



Benefits Plan Experience

Month Ending February 2021

July 1, 2020 through June 30, 2021



Prepared For:



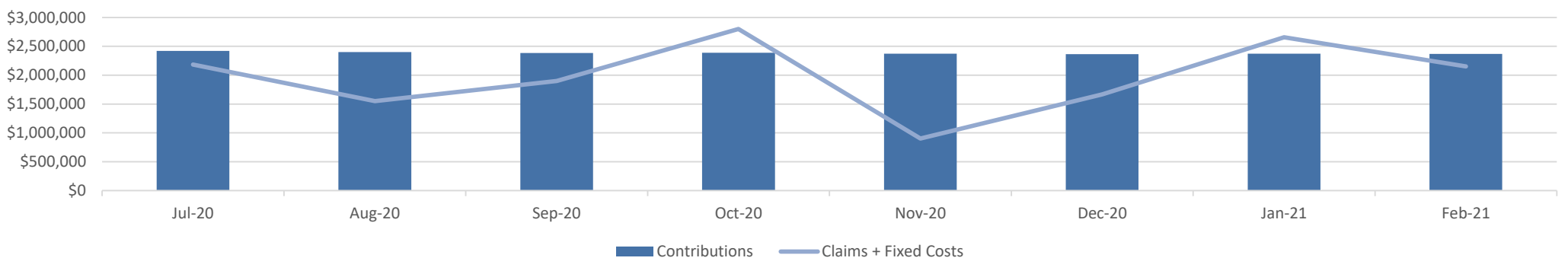
Yavapai Combined Trust

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 ⁽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	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	2,487	\$2,367,944	\$1,742,790	\$27,182	\$167,718	\$23,705	\$7,509	\$1,968,904	\$182,052	\$216,988	90.8%
Mar-21											
Apr-21											
May-21											
Jun-21											
Total	19,977	19,072,630	10,953,844	1,728,710	1,284,013	322,460	\$63,401	\$14,352,428	\$1,461,395	\$3,258,807	82.9%
Mo / Avg	2,497	2,384,079	1,369,230	216,089	160,502	40,308	\$7,925	\$1,794,053	\$182,674	\$407,351	
% Change	-0.9%	-2.1%	-13.1%	-20.3%	15.3%	4.7%	-22.3%	-11.8%	0.8%	84.9%	
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 February 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 February 2021 were \$1,742,790, before stoploss reimbursement. Your YTD Per Member Per Month (PMPM) cost for medical claims of \$278 is 11.2% lower than Yavapai Combined Trust's average PMPM for the previous year, which was \$313.

Rx Claims (Before Stoploss)

- RX claims for February 2021 were \$322,992, 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 \$309 PMPM through February 2021. This is 14% lower than your Medical and Rx PMPM in the 2019-20 Plan Year, which was \$359.

Large Claims

- There are 11 claimants exceeding \$125,000. The paid claims for these 11 claimants combined is \$2,116,404, which represents 15% of your total Medical/Rx claims cost. Yavapai Combined Trust has 2 claimants exceeding the carrier stoploss level of \$250,000. Yavapai Combined Trust has not yet reached the \$100,000 Aggregating specific deductible.

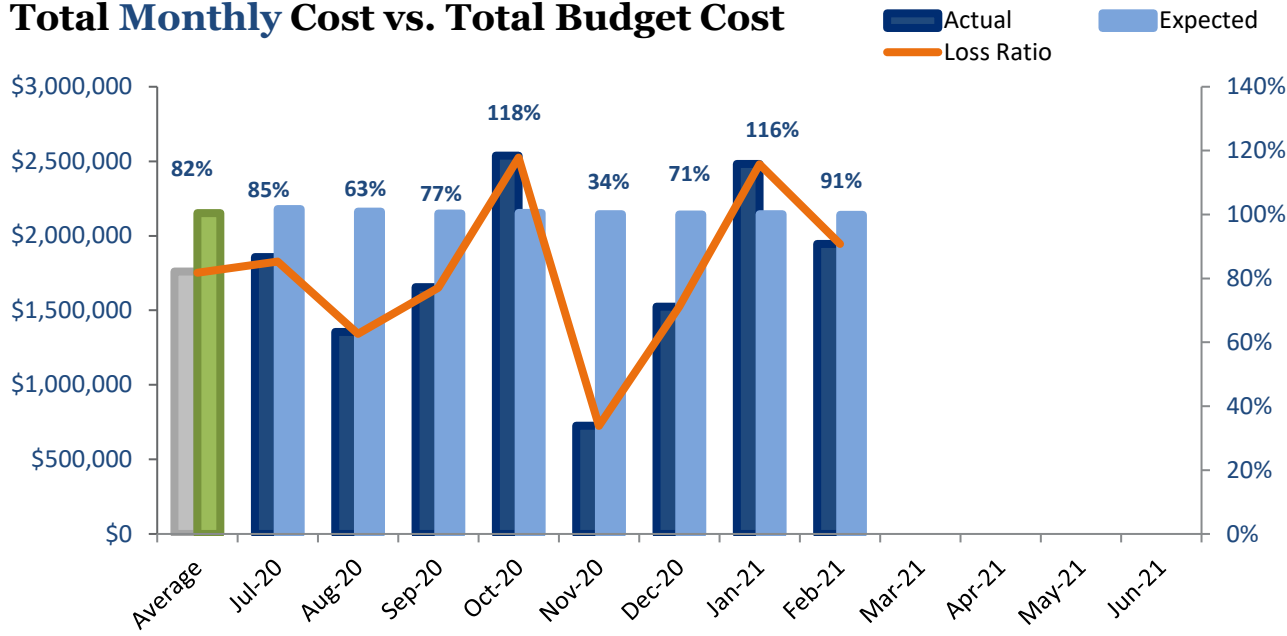
Budget vs. Actual

- 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 \$344 PMPM. As of the end of February 2021, Yavapai Combined Trust is running 18% under budget.

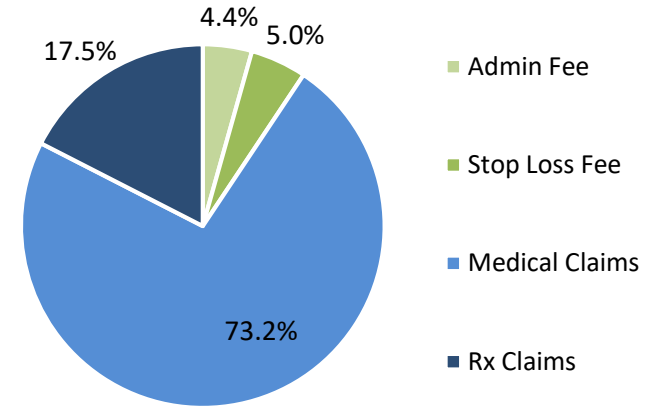
Yavapai Combined Trust

Year To Date Executive Dashboard

Total Monthly Cost vs. Total Budget Cost



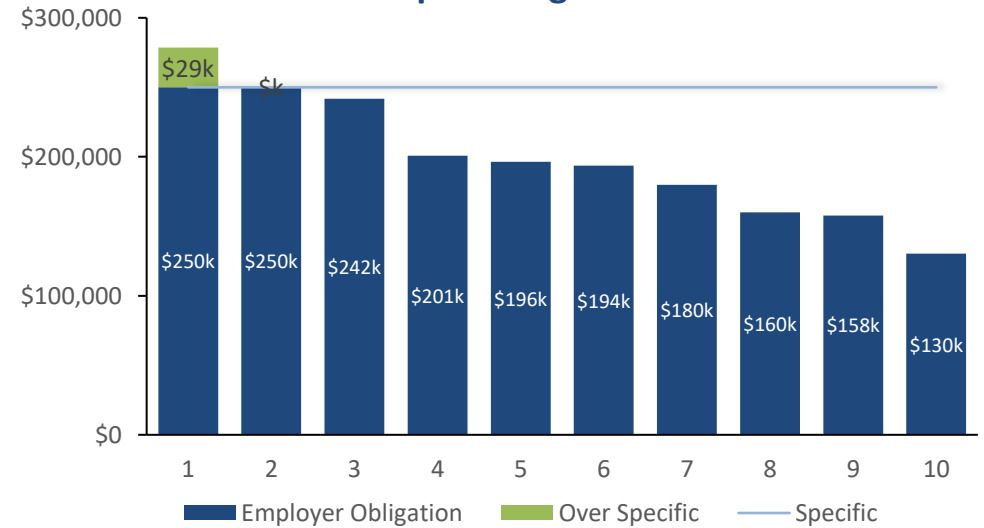
Cost Distribution



Medical Paid Summary

Plan	Year-to-Date
Premier Total Claims Paid	\$ 6,783,212
Basic Plus Total Claims Paid	\$ 4,530,299
HDHP Total Claims Paid	\$ 2,719,230
Total Claims Paid	\$ 14,032,741
Total Fixed Costs	\$ 1,400,829
Reimbursements (ISL & RX Rebates)	\$ (1,350,188)
Total Medical Cost	\$ 14,083,382
Total Budget Estimate	\$ 17,218,993
Medical Plan Surplus / Deficit	\$ 3,135,611

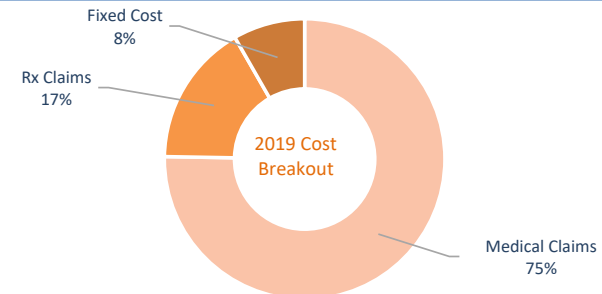
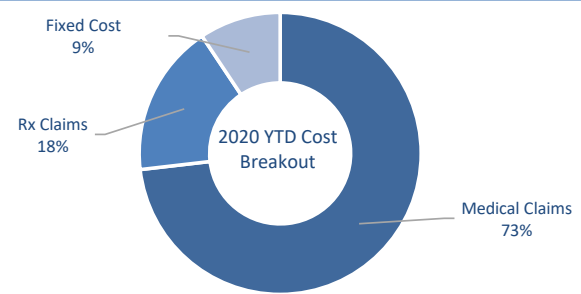
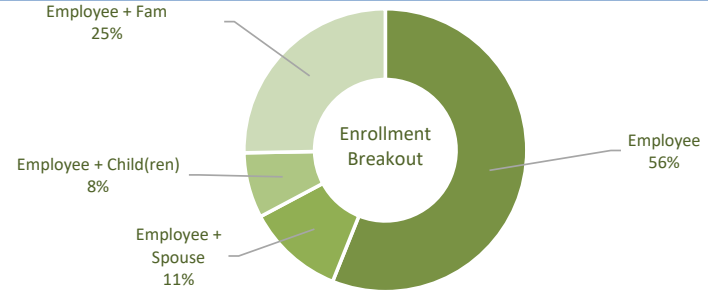
Top Ten High Claimants



Yavapai Combined Trust

Current Year - All Medical Plans

	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	1,396	272	191	630	2,489	5,120	\$1,742,790	\$322,992	\$0	-\$295,810	\$1,769,972	\$81,491	\$93,036	\$1,944,499	\$2,140,970	-\$196,471	91%
Mar-21																	
Apr-21																	
May-21																	
Jun-21																	
Total	11,203	2,227	1,494	5,053	19,977	40,993	\$11,416,550	\$2,616,191	-\$462,706	-\$887,482	\$12,682,553	\$654,061	\$746,768	\$14,083,382	\$17,218,993	-\$3,135,611	82%
Mo / Avg	1,400	278	187	632	2,497	5,124	\$1,427,069	\$327,024	-\$57,838	-\$110,935	\$1,585,319	\$81,758	\$93,346	\$1,760,423	\$2,152,374	-\$391,951	
PEPM Avg							\$571	\$131	-\$23	-\$44	\$635	\$33	\$37	\$705	\$862	-\$157	
PMPM Avg							\$278	\$64	-\$11	-\$22	\$309	\$16	\$18	\$344	\$420	-\$76	
% Change	-2.1%	1.2%	7.3%	-1.4%	-0.9%	-0.4%	-11.2%	-4.5%	83.3%	57.1%	-13.9%	0.0%	0.0%	-12.5%	-1.6%	123.5%	
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	

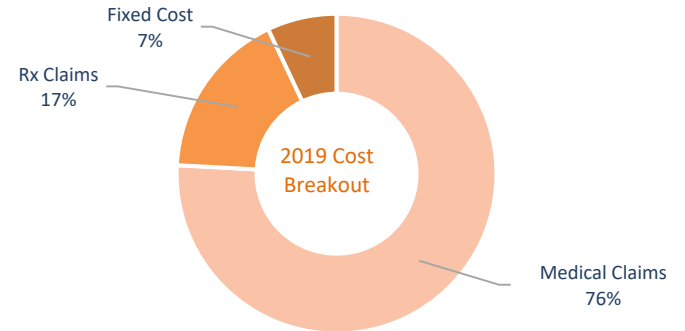
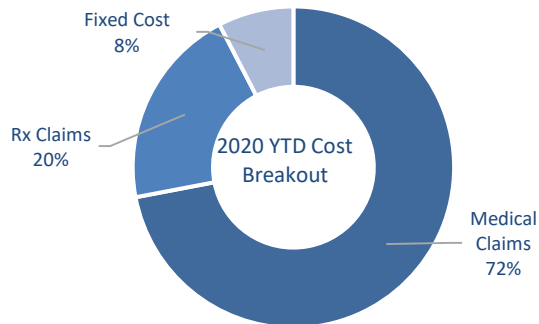
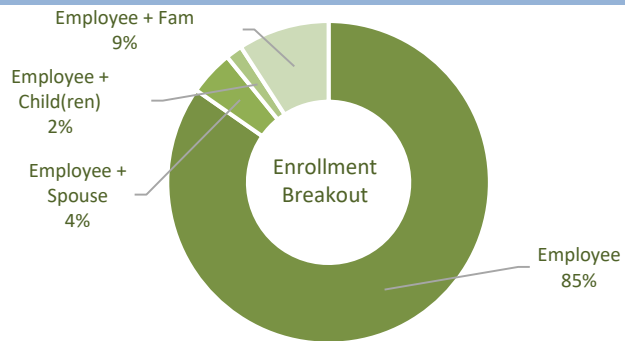


*Rx claims are reported by Benefit Focus in real time and may vary from Rx invoices

Yavapai Combined Trust

Premier (Gross Medical & RX Claims)

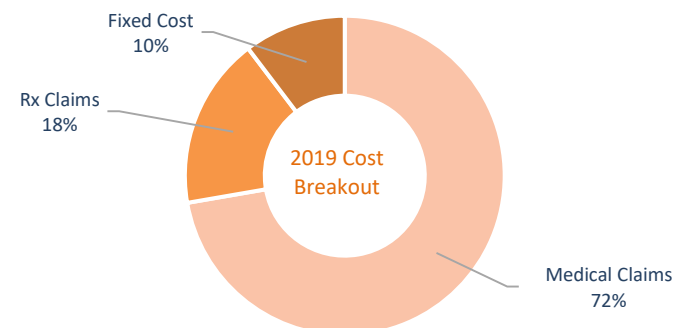
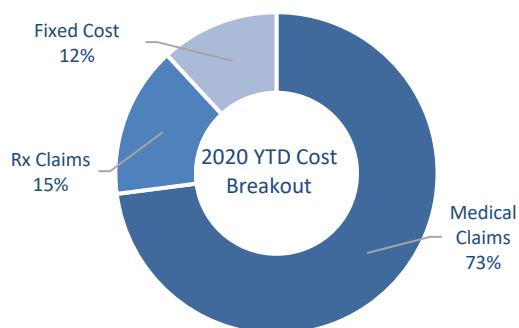
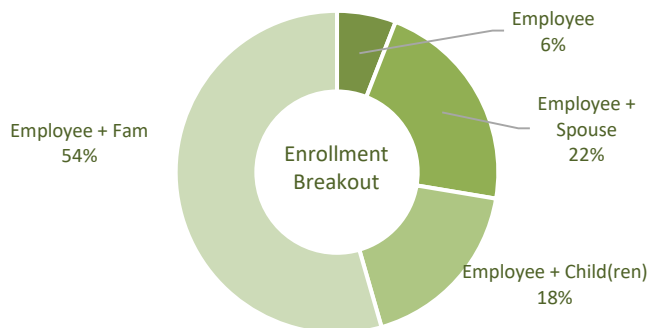
	Enrollment						Claims			Fixed Fees and Premiums		Total Plan Costs	Contributions	Deficit/Surplus	Loss Ratio	
	A	B	C	D	E	F	G	H	I = (G+H)	J	K	L = (I+J+K)	M	N = (L-M)	O = (L/M)	
Month	EE	EE+SP	EE+CH	Fam	Total EE	Total Mem	Medical	Rx	Total	Total Fixed Fees	Stoploss Premium	Total Plan Cost	Total Plan Budget	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	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	976	50	19	105	1,150	1,567	\$764,663	\$163,031	\$927,694	\$37,663	\$31,070	\$996,426	\$971,526	\$24,900	103%
	Mar-21															
	Apr-21															
	May-21															
	Jun-21															
	Total	7,912	420	156	855	9,343	12,694	\$5,286,640	\$1,496,572	\$6,783,212	\$305,983	\$253,045	\$7,342,240	\$7,909,059	-\$566,819	93%
2020	Mo / Avg	989	53	20	107	1,168	1,587	\$660,830	\$187,072	\$847,902	\$38,248	\$31,631	\$917,780	\$988,632	-\$70,852	
	PEPM Avg							\$566	\$160	\$726	\$33	\$27	\$786	\$847	-\$61	
	PMPM Avg							\$416	\$118	\$534	\$24	\$20	\$578	\$623	-\$45	
	% Change	-11.1%	-20.7%	-14.3%	-12.5%	-11.7%	-12.3%	-10.7%	12.4%	-6.5%	4.3%	0.0%	-5.9%	-0.2%	400.0%	
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		
Basic Plus	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	57	185	159	470	871	2,853	\$533,584	\$118,868	\$652,452	\$28,525	\$48,091	\$729,069	\$834,725	-\$105,656	87%	
	Mar-21																
	Apr-21																
	May-21																
	Jun-21																
2020	Total	410	1,504	1,241	3,772	6,927	22,788	\$3,750,867	\$779,433	\$4,530,299	\$226,859	\$384,027	\$5,141,186	\$6,662,765	-\$1,521,579	77%	
	Mo / Avg	51	188	155	472	866	2,849	\$468,858	\$97,429	\$566,287	\$28,357	\$48,003	\$642,648	\$832,846	-\$190,197		
	PEPM Avg							\$541	\$113	\$654	\$33	\$55	\$742	\$962	-\$220		
	PMPM Avg							\$165	\$34	\$199	\$10	\$17	\$226	\$292	-\$67		
	% Change	14.7%	4.1%	10.1%	-1.1%	2.7%	1.2%	-9.8%	-22.7%	-12.3%	11.1%	0.0%	-10.7%	1.0%	86.1%		
2019	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

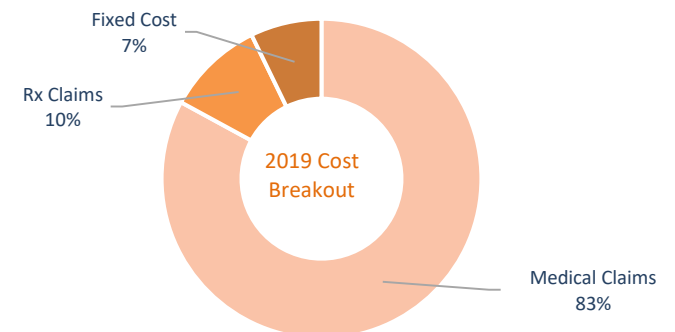
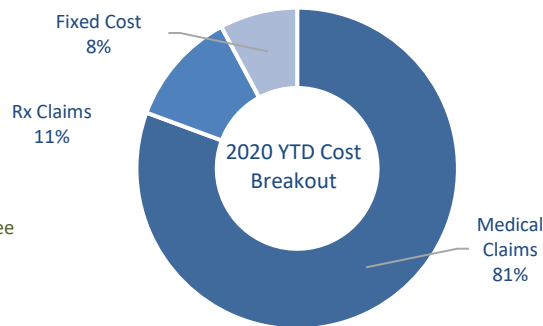
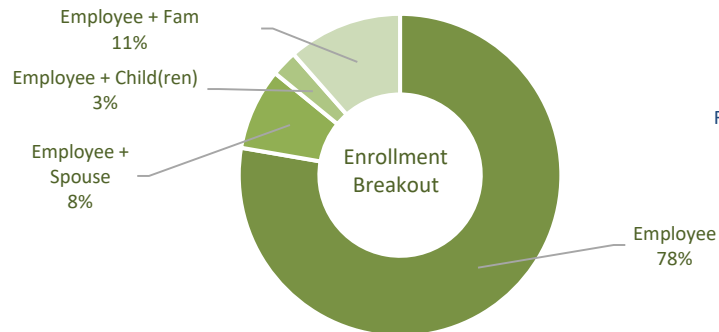
HDHP (Gross Medical & RX Claims)

	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	363	37	13	55	468	700	\$444,543	\$41,093	\$485,636	\$15,304	\$13,875	\$514,814	\$334,719	\$180,095	154%
Mar-21															
Apr-21															
May-21															
Jun-21															
Total	2,881	303	97	426	3,707	5,511	\$2,379,043	\$340,187	\$2,719,230	\$121,219	\$109,696	\$2,950,145	\$2,647,169	\$302,976	111%
Mo / Avg	360	38	12	53	463	689	\$297,380	\$42,523	\$339,904	\$15,152	\$13,712	\$368,768	\$330,896	\$37,872	
PEPM Avg							\$642	\$92	\$734	\$33	\$30	\$796	\$714	\$82	
PMPM Avg							\$432	\$62	\$493	\$22	\$20	\$535	\$480	\$55	
% Change	31.7%	33.7%	15.5%	27.5%	30.9%	32.1%	-10.0%	8.8%	-8.2%	0.0%	0.0%	-7.6%	-1.4%	-40.2%	
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	

HDHP

2020

2019



Yavapai Combined Trust

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

High Case Listing

Cases Over \$125,000

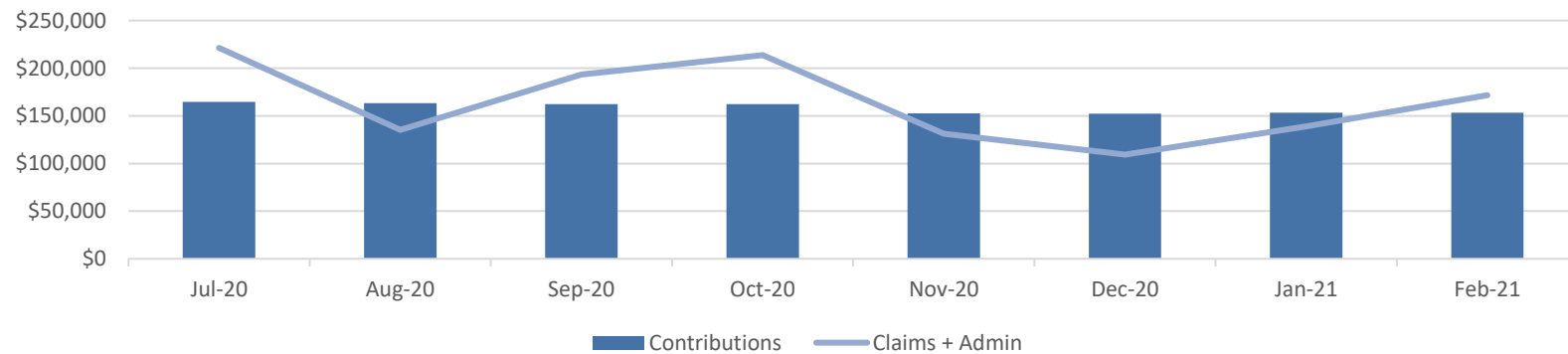
July 1, 2020 through June 30, 2021					
Case #	Plan Type	Relationship	Primary Diagnosis	Paid Claims	Amount Over \$250,000 Specific
1	Basic Plus	Dependent	G25.3 - Myoclonus	\$278,601	\$28,601
2	HDHP	Dependent	T82.524A - Displacement of infusion catheter, initial encounter	\$250,127	\$127
3	Premier	Spouse	Z51.11 - Encounter for antineoplastic chemotherapy	\$241,873	
4	Premier	Employee	Z51.11 - Encounter for antineoplastic chemotherapy	\$200,748	
5	Basic Plus	Spouse	A41.9 - Sepsis, unspecified organism	\$196,470	
6	Premier	Employee	N99.820 - Postprocedural hemorrhage of a genitourinary system organ or structure	\$193,692	
7	Basic Plus	Employee	D32.9 Benign neoplasm of meninges, unspecified	\$179,840	
8	Basic Plus	Dependent	Q22.4 - Congenital tricuspid stenosis	\$160,075	
9	Basic Plus	Employee	D32.0 Benign neoplasm of cerebral meninges	\$157,836	
10	Premier	Spouse	Prescription Drugs - Heart Condition	\$130,362	
11	HDHP	Dependent	C92.10 Chronic myeloid leukemia	\$126,780	
Total				\$2,116,404	\$28,728
Estimated Stop Loss Reimbursement after Aggregating Specific Deductible					\$0
Med/Rx Share of High Cases					
Percent of Total Claims				15.08%	

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	2,157	\$152,668	\$122,140	\$5,297	\$127,437	\$3,775	-\$21,456	85.9%
	Dec-20	2,147	\$152,373	\$99,706	\$5,853	\$105,559	\$3,757	-\$43,057	71.7%
	Jan-21	2,160	\$153,286	\$129,567	\$5,728	\$135,295	\$3,780	-\$14,211	90.7%
	Feb-21	2,157	\$153,132	\$161,465	\$6,253	\$167,718	\$3,775	\$18,361	112.0%
	Mar-21								
	Apr-21								
	May-21								
	Jun-21								
2020	Total	17,454	1,263,941	1,232,794	51,219	\$1,284,013	\$30,545	\$50,617	104.0%
	Mo / Avg	2,182	157,993	154,099	6,402	\$160,502	\$3,818	\$6,327	
	% Change	-1.3%	-3.7%	13.8%	65.2%	15.3%	-1.3%	-130.3%	
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

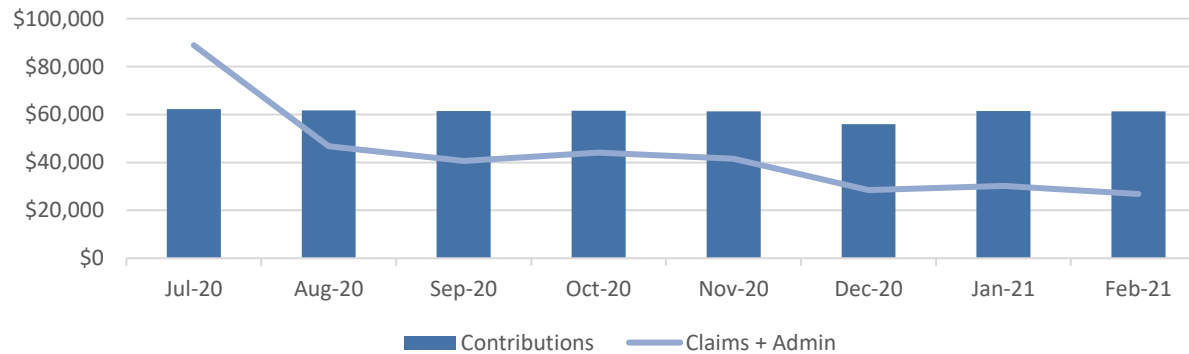


Yavapai Combined Trust

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-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	2,488	\$61,278	\$38,399	\$3,110	\$19,769	67.7%
	Dec-20	2,337	\$55,955	\$25,486	\$2,921	\$27,548	50.8%
	Jan-21	2,491	\$61,389	\$27,131	\$3,114	\$31,144	49.3%
	Feb-21	2,487	\$61,307	\$23,705	\$3,109	\$34,493	43.7%
	Mar-21						
	Apr-21						
	May-21						
	Jun-21						
2020	Total	19,805	486,847	\$322,460	\$24,756	\$139,631	71.3%
	Mo / Avg	2,476	60,856	\$40,308	\$3,095	\$17,454	
	% Change	-1.7%	-1.5%	4.7%	-1.7%	-13.3%	
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-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	2,139	\$12,535	\$7,509	\$642	\$4,384	65.0%
	Mar-21						
	Apr-21						
	May-21						
	Jun-21						
2020	Total	17,551	102,849	\$63,401	\$5,265	\$34,182	66.8%
	Mo / Avg	2,194	12,856	\$7,925	\$658	\$4,273	
	% Change	-15.0%	-15.0%	-22.3%	-15.0%	2.8%	
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

