



# Intergovernmental Personnel Benefit Cooperative ("IPBC")

Comprehensive Annual Financial Report  
as of and for the Fiscal Year Ended  
June 30, 2020 and 2019



# Intergovernmental Personnel Benefit Cooperative ("IPBC")

Comprehensive Annual Financial Report  
as of and for the Fiscal Year Ended  
June 30, 2020 and 2019

Prepared by  
Tim Sexton – IPBC Treasurer &  
David Cook – IPBC Executive Director

1220 Oak Brook Road, Oak Brook, IL 60523

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**  
**Comprehensive Annual Financial Report**

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**June 30, 2020 and 2019**

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# Introductory Section



Letter of Transmittal

December 16, 2020

Mr. Eric Palm, Chair  
The Board of Directors  
Intergovernmental Personnel Benefit Cooperative

The Comprehensive Annual Financial Report of the Intergovernmental Personnel Benefit Cooperative (IPBC or the Cooperative) for the year ended June 30, 2020, is submitted herewith. This report was prepared by the IPBC Treasurer and the IPBC Executive Director. Responsibility for both the accuracy of the presented data and the completeness and fairness of the presentation, including all disclosures, rests with IPBC's management. We believe the data, as presented, is accurate in all material respects; that it is presented in a manner designed to fairly set forth the financial position and results of operations of IPBC as measured by the financial activity of its various membership years; and that all disclosures necessary to enable the reader to gain the maximum understanding of IPBC's financial affairs have been included.

IPBC's accounting system is organized so that each membership year is accounted for and can be evaluated independently. The assets, liabilities, revenues, and expenses of each year are reported separately on a full accrual basis. This financial reporting practice is necessary because the composition of IPBC's membership may change from year-to-year.

In developing and evaluating IPBC's accounting system, consideration is given to the adequacy of internal accounting controls. Internal accounting controls are designed to provide reasonable assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit preparation of financial statements in accordance with generally accepted accounting principles (GAAP) in the United States of America. The concept of reasonable assurance recognizes that the cost of a control should not exceed the benefits likely to be derived, and that the evaluation of costs and benefits requires reasonable business judgment by management.

All internal control decisions occur within the above framework . We believe that IPBC's internal accounting controls adequately safeguard assets and provide reasonable assurance of proper recording of financial transactions.

The IPBC bylaws require an annual audit to be conducted of the financial statements of IPBC by a certified public accounting firm. Final selection of the financial auditor is made by the IPBC Board of Directors. IPBC's financial statements for the year ended June 30, 2020, were audited in accordance with generally accepted auditing standards in the United States of America by Sikich LLC. The goal of the independent audit is to provide reasonable assurance that the financial statements of IPBC for the fiscal year ended June 30, 2020 are free of material misstatement. The independent audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. The independent auditor's report is presented as the first component of the financial section of this report.

As required by GAAP, these financial statements present the Cooperative. There are no component units of the Cooperative, and the Cooperative should not be reported as a component unit of any of its members.

This letter of transmittal is designed to complement Management's Discussion and Analysis (MD&A) and should be read in conjunction with it.

### **Profile of the IPBC**

The IPBC is a cooperative entity voluntarily established by contracting units of local government as are permitted by Article VII, Section 10 of the 1970 Constitution of the State of Illinois, and the Intergovernmental Cooperation Act and other provisions of law to jointly administer some or all of the personnel benefit programs offered by its members to their officers, employees and retirees of other governmental, quasi-governmental and non-profit public service entities with which some or all members have separately arranged to list as if such officers and employees were employed by the member. These benefit programs include, but are not limited to, medical expense claim payments, dental and life insurance.

The IPBC acts as an intergovernmental entity risk pool to receive, process, and pay such claims as may come within the benefit programs of each participating member.



All members participating in the IPBC pool their risks and funds and do share in the cost of losses or surpluses.

IPBC is governed by a Board of Directors which consists of one appointed representative from each member entity as defined in the by-laws. Each Director has an equal vote. The Board of Directors determines the general policies of the IPBC; makes all appropriations; approves contracts and renewal terms; adopts by-laws, rules and regulations; and exercises such powers and performs such duties as may be prescribed in the IPBC by-laws. The Board of Directors elects an Executive Board to help manage the operations of the IPBC which consists of the Chair, Vice Chair, Treasurer, Past Chair, Operations Committee Chair and five Directors elected based on membership size. All officers of the IPBC serve two-year terms.

The IPBC employs an Executive Director who is responsible for the management and supervision of the policies and procedures established by the IPBC By-Laws and the Board of Directors.

During the fiscal year ended June 30, 2020, there were 135 members participating in IPBC including sub-pools. Pursuant to the by-laws and rules developed by the IPBC, 98 separate entities were participating as members of six sub-pools. Sub-pools are each entitled to one full membership on the Board of Directors and are established to enable smaller entities to further share their risk. A complete list of the different entities participating in the IPBC is contained in the schedules. During the fiscal year ended June 30, 2020, three new members entered the IPBC.

Budgetary control is an administrative function of the Executive Director's Office. All disbursements are reported by the Treasurer to the Executive Board. The IPBC staff develops a line item budget for the Administration and Wellness Funds that is consistent with municipal budgeting, which is reviewed and approved by the Executive Board and Board of Directors. Throughout the year, actual comparisons for the 2019-20 membership year are presented in the Other Supplementary Information section of the financial section.

### **Major Initiatives & Accomplishments**

The following are highlights for 2019-20 fiscal year:

**Claims Performance:** In the 2019-20 fiscal year both claim funds performed well. The Benefit Fund which includes all costs for the PPO plan, Dental plan and Life plan incurred a loss ratio of 96.5% and returned over \$7.8 million to the members. The HMO plan incurred a loss ratio of 88.7% and returned over \$8.4 million to the members.

**2020-21 Rate Renewal:** At their March meeting, the Board of Directors approved the new rates for the 2020-21 fiscal year. The average rate increases for members were: 5.6% for the PPO plan, 3.1% for the HMO plan, 0.3% for the dental plan and no increase for the Life Insurance plan.

**Cost Containment:** Effective July 1, 2019, the IPBC entered into a new agreement with Express Scripts for the IPBC's prescription drug program. The new agreement included enhanced rebate guarantees that resulted in a significant increase in pharmacy rebates of \$4.1 million from \$14.8 million in the 2018-19 plan year to \$18.9 million in the 2019-20 plan year. The IPBC also established a policy that requires all members to conduct a Dependent Eligibility Audit no later than June 30, 2021 and then every five years. This program is estimated to save the IPBC 3% in claim costs. To date, 155 ineligible dependents have been removed from the IPBC health plans.

**Membership Recruitment and Retention:** During the fiscal year, the IPBC continued its membership recruitment and retention efforts, including attendance and sponsorship at local government conferences. On January 1, 2020, the IPBC welcomed the Village of Palatine, Glenview Park District, and the Woodridge Public Library as new members. The IPBC expects membership growth to continue as five additional entities will be joining the IPBC on January 1, 2021 and the IPBC has interest from several other entities on future membership.

**Additional Benefits:** During the fiscal year, the IPBC approved adding a Vision program to its plan offerings and the Vision program became effective on July 1, 2020.

**Cash and Investments:** The Finance Committee continued to monitor the investment allocation and investment managers to achieve the maximum return within its risk tolerance. For the year, the IPBC had a total return of over \$5.2 million in earnings. The IPBC approved adding one new investment instrument - commercial obligations up to a maximum of 10% of the total portfolio. There were not any fund manager changes in the fiscal year.

**Member Training:** The IPBC's Membership Development Committee is responsible for planning and conducting quarterly training for the IPBC members on a wide range of topics. During the fiscal year, the IPBC provided training on the IPBC Dependent Eligibility Audit, the IPBC Wellness Program and a proposed new rating process.

### **For the Future**

In June 2020, the Board of Directors approved a new Operating Structure for the IPBC that will be implemented over the next two plan years. The new Operating Structure includes the addition of two new IPBC staff positions and the realignment of various vendor agreements. The new Operating Structure will help to shape the IPBC's future.

In addition, the IPBC Board of Directors will continue to establish goals and objectives that meet the underlying goal of the IPBC which is to ensure that IPBC remains a national leader of intergovernmental pooling and continues its partnership of excellence with its members.

### **Factors Affecting Financial Condition**

The information presented in the financial statements is perhaps best understood when it is considered from the broader perspective of the specific environment within which IPBC operates.

**Economic condition:** The majority of the Cooperative's members reside within the Greater Chicago Metropolitan area but in recent years the IPBC has seen significant growth throughout the state of Illinois. The IPBC member contributions have grown from \$135,204,341 for the fiscal year ended June 30, 2011 to \$300,207,237 for the fiscal year ended June 30, 2020, which is an increase of 122% over ten years and is primarily due to a significantly larger membership.

Based on current projections from the Chicago Metropolitan Agency for Planning, the year 2040 population for Suburban Cook, Lake, Kane, Will, McHenry and DuPage Counties will grow to 7,568,469. This continued projected growth would indicate that IPBC can expect its member contributions to also continue to grow.

The direct and indirect impacts of the current COVID-19 outbreak on the IPBC's operations are currently unknown, as is the duration and severity of any impacts that IPBC may experience. Management is currently unable to quantify the effects that this situation will have on its members, operations, and financial position; however, they may be significant.

### **IPBC Budgetary Highlights**

Due to the year-to-year changing composition of IPBC's membership, the accounting system is organized so that each membership year can be evaluated independently. The IPBC budget relates only to revenues and expenses for the Administration and Wellness Funds is not on a basis consistent with GAAP. Accordingly, prior years' revenues and expenses are allocated to those individual years.

Budgetary highlights include the following:

- Administrative Fund revenues amounted to \$4,739,779 as compared to budget of \$5,200,099 and were \$460,320 (8.8%) under budget.
- Administrative Fund expenses amounted to \$5,004,154 as compared to budget of \$5,188,322 and were \$184,168 (3.6%) under budget primarily due to lower than expected GBS broker fees. GBS broker fees were \$186,094 (4.8%) under budget.

- Wellness Fund revenues amounted to \$1,679,142 as compared to budget of \$1,748,166 and were \$69,024 (3.9%) under budget.
- Wellness Fund expenses amounted to \$1,616,143 as compared to budget of \$1,727,000 and were \$110,857 (6.4%) under budget primarily due to lower than expected screening costs. Screening costs were \$139,334 (22.2%) under budget.

**Cash and investment management policies and practices:**

The IPBC Board of Directors has adopted a formal Cash and Investment Policy. The Cash and Investment Policy provides a sound balance between investment safety and maximization of investment returns. This policy has resulted in improved long-term investment returns with reasonable safeguards to guide the IPBC Staff and Treasurer. An annual investment strategy is established by the Finance Committee, which is implemented by the IPBC's investment managers and monitored by the Finance Committee.

During the fiscal year, IPBC continued to utilize an investment strategy that diversifies the maturities and types of investments. IPBC uses investment managers to guide IPBC in its investment selection. To meet the various investment requirements, IPBC used the following investment products: fixed income equity funds invested in obligations backed by the full faith and credit of the federal government or its agencies and investment grade corporate bonds with an average duration of two years.

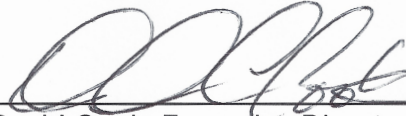
Total investment return for the fiscal year amounted to \$5,223,877 with a net increase in fair value of investments of \$20,344,639. Cash and investments held on June 30, 2020 totaled \$171,498,478. IPBC pools the cash for investment purposes, thereby maximizing the rate of return.

As of June 30, 2020, and 2019, IPBC's cash and investments were comprised of the following:

<b>Deposit &amp; Investment Type</b>	<b>2020</b>	<b>2019</b>
Deposits with Financial Institutions	\$23,948,511	\$2,566,962
Negotiable Certificates of Deposit	30,760,615	29,160,519
IL Metropolitan Investment Fund - Convenience Fund	35,856,556	31,062,864
IL Metropolitan Investment Fund - 1-3 Year Series	7,702,941	7,407,202
Municipal Obligations	29,447,255	14,293,705
U.S. Treasury Notes	0	498,710
Corporate Notes	10,237,800	10,135,550
U.S Agency Notes	33,544,800	56,028,327
<b>Total</b>	<b>\$171,498,478</b>	<b>\$151,153,839</b>

the Supplemental Data have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplementary information.

- b. If the Supplemental Data is not presented with the audited financial statements, we will make the audited financial statements readily available to the intended users of the supplementary information no later than the date we issue the supplementary information and the auditor's report thereon.



\_\_\_\_\_  
David Cook, Executive Director  
Intergovernmental Personnel Benefit Cooperative



\_\_\_\_\_  
Timothy Sexton, Treasurer  
Intergovernmental Personnel Benefit Cooperative



Government Finance Officers Association

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**Intergovernmental Personnel Benefit Cooperative  
Illinois**

For its Comprehensive Annual  
Financial Report  
For the Fiscal Year Ended

June 30, 2019

*Christopher P. Morill*

Executive Director/CEO



## **INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

### **List of Principal Officials**

**As of June 30, 2020**

#### **Executive Board**

Chairperson – Eric Palm, Village of River Forest (NIHII Subpool)

Vice Chairperson – Ann Everhart, Village of Schaumburg

Past Chairperson – Brad Wilson, City of Wood Dale

Treasurer – Tim Sexton, Village of Lombard

Operations Committee Chairperson – Scott Anderson, Village of Barrington

1 to 50 Member Representative - Tom Durkin, Village of Channahon (SWAHM Subpool)

51 to 100 Member Representative – Gary Szott, Village of Bloomingdale

101 to 200 Member Representative - Traci Pleckham, Village of Plainfield (SWAHM Subpool)

201 to 300 Member Representative - Julie Meyer, City of Crystal Lake

301 to 500 Member Representative – Sarah Schillerstrom – Village of Glenview

500+ Member Representative – Cheryl Chukwu – McHenry County

#### **Executive Director**

David Cook



The premier health benefit option for Illinois local governments

**BOARD OF DIRECTORS  
As of June 30, 2020**

<b>MEMBER</b>	<b>DELEGATE</b>	<b>ALTERNATE</b>
BARRINGTON	SCOTT ANDERSON	HEATHER MC GOVERN
BLOOMINGDALE	BARBARA WEBER	GARY L. SZOTT
BLOOMINGTON	NICOLE ALBERTSON	JOSH HANSEN
BUFFALO GROVE	ART MALINOWSKI	CHRIS STILLING
CAROL STREAM	CARYL REBHOLZ	JON BATEK
CARPENTERSVILLE	CARRIE CICHON	DELORES PLOCKE
CRYSTAL LAKE	JULIE MEYER	LAURA HERRIG
DEERFIELD	ERIC BURK	DESIREE VAN THORRE
DeKALB	MICHELLE ANDERSON	JOSHUA BOLDT
DeKALB COUNTY	PETER STEFAN	GARY HANSON
DES PLAINES	BECKY MADISON	DARCY ADCOCK
ELK GROVE VILLAGE	RAY RUMMEL	MICHAEL KRCIK
EVANSTON	HITESH DESAI	JENNIFER LIN
FOREST PRESERVE DISTRICT-DUPAGE COUNTY	JANET VAN HAREN	MEGAN DENNIGER
FRANKLIN PARK	LISA ANTHONY	CYNTHIA PEREZ
GLENVIEW	SARAH SCHILLERSTROM	SEAN HALLORAN
HANOVER PARK	BARRY KURCZ	REMY NAVARETTE
HIGHLAND PARK	EMILY TAUB	AARON SMITH
HOFFMAN ESTATES	PATRICK SEGER	RACHEL MUSIALA
HOMEWOOD	DENNIS BUBENIK	AMY ZUKOWSKI
LOMBARD	NICOLE ARANAS	TIM SEXTON
McHENRY COUNTY	CHERYL CHUKWU	SUZANNE ZIEBART
MORTON GROVE	THOMAS FRIEL	HANNAH SULLIVAN
MOUNT PROSPECT	AMIT THAKKAR	HEIDI NEU
NIHII	LISA SCHEINER (River Forest)	EMILY RODMAN
NORTHBROOK	GREG VAN DAHM	DEBBIE FORD
NWHIP	DOUG GIBSON (Lake Zurich)	TIM SCHOLENGER (Algonquin)
OSWEGO	MARK HORTON	CHRISTINA BURNS
PARK RIDGE	ANDREA LAMBERG	JOE GILMORE
PALATINE	PAM JACKSON	PAUL MEHRING
QCHIP	JEFF FIEGENSCHUH	MINNIE WINTERS

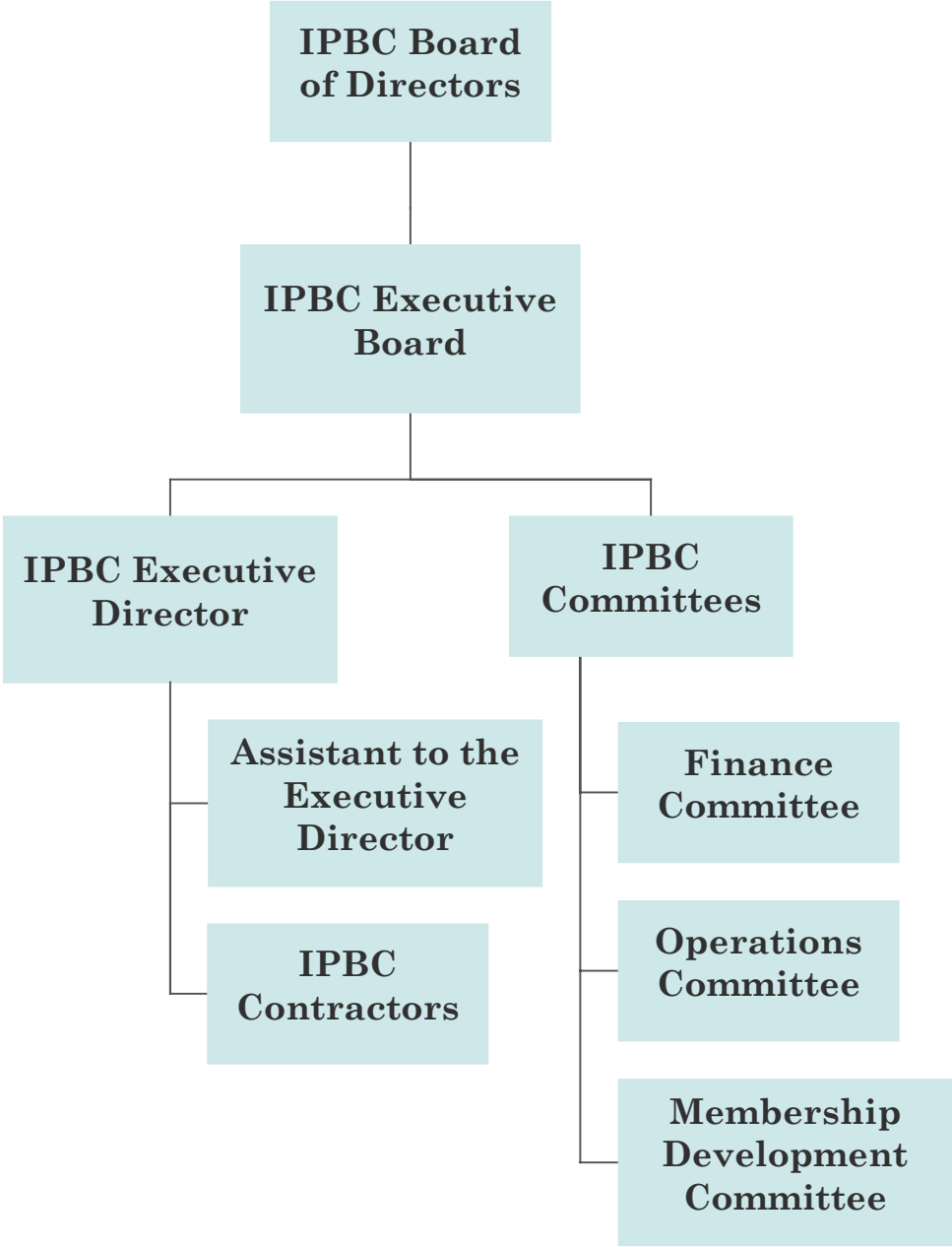




**BOARD OF DIRECTORS**  
**As of June 30, 2020**  
**(Continued)**

<b>MEMBER</b>	<b>DELEGATE</b>	<b>ALTERNATE</b>
ROLLING MEADOWS	BARRY KRUMSTOK	JOYCE DeLEON
SCHAUMBURG	ANN EVERHART	HANK STUCHEL
SIHII	SCOTT BORROR (Glen Carbon)	BEN SCHLOESSER (Swansea)
SOUTH CENTRAL	CARRIE DITTMAN (Willowbrook)	MAUREEN POTEMPA (C Hills)
SWAHM	TRACI PLECKHAM (Plainfield)	TOM DURKIN (Channahon)
WEST CHICAGO	CAROL LE BEAU	LINDA MARTIN
WHEATON	HOLLY SCHULZ	BOB LEHNARDT
WHEELING	MICHAEL MONDSCHAIN	MICHAEL CROTTY
WOOD DALE	BRAD WILSON	KATE BUGGY

# Intergovernmental Personnel Benefit Cooperative Organization Chart



## Financial Section

1415 West Diehl Road, Suite 400  
Naperville, IL 60563  
630.566.8400

**SIKICH.COM**

## **INDEPENDENT AUDITOR'S REPORT**

Members of the Board of Directors  
and Management  
Intergovernmental Personnel Benefit Cooperative  
Oak Brook, Illinois

We have audited the accompanying financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative), as of and for the years ended June 30, 2020 and 2019, and the related notes to financial statements, which collectively comprise the Cooperative's basic financial statements as listed in the table of contents.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Cooperative's preparation and fair presentation of the basic financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the basic financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

## **Opinion**

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the financial position of the Intergovernmental Personnel Benefit Cooperative, as of June 30, 2020 and 2019, and the changes in financial position and cash flows thereof for the years then ended in conformity with accounting principles generally accepted in the United States of America.

## **Other Matters**

### *Required Supplementary Information*

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the required supplementary information listed in the table of contents be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

### *Other Information*

Our audits were conducted for the purpose of forming an opinion on the financial statements that collectively comprise the Cooperative's basic financial statements. The other supplemental data and statistical section are presented for purposes of additional analysis and are not a required part of the basic financial statements.

The other supplemental data is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the other supplemental data is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

The statistical section has not been subjected to the auditing procedures applied in the audit of the basic financial statements and, accordingly, we do not express an opinion or provide any assurance on it.

*Sikich LLP*

Naperville, Illinois  
December 16, 2020

# INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

## MANAGEMENT'S DISCUSSION AND ANALYSIS

**For the Years Ended June 30, 2020, 2019 and 2018**

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Management of the Intergovernmental Personnel Benefit Cooperative (IPBC) offers this narrative overview and analysis of the financial activities for the fiscal years ended June 30, 2020, 2019 and 2018. We encourage readers to consider the information presented here in conjunction with the IPBC financial statements and notes to the financial statements to enhance their understanding of IPBC's financial performance.

### **Intergovernmental Personnel Benefit Cooperative – Overview**

The IPBC is a cooperative entity voluntarily established by contracting units of local government as are permitted by Article VII, Section 10 of the 1970 Constitution of the State of Illinois, and the Intergovernmental Cooperation Act and other provisions of law to jointly administer some or all of the personnel benefit programs offered by its members to their officers, employees and retirees of other governmental, quasi-governmental and non-profit public service entities with which some or all members have separately arranged to list as if such officers and employees were employed by the member. These benefit programs include, but are not limited to, medical expense claim payments, dental and life insurance.

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IPBC is governed by a Board of Directors which consists of one appointed representative from each member entity as defined in the by-laws. Each Director has an equal vote. The officers of the IPBC are elected by the Board of Directors from among their membership. The Board of Directors determines the general policies of the IPBC; makes all appropriations; approves contracts and renewal terms; adopts by-laws, rules and regulations; and exercises such powers and performs such duties as may be prescribed in the IPBC by-laws. In 2013, the IPBC hired an Executive Director to administer and supervise the operations of the IPBC.

During the fiscal year ended June 30, 2020, there were 135 members participating in IPBC including sub-pools. Pursuant to the by-laws and rules developed by the IPBC, 98 separate entities were participating as members of six sub-pools. Sub-pools are each entitled to one full membership on the Board of Directors and are established to enable smaller entities to further share their risk. A complete list of the different entities participating in the IPBC is contained in the schedules. During the fiscal year ended June 30, 2020, 3 new members entered the IPBC including Glenview Park District, Palatine, and Woodridge Public Library. As of June 30, 2019, 1 member, Kane County, withdrew from the IPBC.

# INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

## MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

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### Financial Position

The separate accounts of the IPBC are as follows:

- Administrative Account – This account is used to control and pay the administrative expenses of the IPBC
- Benefit Account – This account is used to control and account for the costs associated with the indemnity program, primarily the various PPO programs.
- Wellness Account – This account is new this year and is used to pay and control the wellness program and expenses.
- HMO Account – This account is used to control and account for the costs associated with the HMO program.
- Terminal Reserve Account – This account is used to accumulate declared dividends and other assets payable to the members.

Total assets increased by \$19,432,000, from \$146,853,946 in 2018 to \$166,285,946 in 2019 and increased \$19,998,923, to \$186,284,869 in 2020. Cash and investments increased from \$133,515,497 in 2018 to \$151,153,839 in 2019 and increased to \$171,498,478 in 2020. Net Position increased from \$50,137,827 in 2018 to \$61,537,786 in 2019 and increased to \$68,929,252 in 2020.

	<u>2020</u>	<u>2019</u>	<u>2018</u>
<b>Total Current Assets</b>	\$ 186,284,869	166,285,946	146,853,946
<b>Total Current Liabilities</b>	117,355,617	104,748,160	96,716,119
<b>Total Net Position</b>	<u>68,929,252</u>	<u>61,537,786</u>	<u>50,137,827</u>

At the fiscal year ended June 30, 2020, the IPBC investment portfolio consists of \$103,990,470 in fixed income securities, and \$43,559,497 in the Illinois Metropolitan Investment Fund.

### Results of Operations

Operating revenues, consisting of member contributions, increased 5.74% from \$290,285,355 in 2018 to \$306,953,993 in 2019 and decreased -2.20% to \$300,207,237 in 2020. Total operating expenses increased from \$287,235,446 in 2018 to \$301,490,026 in 2019 and decreased to \$298,039,648 in 2020. Net claims expense was 83.3% of total operating expenses, or \$250,357,945, increasing by 1.4% from 2018 to 2019. Net claims expense was 87.4% of total operating expenses, or \$260,419,348, increasing by 4% from 2019 to 2020.



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)**

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**Results of Operations - Continued**

In the Administrative Account, in 2019 operating expenses exceeded operating revenues by \$154,306. However, with the mandatory account balance requirement the net position increased by \$7,818 to \$77,843 through internal transfers from the Terminal Reserves. In 2020, operating expenses exceeded revenues by \$264,375. However, with the mandatory account balance requirement the net position increased by \$8,727 to \$86,570 through internal transfers from the Terminal Reserves.

In the Benefit Account, operating revenues exceeded operating expenses by \$9,503,477 in 2019 and operating revenues exceeded operating expenses by \$7,818,765 in 2020. The net position increased from \$49,816,920 in 2018 to \$61,150,631 in 2019 and increased to \$68,573,325 in 2020.

In the HMO Account, operating revenues exceeded operating expenses by \$6,249,605 in 2019 and \$8,463,463 in 2020. Pursuant to a new IPBC policy in 2016, this amount was transferred to the participating members' terminal reserve balances by the end of the current fiscal year.

	<b>2020</b>	<b>2019</b>	<b>2018</b>
<b>Operating Revenues</b>			
Member Contributions-Net	\$ 300,207,237	306,953,993	290,285,355
<b>Operating Expenses</b>	298,039,648	301,490,026	287,235,446
<b>Operating Income (Loss)</b>	2,167,589	5,463,967	3,049,909
<b>Nonoperating Revenues</b>			
Investment Income	5,223,877	5,935,992	687,079
<b>Change in Net Position</b>	7,391,466	11,399,959	3,736,988
<b>Net Position - Beginning</b>	61,537,786	50,137,827	46,400,839
<b>Net Position - Ending</b>	68,929,252	61,537,786	50,137,827

## INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

### MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

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#### **Allowance for Accounts Receivable**

In October 2014, the Illinois Metropolitan Investment Fund (IMET) notified all participants that over \$50 million in USDA loans, which were being held in the Convenience Fund, were fraudulent and forged. The forged guarantees on these loans were initially denied by the USDA. The IPBC's portion of the IMET Convenience Fund that has been impaired is \$1,595,780 and has been recorded as a loss in the Terminal Reserve Account. During the fiscal year IPBC received what is expected to be the last distribution of \$631,421 for a total distribution of \$887,823. The remaining balance and associated contra investment account have been written off.

#### **Risk and Uncertainty**

The direct and indirect impacts of the current COVID-19 outbreak on the IPBC's operations are currently unknown, as is the duration and severity of any impacts that IPBC may experience. Management is currently unable to quantify the effects that this situation will have on its members, operations, and financial position; however, they may be significant.

#### **Request for Information**

This comprehensive financial report is designed to provide a general overview of IPBC's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be addressed to:

David Cook, Executive Director  
Intergovernmental Personnel Benefit Cooperative  
1220 Oak Brook Road  
Oak Brook, IL 60523  
Phone: (630) 576-9143  
Email: [davec@ipbchealth.org](mailto:davec@ipbchealth.org)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Statements of Net Position  
June 30, 2020 and 2019**

	<u>2020</u>	<u>2019</u>
<b>ASSETS</b>		
Cash and Investments	\$ 171,498,478	151,153,839
Receivables		
Accrued Interest	398,948	451,476
Other	311,402	76,333
Rebates	10,623,052	7,649,150
Stop-Loss Recoveries	3,176,183	6,691,192
Prepaid Expenses	<u>276,806</u>	<u>263,956</u>
Total Assets	<u>186,284,869</u>	<u>166,285,946</u>
<b>LIABILITIES</b>		
Accounts Payable	378,892	313,790
Due to Members	80,861,517	69,086,400
Claims Payable	<u>36,115,208</u>	<u>35,347,970</u>
Total Liabilities	<u>117,355,617</u>	<u>104,748,160</u>
<b>NET POSITION</b>		
Unrestricted Net Position	<u><u>68,929,252</u></u>	<u><u>61,537,786</u></u>

See accompanying notes to financial statements.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Statements of Revenues, Expenses, and  
Changes in Net Position  
Years Ended June 30, 2020 and 2019**

	2020	2019
Operating Revenues		
Member Contributions - Net	\$ 300,207,237	306,953,993
Operating Expenses		
Administration	28,971,464	28,883,056
Insurance Premiums	8,648,836	22,249,025
Claims Expense - Net	260,419,348	250,357,945
Total Operating Expenses	298,039,648	301,490,026
Operating Income	2,167,589	5,463,967
Nonoperating Revenues		
Investment Income	5,223,877	5,935,992
Change in Net Position	7,391,466	11,399,959
Net Position - Beginning	61,537,786	50,137,827
Net Position - Ending	68,929,252	61,537,786

See accompanying notes to financial statements.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Statements of Cash Flows  
Years Ended June 30, 2020 and 2019**

	2020	2019
Cash Flow from Operating Activities		
Cash Received from Members	\$ 311,982,354	319,073,291
Cash Received from Claim Recoveries	9,004,557	18,012,334
Cash Paid to Vendors	(37,568,048)	(51,365,287)
Cash Paid for Claims	(268,350,629)	(273,941,077)
Net Cash Received from/(Used in) Operating Activities	<u>15,068,234</u>	<u>11,779,261</u>
Cash Flow from Investing Activities		
Purchase of Investments	(147,260,411)	(146,567,572)
Proceeds from Investment Maturities	148,586,877	133,053,735
Proceeds from Impaired Investment	636,421	-
Interest Received on Investments	4,350,428	3,839,776
Net Cash Received/(Used) for Investing Activities	<u>6,313,315</u>	<u>(9,674,061)</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	21,381,549	2,105,200
Cash and Cash Equivalents - Beginning	<u>2,566,962</u>	<u>461,762</u>
Cash and Cash Equivalents - Ending	<u><u>23,948,511</u></u>	<u><u>2,566,962</u></u>
Cash and Investments		
Cash and Cash Equivalents	23,948,511	2,566,962
Investments	<u>147,549,967</u>	<u>148,586,877</u>
Total Cash and Investments	<u><u>171,498,478</u></u>	<u><u>151,153,839</u></u>
Reconciliation of Operating Income (Loss) to Net Cash		
Received from/(Used in) Operating Activities		
Operating Income	2,167,589	5,463,967
Adjustments to Reconcile Operating Income (Loss) to		
Net Cash from Operating Activities		
Changes in Assets and Liabilities		
Recoveries Receivable	3,515,009	(1,314,396)
Rebates Receivable	(2,973,902)	(302,946)
Other Receivable	(235,069)	(64,102)
Prepaid Expenses	(12,850)	(35,303)
Accounts Payable	65,102	(197,903)
Due to Members	11,775,117	12,119,298
Claims Payable	767,238	(3,889,354)
Net Cash Received from/(Used in) Operating Activities	<u><u>15,068,234</u></u>	<u><u>11,779,261</u></u>

See accompanying notes to financial statements.

# INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

## NOTES TO FINANCIAL STATEMENTS

June 30, 2020 and 2019

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### NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative) have been prepared in conformity with accounting principles generally accepted in the United States of America, as applied to government units (hereinafter referred to as generally accepted accounting principles (GAAP)). The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the Cooperative's accounting policies are described below.

#### **Reporting Entity**

The Intergovernmental Personnel Benefit Cooperative is a cooperative established by certain units of local government in Illinois to administer some or all of the personnel benefit programs offered by the participating members to their officers and employees and also to administer the benefit programs available to the officers and employees of certain other nonmember governmental, quasi governmental, and nonprofit public service units. The Cooperative acts as a public entity risk pool to receive, process, and pay such claims as may come within the benefit program of each participating unit. All units participating in the Cooperative pool their risks and funds and share in the cost of losses or surpluses.

As required by GAAP, these financial statements present the Cooperative and its component units, entities for which the Cooperative is considered to be financially accountable. There are no component units of the Cooperative, and the Cooperative should not be reported as a component unit of any of its members.

#### **Basis of Accounting and Measurement Focus**

The accounting policies for the Cooperative conform to GAAP applicable to proprietary funds of governmental units. The financial records of the Cooperative are maintained by utilizing the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time they are incurred.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

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**NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Basis of Accounting and Measurement Focus (Continued)**

The separate accounts of the Cooperative are as follows:

Administrative Account - This account is used to control and pay the administrative expenses of the Cooperative.

Benefit Account - This account is used to control and account for the costs associated with the indemnity program.

Wellness Account - This account is used to control and pay the wellness expenses of the Wellness program.

HMO Account - This account is used to control and account for the costs associated with the HMO program.

Terminal Reserve Account - This account is used to accumulate declared dividends payable to the members.

The Cooperative's financial statements are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operation of these funds are included on the statement of net position. Proprietary fund operating statements present increases (e.g., revenues) and decreases (e.g., expenses) in total net position.

**Cash and Cash Equivalents**

For purposes of the statement of cash flows, the Cooperative considers all highly liquid investments with an original maturity of three months or less when purchased to be cash equivalents.

**Prepaid Expenses**

Certain payments to vendors that reflect costs applicable to future accounting periods are recorded as prepaid items. The cost of prepaid items is recorded as expenditures when consumed rather than when purchased.

**Accounting Estimates**

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reporting period. Actual results could differ from those estimates.

# INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

## NOTES TO FINANCIAL STATEMENTS (Continued)

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### NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

#### **Fair Value Measurements**

Current accounting standards establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described on the following page:

Level 1: Inputs to the valuation methodology are unadjusted quoted market prices for identical assets or liabilities in active markets that the Cooperative has the ability to access.

Level 2: Inputs to the valuation methodology include the following:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for the Cooperative's investments measured at fair value. There have been no changes in the methodologies used at June 30, 2020.

*U.S. Treasury Securities, U.S. Agency Securities and Municipal Bonds:* Valued at pricing models maximizing the use of observable inputs for similar securities.

*Negotiable Certificate of Deposits:* Valued using observable inputs for similar securities.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Cooperative believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

#### **Operating and Nonoperating Revenues/Expenses**

Operating revenues/expenses include all revenues/expenses directly related to providing services. Incidental revenues/expenses are reported as nonoperating.



# INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

## NOTES TO FINANCIAL STATEMENTS (Continued)

### NOTE 2. - DEPOSITS AND INVESTMENTS

Deposits and Investments - The investment policy authorizes the Cooperative to make deposits/invest in insured commercial banks, savings and loan institutions, obligations of the U.S. Treasury and U.S. agencies, insured credit union shares, certain money market mutual funds, repurchase agreements, certain municipal debt securities, and to jointly invest funds with other public agencies.

Illinois Metropolitan Investment Fund (IMET) is a not-for-profit investment trust formed pursuant to the Illinois Municipal Code. IMET is managed by a Board of Trustees elected from the participating members. IMET is not registered with the SEC as an Investment Company. IMET offers two investment options, the 1-3 Year Series and the Convenience Fund Series. The 1-3 Year Series is designed for funds not required to be spent in the short term and which are available for investment that have an approximate weighted average maturity of five years or less. The 1-3 Year Series is valued at fair value. The Convenience Fund Series is designed for funds that are required to meet short term liquidity and operates similar to a money market. The fair value of the positions in the Convenience Series is the same as the value of the Convenience Fund series shares. Investments in both Series are either FDIC insured or collateralized, except investment in US Treasury and Agency Securities. IMET issues a publicly available financial report, which may be obtained directly from its administrative offices. Contact information can be found at <http://www.investimet.com>. At June 30, 2019 \$7,407,202 was invested in the 1-3 Year Series and \$31,062,864 was invested in the Convenience Fund Series. At June 30, 2020, \$7,702,941 was invested in the 1-3 Year Series and \$35,856,556 was invested in the Convenience Fund Series.

At fiscal year end, the carrying amount of the Cooperative's deposits totaled \$23,948,511 in 2020 and \$2,566,962 in 2019, respectively. The bank balances totaled \$23,948,511 in 2020 and \$2,566,962 in 2019.

At June 30, 2020 and 2019, the Cooperative's deposits and investments consisted of the following:

	2020	2019
Deposits with financial institutions*	\$ 23,948,511	\$ 2,566,962
Negotiable Certificates of Deposit	30,760,615	29,160,519
Illinois Metropolitan Investment Fund Convenience Series	35,856,556	31,062,864
Illinois Metropolitan Investment Fund 1-3 Year Series	7,702,941	7,407,202
Other investments	73,229,855	80,956,292
	<u>\$ 171,498,478</u>	<u>\$ 151,153,839</u>

\* Includes accounts held in demand deposits and money markets, but primarily consists of demand deposit accounts which are valued at cost.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**NOTES TO FINANCIAL STATEMENTS (Continued)**

**NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)**

At year end, the Cooperative has the following investments and maturities:

Year Ended June 30, 2020	Fair Value	Remaining Maturities - in Years		
		Less Than 1	1-5	6-10
<b>Other Investments</b>				
Municipal Obligations	\$ 29,447,255	\$ 5,286,958	\$ 24,160,297	\$ -
U.S. Treasury Notes	-	-	-	-
Corporate Bonds	10,237,800	2,036,445	8,201,355	-
Federal Agric Mtg Corp.	1,000,760	-	1,000,760	-
Federal Farm Credit Bank	12,700,595	501,710	12,198,885	-
Federal Home Loan Bank	13,333,895	1,007,690	12,326,205	-
Federal Home Loan Mortgage Corp.	3,999,650	-	3,999,650	-
Federal National Mortgage Assoc.	2,509,900	1,511,690	998,210	-
<b>Other Investments</b>	<b>73,229,855</b>	<b>10,344,493</b>	<b>62,885,362</b>	<b>-</b>
Negotiable Certificates of Deposit	30,760,615	4,154,389	26,606,226	-
IMET 1-3 Year Series	7,702,941	-	7,702,941	-
<b>Total</b>	<b>\$ 111,693,411</b>	<b>\$ 14,498,882</b>	<b>\$ 97,194,529</b>	<b>\$ -</b>
<b>Year Ended June 30, 2019</b>				
<b>Other Investments</b>				
Municipal Obligations	\$ 14,293,705	\$ 4,398,211	\$ 9,370,139	\$ 525,355
U.S. Treasury Notes	498,710	498,710	-	-
Corporate Bonds	10,135,550	-	10,135,550	-
Federal Farm Credit Bank	11,281,237	2,991,650	8,289,587	-
Federal Home Loan Bank	19,962,058	3,134,773	16,827,285	-
Federal Home Loan Mortgage Corp.	10,084,385	2,339,935	7,744,450	-
Federal National Mortgage Assoc.	14,700,647	3,286,217	11,414,430	-
<b>Other Investments</b>	<b>80,956,292</b>	<b>16,649,496</b>	<b>63,781,441</b>	<b>525,355</b>
Negotiable Certificates of Deposit	29,160,519	3,348,429	25,812,090	-
IMET 1-3 Year Series	7,407,202	-	7,407,202	-
<b>Total</b>	<b>\$ 117,524,013</b>	<b>\$ 19,997,925</b>	<b>\$ 97,000,733</b>	<b>\$ 525,355</b>

## INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

### NOTES TO FINANCIAL STATEMENTS (Continued)

#### NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

The Cooperative categorizes its fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. The Cooperative has the following recurring fair value measurements as of June 30, 2020:

	Level 1	Level 2	Level 3	Total
Municipal Obligations	\$ -	\$ 29,447,255	\$ -	\$ 29,447,255
Negotiable Certificates of Deposit	-	30,760,615	-	30,760,615
U.S. Treasury Notes	-	-	-	-
Corporate Bonds	-	10,237,800	-	10,237,800
Federal Agric Mtg Corp.	-	1,000,760	-	1,000,760
Federal Farm Credit Bank	-	12,700,595	-	12,700,595
Federal Home Loan Bank	-	13,333,895	-	13,333,895
Federal Home Loan Mortgage Corp.	-	3,999,650	-	3,999,650
Federal National Mortgage Assoc.	-	2,509,900	-	2,509,900
IMET 1-3 Year Series	-	7,702,941	-	7,702,941
	-	7,702,941	-	7,702,941
Investments, at Fair Value	\$ -	\$ 111,693,411	\$ -	\$ 111,693,411

The Cooperative has the following recurring fair value measurements as of June 30, 2019:

	Level 1	Level 2	Level 3	Total
Municipal Obligations	\$ -	\$ 14,293,705	\$ -	\$ 14,293,705
Negotiable Certificates of Deposit	-	29,160,519	-	29,160,519
U.S. Treasury Notes	-	498,710	-	498,710
Corporate Bonds	-	10,135,550	-	10,135,550
Federal Farm Credit Bank	-	11,281,237	-	11,281,237
Federal Home Loan Bank	-	19,962,058	-	19,962,058
Federal Home Loan Mortgage Corp.	-	10,084,385	-	10,084,385
Federal National Mortgage Assoc.	-	14,700,647	-	14,700,647
IMET 1-3 Year Series	-	7,407,702	-	7,407,702
	-	7,407,702	-	7,407,702
Investments, at Fair Value	\$ -	\$ 117,524,513	\$ -	\$ 117,524,513

## INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

### NOTES TO FINANCIAL STATEMENTS (Continued)

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#### NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

##### **Credit Risk, Custodial Credit Risk, and Concentration Risk**

*Interest Rate Risk.* Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. The Cooperative limits its exposure to interest rate risk by structuring the portfolio “so that securities mature to meet cash requirements for ongoing operations.” The Cooperative’s investment policy limits the maturity to “shorter term securities, money market mutual funds or similar investment pools and limiting the average maturity of the portfolio to three years;” in addition, a portion of the portfolio may be invested in readily available funds such as local government investment pools, or money market funds to ensure that appropriate liquidity is maintained to meet ongoing obligations.

*Credit Risk.* Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. The Cooperative’s investment policy establishes criteria for allowable investments by limiting investments by the type of securities, so the impact of potential losses from any one type of security or from one individual issuer will be minimized. The investment criteria follow the requirements as defined by state law with the exception that commercial paper is prohibited. Municipal securities are limited to issuer’s with a credit rating of A3/A- or better. The U.S. Treasury and Agency bonds are rated AAA, Corporate Bonds are rated A or higher, and Certificate of Deposits are not rated but the maximum amount invested is up to the FDIC guaranteed amount.

The Cooperative’s investment policy also prescribes to the “prudent person” rule, which states, “Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own affairs, not for speculation, but for investment, considering the primary objective of safety as well as the secondary objective of the attainment of market rates of return.”

*Custodial Credit Risk - Deposits.* In the case of deposits, this is the risk that in the event of a bank failure, the Cooperative’s deposits may not be returned to it. The Cooperative’s investment policy requires pledging of collateral for all bank balances in excess of federal depository insurance and states, “where allowed by state law and in accordance with the GFOA Recommended Practices on the Collateralization of Public Deposits, full collateralization will be required on all demand deposit accounts, including checking accounts and certificates of deposit.” At June 30, 2020 and 2019, the entire amount of the bank balance of the deposits was covered by federal depository or equivalent insurance or covered by collateral of \$23,948,511 and \$2,566,962, respectively and held in the Cooperative’s name, by the Federal Reserve Bank of New York.

*Custodial Credit Risk - Investments.* In the case of investments, this is the risk that, in the event of the failure of the counterparty, the Cooperative will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. To limit its exposure, the Cooperative’s investment policy requires all security transactions that are exposed to custodial credit risk to be processed on a delivery versus payment (DVP) basis with the underlying investments held by a third-party custodian acting as the Cooperative’s agent separate from where the investment was purchased or by the trust department of the bank where purchased, in the Cooperative’s name.

## INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

### NOTES TO FINANCIAL STATEMENTS (Continued)

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#### NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

##### Credit Risk, Custodial Credit Risk, and Concentration Risk (Continued)

*Concentration of Credit Risk.* This is the risk of loss attributed to the magnitude of the Cooperative's investment in a single issuer. At June 30, 2020 the following Cooperative's investments exceeded 5% of the fair value of total investments; Federal Farm Credit Bank (7.4%) and Federal Home Loan Bank (7.8%). At June 30, 2019 the following Cooperative's investments exceeded 5% of the fair value of total investments; Federal Farm Credit Bank (7.5%), Federal Home Loan Bank (13.2%, Federal Home Loan Mortgage Corp. (6.7%), and Federal National Mortgage Assoc (9.7%). The investment policy seeks to eliminate risk of loss resulting from the overconcentration of assets in a specific maturity, issuer, or class of securities, including all cash and cash equivalents, by diversifying by maturity, issuer, and class of security, and allowing no more than 50% of IPBC Funds to be invested with any single investment firm. Additionally, municipal securities are limited to a maximum of 30% of the portfolio with no more than 10% with any one issuer. Corporate obligations are limited to a maximum of 10% of the portfolio with no more than \$1 million with any one issuer.

#### NOTE 3. - RISK MANAGEMENT

The liability for all benefit claims, including all known claims plus claims incurred but not reported, has been accrued and is based on the estimated cost of settling the claims, including the effects of inflation and other societal and economic factors.

All Cooperative indemnity medical and HMO claims are subject to an individual stop loss amount. The indemnity medical claims individual stop loss amount was \$500,000 for 2020 and \$125,000 for 2019. However, in 2019 the Cooperative had self-funded 70% of the risk of these claims. This results in no reimbursements due from the stop loss vendor until the 70% is exceeded. During 2020 the amount recovered from individual stop loss amounts totaled \$4,450,580. During 2019 and 2018 the amounts recovered of \$16,902,297 and \$15,812,500, respectively of self-funded stop loss are shared by all members. The HMO medical claims individual stop loss amount was \$365,000 for 2020 and \$175,000 for 2019 and 2018, respectively. During 2020, 2019, and 2018, the amounts recovered from individual stop loss amounts totaled \$1,038,968, \$2,424,433, and \$2,635,250, respectively.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**

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**NOTE 3. - RISK MANAGEMENT (Continued)**

The following is a summary of claim activity for the years ended June 30, 2020, 2019, and 2018:

	2020	2019	2018
Claims Payable - Beginning	\$ 35,347,970	\$ 39,237,324	\$ 30,730,506
Current Year Provision for Insured Events	260,419,348	250,357,945	246,986,355
Payment of Claims			
Events of the Current Year	(224,304,140)	(215,009,975)	(207,749,031)
Events of Prior Years	(35,347,970)	(39,237,324)	(30,730,506)
Claims Payable Ending	<u>\$ 36,115,208</u>	<u>\$ 35,347,970</u>	<u>\$ 39,237,324</u>

**NOTE 4. - ALLOWANCE FOR ACCOUNTS RECEIVABLE**

The Illinois Metropolitan Investment Fund (IMET) notified all participants that over \$50 million in USDA loans, which were being held in the Convenience Fund Series were fraudulent and forged. The forged guarantees on these loans were initially denied by the USDA. In 2015, the Cooperative's portion of the IMET Convenience Fund was impaired. A contra investment account of \$1,595,780 was recorded in the Terminal Reserve Account. During the fiscal year the Cooperative received what is expected to be the last distribution of \$631,421 for a total distribution of \$887,823. The remaining balance and contra investment account have been written off.

## Required Supplementary Information

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Required Supplementary Information  
Claims Development Information - Last Ten Fiscal Years  
June 30, 2020**

	2016	2017	2018	2019	2020
Revenues	\$ 187,629,966	233,863,859	290,972,434	312,889,985	305,431,114
Unallocated Expenses	31,695,076	32,901,355	40,249,091	51,132,081	37,620,300
Net Incurred Expenses	163,561,729	202,938,588	246,986,355	250,357,945	260,419,348
<b>Paid Claims</b>					
End of Policy Year	135,405,523	172,208,082	207,749,031	215,009,975	224,304,140
One Year Later	163,561,729	202,938,588	246,986,355	-	-
Two Years Later	163,561,729	202,938,588	-	-	-
Three Years Later	163,561,729	-	-	-	-
Four Years Later	-	-	-	-	-
<b>Re-estimated Incurred Claims and Expense</b>					
End of Policy Year	163,561,729	202,938,588	246,986,355	250,357,945	260,419,348
One Year Later	163,561,729	202,938,588	246,986,355	-	-
Two Years Later	163,561,729	202,938,588	-	-	-
Three Years Later	163,561,729	-	-	-	-
Four Years Later	-	-	-	-	-

See independent auditor's report.



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Required Supplementary Information  
Claims Development Information - Last Ten Fiscal Years  
June 30, 2020**

	2011	2012	2013	2014	2015
Revenues	\$ 135,785,447	154,875,601	162,574,655	171,082,170	173,085,972
Unallocated Expenses	15,284,408	19,978,605	18,300,873	25,794,481	28,143,742
Net Incurred Expenses	115,475,873	128,210,189	130,429,913	138,165,559	148,862,595
<b>Paid Claims</b>					
End of Policy Year	92,300,326	101,418,498	104,556,140	110,408,207	118,632,820
One Year Later	115,475,873	128,210,189	130,429,913	138,165,559	148,862,595
Two Years Later	115,475,873	128,210,189	130,429,913	138,165,559	148,862,595
Three Years Later	115,475,873	128,210,189	130,429,913	138,165,559	148,862,595
Four Years Later	115,475,873	128,210,189	130,429,913	138,165,559	148,862,595
<b>Re-estimated Incurred Claims and Expense</b>					
End of Policy Year	98,363,937	128,210,189	130,429,913	138,165,559	148,862,595
One Year Later	98,363,937	128,210,189	130,429,913	138,165,559	148,862,595
Two Years Later	98,363,937	128,210,189	130,429,913	138,165,559	148,862,595
Three Years Later	98,363,937	128,210,189	130,429,913	138,165,559	148,862,595
Four Years Later	98,363,937	128,210,189	130,429,913	138,165,559	148,862,595

See independent auditor's report.

## Other Supplemental Data

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Position - By Accounts  
June 30, 2020**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
<b>ASSETS</b>						
Cash and Investments	\$ 154,446	18,082,670	3,748,127	5,821,813	143,691,422	171,498,478
Receivables						
Accrued Interest	-	-	-	-	398,948	398,948
Other Receivables	22,449	83,970	-	-	204,983	311,402
Rebates	-	7,600,926	-	3,022,126	-	10,623,052
Recoveries	-	2,962,174	-	214,009	-	3,176,183
Internal Balances	-	68,235,807	-	-	(68,235,807)	-
Prepaid Expenses	46,803	230,003	-	-	-	276,806
<b>Total Assets</b>	<b>223,698</b>	<b>97,195,550</b>	<b>3,748,127</b>	<b>9,057,948</b>	<b>76,059,546</b>	<b>186,284,869</b>
<b>LIABILITIES</b>						
Accounts Payable	137,128	86,378	155,311	75	-	378,892
Due to Members - Incentives	-	-	3,323,459	-	-	3,323,459
Due to Members - Deferred	-	851,178	-	627,334	-	1,478,512
Due to Members - Withdrawn	-	-	-	-	1,417,665	1,417,665
Due to Members - Surplus/(Loss)	-	-	-	-	74,641,881	74,641,881
Claims Payable	-	27,684,669	-	8,430,539	-	36,115,208
<b>Total Liabilities</b>	<b>137,128</b>	<b>28,622,225</b>	<b>3,478,770</b>	<b>9,057,948</b>	<b>76,059,546</b>	<b>117,355,617</b>
<b>NET POSITION</b>						
Unrestricted - General	86,570	68,573,325	269,357	-	-	68,929,252
<b>Total Net Position</b>	<b>86,570</b>	<b>68,573,325</b>	<b>269,357</b>	<b>-</b>	<b>-</b>	<b>68,929,252</b>

See independent auditor's report.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Revenues, Expenses, and  
Changes in Net Position - by Accounts  
June 30, 2020**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
Operating Revenues						
Member Contributions - Net	\$ 4,739,779	221,817,354	1,679,142	75,054,152	(3,083,190)	300,207,237
Operating Expenses						
Administration	5,004,154	9,328,869	-	3,808,368	10,830,073	28,971,464
Insurance Premiums	-	7,344,144	-	1,304,692	-	8,648,836
Claims Expense - Net	-	197,325,576	1,616,143	61,477,629	-	260,419,348
Total Operating Expenses	5,004,154	213,998,589	1,616,143	66,590,689	10,830,073	298,039,648
Operating Income/(Loss)	(264,375)	7,818,765	62,999	8,463,463	(13,913,263)	2,167,589
Nonoperating Revenues						
Investment Income	-	-	-	-	5,223,877	5,223,877
Income/(Loss) Before Transfers	(264,375)	7,818,765	62,999	8,463,463	(8,689,386)	7,391,466
Internal Transfers	273,102	(396,071)	(102,954)	(8,463,463)	8,689,386	-
Change in Net Position	8,727	7,422,694	(39,955)	-	-	7,391,466
Net Position - Beginning	77,843	61,150,631	309,312	-	-	61,537,786
Net Position - Ending	86,570	68,573,325	269,357	-	-	68,929,252

See independent auditor's report.

## Statistical Section

# INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

## Statistical Section

This portion of the Intergovernmental Personnel Benefit Cooperative’s comprehensive annual financial report presents detailed information as a context for understanding what the information in the financial statements, note disclosures and required supplemental information say about Intergovernmental Personnel Benefit Cooperative’s overall economic condition.

### Contents

Operating Information ..... 20 - 119

These schedules contain service data to help the reader understand how the information in the Cooperative’s financial report relates to the service the Cooperative provides and the activities it performs.

Revenue Capacity ..... 120 – 133

These schedules contain information to help the reader assess the Cooperative’s most significant revenue source, members’ contributions.

Financial Trends ..... 134 - 139

These schedules contain information to help the reader understand how the Cooperative’s financial performance and well-being have changed over time.

Debt Capacity .....

The Cooperative does not have any current outstanding debt and does not have the ability to issue debt in the future.

Demographic and Economic Information ..... 140 - 142

These schedules offer demographic and economic indicators to help the reader understand the environment within which the Cooperative’s financial activities take place.

Sources: Unless otherwise noted, the information in these schedules is derived from the comprehensive annual financial reports for the relevant year.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Individual Members - Administrative Account  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
<b>Individual Members</b>								
Barrington	\$ 408	\$ 24,808	\$ 18,970	\$ 5,968	\$ 24,938	\$ 176	\$ 46	\$ 454
Bloomington	455	29,087	22,348	8,135	30,483	1,472	76	531
Bloomington	2,235	139,913	107,853	40,108	147,961	8,375	327	2,562
Buffalo Grove	1,105	70,447	54,972	19,030	74,002	3,739	184	1,289
Carol Stream	835	52,099	40,526	13,090	53,616	1,634	117	952
Carpentersville	780	47,579	36,441	11,608	48,049	563	93	873
Crystal Lake	1,337	77,349	60,464	22,166	82,630	5,359	78	1,415
Deerfield	922	57,991	45,329	16,946	62,275	4,422	138	1,060
DeKalb	1,201	73,730	57,835	19,029	76,864	3,287	153	1,354
DeKalb County	606	83,676	64,281	31,191	95,472	12,663	867	1,473
Des Plaines	1,881	116,755	91,493	44,244	135,737	19,240	258	2,139
Elk Grove Village	1,684	104,871	79,001	29,014	108,015	3,379	235	1,919
Evanston	3,657	224,698	172,161	54,428	226,589	2,351	460	4,117
FP Dist-DuPage Co	1,267	79,039	61,390	21,909	83,299	4,439	179	1,446
Franklin Park	712	43,851	33,412	10,994	44,406	647	92	804
Glenview	1,554	74,560	74,191	23,260	97,451	22,730	(161)	1,393
Hanover Park	914	58,088	45,229	14,137	59,366	1,426	148	1,062
Highland Park	1,390	87,362	68,383	25,284	93,667	6,513	208	1,598
Hoffman Estates	1,654	106,649	82,487	31,331	113,818	7,464	295	1,949
Homewood	561	36,401	27,790	10,464	38,254	1,957	104	665

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Individual Members - Administrative Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Lombard	\$ 1,119	\$ 70,498	\$ 53,893	\$ 23,029	\$ 76,922	\$ 6,594	\$ 170	\$ 1,289
McHenry	4,136	262,886	203,510	67,310	270,820	8,605	671	4,807
Morton Grove	910	56,373	43,289	14,218	57,507	1,258	124	1,034
Mount Prospect	1,791	112,861	86,563	28,264	114,827	2,239	273	2,064
Northbrook	1,271	79,827	61,448	23,125	84,573	4,935	189	1,460
Northbrook Library	202	13,575	10,578	2,010	12,588	(942)	45	247
Oswego	599	39,383	30,687	10,312	40,999	1,734	118	717
Oswegoland PD	203	12,621	9,748	3,151	12,899	306	28	231
Palatine	-	47,040	36,339	11,363	47,702	1,461	799	799
Park Ridge	1,034	66,024	50,391	16,086	66,477	624	171	1,205
Rolling Meadows	765	47,679	36,172	14,888	51,060	3,487	106	871
Schaumburg	2,272	139,959	107,132	45,354	152,486	12,820	293	2,565
West Chicago	395	23,897	18,700	5,509	24,209	356	44	439
Wheaton	972	60,453	45,255	16,662	61,917	1,600	136	1,108
Wheeling	1,372	83,709	64,269	23,566	87,835	4,288	162	1,534
Wood Dale	504	30,858	24,026	11,525	35,551	4,757	64	568
<b>Total</b>	<b>42,703</b>	<b>2,736,596</b>	<b>2,126,556</b>	<b>768,708</b>	<b>2,895,264</b>	<b>165,958</b>	<b>7,290</b>	<b>49,993</b>

(1) Other service fees (accounting, audit, legal and managerial services) and other expenses are allocated based on member contributions.

(2) Internal Transfers to/from the Terminal Reserve Account are to adjust for the two month fund balance policy requirement.



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
<b>NIHII</b>								
Bensenville	\$ 470	\$ 29,721	\$ 23,149	\$ 7,149	\$ 30,298	\$ 648	\$ 71	\$ 541
Berkeley	153	9,705	7,571	2,316	9,887	209	27	180
Countryside	313	20,557	16,063	4,930	20,993	498	62	375
DU-Comm	401	25,253	19,289	6,679	25,968	776	61	462
FPDKC	305	19,466	15,043	5,460	20,503	1,089	52	357
Hinsdale	559	33,821	26,348	8,846	35,194	1,435	62	621
Indian Head Park	75	4,950	3,777	1,676	5,453	515	12	87
Justice	171	10,916	8,317	2,824	11,141	254	29	200
La Grange	382	24,247	18,517	6,017	24,534	351	64	446
LaGrange Park	241	15,555	11,837	3,943	15,780	270	45	286
Lisle	429	27,687	21,650	7,956	29,606	1,995	76	505
Lisle Park District	147	9,682	7,384	2,477	9,861	208	29	176
Lisle Woodridge FPD	533	32,548	25,345	8,560	33,905	1,421	64	597
Montgomery	283	19,368	14,895	5,461	20,356	1,060	72	355
MPEA	168	9,619	7,410	2,332	9,742	132	9	177
Muni Cons Dispatch	57	3,421	2,642	812	3,454	37	4	61
Naperville Park Dist	507	32,559	24,889	7,783	32,672	201	88	595
North Aurora	217	14,749	11,292	3,759	15,051	355	53	270
North Riverside	595	36,803	28,707	10,339	39,046	2,323	80	675
Oak Park Public Libr	231	14,835	11,383	4,359	15,742	947	40	271
Oak Park Township	153	9,810	7,494	2,936	10,430	645	25	178
River Forest	445	27,638	20,928	9,378	30,306	2,728	60	505
River Grove	211	14,324	11,236	3,332	14,568	295	51	262
Rock Falls	349	23,552	18,233	6,761	24,994	1,521	79	428
Summit	264	17,106	13,024	5,549	18,573	1,517	50	314
Warrenville	321	19,807	15,210	8,569	23,779	4,013	41	362

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Westchester	\$ 467	\$ 28,581	\$ 22,424	\$ 7,241	\$ 29,665	\$ 1,141	\$ 57	\$ 524
Westmont PD	74	4,343	3,340	1,359	4,699	362	6	80
Winfield	181	11,222	8,741	2,856	11,597	400	25	206
Woodridge Library	-	1,938	1,497	532	2,029	124	33	33
WSCDC	116	7,949	6,054	2,344	8,398	475	26	142
<b>Total</b>	<b>8,818</b>	<b>561,732</b>	<b>433,689</b>	<b>154,535</b>	<b>588,224</b>	<b>27,945</b>	<b>1,453</b>	<b>10,271</b>
<b>NWHIP</b>								
Algon-Lake Hills FPD	236	16,222	12,438	5,144	17,582	1,419	59	295
Algonquin	600	37,325	28,990	10,548	39,538	2,295	82	682
Batavia	749	47,572	37,077	14,161	51,238	3,788	122	871
Beach Park	56	3,588	2,774	923	3,697	117	8	64
Boone County	730	45,177	34,733	10,625	45,358	281	100	830
Campton Hills	19	1,539	1,213	692	1,905	376	10	29
Cary	234	15,357	11,890	4,432	16,322	1,010	45	279
FPD Winnebago County	156	10,171	7,974	2,630	10,604	464	31	187
Gilberts	89	6,234	4,875	1,496	6,371	158	21	110
Glencoe	584	36,057	27,691	14,675	42,366	6,387	78	662
Glenview Park Distr	-	17,231	13,417	3,875	17,292	354	293	293
Highwood	71	4,505	3,331	1,303	4,634	140	11	82
Huntley	385	24,496	19,029	7,567	26,596	2,161	61	446
Itasca	392	23,292	18,207	5,336	23,543	286	35	427
JAWA	67	4,276	3,352	1,087	4,439	173	10	77
Lake Zurich	597	37,678	28,378	9,714	38,092	508	94	691
Libertyville	695	43,282	33,425	11,059	44,484	1,298	96	791
McHenry-city	529	33,580	26,064	13,178	39,242	5,749	87	616
NWCD	388	24,567	18,891	6,035	24,926	420	61	449

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Palatine PD	\$ 325	\$ 19,886	\$ 15,585	\$ 5,468	\$ 21,053	\$ 1,209	\$ 42	\$ 367
Roscoe	100	6,483	5,006	1,559	6,565	98	16	116
Roselle	142	19,914	15,625	5,727	21,352	1,646	208	350
SEECOM	133	8,002	6,211	1,909	8,120	133	15	148
Spring Grove	80	5,038	3,929	2,656	6,585	1,560	13	93
Streamwood	835	52,176	40,112	15,539	55,651	3,595	120	955
Wauconda	248	15,002	11,771	3,576	15,347	372	27	275
West Dundee	219	14,835	11,634	4,186	15,820	1,036	51	270
Winnetka	837	52,539	40,599	17,534	58,133	5,720	126	963
<b>Total</b>	<b>9,496</b>	<b>626,024</b>	<b>484,221</b>	<b>182,634</b>	<b>666,855</b>	<b>42,753</b>	<b>1,922</b>	<b>11,418</b>
<b>QCHIP</b>								
Colona	114	6,901	5,327	1,645	6,972	83	12	126
East Moline	1,179	73,055	56,071	20,916	76,987	4,093	161	1,340
Freeport	799	50,300	39,038	15,364	54,402	4,224	122	921
Lee County	531	36,357	28,464	11,237	39,701	3,476	132	663
Princeton	347	20,761	15,837	5,122	20,959	233	35	382
Rochelle	465	30,267	23,178	9,503	32,681	2,502	88	553
Washington	274	17,549	13,546	4,636	18,182	678	45	319
<b>Total</b>	<b>3,709</b>	<b>235,190</b>	<b>181,461</b>	<b>68,423</b>	<b>249,884</b>	<b>15,289</b>	<b>595</b>	<b>4,304</b>
<b>SCDBP</b>								
Burr Ridge	233	14,836	11,303	4,143	15,446	647	37	270
Clarendon Hills	177	10,582	8,278	2,660	10,938	375	19	196
Darien	301	18,596	14,114	6,016	20,130	1,573	39	340

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Willowbrook	\$ 198	\$ 13,120	\$ 9,518	\$ 3,858	\$ 13,376	\$ 298	\$ 42	\$ 240
Woodridge	536	32,280	24,511	10,474	34,985	2,761	56	592
<b>Total</b>	<b>1,445</b>	<b>89,414</b>	<b>67,724</b>	<b>27,151</b>	<b>94,875</b>	<b>5,654</b>	<b>193</b>	<b>1,638</b>
<b>SIHII</b>								
Collinsville	1,000	65,170	51,042	17,459	68,501	3,520	189	1,189
Effingham	549	33,559	25,602	9,937	35,539	2,048	68	617
Glen Carbon	289	18,339	14,120	4,334	18,454	161	46	335
Monroe	806	46,702	34,273	13,314	47,587	939	54	860
New Baden	68	4,773	3,664	1,262	4,926	170	17	85
Swansea	245	15,384	12,072	3,723	15,795	451	40	285
Trenton	62	3,946	2,994	1,090	4,084	145	7	69
Wood River	354	22,254	17,455	6,016	23,471	1,271	54	408
<b>Total</b>	<b>3,373</b>	<b>210,127</b>	<b>161,222</b>	<b>57,135</b>	<b>218,357</b>	<b>8,705</b>	<b>475</b>	<b>3,848</b>
<b>SWAHM</b>								
Beecher	99	7,136	5,554	1,708	7,262	155	29	128
Channahon	119	8,545	6,191	2,990	9,181	673	37	156
Coal City	99	7,040	5,305	1,826	7,131	120	29	128
Crest Hill	225	14,849	11,141	4,813	15,954	1,151	46	271
Crete	156	10,705	8,246	2,583	10,829	162	38	194
Crete Township	62	3,353	2,589	816	3,405	53	1	63
Glen Ellyn	742	48,672	37,842	11,458	49,300	771	143	885
Homer Glen	79	5,684	4,444	1,322	5,766	108	26	105
Homewood Library	74	4,456	3,393	1,377	4,770	322	8	82
Lockport	502	31,712	24,874	7,770	32,644	1,011	79	581

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Mokena	\$ 316	\$ 18,829	\$ 14,502	\$ 4,717	\$ 19,219	\$ 419	\$ 29	\$ 345
Monee	131	8,576	6,623	2,073	8,696	145	25	156
Peotone	46	5,891	4,547	1,361	5,908	77	60	106
Plainfield	668	37,655	29,337	9,325	38,662	1,032	25	693
South Chicago Height	142	8,240	6,193	2,206	8,399	170	11	153
South Holland	345	47,091	36,932	11,750	48,682	2,076	485	830
Steger	189	12,262	8,610	4,115	12,725	496	33	222
<b>Total</b>	<b>3,994</b>	<b>280,696</b>	<b>216,323</b>	<b>72,210</b>	<b>288,533</b>	<b>8,941</b>	<b>1,104</b>	<b>5,098</b>
<b>Withdrawn Members</b>								
Kane County	4,305	-	-	2,162	2,162	(2,143)	(4,305)	-
<b>Total</b>	<b>4,305</b>	<b>-</b>	<b>-</b>	<b>2,162</b>	<b>2,162</b>	<b>(2,143)</b>	<b>(4,305)</b>	<b>-</b>
<b>Grand Total</b>	<b>77,843</b>	<b>4,739,779</b>	<b>3,671,196</b>	<b>1,332,958</b>	<b>5,004,154</b>	<b>273,102</b>	<b>8,727</b>	<b>86,570</b>

(1) Other service fees (accounting, audit, legal and managerial services) and other expenses are allocated based on member contributions.

(2) Internal Transfers to/from the Terminal Reserve Account are to adjust for the two month fund balance policy requirement.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Individual Members - Benefit Account  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
<b>Individual Members</b>								
Barrington	\$ 170,402	\$ 1,049,541	\$ 1,085,236	\$ -	\$ (35,695)	\$ -	\$ (35,695)	\$ 134,707
Bloomington	(22,699)	426,757	396,748	22,699	52,708	-	52,708	30,009
Bloomington	1,795,614	6,280,909	6,740,702	-	(459,793)	-	(459,793)	1,335,821
Buffalo Grove	888,788	4,352,703	4,313,526	-	39,177	-	39,177	927,965
Carol Stream	532,010	271,448	282,658	-	(11,210)	-	(11,210)	520,800
Carpentersville	1,621,394	2,682,888	2,638,446	-	44,442	-	44,442	1,665,836
Crystal Lake	1,344,100	4,898,817	4,736,488	-	162,329	-	162,329	1,506,429
Deerfield	1,859,417	3,301,231	2,864,976	-	436,255	-	436,255	2,295,672
DeKalb	776,994	4,655,057	4,481,852	-	173,205	-	173,205	950,199
DeKalb County	(317,601)	5,494,140	4,991,435	317,601	820,306	-	820,306	502,705
Des Plaines	3,004,613	6,172,303	6,247,939	-	(75,636)	-	(75,636)	2,928,977
Elk Grove Village	413,603	6,149,109	6,238,671	-	(89,562)	-	(89,562)	324,041
Evanston	2,544,435	10,310,836	9,856,488	-	454,348	-	454,348	2,998,783
FP Dist-DuPage Co	2,031,474	2,909,965	2,828,108	-	81,857	-	81,857	2,113,331
Franklin Park	493,782	2,244,622	2,117,179	-	127,443	-	127,443	621,225
Glenview	831,526	2,903,271	2,622,996	-	280,275	-	280,275	1,111,801
Hanover Park	3,143,529	2,495,719	2,386,141	-	109,578	-	109,578	3,253,107
Highland Park	2,341,173	5,241,663	4,824,199	-	417,464	-	417,464	2,758,637
Hoffman Estates	1,062,142	6,056,932	5,790,207	-	266,725	-	266,725	1,328,867
Homewood	334,856	2,293,628	2,419,416	-	(125,788)	-	(125,788)	209,068

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Individual Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
Lombard	\$ 553,563	\$ 1,993,696	\$ 1,916,137	\$ -	\$ 77,559	\$ -	\$ 77,559	\$ 631,122
McHenry	1,558,621	9,768,031	9,071,122	-	696,909	-	696,909	2,255,530
Morton Grove	2,494,309	3,150,100	3,069,765	-	80,335	-	80,335	2,574,644
Mount Prospect	2,216,259	5,813,780	5,396,865	-	416,915	-	416,915	2,633,174
Northbrook	3,192,271	5,578,069	5,421,553	-	156,516	-	156,516	3,348,787
Northbrook Library	282,811	621,748	602,536	-	19,212	-	19,212	302,023
Oswego	199,910	894,456	720,101	-	174,355	-	174,355	374,265
Oswegoland PD	153,835	113,986	107,201	-	6,785	-	6,785	160,620
Palatine	-	3,388,677	3,222,615	-	166,062	-	166,062	166,062
Park Ridge	605,201	2,654,366	2,366,616	-	287,750	-	287,750	892,951
Rolling Meadows	1,713,724	1,702,954	1,492,947	-	210,007	-	210,007	1,923,731
Schaumburg	3,651,559	7,021,662	7,322,667	-	(301,005)	-	(301,005)	3,350,554
West Chicago	827,376	984,767	912,228	-	72,539	-	72,539	899,915
Wheaton	838,366	3,131,155	3,003,795	-	127,360	-	127,360	965,726
Wheeling	1,506,448	2,954,120	3,161,039	-	(206,919)	-	(206,919)	1,299,529
Wood Dale	787,960	1,160,615	1,298,167	-	(137,552)	-	(137,552)	650,408
<b>Total</b>	<b>45,431,765</b>	<b>131,123,721</b>	<b>126,948,765</b>	<b>340,300</b>	<b>4,515,256</b>	<b>-</b>	<b>4,515,256</b>	<b>49,947,021</b>

(1) Change in Net Position for NIHII, NWHIP, QCHIP, SIHII and SWAHM have been reallocation across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

(2) Internal transfers relate to requests from members to transfer funds to other accounts.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
<b>NIHII</b>								
Bensenville	\$ 347,760	\$ 942,462	\$ 780,355	\$ -	\$ 162,107	\$ (109,777)	\$ 52,330	\$ 400,090
Berkeley	9,370	130,591	102,684	-	27,907	(20,656)	7,251	16,621
Countryside	3,258	70,360	59,516	-	10,844	(6,937)	3,907	7,165
DU-Comm	49,309	665,891	619,789	-	46,102	(9,131)	36,971	86,280
FPDKC	57,586	394,619	415,575	-	(20,956)	42,869	21,913	79,499
Hinsdale	55,516	934,607	687,445	-	247,162	(195,270)	51,892	107,408
Indian Head Park	1,041	1,076	1,073	-	3	58	61	1,102
Justice	5,928	88,414	94,702	-	(6,288)	11,195	4,907	10,835
La Grange	951	32,738	58,035	-	(25,297)	27,115	1,818	2,769
LaGrange Park	4,183	8,205	7,053	-	1,152	(696)	456	4,639
Lisle	61,613	1,044,984	1,155,660	-	(110,676)	168,697	58,021	119,634
Lisle Park District	34,490	430,635	427,987	-	2,648	21,262	23,910	58,400
Lisle Woodridge FPD	182,971	1,960,911	1,455,846	-	505,065	(396,186)	108,879	291,850
Montgomery	2,558	19,698	29,689	-	(9,991)	11,083	1,092	3,650
MPEA	326,520	469,108	682,124	-	(213,016)	239,063	26,047	352,567
Muni Cons Dispatch	20,458	19,297	18,630	(2,236)	(1,569)	406	(1,163)	19,295
Naperville Park Dist	77,222	1,353,422	1,086,570	-	266,852	(191,706)	75,146	152,368
North Aurora	13,675	185,985	113,150	-	72,835	(62,509)	10,326	24,001
North Riverside	867,273	2,748,092	2,469,490	-	278,602	(126,016)	152,586	1,019,859
Oak Park Public Libr	45,683	803,144	756,975	(45,683)	486	(1,576)	(1,090)	44,593
Oak Park Township	38,978	388,968	440,869	-	(51,901)	73,499	21,598	60,576
River Forest	298,797	925,753	886,539	-	39,214	12,186	51,400	350,197
River Grove	62,980	937,866	861,035	-	76,831	(24,757)	52,074	115,054
Rock Falls	466,546	1,089,003	1,136,547	-	(47,544)	108,010	60,466	527,012
Summit	75,868	971,975	814,771	-	157,204	(103,237)	53,967	129,835
Warrenville	55,010	846,685	825,801	-	20,884	26,126	47,010	102,020
Westchester	44,702	1,571,788	1,589,960	-	(18,172)	105,446	87,274	131,976



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
Westmont PD	\$ 6,996	\$ 17,852	\$ 10,111	\$ -	\$ 7,741	\$ (6,749)	\$ 992	\$ 7,988
Winfield	168,644	496,823	687,122	42,255	(148,044)	217,884	69,840	238,484
Woodridge Library	-	123,166	184,467	-	(61,301)	68,140	6,839	6,839
WSCDC	25,217	316,049	420,668	-	(104,619)	122,164	17,545	42,762
<b>Total</b>	<b>3,411,103</b>	<b>19,990,167</b>	<b>18,880,238</b>	<b>(5,664)</b>	<b>1,104,265</b>	<b>-</b>	<b>1,104,265</b>	<b>4,515,368</b>
<b>NWHIP</b>								
Algon-Lake Hills FPD	52,723	972,204	913,793	-	58,411	(10,583)	47,828	100,551
Algonquin	149,173	1,186,238	1,431,650	-	(245,412)	303,767	58,355	207,528
Batavia	225,750	4,121,190	3,497,159	(105,726)	518,305	(421,286)	97,019	322,769
Beach Park	13,625	223,817	193,018	(1,273)	29,526	(19,789)	9,737	23,362
Boone County	198,925	3,649,267	2,843,852	-	805,415	(625,889)	179,526	378,451
Campton Hills	2,733	71,291	60,045	-	11,246	(7,742)	3,504	6,237
Cary	26,805	440,308	497,299	-	(56,991)	78,654	21,663	48,468
FPD Winnebago County	43,072	425,036	303,029	-	122,007	(101,097)	20,910	63,982
Gilberts	43,074	170,390	159,823	-	10,567	(2,186)	8,381	51,455
Glencoe	70,936	1,295,177	1,201,432	-	93,745	(30,029)	63,716	134,652
Glenview Park Distr	-	758,736	650,626	-	108,110	(70,783)	37,327	37,327
Highwood	12,374	253,562	234,407	-	19,155	(6,681)	12,474	24,848
Huntley	90,534	973,746	1,048,516	-	(74,770)	122,676	47,906	138,440
Itasca	64,768	1,057,147	1,234,324	-	(177,177)	229,180	52,003	116,771
JAWA	25,767	22,674	18,514	-	4,160	(3,043)	1,117	26,884
Lake Zurich	105,199	1,445,447	1,424,859	-	20,588	50,521	71,109	176,308
Libertyville	878,051	2,883,517	2,655,796	-	227,721	(85,866)	141,855	1,019,906
McHenry-city	125,203	1,950,774	1,934,929	-	15,845	80,125	95,970	221,173
NWCD	84,722	1,267,756	1,342,777	-	(75,021)	137,387	62,366	147,088
Palatine PD	73,562	1,086,480	916,495	-	169,985	(116,538)	53,447	127,009
Roscoe	9,570	201,120	236,926	-	(35,806)	45,701	9,895	19,465

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
Roselle	\$ 27,715	\$ 1,045,264	\$ 889,922	\$ -	\$ 155,342	\$ (103,919)	\$ 51,423	\$ 79,138
SEECOM	87,403	327,948	578,527	-	(250,579)	266,711	16,132	103,535
Spring Grove	26,991	224,753	252,654	-	(27,901)	38,959	11,058	38,049
Streamwood	943,118	1,107,268	1,099,614	-	7,654	46,818	54,472	997,590
Wauconda	89,061	895,084	975,187	(58,363)	(138,466)	124,137	(14,329)	74,732
West Dundee	48,155	843,934	705,270	-	138,664	(97,149)	41,515	89,670
Winnetka	228,837	3,441,360	3,450,004	-	(8,644)	177,944	169,300	398,137
<b>Total</b>	<b>3,747,846</b>	<b>32,341,488</b>	<b>30,750,447</b>	<b>(165,362)</b>	<b>1,425,679</b>	<b>-</b>	<b>1,425,679</b>	<b>5,173,525</b>
<b>QCHIP</b>								
Colona	103,403	344,016	347,344	-	(3,328)	19,337	16,009	119,412
East Moline	1,138,080	3,604,597	3,536,706	-	67,891	99,841	167,732	1,305,812
Freeport	553,615	2,940,435	2,760,839	-	179,596	(42,767)	136,829	690,444
Lee County	315,490	1,715,919	1,611,546	(54,218)	50,155	(24,528)	25,627	341,117
Princeton	415,897	1,457,872	1,263,077	-	194,795	(126,957)	67,838	483,735
Rochelle	336,347	1,876,543	2,019,572	-	(143,029)	230,352	87,323	423,670
Washington	292,312	1,216,028	1,004,166	-	211,862	(155,278)	56,584	348,896
<b>Total</b>	<b>3,155,144</b>	<b>13,155,410</b>	<b>12,543,250</b>	<b>(54,218)</b>	<b>557,942</b>	<b>-</b>	<b>557,942</b>	<b>3,713,086</b>
<b>SCDBP</b>								
Burr Ridge	724	3,679	3,666	-	13	579	592	1,316
Clarendon Hills	15,513	46,347	34,096	-	12,251	(4,796)	7,455	22,968
Darien	1,275	8,519	8,354	-	165	1,206	1,371	2,646
Willowbrook	(1,136)	9,763	9,542	1,136	1,357	1,351	2,708	1,572
Woodridge	154	10,126	10,158	-	(32)	1,660	1,628	1,782
<b>Total</b>	<b>16,530</b>	<b>78,434</b>	<b>65,816</b>	<b>1,136</b>	<b>13,754</b>	<b>-</b>	<b>13,754</b>	<b>30,284</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
<b>SIHH</b>								
Collinsville	\$ 736,948	\$ 4,803,194	\$ 3,759,536	\$ -	\$ 1,043,658	\$ (653,154)	\$ 390,504	\$ 1,127,452
Effingham	(137,906)	2,084,394	1,886,004	137,906	336,296	(28,930)	307,366	169,460
Glen Carbon	(30,117)	1,254,887	1,081,745	30,117	203,259	(71,120)	132,139	102,022
Monroe	(23,054)	1,560,645	1,807,611	23,054	(223,912)	373,850	149,938	126,884
New Baden	(4,732)	210,588	282,837	4,732	(67,517)	89,368	21,851	17,119
Swansea	77,732	790,189	879,458	-	(89,269)	153,514	64,245	141,977
Trenton	(3,513)	140,469	143,968	3,513	14	14,918	14,932	11,419
Wood River	(32,940)	1,315,886	1,330,461	32,940	18,365	121,554	139,919	106,979
<b>Total</b>	<b>582,418</b>	<b>12,160,252</b>	<b>11,171,620</b>	<b>232,262</b>	<b>1,220,894</b>	<b>-</b>	<b>1,220,894</b>	<b>1,803,312</b>
<b>SWAHM</b>								
Beecher	63,392	375,983	494,302	-	(118,319)	92,359	(25,960)	37,432
Channahon	(18,427)	499,923	342,553	18,427	175,797	(191,882)	(16,085)	(34,512)
Coal City	128,817	324,657	455,559	-	(130,902)	108,486	(22,416)	106,401
Crest Hill	344,192	903,628	711,218	-	192,410	(254,799)	(62,389)	281,803
Crete	213,789	518,644	548,603	-	(29,959)	(5,849)	(35,808)	177,981
Crete Township	36,560	220,184	243,210	-	(23,026)	7,826	(15,200)	21,360
Glen Ellyn	795,067	2,018,134	1,933,598	-	84,536	(223,873)	(139,337)	655,730
Homer Glen	21,030	338,156	315,049	(431)	22,676	(46,451)	(23,775)	(2,745)
Homewood Library	(959)	17,577	32,354	959	(13,818)	13,563	(255)	(1,214)
Lockport	495,249	1,513,455	1,739,526	-	(226,071)	121,581	(104,490)	390,759
Mokena	932,893	651,685	855,778	-	(204,093)	159,099	(44,994)	887,899
Monee	133,283	508,455	568,512	-	(60,057)	24,951	(35,106)	98,177
Peotone	134,523	344,615	423,591	-	(78,976)	55,183	(23,793)	110,730
Plainfield	875,696	1,499,754	1,507,126	-	(7,372)	(96,171)	(103,543)	772,153
South Chicago Height	(18,682)	212,150	205,554	18,682	25,278	(21,244)	4,034	(14,648)
South Holland	(54,708)	2,607,516	2,995,503	54,708	(333,279)	207,960	(125,319)	(180,027)
Steger	111,989	413,366	491,166	-	(77,800)	49,261	(28,539)	83,450
<b>Total</b>	<b>4,193,704</b>	<b>12,967,882</b>	<b>13,863,202</b>	<b>92,345</b>	<b>(802,975)</b>	<b>-</b>	<b>(802,975)</b>	<b>3,390,729</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
<b>Withdrawn Members</b>								
Kane County	\$ 612,121	\$ -	\$ (224,749)	\$ (836,870)	\$ (612,121)	\$ -	\$ (612,121)	\$ -
Total	612,121	-	(224,749)	(836,870)	(612,121)	-	(612,121)	-
<b>Grand Total</b>	<b>61,150,631</b>	<b>221,817,354</b>	<b>213,998,589</b>	<b>(396,071)</b>	<b>7,422,694</b>	<b>-</b>	<b>7,422,694</b>	<b>68,573,325</b>

(1) Change in Net Position for NIHII, NWHIP, QCHIP, SIHII and SWAHM have been reallocation across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

(2) Internal transfers relate to requests from members to transfer funds to other accounts.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Administrative Service Fees - by Individual Members - Benefit Account  
Year Ended June 30, 2020**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
<b>Individual Members</b>								
Barrington	-	\$ -	\$ 36,132	\$ 37,148	\$ 489	\$ 472	\$ 238	\$ 37,858
Bloomington	1,001	4,384	12,916	14,129	175	169	65	18,747
Bloomington	-	-	317,673	332,255	4,299	4,149	1,810	338,214
Buffalo Grove	3,185	13,951	139,191	146,525	1,986	1,918	997	163,391
Carol Stream	2,420	10,599	795	1,048	9	9	2,969	14,625
Carpentersville	-	-	104,183	110,501	1,410	1,360	756	112,617
Crystal Lake	3,063	13,416	170,075	180,105	2,302	2,222	1,259	197,002
Deerfield	2,325	10,184	106,687	111,975	1,444	1,394	720	124,273
DeKalb	3,628	15,890	134,821	143,654	1,924	1,857	1,057	162,458
DeKalb County	3,541	15,510	194,029	203,162	2,626	2,534	558	221,764
Des Plaines	5,799	25,400	199,885	206,040	2,852	2,754	1,479	235,673
Elk Grove Village	-	-	199,021	202,784	2,841	2,742	1,381	206,907
Evanston	-	-	372,633	394,110	5,318	5,133	2,673	401,916
FP Dist-DuPage Co	3,154	13,814	98,189	104,514	1,402	1,353	685	120,366
Franklin Park	-	-	80,400	85,274	1,088	1,050	578	86,902
Glenview	2,913	12,759	94,736	98,781	1,352	1,305	639	113,484
Hanover Park	2,705	11,848	86,090	91,189	1,165	1,125	556	104,718
Highland Park	4,173	18,278	188,225	190,161	2,547	2,459	1,266	212,164
Hoffman Estates	3,528	15,452	204,039	216,046	2,912	2,810	1,444	235,752
Homewood	-	-	82,220	86,426	1,113	1,074	575	88,075

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Administrative Service Fees - by Individual Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
Lombard	-	\$ -	\$ 77,839	\$ 78,893	\$ 1,053	\$ 1,017	\$ 467	\$ 80,377
McHenry	11,405	49,954	329,110	344,801	4,454	4,299	1,943	400,997
Morton Grove	-	-	123,168	130,395	1,758	1,697	906	132,998
Mount Prospect	2,796	12,247	210,302	219,981	2,846	2,747	1,361	236,336
Northbrook	2,628	11,510	169,790	172,032	2,297	2,218	1,185	186,945
Northbrook Library	534	2,339	26,060	26,290	353	340	128	29,097
Oswego	1,673	7,328	23,386	24,794	317	306	177	32,605
Oswegoland PD	539	2,361	3,414	3,823	46	44	16	6,244
Palatine	1,913	8,379	105,310	107,246	1,503	1,451	-	117,076
Park Ridge	-	-	107,541	108,882	1,455	1,405	674	110,961
Rolling Meadows	1,200	5,256	50,983	39,149	690	666	360	45,431
Schaumburg	-	-	281,313	298,480	3,807	3,674	2,075	304,229
West Chicago	969	4,244	23,684	23,983	338	326	179	28,732
Wheaton	-	-	115,451	122,614	1,562	1,509	791	124,914
Wheeling	-	-	114,539	121,523	1,550	1,496	765	123,784
Wood Dale	1,447	6,338	38,066	40,406	515	497	1,902	49,143
<b>Total</b>	<b>66,539</b>	<b>291,441</b>	<b>4,621,896</b>	<b>4,819,119</b>	<b>63,798</b>	<b>61,581</b>	<b>34,634</b>	<b>5,206,775</b>

(1) Other fees/credits includes medical administration fees disability fees and fraud fees specific to individual members, service guarantee credits, and run-out fees.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account  
Year Ended June 30, 2020**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1) Other Fees / Credits	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees		
<b>NIHII</b>								
Bensenville	1,275	\$ 5,585	\$ 34,140	\$ 35,709	\$ 462	\$ 446	\$ 214	\$ 41,954
Berkeley	408	1,787	1,715	4,064	44	42	23	5,916
Countryside	907	3,972	-	-	-	-	-	3,972
DU-Comm	-	-	32,547	33,542	440	425	208	34,175
FPDKC	785	3,439	17,354	17,459	235	227	96	21,221
Hinsdale	1,424	6,237	25,681	27,518	367	354	179	34,288
Justice	-	-	3,938	4,446	47	46	22	4,514
La Grange	-	-	683	690	10	9	-	699
Lisle	1,250	5,475	40,786	41,390	582	562	274	47,701
Lisle Park District	-	-	15,590	15,784	211	203	97	16,084
Lisle Woodridge FPD	1,518	6,648	59,233	64,005	801	774	444	71,871
Montgomery	-	-	1,144	989	14	14	7	1,010
MPEA	-	-	18,037	18,308	244	235	127	18,670
Muni Cons Dispatch	-	-	1,524	1,205	19	18	5	1,228
Naperville Park Dist	-	-	39,384	40,084	562	543	317	40,944
North Aurora	-	-	5,653	10,078	129	124	57	10,259
North Riverside	1,559	6,829	87,171	88,240	1,180	1,139	635	96,843
Oak Park Public Libr	-	-	30,271	31,605	410	395	191	32,191
Oak Park Township	-	-	16,185	16,948	231	223	108	17,279
River Forest	1,278	5,598	42,876	43,820	519	502	257	50,177
River Grove	605	2,649	38,429	42,949	466	450	227	46,275
Rock Falls	988	4,328	52,602	54,712	751	724	322	60,086
Summit	-	-	40,194	42,545	436	422	207	43,174
Warrenville	-	-	36,778	37,527	446	430	247	38,204
Westchester	1,197	5,243	55,677	59,097	795	767	396	65,503

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1) Other Fees / Credits	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees		
Westmont PD	162	\$ 709	\$ -	\$ -	\$ -	\$ -	\$ -	709
Winfield	501	2,195	24,751	25,671	335	323	162	28,351
Woodridge Library	-	-	5,463	5,521	66	64	-	5,585
WSCDC	-	-	13,599	14,384	184	178	73	14,635
<b>Total</b>	<b>13,857</b>	<b>60,694</b>	<b>741,405</b>	<b>778,290</b>	<b>9,986</b>	<b>9,639</b>	<b>4,895</b>	<b>853,518</b>
<b>NWHIP</b>								
Algon-Lake Hills FPD	711	3,114	37,611	38,873	509	491	256	42,734
Algonquin	1,576	6,903	53,258	56,275	721	696	383	64,257
Batavia	2,113	9,255	107,371	109,965	1,453	1,402	799	121,421
Beach Park	-	-	10,099	9,785	122	119	59	9,963
Boone County	-	-	115,792	121,773	1,567	1,512	783	124,068
Campton Hills	60	263	4,065	4,467	49	48	11	4,789
Cary	616	2,698	18,379	19,462	249	240	135	22,535
FPD Winnebago County	485	2,124	18,357	17,311	223	215	98	19,748
Gilberts	265	1,161	6,606	7,379	80	77	38	8,655
Glencoe	-	-	51,836	53,762	701	677	331	54,770
Glenview Park Distr	623	2,729	28,962	29,604	392	378	-	32,711
Highwood	-	-	9,616	8,973	130	126	53	9,152
Huntley	1,030	4,511	49,927	49,920	605	584	289	55,304
Itasca	799	3,500	49,958	53,568	713	688	363	58,119
JAWA	168	735	341	343	5	5	-	1,083
Lake Zurich	-	-	53,464	57,320	763	736	397	58,453
Libertyville	1,919	8,406	78,983	83,664	1,127	1,088	629	93,787
McHenry-city	1,442	6,316	67,711	73,396	917	885	470	81,067
NWCD	-	-	48,308	50,269	653	631	308	51,208
Palatine PD	818	3,583	40,780	41,771	495	477	273	46,104



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
Roscoe	-	\$ -	\$ 11,307	\$ 10,787	\$ 137	\$ 132	\$ 55	\$ 10,974
Roselle	785	3,438	38,293	41,038	518	500	130	45,106
SEECOM	335	1,467	22,189	27,000	241	233	135	28,835
Spring Grove	-	-	13,784	17,493	167	161	59	17,713
Streamwood	2,462	10,784	29,813	32,125	401	388	220	43,517
Wauconda	613	2,685	40,208	39,511	488	470	256	42,922
West Dundee	592	2,593	28,564	30,730	386	373	195	33,891
Winnetka	1,877	8,221	117,665	118,876	1,680	1,621	850	129,568
<b>Total</b>	<b>19,289</b>	<b>84,486</b>	<b>1,153,247</b>	<b>1,205,440</b>	<b>15,492</b>	<b>14,953</b>	<b>7,575</b>	<b>1,312,454</b>
<b>QCHIP</b>								
Colona	-	-	19,501	18,768	236	228	119	19,115
East Moline	-	-	204,852	196,805	2,484	2,397	1,255	200,457
Freeport	2,093	9,167	113,025	114,753	1,613	1,557	800	126,277
Lee County	1,491	6,531	86,659	91,536	1,173	1,132	459	99,658
Princeton	-	-	57,930	61,642	702	678	397	62,717
Rochelle	-	-	75,904	79,899	1,027	991	513	81,403
Washington	-	-	49,610	49,712	601	581	320	50,613
<b>Total</b>	<b>3,584</b>	<b>15,698</b>	<b>607,481</b>	<b>613,115</b>	<b>7,836</b>	<b>7,564</b>	<b>3,863</b>	<b>640,240</b>
<b>SCDBP</b>								
Clarendon Hills	489	2,142	-	-	-	-	-	2,142
<b>Total</b>	<b>489</b>	<b>2,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,142</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
<b>SIHH</b>								
Collinsville	2,481	\$ 10,867	\$ 167,121	\$ 221,948	\$ 2,026	\$ 1,955	\$ 947	\$ 235,717
Effingham	-	-	83,928	89,229	1,136	1,097	536	90,862
Glen Carbon	-	-	51,641	58,729	626	604	307	59,640
Monroe	-	-	124,182	131,804	1,505	1,453	563	133,820
New Baden	-	-	13,403	14,346	162	157	66	14,569
Swansea	686	3,004	41,097	44,180	499	481	233	47,898
Trenton	143	627	10,227	9,499	124	119	36	10,281
Wood River	914	4,003	66,636	86,771	723	699	400	91,873
<b>Total</b>	<b>4,224</b>	<b>18,501</b>	<b>558,235</b>	<b>656,506</b>	<b>6,801</b>	<b>6,565</b>	<b>3,088</b>	<b>684,660</b>
<b>SWAHM</b>								
Beecher	283	1,240	16,131	16,825	230	222	101	18,388
Channahon	373	1,633	15,626	18,240	190	183	92	20,148
Coal City	-	-	16,401	16,574	234	226	94	16,894
Crest Hill	570	2,497	27,083	27,379	386	373	188	30,437
Crete	-	-	21,903	23,262	313	302	156	23,720
Crete Township	-	-	8,039	8,440	115	111	67	8,618
Glen Ellyn	1,768	7,744	79,145	83,223	1,129	1,090	549	92,606
Homer Glen	235	1,029	12,570	12,719	180	173	70	13,991
Homewood Library	-	-	1,457	1,465	17	16	6	1,487
Lockport	1,318	5,773	65,208	66,143	882	852	437	73,205
Mokena	771	3,377	23,522	25,153	336	324	179	29,033
Monee	-	-	18,613	19,830	265	257	138	20,225
Peotone	-	-	14,135	14,825	202	194	73	15,092
Plainfield	1,719	7,529	49,364	52,999	705	680	342	61,550
South Chicago Height	-	-	6,258	8,341	89	87	64	8,492

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
South Holland	2,368	\$ 10,372	\$ 126,405	\$ 165,638	\$ 1,532	\$ 1,479	\$ 356	\$ 177,845
Steger	-	-	13,973	14,761	200	192	679	15,632
<b>Total</b>	<b>9,405</b>	<b>41,194</b>	<b>515,833</b>	<b>575,817</b>	<b>7,005</b>	<b>6,761</b>	<b>3,591</b>	<b>627,363</b>
<b>Withdrawn Members</b>								
Kane County	-	-	-	215	-	-	1,502	1,717
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>215</b>	<b>-</b>	<b>-</b>	<b>1,502</b>	<b>1,717</b>
<b>Grand Total</b>	<b>117,387</b>	<b>514,156</b>	<b>8,198,097</b>	<b>8,648,502</b>	<b>110,918</b>	<b>107,063</b>	<b>59,148</b>	<b>9,328,869</b>

(1) Other fees/credits includes medical administration fees disability fees and fraud fees specific to individual members, service guarantee credits, and run-out fees.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Insurance Premiums - by Individual Members - Benefit Account  
Year Ended June 30, 2020**

	AD&D / Life		Stop Loss		Total Insurance Premiums	
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees		Allocation of Self-Insured Corridor
<b>Individual Members</b>						
Barrington	\$ 13,393	\$ 13,237	\$ 20,955	635	\$ 982	\$ 35,174
Bloomington	16,678	16,472	7,491	227	269	24,232
Bloomington	46,399	50,451	184,239	5,583	7,698	242,388
Buffalo Grove	40,436	39,304	85,140	2,580	3,810	128,254
Carol Stream	21,248	21,260	396	12	24	21,680
Carpentersville	55,552	55,647	60,423	1,831	2,840	118,910
Crystal Lake	81,037	78,451	98,637	2,989	4,496	181,584
Deerfield	33,820	31,951	61,875	1,875	3,075	96,901
DeKalb	30,971	46,031	82,467	2,499	4,165	132,663
DeKalb County	28,733	28,731	112,530	3,410	822	142,083
Des Plaines	157,777	158,530	122,265	3,705	5,640	286,435
Elk Grove Village	397,151	104,431	121,737	3,689	5,481	231,649
Evanston	134,515	123,888	227,931	6,907	10,856	362,675
FP Dist-DuPage Co	9,436	10,369	60,060	1,820	2,782	73,211
Franklin Park	10,972	10,962	46,629	1,413	2,107	59,698
Glenview	37,721	38,525	57,948	1,756	2,650	99,123
Hanover Park	19,615	19,456	49,929	1,513	2,295	71,680
Highland Park	24,705	24,509	109,164	3,308	4,841	138,514
Hoffman Estates	69,749	70,066	124,806	3,782	5,264	200,136
Homewood	31,361	31,239	47,685	1,445	2,018	80,942

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Insurance Premiums - by Individual Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	AD&D / Life		Stop Loss			Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Self-Insured Corridor	
Lombard	\$ 30,502	\$ 30,514	\$ 45,144	1,368	\$ 2,081	\$ 77,739
McHenry	58,356	26,491	190,872	5,784	8,763	226,126
Morton Grove	34,248	33,982	75,339	2,283	3,520	112,841
Mount Prospect	48,585	46,445	121,968	3,696	5,370	173,783
Northbrook	60,263	60,266	98,472	2,984	4,456	163,194
Northbrook Library	5,534	5,534	15,114	458	594	21,242
Oswego	34,080	36,394	13,563	411	638	50,595
Oswegoland PD	7,193	7,197	1,980	60	79	9,256
Palatine	32,518	32,518	64,416	1,952	-	96,934
Park Ridge	25,081	21,813	62,370	1,890	2,703	86,886
Rolling Meadows	28,835	27,702	29,568	896	1,338	58,608
Schaumburg	81,982	76,152	163,152	4,944	8,086	247,390
West Chicago	10,437	11,431	14,487	439	611	26,529
Wheaton	15,425	15,605	66,957	2,029	3,072	85,634
Wheeling	27,516	27,592	66,429	2,013	3,059	97,080
Wood Dale	15,596	15,599	22,077	669	889	38,565
<b>Total</b>	<b>1,777,420</b>	<b>1,448,745</b>	<b>2,734,215</b>	<b>82,855</b>	<b>117,374</b>	<b>4,300,334</b>

AD&D/Life premiums and stop loss premiums are allocated at actual charges per member.  
The self-insured corridor is allocated based upon number of covered employees.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account  
Year Ended June 30, 2020**

	AD&D / Life		Stop Loss		Total Insurance Premiums	
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees		Allocation of Self-Insured Corridor
<b>NIHII</b>						
Bensenville	\$ 13,626	\$ 13,717	\$ 19,800	600	\$ 938	\$ 34,455
Berkeley	3,430	3,935	1,881	57	51	5,867
Countryside	5,954	5,944	-	-	-	5,944
DU-Comm	4,305	4,297	18,876	572	787	23,960
FPDKC	6,821	7,505	10,065	305	406	17,976
Hinsdale	22,419	21,928	15,708	476	745	38,381
Indian Head Park	1,076	1,073	-	-	-	1,073
Justice	2,087	1,939	2,046	62	63	4,048
La Grange	9,175	9,366	396	12	-	9,762
LaGrange Park	8,205	7,053	-	-	-	7,053
Lisle	7,423	7,358	24,948	756	1,166	33,472
Lisle Park District	7,225	7,143	9,042	274	379	16,564
Lisle Woodridge FPD	26,688	48,562	34,353	1,041	1,972	84,887
Montgomery	5,679	5,919	594	18	39	6,552
MPEA	11,835	9,533	10,461	317	496	20,490
Muni Cons Dispatch	851	1,154	792	24	32	1,978
Naperville Park Dist	20,072	19,736	24,090	730	1,154	44,980
North Aurora	6,197	5,515	5,544	168	143	11,202
North Riverside	45,950	44,627	50,556	1,532	2,300	97,483
Oak Park Public Libr	772	773	17,556	532	765	19,094
Oak Park Township	3,818	3,777	9,900	300	497	14,174
River Forest	15,250	15,129	22,275	675	1,034	38,438
River Grove	818	817	19,965	605	562	21,344
Rock Falls	3,758	3,756	32,175	975	1,431	37,362
Summit	5,955	6,029	18,711	567	813	25,553
Warrenville	2,404	2,409	19,107	579	872	22,388
Westchester	9,049	17,645	34,056	1,032	1,568	53,269

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	AD&D / Life		Stop Loss			Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Self-Insured Corridor	
Westmont PD	\$ 1,159	\$ 1,171	\$ -	-	\$ -	\$ 1,171
Winfield	7,115	7,190	14,355	435	700	22,245
Woodridge Library	764	764	2,838	86	-	3,602
WSCDC	8,651	8,103	7,887	239	356	16,346
<b>Total</b>	<b>268,531</b>	<b>293,867</b>	<b>427,977</b>	<b>12,969</b>	<b>19,269</b>	<b>741,113</b>

**NWHIP**

Algon-Lake Hills FPD	9,349	9,313	21,813	661	941	32,067
Algonquin	53,263	50,064	30,888	936	1,531	82,483
Batavia	58,888	56,987	62,271	1,887	2,884	122,142
Beach Park	527	538	5,247	159	235	6,020
Boone County	-	-	67,155	2,035	2,904	70,059
Campton Hills	821	807	2,112	64	-	2,919
Cary	7,014	6,664	10,659	323	559	17,882
FPD Winnebago County	2,352	3,380	9,537	289	285	13,202
Gilberts	909	915	3,432	104	133	4,480
Glencoe	16,807	16,838	30,063	911	1,320	48,221
Glenview Park Distr	8,819	8,818	16,797	509	-	25,615
Highwood	3,088	3,089	5,577	169	239	8,905
Huntley	18,076	17,942	25,938	786	1,252	45,132
Itasca	4,071	4,088	30,558	926	1,468	36,114
JAWA	2,386	2,362	198	6	-	2,560
Lake Zurich	22,977	21,990	32,703	991	1,457	56,150
Libertyville	35,420	35,044	48,312	1,464	2,361	85,717
McHenry-city	23,158	30,437	39,270	1,190	1,216	70,923
NWCD	5,832	5,832	28,017	849	1,246	35,095
Palatine PD	21,523	21,143	21,186	642	973	43,302

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	AD&D / Life		Stop Loss		Total Insurance Premiums	
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees		Allocation of Self-Insured Corridor
Roscoe	\$ 2,464	\$ 2,418	\$ 5,874	178	\$ 249	\$ 8,541
Roselle	21,404	21,403	22,209	673	161	43,773
SEECOM	3,015	2,975	10,329	313	506	13,810
Spring Grove	1,444	1,448	7,161	217	334	8,943
Streamwood	7,524	7,499	17,193	521	913	25,605
Wauconda	11,631	12,418	20,889	633	1,026	34,333
West Dundee	3,363	(3,485)	16,566	502	321	13,402
Winnetka	38,305	37,735	71,973	2,181	2,333	112,041
<b>Total</b>	<b>384,430</b>	<b>378,662</b>	<b>663,927</b>	<b>20,119</b>	<b>26,847</b>	<b>1,069,436</b>
<b>QCHIP</b>						
Colona	1,958	1,944	10,131	307	475	12,550
East Moline	20,903	18,391	106,425	3,225	4,856	129,672
Freeport	17,391	16,911	69,135	2,095	2,278	88,324
Lee County	2,095	2,100	50,259	1,523	1,601	53,960
Princeton	11,557	12,694	30,096	912	1,485	44,275
Rochelle	12,840	12,851	44,022	1,334	1,309	58,182
Washington	1,879	2,007	25,773	781	1,196	28,976
<b>Total</b>	<b>68,623</b>	<b>66,898</b>	<b>335,841</b>	<b>10,177</b>	<b>13,200</b>	<b>415,939</b>
<b>SCDBP</b>						
Burr Ridge	3,679	3,666	-	-	-	3,666
Clarendon Hills	7,166	7,246	-	-	-	7,246
Darien	8,519	8,354	-	-	-	8,354



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	AD&D / Life		Stop Loss			Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Self-Insured Corridor	
Willowbrook	\$ 9,763	\$ 9,542	\$ -	-	\$ -	\$ 9,542
Woodridge	10,126	10,158	-	-	-	10,158
<b>Total</b>	<b>39,253</b>	<b>38,966</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38,966</b>
<b>SIHH</b>						
Collinsville	34,889	34,908	86,823	2,631	3,615	125,346
Effingham	2,949	2,941	48,675	1,475	2,289	53,905
Glen Carbon	16,054	12,518	26,829	813	1,205	40,552
Monroe	8,027	11,435	64,515	1,955	3,035	78,985
New Baden	1,092	1,097	6,963	211	273	8,333
Swansea	3,834	3,846	21,351	647	935	26,132
Trenton	876	784	5,313	161	268	6,365
Wood River	8,094	7,665	31,020	940	1,399	40,084
<b>Total</b>	<b>75,815</b>	<b>75,194</b>	<b>291,489</b>	<b>8,833</b>	<b>13,019</b>	<b>379,702</b>
<b>SWAHM</b>						
Beecher	173	196	9,867	299	304	10,367
Channahon	6,182	6,210	8,118	246	333	14,661
Coal City	2,249	2,246	10,032	304	393	12,671
Crest Hill	1,822	1,825	16,566	502	672	19,063
Crete	2,553	2,548	13,398	406	546	16,492
Crete Township	397	400	4,917	149	241	5,558
Glen Ellyn	10,754	10,783	48,411	1,467	2,096	61,290
Homer Glen	2,893	2,876	7,689	233	252	10,817
Homewood Library	469	468	726	22	40	1,234
Lockport	16,159	15,964	37,818	1,146	1,629	55,411
Mokena	2,906	2,906	14,388	436	691	17,985

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	AD&D / Life		Stop Loss			Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Self-Insured Corridor	
Monee	\$ 1,822	\$ 1,813	\$ 11,385	345	\$ 528	\$ 13,726
Peotone	134	134	8,646	262	250	9,030
Plainfield	15,404	14,885	30,195	915	1,243	46,323
South Chicago Height	6,892	6,598	3,828	116	225	10,651
South Holland	-	-	65,670	1,990	484	66,154
Steger	12,097	11,841	8,547	259	291	20,679
<b>Total</b>	<b>82,906</b>	<b>81,693</b>	<b>300,201</b>	<b>9,097</b>	<b>10,218</b>	<b>392,112</b>
<b>Withdrawn Members</b>						
Kane County	-	14	-	-	6,528	6,542
<b>Total</b>	<b>-</b>	<b>14</b>	<b>-</b>	<b>-</b>	<b>6,528</b>	<b>6,542</b>
<b>Grand Total</b>	<b>2,696,978</b>	<b>2,384,039</b>	<b>4,753,650</b>	<b>144,050</b>	<b>206,455</b>	<b>7,344,144</b>

AD&D/Life premiums and stop loss premiums are allocated at actual charges per member.  
The self-insured corridor is allocated based upon number of covered employees.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Claims Expense - by Individual Members - Benefit Account  
Year Ended June 30, 2020**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
<b>Individual Members</b>							
Barrington	\$ 780,767	\$ 9,858	\$ -	\$ -	\$ -	\$ 221,579	\$ 1,012,204
Bloomington	228,350	(960)	63,128	-	-	63,251	353,769
Bloomington	5,155,043	49,828	-	-	-	955,229	6,160,100
Buffalo Grove	3,988,889	37,671	241,421	-	-	(246,100)	4,021,881
Carol Stream	44,671	(3,343)	208,524	5,598	-	(9,097)	246,353
Carpentersville	2,106,376	715	-	-	-	299,828	2,406,919
Crystal Lake	4,108,944	30,817	227,732	-	-	(9,591)	4,357,902
Deerfield	2,395,191	8,004	127,813	-	-	112,794	2,643,802
DeKalb	5,944,223	27,042	247,497	-	(729,381)	(1,302,650)	4,186,731
DeKalb County	5,893,562	45,843	168,391	-	(44,972)	(1,435,236)	4,627,588
Des Plaines	5,112,273	32,431	399,967	-	-	181,160	5,725,831
Elk Grove Village	8,378,306	130,550	-	-	(1,266,417)	(1,442,324)	5,800,115
Evanston	9,043,244	32,216	-	-	(18,919)	35,356	9,091,897
FP Dist-DuPage Co	2,897,292	31,409	193,645	-	(90,282)	(397,533)	2,634,531
Franklin Park	2,293,860	43,007	-	-	-	(366,288)	1,970,579
Glenview	2,275,336	34,736	141,492	-	-	(41,175)	2,410,389
Hanover Park	2,128,777	24,077	174,937	-	-	(118,048)	2,209,743
Highland Park	3,598,896	(15,137)	248,254	-	-	641,508	4,473,521
Hoffman Estates	5,089,974	25,582	181,184	-	-	57,579	5,354,319
Homewood	2,703,849	28,884	-	-	-	(482,334)	2,250,399

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Claims Expense - by Individual Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Lombard	\$ 1,532,932	\$ 16,962	\$ -	\$ -	\$ -	\$ 208,127	\$ 1,758,021
McHenry	8,200,805	30,070	734,249	-	-	(521,125)	8,443,999
Morton Grove	2,125,969	9,475	-	-	-	688,482	2,823,926
Mount Prospect	4,123,640	43,238	174,489	-	-	645,379	4,986,746
Northbrook	5,170,699	9,786	171,389	-	-	(280,460)	5,071,414
Northbrook Library	627,274	3,284	-	-	-	(78,361)	552,197
Oswego	620,782	2,308	110,366	-	-	(96,555)	636,901
Oswegoland PD	168,363	1,349	25,889	-	-	(103,900)	91,701
Palatine	2,341,916	281,758	94,859	-	-	290,072	3,008,605
Park Ridge	2,206,017	4,014	-	-	-	(41,262)	2,168,769
Rolling Meadows	1,103,945	(12,556)	76,568	-	-	220,951	1,388,908
Schaumburg	7,336,248	79,036	-	-	-	(644,236)	6,771,048
West Chicago	832,938	(8,140)	69,789	-	-	(37,620)	856,967
Wheaton	4,556,385	36,069	-	-	(1,333,967)	(465,240)	2,793,247
Wheeling	3,042,644	47,630	-	-	-	(150,099)	2,940,175
Wood Dale	1,050,711	(3,155)	89,200	41,286	-	32,417	1,210,459
<b>Total</b>	<b>119,209,091</b>	<b>1,114,358</b>	<b>4,170,783</b>	<b>46,884</b>	<b>(3,483,938)</b>	<b>(3,615,522)</b>	<b>117,441,656</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Claims Expense - by Subpool Members - Benefit Account  
Year Ended June 30, 2020**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
<b>NIHII</b>							
Bensenville	\$ 604,422	\$ (6,692)	\$ 72,314	\$ -	\$ -	\$ 33,902	\$ 703,946
Berkeley	48,918	(390)	18,159	-	-	24,214	90,901
Countryside	-	(797)	50,397	-	-	-	49,600
DU-Comm	326,955	(8,293)	-	-	-	242,992	561,654
FPDKC	428,517	14,926	39,664	-	-	(106,729)	376,378
Hinsdale	619,834	(12,995)	91,837	-	-	(83,900)	614,776
Justice	58,228	1,573	-	-	-	26,339	86,140
La Grange	39,840	2,636	-	-	-	5,098	47,574
Lisle	848,982	425	68,158	-	-	156,922	1,074,487
Lisle Park District	472,096	7,779	-	-	-	(84,536)	395,339
Lisle Woodridge FPD	1,108,418	(11,622)	71,812	-	-	130,480	1,299,088
Montgomery	14,544	(64)	-	-	-	7,647	22,127
MPEA	859,394	11,531	97	-	-	(228,058)	642,964
Muni Cons Dispatch	5,277	(47)	-	-	-	10,194	15,424
Naperville Park Dist	1,120,976	22,618	-	-	-	(142,948)	1,000,646
North Aurora	19,789	532	-	-	-	71,368	91,689
North Riverside	1,977,228	(5,966)	94,124	-	-	209,778	2,275,164
Oak Park Public Libr	698,893	3,793	-	-	-	3,004	705,690
Oak Park Township	345,158	(1,440)	-	-	-	65,698	409,416
River Forest	489,064	14,347	68,392	-	-	226,121	797,924
River Grove	841,561	43,022	26,469	-	-	(117,636)	793,416
Rock Falls	911,961	(6,639)	30,522	-	-	103,255	1,039,099
Summit	542,788	3,869	-	-	-	199,387	746,044
Warrenville	714,001	10,396	-	-	-	40,812	765,209
Westchester	1,528,883	(1,478)	85,938	-	-	(142,155)	1,471,188
Westmont PD	-	(275)	8,506	-	-	-	8,231

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Winfield	\$ 664,880	\$ 15,883	\$ 30,751	\$ -	\$ -	\$ (74,988)	\$ 636,526
Woodridge Library	123,155	21,518	-	-	-	30,607	175,280
WSCDC	300,159	1,327	-	-	-	88,201	389,687
<b>Total</b>	<b>15,713,921</b>	<b>119,477</b>	<b>757,140</b>	<b>-</b>	<b>-</b>	<b>695,069</b>	<b>17,285,607</b>
<b>NWHIP</b>							
Algon-Lake Hills FPD	1,622,620	43,917	47,473	-	(239,015)	(636,003)	838,992
Algonquin	1,225,890	22,550	101,170	-	-	(64,700)	1,284,910
Batavia	3,119,778	44,441	155,779	-	-	(66,402)	3,253,596
Beach Park	228,233	6,463	-	-	-	(57,661)	177,035
Boone County	2,229,548	(46,141)	-	-	-	466,318	2,649,725
Campton Hills	23,054	1,079	1,015	-	-	27,189	52,337
Cary	330,163	(8,196)	40,822	-	-	94,093	456,882
FPD Winnebago County	182,119	(2,455)	32,215	-	-	58,200	270,079
Gilberts	89,894	3,316	16,015	-	-	37,463	146,688
Glencoe	810,756	(11,456)	-	-	-	299,141	1,098,441
Glenview Park Distr	350,360	57,103	15,784	-	-	169,053	592,300
Highwood	176,352	(7,942)	-	-	-	47,940	216,350
Huntley	840,643	34,238	63,952	-	-	9,247	948,080
Itasca	1,010,306	(25,844)	39,980	-	-	115,649	1,140,091
JAWA	(559)	(25)	12,906	-	-	2,549	14,871
Lake Zurich	1,109,306	(6,932)	-	-	-	207,882	1,310,256
Libertyville	2,160,673	3,709	146,319	-	-	165,591	2,476,292
McHenry-city	1,756,458	1,046	109,704	-	-	(84,269)	1,782,939
NWCD	1,233,416	20,144	-	-	-	2,914	1,256,474
Palatine PD	2,023,600	76,093	48,682	-	(599,831)	(721,455)	827,089
Roscoe	147,961	7,739	-	-	-	61,711	217,411
Roselle	809,372	(30,544)	46,438	-	-	(24,223)	801,043

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
SEECOM	\$ 544,383	\$ (2,114)	\$ 15,081	\$ -	\$ -	\$ (21,468)	\$ 535,882
Spring Grove	129,893	5,825	-	-	-	90,280	225,998
Streamwood	942,602	13,208	138,924	-	-	(64,242)	1,030,492
Wauconda	657,630	14,358	51,442	-	-	174,502	897,932
West Dundee	559,411	5,156	45,224	-	-	48,186	657,977
Winnetka	3,083,358	3,978	119,163	-	-	1,896	3,208,395
<b>Total</b>	<b>27,397,220</b>	<b>222,714</b>	<b>1,248,088</b>	<b>-</b>	<b>(838,846)</b>	<b>339,381</b>	<b>28,368,557</b>
<b>QCHIP</b>							
Colona	313,679	(824)	-	-	-	2,824	315,679
East Moline	2,192,060	29,488	-	-	-	985,029	3,206,577
Freeport	2,329,591	(3,217)	44,762	-	-	175,102	2,546,238
Lee County	1,300,810	(4,111)	47,251	-	-	113,978	1,457,928
Princeton	1,307,764	9,388	-	-	-	(161,067)	1,156,085
Rochelle	1,704,867	21,116	-	-	-	154,004	1,879,987
Washington	632,446	(20,263)	-	-	-	312,394	924,577
<b>Total</b>	<b>9,781,217</b>	<b>31,577</b>	<b>92,013</b>	<b>-</b>	<b>-</b>	<b>1,582,264</b>	<b>11,487,071</b>
<b>SCDBP</b>							
Clarendon Hills	-	(780)	25,488	-	-	-	24,708
<b>Total</b>	<b>-</b>	<b>(780)</b>	<b>25,488</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>24,708</b>
<b>SIHII</b>							
Collinsville	2,505,278	34,296	125,195	-	-	733,704	3,398,473
Effingham	1,574,733	(9,717)	-	-	-	176,221	1,741,237
Glen Carbon	764,257	(10,066)	-	-	-	227,362	981,553
Monroe	1,400,905	7,267	-	-	-	186,634	1,594,806

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
New Baden	\$ 183,493	\$ 7,819	\$ -	\$ -	\$ -	\$ 68,623	\$ 259,935
Swansea	711,588	15,457	33,822	-	-	44,561	805,428
Trenton	54,751	749	3,426	-	-	68,396	127,322
Wood River	889,791	(18,406)	47,639	-	-	279,480	1,198,504
<b>Total</b>	<b>8,084,796</b>	<b>27,399</b>	<b>210,082</b>	<b>-</b>	<b>-</b>	<b>1,784,981</b>	<b>10,107,258</b>
<b>SWAHM</b>							
Beecher	792,865	33,875	8,498	-	-	(369,691)	465,547
Channahon	303,564	(571)	22,777	-	-	(18,026)	307,744
Coal City	400,143	7,486	-	-	-	18,365	425,994
Crest Hill	445,393	2,786	31,966	-	-	181,573	661,718
Crete	359,247	1,448	-	-	-	147,696	508,391
Crete Township	165,142	3,765	-	-	-	60,127	229,034
Glen Ellyn	1,250,816	(18,374)	119,957	-	-	427,303	1,779,702
Homer Glen	282,979	12,951	10,219	-	-	(15,908)	290,241
Homewood Library	20,881	(594)	-	-	-	9,346	29,633
Lockport	1,210,383	108	69,179	-	-	331,240	1,610,910
Mokena	818,419	969	41,880	-	-	(52,508)	808,760
Monee	447,368	12,772	-	-	-	74,421	534,561
Peotone	663,761	39,419	-	-	-	(303,711)	399,469
Plainfield	1,655,854	91,110	124,491	-	-	(472,202)	1,399,253
South Chicago Height	154,431	842	-	-	-	31,138	186,411
South Holland	3,484,525	158,453	102,424	-	(127,795)	(866,103)	2,751,504
Steger	389,142	14,932	-	20,014	-	30,767	454,855
<b>Total</b>	<b>12,844,913</b>	<b>361,377</b>	<b>531,391</b>	<b>20,014</b>	<b>(127,795)</b>	<b>(786,173)</b>	<b>12,843,727</b>



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
<b>Withdrawn Members</b>							
Kane County	\$ 132,828	\$ (365,836)	\$ -	\$ -	\$ -	\$ -	(233,008)
Total	132,828	(365,836)	-	-	-	-	(233,008)
<b>Grand Total</b>	193,163,986	1,510,286	7,034,985	66,898	(4,450,579)	-	197,325,576

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims (Forgiven)/Assessed - by Individual Members - Benefit Account  
Year Ended June 30, 2020**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
<b>Individual Members</b>							
Barrington	\$ 780,767	\$ 747,377	\$ 795,553	\$ 48,176	635	\$ 269,755	\$ 221,579
Bloomington	228,350	201,753	234,934	33,181	227	96,432	63,251
Bloomington	5,155,043	3,851,475	5,267,968	1,416,493	5,583	2,371,722	955,229
Buffalo Grove	3,988,889	2,697,167	4,039,280	1,342,113	2,580	1,096,013	(246,100)
Carol Stream	44,671	30,775	44,970	14,195	12	5,098	(9,097)
Carpentersville	2,106,376	1,663,770	2,141,772	478,002	1,831	777,830	299,828
Crystal Lake	4,108,944	2,887,260	4,166,612	1,279,352	2,989	1,269,761	(9,591)
Deerfield	2,395,191	1,741,388	2,425,115	683,727	1,875	796,521	112,794
DeKalb	5,944,223	2,899,358	5,263,612	2,364,254	2,499	1,061,604	(1,302,650)
DeKalb County	5,893,562	3,042,796	5,926,638	2,883,842	3,410	1,448,606	(1,435,236)
Des Plaines	5,112,273	3,789,720	5,182,486	1,392,766	3,705	1,573,926	181,160
Elk Grove Village	8,378,306	4,171,976	7,181,430	3,009,454	3,689	1,567,130	(1,442,324)
Evanston	9,043,244	6,256,790	9,155,605	2,898,815	6,907	2,934,171	35,356
FP Dist-DuPage Co	2,897,292	1,669,297	2,839,987	1,170,690	1,820	773,157	(397,533)
Franklin Park	2,293,860	1,354,624	2,321,171	966,547	1,413	600,259	(366,288)
Glenview	2,275,336	1,525,388	2,312,531	787,143	1,756	745,968	(41,175)
Hanover Park	2,128,777	1,399,649	2,160,437	760,788	1,513	642,740	(118,048)
Highland Park	3,598,896	2,890,508	3,654,276	763,768	3,308	1,405,276	641,508
Hoffman Estates	5,089,974	3,620,712	5,169,769	1,549,057	3,782	1,606,636	57,579
Homewood	2,703,849	1,637,669	2,733,856	1,096,187	1,445	613,853	(482,334)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims (Forgiven)/Assessed - by Individual Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Lombard	\$ 1,532,932	\$ 1,184,964	\$ 1,557,979	\$ 373,015	1,368	\$ 581,142	\$ 208,127
McHenry	8,200,805	5,211,578	8,189,811	2,978,233	5,784	2,457,108	(521,125)
Morton Grove	2,125,969	1,890,671	2,172,034	281,363	2,283	969,845	688,482
Mount Prospect	4,123,640	3,272,784	4,197,508	924,724	3,696	1,570,103	645,379
Northbrook	5,170,699	3,677,414	5,225,511	1,548,097	2,984	1,267,637	(280,460)
Northbrook Library	627,274	361,386	634,310	272,924	458	194,563	(78,361)
Oswego	620,782	357,735	628,888	271,153	411	174,598	(96,555)
Oswegoland PD	168,363	40,296	169,684	129,388	60	25,488	(103,900)
Palatine	2,341,916	1,985,575	2,524,735	539,160	1,952	829,232	290,072
Park Ridge	2,206,017	1,398,365	2,242,521	844,156	1,890	802,894	(41,262)
Rolling Meadows	1,103,945	947,434	1,107,114	159,680	896	380,631	220,951
Schaumburg	7,336,248	4,687,233	7,431,736	2,744,503	4,944	2,100,267	(644,236)
West Chicago	832,938	617,230	841,342	224,112	439	186,492	(37,620)
Wheaton	4,556,385	1,933,085	3,260,267	1,327,182	2,029	861,942	(465,240)
Wheeling	3,042,644	2,076,966	3,082,210	1,005,244	2,013	855,145	(150,099)
Wood Dale	1,050,711	815,362	1,067,144	251,782	669	284,199	32,417
<b>Total</b>	<b>119,209,091</b>	<b>78,537,530</b>	<b>117,350,796</b>	<b>38,813,266</b>	<b>82,855</b>	<b>35,197,744</b>	<b>(3,615,522)</b>

(1) Claims between \$35,000 and \$125,000 are reallocated based upon number of covered employees.

(2) Reallocated claims between \$35,000 and \$125,000 less actual claims between \$35,000 and \$125,000.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account  
Year Ended June 30, 2020**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
<b>NIHII</b>							
Bensenville	\$ 604,422	\$ 394,390	\$ 615,375	\$ 220,985	600	\$ 254,887	\$ 33,902
Berkeley	48,918	50,454	50,454	-	57	24,214	24,214
DU-Comm	326,955	338,087	338,087	-	572	242,992	242,992
FPDKC	428,517	198,510	434,807	236,297	305	129,568	(106,729)
Hinsdale	619,834	340,535	626,645	286,110	476	202,210	(83,900)
Justice	58,228	59,665	59,664	(1)	62	26,338	26,339
La Grange	39,840	40,045	40,045	-	12	5,098	5,098
Lisle	848,982	699,489	863,724	164,235	756	321,157	156,922
Lisle Park District	472,096	271,592	472,527	200,935	274	116,399	(84,536)
Lisle Woodridge FPD	1,108,418	809,184	1,120,932	311,748	1,041	442,228	130,480
Montgomery	14,544	14,392	14,392	-	18	7,647	7,647
MPEA	859,394	501,285	864,008	362,723	317	134,665	(228,058)
Muni Cons Dispatch	5,277	5,759	5,760	1	24	10,195	10,194
Naperville Park Dist	1,120,976	679,806	1,132,867	453,061	730	310,113	(142,948)
North Aurora	19,789	23,950	23,950	-	168	71,368	71,368
North Riverside	1,977,228	1,564,255	2,005,288	441,033	1,532	650,811	209,778
Oak Park Public Libr	698,893	487,362	710,358	222,996	532	226,000	3,004
Oak Park Township	345,158	292,534	354,279	61,745	300	127,443	65,698
River Forest	489,064	439,286	499,913	60,627	675	286,748	226,121
River Grove	841,561	482,938	857,585	374,647	605	257,011	(117,636)
Rock Falls	911,961	623,778	934,714	310,936	975	414,191	103,255
Summit	542,788	507,929	549,410	41,481	567	240,868	199,387
Warrenville	714,001	517,551	722,704	205,153	579	245,965	40,812
Westchester	1,528,883	967,085	1,547,646	580,561	1,032	438,406	(142,155)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Winfield	\$ 664,880	\$ 412,664	\$ 672,445	\$ 259,781	435	\$ 184,793	\$ (74,988)
Woodridge Library	123,155	125,138	131,064	5,926	86	36,533	30,607
WSCDC	300,159	292,055	305,384	13,329	239	101,530	88,201
<b>Total</b>	<b>15,713,921</b>	<b>11,139,718</b>	<b>15,954,027</b>	<b>4,814,309</b>	<b>12,969</b>	<b>5,509,378</b>	<b>695,069</b>
<b>NWHIP</b>							
Algon-Lake Hills FPD	1,622,620	477,521	1,394,324	916,803	661	280,800	(636,003)
Algonquin	1,225,890	779,348	1,241,672	462,324	936	397,624	(64,700)
Batavia	3,119,778	2,278,752	3,146,773	868,021	1,887	801,619	(66,402)
Beach Park	228,233	105,552	230,758	125,206	159	67,545	(57,661)
Boone County	2,229,548	1,871,720	2,269,893	398,173	2,035	864,491	466,318
Campton Hills	23,054	25,057	25,056	(1)	64	27,188	27,189
Cary	330,163	294,448	337,569	43,121	323	137,214	94,093
FPD Winnebago County	182,119	122,422	186,992	64,570	289	122,770	58,200
Gilberts	89,894	85,505	92,223	6,718	104	44,181	37,463
Glencoe	810,756	741,293	829,155	87,862	911	387,003	299,141
Glenview Park Distr	350,360	352,378	399,554	47,176	509	216,229	169,053
Highwood	176,352	155,545	179,398	23,853	169	71,793	47,940
Huntley	840,643	531,032	855,687	324,655	786	333,902	9,247
Itasca	1,010,306	751,846	1,029,572	277,726	926	393,375	115,649
JAWA	(559)	-	-	-	6	2,549	2,549
Lake Zurich	1,109,306	917,726	1,130,832	213,106	991	420,988	207,882
Libertyville	2,160,673	1,732,781	2,189,114	456,333	1,464	621,924	165,591
McHenry-city	1,756,458	1,193,722	1,783,516	589,794	1,190	505,525	(84,269)
NWCD	1,233,416	891,423	1,249,174	357,751	849	360,665	2,914
Palatine PD	2,023,600	436,546	1,430,730	994,184	642	272,729	(721,455)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Roscoe	\$ 147,961	\$ 139,266	\$ 153,171	\$ 13,905	178	\$ 75,616	\$ 61,711
Roselle	809,372	512,871	822,992	310,121	673	285,898	(24,223)
SEECOM	544,383	392,527	546,961	154,434	313	132,966	(21,468)
Spring Grove	129,893	132,396	134,300	1,904	217	92,184	90,280
Streamwood	942,602	664,439	950,008	285,569	521	221,327	(64,242)
Wauconda	657,630	569,984	664,388	94,404	633	268,906	174,502
West Dundee	559,411	406,630	571,699	165,069	502	213,255	48,186
Winnetka	3,083,358	2,194,960	3,119,578	924,618	2,181	926,514	1,896
<b>Total</b>	<b>27,397,220</b>	<b>18,757,690</b>	<b>26,965,089</b>	<b>8,207,399</b>	<b>20,119</b>	<b>8,546,780</b>	<b>339,381</b>
<b>QCHIP</b>							
Colona	313,679	189,865	317,458	127,593	307	130,417	2,824
East Moline	2,192,060	1,868,090	2,253,078	384,988	3,225	1,370,017	985,029
Freeport	2,329,591	1,647,399	2,362,276	714,877	2,095	889,979	175,102
Lee County	1,300,810	799,874	1,332,884	533,010	1,523	646,988	113,978
Princeton	1,307,764	767,097	1,315,592	548,495	912	387,428	(161,067)
Rochelle	1,704,867	1,317,322	1,730,016	412,694	1,334	566,698	154,004
Washington	632,446	629,297	648,681	19,384	781	331,778	312,394
<b>Total</b>	<b>9,781,217</b>	<b>7,218,944</b>	<b>9,959,985</b>	<b>2,741,041</b>	<b>10,177</b>	<b>4,323,305</b>	<b>1,582,264</b>
<b>SIHII</b>							
Collinsville	2,505,278	2,169,672	2,553,647	383,975	2,631	1,117,679	733,704
Effingham	1,574,733	1,156,416	1,606,791	450,375	1,475	626,596	176,221
Glen Carbon	764,257	662,855	780,865	118,010	813	345,372	227,362
Monroe	1,400,905	766,369	1,410,241	643,872	1,955	830,506	186,634

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)**  
**Year Ended June 30, 2020**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
New Baden	\$ 183,493	\$ 167,869	\$ 188,881	\$ 21,012	211	\$ 89,635	\$ 68,623
Swansea	711,588	493,476	723,768	230,292	647	274,853	44,561
Trenton	54,751	57,608	57,607	(1)	161	68,395	68,396
Wood River	889,791	778,721	898,564	119,843	940	399,323	279,480
<b>Total</b>	<b>8,084,796</b>	<b>6,252,986</b>	<b>8,220,364</b>	<b>1,967,378</b>	<b>8,833</b>	<b>3,752,359</b>	<b>1,784,981</b>
<b>SWAHM</b>							
Beecher	792,865	300,089	796,799	496,710	299	127,019	(369,691)
Channahon	303,564	187,050	309,579	122,529	246	104,503	(18,026)
Coal City	400,143	294,940	405,718	110,778	304	129,143	18,365
Crest Hill	445,393	422,707	454,389	31,682	502	213,255	181,573
Crete	359,247	342,871	367,649	24,778	406	172,474	147,696
Crete Township	165,142	163,453	166,622	3,169	149	63,296	60,127
Glen Ellyn	1,250,816	1,084,324	1,280,220	195,896	1,467	623,199	427,303
Homer Glen	282,979	172,543	287,432	114,889	233	98,981	(15,908)
Homewood Library	20,881	20,858	20,858	-	22	9,346	9,346
Lockport	1,210,383	1,073,086	1,228,679	155,593	1,146	486,833	331,240
Mokena	818,419	589,554	827,280	237,726	436	185,218	(52,508)
Monee	447,368	381,876	454,015	72,139	345	146,560	74,421
Peotone	663,761	253,766	668,778	415,012	262	111,301	(303,711)
Plainfield	1,655,854	818,739	1,679,643	860,904	915	388,702	(472,202)
South Chicago Height	154,431	137,808	155,948	18,140	116	49,278	31,138
South Holland	3,484,525	1,707,711	3,419,189	1,711,478	1,990	845,375	(866,103)
Steger	389,142	317,578	396,837	79,259	259	110,026	30,767
<b>Total</b>	<b>12,844,913</b>	<b>8,268,953</b>	<b>12,919,635</b>	<b>4,650,682</b>	<b>9,097</b>	<b>3,864,509</b>	<b>(786,173)</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)  
Year Ended June 30, 2020**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
<b>Withdrawn Members</b>							
Kane County	\$ 132,828	\$ -	\$ -	\$ -	-	\$ -	\$ -
Total	132,828	-	-	-	-	-	-
<b>Grand Total</b>	<b>193,163,986</b>	<b>130,175,821</b>	<b>191,369,896</b>	<b>61,194,075</b>	<b>144,050</b>	<b>61,194,075</b>	<b>-</b>

(1) Claims between \$35,000 and \$125,000 are reallocated based upon number of covered employees.

(2) Reallocated claims between \$35,000 and \$125,000 less actual claims between \$35,000 and \$125,000.



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Change in Net Position - by Individual Members - Wellness Account  
Year Ended June 30, 2020**

	Member Net Position - Beginning	Revenue	Expenses				Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total					
<b>Individual Members</b>										
Barrington	\$ 1,653	\$ 9,077	\$ -	\$ -	\$ -	\$ 9,077	\$ (8,737)	\$ (543)	\$ 1,450	
Bloomington	1,770	10,101	-	-	-	10,101	(9,721)	(536)	1,614	
Bloomington	8,923	51,234	-	3,300	3,300	47,934	(46,012)	(2,668)	8,177	
Buffalo Grove	4,303	24,461	6,300	18,000	24,300	161	757	(1,314)	3,907	
Carol Stream	3,213	17,955	-	-	-	17,955	(17,281)	(1,022)	2,865	
Carpentersville	3,167	17,447	18,022	77,200	95,222	(77,775)	78,429	(1,037)	2,784	
Crystal Lake	4,900	27,131	8,900	8,900	17,800	9,331	(8,313)	(1,588)	4,330	
Deerfield	3,611	20,334	8,100	8,100	16,200	4,134	(3,372)	(1,128)	3,245	
DeKalb	4,631	25,617	2,900	-	2,900	22,717	(21,756)	(1,502)	4,090	
DeKalb County	2,491	28,372	16,500	33,000	49,500	(21,128)	22,194	973	4,530	
Des Plaines	7,244	40,435	4,000	-	4,000	36,435	(34,919)	(2,308)	6,452	
Elk Grove Village	6,660	37,881	15,700	37,000	52,700	(14,819)	16,241	(2,034)	6,048	
Evanston	14,944	82,591	22,700	22,700	45,400	37,191	(34,095)	(4,860)	13,180	
FP Dist-DuPage Co	4,906	27,481	-	-	-	27,481	(26,450)	(1,551)	4,386	
Franklin Park	2,907	16,008	3,520	3,900	7,420	8,588	(7,987)	(951)	2,557	
Glenview	6,076	25,601	8,000	8,000	16,000	9,601	(8,640)	(1,619)	5,418	
Hanover Park	3,509	20,043	-	900	900	19,143	(18,391)	(1,062)	3,199	
Highland Park	5,398	30,293	18,666	(201,522)	(182,856)	213,149	(212,012)	(1,699)	4,836	
Hoffman Estates	6,475	37,440	11,055	14,200	25,255	12,185	(10,780)	(1,903)	5,977	
Homewood	2,294	13,328	-	-	-	13,328	(12,829)	(667)	2,126	

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Change in Net Position - by Individual Members - Wellness Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position - Beginning	Revenue	Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total				
Lombard	\$ 4,572	\$ 25,851	\$ 11,500	\$ 23,000	\$ 34,500	\$ (8,649)	\$ 9,620	\$ (1,414)	\$ 4,129
McHenry	16,434	90,886	20,100	20,100	40,200	50,686	(47,278)	(5,338)	14,504
Morton Grove	3,718	20,734	2,400	-	2,400	18,334	(17,556)	(1,188)	3,308
Mount Prospect	7,057	39,786	-	128,400	128,400	(88,614)	90,107	(2,197)	6,353
Northbrook	4,941	27,847	22,000	12,000	34,000	(6,153)	7,198	(1,541)	4,445
Northbrook Library	797	4,742	-	1,100	1,100	3,642	(3,465)	(217)	757
Oswego	2,318	13,703	13,700	19,400	33,100	(19,397)	19,911	(646)	2,186
Oswegoland PD	777	4,335	-	16,000	16,000	(11,665)	11,828	(246)	694
Palatine		16,241	15,900	15,900	31,800	(15,559)	16,169	1,983	2,593
Park Ridge	4,216	24,153	3,900	-	3,900	20,253	(19,347)	(1,269)	3,853
Rolling Meadows	2,944	16,565	2,331	-	2,331	14,234	(13,613)	(920)	2,645
Schaumburg	9,273	51,334	28,300	128,800	157,100	(105,766)	107,692	(3,007)	8,192
West Chicago	1,539	8,387	-	-	-	8,387	(8,072)	(514)	1,340
Wheaton	3,890	21,574	26,300	156,800	183,100	(161,526)	162,336	(1,256)	3,444
Wheeling	5,632	30,850	-	9,400	9,400	21,450	(20,293)	(1,866)	4,923
Wood Dale	1,922	10,575	-	-	-	10,575	(10,178)	(633)	1,686
<b>Total</b>	<b>169,105</b>	<b>970,393</b>	<b>290,794</b>	<b>564,578</b>	<b>855,372</b>	<b>115,021</b>	<b>(78,615)</b>	<b>(49,288)</b>	<b>156,223</b>

(1) Internal transfers relate to transfers to/from Terminal Reserve Account for the two month fund balance policy requirement.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Change in Net Position - by Subpool Members - Wellness Account  
Year Ended June 30, 2020**

	Member Net Position - Beginning	Revenue	Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total				
<b>NIHII</b>									
Bensenville	\$ 1,822	\$ 10,308	\$ -	\$ -	\$ -	\$ 10,308	\$ (9,922)	\$ (564)	\$ 1,644
Berkeley	608	3,387	2,349	-	2,349	1,038	(910)	(193)	543
Countryside	1,219	7,180	-	-	-	7,180	(6,911)	(344)	1,144
DU-Comm	1,626	9,218	-	-	-	9,218	(8,872)	(499)	1,473
FPDKC	1,186	6,715	8,100	32,400	40,500	(33,785)	34,037	(367)	1,071
Hinsdale	2,162	11,772	1,900	-	1,900	9,872	(9,431)	(723)	1,880
Indian Head Park	313	1,814	-	-	-	1,814	(1,746)	(93)	288
Justice	717	3,969	-	-	-	3,969	(3,819)	(232)	635
La Grange	1,672	8,877	-	-	-	8,877	(8,545)	(588)	1,416
LaGrange Park	970	5,666	-	-	-	5,666	(5,453)	(277)	906
Lisle	1,650	9,626	2,300	-	2,300	7,326	(6,965)	(476)	1,535
Lisle Park District	604	3,528	2,130	4,600	6,730	(3,202)	3,335	(174)	563
Lisle Woodridge FPD	2,062	11,224	-	-	-	11,224	(10,803)	(691)	1,792
Montgomery	1,235	7,147	2,673	-	2,673	4,474	(4,206)	(362)	1,141
MPEA	692	3,544	-	-	-	3,544	(3,411)	(260)	565
Muni Cons Dispatch	247	1,265	-	-	-	1,265	(1,217)	(92)	203
Naperville Park Dist	2,074	11,931	5,420	14,200	19,620	(7,689)	8,136	(617)	1,904
North Aurora	913	5,399	-	-	-	5,399	(5,197)	(254)	861
North Riverside	2,307	12,830	-	-	-	12,830	(12,348)	(739)	2,050
Oak Park Public Libr	940	5,441	-	-	-	5,441	(5,237)	(277)	867
Oak Park Township	627	3,578	-	-	-	3,578	(3,444)	(191)	570
River Forest	1,675	9,218	-	-	-	9,218	(8,872)	(548)	1,473
River Grove	852	5,034	-	-	-	5,034	(4,845)	(238)	803
Rock Falls	1,334	8,112	7,600	15,200	22,800	(14,688)	14,992	(344)	1,294
Summit	1,057	6,215	-	-	-	6,215	(5,981)	(298)	993
Warrenville	1,321	7,280	1,700	850	2,550	4,730	(4,457)	(430)	1,164
Westchester	1,825	10,017	-	-	-	10,017	(9,642)	(604)	1,596

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position - Beginning	Revenue	Expenses				Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total					
Westmont PD	\$ 284	\$ 1,498	\$ -	\$ -	\$ -	\$ 1,498	\$ (1,441)	\$ (100)	\$ 241	
Winfield	690	3,885	2,700	10,800	13,500	(9,615)	9,760	(216)	619	
Woodridge Library	-	716	-	-	-	716	(689)	87	114	
WSCDC	478	2,887	-	-	-	2,887	(2,778)	(125)	462	
<b>Total</b>	<b>35,162</b>	<b>199,281</b>	<b>36,872</b>	<b>78,050</b>	<b>114,922</b>	<b>84,359</b>	<b>(76,882)</b>	<b>(10,829)</b>	<b>31,810</b>	
<b>NWHIP</b>										
Algon-Lake Hills FPD	883	5,500	5,400	5,400	10,800	(5,300)	5,507	(211)	879	
Algonquin	2,325	12,937	-	12,600	12,600	337	148	(746)	2,064	
Batavia	2,885	16,440	6,500	6,500	13,000	3,440	(2,824)	(877)	2,624	
Beach Park	238	1,323	-	-	-	1,323	(1,273)	(76)	212	
Boone County	3,053	16,932	-	-	-	16,932	(16,296)	(986)	2,703	
Campton Hills	69	532	-	-	-	532	(513)	(4)	84	
Cary	897	5,316	-	-	-	5,316	(5,117)	(249)	847	
FPD Winnebago County	622	3,536	1,680	-	1,680	1,856	(1,723)	(190)	565	
Gilberts	355	2,172	-	-	-	2,172	(2,090)	(89)	348	
Glencoe	2,383	13,212	-	-	-	13,212	(12,716)	(770)	2,109	
Glenview Park Distr		6,049	4,500	18,000	22,500	(16,451)	16,678	738	965	
Highwood	277	1,581	-	-	-	1,581	(1,522)	(85)	251	
Huntley	1,493	8,478	-	-	-	8,478	(8,160)	(457)	1,354	
Itasca	1,550	8,270	-	-	-	8,270	(7,959)	(539)	1,322	
JAWA	268	1,506	-	-	-	1,506	(1,450)	(84)	240	
Lake Zurich	2,377	13,553	1,260	-	1,260	12,293	(11,785)	(723)	2,162	
Libertyville	2,664	14,843	5,400	5,400	10,800	4,043	(3,486)	(850)	2,371	
McHenry-city	2,135	11,548	6,800	13,600	20,400	(8,852)	9,285	(725)	1,843	
NWCD	1,592	9,052	-	-	-	9,052	(8,712)	(487)	1,445	
Palatine PD	1,285	6,956	2,368	7,000	9,368	(2,412)	2,673	(438)	1,108	

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position - Beginning	Revenue	Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total				
Roscoe	\$ 420	\$ 2,396	\$ -	\$ -	\$ -	\$ 2,396	\$ (2,306)	\$ (127)	\$ 383
Roselle	601	6,964	1,300	650	1,950	5,014	(4,752)	251	1,114
SEECOM	513	2,770	-	-	-	2,770	(2,667)	(175)	441
Spring Grove	307	1,806	-	-	-	1,806	(1,738)	(88)	287
Streamwood	3,173	17,696	7,200	15,600	22,800	(5,104)	5,768	(1,011)	2,826
Wauconda	971	5,267	-	-	-	5,267	(5,069)	(328)	841
West Dundee	924	5,217	-	-	-	5,217	(5,021)	(287)	833
Winnetka	3,392	18,345	5,500	5,500	11,000	7,345	(6,658)	(1,152)	2,927
<b>Total</b>	<b>37,652</b>	<b>220,197</b>	<b>47,908</b>	<b>90,250</b>	<b>138,158</b>	<b>82,039</b>	<b>(73,778)</b>	<b>(10,765)</b>	<b>35,148</b>
<b>QCHIP</b>									
Colona	472	2,554	-	-	-	2,554	(2,458)	(160)	408
East Moline	4,822	26,832	10,852	35,000	45,852	(19,020)	20,026	(1,545)	4,283
Freeport	3,213	17,431	7,043	14,200	21,243	(3,812)	4,467	(1,086)	2,782
Lee County	2,083	12,671	13,566	60,800	74,366	(61,695)	62,170	(536)	2,022
Princeton	1,407	7,588	8,000	64,400	72,400	(64,812)	65,097	(481)	1,211
Rochelle	1,988	11,099	12,673	35,600	48,273	(37,174)	37,590	(632)	1,772
Washington	1,120	6,498	2,980	6,800	9,780	(3,282)	3,526	(325)	1,039
<b>Total</b>	<b>15,105</b>	<b>84,673</b>	<b>55,114</b>	<b>216,800</b>	<b>271,914</b>	<b>(187,241)</b>	<b>190,418</b>	<b>(4,765)</b>	<b>13,517</b>
<b>SCDBP</b>									
Burr Ridge	949	5,408	3,100	6,200	9,300	(3,892)	4,095	(289)	863
Clarendon Hills	671	3,669	-	-	-	3,669	(3,532)	(223)	585
Darien	1,221	6,698	1,600	-	1,600	5,098	(4,846)	(404)	1,069

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position - Beginning	Revenue		Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total					
Willowbrook	\$ 806	\$ 4,526	\$ 2,685	\$ -	\$ 2,685	\$ 1,841	\$ (1,671)	\$ (253)	\$ 723	
Woodridge	2,171	11,731	6,200	25,000	31,200	(19,469)	19,909	(739)	1,872	
<b>Total</b>	<b>5,818</b>	<b>32,032</b>	<b>13,585</b>	<b>31,200</b>	<b>44,785</b>	<b>(12,753)</b>	<b>13,955</b>	<b>(1,908)</b>	<b>5,112</b>	
<b>SIHH</b>										
Collinsville	3,949	22,930	-	-	-	22,930	(22,070)	(1,149)	3,660	
Effingham	2,218	12,272	6,500	11,200	17,700	(5,428)	5,889	(720)	1,959	
Glen Carbon	1,194	6,764	825	-	825	5,939	(5,686)	(369)	1,078	
Monroe	2,934	16,266	-	-	-	16,266	(15,655)	(946)	2,599	
New Baden	279	1,755	-	-	-	1,755	(1,690)	(65)	279	
Swansea	948	5,383	-	-	-	5,383	(5,181)	(292)	858	
Trenton	242	1,340	-	-	-	1,340	(1,289)	(78)	215	
Wood River	1,387	7,821	-	-	-	7,821	(7,527)	(431)	1,250	
<b>Total</b>	<b>13,151</b>	<b>74,531</b>	<b>7,325</b>	<b>11,200</b>	<b>18,525</b>	<b>56,006</b>	<b>(53,209)</b>	<b>(4,050)</b>	<b>11,898</b>	
<b>SWAHM</b>										
Beecher	418	2,488	-	-	-	2,488	(2,394)	(114)	398	
Channahon	404	2,679	-	-	-	2,679	(2,579)	(78)	426	
Coal City	406	2,529	-	-	-	2,529	(2,434)	(96)	405	
Crest Hill	839	4,959	3,145	17,200	20,345	(15,386)	15,572	(232)	793	
Crete	655	3,952	-	-	-	3,952	(3,804)	(173)	630	
Crete Township	251	1,239	-	-	-	1,239	(1,193)	(99)	198	
Glen Ellyn	2,914	17,073	11,930	24,000	35,930	(18,857)	19,498	(830)	2,725	
Homer Glen	313	1,989	-	8,000	8,000	(6,011)	6,086	(71)	317	
Homewood Library	299	1,605	-	-	-	1,605	(1,545)	(103)	256	
Lockport	1,948	11,141	10,192	44,000	54,192	(43,051)	43,469	(587)	1,779	

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position - Beginning	Revenue	Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total				
Mokena	\$ 1,213	\$ 6,464	\$ -	\$ -	\$ -	\$ 6,464	\$ (6,222)	\$ (425)	\$ 1,030
Monee	541	3,170	-	-	-	3,170	(3,051)	(153)	507
Peotone	177	2,180	-	-	-	2,180	(2,098)	89	348
Plainfield	2,552	12,996	10,800	43,200	54,000	(41,004)	41,492	(965)	2,075
South Chicago Height	575	2,962	-	-	-	2,962	(2,851)	(214)	472
South Holland	1,468	16,557	-	-	-	16,557	(15,936)	555	2,644
Steger	698	4,052	-	-	-	4,052	(3,899)	(205)	646
<b>Total</b>	<b>15,671</b>	<b>98,035</b>	<b>36,067</b>	<b>136,400</b>	<b>172,467</b>	<b>(74,432)</b>	<b>78,111</b>	<b>(3,701)</b>	<b>15,649</b>
<b>Withdrawn Members</b>									
Kane County	17,648	-	-	-	-	-	-	(17,648)	-
<b>Total</b>	<b>17,648</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(17,648)</b>	<b>-</b>
<b>Grand Total</b>	<b>309,312</b>	<b>1,679,142</b>	<b>487,665</b>	<b>1,128,478</b>	<b>1,616,143</b>	<b>62,999</b>	<b>-</b>	<b>(102,954)</b>	<b>269,357</b>

(1) Internal transfers relat to transfers to/from Terminal Reserve Account for the two month fund balance policy requirement.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Incentives Due to Members - by Individual Members - Wellness Account  
Year Ended June 30, 2020**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
<b>Individual Members</b>				
Barrington	\$ 1,028	\$ -	\$ -	1,028
Bloomington	35,580	3,300	-	38,880
Buffalo Grove	65,474	18,000	(31,416)	52,058
Carol Stream	26,972	-	-	26,972
Carpentersville	263,869	77,200	(6,088)	334,981
Crystal Lake	44,966	8,900	-	53,866
Deerfield	25,237	8,100	(4,463)	28,874
DeKalb	3,300	-	(508)	2,792
DeKalb County	-	33,000	-	33,000
Des Plaines	54,092	-	(54,092)	-
Elk Grove Village	57,500	37,000	-	94,500
Evanston	92,934	22,700	(2,966)	112,668
FP Dist-DuPage Co	26,964	-	-	26,964
Franklin Park	19,389	3,900	-	23,289
Glenview	10,600	8,000	(10,600)	8,000
Hanover Park	-	900	-	900
Highland Park	271,737	(201,522)	-	70,215



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Incentives Due to Members - by Individual Members - Wellness Account (Continued)**  
**Year Ended June 30, 2020**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Hoffman Estates	\$ 28,457	\$ 14,200	\$ -	\$ 42,657
Lombard	49,775	23,000	(49,775)	23,000
McHenry	57,100	20,100	-	77,200
Morton Grove	4,093	-	-	4,093
Mount Prospect	177,400	128,400	-	305,800
Northbrook	11,900	12,000	(2,927)	20,973
Northbrook Library	-	1,100	-	1,100
Oswego	43,263	19,400	-	62,663
Oswegoland PD	31,727	16,000	(15,600)	32,127
Palatine	-	15,900	-	15,900
Park Ridge	1,750	-	-	1,750
Schaumburg	179,230	128,800	-	308,030
Wheaton	239,901	156,800	(239,901)	156,800
Wheeling	-	9,400	-	9,400
Wood Dale	30,571	-	-	30,571
<b>Total</b>	<b>1,854,809</b>	<b>564,578</b>	<b>(418,336)</b>	<b>2,001,051</b>

(1) Rebates are allocated based on the weighted proportion of its members' covered lives completing Wellness Program targets, relative to all covered lives completed participation.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Incentives Due to Members - by Subpool Members - Wellness Account  
Year Ended June 30, 2020**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
<b>NIHII</b>				
Bensenville	\$ 2,893	\$ -	\$ -	\$ 2,893
FPDKC	113,820	32,400	-	146,220
Hinsdale	4,505	-	(770)	3,735
Lisle	2,000	-	2,300	4,300
Lisle Park District	1,450	4,600	-	6,050
Naperville Park Dist	27,800	14,200	(27,880)	14,120
North Aurora	800	-	-	800
Oak Park Township	297	-	-	297
River Forest	4,712	-	-	4,712
Rock Falls	22,600	15,200	(22,600)	15,200
Warrenville	-	850	-	850
Winfield	20,439	10,800	(9,987)	21,252
<b>Total</b>	<b>201,316</b>	<b>78,050</b>	<b>(58,937)</b>	<b>220,429</b>
<b>NWHIP</b>				
Algon-Lake Hills FPD	5,400	5,400	(5,400)	5,400
Algonquin	93,235	12,600	-	105,835
Batavia	-	6,500	-	6,500
FPD Winnebago County	1,000	-	-	1,000
Gilberts	98	-	-	98
Glencoe	1,850	-	-	1,850
Glenview Park Distr	-	18,000	-	18,000
Huntley	26,825	-	-	26,825
Itasca	3,405	-	-	3,405
JAWA	987	-	-	987
Lake Zurich	23,988	-	(1,050)	22,938
Libertyville	5,480	5,400	(2,028)	8,852
McHenry-city	-	13,600	-	13,600
Palatine PD	9,840	7,000	-	16,840

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Incentives Due to Members - by Subpool Members - Wellness Account (Continued)  
Year Ended June 30, 2020**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Roselle	\$ -	\$ 650	\$ -	\$ 650
Streamwood	17,600	15,600	-	33,200
Winnetka	5,800	5,500	(999)	10,301
<b>Total</b>	<b>195,508</b>	<b>90,250</b>	<b>(9,477)</b>	<b>276,281</b>
<b>QCHIP</b>				
East Moline	81,500	35,000	-	116,500
Freeport	25,600	14,200	(22,908)	16,892
Lee County	52,000	60,800	(25,175)	87,625
Princeton	-	64,400	(20,200)	44,200
Rochelle	41,200	35,600	(33,200)	43,600
Washington	5,200	6,800	(95)	11,905
<b>Total</b>	<b>205,500</b>	<b>216,800</b>	<b>(101,578)</b>	<b>320,722</b>
<b>SCDBP</b>				
Burr Ridge	4,800	6,200	-	11,000
Clarendon Hills	447	-	(447)	-
Darien	612	-	-	612
Willowbrook	932	-	-	932
Woodridge	14,675	25,000	(4,600)	35,075
<b>Total</b>	<b>21,466</b>	<b>31,200</b>	<b>(5,047)</b>	<b>47,619</b>
<b>SIHH</b>				
Collinsville	2,206	-	-	2,206
Effingham	24,100	11,200	-	35,300
Glen Carbon	(60)	-	-	(60)
<b>Total</b>	<b>26,246</b>	<b>11,200</b>	<b>-</b>	<b>37,446</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Incentives Due to Members - by Subpool Members - Wellness Account (Continued)  
Year Ended June 30, 2020**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
<b>SWAHM</b>				
Beecher	\$ 550	\$ -	\$ -	\$ 550
Channahon	650	-	-	650
Coal City	700	-	-	700
Crest Hill	14,400	17,200	(14,400)	17,200
Glen Ellyn	119,209	24,000	(29)	143,180
Homer Glen	-	8,000	-	8,000
Lockport	67,092	44,000	(26,545)	84,547
Mokena	11,465	-	-	11,465
Monee	800	-	-	800
Plainfield	113,114	43,200	(3,495)	152,819
<b>Total</b>	<b>327,980</b>	<b>136,400</b>	<b>(44,469)</b>	<b>419,911</b>
<b>Withdrawn Members</b>				
Kane County	281,730	-	(281,730)	-
<b>Total</b>	<b>281,730</b>	<b>-</b>	<b>(281,730)</b>	<b>-</b>
<b>Grand Total</b>	<b>3,114,555</b>	<b>1,128,478</b>	<b>(919,574)</b>	<b>3,323,459</b>

(1) Rebates are allocated based on the weighted proportion of its members' covered lives completing Wellness Program targets, relative to all covered lives completed participation.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Individual Members - HMO Account  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
<b>Individual Members</b>							
Barrington	\$ -	\$ 684,247	\$ 795,892	\$ (111,645)	\$ 149,632	\$ (37,987)	\$ -
Bloomington	-	1,181,396	873,120	308,276	(167,335)	(140,941)	-
Bloomington	-	874,058	624,031	250,027	(145,752)	(104,275)	-
Buffalo Grove	-	505,456	440,835	64,621	(4,319)	(60,302)	-
Carol Stream	-	2,679,640	2,505,754	173,886	145,793	(319,679)	-
Carpentersville	-	348,630	221,804	126,826	(85,233)	(41,593)	-
Crystal Lake	-	377,891	208,723	169,168	(124,085)	(45,083)	-
Deerfield	-	696,874	730,795	(33,921)	72,609	(38,688)	-
DeKalb	-	692,617	611,011	81,606	1,024	(82,630)	-
Des Plaines	-	1,522,228	1,205,175	317,053	(135,450)	(181,603)	-
Elk Grove Village	-	1,301,572	1,037,351	264,221	(108,945)	(155,276)	-
Evanston	-	3,413,138	3,389,946	23,192	383,996	(407,188)	-
FP Dist-DuPage Co	-	1,786,005	1,172,980	613,025	(399,955)	(213,070)	-
Franklin Park	-	671,189	616,086	55,103	24,972	(80,075)	-
Glenview	-	2,719,724	2,571,266	148,458	176,005	(324,463)	-
Hanover Park	-	1,159,589	1,072,198	87,391	50,949	(138,340)	-
Highland Park	-	460,216	471,767	(11,551)	37,099	(25,548)	-
Hoffman Estates	-	970,188	861,345	108,843	6,901	(115,744)	-
Homewood	-	187,522	229,929	(42,407)	52,818	(10,411)	-

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Individual Members - HMO Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
Lombard	\$ -	\$ 2,212,438	\$ 2,191,908	\$ 20,530	\$ 243,414	\$ (263,944)	\$ -
McHenry	-	7,263,315	6,849,114	414,201	452,313	(866,514)	-
Morton Grove	-	285,164	153,816	131,348	(97,326)	(34,022)	-
Mount Prospect	-	1,181,856	1,332,668	(150,812)	216,423	(65,611)	-
Northbrook	-	526,319	446,826	79,493	(16,701)	(62,792)	-
Northbrook Library	-	111,741	65,870	45,871	(32,542)	(13,329)	-
Oswego	-	1,290,719	1,316,784	(26,065)	97,723	(71,658)	-
Oswegoland PD	-	418,136	621,416	(203,280)	226,495	(23,215)	-
Park Ridge	-	1,160,505	1,011,572	148,933	(10,484)	(138,449)	-
Rolling Meadows	-	1,483,618	1,331,493	152,125	24,869	(176,994)	-
Schaumburg	-	1,745,120	1,335,878	409,242	(201,050)	(208,192)	-
West Chicago	-	889,145	941,233	(52,088)	101,452	(49,364)	-
Wheaton	-	743,358	565,928	177,430	(88,748)	(88,682)	-
Wheeling	-	2,110,075	1,987,399	122,676	129,058	(251,734)	-
Wood Dale	-	899,850	662,963	236,887	(129,535)	(107,352)	-
<b>Total</b>	<b>-</b>	<b>44,553,539</b>	<b>40,454,876</b>	<b>4,098,663</b>	<b>846,085</b>	<b>(4,944,748)</b>	<b>-</b>

(1) Change in Net Position for NIHII, NWHIP, QCHIP, SIHII and SWAHM have been reallocated across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

(2) Pooling reallocates excess contributions over expenses based upon member contributions.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - HMO Account  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
<b>NIHII</b>							
Bensenville	\$ -	\$ 839,678	\$ 661,047	\$ 178,631	\$ (78,457)	\$ (100,174)	\$ -
Berkeley	-	451,219	251,270	199,949	(146,118)	(53,831)	-
Countryside	-	1,190,606	881,458	309,148	(167,110)	(142,038)	-
DU-Comm	-	776,606	629,696	146,910	(54,259)	(92,651)	-
FPDKC	-	462,879	350,123	112,756	(57,536)	(55,220)	-
Hinsdale	-	1,053,421	861,926	191,495	(65,821)	(125,674)	-
Indian Head Park	-	302,511	173,122	129,389	(93,300)	(36,089)	-
Justice	-	537,852	330,098	207,754	(143,588)	(64,166)	-
La Grange	-	1,253,826	927,601	326,225	(176,644)	(149,581)	-
LaGrange Park	-	858,961	787,070	71,891	30,584	(102,475)	-
Lisle	-	421,377	295,217	126,160	(75,891)	(50,269)	-
Lisle Park District	-	167,880	73,448	94,432	(74,402)	(20,030)	-
Lisle Woodridge FPD	-	566,951	276,040	290,911	(223,274)	(67,637)	-
Montgomery	-	1,205,199	962,336	242,863	(99,083)	(143,780)	-
MPEA	-	161,215	165,087	(3,872)	12,823	(8,951)	-
Muni Cons Dispatch	-	151,043	222,968	(71,925)	80,309	(8,384)	-
Naperville Park Dist	-	710,321	1,070,950	(360,629)	400,065	(39,436)	-
North Aurora	-	647,294	571,846	75,448	1,774	(77,222)	-
North Riverside	-	6,186	(376)	6,562	(5,824)	(738)	-
Oak Park Public Libr	-	155,001	229,862	(74,861)	83,467	(8,606)	-
Oak Park Township	-	112,389	195,570	(83,181)	89,420	(6,239)	-
River Forest	-	562,525	559,632	2,893	64,217	(67,110)	-
Summit	-	224,894	202,968	21,926	4,902	(26,828)	-
Warrenville	-	400,661	292,841	107,820	(60,021)	(47,799)	-
Westchester	-	241,714	250,845	(9,131)	22,552	(13,421)	-
Westmont PD	-	208,954	245,115	(36,161)	47,760	(11,599)	-

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - HMO Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
Winfield	\$ -	\$ 34,496	\$ 22,352	\$ 12,144	\$ (8,027)	\$ (4,117)	-
WSCDC	-	126,027	51,339	74,688	(59,654)	(15,034)	-
<b>Total</b>	-	13,831,686	11,541,451	2,290,235	(751,136)	(1,539,099)	-
<b>NWHIP</b>							
Algonquin	-	622,748	821,566	(198,818)	233,393	(34,575)	-
Batavia	-	131,365	72,208	59,157	(43,489)	(15,668)	-
Cary	-	328,990	296,419	32,571	6,678	(39,249)	-
FPD Winnebago County	-	196,282	119,047	77,235	(53,818)	(23,417)	-
Gilberts	-	180,317	138,830	41,487	(19,974)	(21,513)	-
Glencoe	-	884,426	949,339	(64,913)	114,014	(49,101)	-
Glenview Park Distr	-	268,614	148,811	119,803	(87,758)	(32,045)	-
Highwood	-	24,881	9,804	15,077	(12,109)	(2,968)	-
Huntley	-	319,114	221,989	97,125	(59,054)	(38,071)	-
Itasca	-	67,321	51,159	16,162	(8,130)	(8,032)	-
JAWA	-	298,014	202,990	95,024	(59,472)	(35,552)	-
Lake Zurich	-	776,685	760,478	16,207	76,452	(92,659)	-
Libertyville	-	413,109	337,917	75,192	(25,908)	(49,284)	-
McHenry-city	-	265,824	147,411	118,413	(86,701)	(31,712)	-
NWCD	-	339,262	196,248	143,014	(102,539)	(40,475)	-
Palatine PD	-	226,301	167,975	58,326	(31,329)	(26,997)	-
Roscoe	-	137,673	68,322	69,351	(52,926)	(16,425)	-
Roselle	-	191,804	106,173	85,631	(62,748)	(22,883)	-
SEECOM	-	21,783	20,776	1,007	1,591	(2,598)	-
Streamwood	-	2,321,372	2,229,833	91,539	185,402	(276,941)	-



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - HMO Account (Continued)  
Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
West Dundee	\$ -	\$ 151,758	\$ 48,362	\$ 103,396	\$ (85,291)	\$ (18,105)	\$ -
Winnetka	-	27,305	16,293	11,012	(7,756)	(3,256)	-
<b>Total</b>	<b>-</b>	<b>8,194,948</b>	<b>7,131,950</b>	<b>1,062,998</b>	<b>(181,472)</b>	<b>(881,526)</b>	<b>-</b>
<b>SCDBP</b>							
Burr Ridge	-	719,682	464,677	255,005	(164,079)	(90,926)	-
Clarendon Hills	-	540,653	697,900	(157,247)	157,247	-	-
Darien	-	1,122,754	1,036,767	85,987	55,863	(141,850)	-
Willowbrook	-	613,097	598,965	14,132	63,330	(77,462)	-
Woodridge	-	1,806,616	1,787,576	19,040	209,212	(228,252)	-
<b>Total</b>	<b>-</b>	<b>4,802,802</b>	<b>4,585,885</b>	<b>216,917</b>	<b>321,573</b>	<b>(538,490)</b>	<b>-</b>
<b>SIHII</b>							
Collinsville	-	167,926	148,224	19,702	331	(20,033)	-
<b>Total</b>	<b>-</b>	<b>167,926</b>	<b>148,224</b>	<b>19,702</b>	<b>331</b>	<b>(20,033)</b>	<b>-</b>
<b>SWAHM</b>							
Beecher	-	-	(438)	438	(438)	-	-
Channahon	-	174,473	123,930	50,543	(29,729)	(20,814)	-
Crest Hill	-	129,119	467,264	(338,145)	345,315	(7,170)	-
Crete	-	99,713	33,642	66,071	(54,176)	(11,895)	-
Glen Ellyn	-	691,167	489,275	201,892	(119,437)	(82,455)	-
Homer Glen	-	8,856	3,327	5,529	(4,471)	(1,058)	-
Homewood Library	-	132,975	96,035	36,940	(21,077)	(15,863)	-
Lockport	-	202,726	175,400	27,326	(3,141)	(24,185)	-
Mokena	-	482,906	347,896	135,010	(77,398)	(57,612)	-

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Net Position - by Subpool Members - HMO Account (Continued)**  
**Year Ended June 30, 2020**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
Monee	\$ -	\$ 51,643	\$ 26,697	\$ 24,946	\$ (18,786)	\$ (6,160)	-
Plainfield	-	913,194	673,584	239,610	(130,666)	(108,944)	-
South Chicago Height	-	314,271	134,442	179,829	(142,336)	(37,493)	-
Steger	-	302,208	287,114	15,094	20,959	(36,053)	-
<b>Total</b>	-	3,503,251	2,858,168	645,083	(235,381)	(409,702)	-
<b>Withdrawn Members</b>							
Kane County	-	-	(129,865)	129,865	-	(129,865)	-
<b>Total</b>	-	-	(129,865)	129,865	-	(129,865)	-
<b>Grand Total</b>	-	75,054,152	66,590,689	8,463,463	-	(8,463,463)	-

(1) Change in Net Position for NIHII, NWHIP, QCHIP, SIHII and SWAHM have been reallocated across the respective subpool membership based on each member's proportional share of the total subpool member contributions.

(2) Pooling reallocates excess contributions over expenses based upon member contributions.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Expenses - by Individual Members - HMO Account  
Year Ended June 30, 2020**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
<b>Individual Members</b>									
Barrington	\$ 31,047	456	\$ 10,123	\$ 557,902	\$ (14,555)	\$ 211,375	\$ -	\$ 754,722	\$ 795,892
Bloomington	64,716	987	21,910	457,976	(23,265)	351,783	-	786,494	873,120
Bloomington	37,258	575	12,764	329,233	4,882	239,894	-	574,009	624,031
Buffalo Grove	23,714	360	7,992	248,437	(10,762)	171,454	-	409,129	440,835
Carol Stream	141,059	2,146	47,639	1,608,738	(39,962)	747,306	974	2,317,056	2,505,754
Carpentersville	16,975	266	5,904	108,304	(16,527)	107,148	-	198,925	221,804
Crystal Lake	17,435	272	6,039	70,372	(14,169)	129,046	-	185,249	208,723
Deerfield	37,285	569	12,631	466,853	(2,412)	216,438	-	680,879	730,795
DeKalb	37,179	580	12,875	311,773	2,930	246,254	-	560,957	611,011
Des Plaines	74,329	1,155	25,640	648,636	(32,048)	488,618	-	1,105,206	1,205,175
Elk Grove Village	55,277	864	19,179	562,832	(13,668)	413,731	-	962,895	1,037,351
Evanston	196,526	3,020	67,040	2,077,686	13,813	1,034,881	-	3,126,380	3,389,946
FP Dist-DuPage Co	95,928	1,483	32,921	510,201	(34,882)	568,812	-	1,044,131	1,172,980
Franklin Park	33,267	511	11,343	361,078	3,419	206,979	-	571,476	616,086
Glenview	149,766	1,321	51,591	1,603,291	3,285	786,239	(22,906)	2,369,909	2,571,266
Hanover Park	58,125	896	19,890	651,746	(9,122)	351,559	-	994,183	1,072,198
Highland Park	21,344	333	7,392	299,361	(5,756)	149,426	-	443,031	471,767
Hoffman Estates	47,109	718	15,939	503,653	3,759	290,885	-	798,297	861,345
Homewood	10,742	157	3,485	151,314	(3,847)	68,235	-	215,702	229,929

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Expenses - by Individual Members - HMO Account (Continued)  
Year Ended June 30, 2020**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
Lombard	\$ 111,316	1,739	\$ 38,604	\$ 1,433,463	\$ (760)	\$ 614,422	\$ (5,137)	\$ 2,041,988	\$ 2,191,908
McHenry	338,454	5,140	114,102	5,329,926	(59,494)	1,982,898	(856,772)	6,396,558	6,849,114
Morton Grove	13,297	209	4,639	44,852	(4,355)	95,383	-	135,880	153,816
Mount Prospect	71,858	1,086	24,108	853,650	9,402	373,650	-	1,236,702	1,332,668
Northbrook	22,995	363	8,058	272,258	(10,997)	154,224	288	415,773	446,826
Northbrook Library	7,078	112	2,487	20,260	(1,794)	37,839	-	56,305	65,870
Oswego	81,598	1,236	27,437	742,953	(46,950)	513,646	(1,900)	1,207,749	1,316,784
Oswegoland PD	29,967	461	10,234	421,263	8,670	151,282	-	581,215	621,416
Park Ridge	64,106	1,013	22,487	506,541	(10,731)	429,169	-	924,979	1,011,572
Rolling Meadows	55,584	1,095	24,308	814,267	(27,759)	465,093	-	1,251,601	1,331,493
Schaumburg	79,193	1,226	27,216	708,344	(12,823)	533,948	-	1,229,469	1,335,878
West Chicago	36,298	569	12,631	621,813	8,529	261,962	-	892,304	941,233
Wheaton	36,264	564	12,520	259,966	6,844	250,334	-	517,144	565,928
Wheeling	110,215	1,695	37,627	1,255,519	(46,806)	630,285	559	1,839,557	1,987,399
Wood Dale	39,390	602	13,364	345,143	(14,571)	279,637	-	610,209	662,963
<b>Total</b>	<b>2,246,694</b>	<b>33,779</b>	<b>772,119</b>	<b>25,159,604</b>	<b>(392,482)</b>	<b>13,553,835</b>	<b>(884,894)</b>	<b>37,436,063</b>	<b>40,454,876</b>

(1) Administration fees and insurance premiums are allocated based upon number of covered employees.

(2) Pooling allocates IBNR accrual based upon member contributions.

(3) Capitation fees are allocated based upon actual charges by member.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Expenses - by Subpool Members - HMO Account  
Year Ended June 30, 2020**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
<b>NIHII</b>									
Bensenville	\$ 42,041	639	\$ 14,185	\$ 313,129	\$ 5,294	\$ 286,398	\$ -	\$ 604,821	\$ 661,047
Berkeley	22,838	350	7,770	105,943	(5,328)	120,047	-	220,662	251,270
Countryside	54,803	863	19,157	460,737	(14,389)	361,150	-	807,498	881,458
DU-Comm	36,477	536	11,899	371,691	8,620	201,009	-	581,320	629,696
FPDKC	31,872	502	11,144	163,276	(3,989)	147,820	-	307,107	350,123
Hinsdale	61,459	939	20,844	471,348	(11,150)	319,425	-	779,623	861,926
Indian Head Park	13,874	218	4,840	70,441	(8,120)	92,087	-	154,408	173,122
Justice	26,959	415	9,212	146,124	(7,609)	155,412	-	293,927	330,098
La Grange	69,212	1,055	23,420	476,099	4,632	354,238	-	834,969	927,601
LaGrange Park	43,241	681	15,117	472,733	(5,873)	261,852	-	728,712	787,070
Lisle	25,640	401	8,902	133,985	(22,834)	149,524	-	260,675	295,217
Lisle Park District	9,586	150	3,330	24,062	(84)	36,554	-	60,532	73,448
Lisle Woodridge FPD	20,467	308	6,837	131,770	(1,437)	118,403	-	248,736	276,040
Montgomery	53,418	841	18,669	576,551	(4,279)	317,977	-	890,249	962,336
MPEA	6,901	109	2,420	109,149	1,635	44,982	-	155,766	165,087
Muni Cons Dispatch	8,440	128	2,842	152,524	11,628	47,534	-	211,686	222,968
Naperville Park Dist	44,815	704	15,628	520,500	57,959	238,800	193,248	1,010,507	1,070,950
North Aurora	32,269	481	10,677	337,244	(2,084)	193,740	-	528,900	571,846
North Riverside	632	10	222	1,922	(4,705)	1,553	-	(1,230)	(376)
Oak Park Public Libr	7,997	122	2,708	168,586	7,747	42,824	-	219,157	229,862
Oak Park Township	8,430	130	2,886	150,282	256	33,716	-	184,254	195,570
River Forest	28,376	433	9,612	358,952	(4,741)	172,015	(4,582)	521,644	559,632
Summit	11,625	180	3,996	113,707	(3,236)	76,876	-	187,347	202,968
Warrenville	18,808	296	6,571	153,005	(1,639)	116,096	-	267,462	292,841
Westchester	11,815	172	3,818	174,220	(7,110)	68,102	-	235,212	250,845
Westmont PD	11,413	180	3,996	162,902	7,398	59,406	-	229,706	245,115

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Expenses - by Subpool Members - HMO Account (Continued)  
Year Ended June 30, 2020**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
Winfield	\$ 2,386	32	\$ 710	\$ 14,772	\$ (6,982)	\$ 11,466	\$ -	\$ 19,256	\$ 22,352
WSCDC	6,820	108	2,398	4,450	(355)	38,026	-	42,121	51,339
<b>Total</b>	<b>712,614</b>	<b>10,983</b>	<b>243,810</b>	<b>6,340,104</b>	<b>(10,775)</b>	<b>4,067,032</b>	<b>188,666</b>	<b>10,585,027</b>	<b>11,541,451</b>
<b>NWHIP</b>									
Algonquin	40,539	619	13,741	514,080	2,259	250,947	-	767,286	821,566
Batavia	5,637	89	1,976	25,788	3,288	35,519	-	64,595	72,208
Cary	20,632	316	7,015	143,894	(7,618)	132,496	-	268,772	296,419
FPD Winnebago County	8,599	136	3,019	47,326	1,599	58,504	-	107,429	119,047
Gilberts	10,453	157	3,485	70,155	(4,811)	59,548	-	124,892	138,830
Glencoe	44,804	677	15,028	653,107	(6,383)	242,783	-	889,507	949,339
Glenview Park Distr	13,821	218	4,840	33,569	11,921	84,660	-	130,150	148,811
Highwood	1,343	21	466	3,195	(1,051)	5,851	-	7,995	9,804
Huntley	15,065	233	5,172	100,743	(5,141)	106,150	-	201,752	221,989
Itasca	4,350	68	1,510	22,417	(3,177)	26,059	-	45,299	51,159
JAWA	11,118	175	3,885	117,429	(5,489)	76,047	-	187,987	202,990
Lake Zurich	41,968	638	14,163	427,475	(1,124)	277,996	-	704,347	760,478
Libertyville	20,928	320	7,103	185,636	(8,056)	132,306	-	309,886	337,917
McHenry-city	12,691	198	4,396	57,378	858	72,088	-	130,324	147,411
NWCD	16,016	239	5,305	105,747	(27,169)	88,948	7,401	174,927	196,248
Palatine PD	12,519	194	4,307	77,697	4,562	68,890	-	151,149	167,975
Roscoe	6,992	110	2,441	17,340	757	40,792	-	58,889	68,322
Roselle	10,686	164	3,641	29,253	218	62,375	-	91,846	106,173
SEECOM	1,265	20	444	8,214	1,019	9,834	-	19,067	20,776
Streamwood	105,006	1,606	35,651	1,419,047	(3,859)	673,988	-	2,089,176	2,229,833

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Expenses - by Subpool Members - HMO Account (Continued)  
Year Ended June 30, 2020**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
West Dundee	\$ 7,982	125	\$ 2,775	\$ 9,130	\$ (2,995)	\$ 31,470	\$ -	\$ 37,605	\$ 48,362
Winnetka	1,518	24	533	5,046	703	8,493	-	14,242	16,293
<b>Total</b>	<b>413,932</b>	<b>6,347</b>	<b>140,896</b>	<b>4,073,666</b>	<b>(49,689)</b>	<b>2,545,744</b>	<b>7,401</b>	<b>6,577,122</b>	<b>7,131,950</b>
<b>SCDBP</b>									
Burr Ridge	42,438	650	14,429	205,839	(8,409)	210,380	-	407,810	464,677
Clarendon Hills	29,046	441	9,790	500,014	(5,021)	164,071	-	659,064	697,900
Darien	52,953	805	17,870	639,280	(3,494)	330,158	-	965,944	1,036,767
Willowbrook	35,633	544	12,076	351,921	(5,327)	204,662	-	551,256	598,965
Woodridge	92,589	1,410	31,301	1,104,370	1,022	567,892	(9,598)	1,663,686	1,787,576
<b>Total</b>	<b>252,659</b>	<b>3,850</b>	<b>85,466</b>	<b>2,801,424</b>	<b>(21,229)</b>	<b>1,477,163</b>	<b>(9,598)</b>	<b>4,247,760</b>	<b>4,585,885</b>
<b>SIHII</b>									
Collinsville	8,275	125	2,775	76,153	(58)	61,079	-	137,174	148,224
<b>Total</b>	<b>8,275</b>	<b>125</b>	<b>2,775</b>	<b>76,153</b>	<b>(58)</b>	<b>61,079</b>	<b>-</b>	<b>137,174</b>	<b>148,224</b>
<b>SWAHM</b>									
Beecher	-	-	-	-	(438)	-	-	(438)	(438)
Channahon	5,077	76	1,687	77,716	2,370	37,080	-	117,166	123,930
Crest Hill	6,003	94	2,087	739,579	19,375	40,822	(340,602)	459,174	467,264
Crete	4,403	69	1,532	4,244	(375)	23,838	-	27,707	33,642
Glen Ellyn	38,146	585	12,986	207,746	(3,807)	234,204	-	438,143	489,275
Homer Glen	379	6	133	(560)	-	3,375	-	2,815	3,327
Homewood Library	10,818	171	3,796	56,678	(2,742)	27,485	-	81,421	96,035
Lockport	12,219	193	4,284	100,268	(2,991)	61,620	-	158,897	175,400
Mokena	22,096	341	7,570	162,188	(1,379)	157,421	-	318,230	347,896

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**  
**Schedule of Expenses - by Subpool Members - HMO Account (Continued)**  
**Year Ended June 30, 2020**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
Monee	\$ 2,282	36	\$ 799	\$ 8,919	\$ 260	\$ 14,437	\$ -	\$ 23,616	\$ 26,697
Plainfield	42,309	647	14,363	333,218	(17,195)	300,889	-	616,912	673,584
South Chicago Height	15,324	240	5,328	58,511	(14,724)	70,003	-	113,790	134,442
Steger	15,138	228	5,061	168,317	(4,489)	103,087	-	266,915	287,114
<b>Total</b>	<b>174,194</b>	<b>2,686</b>	<b>59,626</b>	<b>1,916,824</b>	<b>(26,135)</b>	<b>1,074,261</b>	<b>(340,602)</b>	<b>2,624,348</b>	<b>2,858,168</b>
<b>Withdrawn Members</b>									
Kane County	-	-	-	381,657	(511,580)	-	58	(129,865)	(129,865)
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>381,657</b>	<b>(511,580)</b>	<b>-</b>	<b>58</b>	<b>(129,865)</b>	<b>(129,865)</b>
<b>Grand Total</b>	<b>3,808,368</b>	<b>57,770</b>	<b>1,304,692</b>	<b>40,749,432</b>	<b>(1,011,948)</b>	<b>22,779,114</b>	<b>(1,038,969)</b>	<b>61,477,629</b>	<b>66,590,689</b>

- (1) Administration fees and insurance premiums are allocated based upon number of covered employees.  
(2) Pooling allocates IBNR accrual based upon member contributions.  
(3) Capitation fees are allocated based upon actual charges by member.



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Due to Members - by Individual Members - Terminal Reserve Account  
Year Ended June 30, 2020**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Due to Members - Ending
<b>Individual Members</b>					
Barrington	\$ 1,192,254	\$ 38,354	\$ 306	\$ 59,832	\$ 1,290,746
Bloomington	1,372,756	117,306	(398)	57,970	1,547,634
Bloomington	391,599	98,568	(9,582)	70,060	550,645
Buffalo Grove	319,112	57,877	730	49,757	427,476
Carol Stream	1,791,665	319,069	(1,141)	106,710	2,216,303
Carpentersville	1,750,282	42,065	205,212	134,420	2,131,979
Crystal Lake	256,305	41,312	26,314	69,099	393,030
Deerfield	1,206,697	35,394	(5,010)	127,381	1,364,462
DeKalb	446,233	80,845	(29,170)	60,011	557,919
DeKalb County	(3,468)	(331,238)	44,409	(1,776)	(292,073)
Des Plaines	4,918,143	164,671	(1,832,630)	292,050	3,542,234
Elk Grove Village	904,343	153,933	(32,686)	46,833	1,072,423
Evanston	1,958,508	409,692	679,851	211,476	3,259,527
FP Dist-DuPage Co	1,313,745	210,183	(365,489)	134,590	1,293,029
Franklin Park	163,214	80,377	31,002	37,730	312,323
Glenview	955,238	303,352	(90,083)	85,249	1,253,756
Hanover Park	679,479	137,976	2,060	164,431	983,946
Highland Park	840,075	20,736	8	133,652	994,471
Hoffman Estates	2,096,471	110,183	(231,137)	140,189	2,115,706
Homewood	235,273	9,120	17,214	34,170	295,777

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Due to Members - by Individual Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income	Due to Members - Ending
Lombard	\$ 1,283,624	\$ 258,765	\$ (1,254)	\$ 71,258	\$ 1,612,393
McHenry	1,292,921	863,245	(4,674)	128,173	2,279,665
Morton Grove	974,305	33,949	4,930	136,131	1,149,315
Mount Prospect	2,524,777	65,572	23,620	198,709	2,812,678
Northbrook	1,270,426	59,396	(51,659)	180,928	1,459,091
Northbrook Library	14,905	14,490	7,343	14,422	51,160
Oswego	426,301	70,569	(18,944)	29,777	507,703
Oswegoland PD	183,150	23,153	(908)	13,552	218,947
Palatine		(3,443)	5,188	1,527	3,272
Park Ridge	927,984	139,093	1,533	61,282	1,129,892
Rolling Meadows	2,179,913	174,428	(605,324)	150,553	1,899,570
Schaumburg	1,589,282	198,379	85,246	196,558	2,069,465
West Chicago	1,122,562	49,521	70,212	80,244	1,322,539
Wheaton	465,539	88,340	44,374	80,643	678,896
Wheeling	1,826,215	249,310	(8,277)	138,051	2,205,299
Wood Dale	2,480,839	103,228	102,350	136,623	2,823,040
<b>Total</b>	<b>41,350,667</b>	<b>4,487,770</b>	<b>(1,936,464)</b>	<b>3,632,265</b>	<b>47,534,238</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account  
Year Ended June 30, 2020**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income	Due to Members - Ending
<b>NIHII</b>					
Bensenville	\$ 741,672	\$ 100,089	\$ 30,131	\$ 45,120	\$ 917,012
Berkeley	26,032	53,816	518	2,363	82,729
Countryside	833,514	141,884	(140)	37,914	1,013,172
DU-Comm	127,828	92,372	(599)	8,570	228,171
FPDKC	85,437	54,501	2,207	6,436	148,581
Hinsdale	2,072,733	124,961	(678)	90,525	2,287,541
Indian Head Park	182,740	35,666	1,859	7,960	228,225
Justice	113,396	64,145	17	5,445	183,003
La Grange	129,316	149,820	(682)	7,341	285,795
LaGrange Park	709,989	102,480	(223,742)	27,324	616,051
Lisle	58,962	48,752	1	6,201	113,916
Lisle Park District	19,982	19,993	9	2,719	42,703
Lisle Woodridge FPD	148,229	66,908	46,421	15,639	277,197
Montgomery	136,367	143,083	(8)	7,500	286,942
MPEA	97,660	9,077	1,564	16,826	125,127
Muni Cons Dispatch	(2,236)	10,676	17,171	1,128	26,739
Naperville Park Dist	239,516	39,852	(13)	13,209	292,564
North Aurora	70,581	77,122	9	4,556	152,268
North Riverside	722,558	(848)	(89,497)	61,426	693,639
Oak Park Public Libr	(46,137)	53,619	(1)	983	8,464
Oak Park Township	29,583	5,786	6	2,955	38,330
River Forest	353,295	64,929	(990)	27,763	444,997
River Grove	1,809	(57)	6,822	3,362	11,936
Rock Falls	160,247	(1,176)	1,636	25,866	186,573
Summit	61,107	25,610	3,726	6,336	96,779
Warrenville	81,232	44,216	(1,175)	6,434	130,707
Westchester	10,434	12,882	1,904	3,836	29,056
Westmont PD	125,648	11,339	31,797	5,994	174,778

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)**  
**Year Ended June 30, 2020**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income	Due to Members - Ending
Winfield	\$ 101,546	\$ (38,324)	\$ 37,473	\$ 10,698	\$ 111,393
Woodridge Library	-	(211)	-	61	(150)
WSCDC	105,674	14,685	(31,465)	4,670	93,564
<b>Total</b>	<b>7,498,714</b>	<b>1,527,647</b>	<b>(165,719)</b>	<b>467,160</b>	<b>9,327,802</b>
<b>NWHIP</b>					
Algon-Lake Hills FPD	1,728	(1,209)	(15)	2,780	3,284
Algonquin	141,609	33,025	(1)	12,161	186,794
Batavia	(105,726)	118,487	(630)	8,228	20,359
Beach Park	(1,273)	1,233	2,362	681	3,003
Boone County	103,027	704	(175,114)	10,852	(60,531)
Campton Hills	478	(372)	(5,985)	66	(5,813)
Cary	82,686	38,488	(15,162)	4,674	110,686
FPD Winnebago County	29,586	23,142	5,592	3,464	61,784
Gilberts	96,968	21,443	(50)	5,966	124,327
Glencoe	252,858	43,484	(622)	13,299	309,019
Glenview Park Distr	-	30,954	(187)	619	31,386
Highwood	87,378	2,913	(34,144)	3,165	59,312
Huntley	65,909	36,366	15,831	7,320	125,426
Itasca	3,867	8,284	132	3,557	15,840
JAWA	283,894	35,465	(310)	12,709	331,758
Lake Zurich	519,305	92,873	31	24,978	637,187
Libertyville	1,163,904	48,837	(63,492)	88,064	1,237,313
McHenry-city	79,845	26,689	1,720	9,490	117,744
NWCD	35,303	40,540	12	6,110	81,965
Palatine PD	13,502	26,227	(35,472)	3,904	8,161
Roscoe	36,575	16,453	-	2,101	55,129
Roselle	5,542	20,986	(682)	2,497	28,343

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)**  
**Year Ended June 30, 2020**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income	Due to Members - Ending
SEECOM	\$ 53,277	\$ 2,640	\$ 4	\$ 6,009	\$ 61,930
Spring Grove	39,111	(1,472)	(9)	2,503	40,133
Streamwood	3,752,059	274,356	128	197,377	4,223,920
Wauconda	(58,363)	58,319	(838)	1,884	1,002
West Dundee	12,371	17,356	-	3,218	32,945
Winnetka	202,262	(1,310)	(214)	18,202	218,940
<b>Total</b>	<b>6,897,682</b>	<b>1,014,901</b>	<b>(307,115)</b>	<b>455,878</b>	<b>8,061,346</b>
<b>QCHIP</b>					
Colona	14,559	76	37,620	5,103	57,358
East Moline	37,007	(2,546)	1,741	44,271	80,473
Freeport	22,823	(3,139)	(40)	22,732	42,376
Lee County	(54,218)	51,278	25,214	11,056	33,330
Princeton	29,644	248	93	16,847	46,832
Rochelle	37,066	(1,870)	4,690	14,786	54,672
Washington	115,708	(353)	(408)	15,313	130,260
<b>Total</b>	<b>202,589</b>	<b>43,694</b>	<b>68,910</b>	<b>130,108</b>	<b>445,301</b>
<b>SCDBP</b>					
Burr Ridge	367,806	90,568	(333)	18,387	476,428
Clarendon Hills	580,415	(152)	-	22,419	602,682
Darien	738,276	140,683	1,910	32,008	912,877
Willowbrook	560,519	76,280	27,795	24,347	688,941
Woodridge	639,120	226,229	(9,398)	39,868	895,819
<b>Total</b>	<b>2,886,136</b>	<b>533,608</b>	<b>19,974</b>	<b>137,029</b>	<b>3,576,747</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)**  
**Year Ended June 30, 2020**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income	Due to Members - Ending
<b>SIHH</b>					
Collinsville	\$ 723,279	\$ 17,662	\$ (63)	\$ 71,234	\$ 812,112
Effingham	(47,023)	(139,234)	182,650	(146)	(3,753)
Glen Carbon	(12,352)	(29,909)	97,492	2,557	57,788
Monroe	(185,669)	(23,046)	178,714	(1,726)	(31,727)
New Baden	(11,698)	(4,837)	16,004	72	(459)
Swansea	7,644	(159)	704	5,764	13,953
Trenton	4,325	(3,581)	6,690	370	7,804
Wood River	(30,824)	(33,779)	137,068	2,165	74,630
<b>Total</b>	<b>447,682</b>	<b>(216,883)</b>	<b>619,259</b>	<b>80,290</b>	<b>930,348</b>
<b>SWAHM</b>					
Beecher	39,003	(41)	-	3,702	42,664
Channahon	(28,077)	1,792	45,981	(1,036)	18,660
Coal City	22,619	(23)	(1)	5,733	28,328
Crest Hill	307,265	6,249	2,690	25,402	341,606
Crete	76,016	11,908	51,976	12,216	152,116
Crete Township	1,948	45	-	1,513	3,506
Glen Ellyn	331,087	82,515	(18,680)	43,838	438,760
Homer Glen	(431)	1,451	59	450	1,529
Homewood Library	16,042	14,685	764	810	32,301
Lockport	148,665	23,762	(1,051)	24,918	196,294
Mokena	1,023,337	57,616	(48)	74,380	1,155,285
Monee	24,148	6,169	22,917	6,237	59,471
Peotone	14,855	(166)	664	5,597	20,950
Plainfield	1,870,490	108,877	(66,889)	108,124	2,020,602
South Chicago Height	32,358	(35,853)	(18,922)	(368)	(22,785)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income	Due to Members - Ending
South Holland	\$ (2,139)	\$ (2,630)	\$ -	\$ (4,215)	\$ (8,984)
Steger	236,574	35,762	(386)	13,846	285,796
<b>Total</b>	<b>4,113,760</b>	<b>312,118</b>	<b>19,074</b>	<b>321,147</b>	<b>4,766,099</b>
<b>Withdrawn Members</b>					
Kane County	414,578	986,531	(1,401,109)	-	-
<b>Total</b>	<b>414,578</b>	<b>986,531</b>	<b>(1,401,109)</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>63,811,808</b>	<b>8,689,386</b>	<b>(3,083,190)</b>	<b>5,223,877</b>	<b>74,641,881</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Member Contribution - by Individual Members - Terminal Reserve Account  
Year Ended June 30, 2020**

	Member Contributions	Funding Adjustment		Over / (Under) Paid	Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid		
<b>Individual Members</b>					
Barrington	\$ -	\$ 1,767,674	\$ 1,767,980	\$ 306	\$ 306
Bloomington	497	1,647,835	1,646,940	(895)	(398)
Bloomington	-	7,346,115	7,336,533	(9,582)	(9,582)
Buffalo Grove	-	4,953,067	4,953,797	730	730
Carol Stream	-	3,021,144	3,020,003	(1,141)	(1,141)
Carpentersville	(4,500)	3,096,543	3,306,255	209,712	205,212
Crystal Lake	-	5,381,187	5,407,501	26,314	26,314
Deerfield	(5,185)	4,076,431	4,076,606	175	(5,010)
DeKalb	-	5,447,020	5,417,850	(29,170)	(29,170)
DeKalb County	-	5,606,188	5,650,597	44,409	44,409
Des Plaines	(1,832,435)	7,851,721	7,851,526	(195)	(1,832,630)
Elk Grove Village	-	7,593,431	7,560,745	(32,686)	(32,686)
Evanston	-	14,031,265	14,711,116	679,851	679,851
FP Dist-DuPage Co	(225,000)	4,580,489	4,440,000	(140,489)	(365,489)
Franklin Park	(4,500)	2,975,669	3,011,171	35,502	31,002
Glenview	-	5,723,156	5,633,073	(90,083)	(90,083)
Hanover Park	-	3,733,439	3,735,499	2,060	2,060
Highland Park	-	5,819,536	5,819,544	8	8
Hoffman Estates	(248,100)	7,171,208	7,188,171	16,963	(231,137)
Homewood	-	2,530,879	2,548,093	17,214	17,214



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Member Contribution - by Individual Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Lombard	\$ (2,639)	\$ 4,302,484	\$ 4,303,869	\$ 1,385	\$ (1,254)
McHenry	-	17,385,116	17,380,442	(4,674)	(4,674)
Morton Grove	(1,131)	3,512,370	3,518,431	6,061	4,930
Mount Prospect	-	7,148,285	7,171,905	23,620	23,620
Northbrook	(5,892)	6,212,063	6,166,296	(45,767)	(51,659)
Northbrook Library	-	751,804	759,147	7,343	7,343
Oswego	(683)	2,238,261	2,220,000	(18,261)	(18,944)
Oswegoland PD	100	549,077	548,069	(1,008)	(908)
Palatine	-	3,451,959	3,457,147	5,188	5,188
Park Ridge	(4,050)	3,905,048	3,910,631	5,583	1,533
Rolling Meadows	(558,271)	2,697,476	2,650,423	(47,053)	(605,324)
Schaumburg	-	8,958,075	9,043,321	85,246	85,246
West Chicago	-	1,906,195	1,976,407	70,212	70,212
Wheaton	-	3,956,541	4,000,915	44,374	44,374
Wheeling	-	5,178,754	5,170,477	(8,277)	(8,277)
Wood Dale	-	2,101,898	2,204,248	102,350	102,350
<b>Total</b>	<b>(2,891,789)</b>	<b>178,609,403</b>	<b>179,564,728</b>	<b>955,325</b>	<b>(1,936,464)</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account  
Year Ended June 30, 2020**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
<b>NIHII</b>					
Bensenville	\$ -	\$ 1,822,170	\$ 1,852,301	\$ 30,131	\$ 30,131
Berkeley	-	594,900	595,418	518	518
Countryside	-	1,288,703	1,288,563	(140)	(140)
DU-Comm	-	1,476,970	1,476,371	(599)	(599)
FPDKC	-	883,678	885,885	2,207	2,207
Hinsdale	-	2,033,621	2,032,943	(678)	(678)
Indian Head Park	-	310,351	312,210	1,859	1,859
Justice	-	641,151	641,168	17	17
La Grange	-	1,319,689	1,319,007	(682)	(682)
LaGrange Park	(227,731)	660,655	664,644	3,989	(223,742)
Lisle	-	1,503,675	1,503,676	1	1
Lisle Park District	-	611,722	611,731	9	9
Lisle Woodridge FPD	-	2,571,636	2,618,057	46,421	46,421
Montgomery	-	1,251,410	1,251,402	(8)	(8)
MPEA	-	643,487	645,051	1,564	1,564
Muni Cons Dispatch	-	175,027	192,198	17,171	17,171
Naperville Park Dist	-	2,108,232	2,108,219	(13)	(13)
North Aurora	-	853,429	853,438	9	9
North Riverside	-	2,803,909	2,714,412	(89,497)	(89,497)
Oak Park Public Libr	-	978,422	978,421	(1)	(1)
Oak Park Township	-	514,745	514,751	6	6
River Forest	(1,000)	1,525,135	1,525,145	10	(990)
River Grove	-	957,223	964,045	6,822	6,822
Rock Falls	-	1,120,666	1,122,302	1,636	1,636
Summit	-	1,220,192	1,223,918	3,726	3,726
Warrenville	(1,175)	1,274,432	1,274,432	-	(1,175)
Westchester	-	1,852,098	1,854,002	1,904	1,904

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Westmont PD	\$ -	\$ 232,649	\$ 264,446	\$ 31,797	\$ 31,797
Winfield	37,326	583,751	583,898	147	37,473
Woodridge Library	-	125,819	125,819	-	-
WSCDC	-	452,914	421,449	(31,465)	(31,465)
<b>Total</b>	<b>(192,580)</b>	<b>34,392,461</b>	<b>34,419,322</b>	<b>26,861</b>	<b>(165,719)</b>
<b>NWHIP</b>					
Algon-Lake Hills FPD	-	993,925	993,910	(15)	(15)
Algonquin	-	1,859,249	1,859,248	(1)	(1)
Batavia	-	4,316,568	4,315,938	(630)	(630)
Beach Park	-	228,728	231,090	2,362	2,362
Boone County	-	3,711,375	3,536,261	(175,114)	(175,114)
Campton Hills	-	73,363	67,378	(5,985)	(5,985)
Cary	-	789,971	774,809	(15,162)	(15,162)
FPD Winnebago County	-	635,024	640,616	5,592	5,592
Gilberts	-	359,112	359,062	(50)	(50)
Glencoe	-	2,228,874	2,228,252	(622)	(622)
Glenview Park Distr	-	1,050,628	1,050,441	(187)	(187)
Highwood	-	284,530	250,386	(34,144)	(34,144)
Huntley	(2,917)	1,325,834	1,344,582	18,748	15,831
Itasca	-	1,156,030	1,156,162	132	132
JAWA	-	326,470	326,160	(310)	(310)
Lake Zurich	-	2,273,363	2,273,394	31	31
Libertyville	(54,448)	3,316,802	3,307,758	(9,044)	(63,492)
McHenry-city	-	2,261,726	2,263,446	1,720	1,720
NWCD	-	1,640,638	1,640,650	12	12
Palatine PD	-	1,339,624	1,304,152	(35,472)	(35,472)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Roscoe	\$ -	\$ 347,672	\$ 347,672	\$ -	-
Roselle	-	1,263,945	1,263,263	(682)	(682)
SEECOM	-	360,504	360,508	4	4
Spring Grove	-	231,597	231,588	(9)	(9)
Streamwood	-	3,498,512	3,498,640	128	128
Wauconda	-	915,352	914,514	(838)	(838)
West Dundee	-	1,015,745	1,015,745	-	-
Winnetka	-	3,539,549	3,539,335	(214)	(214)
<b>Total</b>	<b>(57,365)</b>	<b>41,344,710</b>	<b>41,094,960</b>	<b>(249,750)</b>	<b>(307,115)</b>
<b>QCHIP</b>					
Colona	37,620	391,092	391,092	-	37,620
East Moline	-	3,704,482	3,706,223	1,741	1,741
Freeport	-	3,008,167	3,008,127	(40)	(40)
Lee County	-	1,764,946	1,790,160	25,214	25,214
Princeton	-	1,486,221	1,486,314	93	93
Rochelle	-	1,917,909	1,922,599	4,690	4,690
Washington	-	1,240,075	1,239,667	(408)	(408)
<b>Total</b>	<b>37,620</b>	<b>13,512,892</b>	<b>13,544,182</b>	<b>31,290</b>	<b>68,910</b>
<b>SCDBP</b>					
Burr Ridge	(312)	743,604	743,583	(21)	(333)
Clarendon Hills	-	601,252	601,252	-	-
Darien	(15,463)	1,156,568	1,173,941	17,373	1,910

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Member Contributions	Funding Adjustment		Over / (Under) Paid	Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid		
Willowbrook	\$ (128)	\$ 640,504	\$ 668,427	\$ 27,923	\$ 27,795
Woodridge	-	1,860,753	1,851,355	(9,398)	(9,398)
<b>Total</b>	<b>(15,903)</b>	<b>5,002,681</b>	<b>5,038,558</b>	<b>35,877</b>	<b>19,974</b>
<b>SIHII</b>					
Collinsville	-	5,059,219	5,059,156	(63)	(63)
Effingham	182,162	2,130,226	2,130,714	488	182,650
Glen Carbon	80,986	1,319,990	1,336,496	16,506	97,492
Monroe	204,983	1,623,613	1,597,344	(26,269)	178,714
New Baden	16,083	217,117	217,038	(79)	16,004
Swansea	-	810,955	811,659	704	704
Trenton	-	145,756	152,446	6,690	6,690
Wood River	137,023	1,420,962	1,421,007	45	137,068
<b>Total</b>	<b>621,237</b>	<b>12,727,838</b>	<b>12,725,860</b>	<b>(1,978)</b>	<b>619,259</b>
<b>SWAHM</b>					
Beecher	-	385,607	385,607	-	-
Channahon	45,981	685,618	685,618	-	45,981
Coal City	-	334,228	334,227	(1)	(1)
Crest Hill	53	1,052,555	1,055,192	2,637	2,690
Crete	-	633,014	684,990	51,976	51,976
Crete Township	-	224,776	224,776	-	-
Glen Ellyn	(3,203)	2,775,047	2,759,570	(15,477)	(18,680)
Homer Glen	10	354,683	354,732	49	59
Homewood Library	-	156,614	157,378	764	764
Lockport	(1,011)	1,759,035	1,758,995	(40)	(1,051)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Mokena	\$ (88)	\$ 1,159,883	\$ 1,159,923	\$ 40	\$ (48)
Monee	-	571,844	594,761	22,917	22,917
Peotone	-	352,686	353,350	664	664
Plainfield	(3,289)	2,463,600	2,400,000	(63,600)	(66,889)
South Chicago Height	-	537,623	518,701	(18,922)	(18,922)
South Holland	-	2,671,164	2,671,164	-	-
Steger	-	731,888	731,502	(386)	(386)
<b>Total</b>	<b>38,453</b>	<b>16,849,865</b>	<b>16,830,486</b>	<b>(19,379)</b>	<b>19,074</b>
<b>Withdrawn Members</b>					
Kane County	(1,401,109)	-	-	-	(1,401,109)
<b>Total</b>	<b>(1,401,109)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,401,109)</b>
<b>Grand Total</b>	<b>(3,861,436)</b>	<b>302,439,850</b>	<b>303,218,096</b>	<b>778,246</b>	<b>(3,083,190)</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Investment Income - by Individual Members - Terminal Reserve Account  
Year Ended June 30, 2020**

	Total Account Balances June 30, 2019	Total Account Balances June 30, 2020	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income Allocation
<b>Individual Members</b>						
Barrington	\$ 1,301,027	\$ 1,379,556	\$ 1,451,081	\$ 47,803	\$ 12,029	\$ 59,832
Bloomington	1,285,802	1,529,573	1,439,314	50,207	7,763	57,970
Bloomington	2,101,529	1,827,148	2,441,953	70,060	-	70,060
Buffalo Grove	1,161,405	1,316,444	1,115,875	44,187	5,570	49,757
Carol Stream	2,210,885	2,654,168	2,427,978	86,759	19,951	106,710
Carpentersville	3,209,379	3,678,633	3,593,920	122,834	11,586	134,420
Crystal Lake	1,536,859	1,844,901	1,686,084	60,307	8,792	69,099
Deerfield	2,918,015	3,549,113	3,289,962	115,329	12,052	127,381
DeKalb	1,155,470	1,466,794	659,807	46,763	13,248	60,011
DeKalb County	(317,972)	218,412	(767,398)	(1,776)	-	(1,776)
Des Plaines	7,539,376	6,234,177	6,977,357	245,625	46,425	292,050
Elk Grove Village	1,268,641	1,357,594	591,955	46,833	-	46,833
Evanston	4,286,244	6,090,563	5,206,082	185,050	26,426	211,476
FP Dist-DuPage Co	3,178,379	3,296,720	3,038,783	115,471	19,119	134,590
Franklin Park	628,055	909,487	585,627	27,419	10,311	37,730
Glenview	1,725,251	2,300,577	1,992,327	71,793	13,456	85,249
Hanover Park	3,631,633	4,103,378	3,808,481	137,938	26,493	164,431
Highland Park	3,032,016	3,640,548	3,657,036	118,993	14,659	133,652
Hoffman Estates	3,009,330	3,339,279	3,203,094	113,215	26,974	140,189
Homewood	532,694	489,411	269,885	18,227	15,943	34,170

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Investment Income - by Individual Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Total Account Balances June 30, 2019	Total Account Balances June 30, 2020	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income Allocation
Lombard	\$ 1,762,757	\$ 2,178,646	\$ 2,074,765	\$ 70,287	\$ 971	\$ 71,258
McHenry	2,761,079	4,426,330	3,333,142	128,173	-	128,173
Morton Grove	3,306,358	3,605,049	3,799,944	123,252	12,879	136,131
Mount Prospect	4,525,700	5,279,417	5,225,248	174,855	23,854	198,709
Northbrook	4,240,047	4,655,154	4,307,370	158,628	22,300	180,928
Northbrook Library	283,906	343,005	274,275	11,180	3,242	14,422
Oswego	600,010	858,858	681,157	26,016	3,761	29,777
Oswegoland PD	321,397	368,190	292,844	12,297	1,255	13,552
Palatine	-	171,200	115,318	1,527	-	1,527
Park Ridge	1,469,809	1,966,620	1,697,584	61,282	-	61,282
Rolling Meadows	3,703,712	3,694,879	3,809,771	131,939	18,614	150,553
Schaumburg	5,013,671	5,247,782	4,808,608	182,993	13,565	196,558
West Chicago	1,855,662	2,152,750	1,985,396	71,482	8,762	80,244
Wheaton	1,246,926	1,598,430	1,190,058	50,741	29,902	80,643
Wheeling	3,181,371	3,394,028	3,212,650	117,260	20,791	138,051
Wood Dale	3,102,510	3,360,451	3,247,688	115,254	21,369	136,623
<b>Total</b>	<b>82,768,933</b>	<b>94,527,265</b>	<b>86,725,021</b>	<b>3,160,203</b>	<b>472,062</b>	<b>3,632,265</b>



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account  
Year Ended June 30, 2020**

	Total Account Balances June 30, 2019	Total Account Balances June 30, 2020	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income Allocation
<b>NIHII</b>						
Bensenville	\$ 1,039,827	\$ 1,277,958	\$ 1,175,277	\$ 41,333	\$ 3,787	\$ 45,120
Berkeley	34,792	97,703	68,518	2,363	-	2,363
Countryside	798,390	989,966	895,401	31,892	6,022	37,914
DU-Comm	172,752	307,817	251,861	8,570	-	8,570
FPDKC	137,826	223,067	187,307	6,436	-	6,436
Hinsdale	2,027,502	2,319,926	2,189,962	77,527	12,998	90,525
Indian Head Park	175,428	222,608	199,037	7,099	861	7,960
Justice	116,109	189,226	154,205	5,445	-	5,445
La Grange	128,594	283,085	206,409	7,341	-	7,341
LaGrange Park	681,286	599,048	640,310	22,832	4,492	27,324
Lisle	118,297	229,389	192,010	6,201	-	6,201
Lisle Park District	53,361	99,124	83,729	2,719	-	2,719
Lisle Woodridge FPD	321,180	555,796	472,579	15,639	-	15,639
Montgomery	135,952	284,585	210,611	7,500	-	7,500
MPEA	409,013	462,892	444,108	15,548	1,278	16,826
Muni Cons Dispatch	18,096	45,169	31,968	1,128	-	1,128
Naperville Park Dist	306,463	434,221	393,872	13,209	-	13,209
North Aurora	82,642	172,849	130,979	4,556	-	4,556
North Riverside	1,531,728	1,659,310	1,643,295	56,906	4,520	61,426
Oak Park Public Libr	1,906	53,214	41,523	983	-	983
Oak Park Township	66,460	96,746	88,366	2,911	44	2,955
River Forest	622,999	772,289	713,739	24,882	2,881	27,763
River Grove	63,861	124,692	110,582	3,362	-	3,362
Rock Falls	598,572	692,288	664,363	23,020	2,846	25,866
Summit	133,710	221,584	194,545	6,336	-	6,336
Warrenville	132,987	227,819	195,123	6,434	-	6,434
Westchester	55,774	159,318	134,872	3,836	-	3,836
Westmont PD	127,053	177,649	152,661	5,434	560	5,994

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Total Account Balances June 30, 2019	Total Account Balances June 30, 2020	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income Allocation
Winfield	\$ 259,919	\$ 340,005	\$ 308,599	\$ 10,698	\$ -	\$ 10,698
Woodridge Library	-	6,774	2,764	61	-	61
WSCDC	126,595	132,318	134,951	4,617	53	4,670
<b>Total</b>	<b>10,479,074</b>	<b>13,458,435</b>	<b>12,313,526</b>	<b>426,818</b>	<b>40,342</b>	<b>467,160</b>
<b>NWHIP</b>						
Algon-Lake Hills FPD	53,653	102,227	83,041	2,780	-	2,780
Algonquin	280,976	385,193	339,308	11,880	281	12,161
Batavia	123,040	338,393	252,340	8,228	-	8,228
Beach Park	12,183	25,958	20,245	681	-	681
Boone County	297,968	310,601	323,432	10,852	-	10,852
Campton Hills	3,212	474	2,217	66	-	66
Cary	106,472	155,605	133,349	4,674	-	4,674
FPD Winnebago County	71,195	123,053	99,354	3,464	-	3,464
Gilberts	133,745	170,811	153,172	5,431	535	5,966
Glencoe	312,643	433,142	379,688	13,299	-	13,299
Glenview Park Distr	-	69,351	19,328	619	-	619
Highwood	96,145	81,329	90,068	3,165	-	3,165
Huntley	152,163	258,344	210,362	7,320	-	7,320
Itasca	68,649	130,806	105,274	3,557	-	3,557
JAWA	294,991	347,501	321,365	11,458	1,251	12,709
Lake Zurich	609,317	791,368	707,926	24,978	-	24,978
Libertyville	1,946,023	2,186,683	2,081,482	73,699	14,365	88,064
McHenry-city	200,299	331,886	276,328	9,490	-	9,490
NWCD	117,789	224,837	177,965	6,110	-	6,110
Palatine PD	86,130	132,745	115,138	3,904	-	3,904
Roscoe	44,858	72,993	59,981	2,101	-	2,101
Roselle	33,550	106,444	75,481	2,497	-	2,497

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Total Account Balances June 30, 2019	Total Account Balances June 30, 2020	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income Allocation
SEECOM	\$ 134,670	\$ 160,786	\$ 149,449	\$ 5,269	\$ 740	\$ 6,009
Spring Grove	64,298	76,061	71,359	2,503	-	2,503
Streamwood	4,467,569	5,055,464	4,767,327	169,824	27,553	197,377
Wauconda	30,645	74,966	57,502	1,884	-	1,884
West Dundee	59,994	120,505	94,678	3,218	-	3,218
Winnetka	417,918	602,764	528,397	18,202	-	18,202
<b>Total</b>	<b>10,220,095</b>	<b>12,870,290</b>	<b>11,695,556</b>	<b>411,153</b>	<b>44,725</b>	<b>455,878</b>
<b>QCHIP</b>						
Colona	113,930	172,202	163,754	5,103	-	5,103
East Moline	1,134,900	1,347,634	1,458,038	44,271	-	44,271
Freeport	560,956	713,792	814,204	22,732	-	22,732
Lee County	253,868	366,077	413,163	11,056	-	11,056
Princeton	429,410	515,313	560,034	16,847	-	16,847
Rochelle	363,268	465,881	527,425	14,786	-	14,786
Washington	393,447	465,201	502,453	15,313	-	15,313
<b>Total</b>	<b>3,249,779</b>	<b>4,046,100</b>	<b>4,439,071</b>	<b>130,108</b>	<b>-</b>	<b>130,108</b>
<b>SCDBP</b>						
Burr Ridge	345,675	464,430	405,053	14,447	3,940	18,387
Clarendon Hills	566,564	605,530	586,047	20,902	1,517	22,419
Darien	704,834	888,519	796,676	28,414	3,594	32,008
Willowbrook	533,191	670,015	601,603	21,457	2,890	24,347
Woodridge	613,381	873,553	743,467	26,516	13,352	39,868
<b>Total</b>	<b>2,763,645</b>	<b>3,502,047</b>	<b>3,132,846</b>	<b>111,736</b>	<b>25,293</b>	<b>137,029</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Total Account Balances June 30, 2019	Total Account Balances June 30, 2020	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income Allocation
<b>SIHII</b>						
Collinsville	\$ 1,388,395	\$ 1,886,018	\$ 1,989,732	\$ 58,393	\$ 12,841	\$ 71,234
Effingham	(176,576)	168,430	148,909	(146)	-	(146)
Glen Carbon	(39,764)	159,098	151,768	2,129	428	2,557
Monroe	(197,125)	100,336	66,148	(1,726)	-	(1,726)
New Baden	(15,402)	17,003	16,256	28	44	72
Swansea	81,755	152,880	175,312	4,184	1,580	5,764
Trenton	1,587	19,143	20,675	370	-	370
Wood River	(59,714)	181,101	157,272	2,165	-	2,165
<b>Total</b>	<b>983,156</b>	<b>2,684,009</b>	<b>2,726,072</b>	<b>65,397</b>	<b>14,893</b>	<b>80,290</b>
<b>SWAHM</b>						
Beecher	97,336	77,507	76,024	3,118	584	3,702
Channahon	(43,860)	(14,236)	(44,202)	(1,036)	-	(1,036)
Coal City	143,907	130,369	127,297	4,891	842	5,733
Crest Hill	620,157	602,665	584,020	21,807	3,595	25,402
Crete	275,196	320,303	282,028	10,619	1,597	12,216
Crete Township	36,600	24,042	23,647	1,082	431	1,513
Glen Ellyn	1,070,150	1,060,119	1,003,960	37,989	5,849	43,838
Homer Glen	19,616	(1,131)	(1,008)	330	120	450
Homewood Library	14,812	30,616	22,181	810	-	810
Lockport	613,489	568,338	545,037	21,075	3,843	24,918
Mokena	1,877,272	1,975,847	1,906,805	68,713	5,667	74,380
Monee	149,463	152,921	135,780	5,392	845	6,237
Peotone	141,805	127,332	124,122	4,800	797	5,597
Plainfield	2,612,617	2,700,767	2,611,231	94,754	13,370	108,124
South Chicago Height	14,027	(36,407)	(17,621)	(399)	31	(368)

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)  
Year Ended June 30, 2020**

	Total Account Balances June 30, 2019	Total Account Balances June 30, 2020	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income Allocation
South Holland	\$ (55,035)	\$ (181,324)	\$ (197,219)	\$ (4,215)	-	\$ (4,215)
Steger	332,590	357,803	332,666	12,311	1,535	13,846
<b>Total</b>	<b>7,920,142</b>	<b>7,895,531</b>	<b>7,514,748</b>	<b>282,041</b>	<b>39,106</b>	<b>321,147</b>
<b>Withdrawn Members</b>						
Kane County	1,028,780	-	-	-	-	-
<b>Total</b>	<b>1,028,780</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>119,413,604</b>	<b>138,983,677</b>	<b>128,546,840</b>	<b>4,587,456</b>	<b>636,421</b>	<b>5,223,877</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Incurred But Not Reported - by Individual Members  
Year Ended June 30, 2020**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
<b>Individual Members</b>						
Barrington	\$ 44,898	\$ 9,858	\$ 54,756	\$ 55,284	\$ (14,555)	\$ 40,729
Bloomington	18,618	(960)	17,658	67,514	(23,265)	44,249
Bloomington	289,982	49,828	339,810	25,964	4,882	30,846
Buffalo Grove	222,873	37,671	260,544	31,500	(10,762)	20,738
Carol Stream	12,684	(3,343)	9,341	174,136	(39,962)	134,174
Carpentersville	138,585	715	139,300	27,771	(16,527)	11,244
Crystal Lake	247,041	30,817	277,858	20,509	(14,169)	6,340
Deerfield	151,476	8,004	159,480	43,441	(2,412)	41,029
DeKalb	336,677	27,042	363,719	29,601	2,930	32,531
DeKalb County	337,253	45,843	383,096	-	-	-
Des Plaines	315,837	32,431	348,268	86,587	(32,048)	54,539
Elk Grove Village	339,026	130,550	469,576	59,710	(13,668)	46,042
Evanston	553,933	32,218	586,151	184,408	13,813	198,221
FP Dist-DuPage Co	148,366	31,409	179,775	79,167	(34,882)	44,285
Franklin Park	105,616	43,007	148,623	31,051	3,419	34,470
Glenview	122,008	34,736	156,744	115,851	3,285	119,136
Hanover Park	121,070	24,077	145,147	71,492	(9,122)	62,370
Highland Park	266,095	(15,137)	250,958	25,675	(5,756)	19,919
Hoffman Estates	318,949	25,582	344,531	42,520	3,759	46,279
Homewood	153,817	28,884	182,701	14,985	(3,847)	11,138

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Incurred But Not Reported - by Individual Members (Continued)  
Year Ended June 30, 2020**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Lombard	\$ 83,694	\$ 16,962	\$ 100,656	\$ 115,676	\$ (760)	\$ 114,916
McHenry	527,796	30,070	557,866	453,694	(59,490)	394,204
Morton Grove	136,905	9,475	146,380	9,496	(4,355)	5,141
Mount Prospect	242,603	43,238	285,841	69,803	9,402	79,205
Northbrook	325,242	9,786	335,028	36,974	(10,997)	25,977
Northbrook Library	32,757	3,284	36,041	4,041	(1,794)	2,247
Oswego	41,680	2,308	43,988	101,030	(46,950)	54,080
Oswegoland PD	5,835	1,349	7,184	14,625	8,670	23,295
Palatine	-	281,758	281,758	-	-	-
Park Ridge	128,921	4,014	132,935	52,211	(10,731)	41,480
Rolling Meadows	87,235	(12,556)	74,679	92,238	(27,759)	64,479
Schaumburg	397,430	79,036	476,466	79,677	(12,823)	66,854
West Chicago	67,928	(8,140)	59,788	40,546	8,529	49,075
Wheaton	180,934	36,069	217,003	19,827	6,844	26,671
Wheeling	150,896	47,630	198,526	159,671	(46,806)	112,865
Wood Dale	73,711	(3,155)	70,556	42,709	(14,571)	28,138
<b>Total</b>	<b>6,728,371</b>	<b>1,114,360</b>	<b>7,842,731</b>	<b>2,479,384</b>	<b>(392,478)</b>	<b>2,086,906</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Incurred But Not Reported - by Subpool Members  
Year Ended June 30, 2020**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
<b>NIHII</b>						
Bensenville	\$ 49,332	\$ (6,692)	\$ 42,640	\$ 25,234	\$ 5,294	\$ 30,528
Berkeley	4,677	(390)	4,287	13,157	(5,328)	7,829
Countryside	2,182	(797)	1,385	56,781	(14,389)	42,392
DU-Comm	31,882	(8,293)	23,589	27,604	8,620	36,224
FPDKC	16,587	14,926	31,513	16,466	(3,989)	12,477
Hinsdale	57,031	(12,995)	44,036	55,400	(11,150)	44,250
Indian Head Park	-	-	-	13,718	(8,120)	5,598
Justice	2,958	1,573	4,531	21,608	(7,609)	13,999
La Grange	178	2,636	2,814	36,915	4,632	41,547
LaGrange Park	-	-	-	48,224	(5,873)	42,351
Lisle	59,126	425	59,551	36,400	(22,834)	13,566
Lisle Park District	23,868	7,779	31,647	2,359	(84)	2,275
Lisle Woodridge FPD	88,410	(11,622)	76,788	14,325	(1,437)	12,888
Montgomery	1,797	(64)	1,733	58,472	(4,279)	54,193
MPEA	43,111	11,531	54,642	8,471	1,635	10,106
Muni Cons Dispatch	411	(47)	364	3,678	11,628	15,306
Naperville Park Dist	54,824	22,618	77,442	(10,309)	57,959	47,650
North Aurora	1,282	532	1,814	28,121	(2,084)	26,037
North Riverside	141,460	(5,966)	135,494	4,794	(4,705)	89
Oak Park Public Libr	36,828	3,793	40,621	4,245	7,747	11,992
Oak Park Township	22,407	(1,440)	20,967	13,386	256	13,642
River Forest	26,631	14,347	40,978	40,341	(4,741)	35,600
River Grove	28,405	43,022	71,427	-	-	-
Rock Falls	65,309	(6,639)	58,670	-	-	-
Summit	39,196	3,869	43,065	14,287	(3,236)	11,051
Warrenville	40,913	10,396	51,309	15,593	(1,639)	13,954
Westchester	110,704	(1,478)	109,226	25,720	(7,110)	18,610
Westmont PD	508	(275)	233	4,347	7,398	11,745



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)**  
**Year Ended June 30, 2020**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Winfield	\$ 31,642	\$ 15,883	\$ 47,525	\$ 7,923	\$ (6,982)	\$ 941
Woodridge Library	-	21,518	21,518	-	-	-
WSCDC	18,439	1,327	19,766	1,037	(355)	682
<b>Total</b>	<b>1,000,098</b>	<b>119,477</b>	<b>1,119,575</b>	<b>588,297</b>	<b>(10,775)</b>	<b>577,522</b>
<b>NWHIP</b>						
Algon-Lake Hills FPD	45,676	43,917	89,593	-	-	-
Algonquin	63,234	22,550	85,784	43,987	2,259	46,246
Batavia	169,414	44,441	213,855	-	3,288	3,288
Beach Park	13,464	6,463	19,927	-	-	-
Boone County	194,344	(46,141)	148,203	-	-	-
Campton Hills	896	1,079	1,975	-	-	-
Cary	31,343	(8,196)	23,147	21,391	(7,618)	13,773
FPD Winnebago County	16,243	(2,455)	13,788	2,453	1,599	4,052
Gilberts	4,396	3,316	7,712	9,694	(4,811)	4,883
Glencoe	68,746	(11,456)	57,290	69,342	(6,383)	62,959
Glenview Park Distr	-	57,103	57,103	-	11,921	11,921
Highwood	19,154	(7,942)	11,212	1,211	(1,051)	160
Huntley	41,277	34,238	75,515	15,731	(5,141)	10,590
Itasca	93,838	(25,844)	67,994	5,355	(3,177)	2,178
JAWA	379	(25)	354	12,868	(5,489)	7,379
Lake Zurich	83,482	(6,932)	76,550	41,272	(1,124)	40,148
Libertyville	146,745	3,709	150,454	25,222	(8,056)	17,166
McHenry-city	112,819	1,046	113,865	4,946	858	5,804
NWCD	65,269	20,144	85,413	35,238	(27,169)	8,069
Palatine PD	50,414	76,093	126,507	2,733	4,562	7,295
Roscoe	4,951	7,739	12,690	940	757	1,697
Roselle	45,695	(30,544)	15,151	2,212	218	2,430

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)**  
**Year Ended June 30, 2020**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
SEECOM	\$ 43,338	\$ (2,114)	\$ 41,224	\$ -	\$ 1,019	\$ 1,019
Spring Grove	4,664	5,825	10,489	-	-	-
Streamwood	46,937	13,208	60,145	121,321	(3,859)	117,462
Wauconda	42,162	14,358	56,520	-	-	-
West Dundee	33,666	5,156	38,822	3,819	(2,995)	824
Winnetka	191,246	3,978	195,224	-	703	703
<b>Total</b>	<b>1,633,792</b>	<b>222,714</b>	<b>1,856,506</b>	<b>419,735</b>	<b>(49,689)</b>	<b>370,046</b>
<b>QCHIP</b>						
Colona	21,119	(824)	20,295	-	-	-
East Moline	141,158	29,488	170,646	-	-	-
Freeport	160,846	(3,217)	157,629	-	-	-
Lee County	89,147	(4,111)	85,036	-	-	-
Princeton	91,118	9,388	100,506	-	-	-
Rochelle	94,947	21,116	116,063	-	-	-
Washington	71,167	(20,263)	50,904	-	-	-
<b>Total</b>	<b>669,502</b>	<b>31,577</b>	<b>701,079</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>SCDBP</b>						
Burr Ridge	-	-	-	26,577	(8,409)	18,168
Clarendon Hills	1,480	(780)	700	37,036	(5,021)	32,015
Darien	-	-	-	49,594	(3,494)	46,100
Willowbrook	-	-	-	37,408	(5,327)	32,081
Woodridge	-	-	-	78,987	1,022	80,009
<b>Total</b>	<b>1,480</b>	<b>(780)</b>	<b>700</b>	<b>229,602</b>	<b>(21,229)</b>	<b>208,373</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)  
Year Ended June 30, 2020**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
<b>SIHH</b>						
Collinsville	\$ 160,058	\$ 34,296	\$ 194,354	\$ 7,350	\$ (58)	\$ 7,292
Effingham	114,706	(9,717)	104,989	-	-	-
Glen Carbon	70,690	(10,066)	60,624	-	-	-
Monroe	109,737	7,267	117,004	-	-	-
New Baden	7,751	7,819	15,570	-	-	-
Swansea	43,859	15,457	59,316	-	-	-
Trenton	4,631	749	5,380	-	-	-
Wood River	95,290	(18,406)	76,884	-	-	-
<b>Total</b>	<b>606,722</b>	<b>27,399</b>	<b>634,121</b>	<b>7,350</b>	<b>(58)</b>	<b>7,292</b>
<b>SWAHM</b>						
Beecher	20,189	33,875	54,064	438	(438)	-
Channahon	18,804	(571)	18,233	2,808	2,370	5,178
Coal City	19,840	7,486	27,326	-	-	-
Crest Hill	28,079	2,786	30,865	21,839	19,375	41,214
Crete	22,804	1,448	24,252	950	(375)	575
Crete Township	6,364	3,765	10,129	-	-	-
Glen Ellyn	107,030	(18,374)	88,656	20,141	(3,807)	16,334
Homer Glen	7,642	12,951	20,593	-	-	-
Homewood Library	1,803	(594)	1,209	6,118	(2,742)	3,376
Lockport	79,693	108	79,801	12,601	(2,991)	9,610
Mokena	53,009	969	53,978	16,719	(1,379)	15,340
Monee	18,679	12,772	31,451	740	260	1,000
Peotone	7,224	39,419	46,643	-	-	-
Plainfield	90,859	91,110	181,969	42,162	(17,195)	24,967
South Chicago Height	7,566	842	8,408	20,257	(14,724)	5,533

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)  
Year Ended June 30, 2020**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
South Holland	\$ 130,550	\$ 158,453	\$ 289,003	\$ -	\$ -	-
Steger	11,776	14,932	26,708	20,223	(4,489)	15,734
<b>Total</b>	<b>631,911</b>	<b>361,377</b>	<b>993,288</b>	<b>164,996</b>	<b>(26,135)</b>	<b>138,861</b>
<b>Withdrawn Members</b>						
Kane County	365,835	(365,835)	-	511,581	(511,581)	-
<b>Total</b>	<b>365,835</b>	<b>(365,835)</b>	<b>-</b>	<b>511,581</b>	<b>(511,581)</b>	<b>-</b>
<b>Grand Total</b>	<b>11,637,711</b>	<b>1,510,289</b>	<b>13,148,000</b>	<b>4,400,945</b>	<b>(1,011,945)</b>	<b>3,389,000</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Account Balances - by Individual Members - All Accounts  
Year Ended June 30, 2020**

	Administration	Benefit	Wellness	Terminal Reserves	Total
<b>Individual Members</b>					
Barrington	\$ 454	\$ 134,707	\$ 1,450	\$ 1,290,746	\$ 1,427,357
Bloomington	531	30,009	1,614	1,547,634	1,579,788
Bloomington	2,562	1,335,821	8,177	550,645	1,897,205
Buffalo Grove	1,289	927,965	3,907	427,476	1,360,637
Carol Stream	952	520,800	2,865	2,216,303	2,740,920
Carpentersville	873	1,665,836	2,784	2,131,979	3,801,472
Crystal Lake	1,415	1,506,429	4,330	393,030	1,905,204
Deerfield	1,060	2,295,672	3,245	1,364,462	3,664,439
DeKalb	1,354	950,199	4,090	557,919	1,513,562
DeKalb County	1,473	502,705	4,530	(292,073)	216,635
Des Plaines	2,139	2,928,977	6,452	3,542,234	6,479,802
Elk Grove Village	1,919	324,041	6,048	1,072,423	1,404,431
Evanston	4,117	2,998,783	13,180	3,259,527	6,275,607
FP Dist-DuPage Co	1,446	2,113,331	4,386	1,293,029	3,412,192
Franklin Park	804	621,225	2,557	312,323	936,909
Glenview	1,393	1,111,801	5,418	1,253,756	2,372,368
Hanover Park	1,062	3,253,107	3,199	983,946	4,241,314
Highland Park	1,598	2,758,637	4,836	994,471	3,759,542
Hoffman Estates	1,949	1,328,867	5,977	2,115,706	3,452,499
Homewood	665	209,068	2,126	295,777	507,636

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Account Balances - by Individual Members - All Accounts (Continued)  
Year Ended June 30, 2020**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Lombard	\$ 1,289	\$ 631,122	\$ 4,129	\$ 1,612,393	\$ 2,248,933
McHenry	4,807	2,255,530	14,504	2,279,665	4,554,506
Morton Grove	1,034	2,574,644	3,308	1,149,315	3,728,301
Mount Prospect	2,064	2,633,174	6,353	2,812,678	5,454,269
Northbrook	1,460	3,348,787	4,445	1,459,091	4,813,783
Northbrook Library	247	302,023	757	51,160	354,187
Oswego	717	374,265	2,186	507,703	884,871
Oswegoland PD	231	160,620	694	218,947	380,492
Palatine	799	166,062	2,593	3,272	172,726
Park Ridge	1,205	892,951	3,853	1,129,892	2,027,901
Rolling Meadows	871	1,923,731	2,645	1,899,570	3,826,817
Schaumburg	2,565	3,350,554	8,192	2,069,465	5,430,776
West Chicago	439	899,915	1,340	1,322,539	2,224,233
Wheaton	1,108	965,726	3,444	678,896	1,649,174
Wheeling	1,534	1,299,529	4,923	2,205,299	3,511,285
Wood Dale	568	650,408	1,686	2,823,040	3,475,702
<b>Total</b>	<b>49,993</b>	<b>49,947,021</b>	<b>156,223</b>	<b>47,534,238</b>	<b>97,687,475</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Account Balances - by Subpool Members - All Accounts  
Year Ended June 30, 2020**

	Administration	Benefit	Wellness	Terminal Reserves	Total
<b>NIHII</b>					
Bensenville	\$ 541	\$ 400,090	\$ 1,644	\$ 917,012	\$ 1,319,287
Berkeley	180	16,621	543	82,729	100,073
Countryside	375	7,165	1,144	1,013,172	1,021,856
DU-Comm	462	86,280	1,473	228,171	316,386
FPDKC	357	79,499	1,071	148,581	229,508
Hinsdale	621	107,408	1,880	2,287,541	2,397,450
Indian Head Park	87	1,102	288	228,225	229,702
Justice	200	10,835	635	183,003	194,673
La Grange	446	2,769	1,416	285,795	290,426
LaGrange Park	286	4,639	906	616,051	621,882
Lisle	505	119,634	1,535	113,916	235,590
Lisle Park District	176	58,400	563	42,703	101,842
Lisle Woodridge FPD	597	291,850	1,792	277,197	571,436
Montgomery	355	3,650	1,141	286,942	292,088
MPEA	177	352,567	565	125,127	478,436
Muni Cons Dispatch	61	19,295	203	26,739	46,298
Naperville Park Dist	595	152,368	1,904	292,564	447,431
North Aurora	270	24,001	861	152,268	177,400
North Riverside	675	1,019,859	2,050	693,639	1,716,223
Oak Park Public Libr	271	44,593	867	8,464	54,195
Oak Park Township	178	60,576	570	38,330	99,654
River Forest	505	350,197	1,473	444,997	797,172
River Grove	262	115,054	803	11,936	128,055
Rock Falls	428	527,012	1,294	186,573	715,307
Summit	314	129,835	993	96,779	227,921
Warrenville	362	102,020	1,164	130,707	234,253
Westchester	524	131,976	1,596	29,056	163,152
Westmont PD	80	7,988	241	174,778	183,087
Winfield	206	238,484	619	111,393	350,702

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Account Balances - by Subpool Members - All Accounts (Continued)**  
**Year Ended June 30, 2020**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Woodridge Library	\$ 33	\$ 6,839	\$ 114	\$ (150)	\$ 6,836
WSCDC	142	42,762	462	93,564	136,930
<b>Total</b>	<b>10,271</b>	<b>4,515,368</b>	<b>31,810</b>	<b>9,327,802</b>	<b>13,885,251</b>
<b>NWHIP</b>					
Algon-Lake Hills FPD	295	100,551	879	3,284	105,009
Algonquin	682	207,528	2,064	186,794	397,068
Batavia	871	322,769	2,624	20,359	346,623
Beach Park	64	23,362	212	3,003	26,641
Boone County	830	378,451	2,703	(60,531)	321,453
Campton Hills	29	6,237	84	(5,813)	537
Cary	279	48,468	847	110,686	160,280
FPD Winnebago County	187	63,982	565	61,784	126,518
Gilberts	110	51,455	348	124,327	176,240
Glencoe	662	134,652	2,109	309,019	446,442
Glenview Park Distr	293	37,327	965	31,386	69,971
Highwood	82	24,848	251	59,312	84,493
Huntley	446	138,440	1,354	125,426	265,666
Itasca	427	116,771	1,322	15,840	134,360
JAWA	77	26,884	240	331,758	358,959
Lake Zurich	691	176,308	2,162	637,187	816,348
Libertyville	791	1,019,906	2,371	1,237,313	2,260,381
McHenry-city	616	221,173	1,843	117,744	341,376
NWCD	449	147,088	1,445	81,965	230,947
Palatine PD	367	127,009	1,108	8,161	136,645
Roscoe	116	19,465	383	55,129	75,093
Roselle	350	79,138	1,114	28,343	108,945
SEECOM	148	103,535	441	61,930	166,054
Spring Grove	93	38,049	287	40,133	78,562



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Account Balances - by Subpool Members - All Accounts (Continued)**  
**Year Ended June 30, 2020**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Streamwood	\$ 955	\$ 997,590	\$ 2,826	\$ 4,223,920	\$ 5,225,291
Wauconda	275	74,732	841	1,002	76,850
West Dundee	270	89,670	833	32,945	123,718
Winnetka	963	398,137	2,927	218,940	620,967
<b>Total</b>	<b>11,418</b>	<b>5,173,525</b>	<b>35,148</b>	<b>8,061,346</b>	<b>13,281,437</b>
<b>QCHIP</b>					
Colona	126	119,412	408	57,358	177,304
East Moline	1,340	1,305,812	4,283	80,473	1,391,908
Freeport	921	690,444	2,782	42,376	736,523
Lee County	663	341,117	2,022	33,330	377,132
Princeton	382	483,735	1,211	46,832	532,160
Rochelle	553	423,670	1,772	54,672	480,667
Washington	319	348,896	1,039	130,260	480,514
<b>Total</b>	<b>4,304</b>	<b>3,713,086</b>	<b>13,517</b>	<b>445,301</b>	<b>4,176,208</b>
<b>SCDBP</b>					
Burr Ridge	270	1,316	863	476,428	478,877
Clarendon Hills	196	22,968	585	602,682	626,431
Darien	340	2,646	1,069	912,877	916,932
Willowbrook	240	1,572	723	688,941	691,476
Woodridge	592	1,782	1,872	895,819	900,065
<b>Total</b>	<b>1,638</b>	<b>30,284</b>	<b>5,112</b>	<b>3,576,747</b>	<b>3,613,781</b>
<b>SIHII</b>					
Collinsville	1,189	1,127,452	3,660	812,112	1,944,413
Effingham	617	169,460	1,959	(3,753)	168,283
Glen Carbon	335	102,022	1,078	57,788	161,223

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Account Balances - by Subpool Members - All Accounts (Continued)**  
**Year Ended June 30, 2020**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Monroe	\$ 860	\$ 126,884	\$ 2,599	\$ (31,727)	\$ 98,616
New Baden	85	17,119	279	(459)	17,024
Swansea	285	141,977	858	13,953	157,073
Trenton	69	11,419	215	7,804	19,507
Wood River	408	106,979	1,250	74,630	183,267
<b>Total</b>	<b>3,848</b>	<b>1,803,312</b>	<b>11,898</b>	<b>930,348</b>	<b>2,749,406</b>
<b>SWAHM</b>					
Beecher	128	37,432	398	42,664	80,622
Channahon	156	(34,512)	426	18,660	(15,270)
Coal City	128	106,401	405	28,328	135,262
Crest Hill	271	281,803	793	341,606	624,473
Crete	194	177,981	630	152,116	330,921
Crete Township	63	21,360	198	3,506	25,127
Glen Ellyn	885	655,730	2,725	438,760	1,098,100
Homer Glen	105	(2,745)	317	1,529	(794)
Homewood Library	82	(1,214)	256	32,301	31,425
Lockport	581	390,759	1,779	196,294	589,413
Mokena	345	887,899	1,030	1,155,285	2,044,559
Monee	156	98,177	507	59,471	158,311
Peotone	106	110,730	348	20,950	132,134
Plainfield	693	772,153	2,075	2,020,602	2,795,523
South Chicago Height	153	(14,648)	472	(22,785)	(36,808)
South Holland	830	(180,027)	2,644	(8,984)	(185,537)
Steger	222	83,450	646	285,796	370,114
<b>Total</b>	<b>5,098</b>	<b>3,390,729</b>	<b>15,649</b>	<b>4,766,099</b>	<b>8,177,575</b>
<b>Grand Total</b>	<b>86,570</b>	<b>68,573,325</b>	<b>269,357</b>	<b>74,641,881</b>	<b>143,571,133</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Individual Members - All Accounts - Benefit  
Year Ended June 30, 2019**

	Data				Contributions /	
	Warehousing	Life	Medical	Dental	Distributions	Total
<b>Individual Members</b>						
Barrington	\$ 489	\$ 13,393	\$ 1,035,659	\$ -	\$ -	\$ 1,049,541
Bloomington	175	16,678	321,830	88,064	10	426,757
Bloomington	4,299	46,399	6,230,211	-	-	6,280,909
Buffalo Grove	1,986	40,436	3,970,590	339,691	-	4,352,703
Carol Stream	9	21,248	23,026	227,165	-	271,448
Carpentersville	1,410	55,552	2,625,926	-	-	2,682,888
Crystal Lake	2,302	81,037	4,538,387	277,091	-	4,898,817
Deerfield	1,444	33,820	3,094,080	171,887	-	3,301,231
DeKalb	1,924	30,971	4,312,420	309,742	-	4,655,057
DeKalb County	2,626	28,733	5,273,631	189,150	-	5,494,140
Des Plaines	2,852	157,777	5,507,823	503,851	-	6,172,303
Elk Grove Village	2,841	95,251	6,051,017	-	-	6,149,109
Evanston	5,318	134,515	10,171,003	-	-	10,310,836
FP Dist-DuPage Co	1,402	9,436	2,638,136	260,991	-	2,909,965
Franklin Park	1,088	10,972	2,232,562	-	-	2,244,622
Glenview	1,352	37,721	2,685,431	178,767	-	2,903,271
Hanover Park	1,165	19,615	2,245,542	229,397	-	2,495,719
Highland Park	2,547	24,705	4,863,965	350,446	-	5,241,663
Hoffman Estates	2,912	69,749	5,747,608	236,663	-	6,056,932
Homewood	1,113	31,361	2,261,154	-	-	2,293,628

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Individual Members - All Accounts - Benefit (Continued)  
Year Ended June 30, 2020**

	Data				Contributions /	
	Warehousing	Life	Medical	Dental	Distributions	Total
Lombard	\$ 1,053	\$ 30,502	\$ 1,962,141	\$ -	\$ -	\$ 1,993,696
McHenry	4,454	58,356	8,862,358	842,863	-	9,768,031
Morton Grove	1,758	34,248	3,114,094	-	-	3,150,100
Mount Prospect	2,846	48,585	5,483,676	278,673	-	5,813,780
Northbrook	2,297	60,263	5,299,913	215,596	-	5,578,069
Northbrook Library	353	5,534	581,359	34,502	-	621,748
Oswego	317	34,080	743,308	116,751	-	894,456
Oswegoland PD	46	7,193	57,433	49,314	-	113,986
Palatine	1,503	32,518	3,139,020	215,636	-	3,388,677
Park Ridge	1,455	25,081	2,627,830	-	-	2,654,366
Rolling Meadows	690	28,835	1,572,300	101,129	-	1,702,954
Schaumburg	3,807	81,982	6,935,873	-	-	7,021,662
West Chicago	338	10,437	878,536	95,456	-	984,767
Wheaton	1,562	15,425	3,114,168	-	-	3,131,155
Wheeling	1,550	27,516	2,925,054	-	-	2,954,120
Wood Dale	515	15,596	1,020,278	124,226	-	1,160,615
<b>Total</b>	<b>63,798</b>	<b>1,475,520</b>	<b>124,147,342</b>	<b>5,437,051</b>	<b>10</b>	<b>131,123,721</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Benefit  
Year Ended June 30, 2020**

	Data				Contributions /	
	Warehousing	Life	Medical	Dental	Distributions	Total
<b>NIHII</b>						
Bensenville	\$ 462	\$ 13,626	\$ 827,882	\$ 100,492	\$ -	\$ 942,462
Berkeley	44	3,430	91,211	35,906	-	130,591
Countryside	-	5,954	3,973	60,433	-	70,360
DU-Comm	440	4,305	661,146	-	-	665,891
FPDKC	235	6,821	347,627	39,936	-	394,619
Hinsdale	367	22,419	804,929	106,892	-	934,607
Indian Head Park	-	1,076	-	-	-	1,076
Justice	47	2,087	86,280	-	-	88,414
La Grange	10	9,175	23,553	-	-	32,738
LaGrange Park	-	8,205	-	-	-	8,205
Lisle	582	7,423	949,444	87,535	-	1,044,984
Lisle Park District	211	7,225	423,199	-	-	430,635
Lisle Woodridge FPD	801	26,688	1,839,399	94,023	-	1,960,911
Montgomery	14	5,679	14,005	-	-	19,698
MPEA	244	11,835	457,029	-	-	469,108
Muni Cons Dispatch	19	851	18,427	-	-	19,297
Naperville Park Dist	562	20,072	1,332,788	-	-	1,353,422
North Aurora	129	6,197	179,659	-	-	185,985
North Riverside	1,180	45,950	2,596,070	104,892	-	2,748,092
Oak Park Public Libr	410	772	801,962	-	-	803,144
Oak Park Township	231	3,818	384,919	-	-	388,968
River Forest	519	15,250	815,366	94,618	-	925,753
River Grove	466	818	894,963	41,619	-	937,866
Rock Falls	751	3,758	1,035,341	49,153	-	1,089,003
Summit	436	5,955	965,584	-	-	971,975
Warrenville	446	2,404	843,835	-	-	846,685
Westchester	795	9,049	1,434,619	127,325	-	1,571,788
Westmont PD	-	1,159	709	15,984	-	17,852

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)  
Year Ended June 30, 2020**

	Data				Contributions /	
	Warehousing	Life	Medical	Dental	Distributions	Total
Winfield	\$ 335	\$ 7,115	\$ 452,001	\$ 37,372	\$ -	\$ 496,823
Woodridge Library	66	764	122,336	-	-	123,166
WSCDC	184	8,651	307,214	-	-	316,049
<b>Total</b>	<b>9,986</b>	<b>268,531</b>	<b>18,715,470</b>	<b>996,180</b>	<b>-</b>	<b>19,990,167</b>
<b>NWHIP</b>						
Algon-Lake Hills FPD	509	9,349	913,672	48,674	-	972,204
Algonquin	721	53,263	1,031,735	100,519	-	1,186,238
Batavia	1,453	58,888	3,890,632	170,217	-	4,121,190
Beach Park	122	527	223,168	-	-	223,817
Boone County	1,567	-	3,647,700	-	-	3,649,267
Campton Hills	49	821	67,120	3,301	-	71,291
Cary	249	7,014	378,532	54,513	-	440,308
FPD Winnebago County	223	2,352	389,404	33,057	-	425,036
Gilberts	80	909	145,969	23,432	-	170,390
Glencoe	701	16,807	1,277,669	-	-	1,295,177
Glenview Park Distr	392	8,819	710,261	39,264	-	758,736
Highwood	130	3,088	250,344	-	-	253,562
Huntley	605	18,076	887,487	67,578	-	973,746
Itasca	713	4,071	974,331	78,032	-	1,057,147
JAWA	5	2,386	5,049	15,234	-	22,674
Lake Zurich	763	22,977	1,421,707	-	-	1,445,447
Libertyville	1,127	35,420	2,680,807	166,163	-	2,883,517
McHenry-city	917	23,158	1,810,792	115,907	-	1,950,774
NWCD	653	5,832	1,261,271	-	-	1,267,756
Palatine PD	495	21,523	989,763	74,699	-	1,086,480
Roscoe	137	2,464	198,519	-	-	201,120
Roselle	518	21,404	944,755	78,587	-	1,045,264

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)  
Year Ended June 30, 2020**

	Data				Contributions /	
	Warehousing	Life	Medical	Dental	Distributions	Total
SEECOM	\$ 241	\$ 3,015	\$ 301,617	\$ 23,075	\$ -	\$ 327,948
Spring Grove	167	1,444	223,142	-	-	224,753
Streamwood	401	7,524	916,535	182,808	-	1,107,268
Wauconda	488	11,631	819,609	63,356	-	895,084
West Dundee	386	3,363	784,414	55,771	-	843,934
Winnetka	1,680	38,305	3,226,514	174,861	-	3,441,360
<b>Total</b>	<b>15,492</b>	<b>384,430</b>	<b>30,372,518</b>	<b>1,569,048</b>	<b>-</b>	<b>32,341,488</b>
<b>QCHIP</b>						
Colona	236	1,958	341,822	-	-	344,016
East Moline	2,484	20,903	3,581,210	-	-	3,604,597
Freeport	1,613	17,391	2,861,814	59,617	-	2,940,435
Lee County	1,173	2,095	1,646,640	66,011	-	1,715,919
Princeton	702	11,557	1,445,613	-	-	1,457,872
Rochelle	1,027	12,840	1,862,676	-	-	1,876,543
Washington	601	1,879	1,213,548	-	-	1,216,028
<b>Total</b>	<b>7,836</b>	<b>68,623</b>	<b>12,953,323</b>	<b>125,628</b>	<b>-</b>	<b>13,155,410</b>
<b>SCDBP</b>						
Burr Ridge	-	3,679	-	-	-	3,679
Clarendon Hills	-	7,166	2,142	37,039	-	46,347
Darien	-	8,519	-	-	-	8,519
Willowbrook	-	9,763	-	-	-	9,763
Woodridge	-	10,126	-	-	-	10,126
<b>Total</b>	<b>-</b>	<b>39,253</b>	<b>2,142</b>	<b>37,039</b>	<b>-</b>	<b>78,434</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)  
Year Ended June 30, 2020**

	Data		Contributions /			
	Warehousing	Life	Medical	Dental	Distributions	Total
<b>SIHH</b>						
Collinsville	\$ 2,026	\$ 34,889	\$ 4,631,052	\$ 135,227	\$ -	\$ 4,803,194
Effingham	1,136	2,949	2,080,309	-	-	2,084,394
Glen Carbon	626	16,054	1,178,207	-	60,000	1,254,887
Monroe	1,505	8,027	1,551,113	-	-	1,560,645
New Baden	162	1,092	209,334	-	-	210,588
Swansea	499	3,834	750,212	35,644	-	790,189
Trenton	124	876	134,023	5,446	-	140,469
Wood River	723	8,094	1,192,729	54,340	60,000	1,315,886
<b>Total</b>	<b>6,801</b>	<b>75,815</b>	<b>11,726,979</b>	<b>230,657</b>	<b>120,000</b>	<b>12,160,252</b>
<b>SWAHM</b>						
Beecher	230	173	360,327	15,253	-	375,983
Channahon	190	6,182	459,285	34,266	-	499,923
Coal City	234	2,249	322,174	-	-	324,657
Crest Hill	386	1,822	853,990	47,430	-	903,628
Crete	313	2,553	515,778	-	-	518,644
Crete Township	115	397	219,672	-	-	220,184
Glen Ellyn	1,129	10,754	1,839,513	166,738	-	2,018,134
Homer Glen	180	2,893	318,495	16,588	-	338,156
Homewood Library	17	469	17,091	-	-	17,577
Lockport	882	16,159	1,414,199	82,215	-	1,513,455
Mokena	336	2,906	595,603	52,840	-	651,685
Monee	265	1,822	506,368	-	-	508,455
Peotone	202	134	344,279	-	-	344,615
Plainfield	705	15,404	1,346,003	137,642	-	1,499,754
South Chicago Height	89	6,892	205,169	-	-	212,150



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)  
Year Ended June 30, 2020**

	Data				Contributions /	
	Warehousing	Life	Medical	Dental	Distributions	Total
South Holland	1,532	-	2,462,402	143,582	-	2,607,516
Steger	200	12,097	401,069	-	-	413,366
Total	7,005	82,906	12,181,417	696,554	-	12,967,882
Grand Total	110,918	2,395,078	210,099,191	9,092,157	120,010	221,817,354

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Individual Members - All Accounts - Other  
Year Ended June 30, 2020**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
<b>Individual Members</b>								
Barrington	\$ 683,896	\$ 351	\$ 684,247	\$ 9,077	\$ 24,808	\$ -	\$ (1,767,674)	\$ 1,767,980
Bloomington	1,180,636	760	1,181,396	10,101	29,087	497	(1,647,835)	1,646,940
Bloomington	873,615	443	874,058	51,234	139,913	-	(7,346,115)	7,336,533
Buffalo Grove	505,179	277	505,456	24,461	70,447	-	(4,953,067)	4,953,797
Carol Stream	2,677,988	1,652	2,679,640	17,955	52,099	-	(3,021,144)	3,020,003
Carpentersville	348,425	205	348,630	17,447	47,579	(4,500)	(3,096,543)	3,306,255
Crystal Lake	377,681	210	377,891	27,131	77,349	-	(5,381,187)	5,407,501
Deerfield	696,436	438	696,874	20,334	57,991	(5,185)	(4,076,431)	4,076,606
DeKalb	692,171	446	692,617	25,617	73,730	-	(5,447,020)	5,417,850
DeKalb County	-	-	-	28,372	83,676	-	(5,606,188)	5,650,597
Des Plaines	1,521,338	890	1,522,228	40,435	116,755	(1,832,435)	(7,851,721)	7,851,526
Elk Grove Village	1,300,907	665	1,301,572	37,881	104,871	-	(7,593,431)	7,560,745
Evanston	3,410,812	2,326	3,413,138	82,591	224,698	-	(14,031,265)	14,711,116
FP Dist-DuPage Co	1,784,864	1,141	1,786,005	27,481	79,039	(225,000)	(4,580,489)	4,440,000
Franklin Park	670,795	394	671,189	16,008	43,851	(4,500)	(2,975,669)	3,011,171
Glenview	2,718,707	1,017	2,719,724	25,601	74,560	-	(5,723,156)	5,633,073
Hanover Park	1,158,899	690	1,159,589	20,043	58,088	-	(3,733,439)	3,735,499
Highland Park	459,960	256	460,216	30,293	87,362	-	(5,819,536)	5,819,544
Hoffman Estates	969,635	553	970,188	37,440	106,649	(248,100)	(7,171,208)	7,188,171
Homewood	187,401	121	187,522	13,328	36,401	-	(2,530,879)	2,548,093

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Individual Members - All Accounts - Other (Continued)**  
**Year Ended June 30, 2020**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
Lombard	\$ 2,211,099	\$ 1,339	\$ 2,212,438	\$ 25,851	\$ 70,498	\$ (2,639)	\$ (4,302,484)	\$ 4,303,869
McHenry	7,259,357	3,958	7,263,315	90,886	262,886	-	(17,385,116)	17,380,442
Morton Grove	285,003	161	285,164	20,734	56,373	(1,131)	(3,512,370)	3,518,431
Mount Prospect	1,181,020	836	1,181,856	39,786	112,861	-	(7,148,285)	7,171,905
Northbrook	526,039	280	526,319	27,847	79,827	(5,892)	(6,212,063)	6,166,296
Northbrook Library	111,655	86	111,741	4,742	13,575	-	(751,804)	759,147
Oswego	1,289,767	952	1,290,719	13,703	39,383	(683)	(2,238,261)	2,220,000
Oswegoland PD	417,781	355	418,136	4,335	12,621	100	(549,077)	548,069
Palatine	-	-	-	16,241	47,040	-	(3,451,959)	3,457,147
Park Ridge	1,159,725	780	1,160,505	24,153	66,024	(4,050)	(3,905,048)	3,910,631
Rolling Meadows	1,482,775	843	1,483,618	16,565	47,679	(558,271)	(2,697,476)	2,650,423
Schaumburg	1,744,176	944	1,745,120	51,334	139,959	-	(8,958,075)	9,043,321
West Chicago	888,707	438	889,145	8,387	23,897	-	(1,906,195)	1,976,407
Wheaton	742,924	434	743,358	21,574	60,453	-	(3,956,541)	4,000,915
Wheeling	2,108,770	1,305	2,110,075	30,850	83,709	-	(5,178,754)	5,170,477
Wood Dale	899,386	464	899,850	10,575	30,858	-	(2,101,898)	2,204,248
<b>Total</b>	<b>44,527,529</b>	<b>26,010</b>	<b>44,553,539</b>	<b>970,393</b>	<b>2,736,596</b>	<b>(2,891,789)</b>	<b>(178,609,403)</b>	<b>179,564,728</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Other  
Year Ended June 30, 2020**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
<b>NIHII</b>								
Bensenville	\$ 839,186	\$ 492	\$ 839,678	\$ 10,308	\$ 29,721	\$ -	\$ (1,822,170)	\$ 1,852,301
Berkeley	450,949	270	451,219	3,387	9,705	-	(594,900)	595,418
Countryside	1,189,942	664	1,190,606	7,180	20,557	-	(1,288,703)	1,288,563
DU-Comm	776,193	413	776,606	9,218	25,253	-	(1,476,970)	1,476,371
FPDKC	462,493	386	462,879	6,715	19,466	-	(883,678)	885,885
Hinsdale	1,052,698	723	1,053,421	11,772	33,821	-	(2,033,621)	2,032,943
Indian Head Park	302,343	168	302,511	1,814	4,950	-	(310,351)	312,210
Justice	537,532	320	537,852	3,969	10,916	-	(641,151)	641,168
La Grange	1,253,014	812	1,253,826	8,877	24,247	-	(1,319,689)	1,319,007
LaGrange Park	858,437	524	858,961	5,666	15,555	(227,731)	(660,655)	664,644
Lisle	421,068	309	421,377	9,626	27,687	-	(1,503,675)	1,503,676
Lisle Park District	167,764	116	167,880	3,528	9,682	-	(611,722)	611,731
Lisle Woodridge FPD	566,714	237	566,951	11,224	32,548	-	(2,571,636)	2,618,057
Montgomery	1,204,552	647	1,205,199	7,147	19,368	-	(1,251,410)	1,251,402
MPEA	161,131	84	161,215	3,544	9,619	-	(643,487)	645,051
Muni Cons Dispatch	150,944	99	151,043	1,265	3,421	-	(175,027)	192,198
Naperville Park Dist	709,779	542	710,321	11,931	32,559	-	(2,108,232)	2,108,219
North Aurora	646,924	370	647,294	5,399	14,749	-	(853,429)	853,438
North Riverside	6,178	8	6,186	12,830	36,803	-	(2,803,909)	2,714,412
Oak Park Public Libr	154,907	94	155,001	5,441	14,835	-	(978,422)	978,421
Oak Park Township	112,289	100	112,389	3,578	9,810	-	(514,745)	514,751
River Forest	562,191	334	562,525	9,218	27,638	(1,000)	(1,525,135)	1,525,145
River Grove	-	-	-	5,034	14,324	-	(957,223)	964,045
Rock Falls	-	-	-	8,112	23,552	-	(1,120,666)	1,122,302
Summit	224,756	138	224,894	6,215	17,106	-	(1,220,192)	1,223,918
Warrenville	400,433	228	400,661	7,280	19,807	(1,175)	(1,274,432)	1,274,432
Westchester	241,581	133	241,714	10,017	28,581	-	(1,852,098)	1,854,002
Westmont PD	208,816	138	208,954	1,498	4,343	-	(232,649)	264,446

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)  
Year Ended June 30, 2020**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
Winfield	\$ 34,471	\$ 25	\$ 34,496	\$ 3,885	\$ 11,222	\$ 37,326	\$ (583,751)	\$ 583,898
Woodridge Library	-	-	-	716	1,938	-	(125,819)	125,819
WSCDC	125,944	83	126,027	2,887	7,949	-	(452,914)	421,449
<b>Total</b>	<b>13,823,229</b>	<b>8,457</b>	<b>13,831,686</b>	<b>199,281</b>	<b>561,732</b>	<b>(192,580)</b>	<b>(34,392,461)</b>	<b>34,419,322</b>
<b>NWHIP</b>								
Algon-Lake Hills FPD	-	-	-	5,500	16,222	-	(993,925)	993,910
Algonquin	622,271	477	622,748	12,937	37,325	-	(1,859,249)	1,859,248
Batavia	131,297	68	131,365	16,440	47,572	-	(4,316,568)	4,315,938
Beach Park	-	-	-	1,323	3,588	-	(228,728)	231,090
Boone County	-	-	-	16,932	45,177	-	(3,711,375)	3,536,261
Campton Hills	-	-	-	532	1,539	-	(73,363)	67,378
Cary	328,747	243	328,990	5,316	15,357	-	(789,971)	774,809
FPD Winnebago County	196,177	105	196,282	3,536	10,171	-	(635,024)	640,616
Gilberts	180,196	121	180,317	2,172	6,234	-	(359,112)	359,062
Glencoe	883,905	521	884,426	13,212	36,057	-	(2,228,874)	2,228,252
Glenview Park Distr	268,446	168	268,614	6,049	17,231	-	(1,050,628)	1,050,441
Highwood	24,865	16	24,881	1,581	4,505	-	(284,530)	250,386
Huntley	318,934	180	319,114	8,478	24,496	(2,917)	(1,325,834)	1,344,582
Itasca	67,269	52	67,321	8,270	23,292	-	(1,156,030)	1,156,162
JAWA	297,879	135	298,014	1,506	4,276	-	(326,470)	326,160
Lake Zurich	776,194	491	776,685	13,553	37,678	-	(2,273,363)	2,273,394
Libertyville	412,862	247	413,109	14,843	43,282	(54,448)	(3,316,802)	3,307,758
McHenry-city	265,672	152	265,824	11,548	33,580	-	(2,261,726)	2,263,446
NWCD	339,078	184	339,262	9,052	24,567	-	(1,640,638)	1,640,650
Palatine PD	226,152	149	226,301	6,956	19,886	-	(1,339,624)	1,304,152
Roscoe	137,588	85	137,673	2,396	6,483	-	(347,672)	347,672
Roselle	191,678	126	191,804	6,964	19,914	-	(1,263,945)	1,263,263

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)  
Year Ended June 30, 2020**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
SEECOM	\$ 21,767	\$ 16	\$ 21,783	\$ 2,770	\$ 8,002	\$ -	\$ (360,504)	\$ 360,508
Spring Grove	-	-	-	1,806	5,038	-	(231,597)	231,588
Streamwood	2,320,136	1,236	2,321,372	17,696	52,176	-	(3,498,512)	3,498,640
Wauconda	-	-	-	5,267	15,002	-	(915,352)	914,514
West Dundee	151,661	97	151,758	5,217	14,835	-	(1,015,745)	1,015,745
Winnetka	27,287	18	27,305	18,345	52,539	-	(3,539,549)	3,539,335
<b>Total</b>	<b>8,190,061</b>	<b>4,887</b>	<b>8,194,948</b>	<b>220,197</b>	<b>626,024</b>	<b>(57,365)</b>	<b>(41,344,710)</b>	<b>41,094,960</b>
<b>QCHIP</b>								
Colona	-	-	-	2,554	6,901	37,620	(391,092)	391,092
East Moline	-	-	-	26,832	73,055	-	(3,704,482)	3,706,223
Freeport	-	-	-	17,431	50,300	-	(3,008,167)	3,008,127
Lee County	-	-	-	12,671	36,357	-	(1,764,946)	1,790,160
Princeton	-	-	-	7,588	20,761	-	(1,486,221)	1,486,314
Rochelle	-	-	-	11,099	30,267	-	(1,917,909)	1,922,599
Washington	-	-	-	6,498	17,549	-	(1,240,075)	1,239,667
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>84,673</b>	<b>235,190</b>	<b>37,620</b>	<b>(13,512,892)</b>	<b>13,544,182</b>
<b>SCDBP</b>								
Burr Ridge	719,181	501	719,682	5,408	14,836	(312)	(743,604)	743,583
Clarendon Hills	540,314	339	540,653	3,669	10,582	-	(601,252)	601,252
Darien	1,122,134	620	1,122,754	6,698	18,596	(15,463)	(1,156,568)	1,173,941
Willowbrook	612,678	419	613,097	4,526	13,120	(128)	(640,504)	668,427
Woodridge	1,805,530	1,086	1,806,616	11,731	32,280	-	(1,860,753)	1,851,355
<b>Total</b>	<b>4,799,837</b>	<b>2,965</b>	<b>4,802,802</b>	<b>32,032</b>	<b>89,414</b>	<b>(15,903)</b>	<b>(5,002,681)</b>	<b>5,038,558</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)  
Year Ended June 30, 2020**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
<b>SIHH</b>								
Collinsville	\$ 167,830	\$ 96	\$ 167,926	\$ 22,930	\$ 65,170	\$ -	\$ (5,059,219)	\$ 5,059,156
Effingham	-	-	-	12,272	33,559	182,162	(2,130,226)	2,130,714
Glen Carbon	-	-	-	6,764	18,339	80,986	(1,319,990)	1,336,496
Monroe	-	-	-	16,266	46,702	204,983	(1,623,613)	1,597,344
New Baden	-	-	-	1,755	4,773	16,083	(217,117)	217,038
Swansea	-	-	-	5,383	15,384	-	(810,955)	811,659
Trenton	-	-	-	1,340	3,946	-	(145,756)	152,446
Wood River	-	-	-	7,821	22,254	137,023	(1,420,962)	1,421,007
<b>Total</b>	<b>167,830</b>	<b>96</b>	<b>167,926</b>	<b>74,531</b>	<b>210,127</b>	<b>621,237</b>	<b>(12,727,838)</b>	<b>12,725,860</b>
<b>SWAHM</b>								
Beecher	-	-	-	2,488	7,136	-	(385,607)	385,607
Channahon	174,414	59	174,473	2,679	8,545	45,981	(685,618)	685,618
Coal City	-	-	-	2,529	7,040	-	(334,228)	334,227
Crest Hill	129,047	72	129,119	4,959	14,849	53	(1,052,555)	1,055,192
Crete	99,660	53	99,713	3,952	10,705	-	(633,014)	684,990
Crete Township	-	-	-	1,239	3,353	-	(224,776)	224,776
Glen Ellyn	690,717	450	691,167	17,073	48,672	(3,203)	(2,775,047)	2,759,570
Homer Glen	8,851	5	8,856	1,989	5,684	10	(354,683)	354,732
Homewood Library	132,843	132	132,975	1,605	4,456	-	(156,614)	157,378
Lockport	202,578	148	202,726	11,141	31,712	(1,011)	(1,759,035)	1,758,995
Mokena	482,643	263	482,906	6,464	18,829	(88)	(1,159,883)	1,159,923
Monee	51,615	28	51,643	3,170	8,576	-	(571,844)	594,761
Peotone	-	-	-	2,180	5,891	-	(352,686)	353,350
Plainfield	912,696	498	913,194	12,996	37,655	(3,289)	(2,463,600)	2,400,000
South Chicago Height	314,086	185	314,271	2,962	8,240	-	(537,623)	518,701

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)  
Year Ended June 30, 2020**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
South Holland	\$ -	\$ -	\$ -	\$ 16,557	\$ 47,091	\$ -	\$ (2,671,164)	\$ 2,671,164
Steger	302,033	175	302,208	4,052	12,262	-	(731,888)	731,502
<b>Total</b>	<b>3,501,183</b>	<b>2,068</b>	<b>3,503,251</b>	<b>98,035</b>	<b>280,696</b>	<b>38,453</b>	<b>(16,849,865)</b>	<b>16,830,486</b>
<b>Withdrawn Members</b>								
Kane County	-	-	-	-	-	(1,401,109)	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,401,109)</b>	<b>-</b>	<b>-</b>
<b>Grand Total</b>	<b>75,009,669</b>	<b>44,483</b>	<b>75,054,152</b>	<b>1,679,142</b>	<b>4,739,779</b>	<b>(3,861,436)</b>	<b>(302,439,850)</b>	<b>303,218,096</b>



**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Supplemental Assessments - Last Three Fiscal Years  
Year Ended June 30, 2020**

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NOTE: Since inception Intergovernmental Personnel Benefit Cooperative has not had a supplemental assessment.

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Revenues - Last Ten Fiscal Years  
June 30, 2020**

Year Ended	Member Contributions					Interest	Other	Totals
	Administrative	Benefit	Wellness	HMO	Terminal Reserve			
2011	\$ 1,758,126	\$ 90,681,067	\$ -	\$ 44,479,278	\$ (1,714,130)	\$ 581,106	\$ -	\$ 135,785,447
2012	1,906,171	105,545,824	-	48,123,828	(889,467)	189,245	-	154,875,601
2013	1,957,735	114,138,906	-	49,369,315	(2,997,152)	105,851	-	162,574,655
2014	1,986,564	115,962,794	-	51,399,002	3,018,555	311,035	-	172,677,950
2015	2,062,068	117,484,244	-	54,383,828	(1,849,127)	1,004,959	-	173,085,972
2016	2,559,301	130,267,311	-	58,313,668	(5,590,401)	2,080,087	-	187,629,966
2017	3,694,699	164,877,768	-	68,052,708	(2,655,903)	(105,413)	-	233,863,859
2018	4,605,211	207,245,769	2,140,665	81,465,150	(5,171,440)	687,079	-	290,972,434
2019	4,836,049	217,520,714	1,839,906	82,514,638	242,686	5,935,992	-	312,889,985
2020	4,739,779	221,817,354	1,679,142	75,054,152	(3,083,190)	5,223,877	-	305,431,114

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Schedule of Claims Activity - Last Ten Fiscal Years  
June 30, 2020**

Year Ended	Benefit Claims Payable Beginning	Current Year Provision for Insured Events	Payment of Claims		Benefit Claims Payable Ending
			Insured Events of Current Year	Insured Events of Prior Year	
2011	\$ 22,108,082	\$ 115,475,873	\$ (92,300,326)	\$ (22,108,082)	\$ 23,175,547
2012	23,175,547	128,210,189	(101,418,498)	(23,175,547)	26,791,691
2013	26,791,691	130,429,913	(104,556,140)	(26,791,691)	25,873,773
2014	25,873,773	138,165,559	(110,408,207)	(25,873,773)	27,757,352
2015	27,757,352	148,862,595	(118,632,820)	(27,757,352)	30,229,775
2016	30,229,775	163,561,729	(135,405,523)	(30,229,775)	28,156,206
2017	28,156,206	202,938,588	(172,208,082)	(28,156,206)	30,730,506
2018	30,730,506	246,986,355	(207,749,031)	(30,730,506)	39,237,324
2019	39,237,324	250,357,945	(215,009,975)	(39,237,324)	35,347,970
2020	35,347,970	260,419,348	(224,304,140)	(35,347,970)	36,115,208

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Revenues, Expenses and Changes in Net Position  
Last Ten Years**

<b>Year Ended June 30</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Operating revenues:										
Member Contribution, Net	\$135,204,341	\$154,686,356	\$162,468,804	\$172,366,915	\$172,081,013	\$185,549,879	\$233,969,272	\$290,285,355	\$306,953,993	\$300,207,237
Other	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Revenues</b>	<b>135,204,341</b>	<b>154,686,356</b>	<b>162,468,804</b>	<b>172,366,915</b>	<b>172,081,013</b>	<b>185,549,879</b>	<b>233,969,272</b>	<b>290,285,355</b>	<b>306,953,993</b>	<b>300,207,237</b>
Operating expenses:										
Administration	8,723,979	11,964,222	10,135,419	16,571,746	16,025,124	17,912,067	15,479,316	18,613,867	28,883,056	28,971,464
Insurance Premiums	6,560,429	8,014,383	8,165,454	9,222,735	12,118,618	13,783,009	17,422,039	21,635,224	22,249,025	8,648,836
Claims Expense - Net	115,475,873	128,210,189	130,429,913	138,986,443	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945	260,419,348
<b>Total Operating Expenses</b>	<b>130,760,281</b>	<b>148,188,794</b>	<b>148,730,786</b>	<b>164,780,924</b>	<b>177,006,337</b>	<b>195,256,805</b>	<b>235,839,943</b>	<b>287,235,446</b>	<b>301,490,026</b>	<b>298,039,648</b>
<b>Operating Income (Loss)</b>	<b>4,444,060</b>	<b>6,497,562</b>	<b>13,738,018</b>	<b>7,585,991</b>	<b>(4,925,324)</b>	<b>(9,706,926)</b>	<b>(1,870,671)</b>	<b>3,049,909</b>	<b>5,463,967</b>	<b>2,167,589</b>
Nonoperating revenues:										
Investment Income	581,106	189,245	105,851	311,035	1,004,959	2,080,087	(105,413)	687,079	5,935,992	5,223,877
Extraordinary Item	-	-	-	(1,595,780)	-	-	-	-	-	-
<b>Change in Net Position</b>	<b>5,025,166</b>	<b>6,686,807</b>	<b>13,843,869</b>	<b>6,301,246</b>	<b>(3,920,365)</b>	<b>(7,626,839)</b>	<b>(1,976,084)</b>	<b>3,736,988</b>	<b>11,399,959</b>	<b>7,391,466</b>
<b>Net Position - Beginning</b>	<b>25,702,607</b>	<b>30,727,773</b>	<b>37,414,580</b>	<b>51,258,449</b>	<b>59,924,127</b>	<b>56,003,762</b>	<b>48,376,923</b>	<b>46,400,839</b>	<b>50,137,827</b>	<b>61,537,786</b>
<b>Net Position - Ending</b>	<b>30,727,773</b>	<b>37,414,580</b>	<b>51,258,449</b>	<b>57,559,695</b>	<b>56,003,762</b>	<b>48,376,923</b>	<b>46,400,839</b>	<b>50,137,827</b>	<b>61,537,786</b>	<b>68,929,252</b>

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Statement of Net Position  
Last Ten Years**

<b>Year Ended June 30</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
<b>Assets</b>										
Cash and Investments	\$80,375,790	\$95,124,250	\$111,427,473	\$126,094,559	\$128,853,979	\$125,718,405	\$125,776,033	\$133,515,497	\$151,153,839	\$171,498,478
Receivables										
Other	0	0	0	0	0	0	62,730	12,231	76,333	311,402
Accrued Interest	76,771	0	0	0	252,719	252,339	341,174	374,565	451,476	398,948
Rebates	0	0	0	0	5,113,929	3,544,307	4,878,263	7,346,204	7,649,150	10,623,052
Recoveries	1,966,919	1,435,387	130,874	132,236	43,932	167,474	2,567,886	5,376,796	6,691,192	3,176,183
Prepaid Expenses	44,163	328,985	68,428	98,790	87,955	128,334	130,676	228,653	263,956	276,806
<b>Total Assets</b>	<b>82,463,643</b>	<b>96,888,622</b>	<b>111,626,775</b>	<b>126,325,585</b>	<b>134,352,514</b>	<b>129,810,859</b>	<b>133,756,762</b>	<b>146,853,946</b>	<b>166,285,946</b>	<b>186,284,869</b>
<b>Liabilities</b>										
Accounts Payable	1,249,766	1,572,839	1,719,548	893,695	2,325,516	688,188	604,247	511,693	313,790	378,892
Due to Members	27,310,557	31,109,512	32,775,005	40,114,843	45,793,461	52,589,542	56,021,170	56,967,102	69,086,400	80,861,517
Claims Payable	23,175,547	26,791,691	25,873,773	27,757,352	30,229,775	28,156,206	30,730,506	39,237,324	35,347,970	36,115,208
<b>Total Liabilities</b>	<b>51,735,870</b>	<b>59,474,042</b>	<b>60,368,326</b>	<b>68,765,890</b>	<b>78,348,752</b>	<b>81,433,936</b>	<b>87,355,923</b>	<b>96,716,119</b>	<b>104,748,160</b>	<b>117,355,617</b>
<b>Net Position</b>										
Unrestricted Net Position	30,727,773	37,414,580	51,258,449	57,559,695	56,003,762	48,376,923	46,400,839	50,137,827	61,537,786	68,929,252

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Change In Net Assets  
Last Ten Years**

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<b>Year Ended June 30</b>	<b>Total Revenues</b>	<b>Expenses</b>	<b>Change in Net Position</b>
2011	135,785,447	130,760,281	5,025,166
2012	154,875,601	148,188,794	6,686,807
2013	162,574,655	148,730,786	13,843,869
2014	171,082,170	164,780,924	6,301,246
2015	173,085,972	177,006,337	(3,920,365)
2016	187,629,966	195,256,805	(7,626,839)
2017	233,863,859	235,839,943	(1,976,084)
2018	290,972,434	287,235,446	3,736,988
2019	312,889,985	301,490,026	11,399,959
2020	305,431,114	298,039,648	7,391,466

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Medical Policies By Year  
Last Ten Years**

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<b>Year Ended June 30</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
PPO/EPO Policies	6,307	6,870	6,777	6,954	7,262	8,301	10,034	12,066	12,394	12,321
HMO Policies	3,508	3,479	3,438	3,558	3,698	4,623	4,865	5,730	5,541	4,874
Total Medical Policies	9,815	10,349	10,215	10,512	10,960	12,924	14,899	17,796	17,935	17,195
Dental Policies	4,393	4,469	5,186	5,158	5,218	6,303	7,162	8,334	8,726	10,046
Life Policies	9,347	9,848	9,906	10,343	11,155	12,812	15,051	17,713	17,724	18,173

Source - Arthur J Gallagher

**INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE**

**Membership By Year  
Last 10 Years**

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<b>Year Ended June 30</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Individual Members	30	32	32	33	33	36	35	33	34	34
Sub-Pool Members	32	32	32	38	47	55	73	95	94	96
Listed Entities	7	6	6	6	5	5	6	7	5	5
Total Members	69	70	70	77	85	96	114	135	133	135

Source - IPBC



**Intergovernmental Personnel Benefit Cooperative  
Ten Largest Members By Health Plan Enrollment  
As of June 30, 2020**

<b>Entity</b>	<b>Health Plan Enrollment</b>	<b>2010 Population</b>
McHenry County	912	308,760
City of Evanston	829	74,486
City of Bloomington	515	76,610
Village of Schaumburg	504	74,227
City of Des Plaines	404	58,364
Village of Mount Prospect	395	54,167
Village of Elk Grove Village	380	33,127
Village of Hoffman Estates	380	51,895
Village of Glenview	341	44,692
Village of Palatine	323	68,557

Sources:

Health Plan Enrollment - AJ Gallagher

2010 Population - US Census Bureau