



Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Years Ended
June 30, 2022 and 2021



Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Years Ended
June 30, 2022 and 2021

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

19482 W Grand Ave, Lake Villa, IL 60046

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

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June 30, 2022 and 2021**

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Introductory Section



Letter of Transmittal

December 21, 2022

Ms. Ann Everhart, Chair
The Board of Directors
Intergovernmental Personnel Benefit Cooperative

The Annual Comprehensive Financial Report of the Intergovernmental Personnel Benefit Cooperative (IPBC or the Cooperative) for the year ended June 30, 2022, 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, 2022, 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, 2022, 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, vision 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, 2022, there were 153 members participating in IPBC including 45 individual members, 96 sub-pool members and 12 listed entities. Pursuant to the by-laws and rules developed by the IPBC, the six 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.

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. Actual comparisons for the 2021-22 membership year are presented in the Other Supplementary Information section.

Major Initiatives & Accomplishments

The following are highlights for 2021-22 fiscal year:

Claims Performance of Major Accounts for the 2021-22 Plan Year:

- The PPO plan incurred a loss ratio of 99.9% and incurred an operating profit of \$182,521.
- The HMO plan incurred a loss ratio of 101.0% and incurred an operating loss of \$745,951.
- The Dental plan incurred a loss ratio of 86.7% and incurred an operating profit of \$1,314,750.
- The Wellness plan returned \$1,314,750 in incentives to members that participated in the program.

2022-23 Rate Renewal: At their March meeting, the Board of Directors approved the new rates for the 2022-23 fiscal year. The average rate changes for members were: 0.9% for the PPO plan, 2.0% for the HMO plan, (4.9%) for the dental plan and a decrease in coverage for the Life Insurance from 10 cents to 9.5 cents per thousand of coverage.

Cost Containment Items:

- At their November meeting, as part of the new Operating Model, the Board of Directors approved new agreements for Underwriting, Benefit Consulting and Brokerage, which is estimated to save the IPBC \$1.4 million annually.
- At their January meeting, the Board of Directors approved a two-year extension with Express Scripts for prescription drugs. The extension is estimated to save the IPBC over \$27.4 million over the two-year term.
- At their March meeting, the Board of Directors approved a new Express Scripts Advanced Utilization Management program that is estimated to save the IPBC \$2.4 million annually.

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. During the 2021-22 plan year, the IPBC added ten new members including: the Village of Grayslake, Village of Mundelein, City of Peru, Lake County Forest Preserve District, Bartlett Fire Protection District, and the City of St. Charles. The IPBC was also notified by the City of Bloomington and the Village of Willowbrook that they will terminate membership on June 30, 2022. The IPBC expects membership growth to continue as Leka County joined the IPBC on July 1, 2022, and the City of Pekin will be joining the IPBC on January 1, 2023. The IPBC also has interest from several other entities on future membership.

Additional Benefits: Effective July 1, 2021, the IPBC moved its Dental program to Delta Dental and also added fully insured dental programs in addition to the self-insured programs and added two options to its Employee Assistance program.

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 interest earnings of \$4,380,895 and unrealized interest losses of \$11,695,713 for a total net interest loss \$7,315,118. As the IPBC holds investments until maturity, the unrealized interest losses will be eliminated as investments mature.

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 renewal process, the IPBC Wellness Program and IPBC Finances.

For the Future

At its January meeting, the IPBC Executive Board approved an agreement with Paladin Consulting to guide the IPBC through a new Strategic Plan for the next three to five years. The IPBC also created an Ad-Hoc Task Force to develop a new Strategic Plan, which is expected to be delivered to the membership in January 2023 for review and approval by the IPBC Board of Directors. The new Strategic Plan will help 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 best understood when it is considered from the broader perspective of the specific environment within which IPBC operates. The direct and indirect impacts of the current COVID-19 outbreak on the IPBC's operations have been less than anticipated, however, COVID-19 continues to be a factor.

During the fiscal year, interest rates have steadily risen and are expected to for the near future. The interest rate increases contributed heavily to the unrealized interest losses of over \$7.3 million during the 2021-22 fiscal year.

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 \$162,468,804 for the fiscal year ended June 30, 2013, to \$335,415,970 for the fiscal year ended June 30, 2022, which is an increase of 106% 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.

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 \$5,420,568 as compared to budget of \$5,234,626 and were \$185,942 (3.5%) over budget due primarily due to higher-than-expected GBS fees.
- Administrative Fund expenses amounted to \$5,512,549 as compared to budget of \$5,172,888 and were \$339,661 (6.6%) over budget primarily due to higher-than-expected EAP expenses and GBS service costs.
- Wellness Fund revenues amounted to \$1,942,856 as compared to budget of \$1,957,928 and were \$15,072 (0.8%) under budget.
- Wellness Fund expenses amounted to \$1,988,883 as compared to budget of \$1,942,500 and were \$46,383 (2.4%) over budget due to higher-than-expected screening costs. Screening costs were \$96,634 (16.7%) over 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 (\$7,315,118) with a net decrease in fair value of investments of (\$3,354,632). Cash and investments held on June 30, 2022, totaled \$176,977,040. IPBC pools the cash for investment purposes, thereby maximizing the rate of return.

As of June 30, 2022, and 2021, IPBC's cash and investments were comprised of the following:

Deposit & Investment Type	2022	2021
Deposits with Financial Institutions	7,022,772	\$19,930,110
Negotiable Certificates of Deposit	45,724,277	27,763,434
IL Metropolitan Investment Fund - Convenience Fund	36,058,225	35,953,303
IL Metropolitan Investment Fund - 1-3 Year Series	7,412,013	7,724,039
Municipal Obligations	27,175,540	32,161,667
U.S. Treasury Notes	1,178,398	242,930
Corporate Notes	10,925,789	10,413,700
Fixed Annuity Contracts	16,000,000	10,000,000
U.S Agency Notes	7,591,892	28,687,999
Equities	17,888,133	7,994,491
Total	\$176,977,038	\$180,331,672


Awards and Acknowledgements

The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the IPBC for its annual comprehensive financial report for the fiscal year ended June 30, 2021. This was the third year that the IPBC has received this prestigious award. In order to be awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized Annual Comprehensive Financial Report. This report satisfied both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe our current Annual Comprehensive Financial Report continues to meet the Certificate of Achievement Program's requirements, and the IPBC will be submitting the current Annual Comprehensive Financial Report to the GFOA's Certificate of Achievement for Excellence in Financial Reporting program for its eligibility for another certificate.

We would like to express our appreciation for the help and assistance provided by the members of the IPBC Finance Committee and to Miller Cooper, the IPBC's outside accountant. Our appreciation is also expressed to the Board of Directors, the Executive Board, all of our Committee members and all the employees of our members for their dedication to the principles of public risk management and governmental pooling.

Respectfully submitted,


 Tim Sexton, Treasurer


 David Cook, Executive Director



Government Finance Officers Association

Certificate of
Achievement
for Excellence
in Financial
Reporting

Presented to

**Intergovernmental Personnel Benefit Cooperative
Illinois**

For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

June 30, 2021

Christopher P. Morill

Executive Director/CEO



INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

List of Principal Officials

As of June 30, 2022

Executive Board

Chairperson – Ann Everhart, Village of Schaumburg
Vice Chairperson – Scott Anderson, Village of Barrington
Past Chairperson – Eric Palm, Village of Hoffman Estates
Treasurer – Tim Sexton, Village of Lombard
Operations Committee Chairperson – Rudy Espiritu, Village of Berkeley
1 to 50 Member Representative - Tom Durkin, Village of Channahon
51 to 100 Member Representative – Gary Szott, Village of Bloomingdale
101 to 200 Member Representative - Traci Pleckham, Village of Plainfield
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

List of Principal Officials

As of July 1, 2022

Executive Board

Chairperson – Ann Everhart, Village of Schaumburg
Vice Chairperson – Scott Anderson, Village of Barrington
Past Chairperson – Eric Palm, Village of Hoffman Estates
Treasurer – Tim Sexton, Village of Lombard
Operations Committee Chairperson – Rudy Espiritu, Village of Berkeley
1 to 50 Member Representative - Tom Durkin, Village of Channahon
51 to 100 Member Representative – Andy Dylak, McHenry County Conservation District
101 to 200 Member Representative - Traci Pleckham, Village of Plainfield
201 to 300 Member Representative - Julie Meyer, City of Crystal Lake
301 to 500 Member Representative – Pam Jackson – Village of Palatine
500+ Member Representative – Cheryl Chukwu – McHenry County

IPBC Staff

Executive Director - David Cook
Operations Manager – Kaitie Tiede
Member Services Manager – Sandy Mikel



**BOARD OF DIRECTORS
As of June 30, 2022**

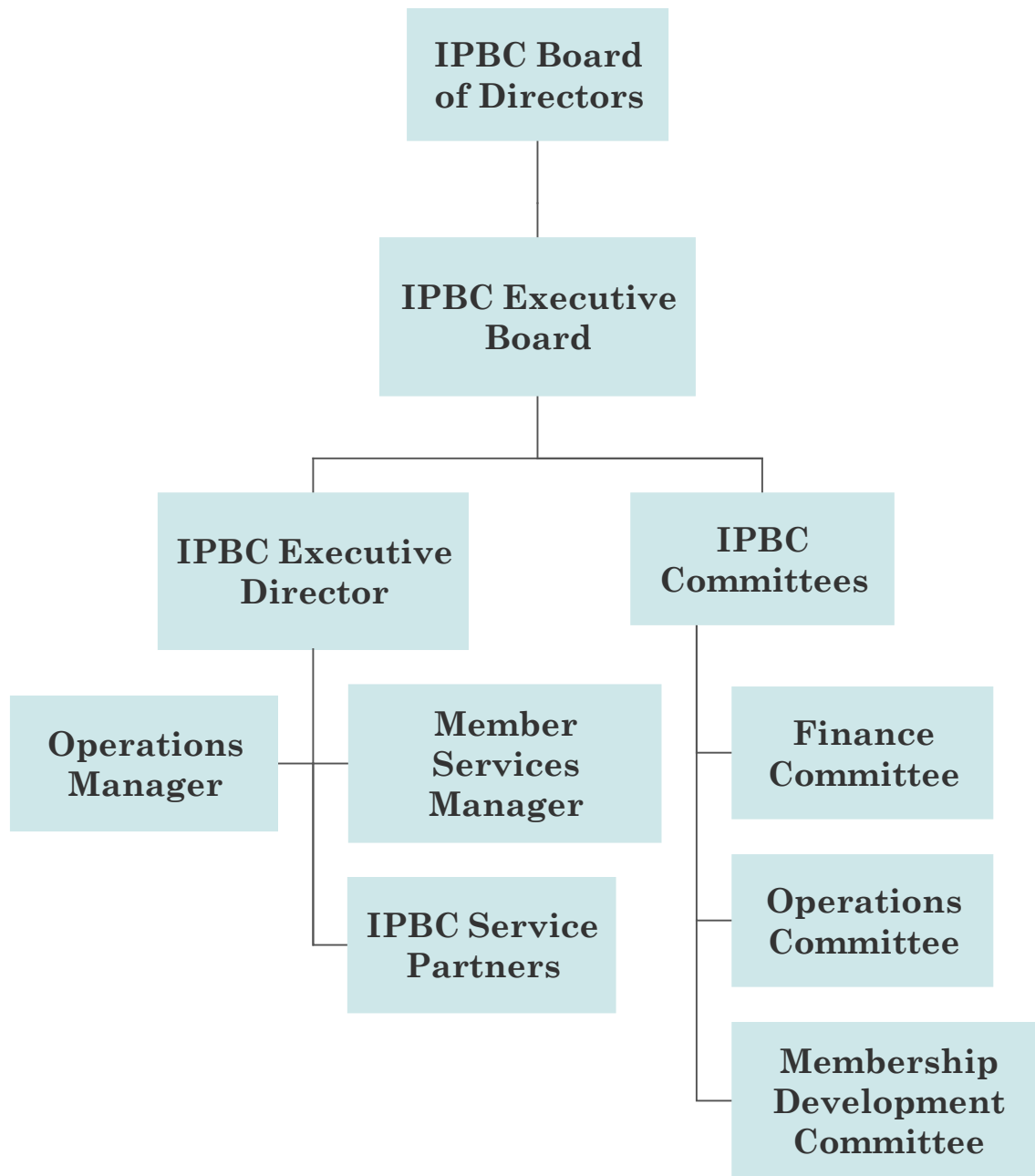
MEMBER	DELEGATE	ALTERNATE
BARRINGTON	SCOTT ANDERSON	HEATHER MC GOVERN
BATAVIA	WENDY BEDNAREK	PEGGY COLBY
BLOOMINGDALE	BARBARA WEBER	GARY L. SZOTT
BLOOMINGTON	NICOLE ALBERTSON	JOSH HANSEN
BOONE COUNTY	DAN STREED	KEVIN KATLIN
BUFFALO GROVE	ART MALINOWSKI	KATE GOLBACH
CAROL STREAM	CARYL REBHOLZ	JON BATEK
CARPENTERSVILLE	CARRIE CICHON	DELORES PLOCKE
CRYSTAL LAKE	JULIE MEYER	LAURA HERRIG
DEERFIELD	ERIC BURK	DESIREE VAN THORRE
DEKALB	MICHELLE ANDERSON	JOSHUA BOLDT
DEKALB COUNTY	BOB MILLER	ANGIE ARNOLD
DES PLAINES	BECKY MADISON	DOROTHY WISNIEWSKI
EAST MOLINE	ANNAKA WHITING	KTHRYN MOTZER
ELK GROVE VILLAGE	ROSIE GALLINA	MICHAEL KRCIK
EVANSTON	HITESH DESAI	MARY DANKWA
FOREST PRESERVE DISTRICT-DUPAGE COUNTY	CHRISTINA WATSON	MEGAN DENNIGER
FRANKLIN PARK	LISA ANTHONY	CYNTHIA PEREZ
FREEPORT	MICHELLE RICHTER	RANDY BUKAS
GLEN ELLYN	KATHY VONACHEN	BRITNI PURNELL
GLENVIEW	SARAH SCHILLERSTROM	KAITIE CONVERSE
HANOVER PARK	BARRY KURCZ	REMY NAVARETTE
HIGHLAND PARK	EMILY TAUB	AARON SMITH
HOFFMAN ESTATES	PATRICK SEGER	ERIC PALM
HOMWOOD	DENNIS BUBENIK	AMY ZUKOWSKI
LAKE COUNTY FOREST PRESERVE DISTRICT	LAUREL DIVER	MARY KANN
LOMBARD	NICOLE ARANAS	TIM SEXTON
MCHENRY COUNTY	CHERYL CHUKWU	SUZANNE ZIEBART
MORTON GROVE	THOMAS FRIEL	HANNAH SULLIVAN
MOUNT PROSPECT	AMIT THAKKAR	HEIDI NEU
MUNDELEIN	LYNNE MONROE	JONATHAN KELLOGG



BOARD OF DIRECTORS
As of June 30, 2022
(Continued)

MEMBER	DELEGATE	ALTERNATE
NIHII	GAVIN MORGAN	CALENE ZABINSKI
NORTHBROOK	DEBBIE FORD	MICHELLE JIN
NWHIP	DOUG GIBSON	TIM SCHOLENGER
OSWEGO	CHRISTINA BURNS	ANDREA LAMBERG
PALATINE	PAM JACKSON	PAUL MEHRING
PARK RIDGE	KATY DARR	LEISA NIEMOTKA
QCHIP	JEFF FIEGENSCHUH	NANCY BINGHAM
ROLLING MEADOWS	ROB SABO	JOYCE DELEON
SCHAUMBURG	ANN EVERHART	HANK STUCHEL
SIHII	TAMARA AMMANN	PAYTON DRURY
SOUTH CENTRAL	LISA KLEMM	MAUREEN POTEPA
SOUTH HOLLAND	BETH HERMAN	PAT MAHON
ST. CHARLES	JENNIFER MCMAHON	BILL HANNAH
SWAHM	TRACI PLECKHAM	TOM DURKIN
WEST CHICAGO	CAROL LE BEAU	LINDA MARTIN
WHEATON	HOLLY SCHULZ	BOB LEHNARDT
WHEELING	MICHAEL KAPLAN	MICHAEL CROTTY
WINNETKA	KRISTIN KAZENAS	TIM SLOTH
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
Lake Villa, Illinois

Opinions

We have audited the accompanying financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative), as of and for the years ended June 30, 2022 and 2021, and the related notes to financial statements, which collectively comprise the Cooperative's basic financial statements as listed in the table of contents.

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, 2022 and 2021, and the changes in financial position and cash flows thereof for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under these standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Cooperative and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management 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 and for 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cooperative's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cooperative's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

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 is the responsibility of management and, 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.

Supplementary Information

Our audits were conducted for the purpose of forming opinions on the financial statements that collectively comprise the District's basic financial statements. The other supplemental data is 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 relate directly to the underlying accounting and other records used to prepare the basic financial statements.

The 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.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Sikich LLP

Naperville, Illinois
December 21, 2022

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS

For the Years Ended June 30, 2022, 2021 and 2020

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, 2022, 2021 and 2020. 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.

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 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, 2022, there were 153 members participating in IPBC including 45 individual members, 6 sub-pools with 96 total members and 12 listed entities. Pursuant to the by-laws and rules developed by the IPBC, the 96 sub-pool members were participating as members of six sub-pools. Sub-pools are each entitled to one full membership on the Board of Directors. During the fiscal year ended June 30, 2022, 6 new members entered the IPBC including Bartlett Fire Protection District, Grayslake, Lake County Forest Preserve District, Mundelein, Peru and St. Charles. No members withdrew from the IPBC during the fiscal year ended June 30, 2022.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

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 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)/withdrawn dividends and other assets payable to the members.

Total assets increased by \$10,551,471, from \$186,284,869 in 2020 to \$196,836,340 in 2021 and decreased \$3,079,168, to \$193,757,172 in 2022. Cash and investments increased from \$171,498,478 in 2020 to \$180,331,672 in 2021 and decreased to \$176,977,039 in 2022. Net Position decreased from \$68,929,252 in 2020 to \$61,016,317 in 2021 and increased to \$62,583,066 in 2022.

	<u>2022</u>	<u>2021</u>	<u>2020</u>
Total Assets	\$ 193,757,172	196,836,340	186,284,869
Total Liabilities	131,174,106	135,820,023	117,355,617
Total Net Position	<u>62,583,066</u>	<u>61,016,317</u>	<u>68,929,252</u>

At the fiscal year ended June 30, 2022, the IPBC investment portfolio consists of \$108,595,895 in fixed income securities, and \$43,470,238 in the Illinois Metropolitan Investment Fund.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations

Operating revenues, consisting of member contributions, increased 6.23% from \$300,207,237 in 2020 to \$318,900,400 in 2021 and increased 5.18% to 335,415,970 in 2022. Total operating expenses increased from \$287,209,575 in 2020 to \$315,614,254 in 2021 and increased to \$337,261,640 in 2022. The decrease in Net Operating position from 2021 to 2022 of (\$5,131,817) relates primarily to the 2021-2022 rate renewal decrease in the HMO fund of (3.6%) while the claims increased 3%. The decrease in Net operating position from 2020 to 2021 of (\$9,711,516) relates primarily to a sharp increase in incurred but not report claim activity in the HMO and Benefit funds after being suppressed due to COVID for the June 30, 2020 year. Net claims expense was 91.1% of total operating expenses, or \$287,582,103, increasing by 10.4% from 2020 to 2021. Net claims expense was 90.1% of total operating expenses, or \$304,017,067, increasing by 5.7% from 2021 to 2022.

In the Administrative Account, in 2021, operating expenses exceeded revenues by \$158,060. However, with the mandatory account balance requirement the net position increased by \$634 to \$87,204 through internal transfers from the Terminal Reserves. In 2022, operating expenses exceeded revenues by \$91,981. However, with the mandatory account balance requirement the net position increased \$83,661 to \$170,865

In the Benefit Account, operating revenues exceeded operating expenses by \$1,313,273 in 2021 and operating revenues exceeded operating expenses by \$2,257,188 in 2022. The net position decreased from \$68,573,325 in 2020 to \$60,627,998 in 2021 and increased to \$62,080,721 in 2022. The reduction in 2021 is primarily related to the fund balance policy adjustments between Terminal Reserve and Benefit Fund which accounted for \$6.6 million dollar transfer to Terminal Reserve from the Benefit Fund.

In the HMO Account, operating revenues exceeded operating expenses by \$4,889,120 in 2021 and operating expenses exceeded operating revenues by \$745,951 in 2022. 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.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations - Continued

	<u>2022</u>	<u>2021</u>	<u>2020</u>
Operating Revenues			
Member Contributions-Net	\$ 335,415,969	318,900,400	300,207,237
Operating Expenses	<u>337,261,640</u>	<u>315,614,254</u>	<u>287,209,575</u>
Operating Income (Loss)	(1,845,671)	3,286,146	12,997,662
Nonoperating Revenues			
Investment Income	<u>(7,315,118)</u>	<u>1,607,681</u>	<u>5,223,877</u>
Change in Net Position before Dividends Withddrawn/(Declared)	(9,160,789)	4,893,827	18,221,539
Dividends Withdrawn/(Declared)	<u>10,727,538</u>	<u>(12,806,762)</u>	<u>(10,830,073)</u>
Change in Net Position	1,566,749	(7,912,935)	7,391,466
Net Position - Beginning	<u>61,016,317</u>	<u>68,929,252</u>	<u>61,537,786</u>
Net Position - Ending	<u><u>62,583,066</u></u>	<u><u>61,016,317</u></u>	<u><u>68,929,252</u></u>

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 2020 fiscal year IPBC received what was expected to be the last distribution of \$631,421 for a total distribution of \$887,823. The remaining balance and associated contra investment account had been written off in 2020. Subsequently, IPBC received a distribution of \$60,840 in September 2021.

Risk and Uncertainty

The direct and indirect impacts of the current COVID-19 outbreak on the IPBC's operations have been less than anticipated, however, the duration and severity of any impacts that IPBC may experience are unknown. Management is currently unable to quantify the effects that this situation will have on its members, operations, and financial position; however, we do not believe they will be significant.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

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
19482 W Grand Ave
Lake Villa, IL 60046
Phone: (630) 878-2019
Email: davec@ipbchealth.org

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Net Position
June 30, 2022 and 2021**

	<u>2022</u>	<u>2021</u>
ASSETS		
Cash and Investments	\$ 176,977,040	180,331,672
Receivables		
Accrued Interest	745,404	446,829
Other	85,419	118,411
Rebates	13,323,694	13,560,902
Stop-Loss Recoveries	2,301,160	2,094,179
Prepaid Expenses	<u>324,455</u>	<u>284,347</u>
Total Assets	<u>193,757,172</u>	<u>196,836,340</u>
LIABILITIES		
Accounts Payable	530,546	516,892
Due to Members	82,906,023	93,157,851
Claims Payable	<u>47,737,537</u>	<u>42,145,280</u>
Total Liabilities	<u>131,174,106</u>	<u>135,820,023</u>
NET POSITION		
Unrestricted Net Position	<u>62,583,066</u>	<u>61,016,317</u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Revenues, Expenses, and
Changes in Net Position
Years Ended June 30, 2022 and 2021**

	2022	2021
Operating Revenues		
Member Contributions - Net	\$ 335,415,969	318,900,400
Operating Expenses		
Administration	20,588,708	18,085,996
Insurance Premiums	12,655,865	9,946,155
Claims Expense - Net	304,017,067	287,582,103
Total Operating Expenses	337,261,640	315,614,254
Operating Income/(Loss)	(1,845,671)	3,286,146
Nonoperating Revenues/(Expense)		
Investment Income	(7,315,118)	1,607,681
Change in Net Position before Dividends Withdrawn/(Declared)	(9,160,789)	4,893,827
Dividends Withdrawn/(Declared)	10,727,538	(12,806,762)
Change in Net Position	1,566,749	(7,912,935)
Net Position - Beginning	61,016,317	68,929,252
Net Position - Ending	62,583,066	61,016,317

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Cash Flows
Years Ended June 30, 2022 and 2021**

	2022	2021
Cash Flow from Operating Activities		
Cash Received from Members	\$ 325,164,141	331,196,734
Cash Received from Claim Recoveries	7,512,567	5,767,290
Cash Paid to Vendors	(33,271,027)	(27,901,692)
Cash Paid for Claims	(305,874,158)	(288,982,176)
Net Cash Received from/(Used in) Operating Activities	<u>(6,468,477)</u>	<u>20,080,156</u>
Cash Flow from Investing Activities		
Purchase of Investments	(163,761,846)	(153,112,442)
Proceeds from Investment Maturities	152,947,072	147,549,967
Proceeds from Impaired Investment	-	58,505
Interest Received on Investments	4,082,020	1,666,665
Net Cash Received/(Used) for Investing Activities	<u>(6,732,754)</u>	<u>(3,837,305)</u>
Cash Flow from Financing Activities		
Dividends Withdrawn/(Declared)	10,727,538	(12,806,762)
Net Cash Received from/(Used in) Financing Activities	<u>10,727,538</u>	<u>(12,806,762)</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	(2,473,693)	3,436,089
Cash and Cash Equivalents - Beginning	27,384,600	23,948,511
Cash and Cash Equivalents - Ending	<u>24,910,907</u>	<u>27,384,600</u>
Cash and Investments		
Cash and Cash Equivalents	24,910,907	27,384,600
Investments	152,066,133	152,947,072
Total Cash and Investments	<u>176,977,040</u>	<u>180,331,672</u>
Reconciliation of Operating Income (Loss) to Net Cash		
Received from/(Used in) Operating Activities		
Operating Income/(Loss)	(1,845,671)	3,286,146
Adjustments to Reconcile Operating Income (Loss) to		
Net Cash from Operating Activities		
Changes in Assets and Liabilities		
Recoveries Receivable	(206,981)	1,082,004
Rebates Receivable	237,208	(2,937,850)
Other Receivable	32,992	192,991
Prepaid Expenses	(40,108)	(7,541)
Accounts Payable	13,654	138,000
Due to Members	(10,251,828)	12,296,334
Claims Payable	5,592,257	6,030,072
Net Cash Received from/(Used in) Operating Activities	<u>(6,468,477)</u>	<u>20,080,156</u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS

June 30, 2022 and 2021

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)

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)/withdrawn 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 expenses. The cost of prepaid expense 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)

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, 2022.

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, fixed annuities, exchange traded funds and to jointly invest funds with other public agencies.

The Illinois Metropolitan Investment Fund (IMET) is a local government investment pool. Created in 1996 as a not-for-profit trust formed under the Intergovernmental Cooperation Act and the Illinois Municipal Code. IMET was formed to provide Illinois government agencies with safe, liquid, attractive alternatives for investing and is managed by a Board of Trustees elected from the participating members. IMET offers participants two separate vehicles to meet their investment needs. The IMET Core Fund is designed for public funds that may be invested for longer than one year. The Core Fund carries the highest rating available (AAAf/bf) from Moody's for such funds. Member withdrawals can be made from the core fund with a five-day notice. The IMET Convenience Fund (CVF) is designed to accommodate funds requiring high liquidity, including short term cash management programs and temporary investment of bond proceeds. It is comprised of collateralized and FHLB LoC backed bank deposits, FDIC insured certificates of deposit and US government securities. Member withdrawals are generally on the same day as requested. Investments in IMET are valued at IMET's share price, which is the price the investment could be sold. 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, 2021, \$7,724,039 was invested in the Core Fund and \$35,953,304 was invested in the Convenience Fund Series. At June 30, 2022 \$7,412,013 was invested in the Core Fund and \$36,058,225 was invested in the Convenience Fund Series.

At fiscal year end, the carrying amount of the Cooperative's deposits totaled \$7,022,722 in 2022 and \$19,390,110 in 2021, respectively. The bank balances totaled \$7,022,722 in 2022 and \$19,390,110 in 2021.

At June 30, 2022 and 2021, the Cooperative's deposits and investments consisted of the following:

	2022	2021
Deposits with financial institutions*	\$ 7,022,775	\$ 19,390,110
Negotiable Certificates of Deposit	22,259,730	27,763,434
Illinois Metropolitan Investment Fund Convenience Series	36,058,225	35,953,303
Illinois Metropolitan Investment Fund Core Fund	7,412,013	7,724,039
Other investments	104,224,297	89,500,786
	<u>\$ 176,977,040</u>	<u>\$ 180,331,672</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, 2022	Fair Value	Remaining Maturities - in Years		
		Less Than 1	1-5	6-10
Other Investments				
Municipal Obligations	\$ 27,175,540	\$ 17,413,691	\$ 8,622,286	\$ 1,139,563
U.S. Treasury Notes	1,178,397	-	963,045	215,352
Corporate Bonds	10,925,789	500,340	7,184,132	3,241,317
Fixed Annuity Contracts	16,000,000	-	4,000,000	12,000,000
Federal Farm Credit Bank	8,988,749	-	7,191,779	1,796,970
Federal Home Loan Bank	13,499,298	-	6,062,006	7,437,292
Federal Home Loan Mortgage Corp.	7,892,195	-	7,892,195	-
Federal National Mortgage Assoc.	676,195	-	230,885	445,310
Other Investments	<u>86,336,163</u>	<u>17,914,031</u>	<u>42,146,328</u>	<u>26,275,804</u>
Negotiable Certificates of Deposit	22,259,730	7,800,265	13,811,645	647,820
IMET Core Fund	<u>7,412,013</u>	<u>-</u>	<u>7,412,013</u>	<u>-</u>
Total	<u>\$ 116,007,906</u>	<u>\$ 25,714,296</u>	<u>\$ 63,369,986</u>	<u>\$ 26,923,624</u>
Year Ended June 30, 2021				
Other Investments				
Municipal Obligations	\$ 32,161,667	\$ 4,613,012	\$ 24,423,411	\$ 3,125,244
U.S. Treasury Notes	242,930	-	-	242,930
Corporate Bonds	10,413,700	6,054,050	2,453,619	1,906,031
Fixed Annuity Contracts	10,000,000	-	4,000,000	6,000,000
Federal Farm Credit Bank	8,084,229	-	7,098,899	985,330
Federal Home Loan Bank	9,415,790	2,011,340	5,436,925	1,967,525
Federal Home Loan Mortgage Corp.	4,466,105	-	4,466,105	-
Federal National Mortgage Assoc.	6,721,875	2,006,980	4,227,675	487,220
Other Investments	<u>81,506,296</u>	<u>14,685,382</u>	<u>52,106,634</u>	<u>14,714,280</u>
Negotiable Certificates of Deposit	27,763,434	5,281,705	21,746,824	734,905
IMET Core Fund	<u>7,724,039</u>	<u>-</u>	<u>7,724,039</u>	<u>-</u>
Total	<u>\$ 116,993,769</u>	<u>\$ 19,967,087</u>	<u>\$ 81,577,497</u>	<u>\$ 15,449,185</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Fair Value Measurement of Investments

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, 2022:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Municipal Obligations	\$ -	\$ 27,175,540	\$ -	\$ 27,175,540
Negotiable Certificates of Deposit	-	22,259,730	-	22,259,730
U.S. Treasury Notes	-	1,178,397	-	1,178,397
Corporate Bonds	-	10,925,789	-	10,925,789
Fixed Annuity Contracts	-	16,000,000	-	16,000,000
Vanguard S&P 500 Inst Index Fund	17,888,134	-	-	17,888,134
Federal Farm Credit Bank	-	8,988,749	-	8,988,749
Federal Home Loan Bank	-	13,499,298	-	13,499,298
Federal Home Loan Mortgage Corp.	-	7,892,195	-	7,892,195
Federal National Mortgage Assoc.	-	676,195	-	676,195
IMET Core Fund	-	7,412,013	-	7,412,013
	<u>-</u>	<u>7,412,013</u>	<u>-</u>	<u>7,412,013</u>
Investments, at Fair Value	<u>\$ 17,888,134</u>	<u>\$ 116,007,906</u>	<u>\$ -</u>	<u>\$ 133,896,040</u>

The Cooperative has the following recurring fair value measurements as of June 30, 2021:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Municipal Obligations	\$ -	\$ 32,161,667	\$ -	\$ 32,161,667
Negotiable Certificates of Deposit	-	27,763,434	-	27,763,434
U.S. Treasury Notes	-	242,930	-	242,930
Corporate Bonds	-	10,413,700	-	10,413,700
Fixed Annuity Contracts	-	10,000,000	-	10,000,000
Vanguard S&P 500 Inst Index Fund	-	7,994,491	-	7,994,491
Federal Farm Credit Bank	-	8,084,229	-	8,084,229
Federal Home Loan Bank	-	9,415,790	-	9,415,790
Federal Home Loan Mortgage Corp.	-	4,466,105	-	4,466,105
Federal National Mortgage Assoc.	-	6,721,875	-	6,721,875
IMET Core Fund	-	7,724,039	-	7,724,039
	<u>-</u>	<u>7,724,039</u>	<u>-</u>	<u>7,724,039</u>
Investments, at Fair Value	<u>\$ -</u>	<u>\$ 124,988,260</u>	<u>\$ -</u>	<u>\$ 124,988,260</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

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, 2022 and 2021, the entire amount of the bank balance of the deposits was covered by federal depository or equivalent insurance or covered by collateral of \$7,022,772 and \$19,390,111, 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)

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, 2022 no individual investment exceeded 5% of the fair value of total investments. At June 30, 2021 Federal Home Loan Bank (5.2%) exceeded 5% of the fair value of total investments. 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. Certificates of deposits are limited to a maximum of 60% of the portfolio with FDIC insured CD's at a maximum of the FDIC guaranteed amount. Corporate obligations are limited to a maximum of 30% of the portfolio when combined with Fixed Annuities with no more than \$1 million with any one issuer. Mutual funds and exchange traded funds are limited to a maximum of 10% of the portfolio when combined with variable annuities.

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 2022 and 2021. During 2022 and 2021 the amount recovered from individual stop loss amounts totaled \$7,328,778 and \$4,768,981 respectively. The HMO medical claims individual stop loss amount was \$365,000 for 2022 and 2021. During 2022 and 2021 the amounts recovered from individual stop loss amounts totaled \$390,770 and \$125,437, respectively.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 3. - RISK MANAGEMENT (Continued)

The following is a summary of claim activity for the years ended June 30, 2022, 2021, and 2020:

	2022	2021	2020
Claims Payable - Beginning	\$ 42,145,280	\$ 36,115,208	\$ 35,347,970
Current Year Provision for Insured Events	304,017,067	287,582,103	260,419,348
Payment of Claims			
Events of the Current Year	(256,279,530)	(245,436,823)	(224,304,140)
Events of Prior Years	(42,145,280)	(36,115,208)	(35,347,970)
Claims Payable Ending	<u>\$ 47,737,537</u>	<u>\$ 42,145,280</u>	<u>\$ 36,115,208</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 2020 fiscal year the Cooperative received what was expected to be the last distribution of \$631,421 for a total distribution of \$887,823. The remaining balance and contra investment account had been written off in 2020. Subsequently, in September 2021 we received an additional payment from IMET of \$60,840.

Required Supplementary Information

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2022**

	2018	2019	2020	2021	2022
Revenues	\$ 290,972,434	312,889,985	305,431,114	320,508,081	328,100,851
Unallocated Expenses	40,249,091	51,132,081	37,620,300	28,032,151	33,244,573
Net Incurred Expenses	246,986,355	250,357,945	260,419,348	287,582,103	304,017,067
Paid Claims					
End of Policy Year	207,749,031	215,009,975	224,304,140	245,436,823	256,279,530
One Year Later	246,986,355	250,357,945	224,304,140	-	-
Two Years Later	246,986,355	250,357,945	-	-	-
Three Years Later	246,986,355	-	-	-	-
Four Years Later	-	-	-	-	-
Re-estimated Incurred Claims and Expense					
End of Policy Year	246,986,355	250,357,945	260,419,348	287,582,103	304,017,067
One Year Later	246,986,355	250,357,945	260,419,348	-	-
Two Years Later	246,986,355	250,357,945	-	-	-
Three Years Later	246,986,355	-	-	-	-
Four Years Later	-	-	-	-	-

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2022**

	2013	2014	2015	2016	2017
Revenues	\$ 162,574,655	171,082,170	173,085,972	187,629,966	233,863,859
Unallocated Expenses	18,300,873	25,794,481	28,143,742	31,695,076	32,901,355
Net Incurred Expenses	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Paid Claims					
End of Policy Year	104,556,140	110,408,207	118,632,820	135,405,523	172,208,082
One Year Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Two Years Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Three Years Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Four Years Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Re-estimated Incurred Claims and Expense					
End of Policy Year	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
One Year Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Two Years Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Three Years Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588
Four Years Later	130,429,913	138,165,559	148,862,595	163,561,729	202,938,588

See independent auditor's report.

Other Supplemental Data

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Position - By Accounts
June 30, 2022**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
ASSETS						
Cash and Investments	\$ 252,768	19,436,537	5,395,895	7,752,395	144,139,445	176,977,040
Receivables						
Accrued Interest	-	-	-	-	745,404	745,404
Other Receivables	-	13,356	-	-	72,063	85,419
Rebates	-	10,001,038	-	3,322,656	-	13,323,694
Recoveries	-	2,301,160	-	-	-	2,301,160
Internal Balances	-	68,235,807	-	-	(68,235,807)	-
Prepaid Expenses	30,304	273,590	-	20,561	-	324,455
Total Assets	283,072	100,261,488	5,395,895	11,095,612	76,721,105	193,757,172
LIABILITIES						
Accounts Payable	112,207	239,935	178,404	-	-	530,546
Due to Members - Incentives	-	-	4,886,011	-	-	4,886,011
Due to Members - Deferred	-	737,469	-	561,438	-	1,298,907
Due to Members - Withdrawn	-	-	-	-	-	-
Due to Members - Surplus/(Loss)	-	-	-	-	76,721,105	76,721,105
Claims Payable	-	37,203,363	-	10,534,174	-	47,737,537
Total Liabilities	112,207	38,180,767	5,064,415	11,095,612	76,721,105	131,174,106
NET POSITION						
Unrestricted - General	170,865	62,080,721	331,480	-	-	62,583,066
Total Net Position	170,865	62,080,721	331,480	-	-	62,583,066

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues, Expenses, and
Changes in Net Position - by Accounts
June 30, 2022**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
Operating Revenues						
Member Contributions - Net	\$ 5,420,568	258,910,601	1,942,856	72,360,844	(3,218,900)	335,415,969
Operating Expenses						
Administration	5,512,549	11,146,126	-	3,930,033	-	20,588,708
Insurance Premiums	-	10,895,402	-	1,760,463	-	12,655,865
Claims Expense - Net	-	234,611,885	1,988,883	67,416,299	-	304,017,067
Total Operating Expenses	5,512,549	256,653,413	1,988,883	73,106,795	-	337,261,640
Operating Income/(Loss)	(91,981)	2,257,188	(46,027)	(745,951)	(3,218,900)	(1,845,671)
Nonoperating Revenues/(Expenses)						
Investment Income	-	-	-	-	(7,315,118)	(7,315,118)
Income/(Loss) Before Transfers	(91,981)	2,257,188	(46,027)	(745,951)	(10,534,018)	(9,160,789)
Internal Transfers	175,642	(804,465)	76,392	745,951	(193,520)	-
Change in Net Position before Dividends Withdrawn	83,661	1,452,723	30,365	-	(10,727,538)	(9,160,789)
Dividends Withdrawn	-	-	-	-	10,727,538	10,727,538
Change in Net Position	83,661	1,452,723	30,365	-	-	1,566,749
Net Position - Beginning	87,204	60,627,998	301,115	-	-	61,016,317
Net Position - Ending	170,865	62,080,721	331,480	-	-	62,583,066

See independent auditor's report.

Statistical Section

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statistical Section

This portion of the Intergovernmental Personnel Benefit Cooperative’s annual comprehensive 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 - 98

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 99 – 108

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

Financial Trends 109 - 113

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 114 - 116

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 annual comprehensive financial reports for the relevant year.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Administrative Account
Year Ended June 30, 2022**

	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	Payroll Fees	Total Admin Expense			
Algon-Lake Hills FPD	\$ 311	\$ 20,710	\$ 13,778	\$ 5,629	\$ 1,059	\$ 20,466	\$ 42	\$ 286	\$ 597
Algonquin	668	41,970	27,641	12,199	2,147	41,987	556	539	1,207
Barrington	462	27,757	18,804	9,142	1,420	29,366	2,215	606	1,068
Bartlett Fire PD	-	7,841	5,247	2,159	401	7,807	183	217	217
Batavia	855	48,787	34,409	19,736	2,496	56,641	9,005	1,151	2,006
Batavia Library	49	6,182	4,301	1,986	316	6,603	598	177	226
Beach Park	62	3,339	2,247	946	171	3,364	57	32	94
Beecher	108	5,256	3,388	2,113	269	5,770	641	127	235
Bensenville	544	31,944	22,104	10,202	1,634	33,940	2,688	692	1,236
Berkeley	168	10,161	7,106	2,550	520	10,176	142	127	295
Bloomington	534	35,717	21,191	16,743	1,827	39,761	5,039	995	1,529
Bloomington	2,535	154,538	100,635	46,246	7,905	154,786	2,174	1,926	4,461
Boone County	826	47,177	32,730	12,165	2,413	47,308	673	542	1,368
Buffalo Grove	1,259	75,692	49,298	24,698	3,872	77,868	3,396	1,220	2,479
Burr Ridge	261	16,516	10,510	4,960	845	16,315	14	215	476
Byron FPD	111	7,863	5,392	1,969	402	7,763	14	114	225
Campton Hills	37	2,823	1,757	955	145	2,857	78	44	81
Carol Stream	904	53,751	35,958	17,736	2,749	56,443	3,812	1,120	2,024
Carpentersville	848	50,412	34,326	13,329	2,579	50,234	433	611	1,459
Cary	297	17,404	11,329	5,304	890	17,523	324	205	502
Cary Fire Prtct Dist	34	4,667	3,127	1,280	239	4,646	76	97	131
Caseyville	11	7,387	5,150	3,675	378	9,203	2,010	194	205
Centralia	162	20,002	13,951	5,013	1,023	19,987	387	402	564
Channahon	161	10,915	5,610	4,276	559	10,445	(220)	250	411
Clarendon Hills	194	11,029	7,326	3,494	564	11,384	531	176	370
Coal City	124	7,468	4,773	2,081	382	7,236	(139)	93	217
Collinsville	1,176	70,094	47,629	23,607	3,585	74,821	5,576	849	2,025
Colona	126	7,812	5,421	2,218	400	8,039	362	135	261
Countryside	380	22,179	15,268	5,808	1,135	22,211	294	262	642
Crest Hill	256	16,670	10,091	5,159	852	16,102	(344)	224	480

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2022**

	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	Payroll Fees	Total Admin Expense			
Crete	\$ 197	\$ 12,334	\$ 8,105	\$ 3,683	\$ 631	\$ 12,419	\$ 244	\$ 159	\$ 356
Crete Township	56	3,634	2,493	1,155	186	3,834	248	48	104
Crystal Lake	1,374	81,987	54,303	29,416	4,194	87,913	7,801	1,875	3,249
Darien	356	21,776	14,037	6,654	1,114	21,805	344	315	671
Deerfield	1,037	61,236	41,000	17,621	3,132	61,753	1,250	733	1,770
DeKalb	1,304	76,623	51,592	22,096	3,920	77,608	1,896	911	2,215
DeKalb County	1,587	102,627	58,766	37,277	5,250	101,293	31	1,365	2,952
Des Plaines	2,098	128,938	82,870	45,589	6,596	135,055	8,255	2,138	4,236
DU-Comm	464	20,584	18,504	1,545	1,052	21,101	986	469	933
East Moline	1,312	81,731	53,713	28,744	4,181	86,638	6,768	1,861	3,173
Effingham	609	36,142	23,166	10,979	1,849	35,994	288	436	1,045
Elk Grove Village	1,861	123,212	79,259	38,955	6,303	124,517	3,399	2,094	3,955
Evanston	3,830	206,972	139,677	53,697	10,587	203,961	(834)	2,177	6,007
FP Dist-DuPage Co	1,388	82,435	54,229	24,220	4,217	82,666	1,220	989	2,377
FPD Winnebago County	190	10,729	7,321	2,958	549	10,828	221	122	312
FPDKC	367	21,496	14,784	5,900	1,100	21,784	672	384	751
Franklin Park	791	48,748	32,489	15,630	2,493	50,612	2,480	616	1,407
Freeport	865	53,090	34,035	17,892	2,716	54,643	2,420	867	1,732
Gilberts	108	6,073	4,016	1,891	311	6,218	241	96	204
Glen Carbon	338	20,047	13,884	5,140	1,025	20,049	243	241	579
Glen Ellyn	857	49,897	34,038	13,041	2,553	49,632	319	584	1,441
Glencoe	647	40,650	25,336	13,081	2,079	40,496	374	528	1,175
Glenview	1,723	63,100	71,483	29,775	3,228	104,486	41,794	408	2,131
Glenview Park Distr	565	80,356	23,099	14,780	4,111	41,990	(36,543)	1,823	2,388
Grayslake	-	15,988	10,570	5,647	817	17,034	1,487	441	441
Hanover Park	1,052	60,539	41,317	16,896	3,097	61,310	1,584	813	1,865
Highland Park	1,550	93,402	60,849	31,187	4,778	96,814	5,000	1,588	3,138
Highwood	70	5,345	3,741	1,538	274	5,553	291	83	153
Hinsdale	593	36,624	23,066	13,095	1,873	38,034	1,872	462	1,055
Hoffman Estates	1,949	117,847	76,045	35,693	6,028	117,766	1,373	1,454	3,403

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2022

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			Total Admin Expense	(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Payroll Fees				
Homer Glen	\$ 118	\$ 9,995	\$ 6,717	\$ 2,586	\$ 512	\$ 9,815	\$ (13)	\$ 167	\$ 285
Homewood	662	40,237	26,013	11,877	2,058	39,948	211	500	1,162
Homewood Library	75	5,285	3,053	2,151	270	5,474	286	97	172
Huntley	446	28,564	17,973	9,064	1,462	28,499	310	375	821
Indian Head Park	90	6,416	4,078	2,063	328	6,469	143	90	180
Itasca	421	24,728	17,230	6,333	1,265	24,828	393	293	714
JAWA	76	4,301	3,030	1,071	220	4,321	69	49	125
Justice	188	11,672	7,557	3,650	597	11,804	356	224	412
La Grange	412	23,612	15,975	6,182	1,208	23,365	23	270	682
LaGrange Park	283	18,499	11,089	5,638	946	17,673	(477)	349	632
Lake County FPD	-	24,915	16,996	8,587	1,274	26,857	2,926	984	984
Lake Zurich	683	42,131	27,378	11,443	2,156	40,977	(620)	534	1,217
Lee County	679	41,102	27,149	13,526	2,102	42,777	2,184	509	1,188
Libertyville	777	46,046	30,615	12,686	2,356	45,657	161	550	1,327
Lindenhurst	102	7,380	4,411	2,591	377	7,379	139	140	242
Lisle	502	30,784	19,786	10,138	1,575	31,499	1,185	470	972
Lisle Park District	129	8,275	5,390	2,725	423	8,538	465	202	331
Lisle Woodridge FPD	576	34,312	22,490	11,901	1,755	36,146	2,247	413	989
Lockport	588	33,628	23,718	8,329	1,721	33,768	527	387	975
Lombard	1,255	80,967	50,665	30,840	4,141	85,646	6,503	1,824	3,079
McHenry County	4,716	278,798	184,529	81,317	14,262	280,108	5,399	4,089	8,805
McHenry Cty Con Dist	179	21,339	14,169	7,180	1,092	22,441	1,730	628	807
McHenry-city	609	39,877	23,031	15,848	2,039	40,918	1,856	815	1,424
Mokena	339	20,341	13,606	5,362	1,041	20,009	(83)	249	588
Monee	155	9,637	6,551	2,669	493	9,713	198	122	277
Monroe	855	52,059	32,927	15,971	2,663	51,561	149	647	1,502
Montgomery	354	21,963	14,223	6,592	1,124	21,939	255	279	633
Morton Grove	1,015	60,125	40,989	15,942	3,075	60,006	605	724	1,739
Mount Prospect	2,022	119,870	80,067	31,833	6,132	118,032	(396)	1,442	3,464
MPEA	162	9,464	6,486	2,453	484	9,423	69	110	272

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2022

	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	Payroll Fees	Total Admin Expense			
Mundelein	\$ -	\$ 24,271	\$ 16,214	\$ 8,586	\$ 1,242	\$ 26,042	\$ 2,720	\$ 949	\$ 949
Muni Cons Dispatch	57	3,634	2,466	996	186	3,648	61	47	104
Naperville Park Dist	589	35,850	24,305	9,370	1,833	35,508	105	447	1,036
New Baden	93	5,676	3,703	1,630	291	5,624	19	71	164
North Aurora	283	17,003	11,371	5,592	870	17,833	1,038	208	491
North Riverside	665	40,126	26,817	11,699	2,052	40,568	937	495	1,160
Northbrook	1,460	88,960	56,543	27,414	4,551	88,508	654	1,106	2,566
Northbrook Library	246	14,674	9,713	6,166	750	16,629	2,133	178	424
Northbrook Park Dist	104	13,664	9,019	3,702	699	13,420	38	282	386
NWCD	430	24,629	16,808	6,405	1,260	24,473	125	281	711
Oak Park Public Libr	287	19366	12402	7095	991	20488	1569	447	734
Oak Park Township	185	13,072	8,108	5,110	669	13,887	1,165	350	535
Oswego	705	41,481	27,930	11,981	2,122	42,033	1,238	686	1,391
Oswegoland PD	217	13,749	9,300	3,680	703	13,683	113	179	396
Palatine	1,625	97,095	65,378	28,352	4,967	98,697	3,164	1,562	3,187
Palatine PD	347	22,215	14,759	6,757	1,136	22,652	767	330	677
Park Ridge	1,186	71,225	48,430	19,571	3,644	71,645	1,504	1,084	2,270
Peotone	103	8,213	3,864	1,713	420	5,997	(2,084)	132	235
Peru	-	10,723	7,120	4,174	548	11,842	1,567	448	448
Plainfield	701	41,038	28,084	13,608	2,099	43,791	3,688	935	1,636
Princeton	377	22,020	14,912	5,737	1,127	21,776	15	259	636
River Forest	496	30,243	17,860	10,095	1,547	29,502	(367)	374	870
River Grove	278	16,323	11,473	5,153	835	17,461	1,494	356	634
Rochelle	537	35,761	22,733	12,444	1,829	37,006	1,894	649	1,186
Rock Falls	444	25,609	16,952	7,545	1,310	25,807	495	297	741
Rolling Meadows	862	55,598	34,113	17,651	2,844	54,608	(252)	738	1,600
Roscoe	122	7,170	4,966	1,868	367	7,201	115	84	206
Roselle	367	23,673	15,726	7,086	1,211	24,023	661	311	678
Schaumburg	2,367	148,392	94,536	55,070	7,591	157,197	11,786	2,981	5,348
SEECOM	138	7,670	5,089	2,602	392	8,083	592	179	317

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2022**

	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	Payroll Fees	Total Admin Expense			
South Chicago Height	\$ 155	\$ 9,860	\$ 6,140	\$ 3,082	\$ 505	\$ 9,727	\$ (5)	\$ 128	\$ 283
South Holland	857	52,087	35,649	14,300	2,664	52,613	1,172	646	1,503
Spring Grove	97	6,206	3,187	3,144	318	6,649	525	82	179
St. Charles	-	12,039	8,310	3,148	615	12,073	368	334	334
Steger	198	12,561	7,116	4,028	643	11,787	(613)	161	359
Streamwood	942	57,308	35,639	17,747	2,932	56,318	(278)	712	1,654
Summit	322	20,057	11,706	8,404	1,026	21,136	1,714	635	957
Swansea	269	15,534	10,629	4,661	794	16,084	817	267	536
Trenton	61	3,615	2,304	1,073	185	3,562	(14)	39	100
Warrenville	347	21,807	13,851	7,178	1,116	22,145	648	310	657
Washington	342	21,727	14,863	5,985	1,111	21,959	515	283	625
Wauconda	274	15,548	10,849	4,054	795	15,698	325	175	449
West Chicago	431	24,829	17,309	6,339	1,271	24,919	378	288	719
West Dundee	266	15,797	10,442	4,810	808	16,060	453	190	456
Westchester	510	30,162	20,598	8,203	1,543	30,344	542	360	870
Westmont PD	78	4,717	2,942	1,441	241	4,624	(35)	58	136
Wheaton	1,092	68,347	43,230	21,919	3,496	68,645	1,532	1,234	2,326
Wheeling	1,516	94,109	61,640	27,311	4,814	93,765	853	1,197	2,713
Willowbrook	238	15,959	9,576	4,991	816	15,383	(355)	221	459
Winfield	214	12,460	8,514	3,527	638	12,679	405	186	400
Winnetka	966	60,361	38,840	20,393	3,088	62,321	3,002	1,042	2,008
Wood Dale	540	32,561	20,022	11,631	1,665	33,318	1,337	580	1,120
Wood River	402	24,054	16,189	6,968	1,231	24,388	627	293	695
Woodridge	558	33,539	20,971	11,844	1,715	34,530	1,404	413	971
Woodridge Library	57	3,753	2,743	1,007	192	3,942	238	49	106
WSCDC	132	7,901	4,976	2,420	404	7,800	(8)	93	225
Grand Total	87,204	5,420,568	3,555,104	1,680,161	277,284	5,512,549	175,642	83,661	170,865

(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 - Benefit Account
Year Ended June 30, 2022**

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Algon-Lake Hills FPD	\$ 107,439	\$ 6,836	\$ (10,462)	\$ 128	\$ (754)	\$ 325	\$ 102,862
Algonquin	215,270	13,594	(10,458)	240	(571)	-	218,075
Barrington	16,180	-	(11,704)	166	(286)	-	4,356
Bartlett Fire PD	-	3,780	(4,732)	1	19	-	(932)
Batavia	349,097	24,864	614,722	338	(2,011)	-	987,010
Batavia Library	1,087	-	(8,073)	(64)	(210)	-	(7,260)
Beach Park	24,868	-	(7,547)	27	(59)	-	17,289
Beecher	39,252	1,835	(9,971)	47	(79)	-	31,084
Bensenville	428,254	12,728	(9,522)	207	(279)	-	431,388
Berkeley	20,805	6,080	(8,176)	40	(27)	-	18,722
Bloomington	6,728	10,842	(17,792)	77	(277)	-	(422)
Bloomington	730,337	-	260,860	1,291	(11,963)	-	980,525
Boone County	342,563	-	300,274	-	(3,133)	244,617	395,087
Buffalo Grove	1,218,309	101,642	232,295	393	(963)	-	1,551,676
Burr Ridge	1,575	-	-	135	-	-	1,710
Byron FPD	(11,566)	2,666	(13,056)	54	(70)	-	(21,972)
Campton Hills	1,110	748	(4,294)	25	(11)	398	(2,820)
Carol Stream	123,696	57,569	1,875	(5,841)	(1)	-	177,298
Carpentersville	1,468,097	-	(183,297)	219	(2,857)	-	1,282,162
Cary	51,533	6,728	(13,862)	118	(238)	-	44,279
Cary Fire Prtct Dist	851	2,189	(8,177)	-	(22)	-	(5,159)
Caseyville	819	3,786	(14,709)	(86)	18	-	(10,172)
Centralia	14,162	4,697	(10,812)	(315)	(132)	-	7,600
Channahon	69,536	5,187	(17,280)	121	(96)	-	57,468
Clarendon Hills	20,759	5,787	-	72	-	-	26,618
Coal City	108,184	-	(11,108)	56	(85)	-	97,047
Collinsville	735,388	20,144	721,136	407	(898)	-	1,476,177
Colona	105,617	-	(15,774)	49	(105)	-	89,787
Countryside	9,128	8,380	-	102	-	-	17,610
Crest Hill	286,761	7,427	(31,658)	130	(175)	-	262,485

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2022

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Crete	\$ 181,200	\$ -	\$ (23,932)	\$ (20)	\$ (151)	\$ -	\$ 157,097
Crete Township	40,637	-	(9,170)	(13)	(50)	-	31,404
Crystal Lake	1,400,312	71,708	(536,611)	480	(2,874)	-	933,015
Darien	3,419	-	-	130	-	-	3,549
Deerfield	1,642,285	13,060	(100,143)	371	(1,305)	-	1,554,268
DeKalb	1,340,099	72,796	776,227	395	(867)	-	2,188,650
DeKalb County	852,032	(6,377)	542,386	786	(2,729)	33,787	1,352,311
Des Plaines	3,072,640	77,348	528,983	583	(1,363)	-	3,678,191
DU-Comm	104,949	-	(23,460)	183	(239)	-	81,433
East Moline	1,176,524	-	(288,165)	370	(1,164)	-	887,565
Effingham	214,250	-	(19,074)	214	(2,194)	3,166	190,030
Elk Grove Village	571,919	140,124	665,736	(3,306)	(1,334)	-	1,373,139
Evanston	2,728,409	-	(444,892)	1,451	(2,378)	400,000	1,882,590
FP Dist-DuPage Co	1,563,797	41,085	(25,313)	518	(587)	-	1,579,500
FPD Winnebago County	66,814	5,260	(14,261)	(357)	(122)	-	57,334
FPDKC	90,182	5,935	(12,327)	139	(368)	-	83,561
Franklin Park	569,105	-	(21,246)	288	(1,819)	-	546,328
Freeport	591,516	6,402	150,867	298	(658)	-	748,425
Gilberts	52,549	3,477	(4,105)	47	(39)	-	51,929
Glen Carbon	131,468	4,005	(11,892)	(1,528)	(308)	-	121,745
Glen Ellyn	667,010	19,674	(16,613)	309	(492)	-	669,888
Glencoe	143,272	-	(11,592)	220	(723)	-	131,177
Glenview	327,174	(35,083)	33,222	1,067	(675)	-	325,705
Glenview Park Distr	47,093	9,330	(12,957)	(997)	(327)	-	42,142
Grayslake	-	6,579	(7,189)	-	36	-	(574)
Hanover Park	1,440,723	41,697	(24,151)	351	(827)	-	1,457,793
Highland Park	2,681,127	75,030	(696,456)	486	(2,974)	-	2,057,213
Highwood	26,335	-	(10,915)	47	(48)	-	15,419
Hinsdale	133,662	13,795	(31,055)	177	(309)	-	116,270
Hoffman Estates	1,532,105	27,238	(415,712)	599	(1,408)	-	1,142,822

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2022

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Homer Glen	\$ 50,970	\$ 4,009	\$ (18,792)	\$ 128	\$ (1,271)	\$ -	\$ 35,044
Homewood	451,225	-	(22,981)	255	(2,036)	-	426,463
Homewood Library	88	-	(123)	69	(3)	-	31
Huntley	144,946	8,903	(9,018)	178	(817)	-	144,192
Indian Head Park	572	-	-	(103)	-	-	469
Itasca	123,744	7,851	(9,334)	118	(310)	-	122,069
JAWA	9,572	2,330	-	24	-	-	11,926
Justice	12,301	-	(1,437)	1,073	(15)	-	11,922
La Grange	3,663	-	(881)	84	(6)	-	2,860
LaGrange Park	4,152	-	-	(490)	-	-	3,662
Lake County FPD	-	1,738	(10,208)	(18)	(211)	-	(8,699)
Lake Zurich	186,032	-	(11,957)	287	(375)	-	173,987
Lee County	277,705	8,225	(16,744)	380	(563)	17,815	251,188
Libertyville	1,039,244	(9,526)	(28,208)	284	(565)	-	1,001,229
Lindenhurst	3,195	4,001	(17,825)	(127)	(95)	726	(11,577)
Lisle	149,509	10,984	(10,636)	156	(364)	-	149,649
Lisle Park District	67,793	-	(13,297)	(48)	(362)	-	54,086
Lisle Woodridge FPD	343,535	11,009	(16,365)	189	(876)	-	337,492
Lockport	400,119	11,297	(16,685)	168	(1,001)	-	393,898
Lombard	453,986	-	(19,810)	441	(1,228)	-	433,389
McHenry County	2,405,605	100,489	733,790	1,236	(5,162)	-	3,235,958
McHenry Cty Con Dist	2,753	8,261	(7,045)	-	367	-	4,336
McHenry-city	234,604	15,069	(17,973)	(794)	(1,942)	-	228,964
Mokena	412,942	6,807	(24,372)	138	(151)	-	395,364
Monee	101,286	-	(22,218)	75	(132)	-	79,011
Monroe	133,611	-	(359,497)	428	(483)	1,271	(227,212)
Montgomery	4,104	-	(347)	260	(3)	-	4,014
Morton Grove	1,839,299	-	(718,957)	307	(849)	-	1,119,800
Mount Prospect	2,041,469	48,761	(57,579)	243	(1,917)	-	2,030,977
MPEA	295,526	-	(13,152)	68	(102)	-	282,340

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2022

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Mundelein	\$ -	\$ 9,466	\$ (174,225)	\$ 35	\$ 51	\$ -	\$ (164,673)
Muni Cons Dispatch	19,574	-	(426)	29	(449)	-	18,728
Naperville Park Dist	189,392	-	(13,507)	221	(556)	-	175,550
New Baden	48,845	3,052	(7,958)	38	(71)	-	43,906
North Aurora	29,574	-	(8,100)	312	(353)	-	21,433
North Riverside	1,094,842	14,270	(24,039)	129	(1,012)	-	1,084,190
Northbrook	2,711,811	33,744	348,691	549	(1,952)	-	3,092,843
Northbrook Library	330,665	11,142	(73,807)	181	(277)	-	267,904
Northbrook Park Dist	2,140	6,248	(21,369)	(382)	(52)	-	(13,415)
NWCD	156,033	-	(13,718)	164	(639)	-	141,840
Oak Park Public Libr	170,715	-	(34,999)	125	(681)	80,945	54,215
Oak Park Township	72,741	-	(17,462)	257	(103)	-	55,433
Oswego	421,326	(37,747)	(29,980)	240	(166)	-	353,673
Oswegoland PD	55,495	18,034	(3,253)	(157)	(8)	-	70,111
Palatine	159,553	82,217	222,892	609	686,425	14,978	1,136,718
Palatine PD	134,319	8,638	(9,699)	170	(214)	-	133,214
Park Ridge	895,354	-	(31,682)	419	(1,858)	-	862,233
Peotone	112,634	-	(12,945)	32	(79)	-	99,642
Peru	-	3,459	(5,481)	-	26	-	(1,996)
Plainfield	781,209	18,253	(15,165)	(8,379)	(338)	-	775,580
Princeton	432,861	-	(13,290)	135	(353)	-	419,353
River Forest	375,669	10,215	(7,338)	155	(228)	-	378,473
River Grove	142,650	5,455	(8,964)	107	(234)	-	139,014
Rochelle	357,166	-	(19,959)	223	(1,816)	-	335,614
Rock Falls	486,885	5,462	(9,951)	149	(316)	-	482,229
Rolling Meadows	984,862	14,216	(16,323)	349	(2,103)	-	981,001
Roscoe	20,912	-	(8,129)	49	(64)	-	12,768
Roselle	86,326	9,905	(9,838)	200	(1,049)	-	85,544
Schaumburg	3,384,143	-	(227,756)	8,239	(5,790)	-	3,158,836
SEECOM	105,527	3,708	(9,653)	54	(99)	-	99,537

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2022

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
South Chicago Height	\$ 40,832	\$ -	\$ (7,971)	\$ (2,351)	\$ (49)	\$ -	\$ 30,461
South Holland	15,432	16,584	139,461	-	(636)	6,437	164,404
Spring Grove	39,716	-	(7,921)	126	(64)	-	31,857
St. Charles	-	(5,089)	(303,019)	(141)	29	-	(308,220)
Steger	85,835	-	(16,059)	(1,746)	(103)	-	67,927
Streamwood	494,935	40,427	(30,804)	366	(633)	-	504,291
Summit	156,818	-	(36,309)	96	(201)	-	120,404
Swansea	159,976	4,507	(24,776)	91	(210)	-	139,588
Trenton	33,515	870	(4,219)	34	(26)	-	30,174
Warrenville	124,808	-	(31,101)	84	(213)	-	93,578
Washington	302,829	-	(12,389)	118	(324)	-	290,234
Wauconda	80,809	7,278	(8,049)	102	(248)	-	79,892
West Chicago	469,298	11,604	(36,410)	-	(164)	-	444,328
West Dundee	95,554	8,166	(29,636)	98	(757)	-	73,425
Westchester	174,160	14,571	(15,002)	197	40	-	173,966
Westmont PD	7,548	2,423	-	31	-	-	10,002
Wheaton	870,447	-	180,987	668	(1,111)	-	1,050,991
Wheeling	1,220,364	-	91,860	450	(1,814)	-	1,310,860
Willowbrook	2,266	-	-	(197)	-	-	2,069
Winfield	252,390	6,260	(17,944)	(166)	(410)	-	240,130
Winnetka	421,556	7,793	(283,723)	306	(755)	-	145,177
Wood Dale	542,071	14,012	(10,450)	(16,557)	(321)	-	528,755
Wood River	136,173	6,929	(11,261)	136	(376)	-	131,601
Woodridge	2,499	-	-	2,122	-	-	4,621
Woodridge Library	12,041	-	(7,742)	28	(49)	-	4,278
WSCDC	50,907	-	(10,798)	56	(64)	-	40,101
Grand Total	60,627,998	1,496,872	182,529	(5,363)	583,150	804,465	62,080,721

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Dental ASO
Year Ended June 30, 2022**

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
Tier 1							
Beecher	\$ 11,629	\$ 552	\$ 11,401	\$ 11,953	\$ (324)	\$ 2,159	\$ 1,835
Berkeley	38,535	1,126	21,584	22,710	15,825	(9,745)	6,080
Byron FPD	16,900	810	19,174	19,984	(3,084)	5,750	2,666
Campton Hills	4,744	274	5,030	5,304	(560)	1,308	748
Caseyville	23,989	765	11,170	11,935	12,054	(8,268)	3,786
Channahon	32,873	981	21,497	22,478	10,395	(5,208)	5,187
Clarendon Hills	36,684	1,239	38,226	39,465	(2,781)	8,568	5,787
Crest Hill	47,074	1,517	39,517	41,034	6,040	1,387	7,427
FPD Winnebago County	33,340	1,310	29,193	30,503	2,837	2,423	5,260
Gilberts	22,033	670	16,736	17,406	4,627	(1,150)	3,477
Homer Glen	25,406	1,073	22,122	23,195	2,211	1,798	4,009
JAWA	14,769	437	9,425	9,862	4,907	(2,577)	2,330
Lindenhurst	25,354	652	25,283	25,935	(581)	4,582	4,001
New Baden	19,348	576	11,343	11,919	7,429	(4,377)	3,052
Northbrook Park Dist	39,603	1,305	34,717	36,022	3,581	2,667	6,248
SEECOM	23,493	889	22,594	23,483	10	3,698	3,708
Trenton	5,515	352	2,222	2,574	2,941	(2,071)	870
West Dundee	51,762	1,573	41,019	42,592	9,170	(1,004)	8,166
Westmont PD	15,354	389	6,480	6,869	8,485	(6,062)	2,423
Winfield	39,676	1,368	38,170	39,538	138	6,122	6,260
Tier 1 Total	528,081	17,858	426,903	444,761	83,320	-	83,320
Tier 2							
Algon-Lake Hills FPD	58,860	2,164	61,969	64,133	(5,273)	12,109	6,836
Algonquin	117,035	4,287	95,320	99,607	17,428	(3,834)	13,594
Bartlett Fire PD	32,554	876	35,547	36,423	(3,869)	7,649	3,780
Bensenville	109,581	3,493	92,250	95,743	13,838	(1,110)	12,728
Bloomingtondale	93,338	2,706	76,739	79,445	13,893	(3,051)	10,842
Cary	57,939	1,641	34,615	36,256	21,683	(14,955)	6,728
Cary Fire Prtct Dist	18,848	495	15,606	16,101	2,747	(558)	2,189
Centralia	40,436	1,927	29,972	31,899	8,537	(3,840)	4,697
Countryside	72,138	2,509	76,246	78,755	(6,617)	14,997	8,380
FPDKC	51,108	2,197	44,780	46,977	4,131	1,804	5,935
Glen Carbon	34,488	1,244	27,020	28,264	6,224	(2,219)	4,005
Glen Ellyn	169,384	4,628	142,302	146,930	22,454	(2,780)	19,674

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2022

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
Glenview Park Distr	\$ 80,330	\$ 3,148	\$ 72,657	\$ 75,805	\$ 4,525	\$ 4,805	\$ 9,330
Grayslake	56,646	1,513	41,147	42,660	13,986	(7,407)	6,579
Hinsdale	118,779	3,624	125,982	129,606	(10,827)	24,622	13,795
Huntley	76,649	2,856	79,856	82,712	(6,063)	14,966	8,903
Itasca	67,596	1,928	43,840	45,768	21,828	(13,977)	7,851
Lee County	70,809	4,155	65,738	69,893	916	7,309	8,225
Lisle	94,581	3,319	70,870	74,189	20,392	(9,408)	10,984
Lisle Woodridge FPD	94,782	3,858	91,390	95,248	(466)	11,475	11,009
Lockport	97,272	3,601	90,647	94,248	3,024	8,273	11,297
McHenry Cty Con Dist	71,131	2,349	79,999	82,348	(11,217)	19,478	8,261
McHenry-city	129,731	3,781	122,192	125,973	3,758	11,311	15,069
Mokena	58,610	2,097	44,371	46,468	12,142	(5,335)	6,807
North Riverside	122,858	4,139	110,309	114,448	8,410	5,860	14,270
Palatine PD	74,369	2,167	49,712	51,879	22,490	(13,852)	8,638
Peru	29,787	1,079	29,044	30,123	(336)	3,795	3,459
Plainfield	157,157	4,655	134,282	138,937	18,220	33	18,253
River Forest	87,945	3,224	74,940	78,164	9,781	434	10,215
River Grove	46,974	1,731	32,990	34,721	12,253	(6,798)	5,455
Rock Falls	47,021	2,622	32,691	35,313	11,708	(6,246)	5,462
Rolling Meadows	122,410	3,577	102,432	106,009	16,401	(2,185)	14,216
Roselle	85,270	2,211	51,347	53,558	31,712	(21,807)	9,905
Swansea	38,812	1,728	37,956	39,684	(872)	5,379	4,507
Wauconda	62,674	1,528	53,333	54,861	7,813	(535)	7,278
West Chicago	99,898	2,559	82,149	84,708	15,190	(3,586)	11,604
Westchester	125,451	3,151	82,536	85,687	39,764	(25,193)	14,571
Wood Dale	120,647	3,756	98,213	101,969	18,678	(4,666)	14,012
Wood River	59,666	2,496	49,284	51,780	7,886	(957)	6,929
Tier 2 Total	3,153,564	105,019	2,682,273	2,787,292	366,272	-	366,272
Tier 3							
Batavia	191,663	5,720	161,079	166,799	24,864	-	24,864
Buffalo Grove	353,266	8,745	242,879	251,624	101,642	-	101,642
Carol Stream	250,798	6,354	186,875	193,229	57,569	-	57,569
Collinsville	163,710	7,014	136,552	143,566	20,144	-	20,144
Crystal Lake	298,680	7,830	219,142	226,972	71,708	-	71,708
Deerfield	167,007	6,033	147,914	153,947	13,060	-	13,060

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)

Year Ended June 30, 2022

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
DeKalb	\$ 344,759	\$ 9,792	\$ 262,171	\$ 271,963	\$ 72,796	\$ -	\$ 72,796
FP Dist-DuPage Co	270,158	8,008	221,065	229,073	41,085	-	41,085
Freeport	59,587	5,220	47,965	53,185	6,402	-	6,402
Glenview	258,544	9,069	284,558	293,627	(35,083)	-	(35,083)
Hanover Park	258,439	7,266	209,476	216,742	41,697	-	41,697
Lake County FPD	94,767	3,083	89,946	93,029	1,738	-	1,738
Libertyville	182,870	5,102	187,294	192,396	(9,526)	-	(9,526)
Mount Prospect	297,282	7,729	240,792	248,521	48,761	-	48,761
Mundelein	111,855	2,604	99,785	102,389	9,466	-	9,466
Northbrook	228,643	7,106	187,793	194,899	33,744	-	33,744
Northbrook Library	37,870	1,429	25,299	26,728	11,142	-	11,142
Oswego	122,131	4,439	155,439	159,878	(37,747)	-	(37,747)
Oswegoland PD	51,429	1,446	31,949	33,395	18,034	-	18,034
South Holland	161,732	6,552	138,596	145,148	16,584	-	16,584
St. Charles	51,708	1,454	55,343	56,797	(5,089)	-	(5,089)
Streamwood	184,409	6,409	137,573	143,982	40,427	-	40,427
Winnetka	168,068	4,921	155,354	160,275	7,793	-	7,793
Tier 3 Total	4,309,375	133,325	3,624,839	3,758,164	551,211	-	551,211
Tier 4							
DeKalb County	201,833	9,060	199,150	208,210	(6,377)	-	(6,377)
Des Plaines	557,568	15,254	464,966	480,220	77,348	-	77,348
Elk Grove Village	461,535	11,115	310,296	321,411	140,124	-	140,124
Highland Park	351,794	10,801	265,963	276,764	75,030	-	75,030
Hoffman Estates	261,210	9,757	224,215	233,972	27,238	-	27,238
McHenry County	1,043,430	30,578	912,363	942,941	100,489	-	100,489
Palatine	424,934	9,724	332,993	342,717	82,217	-	82,217
Tier 4 Total	3,302,304	96,289	2,709,946	2,806,235	496,069	-	496,069
Grand Total	11,293,324	352,491	9,443,961	9,796,452	1,496,872	-	1,496,872

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Medical
Year Ended June 30, 2022**

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
Tier 1							
Beach Park	\$ 215,082	\$ 7,922	\$ 230,184	\$ 238,106	\$ (23,024)	\$ 15,477	\$ (7,547)
Beecher	284,106	14,448	265,456	279,904	4,202	(14,173)	(9,971)
Berkeley	233,055	9,818	244,387	254,205	(21,150)	12,974	(8,176)
Bloomingtondale	507,010	19,066	463,123	482,189	24,821	(42,613)	(17,792)
Byron FPD	372,030	25,823	432,180	458,003	(85,973)	72,917	(13,056)
Campton Hills	122,384	8,547	161,860	170,407	(48,023)	43,729	(4,294)
Cary	395,044	19,262	454,392	473,654	(78,610)	64,748	(13,862)
Cary Fire Prtct Dist	233,026	9,004	206,603	215,607	17,419	(25,596)	(8,177)
Caseyville	419,139	22,261	454,608	476,869	(57,730)	43,021	(14,709)
Channahon	492,454	51,132	380,929	432,061	60,393	(77,673)	(17,280)
Coal City	316,549	20,811	398,650	419,461	(102,912)	91,804	(11,108)
Colona	449,498	29,172	510,624	539,796	(90,298)	74,524	(15,774)
Crest Hill	902,208	31,874	668,367	700,241	201,967	(233,625)	(31,658)
Crete	681,984	25,232	667,333	692,565	(10,581)	(13,351)	(23,932)
Crete Township	261,361	8,530	215,976	224,506	36,855	(46,025)	(9,170)
DU-Comm	668,523	33,193	850,712	883,905	(215,382)	191,922	(23,460)
FPD Winnebago County	406,437	44,331	338,925	383,256	23,181	(37,442)	(14,261)
FPDKC	351,231	803	440,723	441,526	(90,295)	77,968	(12,327)
Gilberts	117,014	6,208	127,033	133,241	(16,227)	12,122	(4,105)
Highwood	311,072	13,474	231,247	244,721	66,351	(77,266)	(10,915)
Hinsdale	885,020	25,899	634,917	660,816	224,204	(255,259)	(31,055)
Homer Glen	535,472	18,750	487,939	506,689	28,783	(47,575)	(18,792)
Homewood Library	3,496	306	6,290	6,596	(3,100)	2,977	(123)
Justice	40,960	3,450	49,456	52,906	(11,946)	10,509	(1,437)
La Grange	25,100	728	17,258	17,986	7,114	(7,995)	(881)
Lindenhurst	507,965	16,139	386,549	402,688	105,277	(123,102)	(17,825)
Lisle Park District	378,974	13,001	343,421	356,422	22,552	(35,849)	(13,297)
Mokena	694,539	24,296	599,707	624,003	70,536	(94,908)	(24,372)
Monee	633,178	20,628	531,991	552,619	80,559	(102,777)	(22,218)
Montgomery	9,828	664	17,955	18,619	(8,791)	8,444	(347)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2022

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
MPEA	\$ 374,835	\$ 27,044	\$ 383,608	\$ 410,652	\$ (35,817)	\$ 22,665	\$ (13,152)
Muni Cons Dispatch	12,135	34,790	19,733	54,523	(42,388)	41,962	(426)
New Baden	226,818	34,872	330,276	365,148	(138,330)	130,372	(7,958)
North Aurora	230,773	11,671	306,808	318,479	(87,706)	79,606	(8,100)
Northbrook Park Dist	609,025	21,817	558,536	580,353	28,672	(50,041)	(21,369)
Oak Park Public Libr	997,372	67,294	963,431	1,030,725	(33,353)	(1,646)	(34,999)
Oak Park Township	497,616	24,752	550,617	575,369	(77,753)	60,291	(17,462)
Oswego	854,347	32,375	657,261	689,636	164,711	(194,691)	(29,980)
Oswegoland PD	92,715	5,397	102,193	107,590	(14,875)	11,622	(3,253)
Peotone	368,906	13,207	339,634	352,841	16,065	(29,010)	(12,945)
Roscoe	231,672	21,474	289,553	311,027	(79,355)	71,226	(8,129)
SEECOM	275,129	25,172	433,153	458,325	(183,196)	173,543	(9,653)
South Chicago Height	227,132	7,002	176,355	183,357	43,775	(51,746)	(7,971)
Spring Grove	225,747	15,134	236,300	251,434	(25,687)	17,766	(7,921)
Steger	457,586	16,616	424,323	440,939	16,647	(32,706)	(16,059)
Streamwood	877,873	39,129	585,929	625,058	252,815	(283,619)	(30,804)
Summit	1,034,684	47,786	819,402	867,188	167,496	(203,805)	(36,309)
Swansea	706,045	52,570	915,854	968,424	(262,379)	237,603	(24,776)
Trenton	120,224	7,544	188,695	196,239	(76,015)	71,796	(4,219)
Warrenville	886,343	40,196	881,377	921,573	(35,230)	4,129	(31,101)
West Chicago	1,037,570	32,114	687,542	719,656	317,914	(354,324)	(36,410)
West Dundee	844,610	60,327	1,402,414	1,462,741	(618,131)	588,495	(29,636)
Winfield	511,342	26,315	666,085	692,400	(181,058)	163,114	(17,944)
Woodridge Library	220,625	18,945	238,474	257,419	(36,794)	29,052	(7,742)
WSCDC	307,710	12,699	316,248	328,947	(21,237)	10,439	(10,798)
Tier 1 Total	23,682,573	1,221,014	23,292,596	24,513,610	(831,037)	-	(831,037)
Tier 2							
Algon-Lake Hills FPD	1,157,169	36,478	1,212,496	1,248,974	(91,805)	81,343	(10,462)
Algonquin	1,156,475	61,004	1,329,055	1,390,059	(233,584)	223,126	(10,458)
Barrington	1,294,544	42,782	1,016,876	1,059,658	234,886	(246,590)	(11,704)
Bartlett Fire PD	523,243	18,291	517,341	535,632	(12,389)	7,657	(4,732)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2022

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
Bensenville	\$ 1,053,142	\$ 42,782	\$ 1,071,269	\$ 1,114,051	\$ (60,909)	\$ 51,387	\$ (9,522)
Centralia	1,195,669	62,418	1,344,955	1,407,373	(211,704)	200,892	(10,812)
Effingham	2,109,720	84,600	2,082,389	2,166,989	(57,269)	38,195	(19,074)
FP Dist-DuPage Co	2,799,487	118,304	2,382,624	2,500,928	298,559	(323,872)	(25,313)
Franklin Park	2,349,574	113,539	2,227,579	2,341,118	8,456	(29,702)	(21,246)
Glen Carbon	1,315,117	71,105	1,291,267	1,362,372	(47,255)	35,363	(11,892)
Glen Ellyn	1,837,610	83,526	2,115,406	2,198,932	(361,322)	344,709	(16,613)
Glencoe	1,281,888	55,671	1,426,460	1,482,131	(200,243)	188,651	(11,592)
Glenview Park Distr	1,433,120	66,986	1,495,831	1,562,817	(129,697)	116,740	(12,957)
Grayslake	795,116	39,431	975,795	1,015,226	(220,110)	212,921	(7,189)
Hanover Park	2,670,997	117,936	2,243,335	2,361,271	309,726	(333,877)	(24,151)
Homewood	2,541,550	89,028	2,119,008	2,208,036	333,514	(356,495)	(22,981)
Huntley	997,310	46,929	1,159,401	1,206,330	(209,020)	200,002	(9,018)
Itasca	1,032,330	63,628	1,301,862	1,365,490	(333,160)	323,826	(9,334)
Lake County FPD	1,129,071	42,553	1,143,394	1,185,947	(56,876)	46,668	(10,208)
Lake Zurich	1,322,369	53,028	1,308,332	1,361,360	(38,991)	27,034	(11,957)
Lee County	1,851,969	94,631	2,378,379	2,473,010	(621,041)	604,297	(16,744)
Libertyville	3,119,773	117,092	2,188,390	2,305,482	814,291	(842,499)	(28,208)
Lisle	1,176,371	48,588	1,287,355	1,335,943	(159,572)	148,936	(10,636)
Lisle Woodridge FPD	1,809,854	63,151	1,487,518	1,550,669	259,185	(275,550)	(16,365)
Lockport	1,845,312	86,167	1,843,946	1,930,113	(84,801)	68,116	(16,685)
Lombard	2,190,774	85,718	2,172,119	2,257,837	(67,063)	47,253	(19,810)
McHenry Cty Con Dist	779,484	10,363	918,644	929,007	(149,523)	142,478	(7,045)
McHenry-city	1,987,529	73,649	1,734,634	1,808,283	179,246	(197,219)	(17,973)
Naperville Park Dist	1,493,803	59,949	1,291,057	1,351,006	142,797	(156,304)	(13,507)
North Riverside	2,658,642	90,995	2,247,135	2,338,130	320,512	(344,551)	(24,039)
NWCD	1,517,304	50,062	1,265,661	1,315,723	201,581	(215,299)	(13,718)
Palatine PD	1,072,645	53,788	1,035,425	1,089,213	(16,568)	6,869	(9,699)
Peru	606,059	29,216	686,550	715,766	(109,707)	104,226	(5,481)
Plainfield	1,677,428	76,067	1,422,615	1,498,682	178,746	(193,911)	(15,165)
Princeton	1,469,672	69,016	1,475,455	1,544,471	(74,799)	61,509	(13,290)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2022

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
River Forest	\$ 811,515	\$ 59,635	\$ 1,005,400	\$ 1,065,035	\$ (253,520)	\$ 246,182	\$ (7,338)
River Grove	991,541	67,948	1,005,398	1,073,346	(81,805)	72,841	(8,964)
Rochelle	2,207,221	102,968	2,097,713	2,200,681	6,540	(26,499)	(19,959)
Rock Falls	1,100,640	73,195	1,483,231	1,556,426	(455,786)	445,835	(9,951)
Rolling Meadows	1,805,278	67,821	1,466,954	1,534,775	270,503	(286,826)	(16,323)
Roselle	1,088,052	46,057	1,206,054	1,252,111	(164,059)	154,221	(9,838)
Washington	1,370,103	67,242	1,407,665	1,474,907	(104,804)	92,415	(12,389)
Wauconda	890,177	44,897	956,778	1,001,675	(111,498)	103,449	(8,049)
Westchester	1,659,479	33,701	998,543	1,032,244	627,235	(642,237)	(15,002)
Wood Dale	1,155,707	44,170	932,698	976,868	178,839	(189,289)	(10,450)
Wood River	1,245,292	87,249	1,432,883	1,520,132	(274,840)	263,579	(11,261)
Tier 2 Total	69,577,125	3,013,354	67,192,875	70,206,229	(629,104)	-	(629,104)
Tier 3							
Batavia	3,830,545	131,738	3,084,085	3,215,823	614,722	-	614,722
Batavia Library	333,189	11,373	329,889	341,262	(8,073)	-	(8,073)
Boone County	3,558,877	133,827	3,124,776	3,258,603	300,274	-	300,274
Buffalo Grove	4,606,624	204,315	4,170,014	4,374,329	232,295	-	232,295
Carpentersville	2,904,661	111,537	2,976,421	3,087,958	(183,297)	-	(183,297)
Collinsville	4,481,194	214,829	3,545,229	3,760,058	721,136	-	721,136
Crystal Lake	4,770,268	171,193	5,135,686	5,306,879	(536,611)	-	(536,611)
Deerfield	3,078,423	139,393	3,039,173	3,178,566	(100,143)	-	(100,143)
DeKalb	4,404,582	148,428	3,479,927	3,628,355	776,227	-	776,227
DeKalb County	5,437,328	224,336	4,670,606	4,894,942	542,386	-	542,386
East Moline	3,699,702	228,588	3,759,279	3,987,867	(288,165)	-	(288,165)
Freeport	2,725,990	128,431	2,446,692	2,575,123	150,867	-	150,867
Glenview	3,504,766	148,099	3,323,445	3,471,544	33,222	-	33,222
Highland Park	4,818,815	215,234	5,300,037	5,515,271	(696,456)	-	(696,456)
Monroe	1,720,254	153,198	1,926,553	2,079,751	(359,497)	-	(359,497)
Morton Grove	3,401,055	135,846	3,984,166	4,120,012	(718,957)	-	(718,957)
Mundelein	1,480,259	55,953	1,598,531	1,654,484	(174,225)	-	(174,225)
Northbrook	5,935,365	213,017	5,373,657	5,586,674	348,691	-	348,691

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)

Year Ended June 30, 2022

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Effect of Pooling	Reallocated Change in Net Position
Northbrook Library	\$ 701,769	\$ 46,455	\$ 729,121	\$ 775,576	\$ (73,807)	\$ -	\$ (73,807)
Park Ridge	2,871,715	165,057	2,738,340	2,903,397	(31,682)	-	(31,682)
South Holland	3,017,024	193,410	2,684,153	2,877,563	139,461	-	139,461
St. Charles	779,439	32,240	1,050,218	1,082,458	(303,019)	-	(303,019)
Wheaton	3,113,512	143,802	2,788,723	2,932,525	180,987	-	180,987
Wheeling	3,432,229	128,626	3,211,743	3,340,369	91,860	-	91,860
Winnetka	3,608,015	126,153	3,765,585	3,891,738	(283,723)	-	(283,723)
Tier 3 Total	82,215,600	3,605,078	78,236,049	81,841,127	374,473	-	374,473
Tier 4							
Bloomington	7,711,946	380,222	7,070,864	7,451,086	260,860	-	260,860
Des Plaines	6,266,519	210,348	5,527,188	5,737,536	528,983	-	528,983
Elk Grove Village	7,159,677	258,584	6,235,357	6,493,941	665,736	-	665,736
Evanston	10,215,660	409,371	10,251,181	10,660,552	(444,892)	-	(444,892)
Hoffman Estates	6,404,562	252,067	6,568,207	6,820,274	(415,712)	-	(415,712)
McHenry County	10,119,926	432,695	8,953,441	9,386,136	733,790	-	733,790
Mount Prospect	5,697,574	224,125	5,531,028	5,755,153	(57,579)	-	(57,579)
Palatine	6,521,157	239,869	6,058,396	6,298,265	222,892	-	222,892
Schaumburg	6,840,344	371,945	6,696,155	7,068,100	(227,756)	-	(227,756)
Tier 4 Total	66,937,365	2,779,226	62,891,817	65,671,043	1,266,322	-	1,266,322
No Medical Tier							
Carol Stream	-	-	(1,875)	(1,875)	1,875	-	1,875
No Medical Tier Total	-	-	(1,875)	(1,875)	1,875	-	1,875
Grand Total	242,412,663	10,618,672	231,611,462	242,230,134	182,529	-	182,529

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - Benefit - Medical
Year Ended June 30, 2022**

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Tier 1						
Beach Park	\$ 446,815	\$ 14,941	\$ 5,803	\$ -	\$ (237,375)	\$ 230,184
Beecher	280,675	(17,860)	8,302	-	(5,661)	265,456
Berkeley	100,587	(161)	6,564	-	137,397	244,387
Bloomington	283,836	(16,668)	13,723	-	182,232	463,123
Byron FPD	164,980	(7,073)	13,046	-	261,227	432,180
Campton Hills	121,775	10,064	4,362	-	25,659	161,860
Cary	506,137	3,193	13,258	-	(68,196)	454,392
Cary Fire Prtct Dist	312,985	(9,000)	6,310	-	(103,692)	206,603
Caseyville	171,706	11,760	12,876	-	258,266	454,608
Channahon	470,129	15,147	10,673	-	(115,020)	380,929
Coal City	157,284	(17,643)	12,283	-	246,726	398,650
Colona	577,839	26,190	13,978	-	(107,383)	510,624
Crest Hill	434,603	(2,005)	19,356	-	216,413	668,367
Crete	773,137	25,602	18,721	-	(150,127)	667,333
Crete Township	248,431	(2,522)	6,438	-	(36,371)	215,976
DU-Comm	359,118	(685)	24,524	-	467,755	850,712
FPD Winnebago County	162,848	3,783	11,224	-	161,070	338,925
FPDKC	706,229	(5,465)	12,876	-	(272,917)	440,723
Gilberts	46,290	(1,734)	3,642	-	78,835	127,033
Highwood	97,084	(3,454)	7,751	-	129,866	231,247
Hinsdale	478,065	(16,910)	18,891	-	154,871	634,917
Homer Glen	236,250	4,315	13,808	-	233,566	487,939
Homewood Library	620	(699)	211	-	6,158	6,290
Justice	34,657	764	1,440	-	12,595	49,456
La Grange	36,489	(183)	509	-	(19,557)	17,258
Lindenhurst	267,055	7,299	10,589	-	101,606	386,549
Lisle Park District	389,699	16,350	9,529	-	(72,157)	343,421
Mokena	682,453	(11,905)	18,044	-	(88,885)	599,707
Monee	578,148	8,781	15,332	-	(70,270)	531,991
Montgomery	(9,516)	180	509	-	26,782	17,955

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2022

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
MPEA	\$ 654,919	\$ (9,456)	\$ 11,393	\$ -	(273,248)	\$ 383,608
Muni Cons Dispatch	5,345	(1,997)	636	-	15,749	19,733
New Baden	435,745	13,108	9,233	-	(127,810)	330,276
North Aurora	162,331	2,549	8,641	-	133,287	306,808
Northbrook Park Dist	2,283,480	29,686	15,162	(1,346,099)	(423,693)	558,536
Oak Park Public Libr	1,086,398	(24,843)	27,150	-	(125,274)	963,431
Oak Park Township	654,375	3,468	16,222	-	(123,448)	550,617
Oswego	889,855	15,920	18,890	-	(267,404)	657,261
Oswegoland PD	62,889	(4,915)	3,050	-	41,169	102,193
Peotone	167,139	(12,884)	9,953	-	175,426	339,634
Roscoe	314,956	3,449	8,387	-	(37,239)	289,553
SEECOM	977,977	57,664	10,716	-	(613,204)	433,153
South Chicago Height	263,621	4,082	5,040	-	(96,388)	176,355
Spring Grove	19,513	262	7,963	-	208,562	236,300
Steger	487,801	(11,279)	12,495	-	(64,694)	424,323
Streamwood	798,888	(3,564)	17,577	-	(226,972)	585,929
Summit	627,337	18,555	23,846	-	149,664	819,402
Swansea	1,565,457	55,882	24,736	(479,670)	(250,551)	915,854
Trenton	57,032	(9,859)	5,718	-	135,804	188,695
Warrenville	963,757	43,440	24,693	-	(150,513)	881,377
West Chicago	568,840	(14,325)	20,373	-	112,654	687,542
West Dundee	893,326	1,466	22,363	-	485,259	1,402,414
Winfield	595,674	5,102	19,145	-	46,164	666,085
Woodridge Library	302,431	14,519	6,607	-	(85,083)	238,474
WSCDC	398,471	8,643	9,022	-	(99,888)	316,248
Tier 1 Total	24,353,965	219,075	653,583	(1,825,769)	(108,258)	23,292,596
Tier 2						
Algon-Lake Hills FPD	1,818,465	13,591	34,138	(447,913)	(205,785)	1,212,496
Algonquin	1,063,392	(35,140)	39,729	-	261,074	1,329,055
Barrington	1,336,821	16,798	28,633	-	(365,376)	1,016,876

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2022

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Bartlett Fire PD	\$ 221,205	\$ 40,369	\$ 13,637	\$ -	\$ 242,130	\$ 517,341
Bensenville	751,251	(9,204)	30,538	-	298,684	1,071,269
Centralia	1,765,002	104,743	35,070	-	(559,860)	1,344,955
Effingham	1,705,082	6,755	59,636	-	310,916	2,082,389
FP Dist-DuPage Co	3,211,731	9,164	67,557	(192,869)	(712,959)	2,382,624
Franklin Park	3,462,793	58,154	61,161	(311,091)	(1,043,438)	2,227,579
Glen Carbon	999,913	14,829	35,790	-	240,735	1,291,267
Glen Ellyn	1,429,142	(10,524)	60,738	-	636,050	2,115,406
Glencoe	1,037,942	8,829	40,534	-	339,155	1,426,460
Glenview Park Distr	838,910	(10,605)	43,456	-	624,070	1,495,831
Grayslake	669,275	45,240	26,386	-	234,894	975,795
Hanover Park	2,216,756	(55,033)	64,846	-	16,766	2,243,335
Homewood	1,991,902	(59,124)	60,738	-	125,492	2,119,008
Huntley	612,384	(15,014)	33,842	-	528,189	1,159,401
Itasca	1,175,878	4,221	37,400	-	84,363	1,301,862
Lake County FPD	897,308	152,983	27,614	-	65,489	1,143,394
Lake Zurich	1,437,755	12,604	37,188	-	(179,215)	1,308,332
Lee County	2,587,989	4,522	67,175	(7,605)	(273,702)	2,378,379
Libertyville	2,417,778	(28,286)	63,576	-	(264,678)	2,188,390
Lisle	877,893	22,185	35,832	-	351,445	1,287,355
Lisle Woodridge FPD	1,680,427	(33,717)	43,287	-	(202,479)	1,487,518
Lockport	1,752,144	13,237	51,759	-	26,806	1,843,946
Lombard	1,777,241	3,040	61,923	-	329,915	2,172,119
McHenry Cty Con Dist	727,839	(13,683)	27,233	-	177,255	918,644
McHenry-city	2,451,397	40,866	50,276	-	(807,905)	1,734,634
Naperville Park Dist	1,442,643	33,560	36,172	-	(221,318)	1,291,057
North Riverside	2,049,723	(20,029)	64,846	-	152,595	2,247,135
NWCD	1,306,734	6,978	36,129	-	(84,180)	1,265,661
Palatine PD	922,042	(4,474)	29,309	-	88,548	1,035,425
Peru	230,160	33,899	18,509	-	403,982	686,550
Plainfield	1,527,192	(4,840)	40,068	-	(139,805)	1,422,615
Princeton	2,498,772	88,856	38,416	-	(1,150,589)	1,475,455

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2022**

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
River Forest	\$ 401,192	\$ (1,656)	\$ 29,903	\$ -	\$ 575,961	\$ 1,005,400
River Grove	979,430	23,296	28,420	-	(25,748)	1,005,398
Rochelle	2,358,880	30,774	58,112	(93,034)	(257,019)	2,097,713
Rock Falls	984,654	(11,490)	41,847	-	468,220	1,483,231
Rolling Meadows	1,956,520	9,740	41,593	-	(540,899)	1,466,954
Roselle	939,533	(11,056)	32,147	-	245,430	1,206,054
Washington	1,092,580	42,751	38,289	-	234,045	1,407,665
Wauconda	848,281	18,054	26,981	-	63,462	956,778
Westchester	933,816	(9,624)	46,294	-	28,057	998,543
Wood Dale	1,094,495	(18,894)	26,599	-	(169,502)	932,698
Wood River	942,448	28,283	40,153	-	421,999	1,432,883
Tier 2 Total	65,424,710	535,928	1,913,479	(1,052,512)	371,270	67,192,875
Tier 3						
Batavia	2,748,651	(17,898)	77,087	-	276,245	3,084,085
Batavia Library	271,916	(7,373)	8,640	-	56,706	329,889
Boone County	2,728,028	(19,689)	85,177	-	331,260	3,124,776
Buffalo Grove	4,159,589	25,804	111,352	-	(126,731)	4,170,014
Carpentersville	2,766,501	23,823	78,484	-	107,613	2,976,421
Collinsville	2,674,277	(12,617)	115,291	-	768,278	3,545,229
Crystal Lake	6,548,998	71,067	120,416	(777,656)	(827,139)	5,135,686
Deerfield	3,105,756	(80)	77,765	-	(144,268)	3,039,173
DeKalb	4,213,740	(79,450)	97,714	(56,152)	(695,925)	3,479,927
DeKalb County	5,379,488	(23,656)	135,030	-	(820,256)	4,670,606
East Moline	2,899,821	72,648	139,052	-	647,758	3,759,279
Freeport	1,971,418	(7,296)	84,499	-	398,071	2,446,692
Glenview	3,907,945	(30,368)	97,883	(197,889)	(454,126)	3,323,445
Highland Park	5,374,155	31,589	134,012	(330,920)	91,201	5,300,037
Monroe	1,631,495	49,234	84,245	-	161,579	1,926,553
Morton Grove	3,761,436	49,903	98,137	-	74,690	3,984,166
Mundelein	1,143,049	200,047	35,788	-	219,647	1,598,531

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)

Year Ended June 30, 2022

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Northbrook	\$ 5,623,032	\$ 27,970	\$ 126,389	\$ -	\$ (403,734)	\$ 5,373,657
Northbrook Library	675,190	5,003	20,288	-	28,640	729,121
Park Ridge	2,249,331	(6,799)	86,828	-	408,980	2,738,340
South Holland	2,457,081	49,893	88,607	-	88,572	2,684,153
St. Charles	741,037	387,823	21,600	-	(100,242)	1,050,218
Wheaton	2,693,050	(61,419)	83,652	-	73,440	2,788,723
Wheeling	3,014,236	3,359	88,692	-	105,456	3,211,743
Winnetka	3,800,696	(4,720)	94,876	-	(125,267)	3,765,585
Tier 3 Total	76,539,916	726,798	2,191,504	(1,362,617)	140,448	78,236,049
Tier 4						
Bloomington	5,868,144	(75,528)	243,247	-	1,035,001	7,070,864
Des Plaines	5,075,608	310	157,392	-	293,878	5,527,188
Elk Grove Village	8,204,781	(71,345)	164,381	(2,089,594)	27,134	6,235,357
Evanston	10,199,818	733	260,952	(42,568)	(167,754)	10,251,181
Hoffman Estates	6,887,416	48,472	166,499	(390,823)	(143,357)	6,568,207
McHenry County	9,377,184	(65,057)	262,010	(10,925)	(609,771)	8,953,441
Mount Prospect	6,345,102	48,938	159,976	(553,970)	(469,018)	5,531,028
Palatine	6,202,493	(52,714)	158,790	-	(250,173)	6,058,396
Schaumburg	6,637,584	(3,904)	181,875	-	(119,400)	6,696,155
Tier 4 Total	64,798,130	(170,095)	1,755,122	(3,087,880)	(403,460)	62,891,817
No Medical Tier						
Carol Stream	(1,169)	(706)	-	-	-	(1,875)
No Medical Tier Total	(1,169)	(706)	-	-	-	(1,875)
Grand Total	231,115,552	1,311,000	6,513,688	(7,328,778)	-	231,611,462

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical
Year Ended June 30, 2022**

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/Assessed > \$50K & < \$150K	Claims > \$150K & < \$500K	Claims (Forgiven)/Assessed > \$150K & < \$500K	Total Claims (Forgiven)/Assessed	Claims Paid After Reallocation
Tier 1										
Beach Park	137	\$ 446,815	\$ 133,585	\$ 9,118	\$ 100,000	\$ (64,122)	\$ 199,358	\$ (182,371)	\$ (237,375)	209,440
Beecher	196	280,675	235,756	(28,192)	53,343	(2,013)	-	24,544	(5,661)	275,014
Berkeley	155	100,587	83,395	78,685	-	39,589	-	19,123	137,397	237,984
Bloomingtondale	324	283,836	280,477	56,888	-	86,346	2,292	38,998	182,232	466,068
Byron FPD	308	164,980	163,769	165,520	22,726	57,138	-	38,569	261,227	426,207
Campton Hills	103	121,775	120,244	(13,173)	-	26,184	-	12,648	25,659	147,434
Cary	313	506,137	512,891	(186,158)	-	79,539	-	38,423	(68,196)	437,941
Cary Fire Prtct Dist	149	312,985	235,511	(80,140)	80,846	(42,211)	-	18,659	(103,692)	209,293
Caseyville	304	171,706	175,421	141,371	-	78,827	-	38,068	258,266	429,972
Channahon	252	470,129	333,617	(57,335)	147,118	(80,471)	8,150	22,786	(115,020)	355,109
Coal City	290	157,284	165,517	141,026	5,096	70,100	-	35,600	246,726	404,010
Colona	330	577,839	458,213	(105,314)	129,857	(42,580)	-	40,511	(107,383)	470,456
Crest Hill	457	434,603	438,345	43,803	-	116,386	-	56,224	216,413	651,016
Crete	442	773,137	587,989	(127,262)	190,210	(77,002)	-	54,137	(150,127)	623,010
Crete Township	152	248,431	252,344	(94,050)	-	39,020	-	18,659	(36,371)	212,060
DU-Comm	579	359,118	342,463	259,501	9,959	137,176	-	71,078	467,755	826,873
FPD Winnebago County	265	162,848	226,270	60,691	-	67,684	-	32,695	161,070	323,918
FPDKC	304	706,229	320,623	(4,278)	246,651	(167,037)	140,045	(101,602)	(272,917)	433,312
Gilberts	86	46,290	42,517	47,177	-	21,346	-	10,312	78,835	125,125
Highwood	183	97,084	109,154	84,087	23,663	23,314	-	22,465	129,866	226,950
Hinsdale	446	478,065	358,592	106,774	119,125	(1,169)	5,485	49,266	154,871	632,936
Homer Glen	326	236,250	230,094	109,859	-	83,687	-	40,020	233,566	469,816
Homewood Library	5	620	955	4,273	-	1,271	-	614	6,158	6,778
Justice	34	34,657	36,657	(284)	-	8,684	-	4,195	12,595	47,252
La Grange	12	36,489	36,618	(24,102)	-	3,065	-	1,480	(19,557)	16,932
Lindenhurst	250	267,055	255,191	5,475	-	64,824	-	31,307	101,606	368,661
Lisle Park District	225	389,699	343,473	(109,447)	48,673	9,669	-	27,621	(72,157)	317,542
Mokena	426	682,453	514,234	(70,207)	184,689	(72,023)	-	53,345	(88,885)	593,568
Monroe	362	578,148	485,261	(107,961)	103,263	(8,222)	-	45,913	(70,270)	507,878
Montgomery	12	(9,516)	(9,760)	22,237	-	3,065	-	1,480	26,782	17,266
MPEA	269	654,919	559,903	(268,592)	108,385	(37,241)	1,432	32,585	(273,248)	381,671

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)
Year Ended June 30, 2022**

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < \$500K	Claims (Forgiven)/As sessed > \$150K & < \$500K	Total Claims (Forgiven)/A ssessed	Claims Paid After Reallocation
Muni Cons Dispatch	15	\$ 5,345	\$ 5,541	\$ 10,067	\$ -	\$ 3,831	\$ -	\$ 1,851	\$ 15,749	\$ 21,094
New Baden	218	435,745	203,606	44,791	100,000	(44,037)	155,325	(128,564)	(127,810)	307,935
North Aurora	204	162,331	86,289	125,778	70,028	(17,660)	-	25,169	133,287	295,618
Northbrook Park Dist	358	2,283,480	475,175	(104,948)	106,403	(13,575)	350,000	(305,170)	(423,693)	1,859,787
Oak Park Public Libr	641	1,086,398	832,298	(135,285)	124,335	41,045	110,514	(31,034)	(125,274)	961,124
Oak Park Township	383	654,375	525,242	(123,125)	143,761	(46,726)	-	46,403	(123,448)	530,927
Oswego	446	889,855	660,850	(190,325)	205,378	(87,422)	46,607	10,343	(267,404)	622,451
Oswegoland PD	72	62,889	63,192	12,933	-	19,043	-	9,193	41,169	104,058
Peotone	235	167,139	159,719	85,030	-	61,133	-	29,263	175,426	342,565
Roscoe	198	314,956	207,929	7,012	100,000	(49,172)	19,385	4,921	(37,239)	277,717
SEECOM	253	977,977	400,589	(136,541)	322,261	(256,004)	252,341	(220,659)	(613,204)	364,773
South Chicago Height	119	263,621	175,142	(50,892)	90,654	(60,105)	-	14,609	(96,388)	167,233
Spring Grove	188	19,513	62,014	137,351	-	48,017	-	23,194	208,562	228,075
Steger	295	487,801	464,779	(157,575)	19,063	56,666	-	36,215	(64,694)	423,107
Streamwood	415	798,888	562,491	(115,665)	100,000	8,791	173,089	(120,098)	(226,972)	571,916
Summit	563	627,337	611,566	(24,554)	50,779	100,930	-	73,288	149,664	777,001
Swansea	584	1,565,457	577,750	40,629	165,021	(13,591)	350,000	(277,589)	(250,551)	1,314,906
Trenton	135	57,032	55,410	84,925	-	34,306	-	16,573	135,804	192,836
Warrenville	583	963,757	670,282	(62,145)	247,335	(94,656)	66,000	6,288	(150,513)	813,244
West Chicago	481	568,840	565,331	(59,296)	14,251	111,717	-	60,233	112,654	681,494
West Dundee	1,093	893,326	588,938	548,304	265,746	(128,838)	-	65,793	485,259	1,378,585
Winfield	452	595,674	396,335	74,026	100,000	17,462	102,050	(45,324)	46,164	641,838
Woodridge Library	156	302,431	168,110	1,184	100,000	(59,348)	46,358	(26,919)	(85,083)	217,348
WSCDC	213	398,471	293,605	(71,669)	109,309	(54,630)	-	26,411	(99,888)	298,583
Tier 1 Total	15,996	24,353,965	16,841,502	-	4,007,928	-	2,028,431	(108,258)	(108,258)	24,245,707
Tier 2										
Algon-Lake Hills FPD	806	1,818,465	577,480	296,568	323,497	(134,400)	469,183	(367,953)	(205,785)	1,612,680
Algonquin	938	1,063,392	910,135	125,843	185,453	30,309	10,226	104,922	261,074	1,324,466
Barrington	676	1,336,821	1,079,516	(334,088)	210,016	(60,726)	51,881	29,438	(365,376)	971,445

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)
Year Ended June 30, 2022**

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < \$500K	Claims (Forgiven)/As sessed > \$150K & < \$500K	Total Claims (Forgiven)/A ssessed	Claims Paid After Reallocation
Bartlett Fire PD	322	\$ 221,205	\$ 226,171	\$ 127,740	\$ -	\$ 74,067	\$ -	\$ 40,323	\$ 242,130	\$ 463,335
Bensenville	721	751,251	653,960	138,193	89,936	73,759	-	86,732	298,684	1,049,935
Centralia	828	1,765,002	1,027,271	(117,225)	211,667	(21,208)	525,114	(421,427)	(559,860)	1,205,142
Effingham	1,408	1,705,082	1,297,585	250,515	345,751	(28,341)	84,450	88,742	310,916	2,015,998
FP Dist-DuPage Co	1,595	3,211,731	2,094,441	(313,562)	535,305	(165,456)	441,149	(233,941)	(712,959)	2,498,772
Franklin Park	1,444	3,462,793	1,844,199	(229,741)	681,779	(342,296)	656,170	(471,401)	(1,043,438)	2,419,355
Glen Carbon	845	999,913	868,516	61,485	118,852	75,518	-	103,732	240,735	1,240,648
Glen Ellyn	1,434	1,429,142	1,245,067	333,214	100,000	223,271	92,936	79,565	636,050	2,065,192
Glencoe	957	1,037,942	997,000	53,327	46,349	168,715	-	117,113	339,155	1,377,097
Glenview Park Distr	1,026	838,910	747,232	386,126	122,922	110,727	-	127,217	624,070	1,462,980
Grayslake	623	669,275	603,984	83,299	69,724	73,580	-	78,015	234,894	904,169
Hanover Park	1,531	2,216,756	2,045,849	(336,565)	189,205	162,960	5,123	190,371	16,766	2,233,522
Homewood	1,434	1,991,902	1,765,655	(186,103)	216,344	126,670	1,718	184,925	125,492	2,117,394
Huntley	799	612,384	616,942	256,151	-	177,999	3,107	94,039	528,189	1,140,573
Itasca	883	1,175,878	954,906	29,132	246,955	(47,266)	3,843	102,497	84,363	1,260,241
Lake County FPD	652	897,308	548,643	(43,678)	125,296	26,518	-	82,649	65,489	962,797
Lake Zurich	878	1,437,755	1,115,565	(147,338)	240,361	(46,459)	91,037	14,582	(179,215)	1,258,540
Lee County	1,586	2,587,989	1,374,454	368,676	741,374	(367,343)	474,663	(275,035)	(273,702)	2,314,287
Libertyville	1,501	2,417,778	2,202,844	(521,157)	258,385	79,990	4,072	176,489	(264,678)	2,153,100
Lisle	846	877,893	776,752	153,621	92,866	93,969	-	103,855	351,445	1,229,338
Lisle Woodridge FPD	1,022	1,680,427	1,287,221	(161,786)	402,155	(161,444)	5,970	120,751	(202,479)	1,477,948
Lockport	1,222	1,752,144	1,477,674	(121,339)	245,588	29,892	28,747	118,253	26,806	1,778,950
Lombard	1,462	1,777,241	1,385,764	219,582	298,740	24,134	89,672	86,199	329,915	2,107,156
McHenry Cty Con Dist	643	727,839	701,355	13,154	66,810	82,705	-	81,396	177,255	905,094
McHenry-city	1,187	2,451,397	1,660,074	(352,636)	598,964	(321,297)	278,225	(133,972)	(807,905)	1,643,492
Naperville Park Dist	854	1,442,643	918,736	31,394	200,000	359	360,013	(253,071)	(221,318)	1,221,325
North Riverside	1,531	2,049,723	1,590,182	92,162	275,816	76,349	200,088	(15,916)	152,595	2,202,318
NWCD	853	1,306,734	1,140,513	(203,829)	164,704	27,590	10,552	92,059	(84,180)	1,222,554
Palatine PD	692	922,042	747,030	12,182	136,714	24,050	36,899	52,316	88,548	1,010,590
Peru	437	230,160	225,687	259,014	10,275	90,245	-	54,723	403,982	634,142
Plainfield	946	1,527,192	1,357,041	(294,894)	178,989	47,295	8,336	107,794	(139,805)	1,387,387
Princeton	907	2,498,772	1,309,888	(311,438)	688,990	(472,035)	478,907	(367,116)	(1,150,589)	1,348,183

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)
Year Ended June 30, 2022**

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < \$500K	Claims (Forgiven)/As sessed > \$150K & < \$500K	Total Claims (Forgiven)/A ssessed	Claims Paid After Reallocation
River Forest	706	\$ 401,192	\$ 415,177	\$ 366,538	\$ 31,421	\$ 124,495	\$ -	\$ 84,928	\$ 575,961	\$ 977,153
River Grove	671	979,430	597,103	149,490	247,651	(91,766)	168,325	(83,472)	(25,748)	953,682
Rochelle	1,372	2,358,880	1,491,379	37,669	374,817	(66,242)	395,303	(228,446)	(257,019)	2,101,861
Rock Falls	988	984,654	778,906	324,149	185,088	46,708	21,488	97,363	468,220	1,452,874
Rolling Meadows	982	1,956,520	1,653,772	(565,243)	313,888	(83,499)	15,128	107,843	(540,899)	1,415,621
Roselle	759	939,533	608,510	226,464	113,587	64,483	140,563	(45,517)	245,430	1,184,963
Washington	904	1,092,580	964,202	35,015	114,550	91,317	2,147	107,713	234,045	1,326,625
Wauconda	637	848,281	694,897	9,274	151,607	(9,691)	13,413	63,879	63,462	911,743
Westchester	528	933,816	832,646	(250,169)	117,772	138,660	-	139,566	28,057	961,873
Wood Dale	628	1,094,495	874,283	(177,359)	186,398	(40,104)	30,114	47,961	(169,502)	924,993
Wood River	948	942,448	817,146	228,173	120,472	93,239	15,789	100,587	421,999	1,364,447
Tier 2 Total	44,612	65,424,710	49,103,353	-	10,377,033	-	5,214,351	371,270	371,270	65,795,980
Tier 3										
Batavia	1,820	2,748,651	2,471,784	-	379,098	65,403	8,094	210,842	276,245	3,024,896
Batavia Library	204	271,916	254,259	-	17,658	32,165	-	24,541	56,706	328,622
Boone County	2,011	2,728,028	2,367,354	-	294,913	196,235	121,760	135,025	331,260	3,059,288
Buffalo Grove	2,629	4,159,589	3,146,538	-	763,824	(119,055)	351,286	(7,676)	(126,731)	4,032,858
Carpentersville	1,853	2,766,501	2,213,038	-	456,167	(3,607)	102,550	111,220	107,613	2,874,114
Collinsville	2,722	2,674,277	2,467,318	-	230,175	438,041	2,936	330,237	768,278	3,442,555
Crystal Lake	2,843	6,548,998	3,896,007	-	881,580	(188,452)	1,014,714	(638,687)	(827,139)	5,721,859
Deerfield	1,836	3,105,756	2,320,161	-	599,228	(150,821)	214,309	6,553	(144,268)	2,961,488
DeKalb	2,307	4,213,740	2,643,078	-	618,763	(50,681)	959,454	(645,244)	(695,925)	3,517,815
DeKalb County	3,188	5,379,488	3,402,650	-	1,269,969	(511,633)	712,755	(308,623)	(820,256)	4,559,232
East Moline	3,283	2,899,821	2,419,831	-	387,295	409,875	138,667	237,883	647,758	3,547,579
Freeport	1,995	1,971,418	1,710,751	-	303,892	183,104	29,815	214,967	398,071	2,369,489
Glenview	2,311	3,907,945	2,382,404	-	807,279	(242,861)	489,267	(211,265)	(454,126)	3,453,819
Highland Park	3,164	5,374,155	4,083,486	-	585,445	187,302	476,713	(96,101)	91,201	5,465,356
Monroe	1,989	1,631,495	1,143,080	-	513,610	(27,835)	44,949	189,414	161,579	1,793,074
Morton Grove	2,317	3,761,436	2,995,659	-	494,895	70,988	263,597	3,702	74,690	3,836,126

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)
Year Ended June 30, 2022**

	Covered Employees	Claims Paid Before Reallocation	Claims < \$50K	Claims (Forgiven)/ Assessed < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/ Assessed > \$50K & < \$150K	Claims > \$150K & < \$500K	Claims (Forgiven)/As sessed > \$150K & < \$500K	Total Claims (Forgiven)/A ssessed	Claims Paid After Reallocation
Mundelein	845	\$ 1,143,049	\$ 1,049,468	\$ -	\$ 88,406	\$ 117,969	\$ 4,137	\$ 101,678	\$ 219,647	\$ 1,362,696
Northbrook	2,984	5,623,032	4,259,384	-	1,112,285	(383,500)	379,193	(20,234)	(403,734)	5,219,298
Northbrook Library	479	675,190	575,880	-	142,105	(24,874)	4,227	53,514	28,640	703,830
Park Ridge	2,050	2,249,331	2,005,119	-	302,327	198,346	25,863	210,634	408,980	2,658,311
South Holland	2,092	2,457,081	1,785,691	-	387,046	123,886	307,599	(35,314)	88,572	2,545,653
St. Charles	510	741,037	494,565	-	202,119	(78,538)	85,068	(21,704)	(100,242)	640,795
Wheaton	1,975	2,693,050	2,031,614	-	514,277	(31,920)	161,435	105,360	73,440	2,766,490
Wheeling	2,094	3,014,236	2,437,673	-	562,932	(50,780)	85,682	156,236	105,456	3,119,692
Winnetka	2,240	3,800,696	2,879,784	-	705,834	(158,757)	241,493	33,490	(125,267)	3,675,429
Tier 3 Total	51,741	76,539,916	57,436,576	-	12,621,122	-	6,225,563	140,448	140,448	76,680,364
Tier 4										
Bloomington	5,743	5,868,144	4,955,887	-	803,431	587,773	229,467	447,228	1,035,001	6,903,145
Des Plaines	3,716	5,075,608	4,098,192	-	849,012	54,072	171,891	239,806	293,878	5,369,486
Elk Grove Village	3,881	8,204,781	4,888,148	-	917,909	23,206	511,303	3,928	27,134	8,231,915
Evanston	6,161	10,199,818	7,746,891	-	1,791,597	(299,135)	592,289	131,381	(167,754)	10,032,064
Hoffman Estates	3,931	6,887,416	5,011,866	-	955,936	(3,677)	661,011	(139,680)	(143,357)	6,744,059
McHenry County	6,186	9,377,184	6,583,237	-	1,632,299	(149,284)	1,204,477	(460,487)	(609,771)	8,767,413
Mount Prospect	3,777	6,345,102	3,983,738	-	666,030	248,681	1,154,245	(717,699)	(469,018)	5,876,084
Palatine	3,749	6,202,493	4,679,630	-	1,114,144	(205,973)	527,532	(44,200)	(250,173)	5,952,320
Schaumburg	4,294	6,637,584	5,064,819	-	1,295,856	(255,663)	433,210	136,263	(119,400)	6,518,184
Tier 4 Total	41,438	64,798,130	47,012,408	-	10,026,214	-	5,485,425	(403,460)	(403,460)	64,394,670
No Medical Tier										
Carol Stream	-	(1,169)	(1,345)	-	-	-	-	-	-	(1,169)
No Medical Tier Total	-	(1,169)	(1,345)	-	-	-	-	-	-	(1,169)
Grand Total	153,787	231,115,552	170,392,494	-	37,032,297	-	18,953,770	-	-	231,115,552

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Benefit - Fully Insured Premiums & Disability
Year Ended June 30, 2022**

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Algon-Lake Hills FPD	\$ 8,587	\$ -	\$ 8,459	\$ -	\$ -	\$ 8,459	\$ 128
Algonquin	50,420	-	50,180	-	-	50,180	240
Barrington	13,320	-	13,154	-	-	13,154	166
Bartlett Fire PD	10,035	-	10,034	-	-	10,034	1
Batavia	85,073	-	63,073	-	21,662	84,735	338
Batavia Library	3,169	-	1,206	-	2,027	3,233	(64)
Beach Park	555	-	528	-	-	528	27
Beecher	2,590	-	176	-	2,367	2,543	47
Bensenville	16,001	-	15,794	-	-	15,794	207
Berkeley	7,787	-	4,564	-	3,183	7,747	40
Bloomington	21,298	-	15,184	-	6,037	21,221	77
Bloomington	46,302	-	45,011	-	-	45,011	1,291
Buffalo Grove	36,962	-	36,569	-	-	36,569	393
Burr Ridge	62,346	-	3,816	54,146	4,249	62,211	135
Byron FPD	4,917	-	4,863	-	-	4,863	54
Campton Hills	1,128	-	1,103	-	-	1,103	25
Carol Stream	25,358	6,156	23,800	-	1,243	31,199	(5,841)
Carpentersville	117,384	-	56,411	54,963	5,791	117,165	219
Cary	7,998	-	7,880	-	-	7,880	118
Cary Fire Prtct Dist	3,847	-	-	-	3,847	3,847	-
Caseyville	13,347	-	8,988	-	4,445	13,433	(86)
Centralia	9,711	-	1,117	-	8,909	10,026	(315)
Channahon	13,128	-	7,039	-	5,968	13,007	121
Clarendon Hills	8,835	-	8,763	-	-	8,763	72
Coal City	2,402	-	2,346	-	-	2,346	56
Collinsville	44,707	-	44,300	-	-	44,300	407
Colona	6,415	-	2,359	4,007	-	6,366	49
Countryside	6,792	-	6,690	-	-	6,690	102
Crest Hill	2,047	-	1,917	-	-	1,917	130
Crete	47,037	-	2,682	39,744	4,631	47,057	(20)
Crete Township	8,585	-	425	7,447	726	8,598	(13)
Crystal Lake	85,167	-	84,687	-	-	84,687	480
Darien	12,552	-	12,422	-	-	12,422	130
Deerfield	43,161	-	35,840	-	6,950	42,790	371

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2022

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
DeKalb	\$ 35,837	\$ -	\$ 35,442	\$ -	\$ -	\$ 35,442	\$ 395
DeKalb County	30,437	-	29,651	-	-	29,651	786
Des Plaines	194,260	-	153,679	-	39,998	193,677	583
DU-Comm	4,636	-	4,453	-	-	4,453	183
East Moline	67,511	-	12,447	54,694	-	67,141	370
Effingham	3,360	-	3,146	-	-	3,146	214
Elk Grove Village	93,548	-	(141)	7,835	89,160	96,854	(3,306)
Evanston	144,007	-	142,556	-	-	142,556	1,451
FP Dist-DuPage Co	10,392	-	9,874	-	-	9,874	518
FPD Winnebago County	4,535	-	2,900	-	1,992	4,892	(357)
FPDKC	7,649	-	7,510	-	-	7,510	139
Franklin Park	12,006	-	11,718	-	-	11,718	288
Freeport	20,653	-	18,293	-	2,062	20,355	298
Gilberts	1,026	-	979	-	-	979	47
Glen Carbon	15,688	-	11,104	-	6,112	17,216	(1,528)
Glen Ellyn	11,858	-	11,549	-	-	11,549	309
Glencoe	30,786	-	30,566	-	-	30,566	220
Glenview	68,129	-	46,780	-	20,282	67,062	1,067
Glenview Park Distr	37,913	-	17,672	-	21,238	38,910	(997)
Grayslake	5,418	-	5,418	-	-	5,418	-
Hanover Park	25,175	-	24,824	-	-	24,824	351
Highland Park	27,343	-	26,857	-	-	26,857	486
Highwood	3,503	-	3,456	-	-	3,456	47
Hinsdale	31,571	-	26,041	-	5,353	31,394	177
Hoffman Estates	82,452	-	59,952	-	21,901	81,853	599
Homer Glen	10,553	-	7,247	-	3,178	10,425	128
Homewood	74,703	-	29,389	45,059	-	74,448	255
Homewood Library	599	-	530	-	-	530	69
Huntley	28,224	-	20,975	-	7,071	28,046	178
Indian Head Park	14,790	-	1,260	13,633	-	14,893	(103)
Itasca	15,051	-	7,560	-	7,373	14,933	118
JAWA	2,328	-	2,304	-	-	2,304	24
Justice	23,214	-	2,157	16,574	3,410	22,141	1,073
La Grange	8,761	-	8,677	-	-	8,677	84

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2022

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
LaGrange Park	\$ 44,142	\$ -	\$ 10,077	\$ 34,555	\$ -	\$ 44,632	\$ (490)
Lake County FPD	48,972	-	36,354	-	12,636	48,990	(18)
Lake Zurich	25,176	-	24,889	-	-	24,889	287
Lee County	12,971	-	2,244	-	10,347	12,591	380
Libertyville	33,549	-	33,265	-	-	33,265	284
Lindenhurst	8,497	-	3,065	-	5,559	8,624	(127)
Lisle	18,344	-	7,537	-	10,651	18,188	156
Lisle Park District	38,612	-	6,435	32,225	-	38,660	(48)
Lisle Woodridge FPD	42,177	-	27,323	-	14,665	41,988	189
Lockport	30,269	-	14,963	-	15,138	30,101	168
Lombard	33,217	-	32,776	-	-	32,776	441
McHenry County	110,364	-	74,024	-	35,104	109,128	1,236
McHenry Cty Con Dist	6,523	-	6,523	-	-	6,523	-
McHenry-city	55,576	-	32,073	-	24,297	56,370	(794)
Mokena	3,223	-	3,085	-	-	3,085	138
Monee	2,310	-	2,235	-	-	2,235	75
Monroe	18,472	-	18,044	-	-	18,044	428
Montgomery	83,614	-	7,127	76,227	-	83,354	260
Morton Grove	46,388	-	46,081	-	-	46,081	307
Mount Prospect	90,693	-	68,265	2,787	19,398	90,450	243
MPEA	13,451	-	13,383	-	-	13,383	68
Mundelein	42,807	-	22,205	903	19,664	42,772	35
Muni Cons Dispatch	1,109	-	1,080	-	-	1,080	29
Naperville Park Dist	22,445	-	22,224	-	-	22,224	221
New Baden	3,911	-	1,322	-	2,551	3,873	38
North Aurora	36,658	-	6,758	21,133	8,455	36,346	312
North Riverside	46,311	-	46,182	-	-	46,182	129
Northbrook	69,090	-	68,541	-	-	68,541	549
Northbrook Library	6,271	-	6,090	-	-	6,090	181
Northbrook Park Dist	16,823	-	8,429	-	8,776	17,205	(382)
NWCD	6,367	-	6,203	-	-	6,203	164
Oak Park Public Libr	24,640	-	939	19,320	4,256	24,515	125
Oak Park Township	39,105	-	5,793	30,347	2,708	38,848	257
Oswego	37,753	-	37,513	-	-	37,513	240

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2022

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Oswegoland PD	\$ 12,854	\$ -	\$ 6,265	\$ -	\$ 6,746	\$ 13,011	\$ (157)
Palatine	69,518	-	68,909	-	-	68,909	609
Palatine PD	26,539	-	21,512	-	4,857	26,369	170
Park Ridge	26,532	-	26,113	-	-	26,113	419
Peotone	(407)	-	(2,539)	-	2,100	(439)	32
Peru	2,808	-	2,808	-	-	2,808	-
Plainfield	49,934	-	16,216	-	42,097	58,313	(8,379)
Princeton	11,804	-	11,669	-	-	11,669	135
River Forest	16,499	-	16,344	-	-	16,344	155
River Grove	1,313	-	1,206	-	-	1,206	107
Rochelle	15,477	-	15,254	-	-	15,254	223
Rock Falls	3,191	-	3,042	-	-	3,042	149
Rolling Meadows	34,630	-	34,281	-	-	34,281	349
Roscoe	2,658	-	2,609	-	-	2,609	49
Roselle	27,058	-	21,279	-	5,579	26,858	200
Schaumburg	314,042	-	73,703	179,815	52,285	305,803	8,239
SEECOM	3,343	-	3,289	-	-	3,289	54
South Chicago Height	47,188	-	9,065	36,655	3,819	49,539	(2,351)
Spring Grove	1,734	-	1,608	-	-	1,608	126
St. Charles	3,970	-	-	-	4,111	4,111	(141)
Steger	11,411	1,860	11,297	-	-	13,157	(1,746)
Streamwood	9,109	-	8,743	-	-	8,743	366
Summit	13,206	-	13,110	-	-	13,110	96
Swansea	6,482	-	4,163	-	2,228	6,391	91
Trenton	887	-	853	-	-	853	34
Warrenville	60,489	-	4,903	50,491	5,011	60,405	84
Washington	2,219	-	2,101	-	-	2,101	118
Wauconda	17,637	-	12,486	-	5,049	17,535	102
West Chicago	10,794	-	10,794	-	-	10,794	-
West Dundee	4,830	-	3,612	-	1,120	4,732	98
Westchester	8,866	-	8,669	-	-	8,669	197
Westmont PD	1,255	-	1,224	-	-	1,224	31
Wheaton	172,291	-	24,335	147,288	-	171,623	668
Wheeling	25,729	-	25,279	-	-	25,279	450

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2022

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Willowbrook	\$ 59,978	\$ -	\$ 10,930	\$ 49,245	\$ -	\$ 60,175	\$ (197)
Winfield	14,774	-	8,133	-	6,807	14,940	(166)
Winnetka	43,613	-	43,307	-	-	43,307	306
Wood Dale	53,303	15,640	30,369	-	23,851	69,860	(16,557)
Wood River	14,110	-	9,266	-	4,708	13,974	136
Woodridge	82,436	-	10,984	69,330	-	80,314	2,122
Woodridge Library	10,639	-	1,521	8,111	979	10,611	28
WSCDC	8,555	-	8,499	-	-	8,499	56
Grand Total	4,400,007	23,656	2,648,463	1,056,534	676,717	4,405,370	(5,363)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Benefit - Other
Year Ended June 30, 2022**

	Member	Data	Miscellaneous	Total Other	Change in Net
	Contributions	Warehouse	Fees	Fees	Positon
		Fees			
Algon-Lake Hills FPD	\$ 621	\$ 573	\$ 802	\$ 1,375	\$ (754)
Algonquin	722	666	627	1,293	(571)
Barrington	520	480	326	806	(286)
Bartlett Fire PD	248	229	-	229	19
Batavia	1,402	1,292	2,121	3,413	(2,011)
Batavia Library	157	145	222	367	(210)
Beach Park	105	98	66	164	(59)
Beecher	151	139	91	230	(79)
Bensenville	555	512	322	834	(279)
Berkeley	120	110	37	147	(27)
Bloomington	249	230	296	526	(277)
Bloomington	4,422	4,079	12,306	16,385	(11,963)
Boone County	1,549	1,429	3,253	4,682	(3,133)
Buffalo Grove	2,024	1,867	1,120	2,987	(963)
Byron FPD	237	219	88	307	(70)
Campton Hills	80	73	18	91	(11)
Carol Stream	-	-	1	1	(1)
Carpentersville	1,426	1,316	2,967	4,283	(2,857)
Cary	241	223	256	479	(238)
Cary Fire Prtct Dist	115	105	32	137	(22)
Caseyville	234	216	-	216	18
Centralia	638	588	182	770	(132)
Channahon	194	179	111	290	(96)
Coal City	223	206	102	308	(85)
Collinsville	2,096	1,934	1,060	2,994	(898)
Colona	254	234	125	359	(105)
Crest Hill	352	325	202	527	(175)
Crete	340	314	177	491	(151)
Crete Township	117	108	59	167	(50)
Crystal Lake	2,190	2,019	3,045	5,064	(2,874)
Deerfield	1,413	1,304	1,414	2,718	(1,305)
DeKalb	1,777	1,639	1,005	2,644	(867)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2022

	Member	Data	Miscellaneous	Total Other	Change in Net
	Contributions	Warehouse	Fees	Fees	Positon
		Fees			
DeKalb County	\$ 2,454	\$ 2,264	\$ 2,919	\$ 5,183	\$ (2,729)
Des Plaines	2,862	2,640	1,585	4,225	(1,363)
DU-Comm	446	411	274	685	(239)
East Moline	2,527	2,332	1,359	3,691	(1,164)
Effingham	1,085	1,000	2,279	3,279	(2,194)
Elk Grove Village	2,988	2,757	1,565	4,322	(1,334)
Evanston	4,744	4,376	2,746	7,122	(2,378)
FP Dist-DuPage Co	1,228	1,133	682	1,815	(587)
FPD Winnebago County	204	216	110	326	(122)
FPDKC	234	188	414	602	(368)
Franklin Park	1,112	1,026	1,905	2,931	(1,819)
Freeport	1,536	1,417	777	2,194	(658)
Gilberts	67	61	45	106	(39)
Glen Carbon	650	600	358	958	(308)
Glen Ellyn	1,104	1,018	578	1,596	(492)
Glencoe	737	680	780	1,460	(723)
Glenview	1,780	1,642	813	2,455	(675)
Glenview Park Distr	790	728	389	1,117	(327)
Grayslake	479	443	-	443	36
Hanover Park	1,179	1,087	919	2,006	(827)
Highland Park	2,437	2,248	3,163	5,411	(2,974)
Highwood	141	130	59	189	(48)
Hinsdale	343	317	335	652	(309)
Hoffman Estates	3,027	2,792	1,643	4,435	(1,408)
Homer Glen	(935)	231	105	336	(1,271)
Homewood	1,104	1,019	2,121	3,140	(2,036)
Homewood Library	4	3	4	7	(3)
Huntley	56	568	305	873	(817)
Itasca	680	627	363	990	(310)
Justice	26	24	17	41	(15)
La Grange	10	9	7	16	(6)
Lake County FPD	502	463	250	713	(211)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2022

	Member	Data	Miscellaneous	Total Other	Change in Net
	Contributions	Warehouse	Fees	Fees	Positon
		Fees			
Lake Zurich	\$ 676	\$ 624	\$ 427	\$ 1,051	\$ (375)
Lee County	1,221	1,126	658	1,784	(563)
Libertyville	1,156	1,066	655	1,721	(565)
Lindenhurst	192	178	109	287	(95)
Lisle	652	601	415	1,016	(364)
Lisle Park District	173	159	376	535	(362)
Lisle Woodridge FPD	787	726	937	1,663	(876)
Lockport	941	868	1,074	1,942	(1,001)
Lombard	1,126	1,039	1,315	2,354	(1,228)
McHenry County	4,763	4,394	5,531	9,925	(5,162)
McHenry Cty Con Dist	495	10	118	128	367
McHenry-city	914	844	2,012	2,856	(1,942)
Mokena	328	302	177	479	(151)
Monee	279	257	154	411	(132)
Monroe	1,531	1,413	601	2,014	(483)
Montgomery	9	9	3	12	(3)
Morton Grove	1,784	1,645	988	2,633	(849)
Mount Prospect	2,909	2,683	2,143	4,826	(1,917)
MPEA	207	191	118	309	(102)
Mundelein	651	600	-	600	51
Muni Cons Dispatch	11	457	3	460	(449)
Naperville Park Dist	658	607	607	1,214	(556)
New Baden	168	154	85	239	(71)
North Aurora	157	145	365	510	(353)
North Riverside	1,178	1,088	1,102	2,190	(1,012)
Northbrook	2,298	2,119	2,131	4,250	(1,952)
Northbrook Library	369	341	305	646	(277)
Northbrook Park Dist	276	254	74	328	(52)
NWCD	656	606	689	1,295	(639)
Oak Park Public Libr	494	455	720	1,175	(681)
Oak Park Township	295	272	126	398	(103)
Oswego	343	317	192	509	(166)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2022

	Member	Data	Miscellaneous	Total Other	Change in Net
	Contributions	Warehouse	Fees	Fees	Positon
		Fees			
Oswegoland PD	\$ 56	\$ 51	\$ 13	\$ 64	(8)
Palatine	690,822	2,663	1,734	4,397	686,425
Palatine PD	533	491	256	747	(214)
Park Ridge	1,578	1,457	1,979	3,436	(1,858)
Peotone	181	166	94	260	-79
Peru	337	311	-	311	26
Plainfield	728	672	394	1,066	(338)
Princeton	699	644	408	1,052	(353)
River Forest	543	502	269	771	(228)
River Grove	517	476	275	751	(234)
Rochelle	1,056	975	1,897	2,872	(1,816)
Rock Falls	761	701	376	1,077	(316)
Rolling Meadows	756	698	2,161	2,859	(2,103)
Roscoe	153	141	76	217	(64)
Roselle	584	539	1,094	1,633	(1,049)
Schaumburg	3,306	3,050	6,046	9,096	(5,790)
SEECOM	195	179	115	294	(99)
South Chicago Height	92	85	56	141	(49)
South Holland	1,611	1,486	761	2,247	(636)
Spring Grove	145	133	76	209	(64)
St. Charles	392	363	-	363	29
Steger	227	209	121	330	(103)
Streamwood	320	295	658	953	(633)
Summit	433	400	234	634	(201)
Swansea	450	415	245	660	(210)
Trenton	104	96	34	130	(26)
Warrenville	449	414	248	662	(213)
Washington	696	642	378	1,020	(324)
Wauconda	491	452	287	739	(248)
West Chicago	370	342	192	534	(164)
West Dundee	406	776	387	1,163	(757)
Westchester	842	375	427	802	40

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2022**

	Member	Data	Miscellaneous	Total Other	Change in Net
	Contributions	Warehouse	Fees	Fees	Positon
		Fees			
Wheaton	\$ 1,521	\$ 1,403	\$ 1,229	\$ 2,632	\$ (1,111)
Wheeling	1,612	1,487	1,939	3,426	(1,814)
Winfield	348	321	437	758	(410)
Winnetka	1,725	1,592	888	2,480	(755)
Wood Dale	484	446	359	805	(321)
Wood River	730	673	433	1,106	(376)
Woodridge Library	120	111	58	169	(49)
WSCDC	164	151	77	228	(64)
Grand Total	804,607	109,234	112,223	221,457	583,150

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Wellness Account
Year Ended June 30, 2022**

	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					
Algon-Lake Hills FPD	\$ 1,042	\$ 7,415	\$ -	\$ 3,500	\$ 3,500	\$ 3,915	\$ (4,091)	\$ 400	\$ 1,266	
Algonquin	2,256	14,895	10,140	16,200	26,340	(11,445)	11,092	637	2,540	
Barrington	1,654	10,534	-	-	-	10,534	(10,783)	394	1,799	
Bartlett Fire PD	-	2,962	-	-	-	2,962	(3,033)	575	504	
Batavia	2,861	18,180	10,443	-	10,443	7,737	(8,167)	671	3,102	
Batavia Library	191	2,428	-	-	-	2,428	(2,486)	280	413	
Beach Park	236	1,261	-	-	-	1,261	(1,290)	11	218	
Beecher	369	1,803	-	-	-	1,803	(1,846)	(17)	309	
Bensenville	1,849	11,886	-	-	-	11,886	(12,168)	460	2,027	
Berkeley	567	3,837	3,795	-	3,795	42	(132)	180	657	
Bloomington	1,818	11,555	-	-	-	11,555	(11,829)	429	1,973	
Bloomington	9,029	56,138	10,140	7,800	17,940	38,198	(39,529)	1,879	9,577	
Boone County	3,009	18,502	-	-	-	18,502	(18,939)	587	3,159	
Buffalo Grove	4,233	26,634	10,205	11,000	21,205	5,429	(6,060)	944	4,546	
Burr Ridge	923	5,878	-	-	-	5,878	(6,018)	220	1,003	
Byron FPD	426	2,834	-	-	-	2,834	(2,901)	124	483	
Campton Hills	121	948	-	-	-	948	(970)	63	162	
Carol Stream	3,021	19,237	2,730	-	2,730	16,507	(16,963)	715	3,280	
Carpentersville	3,026	19,127	39,445	71,600	111,045	(91,918)	91,465	691	3,264	
Cary	1,014	6,081	2,457	1,900	4,357	1,724	(1,868)	166	1,036	
Cary Fire Prtct Dist	124	1,711	-	-	-	1,711	(1,752)	208	291	
Caseyville	39	2,797	-	-	-	2,797	(2,863)	503	476	
Centralia	613	7,617	1,430	-	1,430	6,187	(6,368)	868	1,300	
Channahon	472	2,963	-	-	-	2,963	(3,033)	102	504	
Clarendon Hills	646	3,928	1,170	900	2,070	1,858	(1,951)	116	669	
Coal City	434	2,668	-	-	-	2,668	(2,731)	86	457	
Collinsville	4,020	25,723	1,690	-	1,690	24,033	(24,643)	977	4,387	
Colona	459	3,036	-	-	-	3,036	(3,108)	132	519	
Countryside	1,289	8,225	-	-	-	8,225	(8,419)	306	1,401	
Crest Hill	819	5,410	25	-	25	5,385	(5,513)	234	925	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Wellness Account (Continued)
Year Ended June 30, 2022**

	Member	Revenue		Expenses			Change in	Effects of	(1) Internal	Member
	Net	Member	Screening	Incentives	Total	Net Position				Pooling
	Position -	Contributions	Fees	Earned						Position -
	Beginning									Ending
Crete	\$ 707	\$ 4,545	\$ -	\$ -	\$ -	\$ 4,545	\$ (4,652)	\$ 174	\$ 774	
Crete Township	204	1,398	-	-	-	1,398	(1,432)	69	239	
Crystal Lake	4,679	29,302	19,760	-	19,760	9,542	(10,236)	1,013	4,998	
Darien	1,273	7,848	8,269	-	8,269	(421)	235	252	1,339	
Deerfield	3,534	22,107	10,920	16,800	27,720	(5,613)	5,089	761	3,771	
DeKalb	4,381	27,536	-	-	-	27,536	(28,188)	970	4,699	
DeKalb County	5,232	31,436	25,837	10,600	36,437	(5,001)	4,256	877	5,364	
Des Plaines	7,052	44,381	-	-	-	44,381	(45,433)	1,570	7,570	
DU-Comm	1,657	10,341	-	-	-	10,341	(10,585)	354	1,767	
East Moline	4,689	30,203	-	84,400	84,400	(54,197)	53,480	1,180	5,152	
Effingham	2,170	12,954	-	-	-	12,954	(13,260)	348	2,212	
Elk Grove Village	6,630	43,277	14,674	35,800	50,474	(7,197)	6,172	1,781	7,386	
Evanston	13,630	78,789	19,375	15,600	34,975	43,814	(45,680)	1,676	13,440	
FP Dist-DuPage Co	4,685	29,237	3,120	6,900	10,020	19,217	(19,910)	995	4,987	
FPD Winnebago County	644	3,919	-	-	-	3,919	(4,012)	118	669	
FPDKC	1,233	7,968	9,690	34,400	44,090	(36,122)	35,934	314	1,359	
Franklin Park	2,819	18,170	5,706	-	5,706	12,464	(12,895)	713	3,101	
Freeport	2,914	18,354	6,890	5,300	12,190	6,164	(6,599)	652	3,131	
Gilberts	384	2,143	-	-	-	2,143	(2,194)	34	367	
Glen Carbon	1,219	7,774	390	-	390	7,384	(7,568)	291	1,326	
Glen Ellyn	2,916	18,437	11,050	8,800	19,850	(1,413)	976	665	3,144	
Glencoe	2,301	14,196	1,300	-	1,300	12,896	(13,232)	456	2,421	
Glenview	5,965	38,428	6,180	5,400	11,580	26,848	(27,758)	1,503	6,558	
Glenview Park Distr	2,007	12,300	8,450	13,800	22,250	(9,950)	9,658	382	2,097	
Grayslake	-	5,732	-	-	-	5,732	(5,868)	1,114	978	
Hanover Park	3,528	22,126	4,940	3,800	8,740	13,386	(13,910)	770	3,774	
Highland Park	5,226	32,642	17,337	50,800	68,137	(35,495)	34,722	1,117	5,570	
Highwood	238	1,840	-	-	-	1,840	(1,883)	119	314	
Hinsdale	2,007	12,420	-	-	-	12,420	(12,714)	407	2,120	
Hoffman Estates	6,653	41,289	13,672	35,000	48,672	(7,383)	6,404	1,370	7,044	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Wellness Account (Continued)
Year Ended June 30, 2022**

	Member	Revenue		Expenses			Change in	Effects of	(1) Internal	Member
	Net	Member	Screening	Incentives	Total	Net Position				Pooling
	Position -	Contributions	Fees	Earned						Position -
	Beginning									Ending
Homer Glen	\$ 404	\$ 3,597	\$ 2,600	\$ 11,600	\$ 14,200	\$ (10,603)	\$ 10,517	\$ 295	\$ 613	
Homewood	2,365	14,573	1,128	1,000	2,128	12,445	(12,790)	465	2,485	
Homewood Library	261	1,684	937	-	937	747	(786)	66	288	
Huntley	1,508	9,669	4,940	-	4,940	4,729	(4,958)	372	1,651	
Indian Head Park	333	2,282	-	-	-	2,282	(2,336)	110	389	
Itasca	1,466	9,411	-	-	-	9,411	(9,635)	364	1,606	
JAWA	261	1,638	-	-	-	1,638	(1,676)	56	279	
Justice	661	4,232	-	-	-	4,232	(4,332)	162	723	
La Grange	1,462	8,961	-	-	-	8,961	(9,173)	280	1,530	
LaGrange Park	980	6,210	-	-	-	6,210	(6,358)	227	1,059	
Lake County FPD	-	9,595	-	-	-	9,595	(9,823)	1,864	1,636	
Lake Zurich	2,388	15,300	2,080	1,600	3,680	11,620	(11,982)	584	2,610	
Lee County	2,302	14,591	16,067	65,200	81,267	(66,676)	66,331	534	2,491	
Libertyville	2,604	16,431	4,940	3,800	8,740	7,691	(8,081)	590	2,804	
Lindenhurst	350	2,300	-	-	-	2,300	(2,354)	97	393	
Lisle	1,701	10,626	3,348	-	3,348	7,278	(7,530)	363	1,812	
Lisle Park District	439	3,036	2,210	-	2,210	826	(898)	151	518	
Lisle Woodridge FPD	1,931	12,052	-	-	-	12,052	(12,338)	410	2,055	
Lockport	2,014	12,797	18,200	56,000	74,200	(61,403)	61,100	473	2,184	
Lombard	4,474	28,382	25,899	70,800	96,699	(68,317)	67,644	1,044	4,845	
McHenry County	15,790	98,514	30,030	23,100	53,130	45,384	(47,717)	3,348	16,805	
McHenry Cty Con Dist	657	7,848	2,860	2,600	5,460	2,388	(2,574)	867	1,338	
McHenry-city	2,007	12,328	9,230	14,200	23,430	(11,102)	10,810	389	2,104	
Mokena	1,127	7,323	-	-	-	7,323	(7,497)	294	1,247	
Monee	557	3,661	-	-	-	3,661	(3,748)	157	627	
Monroe	2,979	18,299	-	-	-	18,299	(18,732)	578	3,124	
Montgomery	1,262	7,921	3,293	1,850	5,143	2,778	(2,966)	278	1,352	
Morton Grove	3,644	22,835	2,210	-	2,210	20,625	(21,166)	792	3,895	
Mount Prospect	6,924	43,819	44,460	136,800	181,260	(137,441)	136,403	1,593	7,479	
MPEA	583	3,634	-	-	-	3,634	(3,720)	121	618	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Wellness Account (Continued)
Year Ended June 30, 2022**

	Member	Revenue		Expenses			Change in	Effects of	(1) Internal	Member
	Net	Member	Screening	Incentives	Total	Net Position				Pooling
	Position -	Contributions	Fees	Earned						Position -
	Beginning									Ending
Mundelein	\$ -	\$ 9,154	\$ -	\$ -	\$ -	\$ 9,154	\$ (9,371)	\$ 1,779	\$ 1,562	
Muni Cons Dispatch	206	1,380	-	-	-	1,380	(1,413)	63	236	
Naperville Park Dist	2,110	13,616	4,631	5,000	9,631	3,985	(4,308)	537	2,324	
New Baden	317	2,006	-	-	-	2,006	(2,053)	71	341	
North Aurora	1,012	6,348	-	-	-	6,348	(6,498)	220	1,082	
North Riverside	2,262	14,508	-	-	-	14,508	(14,852)	559	2,477	
Northbrook	4,965	30,627	7,930	-	7,930	22,697	(23,423)	985	5,224	
Northbrook Library	836	5,244	1,170	-	1,170	4,074	(4,198)	183	895	
Northbrook Park Dist	378	4,959	-	-	-	4,959	(5,076)	584	845	
NWCD	1,545	9,412	-	-	-	9,412	(9,635)	284	1,606	
Oak Park Public Libr	1,027	6,927	-	-	-	6,927	(7,091)	317	1,180	
Oak Park Township	664	4,527	-	-	-	4,527	(4,634)	214	771	
Oswego	2,383	15,023	12,870	39,600	52,470	(37,447)	37,091	537	2,564	
Oswegoland PD	726	5,023	4,810	14,800	19,610	(14,587)	14,467	251	857	
Palatine	5,669	34,887	41,470	127,600	169,070	(134,183)	133,357	1,110	5,953	
Palatine PD	1,169	7,958	3,367	8,600	11,967	(4,009)	3,821	375	1,356	
Park Ridge	4,243	27,121	3,770	-	3,770	23,351	(23,994)	1,026	4,626	
Peotone	365	2,162	-	-	-	2,162	(2,213)	54	368	
Peru	-	4,021	-	-	-	4,021	(4,116)	781	686	
Plainfield	2,369	15,042	12,480	38,400	50,880	(35,838)	35,482	555	2,568	
Princeton	1,344	8,344	7,786	25,600	33,386	(25,042)	24,843	277	1,422	
River Forest	1,579	9,587	1,820	1,400	3,220	6,367	(6,593)	284	1,637	
River Grove	952	6,173	-	-	-	6,173	(6,320)	247	1,052	
Rochelle	1,920	12,622	9,831	38,400	48,231	(35,609)	35,310	533	2,154	
Rock Falls	1,509	9,090	5,590	8,600	14,190	(5,100)	4,885	257	1,551	
Rolling Meadows	2,909	18,639	2,730	-	2,730	15,909	(16,351)	712	3,179	
Roscoe	448	2,778	-	-	-	2,778	(2,844)	93	475	
Roselle	1,261	8,483	1,800	2,700	4,500	3,983	(4,183)	390	1,451	
Schaumburg	8,475	52,909	32,058	54,800	86,858	(33,949)	32,695	1,805	9,026	
SEECOM	452	2,732	-	-	-	2,732	(2,797)	77	464	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - Wellness Account (Continued)
Year Ended June 30, 2022**

	Member	Revenue		Expenses			Change in	Effects of	(1) Internal	Member
	Net	Member	Screening	Incentives	Total	Net Position				Pooling
	Position -	Contributions	Fees	Earned						Position -
	Beginning									Ending
South Chicago Height	\$ 545	\$ 3,432	\$ -	\$ -	\$ -	\$ 3,432	\$ (3,513)	\$ 120	\$ 584	
South Holland	2,939	19,246	-	-	-	19,246	(19,702)	804	3,287	
Spring Grove	334	1,730	-	-	-	1,730	(1,771)	-	293	
St. Charles	-	4,692	-	-	-	4,692	(4,803)	912	801	
Steger	648	3,956	-	-	-	3,956	(4,050)	120	674	
Streamwood	3,094	19,044	6,500	5,000	11,500	7,544	(7,995)	609	3,252	
Summit	1,102	6,569	-	-	-	6,569	(6,724)	177	1,124	
Swansea	896	5,722	-	-	-	5,722	(5,858)	215	975	
Trenton	219	1,242	-	-	-	1,242	(1,272)	23	212	
Warrenville	1,244	7,756	-	-	-	7,756	(7,939)	265	1,326	
Washington	1,252	8,317	3,760	9,400	13,160	(4,843)	4,646	366	1,421	
Wauconda	947	5,860	-	-	-	5,860	(5,999)	191	999	
West Chicago	1,471	9,439	-	-	-	9,439	(9,663)	365	1,612	
West Dundee	912	5,631	-	-	-	5,631	(5,764)	182	961	
Westchester	1,731	11,095	-	-	-	11,095	(11,358)	422	1,890	
Westmont PD	264	1,591	-	-	-	1,591	(1,629)	46	272	
Wheaton	3,786	24,150	30,501	74,800	105,301	(81,151)	80,580	905	4,120	
Wheeling	5,453	34,684	6,583	5,200	11,783	22,901	(23,723)	1,286	5,917	
Willowbrook	797	5,355	-	-	-	5,355	(5,481)	244	915	
Winfield	714	4,545	3,384	11,200	14,584	(10,039)	9,931	168	774	
Winnetka	3,305	21,104	8,060	6,200	14,260	6,844	(7,344)	795	3,600	
Wood Dale	1,769	10,682	5,570	8,600	14,170	(3,488)	3,235	303	1,819	
Wood River	1,369	8,721	-	-	-	8,721	(8,928)	327	1,489	
Woodridge	1,966	11,923	-	-	-	11,923	(12,206)	350	2,033	
Woodridge Library	210	1,436	-	-	-	1,436	(1,469)	68	245	
WSCDC	482	2,778	-	-	-	2,778	(2,844)	59	475	
Grand Total	301,115	1,942,856	674,133	1,314,750	1,988,883	(46,027)	-	76,392	331,480	

(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 Incentives Due to Members - Wellness Account
Year Ended June 30, 2022**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Algon-Lake Hills FPD	\$ 5,600	\$ 3,500	\$ (5,600)	\$ 3,500
Algonquin	96,462	16,200	(22,680)	89,982
Barrington	1,028	-	-	1,028
Batavia	6,500	-	-	6,500
Beecher	550	-	-	550
Bensenville	2,893	-	-	2,893
Bloomington	38,880	7,800	-	46,680
Buffalo Grove	25,753	11,000	(25,753)	11,000
Carol Stream	26,972	-	-	26,972
Carpentersville	392,525	71,600	(21,243)	442,882
Cary	-	1,900	-	1,900
Channahon	650	-	-	650
Clarendon Hills	-	900	-	900
Coal City	700	-	-	700
Collinsville	4,906	-	(2,677)	2,229
Crest Hill	9,600	-	(9,600)	-
Crystal Lake	53,866	-	-	53,866
Deerfield	36,875	16,800	(5,024)	48,651
DeKalb	2,792	-	-	2,792
DeKalb County	58,000	10,600	-	68,600
East Moline	151,500	84,400	(15,000)	220,900
Effingham	35,300	-	-	35,300
Elk Grove Village	123,008	35,800	-	158,808
Evanston	129,968	15,600	-	145,568
FP Dist-DuPage Co	26,964	6,900	(436)	33,428
FPD Winnebago County	1,000	-	-	1,000
FPDKC	178,620	34,400	-	213,020
Franklin Park	23,289	-	-	23,289
Freeport	16,155	5,300	(12,228)	9,227
Gilberts	98	-	-	98

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2022**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Glen Carbon	\$ (60)	\$ -	\$ -	\$ (60)
Glen Ellyn	157,779	8,800	(216)	166,363
Glencoe	1,850	-	-	1,850
Glenview	-	\$ 5,400	-	5,400
Glenview Park Distr	30,600	13,800	(782)	43,618
Hanover Park	2,531	3,800	(450)	5,881
Highland Park	119,614	50,800	-	170,414
Hinsdale	3,735	-	-	3,735
Hoffman Estates	38,316	35,000	-	73,316
Homer Glen	9,600	11,600	(9,600)	11,600
Homewood	-	1,000	-	1,000
Huntley	26,332	-	(5,363)	20,969
Itasca	3,405	-	-	3,405
JAWA	987	-	-	987
Lake Zurich	28,113	1,600	(1,844)	27,869
Lee County	112,024	65,200	(55,000)	122,224
Libertyville	10,458	3,800	(2,346)	11,912
Lisle	4,065	-	-	4,065
Lisle Park District	8,450	-	(387)	8,063
Lockport	100,119	56,000	(37,650)	118,469
Lombard	69,062	70,800	(38,665)	101,197
McHenry County	77,200	23,100	(4,530)	95,770
McHenry Cty Con Dist	-	2,600	-	2,600
McHenry-city	26,800	14,200	-	41,000
Mokena	11,465	-	-	11,465
Monee	800	-	-	800
Montgomery	-	1,850	-	1,850
Morton Grove	3,262	-	(1,410)	1,852
Mount Prospect	420,750	136,800	(151,685)	405,865
Naperville Park Dist	26,120	5,000	(8,000)	23,120

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2022**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
North Aurora	\$ 800	\$ -	\$ -	\$ 800
Northbrook	20,974	-	(4,425)	16,549
Northbrook Library	1,100	-	(121)	979
Oak Park Township	297	-	-	297
Oswego	82,263	39,600	(53)	121,810
Oswegoland PD	30,427	14,800	(13,700)	31,527
Palatine	147,500	127,600	(27,095)	248,005
Palatine PD	22,440	8,600	-	31,040
Park Ridge	1,750	-	(690)	1,060
Plainfield	174,556	38,400	(14,088)	198,868
Princeton	54,600	25,600	(24,336)	55,864
River Forest	7,512	1,400	(472)	8,440
Rochelle	42,650	38,400	(30,850)	50,200
Rock Falls	26,200	8,600	(2,160)	32,640
Roselle	650	2,700	-	3,350
Schaumburg	366,030	54,800	-	420,830
Streamwood	25,000	5,000	-	30,000
Warrenville	850	-	-	850
Washington	19,905	9,400	-	29,305
Wheaton	255,600	74,800	-	330,400
Wheeling	11,500	5,200	(2,841)	13,859
Willowbrook	616	-	-	616
Winfield	33,652	11,200	(6,525)	38,327
Winnetka	16,401	6,200	(14,303)	8,298
Wood Dale	29,207	8,600	(297)	37,510
Woodridge	35,075	-	-	35,075
Grand Total	4,151,386	1,314,750	(580,125)	4,886,011

(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 - HMO Account
Year Ended June 30, 2022**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Algonquin	\$ -	\$ 744,087	\$ 754,897	\$ (10,810)	\$ (182)	\$ 10,992	\$ -
Barrington	-	698,711	889,780	(191,069)	180,750	10,319	-
Batavia	-	212,578	152,075	60,503	(61,598)	1,095	-
Batavia Library	-	70,525	25,171	45,354	(45,718)	364	-
Bensenville	-	678,882	813,163	(134,281)	124,253	10,028	-
Berkeley	-	325,054	472,912	(147,858)	143,058	4,800	-
Bloomington	-	1,088,677	723,899	364,778	(370,389)	5,611	-
Bloomington	-	472,785	362,512	110,273	(112,711)	2,438	-
Buffalo Grove	-	367,917	361,503	6,414	(8,310)	1,896	-
Burr Ridge	-	678,283	490,133	188,150	(191,647)	3,497	-
Carol Stream	-	2,829,602	2,952,611	(123,009)	81,215	41,794	-
Carpentersville	-	250,611	209,434	41,177	(42,469)	1,292	-
Cary	-	363,610	351,339	12,271	(14,144)	1,873	-
Cary Fire Prtct Dist	-	55,101	25,886	29,215	(29,499)	284	-
Channahon	-	164,064	88,153	75,911	(76,757)	846	-
Clarendon Hills	-	494,735	629,512	(134,777)	127,469	7,308	-
Collinsville	-	80,826	148,559	(67,733)	66,538	1,195	-
Countryside	-	1,115,516	1,330,934	(215,418)	198,943	16,475	-
Crest Hill	-	178,832	140,177	38,655	(39,577)	922	-
Crete	-	61,235	60,970	265	(581)	316	-
Crystal Lake	-	468,099	355,575	112,524	(114,936)	2,412	-
Darien	-	1,175,629	1,049,075	126,554	(132,613)	6,059	-
Deerfield	-	696,840	887,851	(191,011)	180,716	10,295	-
DeKalb	-	867,256	683,813	183,443	(187,912)	4,469	-
DeKalb County	-	351,171	253,044	98,127	(99,937)	1,810	-
Des Plaines	-	1,474,340	1,452,295	22,045	(29,643)	7,598	-
DU-Comm	-	727,440	696,092	31,348	(35,098)	3,750	-
Elk Grove Village	-	1,065,292	871,657	193,635	(199,128)	5,493	-
Evanston	-	3,056,320	2,848,242	208,078	(223,831)	15,753	-
FP Dist-DuPage Co	-	1,645,445	1,836,725	(191,280)	166,978	24,302	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2022

	Member Net	Member		Excess			Member Net
	Position-	Contributions-	Operating	Contributions	Effects of	Internal	Position -
	Beginning	Net	Expenses	Over/Under	Pooling	Transfers	Ending
				Expenses			
FPD Winnebago County \$	- \$	208,690 \$	131,660 \$	77,030 \$	(78,106) \$	1,076 \$	-
FPDKC	-	457,379	388,606	68,773	(71,132)	2,359	-
Franklin Park	-	738,118	756,677	(18,559)	7,657	10,902	-
Gilberts	-	179,601	173,786	5,815	(6,743)	928	-
Glen Ellyn	-	662,432	580,853	81,579	(84,991)	3,412	-
Glencoe	-	729,585	531,204	198,381	(202,141)	3,760	-
Glenview	-	2,394,882	2,337,947	56,935	(69,282)	12,347	-
Glenview Park Distr	-	327,499	379,232	(51,733)	46,897	4,836	-
Hanover Park	-	1,086,320	1,102,883	(16,563)	519	16,044	-
Highland Park	-	491,168	680,498	(189,330)	182,075	7,255	-
Highwood	-	10,555	3,844	6,711	(6,766)	55	-
Hinsdale	-	1,055,609	1,427,973	(372,364)	356,772	15,592	-
Hoffman Estates	-	758,384	1,000,266	(241,882)	230,680	11,202	-
Homer Glen	-	60,001	110,750	(50,749)	49,863	886	-
Homewood	-	192,660	370,785	(178,125)	175,281	2,844	-
Homewood Library	-	134,087	78,969	55,118	(55,811)	693	-
Huntley	-	328,313	184,028	144,285	(145,976)	1,691	-
Indian Head Park	-	319,562	339,144	(19,582)	14,861	4,721	-
Itasca	-	130,674	115,912	14,762	(15,435)	673	-
JAWA	-	294,763	147,379	147,384	(148,903)	1,519	-
Justice	-	506,133	394,221	111,912	(114,520)	2,608	-
La Grange	-	1,076,760	1,121,246	(44,486)	28,580	15,906	-
LaGrange Park	-	856,491	947,216	(90,725)	78,076	12,649	-
Lake County FPD	-	574,974	399,297	175,677	(178,643)	2,966	-
Lake Zurich	-	981,823	1,053,148	(71,325)	56,824	14,501	-
Libertyville	-	381,306	272,647	108,659	(110,625)	1,966	-
Lisle	-	324,659	325,840	(1,181)	(3,614)	4,795	-
Lisle Park District	-	122,808	63,244	59,564	(60,198)	634	-
Lisle Woodridge FPD	-	454,448	396,646	57,802	(60,143)	2,341	-
Lockport	-	176,438	131,302	45,136	(46,046)	910	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2022

	Member Net	Member		Excess			Member Net
	Position-	Contributions-	Operating	Contributions	Effects of	Internal	Position -
	Beginning	Net	Expenses	Over/Under	Pooling	Transfers	Ending
				Expenses			
Lombard	\$ -	\$ 2,196,522	\$ 2,261,582	\$ (65,060)	\$ 32,617	\$ 32,443	\$ -
McHenry County	-	6,454,346	6,971,949	(517,603)	422,269	95,334	-
McHenry Cty Con Dist	-	242,467	170,123	72,344	(73,593)	1,249	-
McHenry-city	-	200,548	127,486	73,062	(74,098)	1,036	-
Mokena	-	495,967	344,317	151,650	(154,205)	2,555	-
Monee	-	47,722	64,844	(17,122)	16,417	705	-
Montgomery	-	1,172,137	1,132,184	39,953	(45,993)	6,040	-
Morton Grove	-	211,348	184,734	26,614	(27,705)	1,091	-
Mount Prospect	-	1,234,966	1,280,484	(45,518)	27,277	18,241	-
MPEA	-	152,754	141,114	11,640	(12,426)	786	-
Mundelein	-	188,881	141,526	47,355	(48,329)	974	-
Muni Cons Dispatch	-	129,320	109,427	19,893	(20,561)	668	-
Naperville Park Dist	-	633,739	1,192,286	(558,547)	549,186	9,361	-
North Aurora	-	615,015	548,042	66,973	(70,140)	3,167	-
North Riverside	-	33,780	41,860	(8,080)	7,580	500	-
Northbrook	-	450,762	689,096	(238,334)	231,676	6,658	-
Northbrook Library	-	79,726	41,179	38,547	(38,957)	410	-
Northbrook Park Dist	-	195,905	150,306	45,599	(46,610)	1,011	-
NWCD	-	249,294	226,499	22,795	(24,080)	1,285	-
Oak Park Public Libr	-	125,220	165,374	(40,154)	38,304	1,850	-
Oak Park Township	-	84,657	84,187	470	(907)	437	-
Oswego	-	1,303,719	1,452,816	(149,097)	129,840	19,257	-
Oswegoland PD	-	430,325	384,636	45,689	(47,906)	2,217	-
Palatine	-	55,509	31,911	23,598	(23,884)	286	-
Palatine PD	-	215,682	239,815	(24,133)	20,949	3,184	-
Park Ridge	-	1,048,713	995,516	53,197	(58,604)	5,407	-
Plainfield	-	859,990	759,593	100,397	(104,829)	4,432	-
River Forest	-	423,641	629,685	(206,044)	199,786	6,258	-
Rolling Meadows	-	1,463,687	1,235,699	227,988	(235,533)	7,545	-
Roscoe	-	121,804	187,547	(65,743)	63,946	1,797	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2022

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Roselle	\$ -	\$ 232,407	\$ 174,690	\$ 57,717	\$ (58,917)	\$ 1,200	\$ -
Schaumburg	-	1,814,274	1,613,719	200,555	(209,905)	9,350	-
SEECOM	-	38,541	62,987	(24,446)	23,877	569	-
South Chicago Height	-	315,805	272,989	42,816	(44,445)	1,629	-
Steger	-	157,013	105,944	51,069	(51,878)	809	-
Streamwood	-	2,458,841	2,977,953	(519,112)	482,794	36,318	-
Summit	-	160,103	226,360	(66,257)	63,892	2,365	-
Swansea	-	25,301	20,329	4,972	(5,104)	132	-
Warrenville	-	326,902	319,261	7,641	(9,326)	1,685	-
West Chicago	-	858,605	866,685	(8,080)	(4,600)	12,680	-
West Dundee	-	111,960	65,524	46,436	(47,015)	579	-
Westchester	-	142,427	161,518	(19,091)	16,988	2,103	-
Westmont PD	-	186,360	132,994	53,366	(54,325)	959	-
Wheaton	-	841,564	1,130,423	(288,859)	276,427	12,432	-
Wheeling	-	1,915,532	2,207,273	(291,741)	263,449	28,292	-
Willowbrook	-	673,015	536,849	136,166	(139,636)	3,470	-
Winfield	-	33,962	29,547	4,415	(4,590)	175	-
Winnetka	-	73,406	77,154	(3,748)	2,665	1,083	-
Wood Dale	-	827,452	609,834	217,618	(221,885)	4,267	-
Woodridge	-	1,476,994	1,605,022	(128,028)	106,213	21,815	-
WSCDC	-	96,649	58,731	37,918	(38,416)	498	-
Grand Total	-	72,360,844	73,106,795	(745,951)	-	745,951	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - HMO Account
Year Ended June 30, 2022**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
Algonquin	\$ 43,250	681	\$ 20,889	\$ 415,866	\$ (4,891)	\$ 279,783	\$ -	\$ 690,758	\$ 754,897
Barrington	32,734	469	14,386	617,626	8,293	216,741	-	842,660	889,780
Batavia	9,681	156	4,785	75,139	(1,094)	63,564	-	137,609	152,075
Batavia Library	3,417	60	1,840	9,945	(2,697)	12,666	-	19,914	25,171
Bensenville	34,386	571	17,515	491,980	23,557	245,725	-	761,262	813,163
Berkeley	23,475	262	8,037	337,249	10,382	93,769	-	441,400	472,912
Bloomington	56,461	932	28,588	360,476	(49,554)	327,928	-	638,850	723,899
Bloomington	23,380	359	11,012	184,416	(461)	144,165	-	328,120	362,512
Buffalo Grove	24,933	266	8,159	218,267	(16,735)	126,879	-	328,411	361,503
Burr Ridge	38,319	639	19,600	223,124	(6,266)	215,356	-	432,214	490,133
Carol Stream	169,720	2,091	64,139	1,977,562	(6,852)	748,042	-	2,718,752	2,952,611
Carpentersville	13,103	226	6,933	120,099	(12,238)	81,537	-	189,398	209,434
Cary	20,696	348	10,674	163,891	(6,040)	162,118	-	319,969	351,339
Cary Fire Prtct Dist	2,130	37	1,135	8,294	(1,212)	15,539	-	22,621	25,886
Channahon	5,881	70	2,147	46,759	(1,728)	35,094	-	80,125	88,153
Clarendon Hills	37,548	427	13,098	407,184	10,355	161,327	-	578,866	629,512
Collinsville	4,641	74	2,270	90,036	5,914	45,698	-	141,648	148,559
Countryside	54,427	894	27,422	828,826	31,560	388,699	-	1,249,085	1,330,934
Crest Hill	9,343	131	4,019	101,558	(37,093)	62,350	-	126,815	140,177
Crete	3,030	52	1,595	35,431	3,263	17,651	-	56,345	60,970
Crystal Lake	19,865	342	10,490	173,951	599	150,670	-	325,220	355,575
Darien	69,278	853	26,165	616,632	4,844	332,156	-	953,632	1,049,075
Deerfield	51,209	567	17,392	574,936	18,818	225,496	-	819,250	887,851
DeKalb	41,283	686	21,042	329,793	(5,992)	297,687	-	621,488	683,813
DeKalb County	13,503	229	7,024	132,379	22,533	77,605	-	232,517	253,044
Des Plaines	67,907	1,108	33,987	872,589	17,564	460,248	-	1,350,401	1,452,295
DU-Comm	34,878	545	16,717	431,353	8,622	204,522	-	644,497	696,092
Elk Grove Village	58,358	823	25,245	434,535	16,262	337,257	-	788,054	871,657
Evanston	156,544	2,403	73,709	1,821,050	(17,681)	814,620	-	2,617,989	2,848,242
FP Dist-DuPage Co	101,448	1,583	48,557	1,063,212	16,844	606,664	-	1,686,720	1,836,725

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)

Year Ended June 30, 2022

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
FPD Winnebago County	\$ 32,755	161	\$ 4,938	\$ 33,693	\$ (5,739)	\$ 66,013	\$ -	\$ 93,967	\$ 131,660
FPDKC	10,954	562	17,239	193,234	(2,166)	169,345	-	360,413	388,606
Franklin Park	37,243	531	16,288	461,955	8,943	232,248	-	703,146	756,677
Gilberts	12,745	147	4,509	92,764	2,756	61,012	-	156,532	173,786
Glen Ellyn	34,400	570	17,484	293,926	(12,691)	247,734	-	528,969	580,853
Glencoe	36,032	586	17,975	298,979	(16,629)	194,847	-	477,197	531,204
Glenview	126,970	1,866	57,237	1,377,972	(11,196)	786,964	-	2,153,740	2,337,947
Glenview Park Distr	18,530	311	9,540	213,317	10,153	127,692	-	351,162	379,232
Hanover Park	58,481	874	26,809	670,224	5,645	341,724	-	1,017,593	1,102,883
Highland Park	31,563	384	11,778	471,945	2,919	162,293	-	637,157	680,498
Highwood	968	17	522	(141)	(38)	2,533	-	2,354	3,844
Hinsdale	62,276	904	27,729	1,061,600	32,326	316,351	(72,309)	1,337,968	1,427,973
Hoffman Estates	39,060	557	17,085	702,934	17,170	224,017	-	944,121	1,000,266
Homer Glen	3,842	65	1,994	74,282	8,207	22,425	-	104,914	110,750
Homewood	12,574	150	4,601	273,318	15,773	64,519	-	353,610	370,785
Homewood Library	10,394	178	5,460	27,467	1,919	33,729	-	63,115	78,969
Huntley	15,040	252	7,730	48,234	(3,225)	116,249	-	161,258	184,028
Indian Head Park	15,136	248	7,607	201,486	5,616	109,299	-	316,401	339,144
Itasca	9,416	140	4,294	55,702	(785)	47,285	-	102,202	115,912
JAWA	10,837	178	5,460	56,735	(1,018)	75,365	-	131,082	147,379
Justice	27,699	426	13,067	191,689	(8,943)	170,709	-	353,455	394,221
La Grange	76,463	962	29,509	639,846	33,849	341,579	-	1,015,274	1,121,246
LaGrange Park	40,702	675	20,704	636,842	(6,333)	255,301	-	885,810	947,216
Lake County FPD	26,027	391	11,994	168,553	29,718	163,005	-	361,276	399,297
Lake Zurich	52,017	785	24,079	606,717	12,708	357,627	-	977,052	1,053,148
Libertyville	24,955	285	8,742	152,431	(39,044)	125,563	-	238,950	272,647
Lisle	19,831	309	9,478	169,410	5,680	121,441	-	296,531	325,840
Lisle Park District	6,605	105	3,221	24,437	621	28,360	-	53,418	63,244
Lisle Woodridge FPD	20,136	288	8,834	254,544	16,090	97,042	-	367,676	396,646
Lockport	12,128	169	5,184	58,934	(8,160)	63,216	-	113,990	131,302

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)

Year Ended June 30, 2022

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
Lombard	\$ 100,680	1,623	\$ 49,783	\$ 1,504,941	\$ 3,208	\$ 602,970	\$ -	\$ 2,111,119	\$ 2,261,582
McHenry County	321,709	4,522	138,707	4,698,003	(7,629)	1,821,159	-	6,511,533	6,971,949
McHenry Cty Con Dist	7,934	210	6,442	76,839	3,914	74,994	-	155,747	170,123
McHenry-city	9,089	153	4,693	54,767	1,259	57,678	-	113,704	127,486
Mokena	22,217	370	11,349	153,154	(3,053)	160,650	-	310,751	344,317
Monee	2,095	36	1,105	43,067	4,689	13,888	-	61,644	64,844
Montgomery	52,821	849	26,042	716,563	15,321	321,437	-	1,053,321	1,132,184
Morton Grove	9,734	165	5,061	91,666	2,194	76,079	-	169,939	184,734
Mount Prospect	60,295	986	30,244	772,153	33,726	384,066	-	1,189,945	1,280,484
MPEA	9,018	126	3,865	73,762	973	53,496	-	128,231	141,114
Mundelein	8,794	150	4,601	49,373	9,909	68,849	-	128,131	141,526
Muni Cons Dispatch	12,429	135	4,141	49,247	(3,351)	46,961	-	92,857	109,427
Naperville Park Dist	42,480	626	19,202	1,177,778	62,548	220,114	(329,836)	1,130,604	1,192,286
North Aurora	39,030	486	14,907	296,838	(5,159)	202,426	-	494,105	548,042
North Riverside	2,632	46	1,411	19,308	6,573	11,936	-	37,817	41,860
Northbrook	23,793	345	10,583	477,958	31,757	145,005	-	654,720	689,096
Northbrook Library	5,356	91	2,791	5,495	(220)	27,757	-	33,032	41,179
Northbrook Park Dist	11,409	181	5,552	73,285	1,118	58,942	-	133,345	150,306
NWCD	10,873	170	5,215	146,222	(3,625)	67,814	-	210,411	226,499
Oak Park Public Libr	8,358	112	3,435	109,852	5,901	37,828	-	153,581	165,374
Oak Park Township	8,071	109	3,344	42,403	(364)	30,733	-	72,772	84,187
Oswego	91,165	1,187	36,410	834,952	(6,223)	496,512	-	1,325,241	1,452,816
Oswegoland PD	35,928	474	14,539	198,515	(35,071)	170,725	-	334,169	384,636
Palatine	2,494	43	1,319	9,715	1,858	16,525	-	28,098	31,911
Palatine PD	10,475	173	5,306	149,231	4,180	70,623	-	224,034	239,815
Park Ridge	68,034	898	27,546	523,130	(11,985)	388,791	-	899,936	995,516
Plainfield	47,268	689	21,134	359,861	6,956	324,374	-	691,191	759,593
River Forest	22,976	336	10,306	457,143	6,450	132,810	-	596,403	629,685
Rolling Meadows	77,455	1,044	32,024	698,433	4,025	423,762	-	1,126,220	1,235,699
Roscoe	8,993	104	3,190	124,858	10,827	39,679	-	175,364	187,547

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)

Year Ended June 30, 2022

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
Roselle	\$ 9,827	163	\$ 5,000	\$ 97,396	\$ (6,324)	\$ 68,791	\$ -	\$ 159,863	\$ 174,690
Schaumburg	99,855	1,457	44,691	893,471	7,063	568,639	-	1,469,173	1,613,719
SEECOM	2,527	44	1,350	43,543	(1,505)	17,072	-	59,110	62,987
South Chicago Height	14,842	254	7,791	161,652	5,810	82,894	-	250,356	272,989
Steger	8,128	135	4,141	54,601	(16,624)	55,698	-	93,675	105,944
Streamwood	125,433	1,655	50,765	2,098,345	40,653	662,757	-	2,801,755	2,977,953
Summit	8,936	151	4,632	145,105	2,408	65,279	-	212,792	226,360
Swansea	2,272	38	1,166	6,450	652	9,789	-	16,891	20,329
Warrenville	15,353	260	7,975	202,005	(6,850)	100,778	-	295,933	319,261
West Chicago	38,164	545	16,717	580,531	(14,859)	246,132	-	811,804	866,685
West Dundee	6,496	113	2,577	27,950	1,699	26,802	-	56,451	65,524
Westchester	5,861	84	3,466	110,437	1,649	40,105	-	152,191	161,518
Westmont PD	10,410	173	5,306	53,845	(284)	63,717	-	117,278	132,994
Wheaton	46,727	650	19,938	707,232	49,881	306,645	-	1,063,758	1,130,423
Wheeling	100,949	1,676	51,410	1,451,792	34,437	568,636	49	2,054,914	2,207,273
Willowbrook	35,062	582	17,852	268,900	(10,593)	225,628	-	483,935	536,849
Winfield	2,967	42	1,288	13,358	(510)	12,444	-	25,292	29,547
Winnetka	3,103	54	1,657	42,446	3,431	26,517	-	72,394	77,154
Wood Dale	36,537	533	16,349	281,679	2,826	272,443	-	556,948	609,834
Woodridge	107,202	1,296	39,753	1,045,321	(12,409)	413,829	11,326	1,458,067	1,605,022
WSCDC	5,170	89	2,730	21,197	(1,259)	30,893	-	50,831	58,731
Grand Total	3,930,033	57,393	1,760,463	44,972,955	343,000	22,491,114	(390,770)	67,416,299	73,106,795

(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 - Terminal Reserve Account
Year Ended June 30, 2022**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Algon-Lake Hills FPD	\$ (325)	\$ (116)	\$ 1,580	\$ 3,175	\$ (8,478)	\$ (4,164)
Algonquin	208,081	(12,185)	2,097	12,538	(33,473)	177,058
Barrington	1,011,479	(12,929)	60,699	31,029	(82,845)	1,007,433
Bartlett Fire PD	-	(758)	222	-	-	(536)
Batavia	229,953	(10,772)	82,710	27,880	(74,436)	255,335
Batavia Library	1,299	(1,242)	101	-	-	158
Beach Park	1,655	(67)	19	681	(1,819)	469
Beecher	43,517	(624)	304	2,342	(6,252)	39,287
Bensenville	993,112	(13,175)	605	42,068	(112,317)	910,293
Berkeley	118,521	(5,123)	(1,059)	4,033	(10,769)	105,603
Bloomington	1,587,762	(11,080)	(47,304)	46,359	(123,772)	1,451,965
Bloomington	616,259	(6,490)	(37,452)	43,311	(115,637)	499,991
Boone County	(244,619)	243,358	64	7,417	(19,803)	(13,583)
Buffalo Grove	437,955	(6,237)	15,640	54,392	(145,220)	356,530
Burr Ridge	561,969	(3,730)	-	16,691	(44,563)	530,367
Byron FPD	(7,525)	(139)	306	-	-	(7,358)
Campton Hills	(397)	257	(131)	-	-	(271)
Carol Stream	2,762,428	(46,321)	(1,165)	85,759	(228,967)	2,571,734
Carpentersville	2,364,488	(2,416)	659	110,899	(296,088)	2,177,542
Cary	124,804	(2,363)	1,168	5,143	(13,731)	115,021
Cary Fire Prtct Dist	(1,499)	(569)	192	-	-	(1,876)
Caseyville	(421)	(2,513)	84	-	-	(2,850)
Centralia	(2,699)	(1,255)	(1,977)	234	(626)	(6,323)
Channahon	(51,563)	(727)	52,973	1,156	(3,087)	(1,248)
Clarendon Hills	614,584	(7,955)	(113)	18,822	(50,253)	575,085
Coal City	29,834	53	258	3,947	(10,538)	23,554
Collinsville	928,099	(7,747)	55,974	61,194	(163,380)	874,140
Colona	59,083	(494)	36	4,657	(12,433)	50,849
Countryside	1,132,044	(17,076)	-	33,751	(90,111)	1,058,608
Crest Hill	353,045	(813)	(173,351)	16,040	(42,827)	152,094
Crete	164,357	(734)	2,864	9,944	(26,548)	149,883
Crete Township	(14,262)	(315)	13,124	843	(2,253)	(2,863)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2022**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Crystal Lake	\$ 451,594	\$ (11,227)	\$ (10,781)	\$ 47,795	\$ (127,606)	\$ 349,775
Darien	1,035,099	(6,657)	(1,285)	30,720	(82,019)	975,858
Deerfield	2,199,756	(12,302)	2,587	112,553	(300,503)	2,002,091
DeKalb	528,490	(7,338)	(34,367)	67,601	(180,487)	373,899
DeKalb County	(33,788)	31,069	(123,392)	30,592	(81,680)	(177,199)
Des Plaines	3,517,441	(17,423)	(102,846)	202,824	(541,516)	3,058,480
DU-Comm	300,786	(5,090)	(6,284)	11,581	(30,921)	270,072
East Moline	90,188	(7,948)	(245,946)	29,652	(79,167)	(213,221)
Effingham	(3,167)	2,529	2,344	6,059	(16,177)	(8,412)
Elk Grove Village	1,111,273	(10,670)	7,502	62,078	(165,742)	1,004,441
Evanston	4,263,679	383,405	6,522	200,997	(536,640)	4,317,963
FP Dist-DuPage Co	1,654,363	(26,520)	(98,384)	93,917	(250,747)	1,372,629
FPD Winnebago County	78,262	(1,415)	868	4,177	(11,154)	70,738
FPDKC	192,028	(3,342)	420	8,280	(22,105)	175,281
Franklin Park	390,457	(14,096)	8,592	28,133	(75,114)	337,972
Freeport	45,556	(3,073)	3,805	21,346	(56,991)	10,643
Gilberts	143,371	(1,200)	(2,578)	5,757	(15,371)	129,979
Glen Carbon	123,147	(534)	5	7,451	(19,892)	110,177
Glen Ellyn	512,539	(4,399)	548	35,068	(93,628)	450,128
Glencoe	380,788	(4,590)	(8,985)	15,249	(40,714)	341,748
Glenview	706,154	(55,641)	(445,454)	23,273	(62,135)	166,197
Glenview Park Distr	73,142	31,324	483	4,071	(10,870)	98,150
Grayslake	-	(2,601)	994	-	-	(1,607)
Hanover Park	2,835,128	(18,400)	452	126,841	(338,650)	2,605,371
Highland Park	1,049,636	(13,372)	7,123	101,388	(270,697)	874,078
Highwood	86,840	(464)	(2,457)	3,162	(8,441)	78,640
Hinsdale	2,404,659	(17,871)	2,922	74,828	(199,784)	2,264,754
Hoffman Estates	2,155,657	(13,945)	(5,965)	103,480	(276,280)	1,962,947
Homer Glen	(46,990)	(1,168)	47,393	591	(1,577)	(1,751)
Homewood	(25,338)	(3,521)	27,377	12,699	(33,905)	(22,688)
Homewood Library	42,856	(1,044)	920	1,282	(3,424)	40,590
Huntley	111,718	(2,374)	(29,506)	7,184	(19,181)	67,841

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2022**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Indian Head Park	\$ 258,597	\$ (4,973)	\$ -	\$ 7,621	\$ (20,347)	\$ 240,898
Itasca	19,686	(1,431)	(4,733)	4,197	(11,204)	6,515
JAWA	379,765	(1,644)	-	11,560	(30,866)	358,815
Justice	231,801	(3,127)	406	7,221	(19,277)	217,024
La Grange	395,511	(16,207)	363	11,649	(31,101)	360,215
LaGrange Park	653,724	(12,401)	(355)	19,343	(51,645)	608,666
Lake County FPD	-	(7,754)	12,109	-	-	4,355
Lake Zurich	718,047	(14,465)	1,196	26,521	(70,808)	660,491
Lee County	(17,813)	15,098	(12,664)	7,432	(19,843)	(27,790)
Libertyville	1,277,494	(2,718)	(151,457)	65,901	(175,949)	1,013,271
Lindenhurst	(726)	491	796	-	-	561
Lisle	149,324	(6,344)	2,402	8,877	(23,701)	130,558
Lisle Park District	55,052	(1,248)	234	3,444	(9,194)	48,288
Lisle Woodridge FPD	328,693	(5,000)	1,771	19,871	(53,053)	292,282
Lockport	221,826	(1,909)	(10)	18,396	(49,116)	189,187
Lombard	1,990,762	(39,991)	(426)	71,750	(191,565)	1,830,530
McHenry County	2,546,845	(104,081)	(1,689,697)	133,112	(355,395)	530,784
McHenry Cty Con Dist	(5,988)	(3,847)	2,051	-	-	(7,784)
McHenry-city	138,748	(3,279)	(4,906)	10,951	(29,237)	112,277
Mokena	1,698,732	(2,767)	479	62,330	(166,415)	1,592,359
Monee	65,829	(1,059)	8,832	4,761	(12,710)	65,653
Monroe	(1,270)	543	3,289	(1,268)	3,386	4,680
Montgomery	398,328	(6,575)	1,247	11,905	(31,787)	373,118
Morton Grove	1,634,739	(2,486)	1,147	92,337	(246,530)	1,479,207
Mount Prospect	3,579,477	(19,437)	(281)	166,415	(444,308)	3,281,866
MPEA	212,817	(979)	198	14,881	(39,732)	187,185
Mundelein	-	(5,472)	817	-	-	(4,655)
Muni Cons Dispatch	31,854	(790)	93	1,510	(4,032)	28,635
Naperville Park Dist	319,566	(10,003)	455	14,828	(39,587)	285,259
New Baden	(27,201)	(89)	27,449	989	(2,642)	(1,494)
North Aurora	212,459	(4,429)	360	7,038	(18,790)	196,638
North Riverside	714,514	(1,995)	7,947	53,648	(143,234)	630,880

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Northbrook	\$ 2,926,752	\$ (8,297)	\$ (43,379)	\$ 172,259	\$ (459,913)	\$ 2,587,422
Northbrook Library	63,912	(2,727)	(52,083)	9,979	(26,644)	(7,563)
Northbrook Park Dist	6,231	(1,632)	(1,937)	-	-	2,662
NWCD	110,625	(1,693)	217	7,735	(20,650)	96,234
Oak Park Public Libr	(80,945)	77,210	74,696	3,238	(8,646)	65,553
Oak Park Township	33,018	(1,817)	(10,598)	2,723	(7,272)	16,054
Oswego	615,269	(21,030)	1,752	29,538	(78,861)	546,668
Oswegoland PD	339,624	(2,583)	(14,395)	11,706	(31,254)	303,098
Palatine	(14,980)	10,418	2,620	19,274	(51,460)	(34,128)
Palatine PD	29,610	(4,327)	994	4,846	(12,939)	18,184
Park Ridge	1,187,830	(7,936)	732	61,314	(163,702)	1,078,238
Peotone	19,393	2,031	4,993	3,840	(10,250)	20,007
Peru	-	(2,349)	407	-	-	(1,942)
Plainfield	2,124,430	(8,675)	(49,880)	85,258	(227,631)	1,923,502
Princeton	52,204	(292)	327	14,225	(37,979)	28,485
River Forest	463,365	(6,175)	3,091	24,929	(66,558)	418,652
River Grove	13,044	(1,742)	87	4,580	(12,228)	3,741
Rochelle	75,539	(2,426)	308	12,551	(33,511)	52,461
Rock Falls	200,426	(752)	(1,895)	20,318	(54,247)	163,850
Rolling Meadows	2,240,298	(8,004)	(104,432)	93,915	(250,741)	1,971,036
Roscoe	68,588	(2,007)	52	2,521	(6,732)	62,422
Roselle	34,783	(2,250)	1,428	3,621	(9,668)	27,914
Schaumburg	2,099,892	(22,942)	(22,178)	158,851	(424,113)	1,789,510
SEECOM	64,877	(1,238)	207	4,965	(13,258)	55,553
South Chicago Height	(10,993)	(1,743)	13,188	929	(2,480)	(1,099)
South Holland	(6,437)	4,461	2,189	2,727	(7,281)	(4,341)
Spring Grove	39,161	(525)	1,718	2,252	(6,011)	36,595
St. Charles	-	(1,279)	(5,836)	-	-	(7,115)
Steger	296,125	(317)	733	11,086	(29,600)	278,027
Streamwood	4,830,105	(36,649)	4,446	157,588	(420,742)	4,534,748
Summit	110,267	(4,255)	56,173	8,200	(21,893)	148,492
Swansea	16,414	(1,163)	(2,189)	4,914	(13,120)	4,856

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2022**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Trenton	\$ (3,384)	\$ (10)	\$ 3,737	\$ 909	\$ (2,426)	\$ (1,174)
Warrenville	143,680	(2,598)	1,931	7,536	(20,121)	130,428
Washington	134,283	(880)	448	12,809	(34,198)	112,462
Wauconda	2,406	(517)	(514)	2,477	(6,613)	(2,761)
West Chicago	1,912,499	(13,424)	(24,094)	69,720	(186,145)	1,758,556
West Dundee	42,958	(1,212)	992	3,811	(10,175)	36,374
Westchester	47,632	(3,068)	1,205	6,620	(17,675)	34,714
Westmont PD	220,138	(972)	54,724	7,598	(20,287)	261,201
Wheaton	730,204	(14,867)	(64,094)	49,107	(131,109)	569,241
Wheeling	2,297,217	(30,432)	7,093	105,463	(281,576)	2,097,765
Willowbrook	764,794	(3,358)	(678,205)	12,616	(33,683)	62,164
Winfield	172,644	(748)	2,847	12,480	(33,320)	153,903
Winnetka	224,517	(4,881)	4,338	15,168	(40,496)	198,646
Wood Dale	2,928,588	(5,906)	1,733	102,657	(274,085)	2,752,987
Wood River	150,825	(954)	958	8,503	(22,701)	136,631
Woodridge	968,365	(23,569)	283,966	32,765	(87,480)	1,174,047
Woodridge Library	14,140	(306)	72	668	(1,782)	12,792
WSCDC	171,175	(550)	81,540	7,652	(20,431)	239,386
Grand Total	87,448,642	(193,520)	(3,218,901)	4,380,595	(11,695,713)	76,721,103

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - Terminal Reserve Account
Year Ended June 30, 2022**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Algon-Lake Hills FPD	\$ -	\$ 1,253,361	\$ 1,254,941	\$ 1,580	\$ 1,580
Algonquin	-	2,125,605	2,127,702	2,097	2,097
Barrington	50,000	2,045,387	2,056,086	10,699	60,699
Bartlett Fire PD	-	576,882	577,104	222	222
Batavia	-	4,388,226	4,470,936	82,710	82,710
Batavia Library	-	415,651	415,752	101	101
Beach Park	-	220,343	220,362	19	19
Beecher	-	305,533	305,837	304	304
Bensenville	-	1,901,994	1,902,599	605	605
Berkeley	-	618,549	617,490	(1,059)	(1,059)
Bloomington	-	1,757,843	1,710,539	(47,304)	(47,304)
Bloomington	-	8,446,131	8,408,679	(37,452)	(37,452)
Boone County	-	3,626,104	3,626,168	64	64
Buffalo Grove	(25,847)	5,469,120	5,510,607	41,487	15,640
Burr Ridge	-	763,023	763,023	-	-
Byron FPD	-	404,781	405,087	306	306
Campton Hills	-	132,107	131,976	(131)	(131)
Carol Stream	-	3,178,746	3,177,581	(1,165)	(1,165)
Carpentersville	-	3,343,621	3,344,280	659	659
Cary	-	848,318	849,486	1,168	1,168
Cary Fire Prtct Dist	-	317,315	317,507	192	192
Caseyville	-	466,892	466,976	84	84
Centralia	(2,134)	1,274,073	1,274,230	157	(1,977)
Channahon	51,563	768,152	769,562	1,410	52,973
Clarendon Hills	-	555,213	555,100	(113)	(113)
Coal City	-	329,311	329,569	258	258
Collinsville	-	4,868,350	4,924,324	55,974	55,974
Colona	-	467,015	467,051	36	36
Countryside	-	1,224,849	1,224,849	-	-
Crest Hill	(200,000)	1,152,592	1,179,241	26,649	(173,351)
Crete	-	807,476	810,340	2,864	2,864

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Funding Adjustment				Adjusted Member Contributions / Withdrawals
	Member Contributions	Funding Owed	Funding Paid	Over / (Under) Paid	
Crete Township	\$ 14,262	\$ 278,662	\$ 277,524	\$ (1,138)	\$ 13,124
Crystal Lake	-	5,735,691	5,724,910	(10,781)	(10,781)
Darien	(152)	1,217,805	1,216,672	(1,133)	(1,285)
Deerfield	-	4,070,189	4,072,776	2,587	2,587
DeKalb	-	5,758,367	5,724,000	(34,367)	(34,367)
DeKalb County	-	6,157,289	6,033,897	(123,392)	(123,392)
Des Plaines	(122,500)	8,546,366	8,566,020	19,654	(102,846)
DU-Comm	-	1,431,969	1,425,685	(6,284)	(6,284)
East Moline	(250,000)	3,881,676	3,885,730	4,054	(245,946)
Effingham	-	2,163,260	2,165,604	2,344	2,344
Elk Grove Village	-	8,949,530	8,957,032	7,502	7,502
Evanston	-	13,706,490	13,713,012	6,522	6,522
FP Dist-DuPage Co	(234,000)	4,604,384	4,740,000	135,616	(98,384)
FPD Winnebago County	-	667,854	668,722	868	868
FPDKC	-	897,064	897,484	420	420
Franklin Park	-	3,167,729	3,176,321	8,592	8,592
Freeport	-	2,879,210	2,883,015	3,805	3,805
Gilberts	-	327,957	325,379	(2,578)	(2,578)
Glen Carbon	-	1,390,765	1,390,770	5	5
Glen Ellyn	-	2,750,722	2,751,270	548	548
Glencoe	(7,200)	2,090,639	2,088,854	(1,785)	(8,985)
Glenview	(455,297)	6,329,631	6,339,474	9,843	(445,454)
Glenview Park Distr	-	1,972,309	1,972,792	483	483
Grayslake	-	879,378	880,372	994	994
Hanover Park	-	4,124,775	4,125,227	452	452
Highland Park	-	5,817,599	5,824,722	7,123	7,123
Highwood	-	332,456	329,999	(2,457)	(2,457)
Hinsdale	-	2,140,367	2,143,289	2,922	2,922
Hoffman Estates	(83,618)	7,668,771	7,746,424	77,653	(5,965)
Homer Glen	46,990	645,276	645,679	403	47,393
Homewood	25,338	2,890,166	2,892,205	2,039	27,377

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Homewood Library	\$ -	\$ 145,154	\$ 146,074	\$ 920	\$ 920
Huntley	-	1,468,785	1,439,279	(29,506)	(29,506)
Indian Head Park	-	343,050	343,050	-	-
Itasca	-	1,280,469	1,275,736	(4,733)	(4,733)
JAWA	-	317,799	317,799	-	-
Justice	-	586,238	586,644	406	406
La Grange	-	1,143,203	1,143,566	363	363
LaGrange Park	-	925,340	924,985	(355)	(355)
Lake County FPD	-	1,882,799	1,894,908	12,109	12,109
Lake Zurich	-	2,387,475	2,388,671	1,196	1,196
Lee County	-	1,992,664	1,980,000	(12,664)	(12,664)
Libertyville	(150,288)	3,630,841	3,629,672	(1,169)	(151,457)
Lindenhurst	-	551,688	552,484	796	796
Lisle	-	1,656,016	1,658,418	2,402	2,402
Lisle Park District	-	551,879	552,113	234	234
Lisle Woodridge FPD	-	2,448,413	2,450,184	1,771	1,771
Lockport	-	2,196,657	2,196,647	(10)	(10)
Lombard	-	4,530,988	4,530,562	(426)	(426)
McHenry County	(1,500,000)	16,610,142	16,420,445	(189,697)	(1,689,697)
McHenry Cty Con Dist	-	1,129,285	1,131,336	2,051	2,051
McHenry-city	-	2,426,506	2,421,600	(4,906)	(4,906)
Mokena	-	1,280,329	1,280,808	479	479
Monee	-	696,786	705,618	8,832	8,832
Monroe	-	1,810,617	1,813,906	3,289	3,289
Montgomery	-	1,295,472	1,296,719	1,247	1,247
Morton Grove	-	3,743,534	3,744,681	1,147	1,147
Mount Prospect	-	7,487,113	7,486,832	(281)	(281)
MPEA	-	554,346	554,544	198	198
Mundelein	-	1,857,878	1,858,695	817	817
Muni Cons Dispatch	-	147,591	147,684	93	93
Naperville Park Dist	-	2,200,109	2,200,564	455	455

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
New Baden	\$ 27,201	\$ 257,926	\$ 258,174	\$ 248	\$ 27,449
North Aurora	-	905,953	906,313	360	360
North Riverside	-	2,917,406	2,925,353	7,947	7,947
Northbrook	-	6,805,743	6,762,364	(43,379)	(43,379)
Northbrook Library	-	845,924	793,841	(52,083)	(52,083)
Northbrook Park Dist	-	880,255	878,318	(1,937)	(1,937)
NWCD	-	1,807,663	1,807,880	217	217
Oak Park Public Libr	73,243	1,174,017	1,175,470	1,453	74,696
Oak Park Township	-	639,273	628,675	(10,598)	(10,598)
Oswego	-	2,374,797	2,376,549	1,752	1,752
Oswegoland PD	-	606,150	591,755	(14,395)	(14,395)
Palatine	-	7,205,987	7,208,607	2,620	2,620
Palatine PD	-	1,419,940	1,420,934	994	994
Park Ridge	-	4,046,886	4,047,618	732	732
Peotone	-	379,055	384,048	4,993	4,993
Peru	-	653,733	654,140	407	407
Plainfield	-	2,801,316	2,751,436	(49,880)	(49,880)
Princeton	-	1,512,540	1,512,867	327	327
River Forest	-	1,379,974	1,383,065	3,091	3,091
River Grove	-	1,062,840	1,062,927	87	87
Rochelle	-	2,272,139	2,272,447	308	308
Rock Falls	-	1,186,311	1,184,416	(1,895)	(1,895)
Rolling Meadows	(1,679)	3,500,998	3,398,245	(102,753)	(104,432)
Roscoe	-	366,234	366,286	52	52
Roselle	-	1,465,528	1,466,956	1,428	1,428
Schaumburg	-	9,173,267	9,151,089	(22,178)	(22,178)
SEECOM	-	351,103	351,310	207	207
South Chicago Height	10,993	640,316	642,511	2,195	13,188
South Holland	-	3,251,701	3,253,890	2,189	2,189
Spring Grove	-	235,561	237,279	1,718	1,718
St. Charles	-	852,240	846,404	(5,836)	(5,836)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Steger	\$ -	\$ 642,756	\$ 643,489	\$ 733	\$ 733
Streamwood	-	3,606,902	3,611,348	4,446	4,446
Summit	-	1,235,053	1,291,226	56,173	56,173
Swansea	-	798,347	796,158	(2,189)	(2,189)
Trenton	3,384	131,586	131,939	353	3,737
Warrenville	-	1,303,746	1,305,677	1,931	1,931
Washington	-	1,403,062	1,403,510	448	448
Wauconda	-	992,387	991,873	(514)	(514)
West Chicago	3,000	2,041,504	2,014,410	(27,094)	(24,094)
West Dundee	-	1,034,999	1,035,991	992	992
Westchester	-	1,978,320	1,979,525	1,205	1,205
Westmont PD	-	209,276	264,000	54,724	54,724
Wheaton	-	4,221,386	4,157,292	(64,094)	(64,094)
Wheeling	-	5,503,896	5,510,989	7,093	7,093
Willowbrook	(685,000)	754,306	761,101	6,795	(678,205)
Winfield	-	617,107	619,954	2,847	2,847
Winnetka	-	3,976,291	3,980,629	4,338	4,338
Wood Dale	-	2,200,836	2,202,569	1,733	1,733
Wood River	-	1,352,574	1,353,532	958	958
Woodridge	-	1,604,892	1,888,858	283,966	283,966
Woodridge Library	-	236,574	236,646	72	72
WSCDC	-	423,756	505,296	81,540	81,540
Grand Total	(3,411,741)	336,048,407	336,241,247	192,840	(3,218,901)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - Terminal Reserve Account
Year Ended June 30, 2022**

	Total Account Balances June 30, 2021	Total Account Balances June 30, 2022	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Algon-Lake Hills FPD	\$ 107,332	\$ 105,863	\$ 106,598	\$ 3,175	\$ (8,478)	\$ (5,303)
Algonquin	421,904	419,819	420,861	12,538	(33,473)	(20,935)
Barrington	1,016,790	1,066,472	1,041,631	31,029	(82,845)	(51,816)
Bartlett Fire PD	-	(746)	(187)	-	-	-
Batavia	577,801	1,294,006	935,903	27,880	(74,436)	(46,556)
Batavia Library	2,620	(6,459)	(1,919)	-	-	-
Beach Park	26,534	19,204	22,869	681	(1,819)	(1,138)
Beecher	82,383	74,829	78,606	2,342	(6,252)	(3,910)
Bensenville	1,409,198	1,415,192	1,412,195	42,068	(112,317)	(70,249)
Berkeley	138,776	132,006	135,391	4,033	(10,769)	(6,736)
Bloomington	1,579,987	1,532,452	1,556,219	46,359	(123,772)	(77,413)
Bloomington	1,340,997	1,566,883	1,453,940	43,311	(115,637)	(72,326)
Boone County	99,555	398,414	248,985	7,417	(19,803)	(12,386)
Buffalo Grove	1,645,701	2,006,055	1,825,878	54,392	(145,220)	(90,828)
Burr Ridge	559,181	561,427	560,304	16,691	(44,563)	(27,872)
Byron FPD	(18,555)	(28,620)	(23,587)	-	-	-
Campton Hills	863	(2,848)	(992)	-	-	-
Carol Stream	2,860,178	2,897,551	2,878,864	85,759	(228,967)	(143,208)
Carpentersville	3,795,951	3,649,610	3,722,781	110,899	(296,088)	(185,189)
Cary	175,854	169,428	172,641	5,143	(13,731)	(8,588)
Cary Fire Prtct Dist	(491)	(6,614)	(3,553)	-	-	-
Caseyville	449	(12,340)	(5,945)	-	-	-
Centralia	12,203	3,531	7,867	234	(626)	(392)
Channahon	18,580	59,062	38,821	1,156	(3,087)	(1,931)
Clarendon Hills	629,493	634,178	631,835	18,822	(50,253)	(31,431)
Coal City	137,126	127,866	132,497	3,947	(10,538)	(6,591)
Collinsville	1,649,523	2,458,909	2,054,216	61,194	(163,380)	(102,186)
Colona	163,466	149,194	156,330	4,657	(12,433)	(7,776)
Countryside	1,131,351	1,134,622	1,132,986	33,751	(90,111)	(56,360)
Crest Hill	634,177	442,769	538,474	16,040	(42,827)	(26,787)
Crete	342,868	324,715	333,792	9,944	(26,548)	(16,604)
Crete Township	26,359	30,290	28,324	843	(2,253)	(1,410)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Total Account Balances June 30, 2021	Total Account Balances June 30, 2022	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Crystal Lake	\$ 1,838,010	\$ 1,370,853	\$ 1,604,431	\$ 47,795	\$ (127,606)	\$ (79,811)
Darien	1,029,753	1,032,718	1,031,236	30,720	(82,019)	(51,299)
Deerfield	3,806,756	3,749,850	3,778,303	112,553	(300,503)	(187,950)
DeKalb	1,856,264	2,682,348	2,269,306	67,601	(180,487)	(112,886)
DeKalb County	819,442	1,234,520	1,026,981	30,592	(81,680)	(51,088)
Des Plaines	6,530,065	7,087,162	6,808,614	202,824	(541,516)	(338,692)
DU-Comm	404,000	373,545	388,772	11,581	(30,921)	(19,340)
East Moline	1,258,589	732,184	995,386	29,652	(79,167)	(49,515)
Effingham	211,802	194,992	203,398	6,059	(16,177)	(10,118)
Elk Grove Village	1,675,248	2,492,584	2,083,916	62,078	(165,742)	(103,664)
Evanston	6,938,952	6,555,644	6,747,298	200,997	(536,640)	(335,643)
FP Dist-DuPage Co	3,189,090	3,116,324	3,152,707	93,917	(250,747)	(156,830)
FPD Winnebago County	144,459	136,030	140,245	4,177	(11,154)	(6,977)
FPDKC	281,074	274,773	277,923	8,280	(22,105)	(13,825)
Franklin Park	953,074	935,787	944,431	28,133	(75,114)	(46,981)
Freeport	633,551	799,575	716,563	21,346	(56,991)	(35,645)
Gilberts	194,436	192,093	193,264	5,757	(15,371)	(9,614)
Glen Carbon	253,938	246,273	250,105	7,451	(19,892)	(12,441)
Glen Ellyn	1,171,239	1,183,168	1,177,204	35,068	(93,628)	(58,560)
Glencoe	521,831	501,982	511,906	15,249	(40,714)	(25,465)
Glenview	1,023,012	539,461	781,237	23,273	(62,135)	(38,862)
Glenview Park Distr	121,772	151,576	136,674	4,071	(10,870)	(6,799)
Grayslake	-	(762)	(381)	-	-	-
Hanover Park	4,235,252	4,280,617	4,257,934	126,841	(338,650)	(211,809)
Highland Park	3,697,775	3,109,303	3,403,539	101,388	(270,697)	(169,309)
Highwood	112,434	99,804	106,119	3,162	(8,441)	(5,279)
Hinsdale	2,514,728	2,509,157	2,511,942	74,828	(199,784)	(124,956)
Hoffman Estates	3,658,444	3,289,012	3,473,728	103,480	(276,280)	(172,800)
Homer Glen	4,479	35,175	19,827	591	(1,577)	(986)
Homewood	423,968	428,630	426,299	12,699	(33,905)	(21,206)
Homewood Library	42,881	43,223	43,051	1,282	(3,424)	(2,142)
Huntley	255,828	226,499	241,164	7,184	(19,181)	(11,997)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Total Account Balances June 30, 2021	Total Account Balances June 30, 2022	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Indian Head Park	\$ 256,997	\$ 254,666	\$ 255,831	\$ 7,621	\$ (20,347)	\$ (12,726)
Itasca	143,836	137,919	140,877	4,197	(11,204)	(7,007)
JAWA	385,701	390,449	388,075	11,560	(30,866)	(19,306)
Justice	242,611	242,135	242,373	7,221	(19,277)	(12,056)
La Grange	397,359	384,739	391,050	11,649	(31,101)	(19,452)
LaGrange Park	652,359	646,321	649,339	19,343	(51,645)	(32,302)
Lake County FPD	-	(1,723)	(430)	-	-	-
Lake Zurich	897,993	882,588	890,291	26,521	(70,808)	(44,287)
Lee County	259,484	239,483	249,483	7,432	(19,843)	(12,411)
Libertyville	2,295,833	2,128,683	2,212,258	65,901	(175,949)	(110,048)
Lindenhurst	2,905	(10,383)	(3,739)	-	-	-
Lisle	298,176	297,814	297,995	8,877	(23,701)	(14,824)
Lisle Park District	122,214	108,971	115,592	3,444	(9,194)	(5,750)
Lisle Woodridge FPD	668,107	666,006	667,057	19,871	(53,053)	(33,182)
Lockport	618,122	616,968	617,545	18,396	(49,116)	(30,720)
Lombard	2,425,528	2,391,658	2,408,593	71,750	(191,565)	(119,815)
McHenry County	4,922,296	4,014,631	4,468,464	133,112	(355,395)	(222,283)
McHenry Cty Con Dist	(2,401)	(1,307)	(1,854)	-	-	-
McHenry-city	372,154	363,059	367,606	10,951	(29,237)	(18,286)
Mokena	2,091,104	2,093,641	2,092,373	62,330	(166,415)	(104,085)
Monee	166,097	153,513	159,805	4,761	(12,710)	(7,949)
Monroe	134,895	(220,027)	(42,566)	(1,268)	3,386	2,118
Montgomery	400,329	398,996	399,663	11,905	(31,787)	(19,882)
Morton Grove	3,440,520	2,758,832	3,099,676	92,337	(246,530)	(154,193)
Mount Prospect	5,571,104	5,601,681	5,586,392	166,415	(444,308)	(277,893)
MPEA	503,856	495,271	499,563	14,881	(39,732)	(24,851)
Mundelein	-	(166,818)	(41,704)	-	-	-
Muni Cons Dispatch	51,168	50,226	50,696	1,510	(4,032)	(2,522)
Naperville Park Dist	506,554	488,922	497,738	14,828	(39,587)	(24,759)
New Baden	21,851	44,573	33,212	989	(2,642)	(1,653)
North Aurora	241,092	231,407	236,250	7,038	(18,790)	(11,752)
North Riverside	1,793,565	1,808,285	1,800,925	53,648	(143,234)	(89,586)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Total Account Balances June 30, 2021	Total Account Balances June 30, 2022	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Northbrook	\$ 5,589,479	\$ 5,975,710	\$ 5,782,594	\$ 172,259	\$ (459,913)	\$ (287,654)
Northbrook Library	391,674	278,322	334,998	9,979	(26,644)	(16,665)
Northbrook Park Dist	8,829	(9,524)	(347)	-	-	-
NWCD	265,976	253,307	259,641	7,735	(20,650)	(12,915)
Oak Park Public Libr	90,309	127,091	108,701	3,238	(8,646)	(5,408)
Oak Park Township	105,516	77,349	91,432	2,723	(7,272)	(4,549)
Oswego	1,029,455	953,622	991,539	29,538	(78,861)	(49,323)
Oswegoland PD	391,938	394,003	392,970	11,706	(31,254)	(19,548)
Palatine	150,128	1,143,919	647,024	19,274	(51,460)	(32,186)
Palatine PD	163,841	161,524	162,682	4,846	(12,939)	(8,093)
Park Ridge	2,066,758	2,049,759	2,058,259	61,314	(163,702)	(102,388)
Peotone	131,097	126,663	128,880	3,840	(10,250)	(6,410)
Peru	-	(2,804)	(701)	-	-	-
Plainfield	2,878,474	2,845,652	2,862,063	85,258	(227,631)	(142,373)
Princeton	481,386	473,655	477,520	14,225	(37,979)	(23,754)
River Forest	832,415	841,260	836,838	24,929	(66,558)	(41,629)
River Grove	155,407	152,092	153,749	4,580	(12,228)	(7,648)
Rochelle	430,306	412,377	421,341	12,551	(33,511)	(20,960)
Rock Falls	681,820	682,299	682,060	20,318	(54,247)	(33,929)
Rolling Meadows	3,191,622	3,113,647	3,152,634	93,915	(250,741)	(156,826)
Roscoe	89,190	80,081	84,636	2,521	(6,732)	(4,211)
Roselle	121,495	121,627	121,561	3,621	(9,668)	(6,047)
Schaumburg	5,436,981	5,227,980	5,332,481	158,851	(424,113)	(265,262)
SEECOM	169,212	164,167	166,689	4,965	(13,258)	(8,293)
South Chicago Height	30,575	31,786	31,181	929	(2,480)	(1,551)
South Holland	13,695	169,404	91,549	2,727	(7,281)	(4,554)
Spring Grove	78,470	72,681	75,576	2,252	(6,011)	(3,759)
St. Charles	-	(314,204)	(26,184)	-	-	-
Steger	378,818	365,509	372,164	11,086	(29,600)	(18,514)
Streamwood	5,273,105	5,307,091	5,290,098	157,588	(420,742)	(263,154)
Summit	265,866	284,668	275,267	8,200	(21,893)	(13,693)
Swansea	175,765	154,153	164,959	4,914	(13,120)	(8,206)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2022

	Total Account Balances June 30, 2021	Total Account Balances June 30, 2022	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Trenton	\$ 30,153	\$ 30,840	\$ 30,496	\$ 909	\$ (2,426)	\$ (1,517)
Warrenville	267,396	238,573	252,985	7,536	(20,121)	(12,585)
Washington	433,834	426,131	429,982	12,809	(34,198)	(21,389)
Wauconda	83,581	82,719	83,150	2,477	(6,613)	(4,136)
West Chicago	2,359,249	2,321,638	2,340,443	69,720	(186,145)	(116,425)
West Dundee	138,295	117,586	127,941	3,811	(10,175)	(6,364)
Westchester	221,967	222,492	222,229	6,620	(17,675)	(11,055)
Westmont PD	225,843	284,300	255,071	7,598	(20,287)	(12,689)
Wheaton	1,588,260	1,708,678	1,648,469	49,107	(131,109)	(82,002)
Wheeling	3,487,264	3,593,368	3,540,316	105,463	(281,576)	(176,113)
Willowbrook	760,340	86,667	423,503	12,616	(33,683)	(21,067)
Winfield	421,829	416,045	418,937	12,480	(33,320)	(20,840)
Winnetka	643,588	374,756	509,172	15,168	(40,496)	(25,328)
Wood Dale	3,436,146	3,456,115	3,446,131	102,657	(274,085)	(171,428)
Wood River	286,236	284,615	285,425	8,503	(22,701)	(14,198)
Woodridge	963,439	1,236,392	1,099,916	32,765	(87,480)	(54,715)
Woodridge Library	26,269	18,537	22,403	668	(1,782)	(1,114)
WSCDC	220,790	292,973	256,881	7,652	(20,431)	(12,779)
Grand Total	146,915,790	146,619,290	146,941,480	4,380,595	(11,695,713)	(7,315,118)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported
Year Ended June 30, 2022**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Algon-Lake Hills FPD	\$ 82,803	\$ 13,781	\$ 96,584	\$ -	\$ -	\$ -
Algonquin	117,629	(36,413)	81,216	51,512	(4,891)	46,621
Barrington	75,525	16,798	92,323	51,421	8,293	59,714
Bartlett Fire PD	-	45,253	45,253	-	-	-
Batavia	226,099	(18,177)	207,922	8,081	(1,094)	6,987
Batavia Library	24,146	(7,373)	16,773	3,784	(2,697)	1,087
Beach Park	28,864	14,941	43,805	-	-	-
Beecher	37,613	(17,771)	19,842	-	-	-
Bensenville	65,608	(9,619)	55,989	30,581	23,557	54,138
Berkeley	7,832	(819)	7,013	16,940	10,382	27,322
Bloomington	43,446	(18,299)	25,147	86,453	(49,554)	36,899
Bloomington	473,996	(75,527)	398,469	19,051	(461)	18,590
Boone County	207,510	(19,689)	187,821	-	-	-
Buffalo Grove	274,172	21,918	296,090	37,464	(16,735)	20,729
Burr Ridge	-	-	-	28,800	(6,266)	22,534
Byron FPD	19,297	(5,741)	13,556	-	-	-
Campton Hills	2,116	10,223	12,339	-	-	-
Carol Stream	15,676	(2,079)	13,597	182,166	(6,852)	175,314
Carpentersville	163,688	23,823	187,511	24,985	(12,238)	12,747
Cary	35,159	1,988	37,147	24,789	(6,040)	18,749
Cary Fire Prtct Dist	30,842	(8,335)	22,507	2,267	(1,212)	1,055
Caseyville	5,033	12,538	17,571	-	-	-
Centralia	75,184	105,748	180,932	-	-	-
Channahon	26,358	14,778	41,136	6,633	(1,728)	4,905
Clarendon Hills	2,302	506	2,808	26,299	10,355	36,654
Coal City	30,715	(17,643)	13,072	-	-	-
Collinsville	270,751	(13,098)	257,653	3,883	5,914	9,797
Colona	24,192	26,191	50,383	-	-	-
Countryside	6,174	(552)	5,622	47,293	31,560	78,853
Crest Hill	32,906	(2,794)	30,112	47,594	(37,093)	10,501
Crete	26,923	25,602	52,525	614	3,263	3,877
Crete Township	19,481	(2,522)	16,959	-	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2022

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Crystal Lake	\$ 328,956	\$ 66,995	\$ 395,951	\$ 19,818	\$ 599	\$ 20,417
Darien	-	-	-	57,043	4,844	61,887
Deerfield	221,307	(1,890)	219,417	36,684	18,818	55,502
DeKalb	386,382	(84,157)	302,225	42,795	(5,992)	36,803
DeKalb County	375,042	(23,892)	351,150	-	22,533	22,533
Des Plaines	378,591	(4,906)	373,685	66,703	17,564	84,267
DU-Comm	25,809	(685)	25,124	37,801	8,622	46,423
East Moline	187,131	72,648	259,779	-	-	-
Effingham	107,513	6,755	114,268	-	-	-
Elk Grove Village	495,175	(49,769)	445,406	34,161	16,262	50,423
Evanston	663,741	734	664,475	208,505	(17,681)	190,824
FP Dist-DuPage Co	198,689	7,162	205,851	92,246	16,844	109,090
FPD Winnebago County	19,145	3,549	22,694	9,094	(5,739)	3,355
FPDKC	57,923	(5,408)	52,515	24,458	(2,166)	22,292
Franklin Park	148,672	58,153	206,825	40,428	8,943	49,371
Freeport	148,897	(7,257)	141,640	-	-	-
Gilberts	8,286	(2,724)	5,562	8,293	2,756	11,049
Glen Carbon	83,258	18,391	101,649	-	-	-
Glen Ellyn	119,268	(10,676)	108,592	44,417	(12,691)	31,726
Glencoe	64,254	8,829	73,083	55,813	(16,629)	39,184
Glenview	298,529	(30,712)	267,817	144,213	(11,196)	133,017
Glenview Park Distr	77,289	(10,138)	67,151	13,746	10,153	23,899
Grayslake	-	48,040	48,040	-	-	-
Hanover Park	223,767	(57,584)	166,183	62,730	5,645	68,375
Highland Park	338,255	26,529	364,784	48,326	2,919	51,245
Highwood	11,824	(3,454)	8,370	39	(38)	1
Hinsdale	59,716	(17,820)	41,896	65,256	32,326	97,582
Hoffman Estates	412,632	45,949	458,581	61,992	17,170	79,162
Homer Glen	12,329	4,555	16,884	6	8,207	8,213
Homewood	196,154	(59,124)	137,030	15,145	15,773	30,918
Homewood Library	699	(700)	(1)	2,855	1,919	4,774
Huntley	61,848	(14,445)	47,403	8,802	(3,225)	5,577

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2022

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Indian Head Park	\$ -	\$ -	\$ -	\$ 16,775	\$ 5,616	\$ 22,391
Itasca	79,543	4,237	83,780	6,479	(785)	5,694
JAWA	1,173	(492)	681	5,786	(1,018)	4,768
Justice	2,107	764	2,871	29,520	(8,943)	20,577
La Grange	2,775	(183)	2,592	37,710	33,849	71,559
LaGrange Park	-	-	-	77,295	(6,333)	70,962
Lake County FPD	-	164,844	164,844	-	29,718	29,718
Lake Zurich	85,457	12,604	98,061	49,855	12,708	62,563
Lee County	163,843	4,624	168,467	-	-	-
Libertyville	206,753	(27,374)	179,379	54,430	(39,044)	15,386
Lindenhurst	16,830	9,059	25,889	-	-	-
Lisle	43,255	21,274	64,529	12,913	5,680	18,593
Lisle Park District	10,780	16,350	27,130	2,217	621	2,838
Lisle Woodridge FPD	155,667	(33,746)	121,921	12,978	16,090	29,068
Lockport	113,011	13,020	126,031	12,708	(8,160)	4,548
Lombard	114,380	3,041	117,421	142,686	3,208	145,894
McHenry County	757,923	(68,735)	689,188	509,032	(7,629)	501,403
McHenry Cty Con Dist	65,282	(11,578)	53,704	4,994	3,914	8,908
McHenry-city	136,229	39,926	176,155	3,271	1,259	4,530
Mokena	65,075	(12,670)	52,405	20,283	(3,053)	17,230
Monee	31,553	8,781	40,334	245	4,689	4,934
Monroe	107,306	49,234	156,540	-	-	-
Montgomery	(146)	179	33	64,527	15,321	79,848
Morton Grove	204,537	49,903	254,440	8,475	2,194	10,669
Mount Prospect	366,487	46,548	413,035	40,903	33,726	74,629
MPEA	49,558	(9,456)	40,102	6,456	973	7,429
Mundelein	-	213,240	213,240	-	9,909	9,909
Muni Cons Dispatch	2,657	(1,997)	660	7,965	(3,351)	4,614
Naperville Park Dist	64,421	33,560	97,981	30,762	62,548	93,310
New Baden	15,095	13,607	28,702	-	-	-
North Aurora	10,551	2,548	13,099	37,340	(5,159)	32,181
North Riverside	164,192	(20,504)	143,688	(4,608)	6,573	1,965

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2022

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Northbrook	\$ 382,010	\$ 23,357	\$ 405,367	\$ 22,155	\$ 31,757	\$ 53,912
Northbrook Library	40,849	5,003	45,852	401	(220)	181
Northbrook Park Dist	34,620	30,667	65,287	5,624	1,118	6,742
NWCD	82,587	6,979	89,566	16,005	(3,625)	12,380
Oak Park Public Libr	91,392	(24,844)	66,548	2,210	5,901	8,111
Oak Park Township	39,104	3,468	42,572	4,659	(364)	4,295
Oswego	56,004	15,845	71,849	92,497	(6,223)	86,274
Oswegoland PD	10,657	(4,714)	5,943	54,174	(35,071)	19,103
Palatine	503,582	(57,270)	446,312	-	1,858	1,858
Palatine PD	96,184	(5,253)	90,931	11,225	4,180	15,405
Park Ridge	154,535	(6,799)	147,736	60,896	(11,985)	48,911
Peotone	23,849	(12,884)	10,965	-	-	-
Peru	-	37,711	37,711	-	-	-
Plainfield	114,177	(7,391)	106,786	28,450	6,956	35,406
Princeton	141,900	88,856	230,756	-	-	-
River Forest	50,171	(3,267)	46,904	46,937	6,450	53,387
River Grove	75,618	22,901	98,519	-	-	-
Rochelle	120,547	30,775	151,322	-	-	-
Rock Falls	78,132	(12,583)	65,549	-	-	-
Rolling Meadows	129,711	9,696	139,407	55,290	4,025	59,315
Roscoe	22,467	3,449	25,916	6,197	10,827	17,024
Roselle	70,569	(12,029)	58,540	15,148	(6,324)	8,824
Schaumburg	441,121	(3,904)	437,217	81,423	7,063	88,486
SEECOM	34,504	57,958	92,462	6,491	(1,505)	4,986
South Chicago Height	13,435	4,083	17,518	12,354	5,810	18,164
South Holland	194,568	50,024	244,592	-	-	-
Spring Grove	7,703	261	7,964	-	-	-
St. Charles	-	406,467	406,467	-	-	-
Steger	42,957	(11,279)	31,678	23,121	(16,624)	6,497
Streamwood	66,660	(6,363)	60,297	156,171	40,653	196,824
Summit	43,084	18,556	61,640	13,215	2,408	15,623
Swansea	50,717	56,273	106,990	-	652	652

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2022**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Trenton	\$ 15,646	\$ (9,846)	\$ 5,800	\$ -	\$ -	\$ -
Warrenville	44,845	43,440	88,285	26,935	(6,850)	20,085
Washington	60,327	42,750	103,077	-	-	-
Wauconda	71,470	17,968	89,438	-	-	-
West Chicago	60,257	(15,819)	44,438	74,496	(14,859)	59,637
West Dundee	58,111	506	58,617	1,152	1,699	2,851
Westchester	82,259	(10,843)	71,416	10,206	1,649	11,855
Westmont PD	959	(453)	506	6,433	(284)	6,149
Wheaton	245,833	(61,418)	184,415	27,975	49,881	77,856
Wheeling	200,723	3,358	204,081	118,205	34,437	152,642
Willowbrook	-	-	-	36,253	(10,593)	25,660
Winfield	39,771	4,382	44,153	1,405	(510)	895
Winnetka	256,480	(4,278)	252,202	777	3,431	4,208
Wood Dale	100,343	(21,009)	79,334	26,362	2,826	29,188
Wood River	65,428	28,158	93,586	-	-	-
Woodridge	-	-	-	100,472	(12,409)	88,063
Woodridge Library	52,572	14,519	67,091	-	-	-
WSCDC	18,146	8,643	26,789	2,711	(1,259)	1,452
Grand Total	15,785,999	1,325,000	17,110,999	4,241,001	343,000	4,584,001

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts
Year Ended June 30, 2022**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Algon-Lake Hills FPD	\$ 597	\$ 102,862	\$ 1,266	\$ (4,164)	\$ 100,561
Algonquin	1,207	218,075	2,540	177,058	398,880
Barrington	1,068	4,356	1,799	1,007,433	1,014,656
Bartlett Fire PD	217	(932)	504	(536)	(747)
Batavia	2,006	987,010	3,102	255,335	1,247,453
Batavia Library	226	(7,260)	413	158	(6,463)
Beach Park	94	17,289	218	469	18,070
Beecher	235	31,084	309	39,287	70,915
Bensenville	1,236	431,388	2,027	910,293	1,344,944
Berkeley	295	18,722	657	105,603	125,277
Bloomington	1,529	(422)	1,973	1,451,965	1,455,045
Bloomington	4,461	980,525	9,577	499,991	1,494,554
Boone County	1,368	395,087	3,159	(13,583)	386,031
Buffalo Grove	2,479	1,551,676	4,546	356,530	1,915,231
Burr Ridge	476	1,710	1,003	530,367	533,556
Byron FPD	225	(21,972)	483	(7,358)	(28,622)
Campton Hills	81	(2,820)	162	(271)	(2,848)
Carol Stream	2,024	177,298	3,280	2,571,734	2,754,336
Carpentersville	1,459	1,282,162	3,264	2,177,542	3,464,427
Cary	502	44,279	1,036	115,021	160,838
Cary Fire Prtct Dist	131	(5,159)	291	(1,876)	(6,613)
Caseyville	205	(10,172)	476	(2,850)	(12,341)
Centralia	564	7,600	1,300	(6,323)	3,141
Channahon	411	57,468	504	(1,248)	57,135
Clarendon Hills	370	26,618	669	575,085	602,742
Coal City	217	97,047	457	23,554	121,275
Collinsville	2,025	1,476,177	4,387	874,140	2,356,729
Colona	261	89,787	519	50,849	141,416
Countryside	642	17,610	1,401	1,058,608	1,078,261
Crest Hill	480	262,485	925	152,094	415,984
Crete	356	157,097	774	149,883	308,110
Crete Township	104	31,404	239	(2,863)	28,884

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2022

	Administration	Benefit	Wellness	Terminal Reserves	Total
Crystal Lake	\$ 3,249	\$ 933,015	\$ 4,998	\$ 349,775	\$ 1,291,037
Darien	671	3,549	1,339	975,858	981,417
Deerfield	1,770	1,554,268	3,771	2,002,091	3,561,900
DeKalb	2,215	2,188,650	4,699	373,899	2,569,463
DeKalb County	2,952	1,352,311	5,364	(177,199)	1,183,428
Des Plaines	4,236	3,678,191	7,570	3,058,480	6,748,477
DU-Comm	933	81,433	1,767	270,072	354,205
East Moline	3,173	887,565	5,152	(213,221)	682,669
Effingham	1,045	190,030	2,212	(8,412)	184,875
Elk Grove Village	3,955	1,373,139	7,386	1,004,441	2,388,921
Evanston	6,007	1,882,590	13,440	4,317,963	6,220,000
FP Dist-DuPage Co	2,377	1,579,500	4,987	1,372,629	2,959,493
FPD Winnebago County	312	57,334	669	70,738	129,053
FPDKC	751	83,561	1,359	175,281	260,952
Franklin Park	1,407	546,328	3,101	337,972	888,808
Freeport	1,732	748,425	3,131	10,643	763,931
Gilberts	204	51,929	367	129,979	182,479
Glen Carbon	579	121,745	1,326	110,177	233,827
Glen Ellyn	1,441	669,888	3,144	450,128	1,124,601
Glencoe	1,175	131,177	2,421	341,748	476,521
Glenview	2,131	325,705	6,558	166,197	500,591
Glenview Park Distr	2,388	42,142	2,097	98,150	144,777
Grayslake	441	(574)	978	(1,607)	(762)
Hanover Park	1,865	1,457,793	3,774	2,605,371	4,068,803
Highland Park	3,138	2,057,213	5,570	874,078	2,939,999
Highwood	153	15,419	314	78,640	94,526
Hinsdale	1,055	116,270	2,120	2,264,754	2,384,199
Hoffman Estates	3,403	1,142,822	7,044	1,962,947	3,116,216
Homer Glen	285	35,044	613	(1,751)	34,191
Homewood	1,162	426,463	2,485	(22,688)	407,422
Homewood Library	172	31	288	40,590	41,081
Huntley	821	144,192	1,651	67,841	214,505

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2022**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Indian Head Park	\$ 180	\$ 469	\$ 389	\$ 240,898	\$ 241,936
Itasca	714	122,069	1,606	6,515	130,904
JAWA	125	11,926	279	358,815	371,145
Justice	412	11,922	723	217,024	230,081
La Grange	682	2,860	1,530	360,215	365,287
LaGrange Park	632	3,662	1,059	608,666	614,019
Lake County FPD	984	(8,699)	1,636	4,355	(1,724)
Lake Zurich	1,217	173,987	2,610	660,491	838,305
Lee County	1,188	251,188	2,491	(27,790)	227,077
Libertyville	1,327	1,001,229	2,804	1,013,271	2,018,631
Lindenhurst	242	(11,577)	393	561	(10,381)
Lisle	972	149,649	1,812	130,558	282,991
Lisle Park District	331	54,086	518	48,288	103,223
Lisle Woodridge FPD	989	337,492	2,055	292,282	632,818
Lockport	975	393,898	2,184	189,187	586,244
Lombard	3,079	433,389	4,845	1,830,530	2,271,843
McHenry County	8,805	3,235,958	16,805	530,784	3,792,352
McHenry Cty Con Dist	807	4,336	1,338	(7,784)	(1,303)
McHenry-city	1,424	228,964	2,104	112,277	344,769
Mokena	588	395,364	1,247	1,592,359	1,989,558
Monee	277	79,011	627	65,653	145,568
Monroe	1,502	(227,212)	3,124	4,680	(217,906)
Montgomery	633	4,014	1,352	373,118	379,117
Morton Grove	1,739	1,119,800	3,895	1,479,207	2,604,641
Mount Prospect	3,464	2,030,977	7,479	3,281,866	5,323,786
MPEA	272	282,340	618	187,185	470,415
Mundelein	949	(164,673)	1,562	(4,655)	(166,817)
Muni Cons Dispatch	104	18,728	236	28,635	47,703
Naperville Park Dist	1,036	175,550	2,324	285,259	464,169
New Baden	164	43,906	341	(1,494)	42,917
North Aurora	491	21,433	1,082	196,638	219,644
North Riverside	1,160	1,084,190	2,477	630,880	1,718,707

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2022**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Northbrook	\$ 2,566	\$ 3,092,843	\$ 5,224	\$ 2,587,422	\$ 5,688,055
Northbrook Library	424	267,904	895	(7,563)	261,660
Northbrook Park Dist	386	(13,415)	845	2,662	(9,522)
NWCD	711	141,840	1,606	96,234	240,391
Oak Park Public Libr	734	54,215	1,180	65,553	121,682
Oak Park Township	535	55,433	771	16,054	72,793
Oswego	1,391	353,673	2,564	546,668	904,296
Oswegoland PD	396	70,111	857	303,098	374,462
Palatine	3,187	1,136,718	5,953	(34,128)	1,111,730
Palatine PD	677	133,214	1,356	18,184	153,431
Park Ridge	2,270	862,233	4,626	1,078,238	1,947,367
Peotone	235	99,642	368	20,007	120,252
Peru	448	(1,996)	686	(1,942)	(2,804)
Plainfield	1,636	775,580	2,568	1,923,502	2,703,286
Princeton	636	419,353	1,422	28,485	449,896
River Forest	870	378,473	1,637	418,652	799,632
River Grove	634	139,014	1,052	3,741	144,441
Rochelle	1,186	335,614	2,154	52,461	391,415
Rock Falls	741	482,229	1,551	163,850	648,371
Rolling Meadows	1,600	981,001	3,179	1,971,036	2,956,816
Roscoe	206	12,768	475	62,422	75,871
Roselle	678	85,544	1,451	27,914	115,587
Schaumburg	5,348	3,158,836	9,026	1,789,510	4,962,720
SEECOM	317	99,537	464	55,553	155,871
South Chicago Height	283	30,461	584	(1,099)	30,229
South Holland	1,503	164,404	3,287	(4,341)	164,853
Spring Grove	179	31,857	293	36,595	68,924
St. Charles	334	(308,220)	801	(7,115)	(314,200)
Steger	359	67,927	674	278,027	346,987
Streamwood	1,654	504,291	3,252	4,534,748	5,043,945
Summit	957	120,404	1,124	148,492	270,977
Swansea	536	139,588	975	4,856	145,955

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2022**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Trenton	\$ 100	\$ 30,174	\$ 212	\$ (1,174)	\$ 29,312
Warrenville	657	93,578	1,326	130,428	225,989
Washington	625	290,234	1,421	112,462	404,742
Wauconda	449	79,892	999	(2,761)	78,579
West Chicago	719	444,328	1,612	1,758,556	2,205,215
West Dundee	456	73,425	961	36,374	111,216
Westchester	870	173,966	1,890	34,714	211,440
Westmont PD	136	10,002	272	261,201	271,611
Wheaton	2,326	1,050,991	4,120	569,241	1,626,678
Wheeling	2,713	1,310,860	5,917	2,097,765	3,417,255
Willowbrook	459	2,069	915	62,164	65,607
Winfield	400	240,130	774	153,903	395,207
Winnetka	2,008	145,177	3,600	198,646	349,431
Wood Dale	1,120	528,755	1,819	2,752,987	3,284,681
Wood River	695	131,601	1,489	136,631	270,416
Woodridge	971	4,621	2,033	1,174,047	1,181,672
Woodridge Library	106	4,278	245	12,792	17,421
WSCDC	225	40,101	475	239,386	280,187
Grand Total	170,865	62,080,721	331,480	76,721,103	139,304,169

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Benefit
Year Ended June 30, 2022**

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Algon-Lake Hills FPD \$	58,860 \$	1,157,169 \$	8,587 \$	- \$	- \$	621 \$	1,225,237
Algonquin	117,035	1,156,475	50,420	-	-	722	1,324,652
Barrington	-	1,294,544	13,320	-	-	520	1,308,384
Bartlett Fire PD	32,554	523,243	10,035	-	-	248	566,080
Batavia	191,663	3,830,545	63,387	21,686	-	1,402	4,108,683
Batavia Library	-	333,189	1,206	1,962	-	157	336,514
Beach Park	-	215,082	556	-	-	105	215,743
Beecher	11,629	284,106	223	2,367	-	151	298,476
Bensenville	109,581	1,053,142	16,001	-	-	555	1,179,279
Berkeley	38,535	233,055	4,619	3,169	-	120	279,498
Bloomington	93,338	507,010	15,366	5,931	-	249	621,894
Bloomington	-	7,711,946	46,302	-	-	4,422	7,762,670
Boone County	-	3,558,877	-	-	-	1,549	3,560,426
Buffalo Grove	353,266	4,606,624	36,962	-	-	2,024	4,998,876
Burr Ridge	-	-	3,920	4,280	54,146	-	62,346
Byron FPD	16,900	372,030	4,917	-	-	237	394,084
Campton Hills	4,744	122,384	1,128	-	-	80	128,336
Carol Stream	250,798	-	24,130	1,228	-	-	276,156
Carpentersville	-	2,904,661	56,736	5,792	54,857	1,426	3,023,472
Cary	57,939	395,044	7,998	-	-	241	461,222
Cary Fire Prtct Dist	18,848	233,026	-	3,847	-	115	255,836
Caseyville	23,989	419,139	8,987	4,359	-	234	456,708
Centralia	40,436	1,195,669	1,117	8,594	-	638	1,246,454
Channahon	32,873	492,454	7,161	5,967	-	194	538,649
Clarendon Hills	36,684	-	8,834	-	-	-	45,518
Coal City	-	316,549	2,403	-	-	223	319,175
Collinsville	163,710	4,481,194	44,707	-	-	2,096	4,691,707
Colona	-	449,498	2,408	-	4,006	254	456,166
Countryside	72,138	-	6,792	-	-	-	78,930
Crest Hill	47,074	902,208	2,047	-	-	352	951,681

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2022

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Crete	\$ -	\$ 681,984	\$ 2,753	\$ 4,636	\$ 39,649	\$ 340	\$ 729,362
Crete Township	-	261,361	448	726	7,411	117	270,063
Crystal Lake	298,680	4,770,268	85,167	-	-	2,190	5,156,305
Darien	-	-	12,552	-	-	-	12,552
Deerfield	167,007	3,078,423	36,203	6,959	-	1,413	3,290,005
DeKalb	344,759	4,404,582	35,837	-	-	1,777	4,786,955
DeKalb County	201,833	5,437,328	30,437	-	-	2,454	5,672,052
Des Plaines	557,568	6,266,519	154,285	39,975	-	2,862	7,021,209
DU-Comm	-	668,523	4,636	-	-	446	673,605
East Moline	-	3,699,702	12,707	-	54,803	2,527	3,769,739
Effingham	-	2,109,720	3,360	-	-	1,085	2,114,165
Elk Grove Village	461,535	7,159,677	(141)	86,133	7,556	2,988	7,717,748
Evanston	-	10,215,660	144,007	-	-	4,744	10,364,411
FP Dist-DuPage Co	270,158	2,799,487	10,392	-	-	1,228	3,081,265
FPD Winnebago County	33,340	406,437	2,962	1,573	-	204	444,516
FPDKC	51,108	351,231	7,649	-	-	234	410,222
Franklin Park	-	2,349,574	12,006	-	-	1,112	2,362,692
Freeport	59,587	2,725,990	18,610	2,044	-	1,536	2,807,767
Gilberts	22,033	117,014	1,026	-	-	67	140,140
Glen Carbon	34,488	1,315,117	11,240	4,446	-	650	1,365,941
Glen Ellyn	169,384	1,837,610	11,859	-	-	1,104	2,019,957
Glencoe	-	1,281,888	30,785	-	-	737	1,313,410
Glenview	258,544	3,504,766	47,873	20,256	-	1,780	3,833,219
Glenview Park Distr	80,330	1,433,120	17,464	20,450	-	790	1,552,154
Grayslake	56,646	795,116	5,418	-	-	479	857,659
Hanover Park	258,439	2,670,997	25,175	-	-	1,179	2,955,790
Highland Park	351,794	4,818,815	27,343	-	-	2,437	5,200,389
Highwood	-	311,072	3,503	-	-	141	314,716
Hinsdale	118,779	885,020	26,252	5,319	-	343	1,035,713
Hoffman Estates	261,210	6,404,562	60,576	21,875	-	3,027	6,751,250

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2022

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Homer Glen	\$ 25,406	\$ 535,472	\$ 7,315	\$ 3,238	\$ -	\$ (935)	570,496
Homewood	-	2,541,550	29,604	-	45,099	1,104	2,617,357
Homewood Library	-	3,496	599	-	-	4	4,099
Huntley	76,649	997,310	21,162	7,063	-	56	1,102,240
Indian Head Park	-	-	1,294	-	13,496	-	14,790
Itasca	67,596	1,032,330	7,678	7,372	-	680	1,115,656
JAWA	14,769	-	2,328	-	-	-	17,097
Justice	-	40,960	2,240	3,410	17,564	26	64,200
La Grange	-	25,100	8,825	-	(63)	10	33,872
LaGrange Park	-	-	10,168	-	33,973	-	44,141
Lake County FPD	94,767	1,129,071	36,354	12,619	-	502	1,273,313
Lake Zurich	-	1,322,369	25,176	-	-	676	1,348,221
Lee County	70,809	1,851,969	2,569	10,402	-	1,221	1,936,970
Libertyville	182,870	3,119,773	33,549	-	-	1,156	3,337,348
Lindenhurst	25,354	507,965	3,126	5,371	-	192	542,008
Lisle	94,581	1,176,371	7,697	10,647	-	652	1,289,948
Lisle Park District	-	378,974	6,496	-	32,116	173	417,759
Lisle Woodridge FPD	94,782	1,809,854	27,509	14,669	-	787	1,947,601
Lockport	97,272	1,845,312	15,157	15,110	-	941	1,973,792
Lombard	-	2,190,774	33,218	-	-	1,126	2,225,118
McHenry County	1,043,430	10,119,926	75,942	34,422	-	4,763	11,278,483
McHenry Cty Con Dist	71,131	779,484	6,524	-	-	495	857,634
McHenry-city	129,731	1,987,529	32,074	23,502	-	914	2,173,750
Mokena	58,610	694,539	3,223	-	-	328	756,700
Monee	-	633,178	2,309	-	-	279	635,766
Monroe	-	1,720,254	18,473	-	-	1,531	1,740,258
Montgomery	-	9,828	7,261	-	76,352	9	93,450
Morton Grove	-	3,401,055	46,388	-	-	1,784	3,449,227
Mount Prospect	297,282	5,697,574	68,991	19,346	2,356	2,909	6,088,458
MPEA	-	374,835	13,451	-	-	207	388,493

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2022

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Mundelein	\$ 111,855	\$ 1,480,259	\$ 22,205	\$ 19,664	\$ 938	\$ 651	1,635,572
Muni Cons Dispatch	-	12,135	1,109	-	-	11	13,255
Naperville Park Dist	-	1,493,803	22,445	-	-	658	1,516,906
New Baden	19,348	226,818	1,359	2,552	-	168	250,245
North Aurora	-	230,773	6,880	8,471	21,307	157	267,588
North Riverside	122,858	2,658,642	46,311	-	-	1,178	2,828,989
Northbrook	228,643	5,935,365	69,090	-	-	2,298	6,235,396
Northbrook Library	37,870	701,769	6,271	-	-	369	746,279
Northbrook Park Dist	39,603	609,025	8,341	8,483	-	276	665,728
NWCD	-	1,517,304	6,367	-	-	656	1,524,327
Oak Park Public Libr	-	997,372	1,063	4,256	19,319	494	1,022,504
Oak Park Township	-	497,616	5,887	2,670	30,549	295	537,017
Oswego	122,131	854,347	37,753	-	-	343	1,014,574
Oswegoland PD	51,429	92,715	6,351	6,504	-	56	157,055
Palatine	424,934	6,521,157	69,518	-	-	690,822	7,706,431
Palatine PD	74,369	1,072,645	21,669	4,869	-	533	1,174,085
Park Ridge	-	2,871,715	26,532	-	-	1,578	2,899,825
Peotone	-	368,906	(2,503)	2,096	-	181	368,680
Peru	29,787	606,059	2,808	-	-	337	638,991
Plainfield	157,157	1,677,428	16,485	33,449	-	728	1,885,247
Princeton	-	1,469,672	11,804	-	-	699	1,482,175
River Forest	87,945	811,515	16,499	-	-	543	916,502
River Grove	46,974	991,541	1,313	-	-	517	1,040,345
Rochelle	-	2,207,221	15,477	-	-	1,056	2,223,754
Rock Falls	47,021	1,100,640	3,191	-	-	761	1,151,613
Rolling Meadows	122,410	1,805,278	34,630	-	-	756	1,963,074
Roscoe	-	231,672	2,658	-	-	153	234,483
Roselle	85,270	1,088,052	21,479	5,579	-	584	1,200,964
Schaumburg	-	6,840,344	74,596	59,059	180,386	3,306	7,157,691
SEECOM	23,493	275,129	3,344	-	-	195	302,161

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)

Year Ended June 30, 2022

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
South Chicago Height \$	-	\$ 227,132	\$ 9,125	\$ 3,629	\$ 34,434	\$ 92	274,412
South Holland	161,732	3,017,024	-	-	-	1,611	3,180,367
Spring Grove	-	225,747	1,733	-	-	145	227,625
St. Charles	51,708	779,439	-	3,970	-	392	835,509
Steger	-	457,586	11,412	-	-	227	469,225
Streamwood	184,409	877,873	9,108	-	-	320	1,071,710
Summit	-	1,034,684	13,207	-	-	433	1,048,324
Swansea	38,812	706,045	4,253	2,229	-	450	751,789
Trenton	5,515	120,224	887	-	-	104	126,730
Warrenville	-	886,343	5,037	4,998	50,454	449	947,281
Washington	-	1,370,103	2,219	-	-	696	1,373,018
Wauconda	62,674	890,177	12,588	5,049	-	491	970,979
West Chicago	99,898	1,037,570	10,794	-	-	370	1,148,632
West Dundee	51,762	844,610	3,710	1,120	-	406	901,608
Westchester	125,451	1,659,479	8,865	-	-	842	1,794,637
Westmont PD	15,354	-	1,255	-	-	-	16,609
Wheaton	-	3,113,512	24,832	-	147,460	1,521	3,287,325
Wheeling	-	3,432,229	25,729	-	-	1,612	3,459,570
Willowbrook	-	-	11,043	-	48,935	-	59,978
Winfield	39,676	511,342	8,208	6,566	-	348	566,140
Winnetka	168,068	3,608,015	43,613	-	-	1,725	3,821,421
Wood Dale	120,647	1,155,707	30,557	22,746	-	484	1,330,141
Wood River	59,666	1,245,292	9,402	4,708	-	730	1,319,798
Woodridge	-	-	11,200	-	71,236	-	82,436
Woodridge Library	-	220,625	1,549	979	8,111	120	231,384
WSCDC	-	307,710	8,555	-	-	164	316,429
Grand Total	11,293,324	242,412,663	2,679,166	664,391	1,056,450	804,607	258,910,601

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Other
Year Ended June 30, 2022**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
Algon-Lake Hills FPD	\$ -	\$ -	\$ -	\$ 7,415	\$ 20,710	\$ -	\$ (1,253,361)	\$ 1,254,941
Algonquin	743,563	524	744,087	14,895	41,970	-	(2,125,605)	2,127,702
Barrington	698,349	362	698,711	10,534	27,757	50,000	(2,045,387)	2,056,086
Bartlett Fire PD	-	-	-	2,962	7,841	-	(576,882)	577,104
Batavia	212,458	120	212,578	18,180	48,787	-	(4,388,226)	4,470,936
Batavia Library	70,479	46	70,525	2,428	6,182	-	(415,651)	415,752
Beach Park	-	-	-	1,261	3,339	-	(220,343)	220,362
Beecher	-	-	-	1,803	5,256	-	(305,533)	305,837
Bensenville	678,443	439	678,882	11,886	31,944	-	(1,901,994)	1,902,599
Berkeley	324,852	202	325,054	3,837	10,161	-	(618,549)	617,490
Bloomington	1,087,959	718	1,088,677	11,555	35,717	-	(1,757,843)	1,710,539
Bloomington	472,509	276	472,785	56,138	154,538	-	(8,446,131)	8,408,679
Boone County	-	-	-	18,502	47,177	-	(3,626,104)	3,626,168
Buffalo Grove	367,712	205	367,917	26,634	75,692	(25,847)	(5,469,120)	5,510,607
Burr Ridge	677,791	492	678,283	5,878	16,516	-	(763,023)	763,023
Byron FPD	-	-	-	2,834	7,863	-	(404,781)	405,087
Campton Hills	-	-	-	948	2,823	-	(132,107)	131,976
Carol Stream	2,827,992	1,610	2,829,602	19,237	53,751	-	(3,178,746)	3,177,581
Carpentersville	250,437	174	250,611	19,127	50,412	-	(3,343,621)	3,344,280
Cary	363,342	268	363,610	6,081	17,404	-	(848,318)	849,486
Cary Fire Prtct Dist	55,072	29	55,101	1,711	4,667	-	(317,315)	317,507
Caseyville	-	-	-	2,797	7,387	-	(466,892)	466,976
Centralia	-	-	-	7,617	20,002	(2,134)	(1,274,073)	1,274,230
Channahon	164,010	54	164,064	2,963	10,915	51,563	(768,152)	769,562
Clarendon Hills	494,407	328	494,735	3,928	11,029	-	(555,213)	555,100
Coal City	-	-	-	2,668	7,468	-	(329,311)	329,569
Collinsville	80,769	57	80,826	25,723	70,094	-	(4,868,350)	4,924,324
Colona	-	-	-	3,036	7,812	-	(467,015)	467,051
Countryside	1,114,827	689	1,115,516	8,225	22,179	-	(1,224,849)	1,224,849
Crest Hill	178,731	101	178,832	5,410	16,670	(200,000)	(1,152,592)	1,179,241

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2022**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
Crete	\$ 61,195	\$ 40	\$ 61,235	\$ 4,545	\$ 12,334	\$ -	\$ (807,476)	\$ 810,340
Crete Township	-	-	-	1,398	3,634	14,262	(278,662)	277,524
Crystal Lake	467,836	263	468,099	29,302	81,987	-	(5,735,691)	5,724,910
Darien	1,174,972	657	1,175,629	7,848	21,776	(152)	(1,217,805)	1,216,672
Deerfield	696,404	436	696,840	22,107	61,236	-	(4,070,189)	4,072,776
DeKalb	866,727	529	867,256	27,536	76,623	-	(5,758,367)	5,724,000
DeKalb County	350,995	176	351,171	31,436	102,627	-	(6,157,289)	6,033,897
Des Plaines	1,473,487	853	1,474,340	44,381	128,938	(122,500)	(8,546,366)	8,566,020
DU-Comm	727,020	420	727,440	10,341	20,584	-	(1,431,969)	1,425,685
East Moline	-	-	-	30,203	81,731	(250,000)	(3,881,676)	3,885,730
Effingham	-	-	-	12,954	36,142	-	(2,163,260)	2,165,604
Elk Grove Village	1,064,659	633	1,065,292	43,277	123,212	-	(8,949,530)	8,957,032
Evanston	3,054,469	1,851	3,056,320	78,789	206,972	-	(13,706,490)	13,713,012
FP Dist-DuPage Co	1,644,226	1,219	1,645,445	29,237	82,435	(234,000)	(4,604,384)	4,740,000
FPD Winnebago County	208,566	124	208,690	3,919	10,729	-	(667,854)	668,722
FPDKC	456,947	432	457,379	7,968	21,496	-	(897,064)	897,484
Franklin Park	737,709	409	738,118	18,170	48,748	-	(3,167,729)	3,176,321
Freeport	-	-	-	18,354	53,090	-	(2,879,210)	2,883,015
Gilberts	179,488	113	179,601	2,143	6,073	-	(327,957)	325,379
Glen Carbon	-	-	-	7,774	20,047	-	(1,390,765)	1,390,770
Glen Ellyn	661,993	439	662,432	18,437	49,897	-	(2,750,722)	2,751,270
Glencoe	729,133	452	729,585	14,196	40,650	(7,200)	(2,090,639)	2,088,854
Glenview	2,393,446	1,436	2,394,882	38,428	63,100	(455,297)	(6,329,631)	6,339,474
Glenview Park Distr	327,259	240	327,499	12,300	80,356	-	(1,972,309)	1,972,792
Grayslake	-	-	-	5,732	15,988	-	(879,378)	880,372
Hanover Park	1,085,647	673	1,086,320	22,126	60,539	-	(4,124,775)	4,125,227
Highland Park	490,872	296	491,168	32,642	93,402	-	(5,817,599)	5,824,722
Highwood	10,542	13	10,555	1,840	5,345	-	(332,456)	329,999
Hinsdale	1,054,913	696	1,055,609	12,420	36,624	-	(2,140,367)	2,143,289
Hoffman Estates	757,955	429	758,384	41,289	117,847	(83,618)	(7,668,771)	7,746,424

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2022

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
Homer Glen	\$ 59,951	\$ 50	\$ 60,001	\$ 3,597	\$ 9,995	\$ 46,990	\$ (645,276)	\$ 645,679
Homewood	192,545	115	192,660	14,573	40,237	25,338	(2,890,166)	2,892,205
Homewood Library	133,950	137	134,087	1,684	5,285	-	(145,154)	146,074
Huntley	328,119	194	328,313	9,669	28,564	-	(1,468,785)	1,439,279
Indian Head Park	319,371	191	319,562	2,282	6,416	-	(343,050)	343,050
Itasca	130,566	108	130,674	9,411	24,728	-	(1,280,469)	1,275,736
JAWA	294,626	137	294,763	1,638	4,301	-	(317,799)	317,799
Justice	505,805	328	506,133	4,232	11,672	-	(586,238)	586,644
La Grange	1,076,019	741	1,076,760	8,961	23,612	-	(1,143,203)	1,143,566
LaGrange Park	855,971	520	856,491	6,210	18,499	-	(925,340)	924,985
Lake County FPD	574,673	301	574,974	9,595	24,915	-	(1,882,799)	1,894,908
Lake Zurich	981,219	604	981,823	15,300	42,131	-	(2,387,475)	2,388,671
Lee County	-	-	-	14,591	41,102	-	(1,992,664)	1,980,000
Libertyville	381,086	220	381,306	16,431	46,046	(150,288)	(3,630,841)	3,629,672
Lindenhurst	-	-	-	2,300	7,380	-	(551,688)	552,484
Lisle	324,422	237	324,659	10,626	30,784	-	(1,656,016)	1,658,418
Lisle Park District	122,727	81	122,808	3,036	8,275	-	(551,879)	552,113
Lisle Woodridge FPD	454,226	222	454,448	12,052	34,312	-	(2,448,413)	2,450,184
Lockport	176,308	130	176,438	12,797	33,628	-	(2,196,657)	2,196,647
Lombard	2,195,272	1,250	2,196,522	28,382	80,967	-	(4,530,988)	4,530,562
McHenry County	6,450,864	3,482	6,454,346	98,514	278,798	(1,500,000)	(16,610,142)	16,420,445
McHenry Cty Con Dist	242,305	162	242,467	7,848	21,339	-	(1,129,285)	1,131,336
McHenry-city	200,431	117	200,548	12,328	39,877	-	(2,426,506)	2,421,600
Mokena	495,682	285	495,967	7,323	20,341	-	(1,280,329)	1,280,808
Monee	47,694	28	47,722	3,661	9,637	-	(696,786)	705,618
Monroe	-	-	-	18,299	52,059	-	(1,810,617)	1,813,906
Montgomery	1,171,483	654	1,172,137	7,921	21,963	-	(1,295,472)	1,296,719
Morton Grove	211,221	127	211,348	22,835	60,125	-	(3,743,534)	3,744,681
Mount Prospect	1,234,207	759	1,234,966	43,819	119,870	-	(7,487,113)	7,486,832
MPEA	152,657	97	152,754	3,634	9,464	-	(554,346)	554,544

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2022**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
Mundelein	\$ 188,765	\$ 116	\$ 188,881	\$ 9,154	\$ 24,271	\$ -	\$ (1,857,878)	\$ 1,858,695
Muni Cons Dispatch	129,217	103	129,320	1,380	3,634	-	(147,591)	147,684
Naperville Park Dist	633,257	482	633,739	13,616	35,850	-	(2,200,109)	2,200,564
New Baden	-	-	-	2,006	5,676	27,201	(257,926)	258,174
North Aurora	614,640	375	615,015	6,348	17,003	-	(905,953)	906,313
North Riverside	33,745	35	33,780	14,508	40,126	-	(2,917,406)	2,925,353
Northbrook	450,496	266	450,762	30,627	88,960	-	(6,805,743)	6,762,364
Northbrook Library	79,656	70	79,726	5,244	14,674	-	(845,924)	793,841
Northbrook Park Dist	195,766	139	195,905	4,959	13,664	-	(880,255)	878,318
NWCD	249,163	131	249,294	9,412	24,629	-	(1,807,663)	1,807,880
Oak Park Public Libr	125,134	86	125,220	6,927	19,366	73,243	(1,174,017)	1,175,470
Oak Park Township	84,573	84	84,657	4,527	13,072	-	(639,273)	628,675
Oswego	1,302,805	914	1,303,719	15,023	41,481	-	(2,374,797)	2,376,549
Oswegoland PD	429,960	365	430,325	5,023	13,749	-	(606,150)	591,755
Palatine	55,476	33	55,509	34,887	97,095	-	(7,205,987)	7,208,607
Palatine PD	215,548	134	215,682	7,958	22,215	-	(1,419,940)	1,420,934
Park Ridge	1,048,022	691	1,048,713	27,121	71,225	-	(4,046,886)	4,047,618
Peotone	-	-	-	2,162	8,213	-	(379,055)	384,048
Peru	-	-	-	4,021	10,723	-	(653,733)	654,140
Plainfield	859,459	531	859,990	15,042	41,038	-	(2,801,316)	2,751,436
Princeton	-	-	-	8,344	22,020	-	(1,512,540)	1,512,867
River Forest	423,383	258	423,641	9,587	30,243	-	(1,379,974)	1,383,065
River Grove	-	-	-	6,173	16,323	-	(1,062,840)	1,062,927
Rochelle	-	-	-	12,622	35,761	-	(2,272,139)	2,272,447
Rock Falls	-	-	-	9,090	25,609	-	(1,186,311)	1,184,416
Rolling Meadows	1,462,883	804	1,463,687	18,639	55,598	(1,679)	(3,500,998)	3,398,245
Roscoe	121,724	80	121,804	2,778	7,170	-	(366,234)	366,286
Roselle	232,281	126	232,407	8,483	23,673	-	(1,465,528)	1,466,956
Schaumburg	1,813,152	1,122	1,814,274	52,909	148,392	-	(9,173,267)	9,151,089
SEECOM	38,507	34	38,541	2,732	7,670	-	(351,103)	351,310

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2022**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
South Chicago Height	\$ 315,610	\$ 195	\$ 315,805	\$ 3,432	\$ 9,860	\$ 10,993	\$ (640,316)	\$ 642,511
South Holland	-	-	-	19,246	52,087	-	(3,251,701)	3,253,890
Spring Grove	-	-	-	1,730	6,206	-	(235,561)	237,279
St. Charles	-	-	-	4,692	12,039	-	(852,240)	846,404
Steger	156,909	104	157,013	3,956	12,561	-	(642,756)	643,489
Streamwood	2,457,567	1,274	2,458,841	19,044	57,308	-	(3,606,902)	3,611,348
Summit	159,986	117	160,103	6,569	20,057	-	(1,235,053)	1,291,226
Swansea	25,272	29	25,301	5,722	15,534	-	(798,347)	796,158
Trenton	-	-	-	1,242	3,615	3,384	(131,586)	131,939
Warrenville	326,702	200	326,902	7,756	21,807	-	(1,303,746)	1,305,677
Washington	-	-	-	8,317	21,727	-	(1,403,062)	1,403,510
Wauconda	-	-	-	5,860	15,548	-	(992,387)	991,873
West Chicago	858,185	420	858,605	9,439	24,829	3,000	(2,041,504)	2,014,410
West Dundee	111,896	64	111,960	5,631	15,797	-	(1,034,999)	1,035,991
Westchester	142,340	87	142,427	11,095	30,162	-	(1,978,320)	1,979,525
Westmont PD	186,226	134	186,360	1,591	4,717	-	(209,276)	264,000
Wheaton	841,064	500	841,564	24,150	68,347	-	(4,221,386)	4,157,292
Wheeling	1,914,241	1,291	1,915,532	34,684	94,109	-	(5,503,896)	5,510,989
Willowbrook	672,567	448	673,015	5,355	15,959	(685,000)	(754,306)	761,101
Winfield	33,930	32	33,962	4,545	12,460	-	(617,107)	619,954
Winnetka	73,364	42	73,406	21,104	60,361	-	(3,976,291)	3,980,629
Wood Dale	827,042	410	827,452	10,682	32,561	-	(2,200,836)	2,202,569
Wood River	-	-	-	8,721	24,054	-	(1,352,574)	1,353,532
Woodridge	1,475,996	998	1,476,994	11,923	33,539	-	(1,604,892)	1,888,858
Woodridge Library	-	-	-	1,436	3,753	-	(236,574)	236,646
WSCDC	96,580	69	96,649	2,778	7,901	-	(423,756)	505,296
Grand Total	72,316,651	44,193	72,360,844	1,942,856	5,420,568	(3,411,741)	(336,048,407)	336,241,247

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Supplemental Assessments - Last Three Fiscal Years
Year Ended June 30, 2022**

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, 2022**

Year Ended	Member Contributions					Interest	Other	Totals
	Administrative	Benefit	Wellness	HMO	Terminal Reserve			
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
2021	4,822,111	239,515,701	1,708,727	75,514,007	(2,660,146)	1,607,681	-	320,508,081
2022	5,420,568	258,910,601	1,942,856	72,360,844	(3,218,900)	(7,315,118)	-	328,100,851

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Activity - Last Ten Fiscal Years
June 30, 2022**

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	
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
2021	36,115,208	287,582,103	(245,436,823)	(36,115,208)	42,145,280
2022	42,145,280	304,017,067	(256,279,530)	(42,145,280)	47,737,537

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

Year Ended June 30	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Operating revenues:										
Member Contribution, Net	\$162,468,804	\$172,366,915	\$172,081,013	\$185,549,879	\$233,969,272	\$290,285,355	\$306,953,993	\$300,207,237	\$318,900,400	\$335,415,969
Other	-	-	-	-	-	-	-	-	-	-
Total Operating Revenues	<u>162,468,804</u>	<u>172,366,915</u>	<u>172,081,013</u>	<u>185,549,879</u>	<u>233,969,272</u>	<u>290,285,355</u>	<u>306,953,993</u>	<u>300,207,237</u>	<u>318,900,400</u>	<u>335,415,969</u>
Operating expenses:										
Administration	10,135,419	16,571,746	16,025,124	17,912,067	15,479,316	18,613,867	18,521,531	18,141,391	18,085,996	20,588,708
Insurance Premiums	8,165,454	9,222,735	12,118,618	13,783,009	17,422,039	21,635,224	22,249,025	8,648,836	9,946,155	12,655,865
Claims Expense - Net	130,429,913	138,986,443	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945	260,419,348	287,582,103	304,017,067
Total Operating Expenses	<u>148,730,786</u>	<u>164,780,924</u>	<u>177,006,337</u>	<u>195,256,805</u>	<u>235,839,943</u>	<u>287,235,446</u>	<u>291,128,501</u>	<u>287,209,575</u>	<u>315,614,254</u>	<u>337,261,640</u>
Operating Income (Loss)	<u>13,738,018</u>	<u>7,585,991</u>	<u>(4,925,324)</u>	<u>(9,706,926)</u>	<u>(1,870,671)</u>	<u>3,049,909</u>	<u>15,825,492</u>	<u>12,997,662</u>	<u>3,286,146</u>	<u>(1,845,671)</u>
Nonoperating revenues:										
Investment Income	105,851	311,035	1,004,959	2,080,087	(105,413)	687,079	5,935,992	5,223,877	1,607,681	(7,315,118)
Extraordinary Item	-	(1,595,780)	-	-	-	-	-	-	-	-
Change in Net Position before Dividends	<u>13,843,869</u>	<u>6,301,246</u>	<u>(3,920,365)</u>	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>21,761,484</u>	<u>18,221,539</u>	<u>4,893,827</u>	<u>(9,160,789)</u>
Dividends Withdrawn/(Declared)	-	-	-	-	-	-	(10,361,525)	(10,830,073)	(12,806,762)	10,727,538
Change in Net Position	<u>13,843,869</u>	<u>6,301,246</u>	<u>(3,920,365)</u>	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>11,399,959</u>	<u>7,391,466</u>	<u>(7,912,935)</u>	<u>1,566,749</u>
Net Position - Beginning	<u>37,414,580</u>	<u>51,258,449</u>	<u>59,924,127</u>	<u>56,003,762</u>	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>
Net Position - Ending	<u>51,258,449</u>	<u>57,559,695</u>	<u>56,003,762</u>	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>	<u>62,583,066</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Statement of Net Position
Last Ten Years**

Year Ended June 30	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Assets										
Cash and Investments	\$111,427,473	\$126,094,559	\$128,853,979	\$125,718,405	\$125,776,033	\$133,515,497	\$151,153,839	\$171,498,478	\$180,331,672	\$176,977,040
Receivables										
Other	0	0	0	0	62,730	12,231	76,333	311,402	118,411	85,419
Accrued Interest	0	0	252,719	252,339	341,174	374,565	451,476	398,948	446,829	745,404
Rebates	0	0	5,113,929	3,544,307	4,878,263	7,346,204	7,649,150	10,623,052	13,560,902	13,323,694
Recoveries	130,874	132,236	43,932	167,474	2,567,886	5,376,796	6,691,192	3,176,183	2,094,179	2,301,160
Prepaid Expenses	68,428	98,790	87,955	128,334	130,676	228,653	263,956	276,806	284,347	324,455
Total Assets	111,626,775	126,325,585	134,352,514	129,810,859	133,756,762	146,853,946	166,285,946	186,284,869	196,836,340	193,757,172
Liabilities										
Accounts Payable	1,719,548	893,695	2,325,516	688,188	604,247	511,693	313,790	378,892	516,892	530,546
Due to Members	32,775,005	40,114,843	45,793,461	52,589,542	56,021,170	56,967,102	69,086,400	80,861,517	93,157,851	82,906,023
Claims Payable	25,873,773	27,757,352	30,229,775	28,156,206	30,730,506	39,237,324	35,347,970	36,115,207	42,145,280	47,737,537
Total Liabilities	60,368,326	68,765,890	78,348,752	81,433,936	87,355,923	96,716,119	104,748,160	117,355,616	135,820,023	131,174,106
Net Position										
Unrestricted Net Position	51,258,449	57,559,695	56,003,762	48,376,923	46,400,839	50,137,827	61,537,786	68,929,253	61,016,317	62,583,066

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Medical Policies By Year
Last Ten Years**

Year Ended June 30	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
PPO/EPO Policies	6,777	6,954	7,262	8,301	10,034	12,066	12,394	12,321	12,483	13,291
HMO Policies	3,438	3,558	3,698	4,623	4,865	5,730	5,541	4,874	4,817	4,874
Total Medical Policies	10,215	10,512	10,960	12,924	14,899	17,796	17,935	17,195	17,300	18,165
Dental Policies	5,186	5,158	5,218	6,303	7,162	8,334	8,726	10,046	10,317	11,803
Life Policies	9,906	10,343	11,155	12,812	15,051	17,713	17,724	18,173	18,428	18,784

Source - Arthur J Gallagher

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Membership By Year
Last 10 Years**

Year Ended June 30	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Individual Members	32	33	33	36	35	33	34	34	34	45
Sub-Pool Members	32	38	47	55	73	95	94	96	102	96
Listed Entities	6	6	5	5	6	7	5	5	11	12
Total Members	70	77	85	96	114	135	133	135	147	153

Source - IPBC

**Intergovernmental Personnel Benefit Cooperative
Schedule of Ten Largest Members By Health Plan Enrollment
June 30, 2022**

Entity	Health Plan Enrollment	2020 Population
McHenry County	892	308,760
City of Evanston	713	74,486
City of Bloomington	522	76,610
Village of Schaumburg	481	74,227
Village of Elk Grove Village	399	33,127
Village of Mount Prospect	397	54,167
City of Des Plaines	393	58,364
Village of Hoffman Estates	368	51,895
Village of Glenview	340	44,692
Village of Palatine	316	68,557

Sources:

IPBC Health Plan Enrollment

2010 Population - US Census Bureau