### **AGENDA ITEM COVER SHEET**

### Information Item



Agenda Item:	FY 2023-24 Year End Results
Prepared By:	David Cook, Executive Director
Prepared For:	Chairman Peacock & Finance Committee Members
Date:	October 26, 2024

### **Item Summary:**

The FY 2023-34 Year End Draft Audit Results were completed on October 26<sup>th</sup> and the highlights follow:

- The PPO plan incurred a loss ratio of 99.6% and an overall surplus of \$1,308,033 as compared to last year with a loss ratio of 98.8% and an operating surplus of \$3,259,910.
- The HMO plan incurred a loss ratio of 93.9% and an overall surplus of \$5,694,132 as compared to last year with a loss ratio of 98.5% and incurred an operating profit of \$1,288,214.
- The Dental plan incurred a loss ratio of 100.5% and an overall deficit of \$71,593 as compared to last year with a loss ratio of 88.8% and an operating profit of \$1,535,686.
- The Wellness plan returned \$1,794,250 as compared to last year with \$1,502,250 in incentives paid to members that participated in the program.
- Total investment return for the fiscal year amounted to \$14,784,250 with interest earnings of \$7,519,605 and a gain on the market value of investments of \$7,264,644. This compares with last year's total investment return of \$6,456,309 with interest earnings of \$5,426,284 and a gain on the market value of investments of \$1,030,025.
- Based on the above, the net return to members for the year is \$23,509,072 as compared to last year of \$14,042,369.

Please note that the above information is believed to be final but subject to review by the auditors.

IPBC 2023-24 PLAN YEAR	
PPO REPORT THROUGH JUNE 30, 2024 (AL	JDITED)

					PPO REPORT	THROUGH JUNE 3	30, 2024 (AUDITE	D)					
									Claims in Excess				
	Average Monthly			Member		Paid Medical			of the Stop Loss	Change in		Monthly Surplus	
Month	Employees	Total Funding	Admin Fees	Rewards	Stop Loss Fee	Claims	Paid Rx Claims	Rx Rebates	Deductible	IBNR	Total Expenses	(Deficit)	Loss Ratio
July 2023	14,437	\$23,481,613.70	\$1,209,076.24	\$14,360.00	\$278,750.19	\$16,559,237.99	\$6,468,860.07	(\$26,924.01)	(\$127,181.97)		\$24,376,178.50	(\$894,564.80)	103.8%
August 2023	14,478	\$23,641,490.52	\$1,235,496.10	\$450.00	\$278,649.11	\$17,654,716.27	\$7,360,580.87	(\$4,983,139.83)	(\$104,686.24)		\$21,442,066.29	\$2,199,424.23	90.7%
September 2023	14,508	\$23,732,468.78	\$1,165,339.62	\$17,580.00	\$279,641.62	\$16,654,227.41	\$6,631,979.61	\$0.00	(\$88,191.51)		\$24,660,576.74	(\$928,107.97)	103.9%
Ocotber 2023	14,498	\$23,618,073.74	\$1,323,617.42	\$9,565.00	\$279,180.25	\$18,483,622.60	\$7,751,536.27	(\$9,542,072.52)	(\$48,618.47)		\$18,256,830.55	\$5,361,243.18	77.3%
November 2023	14,646	\$23,717,313.74	\$1,301,782.87	\$7,525.00	\$279,931.00	\$19,304,541.06	\$7,339,799.75	\$0.00	(\$330,185.75)		\$27,903,393.92	(\$4,186,080.19)	117.6%
December 2023	14,596	\$23,548,364.33	\$1,778,230.39	\$15,035.00	\$281,559.56	\$20,265,278.23	\$7,385,307.21	\$0.00	(\$20,628.03)		\$29,704,782.36	(\$6,156,418.04)	126.1%
January 2024	15,148	\$25,185,886.94	\$1,364,201.52	\$1,025.00	\$287,941.82	\$17,740,440.68	\$7,058,843.65	(\$5,303,890.70)	(\$568,123.95)		\$20,580,438.03	\$4,605,448.92	81.7%
February 2024	15,197	\$25,186,251.89	\$693,277.80	\$11,080.00	\$288,709.95	\$16,880,857.52	\$7,095,082.66	\$0.00	(\$30,769.31)		\$24,938,238.61	\$248,013.28	99.0%
March 2024	15,214	\$25,533,239.04	\$1,291,048.43	\$7,130.00	\$291,191.33	\$17,789,734.07	\$7,010,350.35	\$0.00	(\$73,055.46)		\$26,316,398.72	(\$783,159.68)	103.1%
April 2024	15,254	\$24,832,299.40	\$1,872,666.32	\$13,560.00	\$291,384.42	\$20,831,677.89	\$8,213,014.61	(\$6,150,006.85)	(\$117,132.66)		\$24,955,163.73	(\$122,864.33)	100.5%
May 2024	15,248	\$25,221,055.30	\$1,287,206.03	\$15,805.00	\$292,126.80	\$18,434,685.06	\$8,252,796.95	\$0.00	(\$110,920.68)		\$28,171,699.15	(\$2,950,643.85)	111.7%
June 2024	15,279	\$25,261,353.86	\$1,262,776.94	\$16,425.00	\$293,171.29	\$17,360,920.82	\$8,080,575.92	\$0.00	(\$85,195.02)		\$26,928,674.95	(\$1,667,321.09)	106.6%
Audit Adjustments		(\$123,813.57)	\$1,016,899.83	\$0.00	\$0.03	(\$30,906.09)	(\$253,873.23)	(\$6,814,373.74)	\$62,089.00	(\$686,712.58)	(\$6,706,876.78)	\$6,583,063.21	
Total Plan Year to Date	14,875	\$292,835,597.68	\$16,801,619.52	\$129,540.00	\$3,422,237.34	\$217,929,033.47	\$88,394,854.73	(\$32,820,407.64)	(\$1,642,600.05)	(\$686,712.58)	\$291,527,564.79	\$1,308,032.89	99.6%

IPBC 2023-24 PLAN YEAR PPO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

							PPC	REPORT BY ME	MBER THROUG	H JUNE 30, 202	4 (AUDITED)								
							Paid Medical		Rx Rebates (UHC	Claims in Excess of the Stop Loss				YTD Surplus		Claim Reallocation as	YTD Surplus (Deficit) After Effects of	Loss Ratio Atfter Effects of	Reallocated
Tier	Member	Employees	Total Funding	Admin Fees	Member Rewards	Stop Loss Fee	Claims	Paid Rx Claims	& ESI)	Deductible	IBNR Change	ESI other adj	Total Expenses	(Deficit)	Pooling	a Result of Pooling	Pooling	Pooling	Surplus
Tier 1	Batavia Library	18	\$340,568.56	\$21,335.46	\$0.00	\$3,682.44	\$146,176.41	\$74,067.08	(\$23,915.87)	\$0.00	(\$5,149.08)	\$1,637.86		\$122,734.26	64.0%	\$78,989.43	\$43,744.83	87.2%	(\$3,333.75)
Tier 1	Beach Park	11	\$160,749.90	\$7,816.27	\$0.00	\$4,037.88	\$64,031.95	\$2,002.37	(\$2,778.18)	\$0.00	\$6,803.84	\$745.43	\$82,659.56	\$78,090.34	51.4%	\$41,148.18	\$36,942.16	77.0%	(\$1,573.54)
Tier 1	Beecher	18	\$353,660.40	\$16,528.36	\$60.00	\$3,751.92	\$210,114.06	\$152,208.64	(\$80,421.16)	\$0.00	(\$4,811.92)	\$133.47	\$297,563.37	\$56,097.03	84.1%	\$45,360.66	\$10,736.37	97.0%	(\$3,461.90)
Tier 1	Berkeley	16	\$298,362.22	\$13,930.51	\$0.00	\$3,143.97	\$131,049.99	\$198,311.70	(\$39,509.12)	\$0.00	(\$323.88)	(\$1,885.79)	\$304,717.38	(\$6,355.16)	102.1%	\$21,309.43	(\$27,664.59)	109.3%	(\$8,883.69)
Tier 1	Bloomingdale	40	\$808,588.51	\$36,374.78	\$325.00	\$8,163.90	\$384,985.34	\$77,675.73	(\$17,265.00)	\$0.00	(\$10,818.27)	\$46.40	\$479,487.88	\$329,100.63	59.3%	\$206,979.57	\$122,121.06	84.9%	(\$7,915.09)
Tier 1	Byron FPD	23	\$355,118.46	\$26,510.77	\$0.00	\$4,776.75	\$133,837.73	\$38,365.88	(\$43,420.00)	\$0.00	(\$3,989.43)	\$1,196.13	\$157,277.83	\$197,840.63	44.3%	\$90,901.95	\$106,938.68	69.9%	(\$3,476.18)
Tier 1	Campton Hills	12	\$183,854.18	\$6,435.32	\$0.00	\$4,493.28	\$58,790.70	\$18,776.60	(\$6,310.00)	\$0.00	(\$10,733.81)	\$309.95	\$71,762.04	\$112,092.14	39.0%	\$47,062.34	\$65,029.80	64.6%	(\$1,799.71)
Tier 1	Carol Stream	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	\$0.00	\$0.00	0.0%	\$0.00
Tier 1	Cary	32	\$540,959.31	\$29,961.00	\$150.00	\$6,617.97	\$439,831.49	\$117,887.58	(\$19,515.08)	\$0.00	\$8,276.71	\$894.15	\$584,103.82	(\$43,144.51)	108.0%	\$31,361.70	(\$74,506.21)	113.8%	(\$16,106.99)
Tier 1	Cary Fire Prtct Dist	13	\$321,406.05	\$13,206.29	\$0.00	\$2,574.78	\$497,786.32	\$27,713.68	(\$8,750.00)	\$0.00	\$5,193.21	\$147.38	\$537,871.66	(\$216,465.61)	167.3%	(\$191,666.58)	(\$24,799.03)	107.7%	(\$9,569.82)
Tier 1	Caseyville	27	\$479,903.47	\$59,629.36	\$0.00	\$9,775.92	\$213,145.08	\$35,976.91	(\$14,855.52)	\$0.00	(\$22,176.67)	\$2,010.99	\$283,506.07	\$196,397.40	59.1%	\$122,843.96	\$73,553.44	84.7%	(\$4,697.67)
Tier 1	Channahon	23	\$515,471.00	\$30,405.87	\$0.00	\$8,379.36	\$185,053.68	\$191,593.59	(\$102,013.06)	\$0.00	(\$6,242.40)	(\$1,887.02)	\$305,290.02	\$210,180.98	59.2%	\$81,133.52	\$129,047.46	75.0%	(\$5,045.83)
Tier 1	Clarendon Hills	5	\$99,694.21	\$3,300.15	\$0.00	\$1,059.57	\$147,873.68	\$8,462.25	(\$2,210.00)	\$0.00	(\$3,625.35)	(\$521.74)	\$154,338.56	(\$54,644.35)	154.8%	\$22,695.37	(\$77,339.72)	177.6%	(\$2,968.38)
Tier 1	Coal City	22	\$295,625.39 \$420.487.88	\$23,197.43 \$32,407.00	\$0.00 \$0.00	\$4,617.74	\$189,722.42 \$386,844.80	\$61,863.27	(\$20,815.00)	\$0.00	(\$3,146.61)	\$1,181.35	\$256,620.60	\$39,004.79 (\$198.022.20)	86.8% 147.1%	\$75,673.13 (\$162,625,66)	(\$36,668.34)	112.4% 108.4%	(\$8,802.20)
Tier 1	Colona Crest Hill	25	\$420,487.88 \$889,396.02	\$32,407.00	\$300.00	\$9,077.64 \$7,435.70	\$386,844.80	\$232,267.73 \$339,440.44	(\$31,171.16)	\$0.00 \$0.00	(\$10,479.37)	(\$436.56) (\$1,733.60)	\$618,510.08 \$860,737.17	\$28.658.85	96.8%	(, , , , , , , , , , , , , , , , , , ,	(\$35,396.54)	108.4%	(\$12,519.97)
		36					\$505,850.43		(\$93,120.00)		\$817.21			,		\$103,653.44	(\$74,994.59)		(\$26,481.65)
Tier 1	Crete Township	38 12	\$710,430.72 \$260.661.40	\$54,131.83 \$13.792.34	\$590.00 \$110.00	\$7,923.40 \$2,605.50	\$126,990.32	\$173,795.56 \$70,214.53	(\$83,629.50) (\$56.635.00)	\$0.00 \$0.00	(\$3,106.02) (\$7,369.82)	\$1,253.98 \$934.92	\$656,809.68 \$150.642.79	\$53,621.04 \$110.018.61	92.5% 57.8%	\$67,885.45 \$40,583.09	(\$14,264.41) \$69,435.52	102.0% 73.4%	(\$21,152.98) (\$2,551.56)
Tier 1	DU-Comm	45	\$260,661.40	\$13,792.34	\$1,105.00	\$2,605.50	\$126,990.32	\$70,214.53 \$151,974.55	(\$50,721.00)	\$0.00	(\$7,369.82) \$756.50	\$934.92 \$545.25	\$150,642.79 \$575,258.90	\$84,784.13	57.8% 87.2%	\$40,583.09 \$87,108.75	(\$2,324.62)	100.4%	(\$2,551.56)
Tier 1	FPD Winnebago County	16	\$263.578.70	\$42,572.01	\$1,105.00	\$5,950.56	\$419,906.00	\$151,974.55	(\$146,278.21)	\$0.00	(\$14,779.47)	(\$1,076.81)	\$88.572.85	\$175.005.85	33.6%	\$55,020.22	\$119.985.63	54.5%	(\$2,580.11)
Tier 1	FPD Winnebago County	32	\$529,709.33	\$25,551.43	\$0.00	\$6,409.53	\$172,616.31	\$106,699.13	(\$52,550.73)	\$0.00	(\$14,779.47)	(\$1,076.81)	\$241,612.40	\$288,096.93	45.6%	\$135,593.09	\$152,503.84	71.2%	(\$5,185.21)
Tier 1	Gilberts	5	\$89,106.97	\$3,503.08	\$0.00	\$1,851.96	\$98,479,98	\$22.658.97	(\$1,243.46)	\$0.00	\$8.506.44	(\$284.05)	\$133.472.92	(\$44.365.95)	149.8%	\$22,809.28	(\$67.175.23)	175.4%	(\$2,653.15)
Tier 1	Highwood	19	\$390,641.16	\$21,411.76	\$0.00	\$3,908.25	\$93,065.88	\$86,839.90	(\$75,072.00)	\$0.00	(\$7,383.06)	(\$708.44)	\$122,062.29	\$268.578.87	31.2%	\$99,994.92	\$168,583.95	56.8%	(\$3.823.90)
Tier 1	Hinsdale	40	\$880,572.58	\$37,372.16	\$300.00	\$8,509.96	\$469,027.27	\$73,963.63	(\$22.985.00)	\$0.00	(\$2,125.18)	(\$7,294.77)	\$556,768.07	\$323,804,51	63.2%	\$213,382,23	\$110,422,28	87.5%	(\$8,619.73)
Tier 1	Homer Glen	31	\$558,079.05	\$29,092,89	\$500.00	\$6,444.27	\$327,710.04	\$66,745.61	(\$28,215.00)	\$0.00	\$6,416.33	\$749.93	\$409,444.07	\$148,634,98	73.4%	\$123,108.68	\$25,526.30	95.4%	(\$5,462,91)
Tier 1	Homewood Library	1	\$11,243,52	\$651.86	\$0.00	\$364.32	\$1.092.27	\$305.94	\$0.00	\$0.00	\$128.04	(\$2.35)	\$2,540.08	\$8,703,44	0.0%	\$2,878.08	\$5,825.36	0.0%	(\$110.06)
Tier 1	JAWA	4	\$67,048.89	\$3,173.10	\$150.00	\$746.91	\$33,790.79	\$31,624.99	(\$1,675.00)	\$0.00	(\$1,125.75)	\$54.08	\$66,739.12	\$309.77	99.5%	\$17,162.93	(\$16.853.16)	125.1%	(\$1,996,37)
Tier 1	Justice	1	\$33,445.78	\$1,561.24	\$0.00	\$485.76	\$21,062.83	\$109.71	(\$448.46)	\$0.00	(\$1,047.71)	\$114.93	\$21,838.30	\$11,607.48	65.3%	\$8,561.33	\$3,046.15	90.9%	(\$327.39)
Tier 1	La Grange	1	\$26,419.45	\$953.17	\$0.00	\$208.44	\$45,147.60	\$645.53	\$0.00	\$0.00	\$1,149.91	(\$14.97)	\$48,089.68	(\$21,670.23)	182.0%	\$6,762.75	(\$28,432.98)	207.6%	(\$786.63)
Tier 1	Lindenhurst	21	\$534,128.82	\$26,707.43	\$0.00	\$7,741.80	\$220,085.21	\$112,203.50	(\$46,705.96)	\$0.00	(\$5,234.08)	(\$292.24)	\$314,505.66	\$219,623.16	58.9%	\$131,597.11	\$88,026.05	83.5%	(\$5,228.47)
Tier 1	Lisle Park District	17	\$324,818.63	\$38,287.15	\$320.00	\$3,612.96	\$321,631.85	\$116,603.89	(\$81,335.78)	\$0.00	(\$801.84)	\$986.05	\$399,304.28	(\$74,485.65)	122.9%	(\$95,493.94)	\$21,008.29	93.5%	(\$3,179.58)
Tier 1	MPEA	25	\$480,478.12	\$46,422.41	\$150.00	\$5,176.26	\$209,961.32	\$228,905.22	(\$90,710.00)	\$0.00	(\$9,374.10)	(\$8,791.43)	\$381,739.68	\$98,738.44	79.4%	\$64,786.37	\$33,952.07	92.9%	(\$4,703.29)
Tier 1	Mokena	40	\$796,939.02	\$29,480.79	\$0.00	\$8,284.15	\$814,026.69	\$262,052.38	(\$108,665.00)	\$0.00	(\$112,440.51)	(\$180.84)	\$892,557.66	(\$95,618.64)	112.0%	(\$214,476.03)	\$118,857.39	85.1%	(\$7,801.06)
Tier 1	Monee	40	\$801,556.29	\$42,230.48	\$1,020.00	\$8,285.49	\$861,029.35	\$92,580.21	(\$39,409.00)	\$0.00	\$28,101.41	\$1,070.94	\$994,908.88	(\$193,352.59)	124.1%	\$138,244.08	(\$331,596.67)	141.4%	(\$23,866.23)
Tier 1	Montgomery	4	\$105,306.37	\$10,174.10	\$0.00	\$920.61	\$670,960.15	\$83,474.43	(\$4,100.00)	\$0.00	\$41,971.05	(\$536.83)	\$802,863.51	(\$697,557.14)	762.4%	(\$543,746.37)	(\$153,810.77)	246.1%	(\$3,135.48)
Tier 1	Muni Cons Dispatch	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	\$0.00	\$0.00	0.0%	\$0.00
Tier 1	New Baden	20	\$305,257.73	\$20,882.56	\$0.00	\$7,195.32	\$332,731.99	\$43,192.29	(\$11,971.55)	\$0.00	(\$2,357.89)	\$662.78	\$390,335.50	(\$85,077.77)	127.9%	\$38,805.80	(\$123,883.57)	140.6%	(\$9,089.01)
Tier 1	North Aurora	20	\$318,363.83	\$19,404.63	\$280.00	\$4,273.02	\$223,416.22	\$6,445.80	(\$2,725.00)	\$0.00	\$2,336.06	(\$1,714.89)	\$251,715.84	\$66,647.99	79.1%	\$48,222.49	\$18,425.50	94.2%	(\$3,116.39)
Tier 1	Northbrook Library	45	\$771,672.57	\$79,737.99	\$150.00	\$9,362.43	\$428,432.27	\$435,314.09	(\$199,465.00)	\$0.00	(\$5,437.78)	(\$4,527.09)	\$743,566.91	\$28,105.66	96.4%	\$55,278.76	(\$27,173.10)	103.5%	(\$22,976.44)
Tier 1	Northbrook Park Dist	36	\$755,030.32	\$27,798.25	\$370.00	\$7,486.47	\$674,489.01	\$163,536.67	(\$27,925.05)	\$0.00	\$5,815.79	(\$4,336.15)	\$847,234.99	(\$92,204.67)	112.2%	\$73,915.50	(\$166,120.17)	122.0%	(\$22,480.92)
Tier 1	Oak Park Township	38	\$592,298.01	\$35,911.56	\$55.00	\$7,729.65	\$391,477.89	\$294,751.25	(\$87,635.00)	\$0.00	(\$11,170.17)	\$1,965.83	\$633,086.01	(\$40,788.00)	106.9%	\$29,917.70	(\$70,705.70)	111.9%	(\$17,635.59)
Tier 1 Tier 1	Oswego Oswego Township	42 8	\$957,016.89 \$194,715.42	\$56,755.99 \$23,035.26	\$515.00 \$0.00	\$9,588.24 \$1,389.60	\$641,897.36 \$444,376.68	\$251,302.63 \$138,767.62	(\$123,944.96) (\$28,802.00)	\$0.00 \$0.00	(\$315.34) (\$16,140.91)	(\$972.49) (\$977.24)	\$834,826.43 \$561,649.01	\$122,190.46 (\$366.933.59)	87.2% 288.4%	\$138,563.36 (\$158,278.19)	(\$16,372.90) (\$208.655.40)	101.7% 207.2%	(\$28,495.04) (\$5,797.63)
Tier 1	Oswego Township Oswegoland PD	7	\$194,715.42 \$137.637.59	\$23,035.26	\$0.00	\$1,389.60	\$444,376.68	\$138,767.62	(\$28,802.00)	\$0.00	(\$16,140.91)	(\$977.24)	\$103,547.86	\$34,089.73	75.2%	\$35,231.98	(\$208,655.40)	100.8%	(\$5,797.63)
Tier 1	Peotone	18	\$333,790.81	\$20,088.31	\$0.00	\$3,890.88	\$140,916.39	\$42,622.88	(\$12,360.00)	\$0.00	\$3,240.32	(\$1,812.66)	\$196,586.12	\$137,204.69	58.9%	\$85,442.57	\$51,762.12	84.5%	(\$3,267.40)
Tier 1	Pingree Grove	26	\$159,061.30	\$8,854.98	\$0.00	\$3,187.80	\$96,281.78	\$25,519.66	(\$24,000.00)	\$0.00	\$33,343.75	(\$180.20)	\$143,007.77	\$16,053.53	89.9%	\$37,494.02	(\$21,440.49)	113.5%	(\$4,736.03)
Tier 1	Roscoe	19	\$305,973.39	\$15,520.51	\$0.00	\$6,952.44	\$846,190.42	\$53,428.88	(\$19,166.07)	\$0.00	\$21,904.00	(\$830.45)	\$923,999.73	(\$618.026.34)	302.0%	(\$333.946.42)	(\$284.079.92)	192.8%	(\$9,110,32)
Tier 1	SEECOM	19	\$272,301.05	\$18,052.17	\$0.00	\$6,922.08	\$244,087.76	\$134,694.79	(\$44,957.45)	\$0.00	\$5,171.20	\$509.99	\$364,480.54	(\$92,179,49)	133.9%	\$4,839.73	(\$97,019.22)	135.6%	(\$8,107.72)
Tier 1	South Chicago Height	7	\$162,905.83	\$6,651.02	\$0.00	\$1,372.23	\$80,665.94	\$35,891.63	(\$28,125.00)	\$0.00	(\$3,652.83)	\$224.71	\$93,027.70	\$69,878.13	57.1%	\$35,663.05	\$34,215.08	79.0%	(\$1,594.65)
Tier 1	Spring Grove	12	\$184,263.22	\$15,885.83	\$0.00	\$4,371.84	\$130,284.93	\$62,399.53	(\$27,364.62)	\$0.00	\$5,847.68	(\$786.85)	\$190,638.34	(\$6,375.12)	103.5%	\$9,383.22	(\$15,758.34)	108.6%	(\$5,486.41)
Tier 1	Steger	29	\$588,361.82	\$41,494.02	\$20.00	\$6,340.05	\$756,942.99	\$262,223.87	(\$144,244.00)	\$0.00	\$2,240.91	(\$1,305.67)	\$923,712.17	(\$335,350.35)	157.0%	(\$101,505.19)	(\$233,845.16)	139.7%	(\$17,518.39)
Tier 1	Streamwood	35	\$911,565.78	\$37,604.98	\$0.00	\$7,243.29	\$676,170.52	\$220,461.96	(\$101,899.55)	\$0.00	(\$5,082.20)	(\$3,624.27)	\$830,874.73	\$80,691.05	91.1%	\$153,816.07	(\$73,125.02)	108.0%	(\$27,141.74)
Tier 1	Summit	46	\$992,185.48	\$78,985.19	\$0.00	\$16,728.36	\$342,846.09	\$412,299.68	(\$124,215.76)	\$0.00	(\$14,003.83)	(\$4,600.11)	\$708,039.62	\$284,145.86	71.4%	\$184,194.20	\$99,951.66	89.9%	(\$9,712.28)
Tier 1	Swansea	53	\$874,885.44	\$75,298.36	\$0.00	\$19,339.32	\$552,718.11	\$256,110.76	(\$151,598.25)	\$0.00	\$10,888.78	\$690.85	\$763,447.93	\$111,437.51	87.3%	\$50,452.44	\$60,985.07	93.0%	(\$8,564.06)
Tier 1	Trenton	11	\$130,987.64	\$8,207.00	\$0.00	\$3,977.16	\$50,554.64	\$26,187.38	(\$9,143.60)	\$0.00	\$2,072.05	\$1,109.99	\$82,964.62	\$48,023.02	63.3%	\$33,529.75	\$14,493.27	88.9%	(\$1,282.21)
Tier 1	WSCDC	20	\$360,586.34	\$18,805.69	\$150.00	\$4,134.06	\$266,395.09	\$83,064.01	(\$18,450.00)	\$0.00	\$1,435.81	(\$1,677.44)	\$353,857.22	\$6,729.12	98.1%	\$40,599.50	(\$33,870.38)	109.4%	(\$10,736.41)
Tier 1	West Chicago	48	\$1,242,295.42	\$50,907.59	\$1,140.00	\$10,057.23	\$787,714.98	\$273,079.01	(\$138,661.30)	\$0.00	\$19,646.97	(\$1,430.91)	\$1,002,453.57	\$239,841.85	80.7%	\$156,413.01	\$83,428.84	93.3%	(\$12,160.55)
Tier 1	West Dundee	42	\$806,836.45	\$52,102.55	\$150.00	\$8,703.71	\$771,812.06	\$160,800.56	(\$36,987.16)	\$0.00	(\$229.93)	\$3,165.20	\$959,516.99	(\$152,680.54)	118.9%	(\$67,812.82)	(\$84,867.72)	110.5%	(\$24,023.44)
Tier 1	Winfield	36	\$580,209.43	\$10,708.50	\$0.00	\$7,555.95	\$877,294.30	\$77,573.04	(\$29,625.00)	\$0.00	\$7,748.02	\$1,113.93	\$952,368.74	(\$372,159.31)	164.1%	(\$232,820.76)	(\$139,338.55)	124.0%	(\$17,275.66)
Tier 1	Wood Dale	53	\$1,230,488.37	\$45,560.35	\$190.00	\$11,047.32	\$675,917.81	\$393,812.22	(\$165,700.00)	\$0.00	(\$9,817.47)	\$1,489.33	\$952,499.56	\$277,988.81	77.4%	\$150,759.11	\$127,229.70	89.7%	(\$12,044.98)
Tier 1	Woodridge Library	11	\$211,776.93	\$8,425.53	\$0.00	\$4,068.24	\$157,150.40	\$95,894.01	(\$67,751.50)	\$0.00	(\$11,877.93)	\$540.47	\$186,449.22	\$25,327.71	88.0%	(\$14,141.53)	\$39,469.24	81.4%	(\$2,073.06)
TIER 1 TO	T	1,415	\$26,968,520.45	\$1,619,928.99	\$8,100.00	\$344,550.05	\$19,951,714.89	\$7,315,427.28	(\$3,028,133.07)	\$0.00	(\$116,834.05)	(\$28,855.81)	\$26,065,898.28	\$902,622.17	96.7%	\$1,430,599.81	(\$527,977.64)	102.0%	(\$527,977.64)
Tier 2	Algon-Lake Hills FPD	68	\$1,154,648.03	\$62,524.47	\$150.00	\$13,878.63	\$544,318.90	\$369,724.64	(\$77,196.78)	\$0.00	(\$15,906.21)	\$3,844.41	\$901,338.06	\$253,309.97 (\$436.555.23)	78.1%	\$49,112.76 (\$376,706.62)	\$204,197.21 (\$59.848.61)	82.3%	(\$1,091.93)
Tier 2	Algonquin		\$1,491,339.50	\$110,569.09	\$2,010.00	\$18,464.31	\$1,471,984.34	\$675,087.11	(\$380,034.50)	\$0.00	\$28,190.03	\$1,624.35	\$1,927,894.73	(+)	129.3%	(+)	(+)/	104.0%	(\$4,257.20)
Tier 2	Barrington	65 59	\$1,454,839.60	\$62,145.60 \$60,268.33	\$440.00	\$13,496.49 \$12,176.37	\$1,421,633.16	\$178,800.79	(\$69,732.00) (\$122.805.08)	\$0.00	\$39,381.30	(\$1,869.63)	\$1,644,295.71 \$1,099.874.48	(\$189,456.11) \$161,774.11	113.0% 87.2%	\$15,694.24	(\$205,150.35) \$59.862.46	114.1% 95.3%	(\$4,153.00) (\$1,193.12)
Tier 2	Bartlett Fire PD Bensenville	59 75	\$1,261,648.59 \$1,490,278.66	\$60,268.33 \$61,530.68	\$0.00 \$415.00	\$12,176.37 \$15,546.15	\$916,655.30 \$1,617,771.46	\$224,837.09 \$257,944.94	(\$122,805.08) (\$133.386.34)	\$0.00 \$0.00	\$7,994.73 \$28.788.09	\$747.74 (\$433.15)	\$1,099,874.48 \$1.848.176.83	\$101,//4.11	87.2% 124.0%	\$101,911.65	\$59,862.46 \$748.73	95.3% 99.9%	(\$1,193.12) (\$1,409.33)
Tier 2	Centralia Centralia	65	\$1,490,278.66 \$1,231,705.57	\$61,530.68 \$54,093.71	\$415.00 \$0.00	\$15,546.15 \$23,802.24	\$1,617,771.46	\$257,944.94 \$358.559.67	(\$133,386.34)	\$0.00	\$28,788.09 (\$70,420.92)	(\$433.15)	\$1,848,176.83 \$1,473,227.30	(\$357,898.17)	124.0%	(\$358,646.90) \$81,118.35	\$/48./3 (\$322.640.08)	126.2%	(\$1,409.33)
Tier 2	Effingham	113	\$1,231,705.57	\$118,805.94	\$670.00	\$23,802.24	\$1,207,209.30	\$358,559.67	(\$39,000.44)	\$0.00	(\$24,923.96)	(\$356.26) \$5,424.13	\$1,473,227.30	\$241,521.73) \$144.855.88	93.0%	\$12,456.80	\$132,399.08	93.6%	(\$3,516.04)
Tier 2	FP Dist-DuPage Co	113	\$2,071,509.03	\$118,805.94	\$570.00 \$545.00	\$23,744.79	\$1,376,301.62	\$1,084,571.24	(\$280,183.01)	\$0.00	(\$24,923.96)	\$5,424.13	\$1,926,653.15	\$144,000.000	101.7%	\$12,456.80	\$132,389.08 (\$88.040.64)	102.9%	(\$1,958.99)
Hef Z	i i Dist-Durage Co	147	93,049,091.89	φ1J4,10U.08	\$545.00	φυυ,/ 81.UT	φ <b>∠,υ30,93</b> 1.2U	φ1,004,3/11.24	(\$100,749.73)	\$U.UU	(\$≥0,4 IU.04)	φ <b>∠,∠∠∠.</b> UZ	φυ, 100,000./8	(დას,აყ4.69)	101.770	φ31,004.12	(900,049.01)	104.970	(φυ,/υσ./υ)

IPBC 2023-24 PLAN YEAR PPO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

							PPO	REPORT BY MI	EMBER THROUG	H JUNE 30, 202	4 (AUDITED)								
							Paid Medical		Rx Rebates (UHC	Claims in Excess of the Stop Loss				YTD Surplus	Loss Ratio Before	Claim Reallocation as	YTD Surplus (Deficit) After Effects of	Loss Ratio Atfter Effects of	Reallocated
Tier	Member	Employees	Total Funding	Admin Fees	Member Rewards	Stop Loss Fee	Claims	Paid Rx Claims	& ESI)	Deductible	IBNR Change	ESI other adj	Total Expenses	(Deficit)	Pooling	a Result of Pooling	Pooling	Pooling	Surplus
Tier 2	Franklin Park	124	\$2,550,119.13	\$153,962.64	\$1,380.00	\$25,759.71	\$1,873,843.12	\$875,197.21	(\$203,237.00)	\$0.00	(\$74,256.93)	(\$2,192.70)	\$2,650,456.05	(\$100,336.92)	103.9%	(\$173,426.48)	\$73,089.56	97.1%	(\$2,411.60)
Tier 2	Glen Carbon	81	\$1,488,232.94	\$80,271.24	\$0.00	\$29,570.64	\$1,247,183.82		(\$181,600.20)	\$0.00	\$15,296.67		\$1,640,958.75	(\$152,725.81)	110.3%	\$81,489.72	(\$234,215.53)	115.7%	(\$4,248.33)
Tier 2	Glen Ellyn	135	\$2,262,597.86	\$138,283.19	\$710.00	\$27,858.85	\$1,365,909.13	\$442,713.61	(\$263,172.38)	\$0.00	\$6,328.15	\$1,075.52	\$1,719,706.07	\$542,891.79	76.0%	\$457,978.74	\$84,913.05	96.2%	(\$2,139.70)
Tier 2	Glencoe	89	\$1,660,997.46	\$92,413.48	\$630.00	\$18,612.60	\$1,001,941.32	\$335,192.54	(\$133,371.75)	\$0.00	(\$7,426.85)	(\$4,406.11)	\$1,303,585.23	\$357,412.23	78.5%	\$229,870.65	\$127,541.58	92.3%	(\$1,570.77)
Tier 2	Glenview Park Distr	92	\$1,617,597.74	\$77,862.28	\$780.00	\$19,263.33	\$741,157.30		(\$256,132.36) (\$47,006,64)	\$0.00	(\$69,087.58)	\$4,334.62	\$849,231.25	\$768,366.49	52.5%	\$371,618.77	\$396,747.72	75.5%	(\$1,529.73)
Tier 2	Granite City	126 58	\$1,031,555.80	\$59,074.26 \$59,435.04	\$325.00	\$12,975.39	\$496,258.93		(\$47,006.64)	\$0.00	\$46,378.56	(+/	\$637,686.70 \$1,280,897.60	\$393,869.10 (\$358,476.67)	61.8% 138.9%	\$244,246.00 (\$119,548.63)	\$149,623.10 (\$238,928.04)	85.5% 125.9%	(\$975.52) (\$2.633.16)
Tier 2	Grayslake Hanover Park	146	\$922,420.93 \$3,024,797.50	\$176,632.80	\$555.00 \$1,835.00	\$12,072.15 \$30,362.76	\$1,092,826.04 \$3,868,625.69	\$99,164.97 \$1,001,895.47	(\$38,565.00)	\$0.00 (\$866,579.52)	\$53,701.18 \$105,337.12		\$1,280,897.60	(\$358,476.67)	131.4%	(\$694,974.51)	(\$238,928.04)	125.9%	(\$2,633.16)
Tier 2	Homewood	126	\$2,757,665.52	\$107,430.67	\$1,085.00	\$26,037.63	\$2,393,670.28	\$588,982.83	(\$263,623.16)	\$0.00	(\$6,608.53)	(\$5,205.56)	\$2,841,769.16	(\$84.103.64)	103.0%	\$131,174.31	(\$215,277.95)	107.8%	(\$7,872.07)
Tier 2	Huntley	68	\$1,089,368.37	\$67,550.56	\$835.00	\$14,243.40	\$635,264.66	\$157,543.28	(\$53,109.68)	\$0.00	(\$27,380.89)		\$793,202.52	\$296,165.85	72.8%	\$228,358.25	\$67,807.60	93.8%	(\$1,030.20)
Tier 2	Itasca	78	\$1,197,000.03	\$84,931.20	\$400.00	\$15,980.40	\$867,190.27	\$439,952.72	(\$231,171.93)	\$0.00	(\$21,905.46)		\$1,153,199.50	\$43,800.53	96.3%	\$78,105.53	(\$34,305.00)	102.9%	(\$3,416.97)
Tier 2	Lake County FPD	111	\$2,480,549.88	\$97,447.38	\$1,010.00	\$23,504.29	\$1,309,759.18	\$649,647.23	(\$230,949.70)	\$0.00	(\$42,806.34)	(\$1,702.99)	\$1,805,909.05	\$674,640.83	72.8%	\$246,214.11	\$428,426.72	82.7%	(\$2,345.81)
Tier 2	Lake Zurich	71	\$1,381,893.21	\$51,638.07	\$1,255.00	\$14,851.35	\$862,890.41	\$246,723.66	(\$83,952.12)	\$0.00	(\$27,883.08)	\$748.05	\$1,066,271.34	\$315,621.87	77.2%	\$339,412.23	(\$23,790.36)	101.7%	(\$3,944.77)
Tier 2	Lake in the Hills	79	\$1,907,979.49	\$83,279.36	\$240.00	\$16,258.32	\$1,449,788.27		(\$144,187.53)	\$0.00	\$132,946.39		\$2,347,075.19	(\$439,095.70)	123.0%	(\$250,204.70)	(\$188,891.00)	109.9%	(\$5,446.55)
Tier 2	Lee County	140	\$2,158,966.24	\$127,550.42	\$2,025.00	\$28,973.16	\$1,448,109.92		(\$226,456.34)	\$0.00	(\$35,099.39)	(\$379.08)	\$2,231,827.16	(\$72,860.92)	103.4%	(\$85,962.35)	\$13,101.43	99.4%	(\$2,041.69)
Tier 2	Libertyville	130	\$3,111,859.20	\$153,916.43	\$295.00	\$27,722.52	\$2,176,735.93	\$748,045.90	(\$283,209.62)	\$0.00	\$12,670.85		\$2,823,175.27	\$288,683.93	90.7%	\$276,047.64	\$12,636.29	99.6%	(\$2,942.83)
Tier 2	Lisle Lisle Woodridge FPD	75 85	\$1,232,899.47 \$1,821,274.15	\$90,658.91 \$85,053.31	\$300.00 \$725.00	\$15,702.48 \$17,700.03	\$1,719,241.69 \$1,243,080.17	\$172,138.87 \$251,156.58	(\$104,127.08) (\$164.173.74)	\$0.00 \$0.00	\$70,461.17 \$14.807.87		\$1,965,097.05 \$1,450.506.10	(\$732,197.58) \$370.768.05	159.4% 79.6%	(\$566,754.99) \$177,226.81	(\$165,442.59) \$193.541.24	113.4% 89.4%	(\$3,519.45)
Tier 2	Lisle Woodridge FPD  Lockport	104	\$1,821,274.15 \$1,990,630.81	\$85,053.31 \$114,665.87	\$725.00 \$795.00	\$17,700.03 \$21,781.98	\$1,243,080.17 \$2,077,418.43	<b>+=</b> 0.1,.00.00	(\$164,173.74)	\$0.00	\$14,807.87 \$44,327.63		\$1,450,506.10 \$2,528,643.00	\$370,768.05 (\$538.012.10)	127.0%	\$177,226.81 (\$203.399.93)	\$193,541.24 (\$334.612.26)	89.4% 116.8%	(\$1,722.35) (\$5,682.48)
Tier 2	Lombard	138	\$2,481,001,59	\$114,665.87	\$950.00	\$21,761.96	\$2,077,418.43		(\$304.631.34)	(\$60,686,72)	\$73,159.61		\$3,141,277,98	(\$660,276,39)	126.6%	(\$606,787.52)	(\$53,488.87)	102.2%	(\$7,082.31)
Tier 2	McHenry Cty Con Dist	55	\$926,219.14	\$59,445.05	\$435.00	\$11,412.09	\$932,622.27	\$444,236.24	(\$155,020.58)	\$0.00	(\$10,798.13)		\$1,281,501.58	(\$355.282.44)	138.4%	(\$255,436.18)	(\$99,846.26)	110.8%	(\$2,644.00)
Tier 2	McHenry-city	102	\$2,221,965.18	\$104,086.90	\$4,825.00	\$20,817.30	\$1,664,307.75		(\$443,977.78)	\$0.00	(\$10,706.97)		\$2,484,991.24	(\$263,026.06)	111.8%	(\$428,292.43)	\$165,266.37	92.6%	(\$2,101.27)
Tier 2	Mundelein	150	\$3,006,461.65	\$154,383.27	\$2,095.00	\$31,058.90	\$2,555,834.84	\$675,672.69	(\$282,272.18)	\$0.00	\$61,266.75		\$3,198,508.90	(\$192,047.25)	106.4%	\$61,552.26	(\$253,599.51)	108.4%	(\$8,582.30)
Tier 2	NWCD	75	\$1,586,112.46	\$70,026.19	\$940.00	\$15,563.52	\$1,210,737.34	\$526,295.19	(\$180,940.77)	\$0.00	(\$265.33)	\$1,958.97	\$1,644,315.11	(\$58,202.65)	103.7%	\$180,247.84	(\$238,450.49)	115.0%	(\$4,527.74)
Tier 2	Naperville Park Dist	90	\$1,751,734.42	\$115,634.06	\$980.00	\$18,516.42	\$1,818,559.59	\$323,572.37	(\$179,460.00)	\$0.00	\$69,318.04		\$2,168,151.23	(\$416,416.81)	123.8%	(\$328,701.74)	(\$87,715.07)	105.0%	(\$5,000.53)
Tier 2	North Riverside	136	\$2,761,641.20	\$106,939.51	\$1,060.00	\$28,172.85	\$1,497,916.41	\$876,014.80	(\$384,824.06)	\$0.00	(\$12,700.84)	\$2,064.71	\$2,114,643.38	\$646,997.82	76.6%	\$540,832.61	\$106,165.21	96.2%	(\$2,611.63)
Tier 2	Oak Park Public Libr	64	\$1,145,816.62	\$65,323.17	\$405.00	\$13,340.16	\$615,826.20	\$262,184.40	(\$118,744.00)	\$0.00	(\$6,666.86)	\$1,675.54	\$833,343.61	\$312,473.01	72.7%	\$230,309.93	\$82,163.08	92.8%	(\$1,083.58)
Tier 2	Palatine PD Peru	63 81	\$1,091,781.57 \$1,436.960.56	\$85,647.47 \$101.641.42	\$475.00 \$0.00	\$23,043.24 \$16.847.56	\$647,651.01 \$559,366.11	\$364,679.82 \$234.134.98	(\$260,858.56) (\$123.460.90)	\$0.00	(\$43,858.09)	(\$1,624.06) \$5,444.74	\$815,155.83 \$781.863.88	\$276,625.74 \$655.096.68	74.7% 54.4%	\$48,955.95 \$335,952.06	\$227,669.79 \$319.144.62	79.1% 77.8%	(\$1,032.48) (\$1,358.91)
Tier 2	Plainfield	98	\$1,973,381.29	\$101,641.42	\$645.00	\$20,496.60	\$1,155,564.20	\$793,740.11	(\$123,460.90)	\$0.00	(\$3,705.78)	4-11	\$1,920,225.17	\$53,156,12	97.3%	\$88,385.64	(\$35,229,52)	101.8%	(\$1,356.91)
Tier 2	Princeton	79	\$1,687,044.29	\$59,607.40	\$0.00	\$28,872.36	\$1,202,047.57	\$597,350.54	(\$244,921.24)	\$0.00	(\$2,837.05)	(\$16,189.64)	\$1,623,929.94	\$63,114.35	96.3%	(\$323,793,35)	\$386,907.70	77.1%	(\$1,595.41)
Tier 2	River Forest	64	\$1,004,190.72	\$64,106.23	\$0.00	\$23,225.40	\$669,402.14	\$277,248.54	(\$122,259.95)	\$0.00	\$19,714.09	(\$909.12)	\$930,527.33	\$73,663.39	92.7%	\$162,657.98	(\$88,994.59)	108.9%	(\$2,866.57)
Tier 2	River Grove	61	\$1,033,082.87	\$68,323.23	\$0.00	\$22,375.32	\$784,651.25	\$560,596.01	(\$152,166.64)	\$0.00	\$17,133.72	\$1,209.86	\$1,302,122.75	(\$269,039.88)	126.0%	(\$159,342.02)	(\$109,697.86)	110.6%	(\$2,949.06)
Tier 2	Rochelle	125	\$2,500,364.30	\$135,157.84	\$2,700.00	\$26,081.70	\$1,668,205.75	\$880,179.37	(\$233,356.14)	\$0.00	(\$82,494.03)	(\$16,248.43)	\$2,380,226.06	\$120,138.24	95.2%	(\$90,453.13)	\$210,591.37	91.6%	(\$2,364.55)
Tier 2	Rock Falls	76	\$1,181,320.76	\$95,461.78	\$535.00	\$15,841.44	\$763,594.16	\$439,779.27	(\$191,755.10)	\$0.00	(\$26,608.37)	\$3,841.01	\$1,100,689.19	\$80,631.57	93.2%	(\$12,371.10)	\$93,002.67	92.1%	(\$1,117.15)
Tier 2	Rolling Meadows	100	\$2,129,689.35	\$86,644.96	\$2,560.00	\$20,775.86	\$1,562,419.09	\$669,021.15	(\$259,628.21)	\$0.00	(\$10,483.26)	(\$3,676.65)	\$2,067,632.94	\$62,056.41	97.1%	\$377,463.16	(\$315,406.75)	114.8%	(\$6,079.45)
Tier 2	Roselle	72	\$1,255,951.54	\$71,956.16	\$530.00	\$15,007.68	\$817,034.51	\$527,607.32	(\$159,101.43)	\$0.00	(\$11,864.28)	(\$10,538.91)	\$1,250,631.05	\$5,320.49	99.6%	\$31,845.24	(\$26,524.75)	102.1%	(\$3,585.26)
Tier 2	Round Lake Beach Skokie Park District	60 59	\$677,523.38 \$155.414.44	\$35,911.38 \$11.002.37	\$720.00 \$0.00	\$6,253.20 \$2,049.66	\$442,716.46 \$48.268.69	\$159,032.58 \$14,359.45	(\$32,110.00) (\$2,110.00)	\$0.00 \$0.00	\$40,439.41 \$5.141.41	(+/	\$652,079.26 \$78.553.34	\$25,444.12 \$76.861.10	96.2% 50.5%	\$111,161.89 \$39.782.43	(\$85,717.77) \$37.078.67	112.7% 76.1%	(\$1,934.07) (\$146.97)
Tier 2	St. Charles PD	60	\$946,483,97	\$50.156.70	\$0.00	\$2,049.00	\$386,924.22	\$14,359.45	(\$61,649.03)	\$0.00	\$3,141.41		\$636.874.31	\$309.609.66	67.3%	\$239,102.43	\$70.506.44	92.6%	(\$895.07)
Tier 2	Warrenville	50	\$960,903.08	\$86,235.75	\$0.00	\$18,367,80	\$810,478.45		(\$229,438,50)	\$0.00	\$14.985.33	(\$2,093.33)	\$1,122,664.67	(\$161.761.59)	116.8%	(\$166,713.64)	\$4,952.05	99.5%	(\$908.71)
Tier 2	Washington	74	\$1,307,725.63	\$55,503.36	\$150.00	\$26,807.88	\$1,281,060.75	\$220,206.65	(\$138,456.78)	\$0.00	\$24,810.99		\$1,473,290.16	(\$165,564.53)	112.7%	(\$72,869.56)	(\$92,694.97)	107.1%	(\$3,733.02)
Tier 2	Wauconda	58	\$1,007,545.03	\$67,393.03	\$0.00	\$21,130.56	\$540,744.05	\$228,110.36	(\$92,490.35)	\$0.00	\$1,910.28	\$1,598.21	\$768,396.14	\$239,148.89	76.3%	\$158,707.69	\$80,441.20	92.0%	(\$952.82)
Tier 2	Westchester	81	\$1,460,245.87	\$76,814.46	\$1,260.00	\$16,953.12	\$1,112,389.56	\$308,229.21	(\$241,259.08)	\$0.00	\$7,896.67	(\$35.90)	\$1,282,248.04	\$177,997.83	87.8%	\$172,494.71	\$5,503.12	99.6%	(\$1,380.95)
Tier 2	Wood River	78	\$1,247,824.40	\$78,906.62	\$0.00	\$28,508.04	\$1,045,229.32	\$317,227.24	(\$114,343.64)	\$0.00	\$18,612.72		\$1,374,003.55	(\$126,179.15)	110.1%	(\$78,046.09)	(\$48,133.06)	103.9%	(\$3,562.08)
TIER 2 TO		4,749	\$87,832,451.91	\$4,780,534.24	\$40,675.00	\$1,062,954.04	\$66,924,655.93	. ,. ,	(\$9,645,439.97)	(\$927,266.24)	\$307,721.90		\$87,411,862.95	\$420,588.96	99.5%	\$586,712.02	(\$166,123.06)	100.2%	(\$166,123.06)
Tier 3 Tier 3	Batavia Boone County	163 181	\$3,846,744.65 \$3.532.300.59	\$216,430.17 \$207,124.18	\$195.00 \$6,160.00	\$33,835.42 \$37,668.88	\$2,477,385.57 \$2,247,420.49	\$1,221,423.71 \$1,057,070.60	(\$612,323.42) (\$410,516.61)	\$0.00 \$0.00	(\$12,455.32) (\$31,849.35)	(\$6,523.23) (\$1,962.24)	\$3,317,967.90 \$3,111,115.95	\$528,776.75 \$421,184.64	86.3% 88.1%	\$255,930.12 \$286,853.71	\$272,846.63 \$134,330.93	92.9% 96.2%	\$272,846.63 \$134,330.93
Tier 3	Buffalo Grove	227	\$4.814.311.83	\$328,868.99	\$1,670.00	\$47,298.51	\$4,170,211.96	\$2,360,177.30	(\$576,046.17)	\$0.00	(\$47,188.16)	(\$18,474.37)	\$6,266,518.06	(\$1,452,206,23)	130.2%	(\$1,040,584,86)	(\$411.621.37)	108.5%	(\$411.621.37)
Tier 3	Carpentersville	159	\$3,145,009.75	\$156,674.67	\$875.00	\$33,159.33	\$2,397,440.03	\$894,427.09	(\$279,452.18)	\$0.00	\$8,532.76		\$3,207,683.31	(\$62,673.56)	102.0%	\$109,210.42	(\$171,883.98)	105.5%	(\$171,883.98)
Tier 3	Collinsville	258	\$4,607,820.84	\$219,861.31	\$0.00	\$94,024.92	\$2,371,958.46		(\$299,282.74)	(\$94.14)	(\$260,163.37)	\$6,486.57	\$3,931,658.36	\$676,162.48	85.3%	\$290,305.36	\$385,857.12	91.6%	\$385,857.12
Tier 3	Crystal Lake	234	\$4,970,234.31	\$237,028.39	\$2,110.00	\$49,035.51	\$4,330,365.49		(\$403,725.60)	\$0.00	(\$66,864.83)	(\$5,002.06)	\$5,534,702.45	(\$564,468.14)	111.4%	(\$724,361.69)	\$159,893.55	96.8%	\$159,893.55
Tier 3	DeKalb	190	\$4,191,178.74	\$230,560.17	\$1,980.00	\$39,359.08	\$3,768,322.61	\$951,134.80	(\$318,914.42)	\$0.00	(\$18,804.06)		\$4,659,773.88	(\$468,595.14)	111.2%	(\$545,384.38)	\$76,789.24	98.2%	\$76,789.24
Tier 3	DeKalb County	201	\$3,941,652.97	\$262,164.19	\$4,220.00	\$41,534.35	\$4,181,515.49		(\$618,186.22)	\$0.00	(\$74,216.49)	( /	\$5,227,346.43	(\$1,285,693.46)	132.6%	(\$800,284.66)	(\$485,408.80)	112.3%	(\$485,408.80)
Tier 3	Deerfield Des Plaines	155	\$3,249,439.64 \$6,027,904.51	\$123,790.72 \$244,793.54	\$2,710.00 \$2,980.00	\$32,000.90 \$63,782.64	\$2,178,709.53 \$4.205.616.93	\$1,039,275.84 \$1,535,849.17	(\$221,430.09) (\$792,117.82)	\$0.00 \$0.00	(\$69,440.68)		\$3,082,835.22 \$5,184,009.65	\$166,604.42 \$843,894.86	94.9% 86.0%	\$364,400.19 \$741,995.97	(\$197,795.77) \$101.898.89	106.1% 98.3%	(\$197,795.77) \$101.898.89
Tier 3 Tier 3	East Moline	306 282	\$6,027,904.51 \$3,949,673.28	\$244,793.54 \$281,358.28	\$2,980.00	\$63,782.64 \$102,707.88	\$4,205,616.93	. , ,	(\$792,117.82)	\$0.00	(\$78,861.02) \$4,071.84		\$5,184,009.65 \$3,820,274.10	\$843,894.86 \$129,399.18	96.7%	\$741,995.97 \$94,892.80	\$101,898.89 \$34,506.38	98.3%	\$101,898.89 \$34,506.38
Tier 3	Edwardsville	196	\$1,624,202.16	\$129,125.90	\$300.00	\$20,479,23	\$614,201.66		(\$279,917.68)	\$0.00	\$4,071.84	(\$4,132.84)	\$1,378,985,67	\$129,399.16	84.9%	\$230,409.22	\$14.807.27	99.1%	\$14,807.27
Tier 3	Freeport	166	\$2,796,328.29	\$191,314.88	\$1,860.00	\$34,896.33	\$2,696,123.71	\$598,349.83	(\$335,514.02)	\$0.00	(\$19,108.52)	\$1,649.40	\$3,169,571.61	(\$373,243.32)	113.3%	(\$177,322.35)	(\$195,920.97)	107.0%	(\$195,920.97)
Tier 3	Glenview	212	\$4,413,264.67	\$489,484.33	\$1,205.00	\$44,225.36	\$2,569,471.11	\$1,391,428.98	(\$397,604.56)	\$0.00	(\$10,815.11)	(\$6,723.48)	\$4,080,671.63	\$332,593.04	92.5%	\$217,121.77	\$115,471.27	97.4%	\$115,471.27
Tier 3	Highland Park	280	\$5,608,916.13	\$324,904.41	\$2,790.00	\$58,502.16	\$4,136,598.30	. ,,	(\$698,969.59)	\$0.00	(\$50,710.75)	(+ : :,===:=)	\$5,287,904.62	\$321,011.51	94.3%	\$600,858.33	(\$279,846.82)	105.0%	(\$279,846.82)
Tier 3	Monroe	173	\$1,934,489.49	\$194,194.86	\$0.00	\$62,875.56	\$1,533,749.81	\$956,765.52	(\$452,302.47)	\$0.00	(\$63,642.12)	(\$937.09)	\$2,230,704.07	(\$296,214.58)	115.3%	(\$579,873.86)	\$283,659.28	85.3%	\$283,659.28
Tier 3	Morton Grove	191	\$3,875,603.44	\$218,444.95	\$775.00	\$40,251.65	\$4,014,390.52		(\$264,751.93)	\$0.00	\$1,626.16		\$5,291,534.85	(\$1,415,931.41)	136.5%	(\$697,473.18)	(\$718,458.23)	118.5%	(\$718,458.23)
Tier 3	Northbrook	255	\$6,177,214.05	\$295,923.22	\$2,155.00	\$53,082.72	\$4,470,834.15		(\$982,858.26)	\$0.00	(\$56,878.42)	(\$20,372.93)	\$5,679,623.08	\$497,590.97	91.9%	\$43,597.80	\$453,993.17	92.7%	\$453,993.17
Tier 3	Park Ridge Pekin	164	\$3,055,500.77 \$4,383,753,10	\$200,004.41	\$1,845.00	\$34,201.53 \$69.372.60	\$1,871,593.97	\$999,325.00	(\$411,535.32) (\$436.075.55)	\$0.00 \$0.00	(\$45,649.79)	(\$2,547.63)	\$2,647,237.17 \$3,494,395,48	\$408,263.60 \$889.357.62	86.6% 79.7%	\$102,800.75 \$254,019.61	\$305,462.85	90.0%	\$305,462.85
Tier 3	South Holland	190	\$4,383,753.10 \$3.009.204.41	\$220,281.14 \$247,721.35	\$0.00 \$0.00	\$69,372.60 \$64,393.56	\$2,372,233.40 \$1,841,556.81	\$1,172,017.84 \$596,638.60	(\$436,075.55)	\$0.00	\$102,038.35 (\$12,243.65)	(\$5,472.30) \$6,138.58	\$3,494,395.48 \$2.468.050.92	\$889,357.62 \$541.153.49	79.7% 82.0%	\$254,019.61 \$388,334.71	\$635,338.01 \$152,818.78	94.9%	\$635,338.01 \$152,818.78
Tier 3	St. Charles	249	\$4,611,515.83	\$316.931.21	\$2,960,00	\$51,641.01	\$3,907,272,58	\$1,125,400.78	(\$468.717.40)	\$0.00	\$53,022.68		\$4,981,841,69	(\$370.325.86)	108.0%	(\$401.775.32)	\$31,449,46	99.3%	\$152,616.76
Tier 3	Wheaton	152	\$3,149,913.76	\$208,556.06	\$1,790.00	\$31,582.68	\$3,070,948.80	\$733,300.36	(\$289,400.70)	\$0.00	\$33,707.94		\$3,790,987.63	(\$641,073.87)	120.4%	(\$394,493.90)	(\$246,579.97)	107.8%	(\$246,579.97)
Tier 3	Wheeling	178	\$3,579,115.09	\$178,666.52	\$1,800.00	\$36,859.14	\$2,825,399.19	\$799,882.87	(\$284,138.48)	\$0.00	\$3,369.21	(\$4,394.43)	\$3,557,444.02	\$21,671.07	99.4%	(\$20,140.23)	\$41,811.30	98.8%	\$41,811.30

### IPBC 2023-24 PLAN YEAR PPO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

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Tier	Member	Employees	Total Funding	Admin Fees	Member Rewards	Stop Loss Fee	Paid Medical Claims	Paid Rx Claims	Rx Rebates (UHC & ESI)	Claims in Excess of the Stop Loss Deductible	IBNR Change	ESI other adj	Total Expenses	YTD Surplus (Deficit)	Loss Ratio Before Effects of Pooling	Claim Reallocation as a Result of Pooling	YTD Surplus (Deficit) After Effects of Pooling	Loss Ratio Atfter Effects of Pooling	Reallocated Surplus
Tier 3	Winnetka	202	\$4,174,935.98	\$186,673.83	\$425.00	\$41,642.59	\$2,426,236.76	\$1,457,326.43	(\$466,334.05)	\$0.00	(\$50,628.46)	(\$5,206.82)	\$3,590,135.28	\$584,800.70	86.0%	\$428,038.19	\$156,762.51	96.2%	\$156,762.51
TIER 3 T	DTAL	5,140	\$98,670,228.28	\$5,910,881.68	\$40,805.00	\$1,218,413.54	\$73,278,472.07	\$30,321,925.32	(\$11,040,321.60)	(\$94.14)	(\$656,172.19)	(\$80,936.65)	\$98,992,973.03	(\$322,744.75)	100.3%	(\$972,925.48)	\$650,180.73	99.3%	\$650,180.73
Tier 4	Elk Grove Village	335	\$7,532,194.72	\$319,477.94	\$2,495.00	\$69,808.69	\$7,285,704.66	\$1,908,792.06	(\$581,706.85)	(\$715,239.67)	\$2,383.82	(\$7,651.91)	\$8,284,063.74	(\$751,869.02)	110.0%	(\$577,265.88)	(\$174,603.14)	102.3%	(\$174,603.14)
Tier 4	Evanston	531	\$11,256,054.38	\$619,318.02	\$4,280.00	\$110,800.55	\$8,362,522.11	\$3,695,062.65	(\$1,400,294.67)	\$0.00	(\$45,591.43)	(\$9,190.70)	\$11,336,906.53	(\$80,852.15)	100.7%	(\$202,015.95)	\$121,163.80	98.9%	\$121,163.80
Tier 4	Hoffman Estates	336	\$6,856,033.13	\$357,343.25	\$4,745.00	\$69,922.29	\$4,915,203.75	\$1,703,099.41	(\$626,545.09)	\$0.00	(\$18,615.21)	(\$18,790.67)	\$6,386,362.73	\$469,670.40	93.1%	\$836,081.51	(\$366,411.11)	105.3%	(\$366,411.11)
Tier 4	Lake County	1,101	\$22,998,209.66	\$1,152,217.12	\$12,355.00	\$226,816.12	\$15,149,191.05	\$7,287,296.72	(\$2,816,380.46)	\$0.00	\$34,438.40	\$15,208.77	\$21,061,142.72	\$1,937,066.94	91.6%	\$721,655.64	\$1,215,411.30	94.7%	\$1,215,411.30
Tier 4	McHenry	531	\$10,699,820.53	\$697,932.43	\$6,365.00	\$110,974.25	\$7,366,618.62	\$3,644,809.64	(\$1,501,342.77)	\$0.00	(\$18,884.32)	\$3,508.98	\$10,309,981.83	\$389,838.70	96.4%	(\$440,312.31)	\$830,151.01	92.2%	\$830,151.01
Tier 4	Mount Prospect	361	\$7,084,087.57	\$320,008.60	\$3,245.00	\$75,298.95	\$5,352,570.66	\$2,005,140.59	(\$837,369.17)	\$0.00	\$30,995.10	(\$2,790.37)	\$6,947,099.36	\$136,988.21	98.1%	\$42,130.93	\$94,857.28	98.7%	\$94,857.28
Tier 4	Palatine	306	\$6,562,110.95	\$321,512.31	\$3,500.00	\$63,504.72	\$4,746,912.43	\$1,588,177.19	(\$480,123.22)	\$0.00	(\$75,047.50)	(\$28,999.54)	\$6,139,436.39	\$422,674.56	93.6%	\$427,107.47	(\$4,432.91)	100.1%	(\$4,432.91)
Tier 4	Schaumburg	333	\$6,375,886.10	\$702,464.94	\$2,975.00	\$69,194.14	\$4,595,467.30	\$4,234,896.43	(\$862,750.77)	\$0.00	(\$131,107.10)	(\$19,317.63)	\$8,591,822.31	(\$2,215,936.21)	134.8%	(\$1,851,767.76)	(\$364,168.45)	105.7%	(\$364,168.45)
TIER 4 T	OTAL	3,834	\$79,364,397.04	\$4,490,274.61	\$39,960.00	\$796,319.71	\$57,774,190.58	\$26,067,274.69	(\$9,106,513.00)	(\$715,239.67)	(\$221,428.24)	(\$68,023.07)	\$79,056,815.61	\$307,581.43	99.6%	(\$1,044,386.35)	\$1,351,967.78	98.3%	\$1,351,967.78
GRAND '	TOTAL	15,138	\$292,835,597.68	\$16,801,619.52	\$129,540.00	\$3,422,237.34	\$217,929,033.47	\$88,648,713.04	(\$32,820,407.64)	(\$1,642,600.05)	(\$686,712.58)	(\$253,873.23)	\$291,527,549.87	\$1,308,047.81	99.6%	(\$0.00)	\$1,308,047.81	99.6%	\$1,308,047.81

IPBC 2023-24 PLAN YEAR

					DDO I	DANDED CLAIM		2023-24 PLAN YE		2024 (ALIDITED)						
		Employ			Claims in	BANDED CLAIM	S WITH REAL	LOCATION THRO	UGH JUNE 30, A	Reallocated	Claims	Claims Greater		Claims	Total Claims	Total
		ee	Total YTD	Claims Year to		Net Claims After		Between \$0 and	Between \$50k	Claims (\$50-	Assessed /	Than \$150K to	Reallocated	Assessed /	Assessed /	Reallocated
Tier	Member	Count	Funding	Date	Loss	Stop Loss	% of IPBC	\$50k	and \$150k	150k)	(Forgiven)	\$1 Million	Claims (\$150k+)	(Forgiven)	(Forgiven)	Claims
Tier 1	Batavia Library	214	\$340,568.56	\$220,306.53	\$0.00	\$220,306.53	0.116300%	\$212,118.44	\$8,188.09	\$57,345.38	\$49,157.29	\$0.00	\$29,832.14	\$29,832.14	\$78,989.43	\$299,295.96
Tier 1	Beach Park	133	\$160,749.90	\$66,029.79	\$0.00	\$66,029.79	0.054894%	\$66,029.79	\$0.00	\$27,067.28	\$27,067.28	\$0.00	\$14,080.90	\$14,080.90	\$41,148.18	\$107,177.97
Tier 1	Beecher	216	\$353,660.40	\$365,812.00	\$0.00	\$365,812.00	0.120771%	\$320,643.94	\$45,168.06	\$59,549.80	\$14,381.74	\$0.00	\$30,978.92	\$30,978.92	\$45,360.66	\$411,172.66
Tier 1	Berkeley	188	\$298,362.22	\$323,218.01	\$0.00	\$323,218.01	0.101887%	\$268,153.75	\$55,064.26	\$50,238.62	(\$4,825.64)	\$0.00	\$26,135.07	\$26,135.07	\$21,309.43	\$344,527.44
Tier 1	Bloomingdale	477	\$808,588.51	\$462,247.16	\$0.00	\$462,247.16	0.276124%	\$462,247.16	\$0.00	\$136,151.18	\$136,151.18	\$0.00	\$70,828.39	\$70,828.39	\$206,979.57	\$669,226.73
Tier 1	Byron FPD	275	\$355,118.46	\$174,893.50	\$0.00	\$174,893.50	0.121269%	\$174,893.50	\$0.00	\$59,795.31	\$59,795.31	\$0.00	\$31,106.64	\$31,106.64	\$90,901.95	\$265,795.45
Tier 1	Campton Hills	148	\$183,854.18	\$77,598.29	\$0.00	\$77,598.29	0.062784%	\$77,598.29	\$0.00	\$30,957.61	\$30,957.61	\$0.00	\$16,104.73	\$16,104.73	\$47,062.34	\$124,660.63
Tier 1	Carol Stream	0	\$0.00	\$0.00	\$0.00	\$0.00	0.000000%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tier 1	Cary	381	\$540,959.31	\$557,762.63	\$0.00	\$557,762.63	0.184731%	\$450,651.51	\$107,111.12	\$91,087.43	(\$16,023.69)	\$0.00	\$47,385.39	\$47,385.39	\$31,361.70	\$589,124.33
Tier 1	Cary Fire Prtct Dist	152	\$321,406.05	\$525,630.96	\$0.00	\$525,630.96	0.109756%	\$251,692.01	\$182,085.46	\$54,118.77	(\$127,966.69)	\$91,853.49	\$28,153.60	(\$63,699.89)	(\$191,666.58)	\$333,964.38
Tier 1	Caseyville	322	\$479,903.47	\$250,696.37	\$0.00	\$250,696.37	0.163882%	\$250,696.37	\$0.00	\$80,806.77	\$80,806.77	\$0.00	\$42,037.19	\$42,037.19	\$122,843.96	\$373,540.33
Tier 1	Channahon	276	\$515,471.00	\$378,553.49	\$0.00	\$378,553.49	0.176027%	\$327,738.60	\$50,814.89	\$86,795.68	\$35,980.79	\$0.00	\$45,152.73	\$45,152.73	\$81,133.52	\$459,687.01
Tier 1	Clarendon Hills	62	\$99,694.21	\$156,256.76	\$0.00	\$156,256.76	0.034044%	\$153,432.77	\$2,823.99	\$16,786.64	\$13,962.65	\$0.00	\$8,732.72	\$8,732.72	\$22,695.37	\$178,952.13
Tier 1	Coal City	263	\$295,625.39	\$253,139.26	\$0.00	\$253,139.26	0.100953%	\$253,139.26	\$0.00	\$49,777.79	\$49,777.79	\$0.00	\$25,895.34	\$25,895.34	\$75,673.13	\$328,812.39
Tier 1	Colona	299	\$420,487.88	\$620,886.56	\$0.00	\$620,886.56	0.143592%	\$350,625.92	\$200,000.00	\$70,802.30	(\$129,197.70)	\$70,260.64	\$36,832.68	(\$33,427.96)	(\$162,625.66)	\$458,260.90
Tier 1	Crest Hill	435	\$889,396.02	\$888,463.34	\$0.00	\$888,463.34	0.303719%	\$764,452.39	\$124,010.95	\$149,757.66	\$25,746.71	\$0.00	\$77,906.73	\$77,906.73	\$103,653.44	\$992,116.78
Tier 1	Crete	453	\$710,430.72	\$676,400.82	\$0.00	\$676,400.82	0.242604%	\$562,432.77	\$113,968.05	\$119,623.25	\$5,655.20	\$0.00	\$62,230.25	\$62,230.25	\$67,885.45	\$744,286.27
Tier 1	Crete Township	150	\$260,661.40	\$196,960.53	\$0.00	\$196,960.53	0.089013%	\$170,820.45	\$26,140.08	\$43,890.51	\$17,750.43	\$0.00	\$22,832.66	\$22,832.66	\$40,583.09	\$237,543.62
Tier 1	DU-Comm	540	\$660,043.03	\$572,311.68	\$0.00	\$572,311.68	0.225397%	\$490,464.99	\$81,846.69	\$111,138.90	\$29,292.21	\$0.00	\$57,816.54	\$57,816.54	\$87,108.75	\$659,420.43
Tier 1	FPD Winnebago	196	\$263,578.70	\$222,799.88	\$0.00	\$222,799.88	0.090009%	\$210,350.18	\$12,449.70	\$44,381.72	\$31,932.02	\$0.00	\$23,088.20	\$23,088.20	\$55,020.22	\$277,820.10
Tier 1	FPDKC	378	\$529,709.33	\$278,893.16	\$0.00	\$278,893.16	0.180890%	\$278,893.16	\$0.00	\$89,193.15	\$89,193.15	\$0.00	\$46,399.94	\$46,399.94	\$135,593.09	\$414,486.25
Tier 1	Gilberts	61	\$89,106.97	\$121,094.46	\$0.00	\$121,094.46	0.030429%	\$121,094.46	\$0.00	\$15,003.95	\$15,003.95	\$0.00	\$7,805.33	\$7,805.33	\$22,809.28	\$143,903.74
Tier 1	Highwood	230	\$390,641.16	\$180,487.97	\$0.00	\$180,487.97	0.133399%	\$180,487.97	\$0.00	\$65,776.67	\$65,776.67	\$0.00	\$34,218.25	\$34,218.25	\$99,994.92	\$280,482.89
Tier 1	Hinsdale	485	\$880,572.58	\$543,975.21	\$0.00	\$543,975.21	0.300705%	\$531,951.64	\$12,023.57	\$148,271.96	\$136,248.39	\$0.00	\$77,133.84	\$77,133.84	\$213,382.23	\$757,357.44
Tier 1	Homer Glen	375	\$558,079.05	\$394,574.21	\$0.00	\$394,574.21	0.190578%	\$374,827.82	\$19,746.39	\$93,970.08	\$74,223.69	\$0.00	\$48,884.99	\$48,884.99	\$123,108.68	\$517,682.89
Tier 1	Homewood Public Library	12	\$11,243.52	\$1,400.29	\$0.00	\$1,400.29	0.003840%	\$1,400.29	\$0.00	\$1,893.20	\$1,893.20	\$0.00	\$984.88	\$984.88	\$2,878.08	\$4,278.37
Tier 1	JAWA	43	\$67,048.89	\$65,366.13	\$0.00	\$65,366.13	0.022896%	\$65,366.13	\$0.00	\$11,289.78	\$11,289.78	\$0.00	\$5,873.15	\$5,873.15	\$17,162.93	\$82,529.06
Tier 1	Justice	16	\$33,445.78	\$21,175.32	\$0.00	\$21,175.32	0.011421%	\$21,175.32	\$0.00	\$5,631.64	\$5,631.64	\$0.00	\$2,929.69	\$2,929.69	\$8,561.33	\$29,736.65
Tier 1	La Grange	12	\$26,419.45	\$45,763.41	\$0.00	\$45,763.41	0.009022%	\$45,763.41	\$0.00	\$4,448.54	\$4,448.54	\$0.00	\$2,314.21	\$2,314.21	\$6,762.75	\$52,526.16
Tier 1	Lindenhurst	255	\$534,128.82	\$334,068.20	\$0.00	\$334,068.20	0.182399%	\$328,940.93	\$5,127.27	\$89,937.31	\$84,810.04	\$0.00	\$46,787.07	\$46,787.07	\$131,597.11	\$465,665.31
Tier 1	Lisle Park District	210	\$324,818.63	\$435,561.51	\$0.00	\$435,561.51	0.110922%	\$256,921.67	\$151,438.42	\$54,693.38	(\$96,745.04)	\$27,201.42	\$28,452.52	\$1,251.10	(\$95,493.94)	\$340,067.57
Tier 1	MPEA	295	\$480,478.12	\$438,599.24	\$0.00	\$438,599.24	0.164078%	\$380,394.55	\$58,204.69	\$80,903.53	\$22,698.84	\$0.00	\$42,087.53	\$42,087.53	\$64,786.37	\$503,385.61
Tier 1	Mokena	479	\$796,939.02	\$1,076,794.58	\$0.00	\$1,076,794.58	0.272146%	\$658,305.68	\$172,140.08	\$134,189.63	(\$37,950.45)	\$246,333.53	\$69,807.95	(\$176,525.58)	(\$214,476.03)	\$862,303.26
Tier 1	Monee	480	\$801,556.29	\$955,961.66	\$0.00	\$955,961.66	0.273722%	\$889,026.25	\$66,935.41	\$134,967.09	\$68,031.68	\$0.00	\$70,212.40	\$70,212.40	\$138,244.08	\$1,094,205.74
Tier 1	Montgomery	51	\$105,306.37	\$755,307.08	\$0.00	\$755,307.08	0.035961%	\$184,604.77	\$146,902.93	\$17,731.62	(\$129,171.31)	\$423,799.38	\$9,224.32	(\$414,575.06)	(\$543,746.37)	\$211,560.71
Tier 1	Muni Cons Dispatch	0	\$0.00	\$0.00	\$0.00	\$0.00	0.000000%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tier 1	New Baden	237	\$305,257.73	\$376,194.49	\$0.00	\$376,194.49	0.104242%	\$336,861.52	\$39,332.97	\$51,399.69	\$12,066.72	\$0.00	\$26,739.08	\$26,739.08	\$38,805.80	\$415,000.29
Tier 1	North Aurora	244 542	\$318,363.83	\$229,527.22	\$0.00	\$229,527.22 \$871,820.66	0.108718%	\$196,256.08	\$33,271.14	\$53,606.52 \$129,935.23	\$20,335.38 (\$12,315.98)	\$0.00 \$0.00	\$27,887.11	\$27,887.11	\$48,222.49 \$55,278.76	\$277,749.71
Tier 1	Northbrook Library	433	\$771,672.57 \$755,030.32	\$871,820.66 \$842,369.35	\$0.00 \$0.00	\$871,820.66	0.263517% 0.257834%	\$729,569.45 \$723,014.90	\$142,251.21 \$119,354.45		\$7,778.54	\$0.00	\$67,594.74 \$66,136.96	\$67,594.74	\$73,915.50	\$927,099.42
Tier 1	Northbrook Park Dist	452	\$592,298.01	\$842,369.35	\$0.00	\$717,178.80	0.202263%	\$723,014.90 \$595,482.19	\$119,354.45	\$127,132.99 \$99,731.91	(\$21,964.70)	\$0.00	\$51,882.40	\$66,136.96 \$51,882.40	\$29,917.70	\$916,284.85 \$747,096.50
Tier 1 Tier 1	Oak Park Township	500	\$592,298.01	\$891,736.98	\$0.00	\$891,736.98	0.202263%	\$785,326.60	\$121,696.61	\$161,143.75	\$54,733.37	\$0.00	\$83,829.99	\$83,829.99	\$138,563.36	\$1,030,300.34
Tier 1	Oswego	91	\$194,715.42	\$584,296.42	\$0.00	\$584,296.42	0.066493%	\$376,175.67	\$100,410.36	\$32,786.44	(\$126,820.23)	\$48,514.08	\$17,056.12	(\$31,457.96)	(\$158,278.19)	\$426,018.23
Tier 1	Oswego Township Oswegoland PD	85	\$137,637.59	\$100,459.73	\$0.00	\$100,459.73	0.066493%	\$100,459.73	\$159,606.67	\$23,175.60	\$23,175.60	\$40,514.00	\$17,056.12	\$12,056.38	\$35,231.98	\$135,691.71
Tier 1	Peotone	214	\$333,790.81	\$183,444.34	\$0.00	\$183,444.34	0.113986%	\$183,444.34	\$0.00	\$56,204.13	\$56,204.13	\$0.00	\$29,238.44	\$29,238.44	\$85,442.57	\$268,886.91
Tier 1	Pingree Grove	105	\$159,061.30	\$121,819.67	\$0.00	\$121,819.67	0.054318%	\$118,597.75	\$3,221.92	\$26,782.95	\$23,561.03	\$0.00	\$13,932.99	\$13,932.99	\$37,494.02	\$159,313.69
Tier 1	Roscoe	229	\$305,973.39	\$899,671.69	\$0.00	\$899,671.69	0.104486%	\$487,403.30	\$125,769.42	\$51,520.20	(\$74.249.22)	\$286,498.97	\$13,932.99	(\$259.697.20)	(\$333.946.42)	\$565,725.27
Tier 1	SEECOM	229	\$272,301.05	\$378,719.83	\$0.00	\$378,719.83	0.104486%	\$313,856.92	\$64,862.91	\$45,850.40	(\$19.012.51)	\$200,490.97	\$20,001.77	\$23,852.24	\$4,839,73	\$383,559.56
Tier 1	South Chicago Heights	79	\$162,905.83	\$116,518.69	\$0.00	\$116,518.69	0.055630%	\$110,481.69	\$6,037.00	\$27,430.30	\$21.393.30	\$0.00	\$14.269.75	\$14.269.75	\$35,663.05	\$152,181.74
Tier 1	Spring Grove	144	\$184,263.22	\$192,709.47	\$0.00	\$192,709.47	0.062924%	\$154,925.65	\$37,783.82	\$31,026.48	(\$6,757.34)	\$0.00	\$16,140.56	\$16,140.56	\$9,383.22	\$202,092.69
Tier 1	Steger	349	\$588,361.82	\$1,017,623.65	\$0.00	\$1,017,623.65	0.200919%	\$765,511.72	\$204,103.25	\$99,069.13	(\$105,034.12)	\$48,008.68	\$51,537.61	\$3,528.93	(\$101,505.19)	\$916,118.46
Tier 1	Streamwood	420	\$911,565.78	\$895,876.10	\$0.00	\$895,876.10	0.200919%	\$816,352.84	\$79,523.26	\$153,490.63	\$73,967.37	\$40,000.00	\$79,848.70	\$79,848.70	\$153,816.07	\$1,049,692.17
Tier 1	Summit	551	\$992,185.48	\$719,555.96	\$0.00	\$719,555.96	0.311209%	\$649,774.09	\$69,781.87	\$167,065.48	\$97,283.61	\$0.00	\$86,910.59	\$86,910.59	\$184,194.20	\$903,750.16
Tier 1	Swansea	637	\$874,885.44	\$804,819.58	\$0.00	\$804,819.58	0.338620%	\$631,321.99	\$173,497.59	\$167,005.46	(\$26.183.24)	\$0.00	\$76,635.68	\$76,635.68	\$50,452.44	\$855,272.02
Her T	owansea	037	44.000.44	\$804,819.58	\$0.00	\$804,819.58	0.298783%	ֆნპ1,3∠1.99	\$173,497.59	\$147,314.35	(\$20,183.24)	\$0.00	\$70,035.68	\$d.cca,a1¢	\$5U,45Z.44	\$800,272.02

	IPBC 2023-24 PLAN YEAR	
	II DO 2020 241 EAR TEAR	

					PPO	PANDED CLAIMS		2023-24 PLAN YE		2024 (ALIDITED						
		Employ			Claims in	BANDED CLAIMS	WIIH KEAL	LOCATION THRO	JUGH JUNE 30,	Reallocated	Claims	Claims Greater		Claims	Total Claims	Total
		ee	Total YTD	Claims Year to	Excess of Stop	Net Claims After		Between \$0 and	Between \$50k	Claims (\$50-	Assessed /	Than \$150K to	Reallocated	Assessed /	Assessed /	Reallocated
Tier	Member	Count	Funding	Date	Loss	Stop Loss	% of IPBC	\$50k	and \$150k	150k)	(Forgiven)	\$1 Million	Claims (\$150k+)	(Forgiven)	(Forgiven)	Claims
Tier 1	Trenton	131	\$130,987.64	\$76,801.76	\$0.00	\$76,801.76	0.044731%	\$76,801.76	\$0.00	\$22,055.87	\$22,055.87	\$0.00	\$11,473.88	\$11,473.88	\$33,529.75	\$110,331.51
Tier 1	WSCDC	235	\$360,586.34	\$351,320.78	\$0.00	\$351,320.78	0.123136%	\$299,618.68	\$51,702.10	\$60,716.00	\$9,013.90	\$0.00	\$31,585.60	\$31,585.60	\$40,599.50	\$391,920.28
Tier 1	West Chicago	580	\$1,242,295.42	\$1,061,764.17	\$0.00	\$1,061,764.17	0.424230%	\$900,178.87	\$146,832.56	\$209,179.32	\$62,346.76	\$14,752.74	\$108,818.99	\$94,066.25	\$156,413.01	\$1,218,177.18
Tier 1	West Dundee	505	\$806,836.45	\$934,494.63	\$0.00	\$934,494.63	0.275525%	\$660,150.72	\$187,351.55	\$135,856.17	(\$51,495.38)	\$86,992.36	\$70,674.92	(\$16,317.44)	(\$67,812.82)	\$866,681.81
Tier 1	Winfield	437	\$580,209.43	\$954,091.58	\$0.00	\$954,091.58	0.198135%	\$572,750.90	\$186,616.65	\$97,696.42	(\$88,920.23)	\$194,724.03	\$50,823.50	(\$143,900.53)	(\$232,820.76)	\$721,270.82
Tier 1	Wood Dale	641	\$1,230,488.37	\$1,077,072.45	\$0.00	\$1,077,072.45	0.420198%	\$912,855.58	\$162,136.60	\$207,191.23	\$45,054.63	\$2,080.27	\$107,784.75	\$105,704.48	\$150,759.11	\$1,227,831.56
Tier 1	Woodridge Library	134	\$211,776.93	\$252,936.87	\$0.00	\$252,936.87	0.072319%	\$184,585.45	\$68,351.42	\$35,659.27	(\$32,692.15)	\$0.00	\$18,550.62	\$18,550.62	(\$14,141.53)	\$238,795.34
	Tier 1 Total	16,765	\$26,968,520.45	\$27,291,814.86	\$0.00	\$27,291,814.86	9.209441%	\$21,819,094.53	\$3,931,685.45	\$4,540,994.59	\$609,309.14	\$1,541,019.59	\$2,362,310.26	\$821,290.67	\$1,430,599.81	\$28,722,399.38
Tier 2	Algon-Lake Hills FPD	812	\$1,154,648.03	\$917,776.35	\$0.00	\$917,776.35	0.394299%	\$671,326.46		\$194,421.14	\$55,961.59	\$107,990.34	\$101,141.51	(\$6,848.83)	\$49,112.76	\$966,889.11
Tier 2	Algonquin	1,059	\$1,491,339.50	\$2,135,515.91	\$0.00	\$2,135,515.91	0.509275%	\$1,377,061.57	\$524,757.28	\$251,113.68	(\$273,643.60)	\$233,697.06	\$130,634.04	(\$103,063.02)	(\$376,706.62)	\$1,758,809.29
Tier 2	Barrington	775	\$1,454,839.60	\$1,601,936.40	\$0.00	\$1,601,936.40	0.496811%	\$1,245,226.04	\$133,935.22	\$244,967.78	\$111,032.56	\$222,775.14	\$127,436.82	(\$95,338.32)	\$15,694.24	\$1,617,630.64
Tier 2	Bartlett Fire PD	706	\$1,261,648.59	\$1,142,823.82	\$0.00	\$1,142,823.82	0.430839%	\$921,783.20	\$188,192.52	\$212,438.03	\$24,245.51	\$32,848.10	\$110,514.24	\$77,666.14	\$101,911.65	\$1,244,735.47
Tier 2	Bensenville	900	\$1,490,278.66	\$1,897,407.13	\$0.00	\$1,897,407.13	0.508913%	\$1,157,284.06	\$241,337.41	\$250,935.06	\$9,597.65	\$498,785.66	\$130,541.11	(\$368,244.55)	(\$358,646.90)	\$1,538,760.23
Tier 2	Centralia	784	\$1,231,705.57	\$1,566,987.80	\$0.00	\$1,566,987.80	0.420613%	\$1,332,818.59	\$168,868.34	\$207,396.19	\$38,527.85	\$65,300.87	\$107,891.37	\$42,590.50	\$81,118.35	\$1,648,106.15
Tier 2	Effingham	1,358	\$2,071,509.03	\$2,158,516.19	\$0.00	\$2,158,516.19	0.707397%	\$1,640,715.57	\$511,400.24	\$348,803.38	(\$162,596.86)	\$6,400.38	\$181,454.04	\$175,053.66	\$12,456.80	\$2,170,972.99
Tier 2	FP Dist-DuPage Co	1,758	\$3,049,691.89	\$3,123,859.32	\$0.00	\$3,123,859.32	1.041435%	\$2,380,864.88	\$335,147.56	\$513,511.09	\$178,363.53	\$407,846.88	\$267,138.07	(\$140,708.81)	\$37,654.72	\$3,161,514.04
Tier 2	Franklin Park	1,494	\$2,550,119.13	\$2,766,743.69	\$0.00	\$2,766,743.69	0.870836%	\$1,940,546.89	\$544,961.09	\$429,392.38	(\$115,568.71)	\$281,235.71	\$223,377.94	(\$57,857.77)	(\$173,426.48)	\$2,593,317.21
Tier 2	Glen Carbon	974	\$1,488,232.94	\$1,703,705.77	\$0.00	\$1,703,705.77	0.508214%	\$1,404,242.97	\$209,587.74	\$250,590.60	\$41,002.86	\$89,875.06	\$130,361.92	\$40,486.86	\$81,489.72	\$1,785,195.49
Tier 2	Glen Ellyn	1,625	\$2,262,597.86	\$1,816,881.67	\$0.00	\$1,816,881.67	0.772651%	\$1,695,688.75	\$121,192.92	\$380,979.17	\$259,786.25	\$0.00	\$198,192.49	\$198,192.49	\$457,978.74	\$2,274,860.41
Tier 2	Glencoe	1,067	\$1,660,997.46	\$1,349,372.90	\$0.00	\$1,349,372.90	0.567212%	\$1,154,067.40	\$171,086.27	\$279,680.91	\$108,594.64	\$24,219.23	\$145,495.24	\$121,276.01	\$229,870.65	\$1,579,243.55
Tier 2	Glenview Park Distr	1,108	\$1,617,597.74	\$1,048,829.91	\$0.00	\$1,048,829.91	0.552391%	\$1,006,381.83	\$42,448.08	\$272,373.21	\$229,925.13	\$0.00	\$141,693.64	\$141,693.64	\$371,618.77	\$1,420,448.68
Tier 2	Granite City	754	\$1,031,555.80	\$567,594.76	\$0.00	\$567,594.76	0.352264%	\$547,786.81	\$19,807.95	\$173,694.71	\$153,886.76	\$0.00	\$90,359.24	\$90,359.24	\$244,246.00	\$811,840.76
Tier 2	Grayslake	696	\$922,420.93	\$1,191,554.36	\$0.00	\$1,191,554.36	0.314996%	\$835,887.73	\$168,159.96	\$155,318.44	(\$12,841.52)	\$187,506.67	\$80,799.56	(\$106,707.11)	(\$119,548.63)	\$1,072,005.73
Tier 2	Hanover Park	1,749	\$3,024,797.50	\$4,867,456.53	(\$866,579.52)	\$4,000,877.01	1.032934%	\$2,531,641.00	\$425,205.96	\$509,319.34	\$84,113.38	\$1,044,045.34	\$264,957.45	(\$779,087.89)	(\$694,974.51)	\$3,305,917.79
Tier 2	Homewood	1,509	\$2,757,665.52	\$2,991,568.21	\$0.00	\$2,991,568.21	0.941711%	\$2,416,845.22	\$415,580.66	\$464,339.31	\$48,758.65	\$159,142.33	\$241,557.99	\$82,415.66	\$131,174.31	\$3,122,742.52
Tier 2	Huntley	813	\$1,089,368.37	\$800,633.70	\$0.00	\$800,633.70	0.372007%	\$750,139.36	\$50,494.34	\$183,429.26	\$132,934.92	\$0.00	\$95,423.33	\$95,423.33	\$228,358.25	\$1,028,991.95
Tier 2	Itasca	935	\$1,197,000.03	\$1,310,246.51	\$0.00	\$1,310,246.51	0.408762%	\$1,081,948.28		\$201,552.42	(\$26,745.81)	\$0.00	\$104,851.34	\$104,851.34	\$78,105.53	\$1,388,352.04
Tier 2	Lake County FPD	1,332	\$2,480,549.88	\$1,951,467.77	\$0.00	\$1,951,467.77	0.847079%	\$1,562,719.65	\$348,463.88	\$417,678.21	\$69,214.33	\$40,284.24	\$217,284.02	\$176,999.78	\$246,214.11	\$2,197,681.88
Tier 2	Lake Zurich	857	\$1,381,893.21	\$1,110,501.27	\$0.00	\$1,110,501.27	0.471901%	\$1,096,181.44		\$232,684.98	\$218,365.15	\$0.00	\$121,047.08	\$121,047.08	\$339,412.23	\$1,449,913.50
Tier 2	Lake in the Hills	946	\$1,907,979.49	\$2,263,553.29	\$0.00	\$2,263,553.29	0.651553%	\$1,524,950.86	\$414,093.64	\$321,268.07	(\$92,825.57)	\$324,508.79	\$167,129.66	(\$157,379.13)	(\$250,204.70)	\$2,013,348.59
Tier 2	Lee County	1,677	\$2,158,966.24	\$2,335,810.50	\$0.00	\$2,335,810.50	0.737262%	\$1,697,203.74	\$419,462.19	\$363,529.54	(\$55,932.65)	\$219,144.57	\$189,114.87	(\$30,029.70)	(\$85,962.35)	\$2,249,848.15
Tier 2	Libertyville	1,564	\$3,111,859.20	\$2,913,562.66	\$0.00	\$2,913,562.66	1.062664%	\$2,393,047.78	\$458,416.98	\$523,978.90	\$65,561.92	\$62,097.90	\$272,583.62	\$210,485.72	\$276,047.64	\$3,189,610.30
Tier 2	Lisle	905	\$1,232,899.47	\$1,893,141.15	\$0.00	\$1,893,141.15	0.421021%	\$1,010,792.99	\$174,529.90	\$207,597.22	\$33,067.32	\$707,818.26	\$107,995.95	(\$599,822.31)	(\$566,754.99)	\$1,326,386.16
Tier 2	Lisle Woodridge FPD	1,017	\$1,821,274.15	\$1,495,746.91	\$0.00	\$1,495,746.91	0.621944%	\$1,206,770.52	\$282,710.19	\$306,668.51	\$23,958.32	\$6,266.20	\$159,534.69	\$153,268.49	\$177,226.81	\$1,672,973.72
Tier 2	Lockport	1,251	\$1,990,630.81	\$2,515,674.10	\$0.00	\$2,515,674.10	0.679778%	\$1,802,719.66	\$607,702.83	\$335,185.00	(\$272,517.83)	\$105,251.61	\$174,369.51	\$69,117.90	(\$203,399.93)	\$2,312,274.17
Tier 2	Lombard	1,652	\$2,481,001.59	\$3,195,376.09	(\$60,686.72)	\$3,134,689.37	0.847234%	\$1,892,823.99		\$417,754.27	\$25,888.89	\$850,000.00	\$217,323.59	(\$632,676.41)	(\$606,787.52)	\$2,527,901.85
Tier 2	McHenry Cty Con Dist	659	\$926,219.14	\$1,378,037.39	\$0.00	\$1,378,037.39	0.316293%	\$885,510.97	\$273,165.05	\$155,957.98	(\$117,207.07)	\$219,361.37	\$81,132.26	(\$138,229.11)	(\$255,436.18)	\$1,122,601.21
Tier 2	McHenry-city	1,220	\$2,221,965.18	\$2,818,054.91	\$0.00	\$2,818,054.91	0.758776%	\$1,820,991.82	\$745,311.82	\$374,137.39	(\$371,174.43)	\$251,751.27	\$194,633.27	(\$57,118.00)	(\$428,292.43)	\$2,389,762.48
Tier 2	Mundelein	1,801	\$3,006,461.65	\$3,238,696.81	\$0.00	\$3,238,696.81	1.026672%	\$2,530,665.84		\$506,231.92	\$140,430.90	\$342,229.95	\$263,351.31	(\$78,878.64)	\$61,552.26	\$3,300,249.07
Tier 2	NWCD	895	\$1,586,112.46	\$1,768,869.93	\$0.00	\$1,768,869.93	0.541639%	\$1,543,110.41	\$225,759.52	\$267,071.68	\$41,312.16	\$0.00	\$138,935.68	\$138,935.68	\$180,247.84	\$1,949,117.77
Tier 2	Naperville PD	1,082	\$1,751,734.42	\$2,133,426.88	\$0.00	\$2,133,426.88	0.598197%	\$1,356,322.47	\$434,996.98	\$294,959.32	(\$140,037.66)	\$342,107.43	\$153,443.35	(\$188,664.08)	(\$328,701.74)	\$1,804,725.14
Tier 2	North Riverside	1,634	\$2,761,641.20	\$2,378,458.39	\$0.00	\$2,378,458.39	0.943069%	\$2,212,376.02	\$166,082.37	\$465,008.74	\$298,926.37	\$0.00	\$241,906.24	\$241,906.24	\$540,832.61	\$2,919,291.00
Tier 2	Oak Park Public Libr	772	\$1,145,816.62	\$876,876.37	\$0.00	\$876,876.37	0.391283%	\$813,884.29	\$62,992.08	\$192,934.09	\$129,942.01	\$0.00	\$100,367.92	\$100,367.92	\$230,309.93	\$1,107,186.30
Tier 2	Palatine PD	759	\$1,091,781.57	\$1,011,178.70	\$0.00	\$1,011,178.70	0.372831%	\$780,664.33	\$230,514.37	\$183,835.60	(\$46,678.77)	\$0.00	\$95,634.72	\$95,634.72	\$48,955.95	\$1,060,134.65
Tier 2	Peru	974	\$1,436,960.56	\$781,900.44	\$0.00	\$781,900.44	0.490706%	\$750,024.50	\$31,875.94	\$241,957.29	\$210,081.35	\$0.00	\$125,870.71	\$125,870.71	\$335,952.06	\$1,117,852.50
Tier 2	Plainfield	1,181	\$1,973,381.29	\$1,951,760.34	\$0.00	\$1,951,760.34	0.673887%	\$1,535,006.93	\$352,740.28	\$332,280.51	(\$20,459.77)	\$64,013.13	\$172,858.54	\$108,845.41	\$88,385.64	\$2,040,145.98
Tier 2	Princeton	951	\$1,687,044.29	\$1,792,872.31	\$0.00	\$1,792,872.31	0.576106%	\$1,037,235.43	\$571,051.41	\$284,066.71	(\$286,984.70)	\$184,585.47	\$147,776.82	(\$36,808.65)	(\$323,793.35)	\$1,469,078.96
Tier 2	River Forest	765	\$1,004,190.72	\$939,341.06	\$0.00	\$939,341.06	0.342920%	\$844,949.91	\$94,391.15	\$169,086.94	\$74,695.79	\$0.00	\$87,962.19	\$87,962.19	\$162,657.98	\$1,101,999.04
Tier 2	River Grove	737	\$1,033,082.87	\$1,346,356.90	\$0.00	\$1,346,356.90	0.352786%	\$922,570.04	\$361,151.28	\$173,951.84	(\$187,199.44)	\$62,635.58	\$90,493.00	\$27,857.42	(\$159,342.02)	\$1,187,014.88
Tier 2	Rochelle	1,502	\$2,500,364.30	\$2,569,181.15	\$0.00	\$2,569,181.15	0.853846%	\$1,838,693.76	\$538,997.72	\$421,014.59	(\$117,983.13)	\$191,489.67	\$219,019.67	\$27,530.00	(\$90,453.13)	\$2,478,728.02
Tier 2	Rock Falls	914	\$1,181,320.76	\$1,204,266.16	\$0.00	\$1,204,266.16	0.403407%	\$889,504.82	\$267,066.52	\$198,912.33	(\$68,154.19)	\$47,694.82	\$103,477.91	\$55,783.09	(\$12,371.10)	\$1,191,895.06
Tier 2	Rolling Meadows	1,198	\$2,129,689.35	\$2,218,764.63	\$0.00	\$2,218,764.63	0.727265%	\$2,051,077.57	\$167,687.06	\$358,599.86	\$190,912.80	\$0.00	\$186,550.36	\$186,550.36	\$377,463.16	\$2,596,227.79
Tier 2	Roselle	866	\$1,255,951.54	\$1,341,194.77	\$0.00	\$1,341,194.77	0.428893%	\$1,051,546.06	\$163,613.32	\$211,478.75	\$47,865.43	\$126,035.39	\$110,015.20	(\$16,020.19)	\$31,845.24	\$1,373,040.01
Tier 2	Round Lake Beach	362	\$677,523.38	\$601,434.75	\$0.00	\$601,434.75	0.231366%	\$539,166.64	\$62,268.11	\$114,082.27	\$51,814.16	\$0.00	\$59,347.73	\$59,347.73	\$111,161.89	\$712,596.64

IPBC 2023-24 PLAN YEAR	
DDG DANDED OF AIMS WITH DEALL GOATION THROUGH HINE SO	2024 (ALIDITED

Tier 2 S		IPBC 2023-24 PLAN YEAR  PPO BANDED CLAIMS WITH REALLOCATION THROUGH JUNE 30, 2024 (AUDITED)    Employ														
Tier 2 S	Employ ee Total YTD Claims Year to Excess of Stop Loss S															Total
Tier 2 S			Total YTD	Claims Year to	Excess of Stop	Net Claims After		Between \$0 and	Between \$50k	Claims (\$50-			Reallocated			
	Skakia Bark District	Count	7.77				% of IPBC						Claims (\$150k+)			
Tior 2	SKUKIE FAIK DISTITUT	117	\$155,414.44	\$64,025.70	\$0.00	\$64,025.70	0.053072%	\$64,025.70	\$0.00	\$26,168.89	\$26,168.89	\$0.00	\$13,613.54	\$13,613.54	\$39,782.43	\$103,808.13
1161 2	St. Charles Park District	659	\$946,483.97	\$587,057.32	\$0.00	\$587,057.32	0.323213%	\$583,882.98	\$3,174.34	\$159,370.20	\$156,195.86	\$0.00	\$82,907.36	\$82,907.36	\$239,103.22	\$826,160.54
Tier 2 V	<b>Warrenville</b>	605	\$960,903.08	\$1,235,472.37	\$0.00	\$1,235,472.37	0.328137%	\$822,790.22	\$353,749.19	\$161,798.11	(\$191,951.08)	\$58,932.96	\$84,170.40	\$25,237.44	(\$166,713.64)	\$1,068,758.73
Tier 2 V	Washington	883	\$1,307,725.63	\$1,504,100.29	\$0.00	\$1,504,100.29	0.446573%	\$1,096,483.83	\$171,072.52	\$220,196.54	\$49,124.02	\$236,543.94	\$114,550.36	(\$121,993.58)	(\$72,869.56)	\$1,431,230.73
Tier 2 V	<b>Vauconda</b>	696	\$1,007,545.03	\$784,958.39	\$0.00	\$784,958.39	0.344065%	\$685,758.33	\$99,200.06	\$169,651.74	\$70,451.68	\$0.00	\$88,256.01	\$88,256.01	\$158,707.69	\$943,666.08
Tier 2 V	Westchester	976	\$1,460,245.87	\$1,420,426.65	\$0.00	\$1,420,426.65	0.498657%	\$1,219,132.87	\$201,293.78	\$245,878.10	\$44,584.32	\$0.00	\$127,910.39	\$127,910.39	\$172,494.71	\$1,592,921.36
Tier 2 V	Wood River	939	\$1,247,824.40	\$1,319,720.24	\$0.00	\$1,319,720.24	0.426118%	\$922,260.54	\$217,793.55	\$210,110.30	(\$7,683.25)	\$179,666.15	\$109,303.31	(\$70,362.84)	(\$78,046.09)	\$1,241,674.15
Т	Γier 2 Total	55,224	\$87,832,451.91	\$91,900,677.52	(\$927,266.24)	\$90,973,411.28	29.993776%	\$69,077,103.52	\$13,912,235.58	\$14,789,342.49	\$877,106.91	\$7,984,087.47	\$7,693,692.58	(\$290,394.89)	\$586,712.02	\$91,560,138.59
Tier 3 B	Batavia	1,950	\$3,846,744.65	\$3,735,608.62	\$0.00	\$3,735,608.62	1.313619%	\$3,006,862.88	\$672,394.48	\$647,719.87	(\$24,674.61)	\$56,351.26	\$336,955.99	\$280,604.73	\$255,930.12	\$3,991,538.74
Tier 3 B	Boone County	2,168	\$3,532,300.59	\$3,337,023.63	\$0.00	\$3,337,023.63	1.206240%	\$2,719,691.74	\$483,558.76	\$594,773.37	\$111,214.61	\$133,773.13	\$309,412.23	\$175,639.10	\$286,853.71	\$3,623,877.34
	Buffalo Grove	2,722	\$4,814,311.83	\$6,576,598.16	\$0.00	\$6,576,598.16	1.644032%	\$4,303,663.07	\$1,013,608.71	\$810,640.09	(\$202,968.62)	\$1,259,326.38	\$421,710.14	(\$837,616.24)	(\$1,040,584.86)	\$5,536,013.30
	Carpentersville	1,905	\$3,145,009.75	\$3,300,820.42	\$0.00	\$3,300,820.42	1.073985%	\$2,604,982.56	\$632,478.98	\$529,560.83	(\$102,918.15)	\$63,358.88	\$275,487.45	\$212,128.57	\$109,210.42	\$3,410,030.84
	Collinsville	3,097	\$4,607,820.84	\$4,177,962.77	(\$94.14)	\$4,177,868.63	1.573518%	\$3,288,680.58	\$514,355.76	\$775,870.87	\$261,515.11	\$374,832.29	\$403,622.54	\$28,790.25	\$290,305.36	\$4,468,173.99
	Crystal Lake	2,809	\$4,970,234.31	\$5,781,168.94	\$0.00	\$5,781,168.94	1.697278%	\$3,784,544.55	\$1,067,433.23	\$836,894.52	(\$230,538.71)	\$929,191.16	\$435,368.18	(\$493,822.98)	(\$724,361.69)	\$5,056,807.25
	DeKalb	2,284	\$4,191,178.74	\$4,685,800.79	\$0.00	\$4,685,800.79	1.431239%	\$3,067,573.55	\$663,980.58	\$705,716.13	\$41,735.55	\$954,246.66	\$367,126.73	(\$587,119.93)	(\$545,384.38)	\$4,140,416.41
	DeKalb County	2,408	\$3,941,652.97	\$5,659,231.45	\$0.00	\$5,659,231.45	1.346029%	\$3,849,976.65	\$1,372,395.23	\$663,700.65	(\$708,694.58)	\$436,859.57	\$345,269.49	(\$91,590.08)	(\$800,284.66)	\$4,858,946.79
	Deerfield	1,859	\$3,249,439.64	\$3,216,060.82	\$0.00	\$3,216,060.82	1.109646%	\$2,748,681.14	\$442,312.48	\$547,144.87	\$104,832.39	\$25,067.20	\$284,635.00	\$259,567.80	\$364,400.19	\$3,580,461.01
	Des Plaines	3,669	\$6,027,904.51	\$5,751,126.46	\$0.00	\$5,751,126.46	2.058460%	\$4,950,121.12	\$736,201.89	\$1,014,986.40	\$278,784.51	\$64,803.45	\$528,014.91	\$463,211.46	\$741,995.97	\$6,493,122.43
	East Moline	3,383	\$3,949,673.28	\$3,892,160.67	\$0.00	\$3,892,160.67	1.348768%	\$2,976,030.32	\$587,736.11	\$665,051.12	\$77,315.01	\$328,394.24	\$345,972.03	\$17,577.79	\$94,892.80	\$3,987,053.47
	Edwardsville	1,177	\$1,624,202.16	\$1,444,533.86	\$0.00	\$1,444,533.86	0.554646%	\$1,259,185.66	\$185,348.20	\$273,485.27	\$88,137.07	\$0.00	\$142,272.15	\$142,272.15	\$230,409.22	\$1,674,943.08
	reeport	1,988	\$2,796,328.29	\$3,287,027.62	\$0.00	\$3,287,027.62	0.954914%	\$2,393,911.22	\$738,801.07	\$470,849.39	(\$267,951.68)	\$154,315.33	\$244,944.66	\$90,629.33	(\$177,322.35)	\$3,109,705.27
	Glenview	2,546	\$4,413,264.67	\$3,958,321.50	\$0.00	\$3,958,321.50	1.507079%	\$3,045,751.66	\$590,536.60	\$743,111.24	\$152,574.64	\$322,033.24	\$386,580.37	\$64,547.13	\$217,121.77	\$4,175,443.27
	Highland Park	3,363	\$5,608,916.13	\$5,584,333.57	\$0.00	\$5,584,333.57	1.915381%	\$4,749,441.73	\$674,553.06	\$944,436.59	\$269,883.53	\$160,338.78	\$491,313.58	\$330,974.80	\$600,858.33	\$6,185,191.90
	Monroe County	2,071	\$1,934,489.49	\$2,510,697.36	\$0.00	\$2,510,697.36	0.660606%	\$1,435,639.84	\$630,951.09	\$325,731.86	(\$305,219.23)	\$444,106.43	\$169,451.80	(\$274,654.63)	(\$579,873.86)	\$1,930,823.50
	Morton Grove	2,293	\$3,875,603.44	\$5,287,928.87	\$0.00	\$5,287,928.87	1.323474%	\$3,598,392.66	\$849,429.96	\$652,579.15	(\$196,850.81)	\$840,106.25	\$339,483.88	(\$500,622.37)	(\$697,473.18)	\$4,590,455.69
	Northbrook	3,063 1,969	\$6,177,214.05 \$3,055,500.77	\$6,398,586.75 \$2,892,440,41	\$0.00 \$0.00	\$6,398,586.75	2.109448% 1.043418%	\$4,860,963.53	\$936,184.75	\$1,040,127.33 \$514.489.19	\$103,942.58 \$15,934.12	\$601,438.47	\$541,093.69 \$267,646.90	(\$60,344.78)	\$43,597.80	\$6,442,184.55 \$2.995,241.16
	Park Ridge Pekin	2,285	\$4,383,753.10	\$2,892,440.41	\$0.00	\$2,892,440.41 \$3,547,612.67	1.497001%	\$2,213,105.07 \$2,679,494.93	\$498,555.07 \$709,002.51	\$738,142.05	\$15,934.12	\$180,780.27 \$159,115.23	\$267,646.90	\$86,866.63 \$224,880.07	\$102,800.75 \$254,019.61	\$3,801,632.28
	South Holland	2,205	\$3,009,204.41	\$2,443,443.72	\$0.00	\$2,443,443,72	1.027609%	\$2,079,494.93	\$375,024.82	\$506,693.75	\$131,668.93	\$6.925.79	\$263,591.57	\$256,665.78	\$388,334.71	\$2,831,778.43
	St. Charles	2,121	\$4.611.515.83	\$5.072.879.58	\$0.00	\$5.072.879.58	1.574780%	\$3,490,665,03	\$873,024.82	\$776.493.03	(\$96.822.42)	\$708.899.10	\$403,946.20	(\$304.952.90)	(\$401.775.32)	\$4.671.104.26
	Wheaton	1.826	\$3,149,913.76	\$3,072,679.56	\$0.00	\$3,843,549,56	1.075659%	\$2,642,752.06	\$635,368,65	\$530.386.58	(\$104.982.07)	\$565.428.85	\$275.917.02	(\$289.511.83)	(\$394,493.90)	\$3,449,055,66
	Wheeling	2.131	\$3,579,115.09	\$3,643,349.50	\$0.00	\$3,643,549.50	1.222227%	\$2,642,732.00	\$509,147.13	\$602.656.05	\$93.508.92	\$427.162.10	\$313,512.95	(\$113.649.15)	(\$20,140,23)	\$3,603,835.37
	Vinnetka	2,420	\$4,174,935.98	\$3,923,975.00	\$0.00	\$3,904,606,87	1.425693%	\$3,263,959.97	\$545,785.25	\$702,981.15	\$157,195.90	\$94.861.65	\$365,703.94	\$270,842.29	\$428,038.19	\$4,332,645.06
	Fier 3 Total	60.499	\$98,670,228.28	\$103,913,500.67	(\$94.14)	\$103,913,406.53	33.694752%	\$77,683,231.00	\$16,938,459.82	\$16,614,221.35	(\$324.238.47)	\$9,291,715.71	\$8,643,028.70	(\$648.687.01)		\$102,940,481.05
	Elk Grove Village	4.020	\$7,532,194.72	\$9,173,791.22	(\$715,239,67)	\$8.458.551.55	2.572158%	\$5,953,221.57	\$1,263,338.40	\$1,268,280.74	\$4.942.34	\$1,241,991,58	\$659,783.36	(\$582,208,22)	(\$577,265,88)	\$7,881,285.67
	Evanston	6,367	\$11,256,054,38	\$12.118.026.94	\$0.00	\$12,118,026.94	3.843814%	\$9.034.726.69	\$2.397.692.60	\$1,895,309.07	(\$502.383.53)	\$685,607,65	\$985.975.23	\$300.367.58	(\$202.015.95)	\$11.916.010.99
	Hoffman Estates	4,037	\$6.856.033.13	\$6.626.663.67	\$0.00	\$6,626,663.67	2.341257%	\$5,707,762,49	\$805.027.28	\$1,154,427,77	\$349,400,49	\$113.873.90	\$600,574.92	\$486.681.02	\$836.081.51	\$7.462.745.18
	ake County	13,209	\$22,998,209.66	\$22.474.469.94	\$0.00	\$22.474.469.94	7.853625%	\$17,309,126.64	\$3,686,013.98	\$3,872,468.45	\$186.454.45	\$1,479,329.32	\$2,014,530.52	\$535,201.19	\$721.655.64	\$23,196,125,61
	McHenry County	6,378	\$10,699,820.53	\$11.043.816.68	\$0.00	\$11,043,816.68	3.653866%	\$7,864,602.80	\$2,267,944.57	\$1,801,649.70	(\$466,294,87)	\$911,269.31	\$937,251.87	\$25,982.56	(\$440.312.31)	\$10,603,504.37
	Mount Prospect	4.332	\$7,084,087.57	\$7.372.008.06	\$0.00	\$7.372.008.06	2.419135%	\$5.600.779.74	\$1,360,883.08	\$1.192.827.88	(\$168.055.20)	\$410.345.24	\$620.531.37	\$210.186.13	\$42,130,93	\$7.414.138.99
	Palatine	3,671	\$6.562.110.95	\$6.360.484.60	\$0.00	\$6,360,484.60	2.240886%	\$5.107.846.51	\$1,005,571,71	\$1,104,936,78	\$99,365.07	\$247.066.38	\$574.808.78	\$327,742.40	\$427,107.47	\$6,787,592.07
	Schaumburg	4,000	\$6,375,886.10	\$8,861,903.17	\$0.00	\$8,861,903.17	2.177292%	\$5,378,059.02	\$1,739,186.29	\$1,073,579.96	(\$665,606.33)	\$1,744,657.86	\$558,496.43	(\$1,186,161.43)	(\$1,851,767.76)	\$7,010,135.41
	Fier 4 Total	46.014	\$79.364.397.04	\$84.031.164.28	(\$715.239.67)	\$83.315.924.61	27.102032%	\$61.956.125.46	\$14.525.657.91	\$13.363.480.35	(\$1.162.177.58)	\$6.834.141.24	\$6.951.932.48	\$117.791.23	(\$1,044,386,35)	\$82.271.538.29
	Grand Total	,	\$292,835,597.68	, , , , , , , ,	(1 -7 7	\$305,494,557.28					(\$0.00)		\$25,650,964.02	(\$0.00)		\$305,494,557.31

# IPBC 2023-24 PLAN YEAR PPO TIER 1 & 2 SURPLUS REALLOCATION THROUGH JUNE 30, 2024 (AUDITED)

			Members With		Reallocated
Tier	Member	50% share of	Deficit Funding Premiums	50% share of	Surplus (Deficit)
Tier 1	Batavia Library	Surplus (Deficit) (\$3,333.75)	\$0.00	Deficit Funding \$0.00	(Deficit) (\$3,333.75)
Tier 1	Beach Park	(\$1,573.54)	\$0.00	\$0.00	(\$1,573.54)
Tier 1	Beecher	(\$3,461.90)	\$0.00	\$0.00	(\$3,461.90)
Tier 1	Berkeley	(\$2,920.60)	\$298,362.22	(\$5,963.09)	(\$8,883.69)
Tier 1	Bloomingdale	(\$7,915.09)	\$0.00	\$0.00	(\$7,915.09)
Tier 1	Byron FPD	(\$3,476.18)	\$0.00	\$0.00	(\$3,476.18)
Tier 1	Campton Hills	(\$1,799.71)	\$0.00	\$0.00	(\$1,799.71)
Tier 1	Carol Stream	\$0.00	\$0.00	\$0.00	\$0.00
Tier 1	Cary	(\$5,295.33)	\$540,959.31	(\$10,811.66)	(\$16,106.99)
Tier 1	Cary Fire Prtct Dist	(\$3,146.17)	\$321,406.05	(\$6,423.65)	(\$9,569.82)
Tier 1	Caseyville	(\$4,697.67)	\$0.00	\$0.00	(\$4,697.67)
Tier 1	Channahon	(\$5,045.83)	\$0.00	\$0.00	(\$5,045.83)
Tier 1	Clarendon Hills	(\$975.88)	\$99,694.21	(\$1,992.50)	(\$2,968.38)
Tier 1	Coal City	(\$2,893.81)	\$295,625.39	(\$5,908.39)	(\$8,802.20)
Tier 1	Colona	(\$4,116.06)	\$420,487.88	(\$8,403.91)	(\$12,519.97)
Tier 1	Crest Hill	(\$8,706.10)	\$889,396.02	(\$17,775.55)	(\$26,481.65)
Tier 1	Crete	(\$6,954.25)	\$710,430.72	(\$14,198.73)	(\$21,152.98)
Tier 1	Crete Township	(\$2,551.56)	\$0.00	\$0.00	(\$2,551.56)
Tier 1	DU-Comm	(\$6,461.01)	\$660,043.03	(\$13,191.68)	(\$19,652.69)
Tier 1	FPD Winnebago	(\$2,580.11)	\$0.00	\$0.00	(\$2,580.11)
Tier 1	FPDKC	(\$5,185.21)	\$0.00	\$0.00	(\$5,185.21)
Tier 1	Gilberts	(\$872.25)	\$89,106.97	(\$1,780.90)	(\$2,653.15)
Tier 1	Highwood	(\$3,823.90)	\$0.00	\$0.00	(\$3,823.90)
Tier 1	Hinsdale	(\$8,619.73)	\$0.00	\$0.00	(\$8,619.73)
Tier 1	Homer Glen	(\$5,462.91)	\$0.00	\$0.00	(\$5,462.91)
Tier 1	Homewood Library	(\$110.06)	\$0.00	\$0.00	(\$110.06)
Tier 1	JAWA	(\$656.33)	\$67,048.89	(\$1,340.04)	(\$1,996.37)
Tier 1	Justice	(\$327.39)	\$0.00	\$0.00	(\$327.39)
Tier 1	La Grange	(\$258.61)	\$26,419.45	(\$528.02)	(\$786.63)
Tier 1	Lindenhurst	(\$5,228.47)	\$0.00	\$0.00	(\$5,228.47)
Tier 1	Lisle Park District	(\$3,179.58)	\$0.00	\$0.00	(\$3,179.58)
Tier 1	MPEA	(\$4,703.29)	\$0.00	\$0.00	(\$4,703.29)
Tier 1	Mokena	(\$7,801.06)	\$0.00	\$0.00	(\$7,801.06)
Tier 1	Monee	(\$7,846.26)	\$801,556.29	(\$16,019.97)	(\$23,866.23)
Tier 1	Montgomery	(\$1,030.82)	\$105,306.37	(\$2,104.66)	(\$3,135.48)
Tier 1	Muni Cons Dispatch	\$0.00	\$0.00	\$0.00	\$0.00
Tier 1	New Baden	(\$2,988.10)	\$305,257.73	(\$6,100.91)	(\$9,089.01)
Tier 1	North Aurora	(\$3,116.39)	\$0.00 \$771.672.57	\$0.00	(\$3,116.39)
Tier 1	Northbrook Library	(\$7,553.73)	\$771,672.57 \$755,030.32	(\$15,422.71)	(\$22,976.44)
Tier 1	Northbrook Park Dist	(\$7,390.82) (\$5,707.87)		(\$15,090.10) (\$11,837,72)	(\$22,480.92)
Tier 1	Oak Park Township	(\$5,797.87)	\$592,298.01	(\$11,837.72)	(\$17,635.59)

# IPBC 2023-24 PLAN YEAR PPO TIER 1 & 2 SURPLUS REALLOCATION THROUGH JUNE 30, 2024 (AUDITED)

				·	·
		50% share of	Members With Deficit Funding	50% share of	Reallocated Surplus
Tier	Member	Surplus (Deficit)	Premiums	Deficit Funding	(Deficit)
Tier 1	Oswego	(\$9,368.02)	\$957,016.89	(\$19,127.02)	(\$28,495.04)
Tier 1	Oswego Township	(\$1,906.03)	\$194,715.42	(\$3,891.60)	(\$5,797.63)
Tier 1	Oswegoland PD	(\$1,347.30)	\$137,637.59	(\$2,750.84)	(\$4,098.14)
Tier 1	Peotone	(\$3,267.40)	\$0.00	\$0.00	(\$3,267.40)
Tier 1	Pingree Grove	(\$1,557.02)	\$159,061.30	(\$3,179.01)	(\$4,736.03)
Tier 1	Roscoe	(\$2,995.11)	\$305,973.39	(\$6,115.21)	(\$9,110.32)
Tier 1	SEECOM	(\$2,665.49)	\$272,301.05	(\$5,442.23)	(\$8,107.72)
Tier 1	South Chicago Heights	(\$1,594.65)	\$0.00	\$0.00	(\$1,594.65)
Tier 1	Spring Grove	(\$1,803.71)	\$184,263.22	(\$3,682.70)	(\$5,486.41)
Tier 1	Steger	(\$5,759.34)	(\$5,759.34) \$588,361.82		(\$17,518.39)
Tier 1	Streamwood	(\$8,923.11)	\$911,565.78	(\$18,218.63)	(\$27,141.74)
Tier 1	Summit	(\$9,712.28)	\$0.00	\$0.00	(\$9,712.28)
Tier 1	Swansea	(\$8,564.06)	\$0.00	\$0.00	(\$8,564.06)
Tier 1	Trenton	(\$1,282.21)	\$0.00	\$0.00	(\$1,282.21)
Tier 1	WSCDC	(\$3,529.70)	\$360,586.34	(\$7,206.71)	(\$10,736.41)
Tier 1	West Chicago	(\$12,160.55)	\$0.00	\$0.00	(\$12,160.55)
Tier 1	West Dundee	(\$7,897.94)	\$806,836.45	(\$16,125.50)	(\$24,023.44)
Tier 1	Winfield	(\$5,679.54)	\$580,209.43	(\$11,596.12)	(\$17,275.66)
Tier 1	Wood Dale	(\$12,044.98)	\$0.00	\$0.00	(\$12,044.98)
Tier 1	Woodridge Library	(\$2,073.06)	\$0.00	\$0.00	(\$2,073.06)
TIER 1 TO		(\$263,988.83)	\$13,208,630.11	(\$263,988.81)	(\$527,977.64)
Tier 2	Algon-Lake Hills FPD	(\$1,091.93)	\$0.00	\$0.00	(\$1,091.93)
Tier 2	Algonquin	(\$1,410.33)	\$1,491,339.50	(\$2,846.87)	(\$4,257.20)
Tier 2	Barrington	(\$1,375.81)	\$1,454,839.60	(\$2,777.19)	(\$4,153.00)
Tier 2	Bartlett Fire PD	(\$1,193.12)	\$0.00	\$0.00	(\$1,193.12)
Tier 2	Bensenville	(\$1,409.33)	\$0.00	\$0.00	(\$1,409.33)
Tier 2	Centralia	(\$1,164.80)	\$1,231,705.57	(\$2,351.24)	(\$3,516.04)
Tier 2	Effingham	(\$1,958.99)	\$0.00	\$0.00	(\$1,958.99)
Tier 2	FP Dist-DuPage Co	(\$2,884.04)	\$3,049,691.89	(\$5,821.66)	(\$8,705.70)
Tier 2	Franklin Park	(\$2,411.60)	\$0.00	\$0.00	(\$2,411.60)
Tier 2	Glen Carbon	(\$1,407.39)	\$1,488,232.94	(\$2,840.94)	(\$4,248.33)
Tier 2	Glen Ellyn	(\$2,139.70)	\$0.00	\$0.00	(\$2,139.70)
Tier 2	Glencoe	(\$1,570.77)	\$0.00	\$0.00	(\$1,570.77)
Tier 2	Glenview Park Distr	(\$1,529.73)	\$0.00	\$0.00	(\$1,529.73)
Tier 2	Granite City	(\$975.52)	\$0.00	\$0.00	(\$975.52)
Tier 2	Grayslake	(\$872.32)	\$922,420.93	(\$1,760.84)	(\$2,633.16)
Tier 2	Hanover Park	(\$2,860.50)	\$3,024,797.50	(\$5,774.14)	(\$8,634.64)
Tier 2	Homewood	(\$2,607.87)	\$2,757,665.52	(\$5,264.20)	(\$7,872.07)
Tier 2	Huntley	(\$1,030.20)	\$0.00	\$0.00	(\$1,030.20)
Tier 2		/A / / - /	A4 107 000 00	/AA AA	/40 * * * * * * *
Tier 2	Itasca Lake County FPD	(\$1,131.98) (\$2,345.81)	\$1,197,000.03 \$0.00	(\$2,284.99) \$0.00	(\$3,416.97) (\$2,345.81)

# IPBC 2023-24 PLAN YEAR PPO TIER 1 & 2 SURPLUS REALLOCATION THROUGH JUNE 30, 2024 (AUDITED)

				,	·
		50% share of	Members With Deficit Funding	50% share of	Reallocated Surplus
Tier	Member	Surplus (Deficit)	Premiums	Deficit Funding	(Deficit)
Tier 2	Lake Zurich	(\$1,306.83)	\$1,381,893.21	(\$2,637.94)	(\$3,944.77)
Tier 2	Lake in the Hills	(\$1,804.34)	\$1,907,979.49	(\$3,642.21)	(\$5,446.55)
Tier 2	Lee County	(\$2,041.69)	\$0.00	\$0.00	(\$2,041.69)
Tier 2	Libertyville	(\$2,942.83)	\$0.00	\$0.00	(\$2,942.83)
Tier 2	Lisle	(\$1,165.93)	\$1,232,899.47	(\$2,353.52)	(\$3,519.45)
Tier 2	Lisle Woodridge FPD	(\$1,722.35)	\$0.00	\$0.00	(\$1,722.35)
Tier 2	Lockport	(\$1,882.50)	\$1,990,630.81	(\$3,799.98)	(\$5,682.48)
Tier 2	Lombard	(\$2,346.24)	\$2,481,001.59	(\$4,736.07)	(\$7,082.31)
Tier 2	McHenry Cty Con Dist	(\$875.91)	\$926,219.14	(\$1,768.09)	(\$2,644.00)
Tier 2	McHenry-city	(\$2,101.27)	\$0.00	\$0.00	(\$2,101.27)
Tier 2	Mundelein	(\$2,843.16)	\$3,006,461.65	(\$5,739.14)	(\$8,582.30)
Tier 2	NWCD	(\$1,499.96)	\$1,586,112.46	(\$3,027.78)	(\$4,527.74)
Tier 2	Naperville PD	(\$1,656.58)	\$1,751,734.42	(\$3,343.95)	(\$5,000.53)
Tier 2	North Riverside	(\$2,611.63)	\$0.00	\$0.00	(\$2,611.63)
Tier 2	Oak Park Public Libr	(\$1,083.58)	\$0.00	\$0.00	(\$1,083.58)
Tier 2	Palatine PD	(\$1,032.48)	\$0.00	\$0.00	(\$1,032.48)
Tier 2	Peru	(\$1,358.91)	\$0.00	\$0.00	(\$1,358.91)
Tier 2	Plainfield	(\$1,866.19)	\$1,973,381.29	(\$3,767.05)	(\$5,633.24)
Tier 2	Princeton	(\$1,595.41)	\$0.00	\$0.00	(\$1,595.41)
Tier 2	River Forest	(\$949.64)	\$1,004,190.72	(\$1,916.93)	(\$2,866.57)
Tier 2	River Grove	(\$976.97)	\$1,033,082.87	(\$1,972.09)	(\$2,949.06)
Tier 2	Rochelle	(\$2,364.55)	\$0.00	\$0.00	(\$2,364.55)
Tier 2	Rock Falls	(\$1,117.15)	\$0.00	\$0.00	(\$1,117.15)
Tier 2	Rolling Meadows	(\$2,014.01)	\$2,129,689.35	(\$4,065.44)	(\$6,079.45)
Tier 2	Roselle	(\$1,187.73)	\$1,255,951.54	(\$2,397.53)	(\$3,585.26)
Tier 2	Round Lake Beach	(\$640.72)	\$677,523.38	(\$1,293.35)	(\$1,934.07)
Tier 2	Skokie Park District	(\$146.97)	\$0.00	\$0.00	(\$146.97)
Tier 2	St. Charles Park District	(\$895.07)	\$0.00	\$0.00	(\$895.07)
Tier 2	Warrenville	(\$908.71)	\$0.00	\$0.00	(\$908.71)
Tier 2	Washington	(\$1,236.69)	\$1,307,725.63	(\$2,496.33)	(\$3,733.02)
Tier 2	Wauconda	(\$952.82)	\$0.00	\$0.00	(\$952.82)
Tier 2	Westchester	(\$1,380.93)	\$0.00	(\$0.02)	(\$1,380.95)
Tier 2	Wood River	(\$1,180.04)	\$1,247,824.40	(\$2,382.04)	(\$3,562.08)
TIER 2 TO	TAL	(\$83,061.53)	\$43,511,994.90	(\$83,061.53)	(\$166,123.06)

#### IPBC 2023-24 PLAN YEAR HMO REPORT THROUGH JUNE 30, 2024 (AUDITED)

					TILLI OILLI TITILL			/					_
Month	Average Monthly Employees	Total Funding	Admin Fees	Stop Loss Fee	Physician Service Fees	Paid Medical Claims	Paid Rx Claims	Rx Rebates	Claims in Excess of the Stop Loss Deductible		Total Expenses	Monthly Surplus (Deficit)	Loss Ratio
July 2023	5,626	\$7,588,314.11	\$495,927.89	\$130,184.01	\$2,247,149.33	\$2,989,458.38	\$2,311,540.12	\$0.00	\$0.00		\$8,174,259.72	(\$585,945.61)	107.7%
August 2023	5,653	\$7,576,563.16	\$449,810.67	\$131,392.95	\$2,033,221.65	\$3,297,542.82	\$2,442,755.51	(\$1,956,925.49)	\$0.00		\$6,397,798.10	\$1,178,765.06	84.4%
September 2023	5,669	\$7,597,072.04	\$385,064.33	\$130,414.71	\$2,240,066.78	\$2,852,420.18	\$2,322,278.36	\$0.00	(\$670.79)		\$7,929,573.56	(\$332,501.52)	104.4%
Ocotber 2023	5,667	\$7,664,299.41	\$504,514.97	\$131,614.35	\$2,265,927.09	\$2,938,749.05	\$2,593,746.89	(\$2,970,783.79)	\$0.00		\$5,463,768.55	\$2,200,530.86	71.3%
November 2023	5,703	\$7,640,061.61	\$452,669.47	\$132,168.03	\$2,266,934.97	\$2,683,375.52	\$2,325,642.92	\$0.00	\$0.00		\$7,860,790.90	(\$220,729.29)	102.9%
December 2023	5,716	\$7,628,606.48	\$443,299.33	\$132,006.54	\$2,266,164.25	\$3,084,472.09	\$2,620,996.74	\$0.00	\$0.00		\$8,546,938.94	(\$918,332.46)	112.0%
January 2024	5,688	\$7,928,268.17	\$405,497.37	\$131,314.44	\$2,477,186.28	\$3,599,673.56	\$2,483,586.72	(\$1,911,499.55)	\$0.00		\$7,185,758.81	\$742,509.35	90.6%
February 2024	5,710	\$7,916,739.71	\$453,355.25	\$130,647.27	\$2,250,083.66	\$3,305,284.76	\$2,402,824.27	\$0.00	(\$90,436.54)		\$8,451,758.66	(\$535,018.95)	106.8%
March 2024	5,719	\$7,923,029.33	\$477,476.96	\$130,806.90	\$2,245,279.92	\$2,996,544.91	\$2,369,474.88	\$0.00	(\$12,147.00)		\$8,207,436.56	(\$284,407.23)	103.6%
April 2024	5,724	\$7,803,278.39	\$516,079.53	\$130,968.39	\$2,245,076.99	\$3,438,836.46	\$2,655,785.27	(\$2,172,424.84)	(\$135,527.07)		\$6,678,794.72	\$1,124,483.67	85.6%
May 2024	5,756	\$8,000,512.78	\$404,784.61	\$132,329.52	\$2,257,478.76	\$3,063,503.81	\$2,690,396.14	\$0.00	(\$2,847.20)		\$8,545,645.63	(\$545,132.86)	106.8%
June 2024	5,790	\$7,961,169.35	\$450,418.56	\$132,698.64	\$2,265,854.67	\$2,561,188.41	\$2,608,584.92	\$0.00	(\$1,479.72)		\$8,017,265.47	(\$56,096.12)	100.7%
Audit Adjustments		(\$93,001.03)	(\$65.89)	\$0.02	\$0.02	(\$4,640.11)	(\$94,717.08)	(\$2,484,151.55)	(\$286,385.72)	(\$1,149,048.08)	(\$4,019,008.39)	\$3,926,007.36	
Total Plan Year to Date	5,702	\$93,134,913.48	\$5,438,833.03	\$1,576,545.75	\$27,060,424.35	\$36,806,409.83	\$29,732,895.62	(\$11,495,785.21)	(\$529,494.04)	(\$1,149,048.08)	\$87,440,781.25	\$5,694,132.23	93.9%

#### IPBC 2023-24 PLAN YEAR HMO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

					П	WIO KEPOKI BI	MEMBER THRO	OGH JUNE 30, 2	024 (AUDITED)						
											Claims in Excess				1
						Physician	Paid Medical				of the Stop Loss			YTD Surplus	
Tier	Member	Employees	Total Funding	Admin Fees	Stop Loss Fee	Service Fees	Claims	Paid Rx Claims	Rx Rebates	Rx Other	Deductible	Change in IBNR	Total Expenses	(Deficit)	Loss Ratio
Tier 1	Barrington	31	\$644,201.26	\$45,502.30	\$8,651.25	\$190,699.19	\$240,325.24	\$216,843.53	(\$70,025.00)	(\$1,311.40)	\$0.00	(\$62,213.50)	568,471.61	75,729.65	88.2%
Tier 1	Bartlett Fire PD	1	\$30,587.53	\$798.61	\$276.84	\$5,462.76	\$5,685.30	\$22,897.50	(\$9,935.00)	\$12.94	\$0.00	(\$510.59)	24,688.36	5,899.17	80.7%
Tier 1	Batavia	18	\$263,986.95	\$13,203.17	\$5,052.33	\$82,026.71	\$59,687.40	\$51,646.09	(\$17,722.00)	(\$780.31)	\$0.00	(\$4,811.06)	188,302.33	75,684.62	71.3%
Tier 1	Batavia Library	5	\$57.883.28	\$3,239,51	\$1,291,92	\$9,478,00	\$1,577.00	\$693.68	\$0.00	\$431.63	\$0.00	\$63.11	16,774,85	41,108,43	29.0%
Tier 1	Beecher	1	\$11,987,56	\$422.90	\$161.49	\$3,741,71	(\$0.47)	\$45,38	\$0.00	(\$2.59)	\$0.00	\$0.47	4,368,89	7,618,67	36.4%
Tier 1	Bensenville	38	\$619,204.88	\$27,197.23	\$10,427.64	\$205,180.84	\$450,254.99	\$192,136.56	(\$78,656.08)	(\$464.74)	\$0.00	(\$868.38)	805,208.06	(186,003.18)	130.0%
Tier 1	Berkeley	16	\$257,200.26	\$11,958.93	\$4,498.65	\$72,083.85	\$127,127.91	\$14,283.80	(\$4,050.00)	(\$1,446.54)	\$0.00	\$6,329.41	230,786.01	26,414.25	89.7%
		26	\$425,994.29	\$18,208.37	\$6,990.21	\$139,932.19	\$142,986.74	\$226,621.64			\$0.00	\$1,165.90	412,130.74	13,863.55	96.7%
Tier 1	Buffalo Grove								(\$121,635.00)	(\$2,139.31)					
Tier 1	Carpentersville	15	\$233,974.88	\$11,310.51	\$4,152.60	\$75,836.24	\$88,669.42	\$40,706.21	(\$18,746.42)	(\$598.04)	\$0.00	(\$2,075.20)	199,255.32	34,719.56	85.2%
Tier 1	Cary	30	\$368,268.25	\$22,076.40	\$8,351.34	\$159,673.62	\$158,455.80	\$40,081.93	(\$13,300.00)	\$862.86	\$0.00	(\$710.22)	375,491.73	(7,223.48)	102.0%
Tier 1	Cary Fire Prtct Dist	1	\$23,511.48	\$728.20	\$276.84	\$7,120.92	\$4,257.83	\$431.15	\$0.00	\$64.27	\$0.00	(\$5,381.41)	7,497.80	16,013.68	31.9%
Tier 1	Channahon	5	\$140,064.74	\$6,472.33	\$1,245.78	\$28,699.38	\$37,122.47	\$33,589.68	(\$49,865.00)	(\$396.20)	\$0.00	\$3,236.82	60,105.26	79,959.48	42.9%
Tier 1	Clarendon Hills	32	\$516,232.67	\$34,232.32	\$8,905.02	\$146,493.76	\$142,596.72	\$365,900.32	(\$159,700.00)	(\$9,319.24)	\$0.00	(\$50,909.18)	478,199.72	38,032.95	92.6%
Tier 1	Collinsville	5	\$65,512.64	\$3,166.72	\$1,199.64	\$22,445.64	\$23,496.70	\$18,336.15	(\$14,980.00)	\$275.32	\$0.00	(\$2,795.78)	51,144.39	14,368.25	78.1%
Tier 1	Crest Hill	11	\$149,207.11	\$8,018.39	\$3,068.31	\$53,710.51	\$324,486.93	\$31,745.60	(\$18,325.00)	(\$49.55)	\$0.00	\$18,364.32	421,019.51	(271,812.40)	282.2%
Tier 1	Crete	4	\$56,024,40	\$2.852.12	\$1,107,36	\$16,548,24	\$11,137,74	\$740.60	\$0.00	\$212.10	\$0.00	\$1,168.83	33.766.99	22,257.41	60.3%
Tier 1	Crystal Lake	26	\$379,397,24	\$18,487,86	\$7,174,77	\$124,882,21	\$115,383,06	\$26,315,48	(\$12,155.00)	(\$663.94)	\$0.00	(\$16.037.82)	263,386,62	116.010.62	69.4%
Tier 1	DU-Comm	44	\$646,257,36	\$31,370.22	\$12,111.75	\$199,708.31	\$246,368.21	\$196,468.46	(\$67,250.00)	\$214.86	\$0.00	(\$15,406.09)	603,585.72	42,671.64	93.4%
		17	\$214.480.02	\$11.845.48	\$4,660.14	\$68,780,24	\$6,139.95	\$9.508.11		(\$299.14)	\$0.00	(\$3,485.91)	94.083.87	120,396.15	43.9%
Tier 1	FPD Winnebago Count FPDKC	49	\$214,480.02 \$473,257.25	\$11,845.48	\$13,472.88	\$173,772.32	\$455,443.21	\$9,508.11	(\$3,065.00) (\$83,217.80)	(\$299.14)	\$0.00	(\$3,485.91)	851,743.86	(378,486,61)	180.0%
									(\$00,217.00)					(=:=,:==:)	
Tier 1	Franklin Park	42	\$737,988.43	\$40,304.18	\$11,511.93	\$221,035.27	\$369,125.43	\$296,026.98	(\$117,580.00)	(\$233.88)	\$0.00	(\$15,690.22)	804,499.69	(66,511.26)	109.0%
Tier 1	Gilberts	14	\$216,447.59	\$19,582.63	\$3,898.83	\$71,486.55	\$60,996.94	\$92,092.69	(\$80,292.00)	(\$654.61)	\$0.00	(\$22,919.84)	144,191.19	72,256.40	66.6%
Tier 1	Glencoe	40	\$609,237.11	\$68,308.32	\$11,096.67	\$159,493.34	\$392,017.38	\$286,625.28	(\$87,244.78)	(\$2,009.12)	\$0.00	(\$18,046.06)	810,241.03	(201,003.92)	133.0%
Tier 1	Glenview Park Distr	21	\$302,488.72	\$15,472.21	\$5,975.13	\$109,596.42	\$67,855.11	\$15,067.59	(\$2,210.00)	\$1,207.59	\$0.00	(\$11,898.54)	201,065.51	101,423.21	66.5%
Tier 1	Highland Park	34	\$543,958.98	\$49,928.72	\$9,504.84	\$180,146.36	\$136,638.00	\$240,471.51	(\$91,739.00)	(\$1,149.18)	\$0.00	(\$28,338.53)	495,462.72	48,496.26	91.1%
Tier 1	Highwood	2	\$17,003.02	\$1,173.55	\$461.40	\$7,636.44	\$1,320.82	\$5,107.15	(\$1,940.00)	(\$9.67)	\$0.00	\$129.76	13,879.45	3,123.57	81.6%
Tier 1	Hoffman Estates	36	\$706,465.08	\$26,875.16	\$10,104.66	\$196,285,84	\$350,609,12	\$218,367.04	(\$108,201,64)	(\$2.617.90)	\$0.00	(\$5,176.30)	686,245.98	20,219.10	97.1%
Tier 1	Homer Glen	7	\$96,283,15	\$5.074.66	\$1,937.88	\$35,791,32	\$33,418,36	\$18,333,10	(\$10.120.00)	\$239.77	\$0.00	\$1,999,71	86,674,80	9,608,35	90.0%
Tier 1	Homewood	11	\$173,139.80	\$15,451,04	\$2,952.96	\$53,235,52	\$25,251.38	\$158,044.90	(\$96.319.00)	(\$907.60)	\$0.00	(\$17.017.27)	140.691.93	32,447.87	81.3%
Tier 1	Homewood Library	14	\$123,541.80	\$9,765.57	\$3,875.76	\$32,777.76	\$19,251.86	\$6,312.48	(\$2,730.00)	\$1,356,32	\$0.00	(\$5,826.50)	64,783.25	58,758.55	52.4%
Tier 1	Huntley	29	\$470,237.27	\$20,992.59	\$7,936.08	\$166,382.80	\$215,991.23	\$72,887.12	(\$48,345.00)	(\$780.27)	\$0.00	\$156.30	435,220.85	35,016.42	92.6%
		29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00		#DIV/0!
Tier 1	IPBC	- 1							70.00	70.00			0.00	0.00	
Tier 1	Indian Head Park	20	\$322,586.27	\$25,163.37	\$5,490.66	\$103,686.04	(\$51,300.37)	\$194,770.63	(\$33,291.00)	(\$2,300.85)	\$0.00	(\$44,887.61)	197,330.87	\$125,255.40	61.2%
Tier 1	Itasca	11	\$140,469.77	\$7,859.74	\$2,999.10	\$45,521.54	\$101,993.96	\$23,186.72	(\$8,082.48)	(\$309.91)	\$0.00	\$8,736.87	181,905.54	(\$41,435.77)	129.5%
Tier 1	JAWA	10	\$203,380.50	\$7,145.37	\$2,768.40	\$56,088.24	\$21,714.38	\$28,224.27	(\$10,945.00)	(\$71.66)	\$0.00	(\$4,357.89)	100,566.11	\$102,814.39	49.4%
Tier 1	Justice	35	\$528,415.19	\$28,285.54	\$9,897.03	\$167,737.06	\$132,602.55	\$101,410.25	(\$59,817.00)	\$918.05	\$0.00	(\$10,075.37)	370,958.11	\$157,457.08	70.2%
Tier 1	LaGrange Park	43	\$684,557.73	\$30,887.06	\$11,973.33	\$201,889.11	\$422,261.51	\$96,671.11	(\$31,644.00)	\$1,063.90	\$0.00	(\$50,649.44)	682,452.58	\$2,105.15	99.7%
Tier 1	Comm PD LaGrnge Pa	16	\$190,517.58	\$11,220.70	\$4,406.37	\$53,060.39	\$168,160.14	\$5,834.52	(\$285.00)	(\$37.61)	\$0.00	\$18,971.01	261,330.52	(\$70,812.94)	137.2%
Tier 1	Lake in the Hills	23	\$332,926.03	\$21,559.14	\$6,782.58	\$104,482.62	\$75,592.85	\$53,040.95	(\$33,885.08)	(\$71.27)	\$0.00	\$10,120.95	237,622.74	\$95,303.29	71.4%
Tier 1	Libertyville	21	\$369.861.24	\$49,157,66	\$6.067.41	\$103,978,58	\$100,504,77	\$152,736.28	(\$61,240,00)	(\$3.674.20)	\$0.00	(\$12.531.87)	334,998,63	\$34.862.61	90.6%
Tier 1	Lisle	28	\$364,803,66	\$20,322,42	\$7,776,45	\$143,581,28	\$624,482,24	\$108,032,58	(\$45,351.76)	(\$271.05)	\$0.00	\$48.024.47	906,596,63	(\$541,792.97)	248.5%
Tier 1	Lisle Park District	7	\$95,232,40	\$4,924,19	\$1,914.81	\$23,595,29	\$38,387,30	\$18,171,61	(\$5,420.00)	\$440.39	\$0.00	(\$5.095.62)	76,917,97	\$18,314.43	80.8%
Tier 1	Lisle Woodridge FPD	22	\$407.980.59	\$19,317,58	\$6.021.27	\$90.078.03	\$56,021.57	\$73,892.59	(\$30,460.00)	\$670.43	\$0.00	(\$11.783.32)	203.758.15	\$204,222.44	49.9%
Tier 1		13	\$205,892.16	\$15,802.50	\$3,645.06	\$68,218.34	\$89,764.25	\$115,350.14	(\$31,722.00)	(\$635.46)	\$0.00	(\$9,627.92)	250,794.91	(\$44,902.75)	121.8%
	Lockport MPEA	8	\$205,892.16	\$15,802.50	\$3,645.06	\$38.320.74	\$89,764.25 \$16.062.15	\$115,350.14	(\$31,722.00)	(\$3,699,92)	\$0.00	(\$5,373,24)	60.316.72	\$71,652.17	45.7%
Tier 1		-					T		(+,)	(++,+++++++++++++++++++++++++++++++++++		(++,+:)			
Tier 1	McHenry Cty Con Dist	19	\$250,734.28	\$15,720.59	\$5,144.61	\$78,112.85	\$128,649.97	\$40,522.41	(\$4,975.00)	\$343.23	\$0.00	\$6,781.32	270,299.98	(\$19,565.70)	107.8%
Tier 1	McHenry-city	15	\$178,972.49	\$10,476.22	\$4,083.39	\$61,895.87	\$19,047.65	\$41,116.03	(\$20,540.00)	(\$2,189.89)	\$0.00	(\$7,978.14)	105,911.13	\$73,061.36	59.2%
Tier 1	Mokena	27	\$448,306.18	\$19,264.49	\$7,451.61	\$149,238.35	\$116,539.21	\$121,797.46	(\$42,713.98)	(\$486.46)	\$0.00	(\$13,334.02)	357,756.66	\$90,549.52	79.8%
Tier 1	Monee	3	\$47,531.52	\$2,164.24	\$830.52	\$14,688.48	\$8,292.52	\$2,282.94	(\$570.00)	\$131.51	\$0.00	\$583.27	28,403.48	\$19,128.04	59.8%
Tier 1	Morton Grove	12	\$201,951.63	\$9,478.66	\$3,598.92	\$84,447.96	\$236,087.57	\$39,815.83	(\$30,188.48)	(\$154.96)	\$0.00	\$8,861.57	351,947.07	(\$149,995.44)	174.3%
Tier 1	Mundelein	26	\$392,389.66	\$24,978.15	\$7,059.42	\$144,681.54	\$168,020.58	\$113,574.72	(\$31,209.00)	\$735.97	\$0.00	\$5,785.59	433,626.97	(\$41,237.31)	110.5%
Tier 1	Muni Cons Dispatch	14	\$175,511.27	\$9,771.47	\$3,806.55	\$61,893.04	\$107,788.76	\$109,297.82	(\$44,479.41)	(\$729.96)	\$0.00	\$1,616.95	248,965.22	(\$73,453.95)	141.9%
Tier 1	NWCD	15	\$261,703.15	\$10,817.76	\$4,152.60	\$73,965.64	\$425,047.35	\$129,223.46	(\$17,605.00)	\$181.90	\$0.00	\$16,440.92	642,224.63	(\$380,521.48)	245.4%
Tier 1	North Aurora	43	\$660,909.44	\$77,881.73	\$11,650.35	\$221,253.23	\$177,338.74	\$336,874.75	(\$155,166.40)	(\$3,647.45)	\$0.00	(\$9,143.25)	657,041.70	\$3,867.74	99.4%
Tier 1	North Riverside	4	\$42,801.06	\$2,988.24	\$1,153.50	\$17,109.04	\$3,323.76	\$2,643.67	\$0.00	\$186.30	\$0.00	\$25.86	27,430.37	\$15,370.69	64.1%
Tier 1	Northbrook	32	\$481,750,54	\$22,776,72	\$8.835.81	\$121,773,71	\$305,859.07	\$93,125,52	(\$30.541.00)	(\$2.071.76)	\$0.00	\$35.053.07	554.811.14	(\$73,060,60)	115.2%
Tier 1	Northbrook Library	5	\$76.966.65	\$3,605.07	\$1,407,27	\$26,102,93	\$846.35	\$7,277.70	(\$3,420.00)	(\$505.92)	\$0.00	(\$813.03)	34,500.37	\$42,466.28	44.8%
Tier 1	Northbrook Library  Northbrook Park Dist	16	\$184.108.00	\$3,605.07	\$1,407.27 \$4.429.44	\$26,102.93	\$2.522.20	\$7,277.70	(\$48,420.00)	(\$505.92)	\$0.00	(\$2,322,70)	58,890.98	\$42,466.28 \$125.217.02	32.0%
		16 9							(ψ 10, 11 0.00)	(ψ1,021.00)			,		
Tier 1	Oak Park Public Libr		\$102,380.81	\$6,924.62	\$2,560.77	\$33,178.89	\$10,818.88	\$24,578.66	(\$7,385.00)	\$340.12	\$0.00	(\$4,040.53)	66,976.41	\$35,404.40	65.4%
Tier 1	Oak Park Township	9	\$81,309.86	\$6,596.02	\$2,606.91	\$29,334.49	\$43,272.70	\$11,428.90	(\$8,235.00)	\$503.83	\$0.00	\$1,524.84	87,032.69	(\$5,722.83)	107.0%
Tier 1	Oswego Township	11	\$137,818.26	\$14,021.72	\$3,022.17	\$47,408.61	\$37,096.46	\$39,144.13	(\$26,025.00)	(\$432.42)	\$0.00	\$767.23	115,002.90	\$22,815.36	83.4%
Tier 1	Oswegoland PD	44	\$558,231.04	\$57,163.82	\$12,250.17	\$185,798.13	\$165,914.58	\$215,591.21	(\$145,980.00)	\$1,593.45	\$0.00	(\$7,111.99)	485,219.37	\$73,011.67	86.9%
Tier 1	Palatine	10	\$153,672.61	\$7,312.01	\$2,814.54	\$49,067.22	\$48,128.85	\$2,465.17	(\$570.00)	(\$576.00)	\$0.00	\$1,583.02	110,224.81	\$43,447.80	71.7%
Tier 1	Palatine PD	18	\$265,727.12	\$12,545.40	\$4,888.98	\$89,746.58	\$34,633.05	\$19,688.69	(\$2,675.00)	(\$41.50)	\$0.00	(\$5,962.22)	152,823.98	\$112,903.14	57.5%
Tier 1	Peotone	1	\$18,977.40	\$698.40	\$253.77	\$5,855.35	\$126.25	\$66.54	\$0.00	(\$1.57)	\$0.00	\$14.66	7,013.40	\$11,964.00	37.0%
Tier 1	Plainfield	49	\$741,929,14	\$45,400.47	\$13,565.16	\$282,331.96	\$336,355.88	\$323,513.06	(\$151,447,16)	(\$9,734.10)	\$0.00	(\$7,505.05)	832,480,22	(\$90.551.08)	112.2%
Tier 1	River Forest	26	\$409,222.64	\$19,364.68	\$7,382.40	\$131,196.85	\$201,683.96	\$137,381,16	(\$74,903,19)	(\$594.87)	\$0.00	(\$22,904.09)	398,606,90	\$10,615.74	97.4%
		9	\$132,140.71	\$9,899.86	\$2,468.49	\$41,293.61	\$84,435.27	\$35,976.87	(\$51.815.00)	(\$520.07)	\$0.00	\$7,277.00	129,016.03	\$3,124.68	97.6%
Tier 1	Roscoe	9	\$ 132,14U./1	98.8eg,eg	ა∠,408.49	₽41,∠93.61	po4,435.27	78.016,Cc¢	(00.618,164)	(აე20.07)	\$0.00	00.112,1چ	129,016.03	₽J,1∠4.08	31.0%

#### IPBC 2023-24 PLAN YEAR HMO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

					_	WICHEL CITY DI					Claime in Evene				
											Claims in Excess				
						Physician	Paid Medical				of the Stop Loss			YTD Surplus	
Tier	Member	Employees	Total Funding	Admin Fees	Stop Loss Fee	Service Fees	Claims	Paid Rx Claims	Rx Rebates	Rx Other	Deductible	Change in IBNR	Total Expenses	(Deficit)	Loss Ratio
Tier 1	Roselle	16	\$258,786.66	\$13,098.35	\$4,498.65	\$73,110.25	\$111,667.34	\$99,108.61	(\$38,635.00)	(\$2,174.17)	\$0.00	\$1,322.95	261,996.98	(\$3,210.32)	101.2%
Tier 1	Round Lake Beach	9	\$78.321.40	\$2,928,95	\$1,130,43	\$20,056,11	\$12,737,96	\$4,556,58	(\$570.00)	(\$44.35)	\$0.00	\$3,215,37	44.011.05	\$34.310.35	56.2%
Tier 1	SEECOM	9	\$99,260,60	\$6,446,94	\$2,491.56	\$45,052,80	\$131,386.15	\$216.96	(\$2,565,00)	\$246.68	\$0.00	\$5,592,66	188.868.75	(\$89.608.15)	190.3%
Tier 1	Skokie Park District	22	\$52,574.10	\$2,570.08	\$1,015.08	\$14,405.80	\$15,723,74	\$3,312.84	(\$1,380,00)	(\$51.91)	\$0.00	\$3,057.05	38.652.68	\$13,921.42	73.5%
Tier 1	South Chicago Height	26	\$359,821.82	\$18,744.32	\$7,105.56	\$95,405.84	\$60,388.01	\$65,344.23	(\$26,355.06)	\$792.15	\$0.00	(\$4,401.96)	217,023.09	\$142,798.73	60.3%
			\$110.670.32	\$4.289.57	\$1,684.11	\$25,197,79		\$2,976.96	(\$6.315.00)	(\$72.08)		\$8.824.52	36.544.45		
Tier 1	St. Charles	36					\$72.12		(++,+++++)	(+:=:=/	(\$113.54)			\$74,125.87	33.0%
Tier 1	St. Charles PD	22	\$316,370.60	\$19,761.05	\$5,606.01	\$92,698.89	\$656,455.91	\$196,041.22	(\$48,635.06)	(\$84.73)	(\$86,809.61)	\$78,337.75	913,371.43	(\$597,000.83)	288.7%
Tier 1	Steger	7	\$128,277.12	\$5,917.20	\$1,937.88	\$40,345.92	\$123,454.71	\$53,332.89	(\$27,975.00)	(\$425.63)	\$0.00	\$1,499.42	198,087.39	(\$69,810.27)	154.4%
Tier 1	Summit	12	\$179,048.41	\$8,866.75	\$3,437.43	\$68,906.73	\$23,808.97	\$60,141.52	(\$21,457.31)	(\$1,334.77)	\$0.00	(\$80,344.69)	62,024.63	\$117,023.78	34.6%
Tier 1	Swansea	2	\$11,250.66	\$1,402.78	\$553.68	\$3,783.36	(\$1.56)	\$4,555.96	(\$2,565.00)	\$142.28	\$0.00	(\$907.00)	6,964.50	\$4,286.16	61.9%
Tier 1	WSCDC	6	\$73,339.49	\$4,460.08	\$1,753.32	\$25,338.40	\$3,673.11	\$18,195.24	(\$9,020.00)	(\$473.01)	\$0.00	(\$330.14)	43,597.00	\$29,742.49	59.4%
Tier 1	Warrenville	20	\$319,579,48	\$40,200.08	\$5,283,03	\$98,994.67	\$139,205,61	\$192,051,05	(\$25,505,00)	(\$672.58)	\$0.00	(\$22,025.26)	427,531,60	(\$107.952.12)	133.8%
Tier 1	West Chicago	49	\$975,296,29	\$75,379,48	\$13,542.09	\$277,430.42	\$412,984.92	\$452,697.88	(\$223,471,96)	(\$949.09)	\$0.00	(\$3.028.44)	1.004.585.30	(\$29,289,01)	103.0%
Tier 1	West Dundee	10	\$146,706.82	\$7.183.89	\$2,791,47	\$38,087,83	\$59,667,66	\$8.538.26	(\$3.830.00)	\$574.80	\$0.00	\$53.33	113.067.24	\$33,639,58	77.1%
		11	\$132,176.57	\$8,105.60	\$3,183,66	1	\$33.092.07	\$19,960.07	(1.7,,	\$164.86	\$0.00	(\$3.898.63)	91.540.01	\$40,636.56	69.3%
Tier 1	Westchester				,	\$44,161.50	1 /		(\$13,229.12)			(1.7,,			
Tier 1	Westmont PD	18	\$218,843.55	\$13,050.94	\$4,960.05	\$86,111.90	\$193,829.74	\$32,499.85	(\$15,604.00)	\$1,400.16	\$0.00	\$16,699.61	332,948.25	(\$114,104.70)	152.1%
Tier 1	Winfield	3	\$38,824.21	\$2,167.29	\$830.52	\$13,831.68	\$23,228.54	\$13,640.65	(\$4,680.00)	\$89.14	\$0.00	\$1,485.36	50,593.18	(\$11,768.97)	130.3%
Tier 1	Winnetka	5	\$60,023.54	\$3,248.41	\$1,268.85	\$20,336.91	\$14,042.74	\$6,689.16	(\$676.62)	(\$93.98)	\$0.00	(\$3,894.02)	40,921.45	\$19,102.09	68.2%
Tier 1	Wood Dale	46	\$801,801.67	\$33,371.33	\$12,550.08	\$261,957.28	\$202,898.17	\$170,893.84	(\$55,837.00)	\$534.20	\$0.00	(\$1,320.80)	625,047.10	\$176,754.57	78.0%
	Tier 1 Total	1,631	\$23,918,635.78	\$1,512,549.56	\$435,304.11	\$7,576,036.33	\$10,990,070.60	\$7,422,975.23	(\$3,183,786.75)	(\$52,181.18)	(\$86,923.15)	(\$321,944.74)	\$24,292,100.01	(\$373,464.23)	101.6%
Tier 2	Algonquin	57	\$881,297.37	\$49,995,04	\$15,756,81	\$302,581,97	\$678,200.60	\$240,735,80	(\$89.348.88)	\$1.043.10	\$0.00	\$1,762,13	1,200,726,57	(\$319,429,20)	136.2%
Tier 2	Bloomingdale	75	\$1,008,306,97	\$52,874,15	\$20,601,51	\$305,104.80	\$224,432,99	\$207,414,36	(\$83,974.00)	(\$458.77)	\$0.00	(\$23,378,72)	702,616,32	\$305,690,65	69.7%
Tier 2	Burr Ridge	53	\$701,233.93	\$37,648.12	\$14,580.24	\$238,991.96	\$279,614.75	\$211,894.49	(\$90,190.00)	\$1.514.77	\$0.00	\$8,513.73	702,568.06	(\$1,334.13)	100.2%
Tier 2	Countryside	74	\$1,319,552,11	\$53,943,54	\$20,347,74	\$410,561.06	\$593,074,16	\$532,519,92	(\$107.087.21)	\$1,349,34	\$0.00	(\$37,133,69)	1.467.574.86	(\$148.022.75)	111.2%
Tier 2	Darien	67	\$1,157,060.02	\$73,179.83	\$18,340.65	\$333,103.97	\$496,227.33	\$497,310.87	(\$221,281,30)	(\$1,240,85)	\$0.00	(\$9,995.78)	1,185,644.72	(\$28.584.70)	102.5%
Tier 2	DeKalb	66	\$1,001,272.23	\$47.869.41	\$18,386.79	\$328,878.74	\$300,259.03	\$99,442.21	(\$25,261,76)	\$1.418.50	\$0.00	(\$31,131.84)	739.861.08	\$261,411.15	73.9%
									(1 -7 - 7			(1,,			
Tier 2	DeKalb County	57	\$960,712.11	\$59,402.56	\$15,826.02	\$206,020.72	\$377,482.74	\$235,414.55	(\$81,354.14)	(\$1,470.60)	\$0.00	(\$30,368.51)	780,953.34	\$179,758.77	81.3%
Tier 2	Deerfield	50	\$738,613.56	\$50,223.03	\$14,003.49	\$229,558.59	\$418,774.26	\$363,415.79	(\$165,924.00)	(\$3,182.52)	\$0.00	\$8,612.78	915,481.42	(\$176,867.86)	123.9%
Tier 2	Des Plaines	79	\$1,324,082.10	\$56,343.72	\$21,824.22	\$412,498.58	\$303,420.68	\$309,165.32	(\$111,822.89)	\$1,543.02	\$0.00	(\$25,766.90)	967,205.75	\$356,876.35	73.0%
Tier 2	Elk Grove Village	67	\$1,120,443.67	\$78,922.51	\$18,192.18	\$371,129.58	\$324,484.75	\$516,378.88	(\$246,541.52)	(\$1,928.42)	\$0.00	(\$38,057.07)	1,022,580.89	\$97,862.78	91.3%
Tier 2	FP Dist-DuPage Co	136	\$1,956,461.05	\$218,958.81	\$37,534.89	\$630,824.48	\$534,438.46	\$1,411,626.24	(\$199,091.64)	\$2,600.08	(\$425,236.52)	(\$33,082.31)	2,178,572.49	(\$222,111.44)	111.4%
Tier 2	Glen Ellyn	58	\$823,983.41	\$50,355.67	\$16,264.35	\$295,771.81	\$243,630.30	\$155,557.42	(\$92,738.00)	\$176.79	\$0.00	(\$218.79)	668,799.55	\$155,183.86	81.2%
Tier 2	Glenview	136	\$2,086,895.57	\$154,284.26	\$37,650.24	\$674,078.08	\$989,882.20	\$734,109.77	(\$283,046.60)	(\$5,364.81)	\$0.00	(\$4,038.77)	2,297,554.37	(\$210,658.80)	110.1%
Tier 2	Hanover Park	66	\$1,128,381.91	\$62,979.03	\$18,133.02	\$335,355.70	\$342,155.25	\$327,642.20	(\$82,117.86)	(\$939.97)	\$0.00	(\$31,947.61)	971,259.76	\$157,122.15	86.1%
Tier 2	Hinsdale	69	\$1,190,827.26	\$59,383.26	\$19,311.45	\$341,589.31	\$368,419.62	\$762,992.97	(\$115,752.60)	(\$14,378.23)	(\$17,334.37)	(\$23,174.90)	1,381,056.51	(\$190,229.25)	116.0%
Tier 2	La Grange	82	\$1,137,518,83	\$89.880.31	\$22,608,60	\$340,866,30	\$367.604.69	\$480.338.55	(\$201,555.00)	(\$2,373,81)	\$0.00	(\$63,466,69)	1.033.902.95	\$103,615,88	90.9%
Tier 2	Lake County FPD	72	\$1,281,854.15	\$66,675.40	\$20,186.25	\$338,447.86	\$438,813.09	\$296,097.84	(\$182,534,19)	\$273.88	\$0.00	\$9,123.04	987,083.17	\$294,770.98	77.0%
Tier 2	Lake Zurich	83	\$1,447,408,70	\$60,724.63	\$23,258.28	\$477,701.32	\$678,007.00	\$206,800.61	(\$97,722.24)	\$730.42	\$0.00	\$16,301.79	1,365,801.81	\$81,606.89	94.4%
Tier 2	Lombard	118	\$2,141,916.12	\$110,241,33	\$32,759.40	\$551,914.36	\$558,733,30	\$1,141,932,27	(\$678.424.88)	(\$1,557,66)	\$0.00	(\$73,514.13)	1,642,083,99	\$499.832.13	76.7%
Tier 2	Montgomery	72	\$1,152,164.29	\$53,790.19	\$19,932.48	\$322,262.16	\$315,007.81	\$169,165.58	(\$101,839.53)	\$1,237.45	\$0.00	(\$11,027.79)	768,528.35	\$383,635.94	66.7%
Tier 2	Mount Prospect	75	\$1,215,676,74	\$54,799.70	\$20,716.86	\$365,574.03	\$333.822.06	\$402.866.03	(\$157.855.04)	(\$63.41)	\$0.00	(\$10,150.69)	1.009.709.54	\$205,967.20	83.1%
	Naperville Park Dist	49	\$664,251.06	\$49,108.04	\$13,636.23	\$213,092.41	\$129,320.74	\$107,373.61	(\$31,192.52)	\$785.01	\$0.00	\$11,799.25	493,922.77	\$170,328.29	74.4%
Tier 2		88	\$1,339,274,95	\$49,108.04			\$129,320.74 \$547.155.77			(\$3,438,59)	\$0.00		1.547.329.61	(\$208.054.66)	115.5%
	Oswego				\$24,315.78	\$458,567.84		\$631,991.96	(\$196,497.00)			(\$8,630.53)			
Tier 2	Park Ridge	71	\$1,059,273.55	\$53,988.42	\$19,701.78	\$360,436.94	\$319,264.38	\$259,880.78	(\$102,035.00)	(\$1,058.53)	\$0.00	(\$54,971.61)	855,207.16	\$204,066.39	80.7%
Tier 2	Rolling Meadows	75	\$1,234,795.65	\$95,071.22	\$20,624.58	\$394,160.94	\$642,768.63	\$269,680.24	(\$56,440.57)	(\$1,907.14)	\$0.00	(\$2,168.41)	1,361,789.49	(\$126,993.84)	110.3%
Tier 2	Schaumburg	152	\$2,306,140.00	\$117,840.06	\$41,708.70	\$750,057.70	\$786,760.57	\$357,016.46	(\$113,918.96)	(\$5,076.40)	\$0.00	(\$7,578.61)	1,926,809.52	\$379,330.48	83.6%
Tier 2	Streamwood	148	\$2,914,940.99	\$167,409.63	\$40,606.92	\$744,087.38	\$780,772.08	\$1,127,117.68	(\$406,980.84)	(\$11,268.67)	\$0.00	(\$137,820.79)	2,303,923.39	\$611,017.60	79.0%
Tier 2	Wheaton	67	\$1,096,670.39	\$53,107.93	\$18,456.00	\$354,690.72	\$309,855.81	\$207,532.12	(\$69,135.85)	(\$771.98)	\$0.00	(\$8,550.77)	865,183.98	\$231,486.41	78.9%
Tier 2	Wheeling	131	\$2,013,735.73	\$102,678.96	\$36,012.27	\$501,716.73	\$737,000.92	\$396,588.86	(\$74,106.09)	(\$3,435.03)	\$0.00	(\$65,147.55)	1,631,309.07	\$382,426.66	81.0%
Tier 2	Woodridge	107	\$1,471,126.43	\$136,727.16	\$29,621.88	\$433,569.00	\$477,651.11	\$940,188.86	(\$298,640.29)	\$5,176.97	\$0.00	(\$13,600.49)	1,710,694.20	(\$239,567.77)	116.3%
	Tier 2 Total	2,499	\$39,875,870.85	\$2,412,270.30	\$690,899.61	\$12,023,195.04	\$13,897,035.08	\$13,600,192.24	(\$4,764,410.40)	(\$42,066.06)	(\$442,570.89)	(\$688,810.23)	\$36,685,734.69	\$3,190,136.16	92.0%
Tier 3	Carol Stream	168	\$3,058,269.90	\$169,901.94	\$46,278.42	\$724,057.84	\$1,031,389.05	\$1,474,369.09	(\$447,173,88)	(\$6,821,94)	\$0.00	(\$70,865.65)	2,921,134.87	\$137,135.03	95.5%
Tier 3	Evanston	204	\$2,955,678,39	\$149,927,20	\$55,758.33	\$815,211.52	\$1,480,456,35	\$635,700,45	(\$283.915.38)	(\$2,366,76)	\$0.00	\$5,465,34	2,856,237.05	\$99,441,34	96.6%
. 101 0	Tier 3 Total	372	\$6,013,948.29	\$319,829.14	\$102,036.75	\$1,539,269.36	\$2,511,845.40	\$2,110,069.54	(\$731,089.26)	(\$9,188.70)	\$0.00	(\$65,400.31)	\$5,777,371.92	\$236,576.37	96.1%
Tier 4	Lake County	867	\$15,766,554,43	\$824.240.24	\$240,224,19	\$3,963,628,48	\$5,621,836,50	\$4,442,525,06	(\$1.876.470.43)	\$10.776.49	\$0.00	(\$25,714,79)	13.201.045.74	\$2.565.508.69	83.7%
									(\$1,876,470.43)	(\$1 028 46)	\$0.00				
Tier 4	McHenry	389	\$7,559,904.13	\$369,943.79	\$108,081.09	\$1,958,295.14	\$3,785,622.25	\$2,250,821.46	(\$0.10,020.01)	(ψ1,020.10)		(\$47,178.01)	7,484,528.89	\$75,375.24	99.0%
	Tier 4 Total	1,256	\$23,326,458.56	\$1,194,184.03	\$348,305.28	\$5,921,923.62	\$9,407,458.75	\$6,693,346.52	(\$2,816,498.80)	\$9,748.03	\$0.00	(\$72,892.80)	\$20,685,574.63	\$2,640,883.93	88.7%
	Grand Total	5,758	\$93,134,913.48	\$5,438,833.03	\$1,576,545.75	\$27,060,424.35	\$36,806,409.83	\$29,826,583.53	(\$11,495,785.21)	(\$93,687.91)	(\$529,494.04)	(\$1,149,048.08)	\$87,440,781.25	\$5,694,132.23	93.9%

### **IPBC 2023-24 PLAN YEAR**

HMO REALLOCATION OF SURPLUS/(DEFICIT) THROUGH JUNE 30, 2024 (AUDITED)

	TIMO NEA	LLOCATION	JUNF LUS/	(DLI ICIT)		NE 30, 2024 (AU		
					50% share of	NA I NACCI	50% share of	<b>5</b> " ( )
			Percent of		Surplus	Members With	Surplus	Reallocated
Tier	Member	Total Funding	Funding	Loss Ratio	(Deficit)	Surplus Funding	Funding	Surplus
Tier 1	Barrington	\$644,201.26	0.69169%	88.2%	\$19,692.76	\$644,201.26	\$26,105.57	\$45,798.33
Tier 1	Bartlett FPD	\$30,587.53	0.03284%	80.7%	\$935.04	\$30,587.53	\$1,239.53	\$2,174.57
Tier 1	Batavia	\$263,986.95	0.28345%	71.3%	\$8,069.89	\$263,986.95	\$10,697.79	\$18,767.68
Tier 1	Batavia Library	\$57,883.28	0.06215%	29.0%	\$1,769.45	\$57,883.28	\$2,345.66	\$4,115.11
Tier 1	Beecher	\$11,987.56	0.01287%	36.4%	\$366.45	\$11,987.56	\$485.78	\$852.23
Tier 1	Bensenville	\$619,204.88	0.66485%	130.0%	\$18,928.64	\$0.00	\$0.00	\$18,928.64
Tier 1	Berkeley	\$257,200.26	0.27616%	89.7%	\$7,862.42	\$257,200.26	\$10,422.77	\$18,285.19
Tier 1	Buffalo Grove	\$425,994.29	0.45739%	96.7%	\$13,022.33	\$425,994.29	\$17,262.96	\$30,285.29
Tier 1	Carpentersville	\$233,974.88	0.25122%	85.2%	\$7,152.44	\$233,974.88	\$9,481.58	\$16,634.02
Tier 1	Cary	\$368,268.25	0.39541%	102.0%	\$11,257.69	\$0.00	\$0.00	\$11,257.69
Tier 1	Cary Fire Prtct Dist	\$23,511.48	0.02524%	31.9%	\$718.73	\$23,511.48	\$952.78	\$1,671.51
Tier 1	Channahon	\$140,064.74	0.15039%	42.9%	\$4,281.68	\$140,064.74	\$5,675.97	\$9,957.65
Tier 1	Clarendon Hills	\$516,232.67	0.55428%	92.6%	\$15,780.85	\$516,232.67	\$20,919.78	\$36,700.63
Tier 1	Collinsville	\$65,512.64	0.07034%	78.1%	\$2,002.67	\$65,512.64	\$2,654.83	\$4,657.50
Tier 1	Crest Hill	\$149,207.11	0.16021%	282.2%	\$4,561.15	\$0.00	\$0.00	\$4,561.15
Tier 1	Crete	\$56,024.40	0.06015%	60.3%	\$1,712.62	\$56,024.40	\$2,270.33	\$3,982.95
Tier 1	Crystal Lake	\$379,397.24	0.40736%	69.4%		\$379,397.24	\$15,374.67	\$26,972.57
				93.4%	\$11,597.90	' '		
Tier 1	DU-Comm	\$646,257.36	0.69389%		\$19,755.61	\$646,257.36	\$26,188.89	\$45,944.50
Tier 1	FPD Winnebago	\$214,480.02	0.23029%	43.9%	\$6,556.50	\$214,480.02	\$8,691.57	\$15,248.07
Tier 1	FPD Kane County	\$473,257.25	0.50814%	180.0%	\$14,467.13	\$0.00	\$0.00	\$14,467.13
Tier 1	Franklin Park	\$737,988.43	0.79239%	109.0%	\$22,559.77	\$0.00	\$0.00	\$22,559.77
Tier 1	Gilberts	\$216,447.59	0.23240%	66.6%	\$6,616.64	\$216,447.59	\$8,771.31	\$15,387.95
Tier 1	Glencoe	\$609,237.11	0.65414%	133.0%	\$18,623.93	\$0.00	\$0.00	\$18,623.93
Tier 1	Glenview Park Distr	\$302,488.72	0.32479%	66.5%	\$9,246.86	\$302,488.72	\$12,258.03	\$21,504.89
Tier 1	Highland Park	\$543,958.98	0.58405%	91.1%	\$16,628.43	\$543,958.98	\$22,043.36	\$38,671.79
Tier 1	Highwood	\$17,003.02	0.01826%	81.6%	\$519.77	\$17,003.02	\$689.03	\$1,208.80
Tier 1	Hoffman Estates	\$706,465.08	0.75854%	97.1%	\$21,596.12	\$706,465.08	\$28,628.74	\$50,224.86
Tier 1	Homer Glen	\$96,283.15	0.10338%	90.0%	\$2,943.31	\$96,283.15	\$3,901.77	\$6,845.08
Tier 1	Homewood	\$173,139.80	0.18590%	81.3%	\$5,292.76	\$173,139.80	\$7,016.31	\$12,309.07
Tier 1	Homewood Library	\$123,541.80	0.13265%	52.4%	\$3,776.58	\$123,541.80	\$5,006.40	\$8,782.98
Tier 1	Huntley	\$470,237.27	0.50490%	92.6%	\$14,374.81	\$470,237.27	\$19,055.86	\$33,430.67
Tier 1	IPBC	\$0.00	0.00000%	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
Tier 1	Indian Head Park	\$322,586.27	0.34636%	61.2%	\$9,861.23	\$322,586.27	\$13,072.46	\$22,933.69
Tier 1	Itasca	\$140,469.77	0.15082%	129.5%	\$4,294.06	\$0.00	\$0.00	\$4,294.06
Tier 1	JAWA	\$203,380.50	0.21837%	49.4%	\$6,217.19	\$203,380.50	\$8,241.78	\$14,458.97
Tier 1	Justice	\$528,415.19	0.56737%	70.2%	\$16,153.27	\$528,415.19	\$21,413.46	\$37,566.73
Tier 1	LaGrange Park	\$684,557.73	0.73502%	99.7%	\$20,926.43	\$684,557.73	\$27,740.97	\$48,667.40
Tier 1	LaGrange Park PD	\$190,517.58	0.20456%	137.2%	\$5,823.98	\$0.00	\$0.00	\$5,823.98
Tier 1	Lake in the Hills	\$332,926.03	0.35747%	71.4%	\$10,177.30	\$332,926.03	\$13,491.47	\$23,668.77
Tier 1	Libertyville	\$369,861.24	0.39712%	90.6%	\$11,306.39	\$369,861.24	\$14,988.23	\$26,294.62
Tier 1	Lisle	\$364,803.66	0.39169%	248.5%	\$11,151.78	\$0.00	\$0.00	\$11,151.78
Tier 1	Lisle Park District	\$95,232.40	0.10225%	80.8%	\$2,911.18	\$95,232.40	\$3,859.19	\$6,770.37
Tier 1	Lisle Woodridge FPD	\$407,980.59	0.43805%	49.9%	\$12,471.67	\$407,980.59	\$16,532.98	\$29,004.65
Tier 1	Lockport	\$205,892.16	0.22107%	121.8%	\$6,293.97	\$0.00	\$0.00	\$6,293.97
Tier 1	MPEA	\$131,968.89	0.14170%	45.7%	\$4,034.19	\$131,968.89	\$5,347.90	\$9,382.09
Tier 1	McHenry Cty Con Dist	\$250,734.28	0.14170%	107.8%	\$7,664.76	\$0.00	\$0.00	\$7,664.76
Tier 1	McHenry-city	\$178,972.49	0.20922 %	59.2%	\$5,471.06	\$178,972.49	\$7,252.67	\$12,723.73
	Mokena		0.19210%	79.8%	\$13,704.39	\$448,306.18	\$18,167.13	
Tier 1		\$448,306.18						\$31,871.52
Tier 1	Monee	\$47,531.52	0.05104%	59.8%	\$1,453.00	\$47,531.52	\$1,926.16	\$3,379.16
Tier 1	Morton Grove	\$201,951.63	0.21684%	174.3%	\$6,173.51	\$0.00	\$0.00	\$6,173.51
Tier 1	Mundelein	\$392,389.66	0.42131%	110.5%	\$11,995.06	\$0.00	\$0.00	\$11,995.06
Tier 1	Muni Cons Dispatch	\$175,511.27	0.18845%	141.9%	\$5,365.25	\$0.00	\$0.00	\$5,365.25
Tier 1	NWCD	\$261,703.15	0.28099%	245.4%	\$8,000.07	\$0.00	\$0.00	\$8,000.07
Tier 1	North Aurora	\$660,909.44	0.70963%	99.4%	\$20,203.52	\$660,909.44	\$26,782.65	\$46,986.17
Tier 1	North Riverside	\$42,801.06	0.04596%	64.1%	\$1,308.40	\$42,801.06	\$1,734.47	\$3,042.87
Tier 1	Northbrook	\$481,750.54	0.51726%	115.2%	\$14,726.76	\$0.00	\$0.00	\$14,726.76
Tier 1	Northbrook Library	\$76,966.65	0.08264%	44.8%	\$2,352.81	\$76,966.65	\$3,118.99	\$5,471.80
Tier 1	Northbrook Park Dist	\$184,108.00	0.19768%	32.0%	\$5,628.05	\$184,108.00	\$7,460.78	\$13,088.83
Tier 1	Oak Park Public Libr	\$102,380.81	0.10993%	65.4%	\$3,129.71	\$102,380.81	\$4,148.87	\$7,278.58
Tier 1	Oak Park Township	\$81,309.86	0.08730%	107.0%	\$2,485.58	\$0.00	\$0.00	\$2,485.58
Tier 1	Oswego Township	\$137,818.26	0.14798%	83.4%	\$4,213.00	\$137,818.26	\$5,584.94	\$9,797.94
Tier 1	Oswegoland PD	\$558,231.04	0.59938%	86.9%	\$17,064.71	\$558,231.04	\$22,621.72	\$39,686.43
Tier 1	Palatine	\$153,672.61	0.16500%	71.7%	\$4,697.66	\$153,672.61	\$6,227.42	\$10,925.08

### **IPBC 2023-24 PLAN YEAR**

HMO REALLOCATION OF SURPLUS/(DEFICIT) THROUGH JUNE 30, 2024 (AUDITED)

					50% share of		50% share of	
			Percent of		Surplus	Members With	Surplus	Reallocated
Tier	Member	Total Funding	Funding	<b>Loss Ratio</b>	(Deficit)	<b>Surplus Funding</b>	Funding	Surplus
Tier 1	Palatine PD	\$265,727.12	0.28531%	57.5%	\$8,123.08	\$265,727.12	\$10,768.31	\$18,891.39
Tier 1	Peotone	\$18,977.40	0.02038%	37.0%	\$580.13	\$18,977.40	\$769.04	\$1,349.17
Tier 1	Plainfield	\$741,929.14	0.79662%	112.2%	\$22,680.23	\$0.00	\$0.00	\$22,680.23
Tier 1	River Forest	\$409,222.64	0.43939%	97.4%	\$12,509.64	\$409,222.64	\$16,583.31	\$29,092.95
Tier 1	Roscoe	\$132,140.71	0.14188%	97.6%	\$4,039.44	\$132,140.71	\$5,354.86	\$9,394.30
Tier 1	Roselle	\$258,786.66	0.27786%	101.2%	\$7,910.92	\$0.00	\$0.00	\$7,910.92
Tier 1	Round Lake Beach	\$78,321.40	0.08409%	56.2%	\$2,394.23	\$78,321.40	\$3,173.89	\$5,568.12
Tier 1	SEECOM	\$99,260.60	0.10658%	190.3%	\$3,034.32	\$0.00	\$0.00	\$3,034.32
Tier 1	Skokie Park District	\$52,574.10	0.05645%	73.5%	\$1,607.15	\$52,574.10	\$2,130.51	\$3,737.66
Tier 1	South Chicago Height	\$359,821.82	0.38634%	60.3%	\$10,999.49	\$359,821.82	\$14,581.40	\$25,580.89
Tier 1	St. Charles	\$110,670.32	0.11883%	33.0%	\$3,383.11	\$110,670.32	\$4,484.80	\$7,867.91
Tier 1	St. Charles Park District	\$316,370.60	0.33969%	288.7%	\$9,671.22	\$0.00	\$0.00	\$9,671.22
Tier 1	Steger	\$128,277.12	0.13773%	154.4%	\$3,921.34	\$0.00	\$0.00	\$3,921.34
Tier 1	Summit	\$179,048.41	0.19225%	34.6%	\$5,473.38	\$179,048.41	\$7,255.75	\$12,729.13
Tier 1	Swansea	\$11,250.66	0.01208%	61.9%	\$343.92	\$11,250.66	\$455.92	\$799.84
Tier 1	WSCDC	\$73,339.49	0.07875%	59.4%	\$2,241.93	\$73,339.49	\$2,972.00	\$5,213.93
Tier 1	Warrenville	\$319,579.48	0.34314%	133.8%	\$9,769.31	\$0.00	\$0.00	\$9,769.31
Tier 1	West Dundee	\$975,296.29	1.04719%	103.0%	\$29,814.09	\$0.00 \$146,706.82	\$0.00	\$29,814.09
Tier 1	West Dundee	\$146,706.82	0.15752%	77.1% 69.3%	\$4,484.72	\$146,706.82 \$132,176.57	\$5,945.14 \$5,356.31	\$10,429.86
Tier 1	Westchester Westmont PD	\$132,176.57 \$218,843.55	0.14192% 0.23497%	152.1%	\$4,040.54 \$6,689.89	\$132,176.57	\$5,356.31	\$9,396.85 \$6,689.89
Tier 1 Tier 1	Winfield	\$38,824.21	0.23497%	130.3%		\$0.00	\$0.00	
Tier 1	Winnetka	\$60,023.54	0.04109%	68.2%	\$1,186.83 \$1,834.88	\$60,023.54	\$2,432.39	\$1,186.83 \$4,267.27
Tier 1	Wood Dale	\$801,801.67	0.86090%	78.0%	\$24,510.49	\$801,801.67	\$32,492.16	\$57,002.65
iiei i	Tier 1 Total	\$23,918,635.78	25.68171%	101.6%	\$731,175.15	\$15,117,271.54	\$612,611.30	\$1,343,786.45
Tier 2	Algonquin	\$881,297.37	0.94626%	136.2%	\$26,940.62	\$0.00	\$0.00	\$26,940.62
Tier 2	Bloomingdale	\$1,008,306.97	1.08263%	69.7%	\$30,823.21	\$1,008,306.97	\$40,860.56	\$71,683.77
Tier 2	Burr Ridge	\$701,233.93	0.75292%	100.2%	\$21,436.21	\$0.00	\$0.00	\$21,436.21
Tier 2	Countryside	\$1,319,552.11	1.41682%	111.2%	\$40,337.74	\$0.00	\$0.00	\$40,337.74
Tier 2	Darien	\$1,157,060.02	1.24235%	102.5%	\$35,370.48	\$0.00	\$0.00	\$35,370.48
Tier 2	DeKalb	\$1,001,272.23	1.07508%	73.9%	\$30,608.16	\$1,001,272.23	\$40,575.49	\$71,183.65
Tier 2	DeKalb County	\$960,712.11	1.03153%	81.3%	\$29,368.27	\$960,712.11	\$38,931.83	\$68,300.10
Tier 2	Deerfield	\$738,613.56	0.79306%	123.9%	\$22,578.88	\$0.00	\$0.00	\$22,578.88
Tier 2	Des Plaines	\$1,324,082.10	1.42168%	73.0%	\$40,476.22	\$1,324,082.10	\$53,657.01	\$94,133.23
Tier 2	Elk Grove Village	\$1,120,443.67	1.20303%	91.3%	\$34,251.14	\$1,120,443.67	\$45,404.78	\$79,655.92
Tier 2	FP Dist-DuPage Co	\$1,956,461.05	2.10067%	111.4%	\$59,807.58	\$0.00	\$0.00	\$59,807.58
Tier 2	Glen Ellyn	\$823,983.41	0.88472%	81.2%	\$25,188.57	\$823,983.41	\$33,391.05	\$58,579.62
Tier 2	Glenview	\$2,086,895.57	2.24072%	110.1%	\$63,794.87	\$0.00	\$0.00	\$63,794.87
Tier 2	Hanover Park	\$1,128,381.91	1.21156%	86.1%	\$34,493.81	\$1,128,381.91	\$45,726.47	\$80,220.28
Tier 2	Hinsdale	\$1,190,827.26	1.27860%	116.0%	\$36,402.72	\$0.00	\$0.00	\$36,402.72
	La Grange	\$1,137,518.83	1.22137%	90.9%	\$34,773.12	\$1,137,518.83	\$46,096.74	\$80,869.86
Tier 2	Lake County FPD	\$1,281,854.15	1.37634%	77.0%	\$39,185.34	\$1,281,854.15	\$51,945.77	\$91,131.11
Tier 2	Lake Zurich	\$1,447,408.70	1.55410%	94.4%	\$44,246.22	\$1,447,408.70	\$58,654.69	\$102,900.91
Tier 2	Lombard	\$2,141,916.12	2.29980%	76.7%	\$65,476.81	\$2,141,916.12	\$86,798.87	\$152,275.68
Tier 2	Montgomery	\$1,152,164.29	1.23709%	66.7%	\$35,220.82	\$1,152,164.29	\$46,690.23	\$81,911.05
Tier 2	Mount Prospect	\$1,215,676.74	1.30529%	83.1%	\$37,162.35	\$1,215,676.74	\$49,264.00	\$86,426.35
Tier 2	Naperville Park District	\$664,251.06	0.71321%	74.4%	\$20,305.67	\$664,251.06	\$26,918.07	\$47,223.74
Tier 2	Oswego	\$1,339,274.95	1.43799%	115.5%	\$40,940.65	\$0.00	\$0.00	\$40,940.65
Tier 2	Park Ridge	\$1,059,273.55	1.13735%	80.7%	\$32,381.22	\$1,059,273.55	\$42,925.93	\$75,307.15
Tier 2	Rolling Meadows	\$1,234,795.65	1.32581%	110.3%	\$37,746.80	\$0.00	\$0.00	\$37,746.80
Tier 2	Schaumburg	\$2,306,140.00	2.47613%	83.6%	\$70,497.01	\$2,306,140.00	\$93,453.86	\$163,950.87
Tier 2	Streamwood	\$2,914,940.99	3.12980%	79.0%	\$89,107.61	\$2,914,940.99	\$118,124.87	\$207,232.48
Tier 2	Wheaton	\$1,096,670.39	1.17751%	78.9%	\$33,524.41	\$1,096,670.39	\$44,441.40	\$77,965.81
Tier 2	Wheeling Woodridge	\$2,013,735.73	2.16217%	81.0%	\$61,558.43	\$2,013,735.73	\$81,604.49	\$143,162.92
Tier 2	TIER 2 TOTAL	\$1,471,126.43 \$30,875,870,85	1.57956% <b>42.81517%</b>	116.3%	\$44,971.26 \$1 218 976 20	\$0.00 \$25 708 732 05	\$0.00	\$44,971.26 \$2,264,442,31
Tier 3	Carol Stream	<b>\$39,875,870.85</b> \$3,058,269.90	3.28370%	<b>92.0%</b> 95.5%	<b>\$1,218,976.20</b> \$93,489.07	<b>\$25,798,732.95</b> \$3,058,269.90	<b>\$1,045,466.11</b> \$123,933.12	<b>\$2,264,442.31</b> \$217,422.19
Tier 3	Evanston	\$2,955,678.39	3.26370%	96.6%	\$90,352.92	\$2,955,678.39	\$119,775.71	\$217,422.19
TIEL 3	TIER 3 TOTAL	\$6,013,948.29	6.45724%	96.1%	\$183,841.99	\$6,013,948.29	\$243,708.83	\$427,550.82
Tier 4	Lake County	\$15,766,554.43	16.92873%	83.7%	\$481,972.03	\$15,766,554.43	\$638,922.84	\$1,120,894.87
Tier 4	McHenry	\$7,559,904.13	8.11715%	99.0%	\$231,100.73	\$7,559,904.13	\$306,357.05	\$537,457.78
1101 4	TIER 4 TOTAL	\$23,326,458.56	25.04588%	88.7%	\$713,072.76	\$23,326,458.56	\$945,279.89	\$1,658,352.65
	Grand Total	\$93,134,913.48		93.9%	\$2,847,066.10			\$5,694,132.23
		+00,101,010.40	. 00.00000 /0	00.070	ψ <u>μ</u> ,σ 17,000.10	\$10,200,T11.0T	Ψ <u>π</u> ,σ 17,000.10	#0,00 T, 102.20

# IPBC 2023-2024 PLAN YEAR DENTAL ASO REPORT THROUGH JUNE 30, 2024 (AUDITED)

				TO GOTT GOTT E		,	Monthly	
Month	Monthly	Total Funding	Admin Fees	Paid Dental	Increase in IBNR	Total Evnances	Surplus/	Less Betie
	Employees	J		Claims		Total Expenses	(Deficit)	Loss Ratio
July 2023	14,795	\$1,148,145.74	\$39,094.95	\$902,198.45		\$941,293.40	\$206,852.34	82.0%
August 2023	14,920	\$1,150,672.32	\$38,589.99	\$996,703.27		\$1,035,293.26	\$115,379.06	90.0%
September 2023	14,904	\$1,160,695.81	\$40,183.77	\$881,315.08		\$921,498.85	\$239,196.96	79.4%
Ocotber 2023	14,883	\$1,162,871.03	\$39,184.37	\$1,200,691.97		\$1,239,876.34	(\$77,005.31)	106.6%
November 2023	14,968	\$1,172,343.74	\$39,421.07	\$871,419.32		\$910,840.39	\$261,503.35	77.7%
December 2023	14,841	\$1,151,756.83	\$39,013.42	\$1,163,493.91		\$1,202,507.33	(\$50,750.50)	104.4%
January 2024	15,687	\$1,165,598.97	\$40,073.31	\$1,072,110.94		\$1,112,184.25	\$53,414.72	95.4%
February 2024	15,745	\$1,148,268.23	\$42,561.29	\$1,071,509.04		\$1,114,070.33	\$34,197.90	97.0%
March 2024	15,928	\$1,185,976.53	\$42,122.08	\$1,379,901.56		\$1,422,023.64	(\$236,047.11)	119.9%
April 2024	15,939	\$1,145,383.27	\$10,390.34	\$1,091,083.16		\$1,101,473.50	\$43,909.77	96.2%
May 2023	15,965	\$1,163,358.81	\$41,922.20	\$1,352,388.51		\$1,394,310.71	(\$230,951.90)	119.9%
June 2024	16,001	\$1,167,936.67	\$42,408.75	\$1,068,718.99		\$1,111,127.74	\$56,808.93	95.1%
Audit Adjustments	0	\$3,202.67	\$3,308.11	\$249,895.09	\$238,100.38	\$491,303.58	(\$488,100.91)	
<b>Total Plan Year to Date</b>	184,577	\$13,926,210.59	\$458,273.64	\$13,301,429.27	\$238,100.38	\$13,997,803.29	(\$71,592.70)	100.5%

## IPBC 2023-24 PLAN YEAR DENTAL ASO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

			ENTAL ASO REF	OKT DI WILIVIL	DEIX THINOUGH	JUNE 30, 2024	(AUDITED)			
Tier	Member	Average Monthly Employees	Total Funding	Admin Fees	Paid Dental Claims	Change in IBNR	Total Expenses	Monthly Surplus (Deficit) Before Reallocation	Loss Ratio Before Reallocation	Reallocated Surplus (Deficit)
Tier 1	Beecher	20	\$12,330.81	\$582.00	\$13,815.63			(\$2,324.28)	118.8%	\$158.79
Tier 1	Berkeley	37	\$33,291.82	\$1,090.67	\$27,446.24			\$4,068.49	87.8%	\$1,162.63
Tier 1	Byron FPD	23	\$13,295.63	\$681.55	\$14,857.52			(\$2,247.92)	116.9%	\$171.22
Tier 1	Campton Hills	11	\$6,279.74		\$4,169.02		\$4,417.50	\$1,862.24	70.3%	\$219.30
Tier 1	Cary Fire Prtct Dist	14	\$16,697.89	\$396.78	\$11,386.28			\$4,832.44	71.1%	\$583.13
Tier 1	Caseyville	25	\$20,599.49	\$736.71	\$16,834.45			\$2,891.57	86.0%	\$719.38
Tier 1	Channahon	32	\$26,204.73	\$947.29	\$23,599.19			\$1,343.80	94.9%	\$915.13
Tier 1	Clarendon Hills	42	\$37,432.06	\$1,247.46	\$27,007.83		\$27,892.43	\$9,539.63	74.5%	\$1,307.22
Tier 1	Crest Hill	45	\$39,212.48	\$1,302.11	\$34,541.46		\$35,780.66	\$3,431.82	91.2%	\$1,369.40
Tier 1	FPD Winnebago	40	\$23,758.15	\$1,179.90	\$29,135.99	\$535.25	\$30,851.14	(\$7,092.99)	129.9%	\$305.95
Tier 1	Gilberts	21	\$18,243.46	\$627.96	\$20,895.87	\$753.91	\$22,277.74	(\$4,034.28)	122.1%	\$234.93
Tier 1	Homer Glen	38	\$26,865.25		\$23,459.20			\$2,274.15	91.5%	\$938.19
Tier 1	JAWA	13	\$10,253.84		\$10,355.50	\$164.38	\$10,892.56	(\$638.72)	106.2%	\$132.05
Tier 1	Lindenhurst	21	\$23,931.02	\$614.43	\$22,773.76			\$188.77	99.2%	\$835.73
Tier 1	New Baden	20	\$18,986.53	\$581.37	\$11,834.89			\$6,481.01	65.9%	\$663.05
Tier 1	Northbrook Library	48	\$34,216.80	\$1,431.10	\$33,548.64	\$539.18		(\$1,302.12)	103.8%	\$440.64
Tier 1	Northbrook Park Dist	51	\$41,310.10		\$49,738.97	\$1,198.68		(\$11,109.57)	126.9%	\$531.98
Tier 1	Oswego Township	19	\$14,857.43	\$552.63	\$16,356.03		\$16,123.08	(\$1,265.65)	108.5%	\$191.33
Tier 1	Pingree Grove	26	\$6,744.58	\$276.15	\$4,427.62	\$871.42		\$1,169.39	82.7%	\$235.53
Tier 1	SEECOM	32	\$25,738.57	\$969.58	\$24,870.71	\$65.33		(\$167.05)	100.6%	\$331.45
Tier 1	Trenton	12	\$4,084.92	\$321.21	\$4,204.28			(\$620.11)	115.2%	\$52.60
Tier 1	Wauconda	52	\$54,864.41	\$1,562.97	\$40,817.08			\$12,960.56	76.4%	\$1,916.00
Tier 1	Westmont PD	16	\$15,313.02	\$472.55	\$14,436.05			\$210.89	98.6%	\$534.77
Tier 1	Winfield	41	\$34,271.71	\$1,216.02	\$38,633.60			(\$6,060.31)	117.7%	\$441.33
	Tier 1 Total	696	\$558,784.44	\$20,083.63	\$519,145.81	\$5,163.24	. ,	\$14,391.76	97.4%	\$14,391.73
Tier 2	Algon-Lake Hills FPD	69	\$57,984.74	\$1,969.19	\$64,070.89			(\$8,458.09)	114.6%	(\$2,876.18)
Tier 2	Algonquin	145	\$130,589.19		\$120,708.03			\$2,976.14	97.7%	(\$2,237.50)
Tier 2	Bartlett Fire PD	63	\$67,907.10		\$104,520.23			(\$40,802.45)	160.1%	(\$3,368.36)
Tier 2	Bensenville	119 97	\$99,359.22	\$3,556.84	\$99,095.65			(\$3,464.92)	103.5%	(\$4,928.47)
Tier 2	Bloomingdale	56	\$84,450.62 \$52,023.41	\$2,857.82 \$1,500.22	\$76,410.32	\$1,325.40 \$953.38		\$3,857.08	95.4% 100.2%	(\$1,446.97)
Tier 2	Cartralia	60			\$49,666.01			(\$96.20)	76.5%	(\$2,580.49)
Tier 2 Tier 2	Centralia	81	\$38,799.95 \$70,460.76	\$1,752.56 \$2,399.68	\$27,668.32 \$77,346.17	\$249.58 \$427.40		\$9,129.49	113.8%	(\$664.79) (\$3,495.03)
Tier 2	Countryside FPDKC	75	\$50,894.87	\$2,399.00	\$55,991.12		\$59,798.36	(\$9,712.49) (\$8,903.49)	117.5%	(\$2,524.52)
Tier 2	Glen Carbon	89	\$73,389.56		\$63,927.31	\$1,180.05		\$5,647.96	92.3%	(\$1,257.45)
Tier 2	Glencoe	69	\$65,959.33	\$2,034.24	\$59,873.21	\$9,323.32		(\$5,430.62)	108.2%	(\$3,271.75)
Tier 2	Glenview Park Distr	113	\$86,020.50		\$93,148.94		\$97,837.15	(\$11,816.65)	113.7%	(\$4,266.84)
Tier 2	Granite City	53	\$24,320.54	\$1,136.16	\$19,280.96			\$1,320.88	94.6%	(\$416.71)
Tier 2	Grayslake	58	\$51,957.63		\$40,889.34	\$53.69		\$9,218.95	82.3%	(\$890.24)
Tier 2	Hinsdale	112	\$124,158.05	\$3,352.54	\$144,988.23	\$2,835.27	\$151,176.04	(\$27,017.99)	121.8%	(\$6,158.55)
Tier 2	Huntley	94	\$86,788.76		\$96,282.90	\$1,646.92		(\$13.969.46)	116.1%	(\$4,304.94)
Tier 2	Itasca	67	\$58,433.24		\$44,339.96			\$11,342.37	80.6%	(\$1,001.19)

## IPBC 2023-24 PLAN YEAR DENTAL ASO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

		U	ENTAL ASO REP	OKT BT WEINIB	(AODITED)					
Tion	Marshar	Average Monthly	Total Funding	Admin Face	Paid Dental	Change in IDND	Total Function	Monthly Surplus (Deficit) Before	Loss Ratio Before	Reallocated Surplus
Tier	Member	Employees	Total Funding	<b>Admin Fees</b> \$3,614.61	<b>Claims</b> \$97,712.01	Change in IBNR	<b>Total Expenses</b> \$107,848.73	Reallocation	Reallocation 99.7%	(Deficit)
Tier 2 Tier 2	Lake in the Hills	108 136	\$108,207.61 \$69,822.80	\$4,024.76	\$97,712.01		\$86,732.42		124.2%	(\$1,854.02)
Tier 2	Lee County Lisle	113	\$91,712.82	\$3,356.98	\$86,468.24	\$1,831.81 \$354.36	\$90,179.58	(\$16,909.62) \$1,533.24	98.3%	(\$3,463.39) (\$1,571.40)
Tier 2	Lisle Woodridge FPD	117	\$89,197.41	\$3,468.75	\$85,068.82	\$1,249.00	\$89,786.57	(\$589.16)	100.7%	(\$4,424.42)
Tier 2	Lockport	117	\$102,240.59	\$3,482.02	\$94,223.61	\$484.29	\$98,189.92	\$4,050.67	96.0%	(\$1,751.78)
Tier 2	McHenry Cty Con Dist	75	\$74,602.36	\$2,264.75	\$70,390.25		\$73,485.73		98.5%	(\$1,278.23)
Tier 2	McHenry-city	125	\$136,219.19	\$3,719.45	\$117,941.34	\$225.10	\$121,885.89		89.5%	(\$2,333.96)
Tier 2	Mokena	66	\$52,119.84	\$1,950.92	\$42,222.05	\$37.73	\$44,210.70		84.8%	(\$893.02)
Tier 2	North Riverside	140	\$124,094.66	\$4,117.80	\$124,052.43	\$2,144.12	\$130,314.35		105.0%	(\$6,155.40)
Tier 2	Oswego	133	\$112,078.52	\$3,918.25	\$124,028.84	\$432.58	\$128,379.67	(\$16,301.15)	114.5%	(\$5,559.37)
Tier 2	Oswegoland PD	54	\$56,375.30	\$1,600.97	\$49,662.24	\$1,181.25	\$52,444.46		93.0%	(\$965.93)
Tier 2	Palatine PD	79	\$75,991.41	\$2,313.51	\$75,973.13	\$821.19	\$79,107.83		104.1%	(\$3,769.37)
Tier 2	Peru	73	\$62,389.99	\$2,162.12	\$58,772.00		\$61,776.13		99.0%	(\$1,068.98)
Tier 2	River Forest	105	\$86,662.85	\$3,174.15	\$93,368.66	\$1,916.78	\$98,459.59		113.6%	(\$4,298.69)
Tier 2	River Grove	60	\$43,525.72	\$1,791.89	\$33,197.38		\$35,596.77	\$7,928.95	81.8%	(\$745.76)
Tier 2	Rock Falls	78	\$37,082.73	\$2,316.53	\$38,714.86	\$234.76	\$41,266.15		111.3%	(\$1,839.39)
Tier 2	Rolling Meadows	133	\$145,672.73	\$3,959.02	\$125,620.70		\$130,842.01	\$14,830.72	89.8%	(\$2,495.94)
Tier 2	Roselle	78	\$85,381.37	\$2,321.98	\$68,300.79		\$72,299.99		84.7%	(\$1,462.91)
Tier 2	Round Lake Beach	66	\$33,032.04	\$1,041.48	\$24,941.98	\$2,365.28	\$28,348.74		85.8%	(\$565.97)
Tier 2	Skokie Park District	75	\$50,488.53	\$2,354.23	\$49,899.52	\$2,603.42	\$54,857.17	(\$4,368.64)	108.7%	(\$2,504.35)
Tier 2	St. Charles Park District	98	\$72,045.63	\$2,760.68	\$77,837.54	\$5,336.03	\$85,934.25	(\$13,888.62)	119.3%	(\$3,573.64)
Tier 2	Swansea	59	\$41,517.42	\$1,784.69	\$43,784.34	\$299.86	\$45,868.89	(\$4,351.47)	110.5%	(\$2,059.36)
Tier 2	West Chicago	94	\$97,182.86	\$2,787.70	\$103,548.06	\$2,421.58	\$108,757.34	(\$11,574.48)	111.9%	(\$4,820.51)
Tier 2	West Dundee	54	\$49,194.57	\$1,585.82	\$44,096.28	\$588.57	\$46,270.67	\$2,923.90	94.1%	(\$842.89)
Tier 2	Westchester	94	\$87,984.31	\$2,809.05	\$73,415.06	\$980.09	\$77,204.20	\$10,780.11	87.7%	(\$1,507.51)
Tier 2	Wood Dale	123	\$107,267.86	\$3,562.78	\$117,676.79		\$122,541.58		114.2%	(\$5,320.75)
Tier 2	Wood River	81	\$52,228.03	\$2,432.92	\$57,581.73	\$943.23	\$60,957.88	(\$8,729.85)	116.7%	(\$2,590.60)
	Tier 2 Total	3,957	\$3,367,816.62	\$116,417.31	\$3,297,582.09		\$3,483,224.17	(\$115,407.55)	103.4%	(\$115,407.52)
Tier 3	Batavia	191	\$179,797.13	\$5,600.93	\$174,153.95	\$3,455.62	\$183,210.50		101.9%	(\$3,413.37)
Tier 3	Buffalo Grove	293	\$322,569.67	\$8,654.29	\$280,915.74	\$4,645.11	\$294,215.14		91.2%	\$28,354.53
Tier 3	Carol Stream	198	\$197,265.64	\$5,814.01	\$212,964.63	\$3,625.58	\$222,404.22	(\$25,138.58)	112.7%	(\$25,138.58)
Tier 3	Collinsville	247	\$159,895.42	\$7,267.90	\$147,900.25	\$1,953.20	\$157,121.35		98.3%	\$2,774.07
Tier 3	Crystal Lake	245	\$225,175.12	\$7,279.67	\$231,716.54	\$2,680.15	\$241,676.36		107.3%	(\$16,501.24)
Tier 3	DeKalb County	276	\$188,015.88	\$5,951.22	\$149,921.79		\$158,939.00		84.5%	\$29,076.88
Tier 3	Deerfield	199	\$185,463.44	\$8,251.21	\$195,778.83	\$327.94	\$204,357.98		110.2%	(\$18,894.54)
Tier 3	Edwardsville	173	\$98,382.32	\$3,660.96	\$86,263.66		\$104,938.18	V /	106.7%	(\$6,555.86)
Tier 3	FP Dist-DuPage Co	267	\$258,289.56	\$7,969.19	\$249,626.82	\$3,928.31	\$261,524.32	(\$3,234.76)	101.3%	(\$3,234.76)
Tier 3	Freeport	165	\$55,465.70	\$4,658.08	\$56,161.88	\$797.70	\$61,617.66		111.1%	(\$6,151.96)
Tier 3	Glen Ellyn	161	\$177,777.57	\$4,956.22	\$161,756.99	\$3,372.27	\$170,085.48	\$7,692.09	95.7%	\$7,692.09
Tier 3	Glenview	292	\$262,599.35	\$8,779.24	\$338,370.75		\$352,373.47	(\$89,774.12)	134.2%	(\$89,774.12)
Tier 3	Hanover Park	234	\$224,745.45	\$7,066.42	\$215,783.12	\$2,697.92	\$225,547.46	V	100.4%	(\$802.01)
Tier 3	Lake County FPD	195	\$169,939.39	\$6,174.97	\$158,262.13	\$1,850.95	\$166,288.05	\$3,651.34	97.9%	\$3,651.34

## IPBC 2023-24 PLAN YEAR DENTAL ASO REPORT BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

							1-11			
Tier	Member	Average Monthly Employees	Total Funding	Admin Fees	Paid Dental Claims	Change in IBNR	Total Expenses	Monthly Surplus (Deficit) Before Reallocation	Loss Ratio Before Reallocation	Reallocated Surplus (Deficit)
Tier 3	Libertyville	165	\$182,678.30	\$4,724.76	\$175,069.34	\$1,872.46	\$181,666.56	\$1,011.74	99.4%	\$1,011.74
Tier 3	Lombard	128	\$61,284.96	\$2,790.43	\$71,394.74	\$10,947.49	\$85,132.66	(\$23,847.70)	138.9%	(\$23,847.70)
Tier 3	Mount Prospect	297	\$349,765.23	\$9,073.98	\$309,798.90	\$4,230.03	\$323,102.91	\$26,662.32	92.4%	\$26,662.32
Tier 3	Mundelein	179	\$224,022.03	\$5,232.14	\$196,960.49	\$3,110.43	\$205,303.06	\$18,718.97	91.6%	\$18,718.97
Tier 3	Northbrook	226	\$225,283.79	\$6,531.68	\$219,248.67	\$2,822.22	\$228,602.57	(\$3,318.78)	101.5%	(\$3,318.78)
Tier 3	Pekin	190	\$236,111.50	\$5,722.17	\$198,128.80	\$2,185.39	\$206,036.36	\$30,075.14	87.3%	\$30,075.14
Tier 3	Plainfield	161	\$163,267.43	\$4,784.39	\$149,103.64	\$664.65	\$154,552.68	\$8,714.75	94.7%	\$8,714.75
Tier 3	South Holland	218	\$153,949.11	\$6,608.66	\$150,466.25	\$3,491.61	\$160,566.52	(\$6,617.41)	104.3%	(\$6,617.41)
Tier 3	St. Charles	283	\$289,006.34	\$8,418.33	\$309,634.01	\$6,252.41	\$324,304.75	(\$35,298.41)	112.2%	(\$35,298.41)
Tier 3	Streamwood	210	\$168,067.73	\$6,268.29	\$158,345.78	\$2,437.05	\$167,051.12	\$1,016.61	99.4%	\$1,016.61
Tier 3	Winnetka	180	\$184,152.24	\$5,413.82	\$151,307.88	\$3,012.49	\$159,734.19	\$24,418.05	86.7%	\$24,418.05
	Tier 3 Total	5,375	\$4,942,970.30	\$157,652.96	\$4,749,035.58	\$93,664.01	\$5,000,352.55	(\$57,382.25)	101.2%	(\$57,382.25)
Tier 4	DeKalb	321	\$322,954.55	\$9,445.30	\$294,332.38	\$4,493.00	\$308,270.68	\$14,683.87	95.5%	\$14,683.87
Tier 4	Des Plaines	477	\$483,412.08	\$14,143.34	\$499,108.89	\$7,655.75	\$520,907.98	(\$37,495.90)	107.8%	(\$37,495.90)
Tier 4	Elk Grove Village	372	\$358,389.46	\$10,991.36	\$384,498.98	\$6,518.71	\$402,009.05	(\$43,619.59)	112.2%	(\$43,619.59)
Tier 4	Highland Park	353	\$316,712.01	\$10,421.83	\$288,453.79	\$3,779.15	\$302,654.77	\$14,057.24	95.6%	\$14,057.24
Tier 4	Hoffman Estates	325	\$271,178.72	\$9,610.36	\$259,232.57	\$3,227.97	\$272,070.90	(\$892.18)	100.3%	(\$892.18)
Tier 4	Lake County	2,388	\$1,841,603.35	\$70,393.64	\$1,687,555.00	\$24,947.49	\$1,782,896.13	\$58,707.22	96.8%	\$58,707.22
Tier 4	McHenry County	1,012	\$1,088,287.74	\$30,060.69	\$971,318.32	\$14,854.46	\$1,016,233.47	\$72,054.27	93.4%	\$72,054.27
Tier 4	Palatine	305	\$374,101.32	\$9,053.22	\$351,165.86	\$4,571.83	\$364,790.91	\$9,310.41	97.5%	\$9,310.41
	Tier 4 Total	5,553	\$5,056,639.23	\$164,119.74	\$4,735,665.79	\$70,048.36	\$4,969,833.89	\$86,805.34	98.3%	\$86,805.34
	Grand Total	15,581	\$13,926,210.59	\$458,273.64	\$13,301,429.27	\$238,100.38	\$13,997,803.29	(\$71,592.70)	100.5%	(\$71,592.70)

# IPBC 2023-24 PLAN YEAR DENTAL SURPLUS REALLOCATIONBY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

	DENTAL SURPLUS REALLOCATIONET WEWBER THROUGH			JUNE 30, 2024 (AUDITED)		
		50% share of	Members With Surplus (Deficit) Funding	50% share of Surplus (Deficit)	Reallocated	
Tier	Member	Surplus (Deficit)	Premiums	Funding	Surplus (Deficit)	
Tier 1	Beecher	\$158.79	\$0.00	\$0.00	\$158.79	
Tier 1	Berkeley	\$428.72	\$33,291.82	\$733.91	\$1,162.63	
Tier 1	Byron FPD	\$171.22	\$0.00	\$0.00	\$171.22	
Tier 1	Campton Hills	\$80.87	\$6,279.74	\$138.43	\$219.30	
Tier 1	Cary Fire Prtct Dist	\$215.03	\$16,697.89	\$368.10	\$583.13	
Tier 1	Caseyville	\$265.27	\$20,599.49	\$454.11	\$719.38	
Tier 1	Channahon	\$337.46	\$26,204.73	\$577.67	\$915.13	
Tier 1	Clarendon Hills	\$482.04	\$37,432.06	\$825.18	\$1,307.22	
Tier 1	Crest Hill	\$504.97	\$39,212.48	\$864.43	\$1,369.40	
Tier 1	FPD Winnebago County	\$305.95	\$0.00	\$0.00	\$305.95	
Tier 1	Gilberts	\$234.93	\$0.00	\$0.00	\$234.93	
Tier 1	Homer Glen	\$345.96	\$26,865.25	\$592.23	\$938.19	
Tier 1	JAWA	\$132.05	\$0.00	\$0.00	\$132.05	
Tier 1	Lindenhurst	\$308.18	\$23,931.02	\$527.55	\$835.73	
Tier 1	New Baden	\$244.50	\$18,986.53	\$418.55	\$663.05	
Tier 1	Northbrook Library	\$440.64	\$0.00	\$0.00	\$440.64	
Tier 1	Northbrook Park Dist	\$531.98	\$0.00	\$0.00	\$531.98	
Tier 1	Oswego Township	\$191.33	\$0.00	\$0.00	\$191.33	
Tier 1	Pingree Grove	\$86.85	\$6,744.58	\$148.68	\$235.53	
Tier 1	SEECOM	\$331.45	\$0.00	\$0.00	\$331.45	
Tier 1	Trenton	\$52.60	\$0.00	\$0.00	\$52.60	
Tier 1	Wauconda	\$706.53	\$54,864.41	\$1,209.47	\$1,916.00	
Tier 1	Westmont PD	\$197.20	\$15,313.02	\$337.57	\$534.77	
Tier 1	Winfield	\$441.33	\$0.00	\$0.00	\$441.33	
	Tier 1 Total	\$7,195.85	\$326,423.02	\$7,195.88	\$14,391.73	
Tier 2	Algon-Lake Hills FPD	(\$993.50)	\$57,984.74	(\$1,882.68)	(\$2,876.18)	
Tier 2	Algonquin	(\$2,237.50)	\$0.00	\$0.00	(\$2,237.50)	
Tier 2	Bartlett Fire PD	(\$1,163.51)	\$67,907.10	(\$2,204.85)	(\$3,368.36)	
Tier 2	Bensenville	(\$1,702.41)	\$99,359.22	(\$3,226.06)	(\$4,928.47)	
Tier 2	Bloomingdale	(\$1,446.97)	\$0.00	\$0.00	(\$1,446.97)	
Tier 2	Cary	(\$891.36)	\$52,023.41	(\$1,689.13)	(\$2,580.49)	
Tier 2	Centralia	(\$664.79)	\$0.00	\$0.00	(\$664.79)	
Tier 2	Countryside	(\$1,207.27)	\$70,460.76	(\$2,287.76)	(\$3,495.03)	
Tier 2	FPDKC	(\$872.03)	\$50,894.87	(\$1,652.49)	(\$2,524.52)	
Tier 2	Glen Carbon	(\$1,257.45)	\$0.00	\$0.00	(\$1,257.45)	
Tier 2	Glencoe	(\$1,130.14)	\$65,959.33	(\$2,141.61)	(\$3,271.75)	
Tier 2	Glenview Park Distr	(\$1,473.87)	\$86,020.50	(\$2,792.97)	(\$4,266.84)	
Tier 2	Granite City	(\$416.71)	\$0.00	\$0.00	(\$416.71)	
Tier 2	Grayslake	(\$890.24)	\$0.00	\$0.00	(\$890.24)	
Tier 2	Hinsdale	(\$2,127.31)	\$124,158.05	(\$4,031.24)	(\$6,158.55)	
Tier 2	Huntley	(\$1,487.03)	\$86,788.76	(\$2,817.91)	(\$4,304.94)	
Tier 2	Itasca	(\$1,001.19)	\$0.00	\$0.00	(\$1,001.19)	
Tier 2	Lake in the Hills	(\$1,854.02)	\$0.00	\$0.00	(\$1,854.02)	
Tier 2	Lee County	(\$1,196.34)	\$69,822.80	(\$2,267.05)	(\$3,463.39)	
Tier 2	Lisle	(\$1,571.40)	\$0.00	\$0.00	(\$1,571.40)	
Tier 2	Lisle Woodridge FPD	(\$1,528.30)	\$89,197.41	(\$2,896.12)	(\$4,424.42)	
Tier 2 Tier 2 Tier 2	Lake in the Hills Lee County Lisle	(\$1,854.02) (\$1,196.34) (\$1,571.40)	\$0.00 \$69,822.80 \$0.00	\$0.00 (\$2,267.05) \$0.00	(\$1,85 (\$3,46 (\$1,57	

# IPBC 2023-24 PLAN YEAR DENTAL SURPLUS REALLOCATIONBY MEMBER THROUGH JUNE 30, 2024 (AUDITED)

		LOOK HOND! WEIGHER THROUGH		00112 00; 202 1 (710B112B)	
Tier	Member	50% share of Surplus (Deficit)	Members With Surplus (Deficit) Funding Premiums	50% share of Surplus (Deficit) Funding	Reallocated Surplus (Deficit)
Tier 2	Lockport	(\$1,751.78)	\$0.00	\$0.00	(\$1,751.78)
Tier 2	McHenry Cty Con Dist	(\$1,278.23)	\$0.00	\$0.00	(\$1,278.23)
Tier 2	McHenry-city	(\$2,333.96)	\$0.00	\$0.00	(\$2,333.96)
Tier 2	Mokena	(\$893.02)	\$0.00	\$0.00	(\$893.02)
Tier 2	North Riverside	(\$2,126.22)	\$124,094.66	(\$4,029.18)	(\$6,155.40)
Tier 2	Oswego	(\$1,920.34)	\$112,078.52	(\$3,639.03)	(\$5,559.37)
Tier 2	Oswegoland PD	(\$965.93)	\$0.00	\$0.00	(\$965.93)
Tier 2	Palatine PD	(\$1,302.03)	\$75,991.41	(\$2,467.34)	(\$3,769.37)
Tier 2	Peru	(\$1,068.98)	\$0.00	\$0.00	(\$1,068.98)
Tier 2	River Forest	(\$1,484.87)	\$86,662.85	(\$2,813.82)	(\$4,298.69)
Tier 2	River Grove	(\$745.76)	\$0.00	\$0.00	(\$745.76)
Tier 2	Rock Falls	(\$635.37)	\$37,082.73	(\$1,204.02)	(\$1,839.39)
Tier 2	Rolling Meadows	(\$2,495.94)	\$0.00	\$0.00	(\$2,495.94)
Tier 2	Roselle	(\$1,462.91)	\$0.00	\$0.00	(\$1,462.91)
Tier 2	Round Lake Beach	(\$565.97)	\$0.00	\$0.00	(\$565.97)
Tier 2	Skokie Park District	(\$865.06)	\$50,488.53	(\$1,639.29)	(\$2,504.35)
Tier 2	St. Charles PD	(\$1,234.42)	\$72,045.63	(\$2,339.22)	(\$3,573.64)
Tier 2	Swansea	(\$711.35)	\$41,517.42	(\$1,348.01)	(\$2,059.36)
Tier 2	West Chicago	(\$1,665.12)	\$97,182.86	(\$3,155.39)	(\$4,820.51)
Tier 2	West Dundee	(\$842.89)	\$0.00	\$0.00	(\$842.89)
Tier 2	Westchester	(\$1,507.51)	\$0.00	\$0.00	(\$1,507.51)
Tier 2	Wood Dale	(\$1,837.91)	\$107,267.86	(\$3,482.84)	(\$5,320.75)
Tier 2	Wood River	(\$894.85)	\$52,228.03	(\$1,695.75)	(\$2,590.60)
	Tier 2 Total	(\$57,703.76)	\$1,777,217.45	(\$57,703.76)	(\$115,407.52)