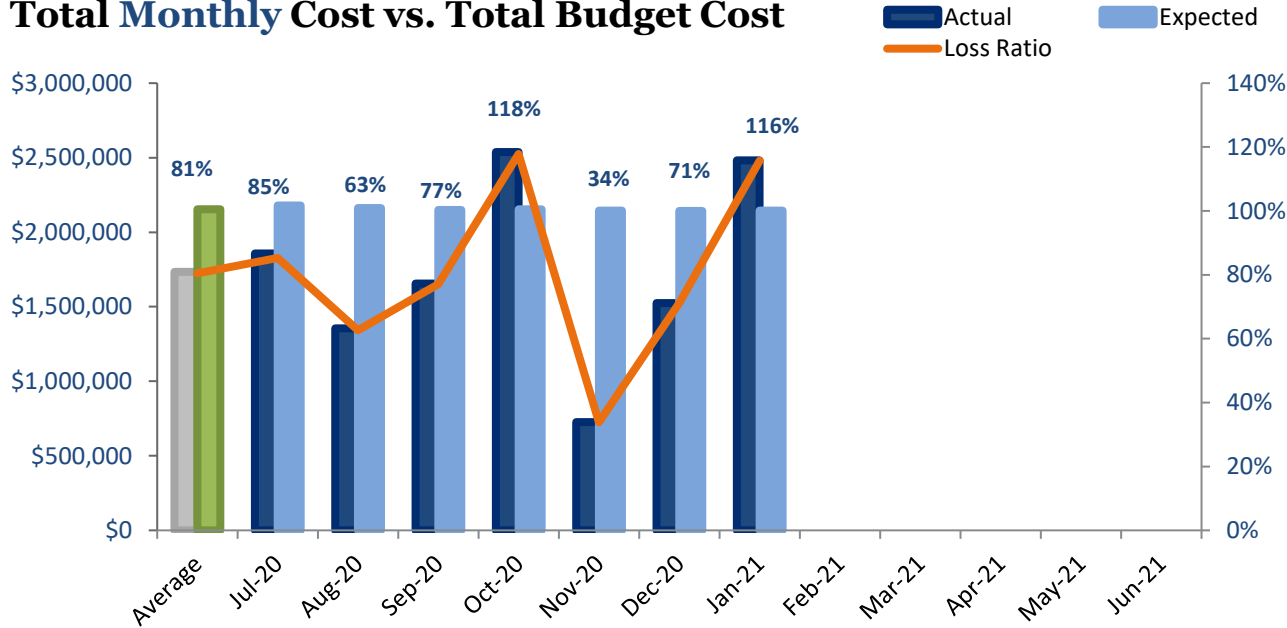
### Budget vs. Actual

- 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 \$338 PMPM. As of the end of January 2021, Yavapai Combined Trust is running 20% under budget.

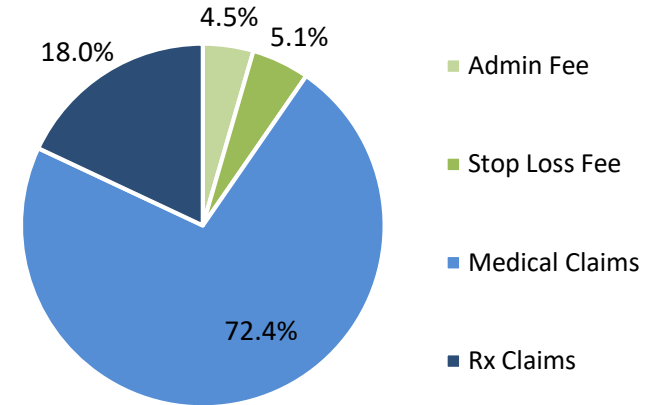
# Yavapai Combined Trust

## 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	\$ 5,855,518
Basic Plus Total Claims Paid	\$ 3,877,847
HDHP Total Claims Paid	\$ 2,233,594
<b>Total Claims Paid</b>	<b>\$ 11,966,960</b>
Total Fixed Costs	\$ 1,226,302
Reimbursements (ISL & RX Rebates)	\$ (1,054,378)
<b>Total Medical Cost</b>	<b>\$ 12,138,883</b>
<b>Total Budget Estimate</b>	<b>\$ 15,078,023</b>
<b>Medical Plan Surplus / Deficit</b>	<b>\$ 2,939,140</b>

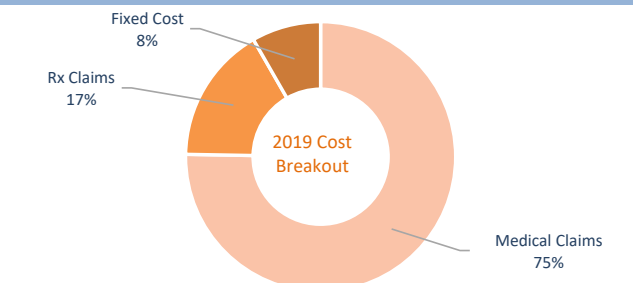
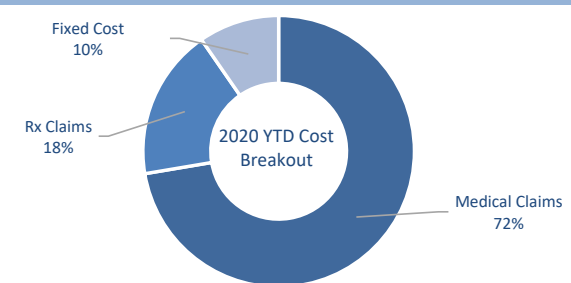
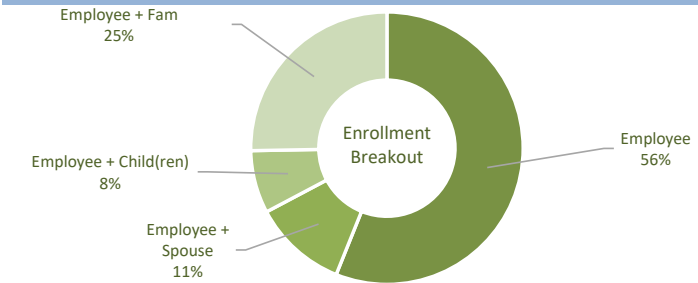
### Top Ten High Claimants



# 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	1,399	279	187	625	2,490	5,101	\$739,827	\$276,713	\$0	-\$465,487	\$551,053	\$81,524	\$92,985	\$725,563	\$2,144,933	-\$1,419,370	34%
Dec-20	1,408	273	188	626	2,495	5,097	\$1,185,604	\$163,960	\$0	\$0	\$1,349,564	\$81,688	\$92,949	\$1,524,201	\$2,143,192	-\$618,991	71%
Jan-21	1,399	275	189	630	2,493	5,104	\$1,774,948	\$532,634	\$0	\$0	\$2,307,582	\$81,622	\$93,158	\$2,482,362	\$2,144,669	\$337,693	116%
Feb-21																	
Mar-21																	
Apr-21																	
May-21																	
Jun-21																	
<b>Total</b>	<b>9,807</b>	<b>1,955</b>	<b>1,303</b>	<b>4,423</b>	<b>17,488</b>	<b>35,873</b>	<b>\$9,673,760</b>	<b>\$2,293,200</b>	<b>-\$462,706</b>	<b>-\$591,672</b>	<b>\$10,912,581</b>	<b>\$572,570</b>	<b>\$653,732</b>	<b>\$12,138,883</b>	<b>\$15,078,023</b>	<b>-\$2,939,140</b>	<b>81%</b>
Mo / Avg	1,401	279	186	632	2,498	5,125	\$1,381,966	\$327,600	-\$66,101	-\$84,525	\$1,558,940	\$81,796	\$93,390	\$1,734,126	\$2,154,003	-\$419,877	
PEPM Avg							\$553	\$131	-\$26	-\$34	\$624	\$33	\$37	\$694	\$862	-\$168	
PMPM Avg							\$270	\$64	-\$13	-\$16	\$304	\$16	\$18	\$338	\$420	-\$82	
% Change	-2.0%	1.5%	6.9%	-1.4%	-0.9%	-0.4%	-13.7%	-4.5%	116.7%	14.3%	-15.3%	0.0%	0.0%	-14.0%	-1.6%	141.2%	
<b>Total</b>	<b>17,163</b>	<b>3,301</b>	<b>2,089</b>	<b>7,688</b>	<b>30,241</b>	<b>61,735</b>	<b>\$19,295,618</b>	<b>\$4,126,902</b>	<b>-\$387,125</b>	<b>-\$872,905</b>	<b>\$22,162,491</b>	<b>\$958,640</b>	<b>\$1,123,106</b>	<b>\$24,244,237</b>	<b>\$26,346,108</b>	<b>-\$2,101,871</b>	<b>92%</b>
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	

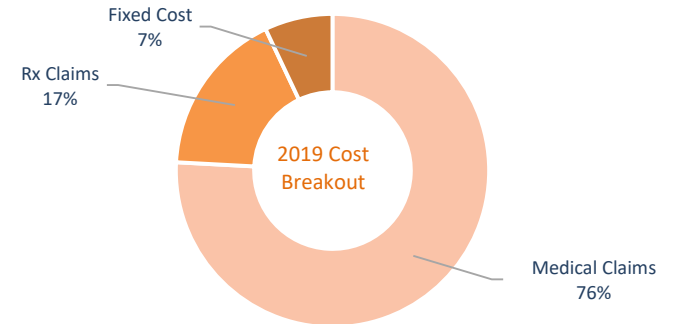
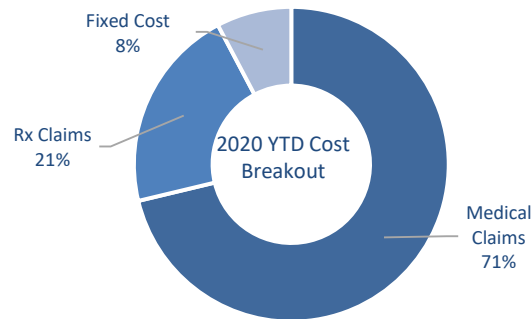
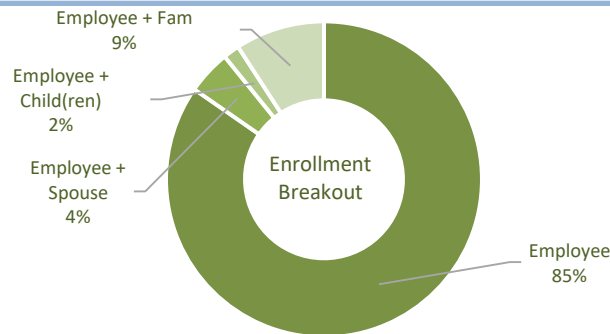


\*Rx claims are reported by Benefit Focus in real time and may vary from Rx invoices

# Yavapai Combined Trust

## Premier (Gross Medical & RX Claims)

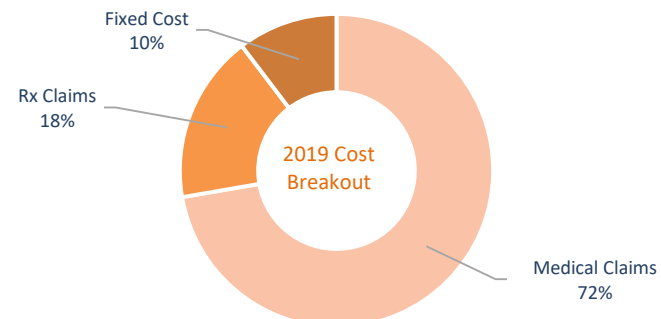
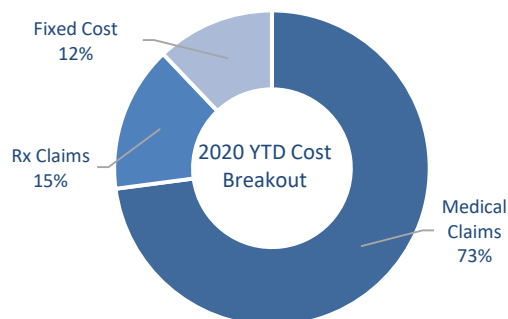
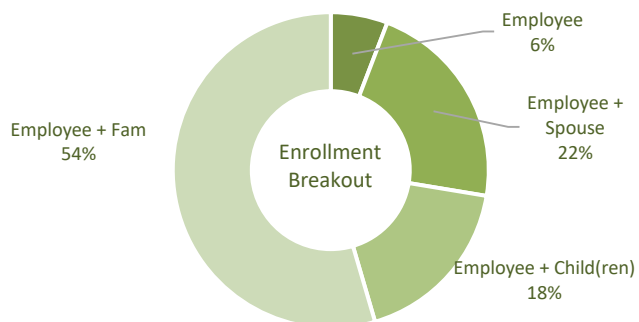
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	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	990	54	19	104	1,167	1,577	\$398,022	\$167,980	\$566,001	\$38,219	\$31,544	\$635,765	\$986,283	-\$350,518	64%
	Dec-20	991	50	19	104	1,164	1,572	\$568,189	\$102,045	\$670,234	\$38,121	\$31,335	\$739,690	\$980,472	-\$240,782	75%
	Jan-21	979	49	19	107	1,154	1,570	\$673,525	\$273,160	\$946,685	\$37,794	\$31,192	\$1,015,671	\$975,270	\$40,401	104%
	Feb-21															
	Mar-21															
	Apr-21															
	May-21															
	Jun-21															
	<b>Total</b>	<b>6,936</b>	<b>370</b>	<b>137</b>	<b>750</b>	<b>8,193</b>	<b>11,127</b>	<b>\$4,521,977</b>	<b>\$1,333,541</b>	<b>\$5,855,518</b>	<b>\$268,321</b>	<b>\$221,975</b>	<b>\$6,345,814</b>	<b>\$6,937,533</b>	<b>-\$591,719</b>	<b>91%</b>
2020	Mo / Avg	991	53	20	107	1,170	1,590	\$645,997	\$190,506	\$836,503	\$38,332	\$31,711	\$906,545	\$991,076	-\$84,531	
	PEPM Avg							\$552	\$163	\$715	\$33	\$27	\$775	\$847	-\$72	
	PMPM Avg							\$406	\$120	\$526	\$24	\$20	\$570	\$623	-\$53	
	% Change	-10.9%	-20.1%	-14.0%	-12.2%	-11.5%	-12.1%	-12.9%	14.3%	-7.9%	4.3%	0.0%	-7.2%	-0.2%	488.9%	
2019	<b>Total</b>	<b>13,346</b>	<b>794</b>	<b>273</b>	<b>1,465</b>	<b>15,878</b>	<b>21,703</b>	<b>\$10,113,058</b>	<b>\$2,283,651</b>	<b>\$12,396,709</b>	<b>\$503,333</b>	<b>\$433,640</b>	<b>\$13,333,682</b>	<b>\$13,533,558</b>	<b>-\$199,876</b>	<b>99%</b>
	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)

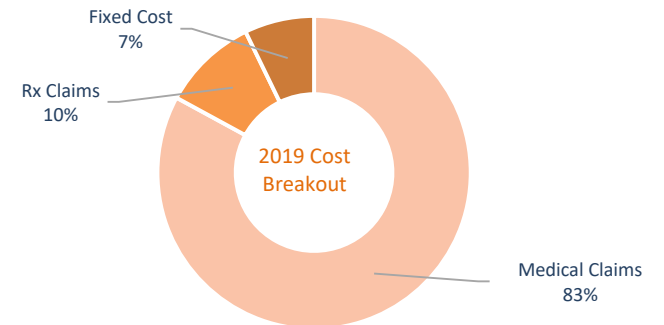
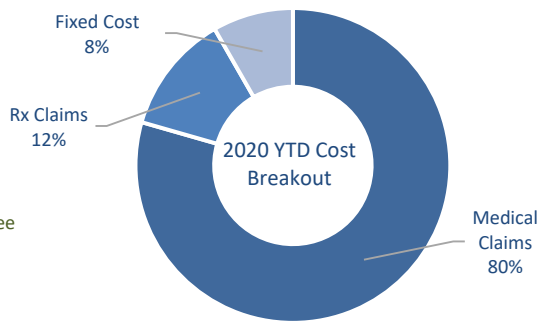
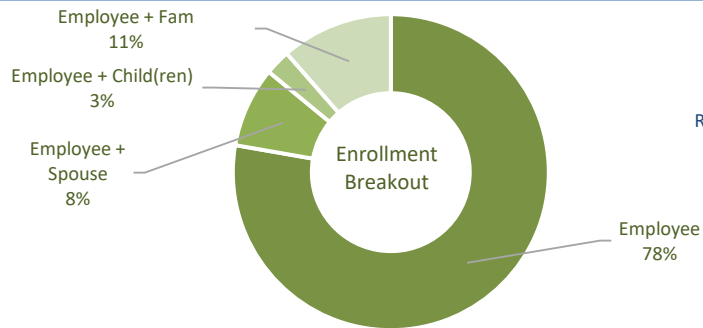
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	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	50	187	155	469	861	2,839	\$184,171	\$88,643	\$272,814	\$28,198	\$47,768	\$348,780	\$828,695	-\$479,915	42%
Dec-20	53	185	157	469	864	2,835	\$326,895	\$52,773	\$379,668	\$28,296	\$47,832	\$455,797	\$830,000	-\$374,203	55%
Jan-21	55	188	157	470	870	2,840	\$675,302	\$178,611	\$853,913	\$28,493	\$48,106	\$930,511	\$834,850	\$95,661	111%
Feb-21															
Mar-21															
Apr-21															
May-21															
Jun-21															
<b>Total</b>	<b>353</b>	<b>1,319</b>	<b>1,082</b>	<b>3,302</b>	<b>6,056</b>	<b>19,935</b>	<b>\$3,217,283</b>	<b>\$660,565</b>	<b>\$3,877,847</b>	<b>\$198,334</b>	<b>\$335,936</b>	<b>\$4,412,117</b>	<b>\$5,828,040</b>	<b>-\$1,415,923</b>	<b>76%</b>
Mo / Avg	50	188	155	472	865	2,848	\$459,612	\$94,366	\$553,978	\$28,333	\$47,991	\$630,302	\$832,577	-\$202,275	
PEPM Avg							\$531	\$109	\$640	\$33	\$55	\$729	\$962	-\$234	
PMPM Avg							\$161	\$33	\$195	\$10	\$17	\$221	\$292	-\$71	
% Change	12.9%	4.3%	9.8%	-1.1%	2.6%	1.2%	-12.0%	-25.0%	-14.1%	11.1%	0.0%	-12.6%	1.0%	97.2%	
<b>Total</b>	<b>536</b>	<b>2,167</b>	<b>1,690</b>	<b>5,722</b>	<b>10,115</b>	<b>33,775</b>	<b>\$6,178,560</b>	<b>\$1,485,998</b>	<b>\$7,664,558</b>	<b>\$320,646</b>	<b>\$563,025</b>	<b>\$8,548,228</b>	<b>\$9,764,265</b>	<b>-\$1,216,037</b>	<b>88%</b>
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	359	38	13	52	462	685	\$157,634	\$20,091	\$177,724	\$15,107	\$13,673	\$206,505	\$329,955	-\$123,450	63%
Dec-20	364	38	12	53	467	690	\$290,520	\$9,142	\$299,662	\$15,271	\$13,781	\$328,714	\$332,720	-\$4,006	99%
Jan-21	365	38	13	53	469	694	\$426,121	\$80,863	\$506,984	\$15,336	\$13,860	\$536,181	\$334,549	\$201,632	160%
Feb-21															
Mar-21															
Apr-21															
May-21															
Jun-21															
<b>Total</b>	<b>2,518</b>	<b>266</b>	<b>84</b>	<b>371</b>	<b>3,239</b>	<b>4,811</b>	<b>\$1,934,500</b>	<b>\$299,094</b>	<b>\$2,233,594</b>	<b>\$105,915</b>	<b>\$95,821</b>	<b>\$2,435,331</b>	<b>\$2,312,450</b>	<b>\$122,881</b>	<b>105%</b>
Mo / Avg	360	38	12	53	463	687	\$276,357	\$42,728	\$319,085	\$15,131	\$13,689	\$347,904	\$330,350	\$17,554	
PEPM Avg							\$597	\$92	\$690	\$33	\$30	\$752	\$714	\$38	
PMPM Avg							\$402	\$62	\$464	\$22	\$20	\$506	\$481	\$26	
% Change	31.6%	34.1%	14.3%	26.9%	30.7%	31.8%	-16.3%	8.8%	-13.6%	0.0%	0.0%	-12.6%	-1.2%	-71.7%	
<b>Total</b>	<b>3,281</b>	<b>340</b>	<b>126</b>	<b>501</b>	<b>4,248</b>	<b>6,257</b>	<b>\$3,004,000</b>	<b>\$357,254</b>	<b>\$3,361,254</b>	<b>\$134,662</b>	<b>\$126,441</b>	<b>\$3,622,357</b>	<b>\$3,048,285</b>	<b>\$574,072</b>	<b>119%</b>
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

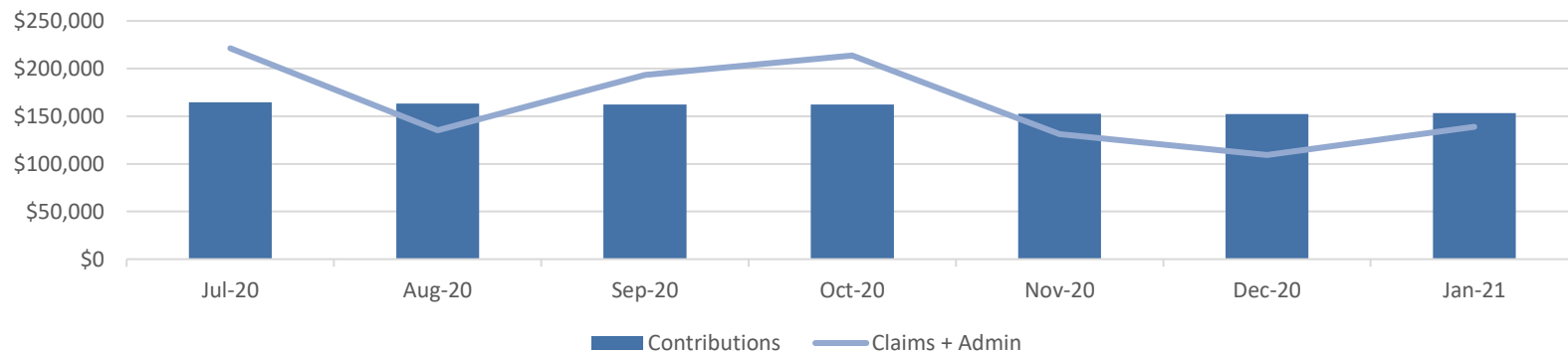
July 1, 2020 through June 30, 2021					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Basic Plus	Dependent	G25.3 - Myoclonus	\$278,433	\$28,433
2	Premier	Employee	N99.820 - Postprocedural hemorrhage of a genitourinary system organ or structure	\$193,692	
3	Basic Plus	Spouse	A41.9 - Sepsis, unspecified organism	\$190,742	
4	Basic Plus	Dependent	Q22.4 - Congenital tricuspid stenosis	\$160,075	
5	Basic Plus	Employee	D32.9 Benign neoplasm of meninges, unspecified	\$154,766	
6	HDHP	Dependent	C92.10 Chronic myeloid leukemia	\$141,713	
7	Basic Plus	Employee	D32.0 Benign neoplasm of cerebral meninges	\$137,471	
8	Premier	Spouse	Prescription Drugs	\$130,309	
<b>Total</b>				<b>\$1,387,201</b>	<b>\$28,433</b>
<b>Estimated Stop Loss Reimbursement after Aggregating Specific Deductible</b>					<b>\$0</b>
<b>Med/Rx Share of High Cases</b>					
<b>Percent of Total Claims</b>				<b>11.59%</b>	

# 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	<b>\$217,426</b>	\$3,894	\$56,697	<b>134.4%</b>
	Aug-20	2,206	\$163,186	\$126,210	\$5,048	<b>\$131,258</b>	\$3,861	-\$28,067	<b>82.8%</b>
	Sep-20	2,200	\$162,356	\$181,806	\$7,726	<b>\$189,532</b>	\$3,850	\$31,026	<b>119.1%</b>
	Oct-20	2,202	\$162,318	\$201,746	\$8,042	<b>\$209,788</b>	\$3,854	\$51,323	<b>131.6%</b>
	Nov-20	2,157	\$152,668	\$122,140	\$5,297	<b>\$127,437</b>	\$3,775	-\$21,456	<b>85.9%</b>
	Dec-20	2,147	\$152,373	\$99,706	\$5,853	<b>\$105,559</b>	\$3,757	-\$43,057	<b>71.7%</b>
	Jan-21	2,160	\$153,286	\$129,567	\$5,728	<b>\$135,295</b>	\$3,780	-\$14,211	<b>90.7%</b>
	Feb-21								
	Mar-21								
	Apr-21								
	May-21								
	Jun-21								
2020	<b>Total</b>	<b>15,297</b>	<b>1,110,809</b>	<b>1,071,329</b>	<b>44,966</b>	<b>\$1,116,295</b>	<b>\$26,770</b>	<b>\$32,256</b>	<b>102.9%</b>
	Mo / Avg	2,185	158,687	153,047	6,424	\$159,471	\$3,824	\$4,608	
	% Change	-1.2%	-3.3%	13.1%	65.7%	14.5%	-1.2%	-122.0%	
2019	<b>Total</b>	<b>26,532</b>	<b>\$1,968,233</b>	<b>\$1,624,387</b>	<b>\$46,516</b>	<b>\$1,670,903</b>	<b>\$46,431</b>	<b>-\$250,899</b>	<b>87.3%</b>
	Mo / Avg	2,211	\$164,019	\$135,366	\$3,876	\$139,242	\$3,869	-\$20,908	

Monthly Contributions vs Expenses

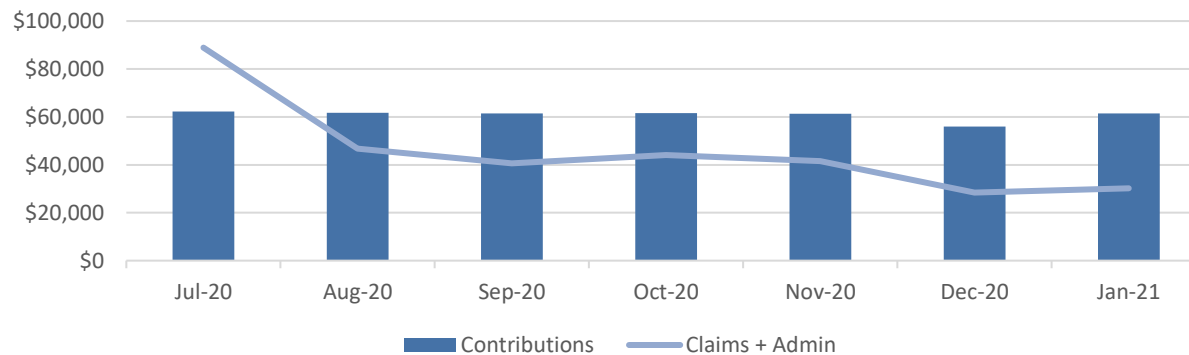


# Yavapai Combined Trust

## 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	<b>\$85,772</b>	\$3,146	-\$26,721	<b>143.0%</b>
	Aug-20	2,498	\$61,736	<b>\$43,572</b>	\$3,123	\$15,041	<b>75.6%</b>
	Sep-20	2,492	\$61,448	<b>\$37,470</b>	\$3,115	\$20,863	<b>66.0%</b>
	Oct-20	2,495	\$61,537	<b>\$40,924</b>	\$3,119	\$17,494	<b>71.6%</b>
	Nov-20	2,488	\$61,278	<b>\$38,399</b>	\$3,110	\$19,769	<b>67.7%</b>
	Dec-20	2,337	\$55,955	<b>\$25,486</b>	\$2,921	\$27,548	<b>50.8%</b>
	Jan-21	2,491	\$61,389	<b>\$27,131</b>	\$3,114	\$31,144	<b>49.3%</b>
	Feb-21						
	Mar-21						
	Apr-21						
	May-21						
	Jun-21						
2020	<b>Total</b>	<b>17,318</b>	<b>425,540</b>	<b>\$298,755</b>	<b>\$21,648</b>	<b>\$105,137</b>	<b>75.3%</b>
	Mo / Avg	2,474	60,791	\$42,679	\$3,093	\$15,020	
	% Change	-1.8%	-1.6%	10.9%	-1.8%	-25.4%	
2019	<b>Total</b>	<b>30,231</b>	<b>\$741,181</b>	<b>\$461,790</b>	<b>\$37,789</b>	<b>\$241,603</b>	<b>67.4%</b>
	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	2,138	\$12,529	\$3,265	\$641	\$8,623	31.2%
	Dec-20	2,141	\$12,546	\$5,169	\$642	\$6,735	46.3%
	Jan-21	2,138	\$12,529	\$5,873	\$641	\$6,014	52.0%
	Feb-21						
	Mar-21						
	Apr-21						
	May-21						
	Jun-21						
2020	<b>Total</b>	<b>15,412</b>	<b>90,314</b>	<b>\$55,892</b>	<b>\$4,624</b>	<b>\$29,799</b>	<b>67.0%</b>
	Mo / Avg	2,202	12,902	\$7,985	\$661	\$4,257	
	% Change	-14.7%	-14.7%	-21.7%	-14.7%	2.5%	
2019	<b>Total</b>	<b>30,986</b>	<b>\$181,485</b>	<b>\$122,329</b>	<b>\$9,296</b>	<b>\$49,860</b>	<b>72.5%</b>
	Mo / Avg	2,582	\$15,124	\$10,194	\$775	\$4,155	

Monthly Contributions vs Expenses

