

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 2023-24 Year End Draft Audit Results were completed on October 26th 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 (AUDITED)**

Month	Average Monthly Employees	Total Funding	Admin Fees	Member Rewards	Stop Loss Fee	Paid Medical Claims	Paid Rx Claims	Rx Rebates	Claims in Excess of the Stop Loss Deductible	Change in IBNR	Total Expenses	Monthly Surplus (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%
October 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)**

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 After 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 TOTAL		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 TOTAL		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
PPO TIER 1 & 2 SURPLUS REALLOCATION THROUGH JUNE 30, 2024 (AUDITED)

Tier	Member	50% share of Surplus (Deficit)	Members With Deficit Funding Premiums	50% share of Deficit Funding	Reallocated Surplus (Deficit)
Tier 1	Batavia Library	(\$3,333.75)	\$0.00	\$0.00	(\$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	Bloomingtondale	(\$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	\$0.00	(\$3,116.39)
Tier 1	Northbrook Library	(\$7,553.73)	\$771,672.57	(\$15,422.71)	(\$22,976.44)
Tier 1	Northbrook Park Dist	(\$7,390.82)	\$755,030.32	(\$15,090.10)	(\$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)**

Tier	Member	50% share of Surplus (Deficit)	Members With Deficit Funding Premiums	50% share of Deficit Funding	Reallocated Surplus (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)	\$588,361.82	(\$11,759.05)	(\$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 TOTAL		(\$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	Itasca	(\$1,131.98)	\$1,197,000.03	(\$2,284.99)	(\$3,416.97)
Tier 2	Lake County FPD	(\$2,345.81)	\$0.00	\$0.00	(\$2,345.81)

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

Tier	Member	50% share of Surplus (Deficit)	Members With Deficit Funding Premiums	50% share of Deficit Funding	Reallocated Surplus (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 TOTAL		(\$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)**

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	Change in IBNR	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%
October 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 REALLOCATION OF SURPLUS/(DEFICIT) THROUGH JUNE 30, 2024 (AUDITED)**

Tier	Member	Total Funding	Percent of Funding	Loss Ratio	50% share of Surplus (Deficit)	Members With Surplus Funding	50% share of Surplus Funding	Reallocated 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 Prctc 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%	\$11,597.90	\$379,397.24	\$15,374.67	\$26,972.57
Tier 1	DU-Comm	\$646,257.36	0.69389%	93.4%	\$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	0.26922%	107.8%	\$7,664.76	\$0.00	\$0.00	\$7,664.76
Tier 1	McHenry-city	\$178,972.49	0.19216%	59.2%	\$5,471.06	\$178,972.49	\$7,252.67	\$12,723.73
Tier 1	Mokena	\$448,306.18	0.48135%	79.8%	\$13,704.39	\$448,306.18	\$18,167.13	\$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)**

Tier	Member	Total Funding	Percent of Funding	Loss Ratio	50% share of Surplus (Deficit)	Members With Surplus Funding	50% share of Surplus Funding	Reallocated 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 Chicago	\$975,296.29	1.04719%	103.0%	\$29,814.09	\$0.00	\$0.00	\$29,814.09
Tier 1	West Dundee	\$146,706.82	0.15752%	77.1%	\$4,484.72	\$146,706.82	\$5,945.14	\$10,429.86
Tier 1	Westchester	\$132,176.57	0.14192%	69.3%	\$4,040.54	\$132,176.57	\$5,356.31	\$9,396.85
Tier 1	Westmont PD	\$218,843.55	0.23497%	152.1%	\$6,689.89	\$0.00	\$0.00	\$6,689.89
Tier 1	Winfield	\$38,824.21	0.04169%	130.3%	\$1,186.83	\$0.00	\$0.00	\$1,186.83
Tier 1	Winnetka	\$60,023.54	0.06445%	68.2%	\$1,834.88	\$60,023.54	\$2,432.39	\$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
	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	Bloomington	\$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
Tier 2	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	\$2,013,735.73	2.16217%	81.0%	\$61,558.43	\$2,013,735.73	\$81,604.49	\$143,162.92
Tier 2	Woodridge	\$1,471,126.43	1.57956%	116.3%	\$44,971.26	\$0.00	\$0.00	\$44,971.26
	TIER 2 TOTAL	\$39,875,870.85	42.81517%	92.0%	\$1,218,976.20	\$25,798,732.95	\$1,045,466.11	\$2,264,442.31
Tier 3	Carol Stream	\$3,058,269.90	3.28370%	95.5%	\$93,489.07	\$3,058,269.90	\$123,933.12	\$217,422.19
Tier 3	Evanson	\$2,955,678.39	3.17355%	96.6%	\$90,352.92	\$2,955,678.39	\$119,775.71	\$210,128.63
	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
	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	100.00000%	93.9%	\$2,847,066.10	\$70,256,411.34	\$2,847,066.13	\$5,694,132.23

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

Month	Monthly Employees	Total Funding	Admin Fees	Paid Dental Claims	Increase in IBNR	Total Expenses	Monthly Surplus/ (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)	
Total Plan Year to Date	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)**

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	\$257.46	\$14,655.09	(\$2,324.28)	118.8%	\$158.79
Tier 1	Berkeley	37	\$33,291.82	\$1,090.67	\$27,446.24	\$686.42	\$29,223.33	\$4,068.49	87.8%	\$1,162.63
Tier 1	Byron FPD	23	\$13,295.63	\$681.55	\$14,857.52	\$4.48	\$15,543.55	(\$2,247.92)	116.9%	\$171.22
Tier 1	Campton Hills	11	\$6,279.74	\$311.75	\$4,169.02	(\$63.27)	\$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	\$82.39	\$11,865.45	\$4,832.44	71.1%	\$583.13
Tier 1	Caseyville	25	\$20,599.49	\$736.71	\$16,834.45	\$136.76	\$17,707.92	\$2,891.57	86.0%	\$719.38
Tier 1	Channahon	32	\$26,204.73	\$947.29	\$23,599.19	\$314.45	\$24,860.93	\$1,343.80	94.9%	\$915.13
Tier 1	Clarendon Hills	42	\$37,432.06	\$1,247.46	\$27,007.83	(\$362.86)	\$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	(\$62.91)	\$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	\$1,126.74	\$23,459.20	\$5.16	\$24,591.10	\$2,274.15	91.5%	\$938.19
Tier 1	JAWA	13	\$10,253.84	\$372.68	\$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	\$354.06	\$23,742.25	\$188.77	99.2%	\$835.73
Tier 1	New Baden	20	\$18,986.53	\$581.37	\$11,834.89	\$89.26	\$12,505.52	\$6,481.01	65.9%	\$663.05
Tier 1	Northbrook Library	48	\$34,216.80	\$1,431.10	\$33,548.64	\$539.18	\$35,518.92	(\$1,302.12)	103.8%	\$440.64
Tier 1	Northbrook Park Dist	51	\$41,310.10	\$1,482.02	\$49,738.97	\$1,198.68	\$52,419.67	(\$11,109.57)	126.9%	\$531.98
Tier 1	Oswego Township	19	\$14,857.43	\$552.63	\$16,356.03	(\$785.58)	\$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	\$5,575.19	\$1,169.39	82.7%	\$235.53
Tier 1	SEECOM	32	\$25,738.57	\$969.58	\$24,870.71	\$65.33	\$25,905.62	(\$167.05)	100.6%	\$331.45
Tier 1	Trenton	12	\$4,084.92	\$321.21	\$4,204.28	\$179.54	\$4,705.03	(\$620.11)	115.2%	\$52.60
Tier 1	Wauconda	52	\$54,864.41	\$1,562.97	\$40,817.08	(\$476.20)	\$41,903.85	\$12,960.56	76.4%	\$1,916.00
Tier 1	Westmont PD	16	\$15,313.02	\$472.55	\$14,436.05	\$193.53	\$15,102.13	\$210.89	98.6%	\$534.77
Tier 1	Winfield	41	\$34,271.71	\$1,216.02	\$38,633.60	\$482.40	\$40,332.02	(\$6,060.31)	117.7%	\$441.33
	Tier 1 Total	696	\$558,784.44	\$20,083.63	\$519,145.81	\$5,163.24	\$544,392.68	\$14,391.76	97.4%	\$14,391.73
Tier 2	Algon-Lake Hills FPD	69	\$57,984.74	\$1,969.19	\$64,070.89	\$402.75	\$66,442.83	(\$8,458.09)	114.6%	(\$2,876.18)
Tier 2	Algonquin	145	\$130,589.19	\$4,331.00	\$120,708.03	\$2,574.02	\$127,613.05	\$2,976.14	97.7%	(\$2,237.50)
Tier 2	Bartlett Fire PD	63	\$67,907.10	\$1,845.04	\$104,520.23	\$2,344.28	\$108,709.55	(\$40,802.45)	160.1%	(\$3,368.36)
Tier 2	Bensenville	119	\$99,359.22	\$3,556.84	\$99,095.65	\$171.65	\$102,824.14	(\$3,464.92)	103.5%	(\$4,928.47)
Tier 2	Bloomington	97	\$84,450.62	\$2,857.82	\$76,410.32	\$1,325.40	\$80,593.54	\$3,857.08	95.4%	(\$1,446.97)
Tier 2	Cary	56	\$52,023.41	\$1,500.22	\$49,666.01	\$953.38	\$52,119.61	(\$96.20)	100.2%	(\$2,580.49)
Tier 2	Centralia	60	\$38,799.95	\$1,752.56	\$27,668.32	\$249.58	\$29,670.46	\$9,129.49	76.5%	(\$664.79)
Tier 2	Countryside	81	\$70,460.76	\$2,399.68	\$77,346.17	\$427.40	\$80,173.25	(\$9,712.49)	113.8%	(\$3,495.03)
Tier 2	FPDKC	75	\$50,894.87	\$2,231.37	\$55,991.12	\$1,575.87	\$59,798.36	(\$8,903.49)	117.5%	(\$2,524.52)
Tier 2	Glen Carbon	89	\$73,389.56	\$2,634.24	\$63,927.31	\$1,180.05	\$67,741.60	\$5,647.96	92.3%	(\$1,257.45)
Tier 2	Glencoe	69	\$65,959.33	\$2,193.42	\$59,873.21	\$9,323.32	\$71,389.95	(\$5,430.62)	108.2%	(\$3,271.75)
Tier 2	Glenview Park Distr	113	\$86,020.50	\$3,389.17	\$93,148.94	\$1,299.04	\$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	\$2,582.54	\$22,999.66	\$1,320.88	94.6%	(\$416.71)
Tier 2	Grayslake	58	\$51,957.63	\$1,795.65	\$40,889.34	\$53.69	\$42,738.68	\$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	\$2,828.40	\$96,282.90	\$1,646.92	\$100,758.22	(\$13,969.46)	116.1%	(\$4,304.94)
Tier 2	Itasca	67	\$58,433.24	\$1,966.20	\$44,339.96	\$784.71	\$47,090.87	\$11,342.37	80.6%	(\$1,001.19)

**IPBC 2023-24 PLAN YEAR
DENTAL ASO REPORT BY MEMBER THROUGH 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 2	Lake in the Hills	108	\$108,207.61	\$3,614.61	\$97,712.01	\$6,522.11	\$107,848.73	\$358.88	99.7%	(\$1,854.02)
Tier 2	Lee County	136	\$69,822.80	\$4,024.76	\$80,875.85	\$1,831.81	\$86,732.42	(\$16,909.62)	124.2%	(\$3,463.39)
Tier 2	Lisle	113	\$91,712.82	\$3,356.98	\$86,468.24	\$354.36	\$90,179.58	\$1,533.24	98.3%	(\$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	\$830.73	\$73,485.73	\$1,116.63	98.5%	(\$1,278.23)
Tier 2	McHenry-city	125	\$136,219.19	\$3,719.45	\$117,941.34	\$225.10	\$121,885.89	\$14,333.30	89.5%	(\$2,333.96)
Tier 2	Mokena	66	\$52,119.84	\$1,950.92	\$42,222.05	\$37.73	\$44,210.70	\$7,909.14	84.8%	(\$893.02)
Tier 2	North Riverside	140	\$124,094.66	\$4,117.80	\$124,052.43	\$2,144.12	\$130,314.35	(\$6,219.69)	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	\$3,930.84	93.0%	(\$965.93)
Tier 2	Palatine PD	79	\$75,991.41	\$2,313.51	\$75,973.13	\$821.19	\$79,107.83	(\$3,116.42)	104.1%	(\$3,769.37)
Tier 2	Peru	73	\$62,389.99	\$2,162.12	\$58,772.00	\$842.01	\$61,776.13	\$613.86	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	(\$11,796.74)	113.6%	(\$4,298.69)
Tier 2	River Grove	60	\$43,525.72	\$1,791.89	\$33,197.38	\$607.50	\$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	(\$4,183.42)	111.3%	(\$1,839.39)
Tier 2	Rolling Meadows	133	\$145,672.73	\$3,959.02	\$125,620.70	\$1,262.29	\$130,842.01	\$14,830.72	89.8%	(\$2,495.94)
Tier 2	Roselle	78	\$85,381.37	\$2,321.98	\$68,300.79	\$1,677.22	\$72,299.99	\$13,081.38	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	\$4,683.30	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	\$1,302.01	\$122,541.58	(\$15,273.72)	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	\$69,224.77	\$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	(\$3,413.37)	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	\$28,354.53	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	\$2,774.07	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	(\$16,501.24)	107.3%	(\$16,501.24)
Tier 3	DeKalb County	276	\$188,015.88	\$5,951.22	\$149,921.79	\$3,065.99	\$158,939.00	\$29,076.88	84.5%	\$29,076.88
Tier 3	Deerfield	199	\$185,463.44	\$8,251.21	\$195,778.83	\$327.94	\$204,357.98	(\$18,894.54)	110.2%	(\$18,894.54)
Tier 3	Edwardsville	173	\$98,382.32	\$3,660.96	\$86,263.66	\$15,013.56	\$104,938.18	(\$6,555.86)	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	(\$6,151.96)	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	\$5,223.48	\$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	(\$802.01)	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)**

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 REALLOCATION BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)**

Tier	Member	50% share of Surplus (Deficit)	Members With Surplus (Deficit) Funding Premiums	50% share of Surplus (Deficit) Funding	Reallocated 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	Bloomingtondale	(\$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)

**IPBC 2023-24 PLAN YEAR
DENTAL SURPLUS REALLOCATION BY MEMBER THROUGH JUNE 30, 2024 (AUDITED)**

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)