



Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Year Ended
June 30, 2021 and 2020



Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Year Ended
June 30, 2021 and 2020

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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Introductory Section



Letter of Transmittal

December 14, 2021

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

The Comprehensive Annual Financial Report of the Intergovernmental Personnel Benefit Cooperative (IPBC or the Cooperative) for the year ended June 30, 2021, 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, 2021, 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, 2021, are free of material misstatement. The independent audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. The independent auditor's report is presented as the first component of the financial section of this report.

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

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

Profile of the IPBC

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

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

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

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

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

During the fiscal year ended June 30, 2021, there were 147 members participating in IPBC including sub-pools. Pursuant to the by-laws and rules developed by the IPBC, 102 separate entities were participating as members of six sub-pools. Sub-pools are each entitled to one full membership on the Board of Directors and are established to enable smaller entities to further share their risk. A complete list of the different entities participating in the IPBC is contained in the schedules.

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 2020-21 membership year are presented in the Other Supplementary Information section.

Major Initiatives & Accomplishments

The following are highlights for 2020-21 fiscal year:

Claims Performance of Major Funds: In the 2020-21 fiscal year the Benefit Fund, which includes all costs for the PPO plan, Dental plan and Life plan incurred a loss ratio of 99.5% and incurred an operating profit of \$1,313,273. The HMO plan incurred a loss ratio of 93.5% and incurred an operating profit of \$4,889,120. The loss ratios of both the medical plans were impacted by a sharp increase in the Incurred But Not-Reported claim activity after being suppressed due to COVID for the year ended June 30, 2020.

2021-22 Rate Renewal: At their March meeting, the Board of Directors approved the new rates for the 2021-22 fiscal year. The average rate changes for members were: 4.0% for the PPO plan, (3.6%) for the HMO plan, 0.7% for the dental plan and an increase to ten cents per thousand of coverage for the Life Insurance plan.

Cost Containment: Effective July 1, 2019, the IPBC entered into a new agreement with Express Scripts for the IPBC's prescription drug program. The new agreement included enhanced rebate guarantees that resulted in a significant increase in pharmacy rebates of \$4.1 million from \$14.8 million in the 2018-19 plan year to \$19.8 million in the 2020-21 plan year. The IPBC also established a policy that requires all members to conduct a Dependent Eligibility Audit no later than June 30, 2021, and then every five years. This program is estimated to save the IPBC 3% in claim costs. To date, 232 ineligible dependents have been removed from the IPBC health plans, which is estimated to save the IPBC over \$1.2 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 2020-21 plan year, the IPBC added ten new members including: Byron Forest Preserve District, Byron Park District, Byron Township, Village of Lindenhurst, Batavia Public Library, Cary Fire Protection District, City of Centralia, McHenry County Conservation District, Northbrook Park District, and the Village of Caseyville. The IPBC expects membership growth to continue as one entity joined the IPBC on July 1, 2021, and four additional entities will be joining the IPBC on January 1, 2022. The IPBC has interest from several other entities on future membership.

Additional Benefits: During the prior fiscal year, the IPBC approved adding a Vision program to its plan offerings and the Vision program became effective on July 1, 2020, and fifty-nine members offer the 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 a total return of over \$1.6 million in earnings. The IPBC approved adding equities to the investment portfolio with a maximum investment of 10% of the total portfolio. There were not any fund manager changes in the fiscal year.

Member Training: The IPBC's Membership Development Committee is responsible for planning and conducting quarterly training for the IPBC members on a wide range of topics. During the fiscal year, the IPBC provided training on the IPBC renewal process, the IPBC Wellness Program and IPBC Finances.

For the Future

In June 2020, the Board of Directors approved a new Operating Model for the IPBC that will be implemented over the next two plan years. The new Operating Model includes the addition of two new IPBC staff positions in the 2021-22 fiscal year and the realignment of various vendors. The new vendor agreements were approved at the November 2021 Board of Directors meeting and will be effective on July 1, 2022. The new Operating Model will help to shape the IPBC's future.

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

Factors Affecting Financial Condition

The information presented in the financial statements is 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, 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.

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 \$154,686,356 for the fiscal year ended June 30, 2012, to \$318,900,400 for the fiscal year ended June 30, 2021, 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 \$4,822,111 as compared to budget of \$5,230,826 and were \$408,715 (7.8%) under budget due primarily due to lower-than-expected Businessolver and GBS fees.
- Administrative Fund expenses amounted to \$4,980,169 as compared to budget of \$5,228,003 and were \$247,834 (4.7%) under budget primarily due to lower-than-expected GBS service costs. GBS service costs were \$266,437 (6.9%) under budget.
- Wellness Fund revenues amounted to \$1,708,727 as compared to budget of \$1,703,916 and were \$4,811 (0.3%) over budget.
- Wellness Fund expenses amounted to \$1,806,695 as compared to budget of \$1,690,500 and were \$116,696 (6.9%) over budget primarily due to higher-than-expected program incentives. Program Incentives were \$71,900 (6.2%) 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 \$1,607,681 with a net increase in fair value of investments of \$8,833,198. Cash and investments held on June 30, 2021, totaled \$180,331,676. IPBC pools the cash for investment purposes, thereby maximizing the rate of return.

As of June 30, 2021, and 2020, IPBC's cash and investments were comprised of the following:

Deposit & Investment Type	2021	2020
Deposits with Financial Institutions	\$19,390,112	\$23,948,511
Negotiable Certificates of Deposit	27,763,434	30,760,615
IL Metropolitan Investment Fund - Convenience Fund	35,953,304	35,856,556
IL Metropolitan Investment Fund - 1-3 Year Series	7,724,039	7,702,941
Municipal Obligations	32,161,667	29,447,255
U.S. Treasury Notes	242,930	0
Corporate Notes	10,413,700	10,237,800
Fixed Annuity Contracts	10,000,000	0
U.S Agency Notes	28,687,999	33,544,800
Equities	7,994,491	0
Total	\$180,331,676	\$171,498,478

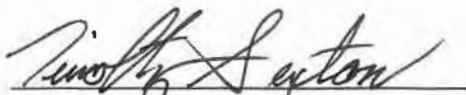
Awards and Acknowledgements

The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the IPBC for its comprehensive annual financial report for the fiscal year ended June 30, 2020. This was the second 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 Comprehensive Annual 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 Comprehensive Annual Financial Report continues to meet the Certificate of Achievement Program's requirements, and the IPBC will be submitting the current Comprehensive Annual 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 Comprehensive Annual
Financial Report
For the Fiscal Year Ended

June 30, 2020

Christopher P. Morill

Executive Director/CEO



INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

List of Principal Officials As of June 30, 2021

Executive Board

- Chairperson – Eric Palm, Village of Hoffman Estates
- Vice Chairperson – Ann Everhart, Village of Schaumburg
- Past Chairperson – Brad Wilson, City of Wood Dale
- Treasurer – Tim Sexton, Village of Lombard
- Operations Committee Chairperson – Scott Anderson, Village of Barrington
- 1 to 50 Member Representative - Tom Durkin, Village of Channahon
- 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, 2020

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

Executive Director

David Cook



**BOARD OF DIRECTORS
As of June 30, 2021**

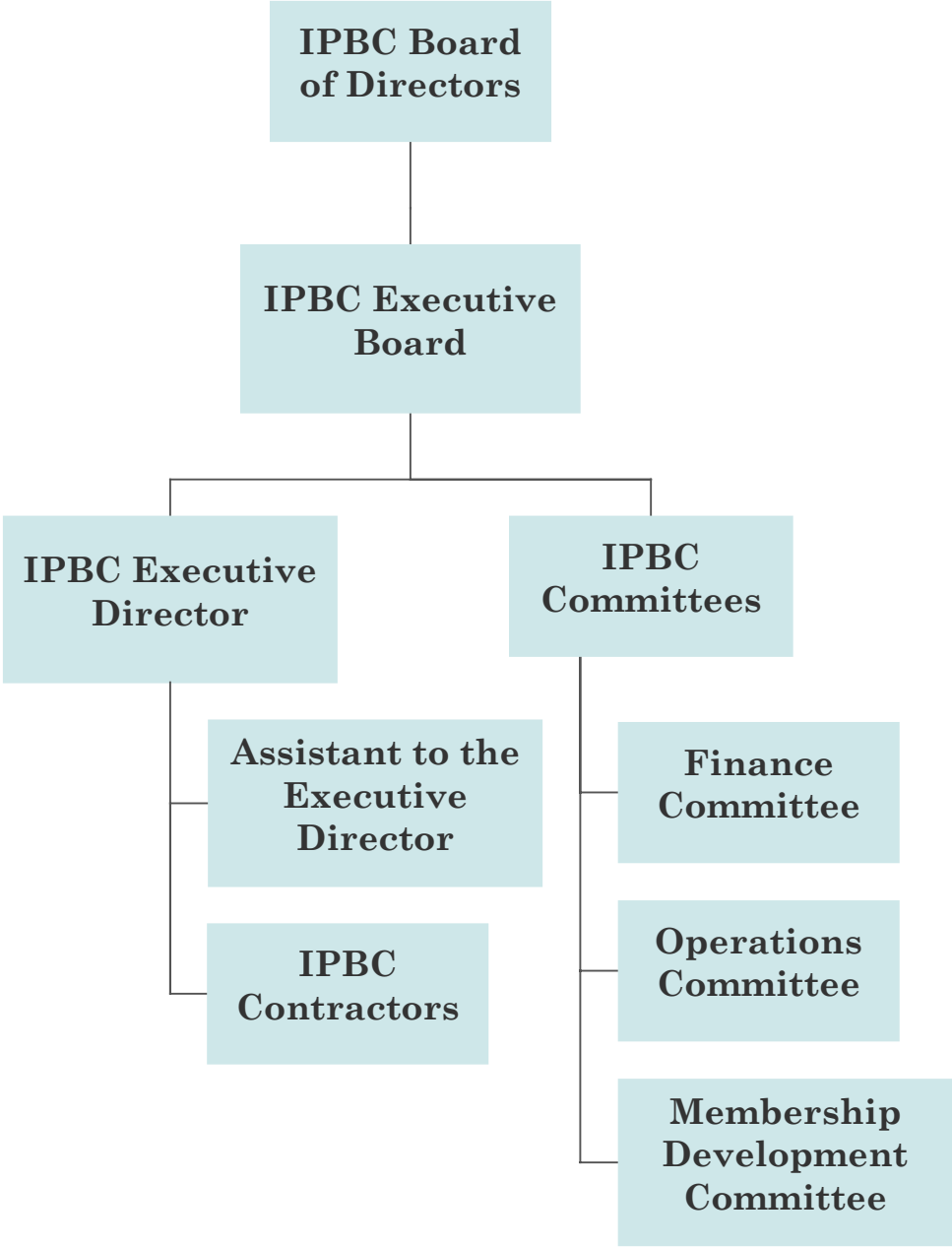
MEMBER	DELEGATE	ALTERNATE
BARRINGTON	SCOTT ANDERSON	HEATHER MC GOVERN
BLOOMINGDALE	BARBARA WEBER	GARY L. SZOTT
BLOOMINGTON	NICOLE ALBERTSON	JOSH HANSEN
BUFFALO GROVE	ART MALINOWSKI	KATE GOLBACH
CAROL STREAM	CARYL REBHOLZ	JON BATEK
CARPENTERSVILLE	CARRIE CICHON	DELORES PLOCKE
CRYSTAL LAKE	JULIE MEYER	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
ELK GROVE VILLAGE	RAY RUMMEL	MICHAEL KRCIK
EVANSTON	HITESH DESAI	JENNIFER LIN
FOREST PRESERVE DISTRICT-DUPAGE COUNTY	CHRISTINA WATSON	MEGAN DENNIGER
FRANKLIN PARK	LISA ANTHONY	KEVIN QUINLAN
GLENVIEW	SARAH SCHILLERSTROM	MEGAN IOZZO
HANOVER PARK	BARRY KURCZ	REMY NAVARETTE
HIGHLAND PARK	EMILY TAUB	AARON SMITH
HOFFMAN ESTATES	PATRICK SEGER	ERIC PALM
HOMEWOOD	DENNIS BUBENIK	AMY ZUKOWSKI
LOMBARD	NICOLE ARANAS	TIM SEXTON
MCHENRY COUNTY	CHERYL CHUKWU	SUZANNE ZIEBART
MORTON GROVE	THOMAS FRIEL	HANNAH SULLIVAN
MOUNT PROSPECT	AMIT THAKKAR	HEIDI NEU
NIHII	LISA SCHEINER	GAVIN MORGAN
NORTHBROOK	DEBBIE FORD	MICHELLE JIN
NWHIP	DOUG GIBSON	TIM SCHOLENGER
OSWEGO	MARK HORTON	CHRISTINA BURNS
PALATINE	PAM JACKSON	PAUL MEHRING
PARK RIDGE	LEISA NIEMOTKA	JOE GILMORE
QCHIP	JEFF FIEGENSCHUH	NANCY BINGHAM
ROLLING MEADOWS	BARRY KRUMSTOK	JOYCE DELEON
MEMBER	DELEGATE	ALTERNATE



BOARD OF DIRECTORS
As of June 30, 2021
(Continued)

SCHAUMBURG	ANN EVERHART	HANK STUCHEL
SIHII	SCOTT BORROR	BEN SCHLOESSER
SOUTH CENTRAL	CARRIE DITTMAN	MAUREEN POTEPA
SWAHM	TRACI PLECKHAM	TOM DURKIN
WEST CHICAGO	CAROL LE BEAU	LINDA MARTIN
WHEATON	HOLLY SCHULZ	BOB LEHNARDT
WHEELING	MICHAEL KAPLAN	MICHAEL CROTTY
WOOD DALE	BRAD WILSON	KATE BUGGY

Intergovernmental Personnel Benefit Cooperative Organization Chart



Financial Section

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

SIKICH.COM

INDEPENDENT AUDITOR'S REPORT

Members of the Board of Directors
and Management
Intergovernmental Personnel Benefit Cooperative
Lake Villa, Illinois

We have audited the accompanying financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative), as of and for the years ended June 30, 2021 and 2020, and the related notes to financial statements, which collectively comprise the Cooperative's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

Opinion

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the financial position of the Intergovernmental Personnel Benefit Cooperative, as of June 30, 2021 and 2020, and the changes in financial position and cash flows thereof for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

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

Other Information

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

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

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

Sikich LLP

Naperville, Illinois
December 14, 2021

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS

For the Years Ended June 30, 2021, 2020 and 2019

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, 2021, 2020 and 2019. 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, 2021, there were 147 members participating in IPBC including 34 individual members, 6 sub-pools with 102 total members and 11 listed entities. Pursuant to the by-laws and rules developed by the IPBC, the 102 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 and are established to enable smaller entities to further share their risk. A complete list of the different entities participating in the IPBC is contained in the schedules. During the fiscal year ended June 30, 2021, 10 new members entered the IPBC including Batavia Public Library, Byron Forest Preserve, Byron Park District, Byron Township, Cary Fire Protection District, Caseyville, Centralia, Lindenhurst, McHenry County Conservation District, and Northbrook Park District. No members withdrew from the IPBC during the fiscal year ended June 30, 2021.

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 dividends and other assets payable to the members.

Total assets increased by \$19,998,923, from \$166,285,946 in 2019 to \$186,284,869 in 2020 and increased \$10,551,471, to \$196,836,340 in 2021. Cash and investments increased from \$151,153,839 in 2019 to \$171,498,478 in 2020 and increased to \$180,331,672 in 2021. Net Position increased from \$61,537,786 in 2019 to 68,929,252 and decreased to \$61,016,317 in 2021.

	2021	2020	2019
Total Assets	\$ 196,836,340	186,284,869	166,285,946
Total Liabilities	135,820,023	117,355,617	104,748,160
Total Net Position	61,016,317	68,929,252	61,537,786

At the fiscal year ended June 30, 2021, the IPBC investment portfolio consists of \$109,269,730 in fixed income securities, and \$43,677,343 in the Illinois Metropolitan Investment Fund.

Results of Operations

Operating revenues, consisting of member contributions, decreased -2.20% from \$306,953,993 in 2019 to \$300,207,237, and increased 6.23% to 318,900,400 in 2021. Total operating expenses decreased from \$291,128,501 in 2019 to 287,209,575 in 2020 and increased to \$315,614,254 in 2021. Net claims expense was 90.7% of total operating expenses, or \$260,419,348, increasing by 4% from 2019 to 2020. Net claims expense was 91.1% of total operating expenses, or \$287,582,103, increasing by 10.4% from 2020 to 2021.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations - Continued

In the Administrative Account, in 2020 operating expenses exceeded operating revenues by \$264,375. However, with the mandatory account balance requirement the net position increased by \$8,727 to \$86,570 through internal transfers from the Terminal Reserves. In 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 the Benefit Account, operating revenues exceeded operating expenses by \$7,818,765 in 2020 and operating revenues exceeded operating expenses by \$1,313,273 in 2021. The net position increased from \$61,150,631 in 2019 to \$68,573,325 in 2020 and decreased to \$61,016,317 in 2021. 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 \$8,463,463 in 2020 and \$4,889,120 in 2021. 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.

	<u>2021</u>	<u>2020</u>	<u>2019</u>
Operating Revenues			
Member Contributions-Net	\$ 318,900,400	300,207,237	306,953,993
Operating Expenses	<u>315,614,254</u>	<u>287,209,575</u>	<u>291,128,501</u>
Operating Income (Loss)	3,286,146	12,997,662	15,825,492
Nonoperating Revenues			
Investment Income	<u>1,607,681</u>	<u>5,223,877</u>	<u>5,935,992</u>
Change in Net Position before Dividen	4,893,827	18,221,539	21,761,484
Dividends Declared	<u>(12,806,762)</u>	<u>(10,830,073)</u>	<u>(10,361,525)</u>
Change in Net Position	(7,912,935)	7,391,466	11,399,959
Net Position - Beginning	<u>68,929,252</u>	<u>61,537,786</u>	<u>50,137,827</u>
Net Position - Ending	<u><u>61,016,317</u></u>	<u><u>68,929,252</u></u>	<u><u>61,537,786</u></u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

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.

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, 2021 and 2020**

	2021	2020
ASSETS		
Cash and Investments	\$ 180,331,672	171,498,478
Receivables		
Accrued Interest	446,829	398,948
Other	118,411	311,402
Rebates	13,560,902	10,623,052
Stop-Loss Recoveries	2,094,179	3,176,183
Prepaid Expenses	284,347	276,806
Total Assets	196,836,340	186,284,869
LIABILITIES		
Accounts Payable	516,892	378,892
Due to Members	93,157,851	80,861,517
Claims Payable	42,145,280	36,115,208
Total Liabilities	135,820,023	117,355,617
NET POSITION		
Unrestricted Net Position	61,016,317	68,929,252

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Revenues, Expenses, and
Changes in Net Position
Years Ended June 30, 2021 and 2020**

	2021	2020
Operating Revenues		
Member Contributions - Net	\$ 318,900,400	300,207,237
Operating Expenses		
Administration	18,085,996	18,141,391
Insurance Premiums	9,946,155	8,648,836
Claims Expense - Net	287,582,103	260,419,348
Total Operating Expenses	315,614,254	287,209,575
Operating Income	3,286,146	12,997,662
Nonoperating Revenues/(Expense)		
Investment Income	1,607,681	5,223,877
Change in Net Position before Dividends Declared	4,893,827	18,221,539
Dividends Declared	(12,806,762)	(10,830,073)
Change in Net Position	(7,912,935)	7,391,466
Net Position - Beginning	68,929,252	61,537,786
Net Position - Ending	61,016,317	68,929,252

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Cash Flows
Years Ended June 30, 2021 and 2020**

	2021	2020
Cash Flow from Operating Activities		
Cash Received from Members	\$ 331,196,734	311,982,354
Cash Received from Claim Recoveries	5,767,290	9,004,557
Cash Paid to Vendors	(27,901,692)	(26,737,975)
Cash Paid for Claims	(288,982,176)	(268,350,629)
Net Cash Received from/(Used in) Operating Activities	<u>20,080,156</u>	<u>25,898,307</u>
Cash Flow from Investing Activities		
Purchase of Investments	(153,112,442)	(147,260,411)
Proceeds from Investment Maturities	147,549,967	148,586,877
Proceeds from Impaired Investment	58,505	636,421
Interest Received on Investments	1,666,665	4,350,428
Net Cash Received/(Used) for Investing Activities	<u>(3,837,305)</u>	<u>6,313,315</u>
Cash Flow from Financing Activities		
Dividends Declared	(12,806,762)	(10,830,073)
Net Cash Received from/(Used in) Financing Activities	<u>(12,806,762)</u>	<u>(10,830,073)</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	3,436,089	21,381,549
Cash and Cash Equivalents - Beginning	<u>23,948,511</u>	<u>2,566,962</u>
Cash and Cash Equivalents - Ending	<u><u>27,384,600</u></u>	<u><u>23,948,511</u></u>
Cash and Investments		
Cash and Cash Equivalents	27,384,600	23,948,511
Investments	<u>152,947,072</u>	<u>147,549,967</u>
Total Cash and Investments	<u><u>180,331,672</u></u>	<u><u>171,498,478</u></u>
Reconciliation of Operating Income (Loss) to Net Cash		
Received from/(Used in) Operating Activities		
Operating Income	3,286,146	12,997,662
Adjustments to Reconcile Operating Income (Loss) to		
Net Cash from Operating Activities		
Changes in Assets and Liabilities		
Recoveries Receivable	1,082,004	3,515,009
Rebates Receivable	(2,937,850)	(2,973,902)
Other Receivable	192,991	(235,069)
Prepaid Expenses	(7,541)	(12,850)
Accounts Payable	138,000	65,102
Due to Members	12,296,334	11,775,117
Claims Payable	<u>6,030,072</u>	<u>767,238</u>
Net Cash Received from/(Used in) Operating Activities	<u>20,080,156</u>	<u>25,898,307</u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS

June 30, 2021 and 2020

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 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, 2021.

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.

Illinois Metropolitan Investment Fund (IMET) is a not-for-profit investment trust formed pursuant to the Illinois Municipal Code. IMET is managed by a Board of Trustees elected from the participating members. IMET is not registered with the SEC as an Investment Company. IMET offers two investment options, the 1-3 Year Series and the Convenience Fund Series. The 1-3 Year Series is designed for funds not required to be spent in the short term and which are available for investment that have an approximate weighted average maturity of five years or less. The 1-3 Year Series is valued at fair value. The Convenience Fund Series is designed for funds that are required to meet short term liquidity and operates similar to a money market. The fair value of the positions in the Convenience Series is the same as the value of the Convenience Fund series shares. Investments in both Series are either FDIC insured or collateralized, except investment in US Treasury and Agency Securities. IMET issues a publicly available financial report, which may be obtained directly from its administrative offices. Contact information can be found at <http://www.investimet.com>. At June 30, 2020, \$7,702,941 was invested in the 1-3 Year Series and \$35,856,556 was invested in the Convenience Fund Series. At June 30, 2021 \$7,724,039 was invested in the 1-3 Year Series and \$35,953,304 was invested in the Convenience Fund Series.

At fiscal year end, the carrying amount of the Cooperative's deposits totaled \$19,390,110 in 2021 and \$23,948,511 in 2020, respectively. The bank balances totaled \$19,390,110 in 2021 and 23,948,511 in 2020.

At June 30, 2021 and 2020, the Cooperative's deposits and investments consisted of the following:

	2021	2020
Deposits with financial institutions*	\$ 19,390,110	\$ 23,948,511
Negotiable Certificates of Deposit	27,763,434	30,760,615
Illinois Metropolitan Investment Fund Convenience Series	35,953,303	35,856,556
Illinois Metropolitan Investment Fund 1-3 Year Series	7,724,039	7,702,941
Other investments	89,500,786	73,229,855
	<u>\$ 180,331,672</u>	<u>\$ 171,498,478</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, 2021	Fair Value	Remaining Maturities - in Years		
		Less Than 1	1-5	6-10
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	81,506,296	14,685,382	52,106,634	14,714,280
Negotiable Certificates of Deposit				
IMET 1-3 Year Series	27,763,434	5,281,705	21,746,824	734,905
	7,724,039	-	7,724,039	-
Total	\$ 116,993,769	\$ 19,967,087	\$ 81,577,497	\$ 15,449,185
Year Ended June 30, 2020				
Other Investments				
Municipal Obligations	\$ 29,447,255	\$ 5,286,958	\$ 24,160,297	\$ -
U.S. Treasury Notes	-	-	-	-
Corporate Bonds	10,237,800	507,965	9,729,835	-
Federal Agric Mtg Corp.	1,000,759	-	1,000,759	-
Federal Farm Credit Bank	12,700,595	501,710	12,198,885	-
Federal Home Loan Bank	13,333,895	1,007,690	12,326,205	-
Federal Home Loan Mortgage Corp.	3,999,650	-	3,999,650	-
Federal National Mortgage Assoc.	2,509,900	1,511,690	998,210	-
Other Investments	73,229,854	5,112,312	68,117,542	-
Negotiable Certificates of Deposit				
IMET 1-3 Year Series	30,760,615	4,280,869	26,479,746	-
	7,702,941	-	7,702,941	-
Total	\$ 111,693,410	\$ 9,393,181	\$ 102,300,229	\$ -

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, 2021:

	Level 1	Level 2	Level 3	Total
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 1-3 Year Series	-	7,724,039	-	7,724,039
	-	7,724,039	-	7,724,039
Investments, at Fair Value	\$ -	\$ 124,988,260	\$ -	\$ 124,988,260

The Cooperative has the following recurring fair value measurements as of June 30, 2020:

	Level 1	Level 2	Level 3	Total
Municipal Obligations	\$ -	\$ 29,447,255	\$ -	\$ 29,447,255
Negotiable Certificates of Deposit	-	30,760,615	-	30,760,615
U.S. Treasury Notes	-	-	-	-
Corporate Bonds	-	10,237,800	-	10,237,800
Federal Agric Mtg Corp	-	1,000,759	-	1,000,759
Federal Farm Credit Bank	-	12,700,595	-	12,700,595
Federal Home Loan Bank	-	13,333,895	-	13,333,895
Federal Home Loan Mortgage Corp.	-	3,999,650	-	3,999,650
Federal National Mortgage Assoc.	-	2,509,900	-	2,509,900
IMET 1-3 Year Series	-	7,702,941	-	7,702,941
	-	7,702,941	-	7,702,941
Investments, at Fair Value	\$ -	\$ 111,693,410	\$ -	\$ 111,693,410

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, 2021 and 2020, the entire amount of the bank balance of the deposits was covered by federal depository or equivalent insurance or covered by collateral of \$19,390,111 and \$23,948,511, 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, 2021 Federal Home Loan Bank (5.2%) exceeded 5% of the fair value of total investments. At June 30, 2020 the following Cooperative's investments exceeded 5% of the fair value of total investments; Federal Farm Credit Bank (7.4%) and Federal Home Loan Bank (7.8%). 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 2021 and 2020. During 2021 and 2020 the amount recovered from individual stop loss amounts totaled \$4,768,981 and 4,450,580, respectively. During 2019 the amounts recovered of 16,902,297 of self-funded stop loss are shared by all members. The HMO medical claims individual stop loss amount was \$365,000 for 2021 and 2020, respectively and \$175,000 for 2019. During 2021, 2020, and 2019, the amounts recovered from individual stop loss amounts totaled \$125,437, \$1,038,968, and \$2,424,433, 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, 2021, 2020, and 2019:

	2021	2020	2019
Claims Payable - Beginning	\$ 36,115,208	\$ 35,347,970	\$ 39,237,324
Current Year Provision for Insured Events	287,582,103	260,419,348	250,357,945
Payment of Claims			
Events of the Current Year	(245,436,823)	(224,304,140)	(215,009,975)
Events of Prior Years	(36,115,208)	(35,347,970)	(39,237,324)
Claims Payable Ending	<u>\$ 42,145,280</u>	<u>\$ 36,115,208</u>	<u>\$ 35,347,970</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, 2021**

	2017	2018	2019	2020	2021
Revenues	\$ 233,863,859	290,972,434	312,889,985	305,431,114	320,508,081
Unallocated Expenses	32,901,355	40,249,091	51,132,081	37,620,300	28,032,151
Net Incurred Expenses	202,938,588	246,986,355	250,357,945	260,419,348	287,582,103
Paid Claims					
End of Policy Year	172,208,082	207,749,031	215,009,975	224,304,140	245,436,823
One Year Later	202,938,588	246,986,355	250,357,945	-	-
Two Years Later	202,938,588	246,986,355	-	-	-
Three Years Later	202,938,588	-	-	-	-
Four Years Later	-	-	-	-	-
Re-estimated Incurred Claims and Expense					
End of Policy Year	202,938,588	246,986,355	250,357,945	260,419,348	287,582,103
One Year Later	202,938,588	246,986,355	250,357,945	-	-
Two Years Later	202,938,588	246,986,355	-	-	-
Three Years Later	202,938,588	-	-	-	-
Four Years Later	-	-	-	-	-

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2021**

	2012	2013	2014	2015	2016
Revenues	\$ 154,875,601	162,574,655	171,082,170	173,085,972	187,629,966
Unallocated Expenses	19,978,605	18,300,873	25,794,481	28,143,742	31,695,076
Net Incurred Expenses	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Paid Claims					
End of Policy Year	101,418,498	104,556,140	110,408,207	118,632,820	135,405,523
One Year Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Two Years Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Three Years Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Four Years Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Re-estimated Incurred Claims and Expense					
End of Policy Year	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
One Year Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Two Years Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Three Years Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729
Four Years Later	128,210,189	130,429,913	138,165,559	148,862,595	163,561,729

See independent auditor's report.

Other Supplemental Data

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Position - By Accounts
June 30, 2021**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
ASSETS						
Cash and Investments	\$ 260,300	13,026,795	4,578,088	7,287,124	155,179,365	180,331,672
Receivables						
Accrued Interest	-	-	-	-	446,829	446,829
Other Receivables	-	20,111	-	-	98,300	118,411
Rebates	-	10,187,006	-	3,373,896	-	13,560,902
Recoveries	-	2,087,255	-	6,924	-	2,094,179
Internal Balances	-	68,235,807	-	-	(68,235,807)	-
Prepaid Expenses	56,185	228,162	-	-	-	284,347
Total Assets	316,485	93,785,136	4,578,088	10,667,944	87,488,687	196,836,340
LIABILITIES						
Accounts Payable	229,281	159,526	125,585	-	2,500	516,892
Due to Members - Incentives	-	-	4,151,388	-	-	4,151,388
Due to Members - Deferred	-	875,221	-	645,055	-	1,520,276
Due to Members - Withdrawn	-	-	-	-	37,544	37,544
Due to Members - Surplus/(Loss)	-	-	-	-	87,448,643	87,448,643
Claims Payable	-	32,122,391	-	10,022,889	-	42,145,280
Total Liabilities	229,281	33,157,138	4,276,973	10,667,944	87,488,687	135,820,023
NET POSITION						
Unrestricted - General	87,204	60,627,998	301,115	-	-	61,016,317
Total Net Position	87,204	60,627,998	301,115	-	-	61,016,317

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues, Expenses, and
Changes in Net Position - by Accounts
June 30, 2021**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
Operating Revenues						
Member Contributions - Net	\$ 4,822,111	239,515,701	1,708,727	75,514,007	(2,660,146)	318,900,400
Operating Expenses						
Administration	4,980,171	9,487,504	-	3,618,249	72	18,085,996
Insurance Premiums	-	8,378,987	-	1,567,168	-	9,946,155
Claims Expense - Net	-	220,335,937	1,806,696	65,439,470	-	287,582,103
Total Operating Expenses	4,980,171	238,202,428	1,806,696	70,624,887	72	315,614,254
Operating Income/(Loss)	(158,060)	1,313,273	(97,969)	4,889,120	(2,660,218)	3,286,146
Nonoperating Revenues/(Expenses)						
Investment Income	-	-	-	-	1,607,681	1,607,681
Income/(Loss) Before Transfers	(158,060)	1,313,273	(97,969)	4,889,120	(1,052,537)	4,893,827
Internal Transfers	158,694	(9,258,600)	129,727	(4,889,120)	13,859,299	-
Change in Net Position before Dividends Declared	634	(7,945,327)	31,758	-	12,806,762	4,893,827
Dividends Declared	-	-	-	-	(12,806,762)	(12,806,762)
Change in Net Position	634	(7,945,327)	31,758	-	-	(7,912,935)
Net Position - Beginning	86,570	68,573,325	269,357	-	-	68,929,252
Net Position - Ending	87,204	60,627,998	301,115	-	-	61,016,317

See independent auditor's report.

Statistical Section

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statistical Section

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

Contents

Operating Information 20 - 120

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 121 – 134

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

Financial Trends 135 - 139

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

Debt Capacity

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

Demographic and Economic Information 140 - 142

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - Administrative Account
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Individual Members								
Barrington	\$ 454	\$ 25,558	\$ 18,775	\$ 6,520	\$ 25,295	\$ (255)	\$ 8	\$ 462
Bloomington	531	29,577	21,895	10,198	32,093	2,519	3	534
Bloomington	2,562	140,001	103,362	42,030	145,392	5,364	(27)	2,535
Buffalo Grove	1,289	69,386	52,089	19,953	72,042	2,626	(30)	1,259
Carol Stream	952	49,922	37,332	13,129	50,461	491	(48)	904
Carpentersville	873	46,658	34,343	12,018	46,361	(322)	(25)	848
Crystal Lake	1,415	75,917	56,997	22,274	79,271	3,313	(41)	1,374
Deerfield	1,060	57,260	43,027	16,018	59,045	1,762	(23)	1,037
DeKalb	1,354	71,762	54,153	19,756	73,909	2,097	(50)	1,304
DeKalb County	1,473	88,048	64,664	35,278	99,942	12,008	114	1,587
Des Plaines	2,139	115,632	87,142	39,803	126,945	11,272	(41)	2,098
Elk Grove Village	1,919	102,754	75,145	30,989	106,134	3,322	(58)	1,861
Evanston	4,117	210,464	154,877	53,251	208,128	(2,623)	(287)	3,830
FP Dist-DuPage Co	1,446	76,584	57,227	22,152	79,379	2,737	(58)	1,388
Franklin Park	804	43,610	31,943	11,424	43,367	(256)	(13)	791
Glenview	1,393	96,870	71,695	29,088	100,783	4,243	330	1,723
Hanover Park	1,062	58,027	43,536	14,820	58,356	319	(10)	1,052
Highland Park	1,598	85,542	64,437	25,978	90,415	4,825	(48)	1,550
Hoffman Estates	1,949	107,661	80,029	32,228	112,257	4,596	-	1,949
Homewood	665	36,556	26,790	10,864	37,654	1,095	(3)	662

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - Administrative Account (Continued)
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Lombard	\$ 1,289	\$ 69,174	\$ 50,662	\$ 22,841	\$ 73,503	\$ 4,295	\$ (34)	\$ 1,255
McHenry	4,807	260,240	193,788	69,678	263,466	3,135	(91)	4,716
Morton Grove	1,034	56,050	41,361	14,634	55,995	(74)	(19)	1,015
Mount Prospect	2,064	111,541	82,189	28,765	110,954	(629)	(42)	2,022
Northbrook	1,460	80,759	59,764	24,603	84,367	3,608	-	1,460
Northbrook Library	247	13,572	10,185	3,827	14,012	439	(1)	246
Oswego	717	39,003	29,154	10,136	39,290	275	(12)	705
Oswegoland PD	231	11,950	8,889	3,132	12,021	57	(14)	217
Palatine	799	92,903	69,256	26,280	95,536	3,459	826	1,625
Park Ridge	1,205	65,621	48,116	16,540	64,656	(984)	(19)	1,186
Rolling Meadows	871	47,655	34,728	15,624	50,352	2,688	(9)	862
Schaumburg	2,565	129,986	96,155	43,173	139,328	9,144	(198)	2,367
West Chicago	439	23,735	17,872	5,725	23,597	(146)	(8)	431
Wheaton	1,108	60,209	43,191	17,069	60,260	35	(16)	1,092
Wheeling	1,534	83,801	61,711	24,462	86,173	2,354	(18)	1,516
Wood Dale	568	29,543	22,117	11,192	33,309	3,738	(28)	540
Total	49,993	2,763,531	2,048,596	805,452	2,854,048	90,527	10	50,003

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
NIHII								
Bensenville	\$ 541	\$ 30,199	\$ 22,669	\$ 7,472	\$ 30,141	\$ (55)	\$ 3	\$ 544
Berkeley	180	9,182	6,909	2,230	9,139	(55)	(12)	168
Countryside	375	20,989	15,781	5,200	20,981	(3)	5	380
DU-Comm	462	25,627	18,816	7,089	25,905	280	2	464
FPDKC	357	20,219	15,071	5,693	20,764	555	10	367
Hinsdale	621	32,705	24,558	10,616	35,174	2,441	(28)	593
Indian Head Park	87	5,167	3,784	1,745	5,529	365	3	90
Justice	200	10,327	7,520	2,835	10,355	16	(12)	188
La Grange	446	22,641	16,586	5,815	22,401	(274)	(34)	412
LaGrange Park	286	15,466	11,152	4,200	15,352	(117)	(3)	283
Lisle	505	27,831	20,918	8,657	29,575	1,741	(3)	502
Lisle Park District	176	6,875	5,012	1,849	6,861	(61)	(47)	129
Lisle Woodridge FPD	597	31,807	23,799	8,954	32,753	925	(21)	576
Montgomery	355	19,448	14,297	5,766	20,063	614	(1)	354
MPEA	177	8,969	6,638	2,236	8,874	(110)	(15)	162
Muni Cons Dispatch	61	3,151	2,338	874	3,212	57	(4)	57
Naperville Park Dist	595	32,517	23,904	8,182	32,086	(437)	(6)	589
North Aurora	270	15,644	11,511	4,050	15,561	(70)	13	283
North Riverside	675	36,687	27,593	10,607	38,200	1,503	(10)	665
Oak Park Public Libr	271	15,878	11,703	4,765	16,468	606	16	287
Oak Park Township	178	10,330	7,565	3,270	10,835	512	7	185
River Forest	505	26,942	19,612	9,393	29,005	2,054	(9)	496
River Grove	262	15,412	11,642	3,689	15,331	(65)	16	278
Summit	314	17,719	12,554	5,615	18,169	458	8	322
Warrenville	362	19,110	14,104	6,749	20,853	1,728	(15)	347
Westchester	524	28,161	21,214	7,330	28,544	369	(14)	510
Westmont PD	80	4,346	3,211	1,390	4,601	253	(2)	78

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Winfield	\$ 206	\$ 11,723	\$ 8,777	\$ 3,002	\$ 11,779	\$ 64	\$ 8	\$ 214
Woodridge Library	33	3,237	2,402	847	3,249	36	24	57
WSCDC	142	7,511	5,470	2,453	7,923	402	(10)	132
Total	9,843	535,820	397,110	152,573	549,683	13,732	(131)	9,712
NWHIP								
Algon-Lake Hills FPD	295	17,227	12,767	5,170	17,937	726	16	311
Algonquin	682	36,936	27,602	10,734	38,336	1,386	(14)	668
Batavia	871	47,135	35,369	14,727	50,096	2,945	(16)	855
Batavia Library	-	2,896	2,136	2,361	4,497	1,650	49	49
Beach Park	64	3,597	2,670	942	3,612	13	(2)	62
Boone County	830	45,414	33,500	11,218	44,718	(700)	(4)	826
Campton Hills	29	1,991	1,509	802	2,311	328	8	37
Cary	279	16,580	12,391	4,837	17,228	666	18	297
Cary Fire Prtct Dist	-	1,989	1,495	2,283	3,778	1,823	34	34
FPD Winnebago County	187	10,477	7,922	2,763	10,685	211	3	190
Gilberts	110	6,245	4,694	1,577	6,271	24	(2)	108
Glencoe	662	35,526	26,176	12,965	39,141	3,600	(15)	647
Glenview Park Distr	293	32,263	24,312	7,651	31,963	(28)	272	565
Highwood	82	3,850	2,743	1,261	4,004	142	(12)	70
Huntley	446	24,721	18,449	8,000	26,449	1,728	-	446
Itasca	427	23,350	17,490	5,641	23,131	(225)	(6)	421
JAWA	77	4,223	3,184	998	4,182	(42)	(1)	76
Lake Zurich	691	37,593	27,165	10,090	37,255	(346)	(8)	683
Libertyville	791	43,007	31,981	11,425	43,406	385	(14)	777
Lindenhurst	-	6,031	4,316	1,891	6,207	278	102	102
McHenry Cty Con Dist	-	10,669	8,065	4,162	12,227	1,737	179	179

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
McHenry-city	\$ 616	\$ 33,596	\$ 24,731	\$ 12,920	\$ 37,651	\$ 4,048	\$ (7)	\$ 609
Northbrook Park Dist	-	6,141	4,638	2,986	7,624	1,587	104	104
NWCD	449	23,760	17,525	5,924	23,449	(330)	(19)	430
Palatine PD	367	19,006	14,339	5,580	19,919	893	(20)	347
Roscoe	116	6,839	5,069	1,683	6,752	(81)	6	122
Roselle	350	20,388	15,387	6,082	21,469	1,098	17	367
SEECOM	148	7,507	5,583	1,965	7,548	31	(10)	138
Spring Grove	93	5,297	3,969	2,882	6,851	1,558	4	97
Streamwood	955	51,981	38,343	16,136	54,479	2,485	(13)	942
Wauconda	275	15,259	11,507	3,745	15,252	(8)	(1)	274
West Dundee	270	14,717	11,103	4,440	15,543	822	(4)	266
Winnetka	963	53,528	39,830	16,588	56,418	2,893	3	966
Total	11,418	669,739	497,960	202,429	700,389	31,297	647	12,065
QCHIP								
Byron FPD	-	6,603	4,841	1,634	6,475	(17)	111	111
Colona	126	7,011	5,195	1,710	6,905	(106)	-	126
East Moline	1,340	72,289	53,262	21,446	74,708	2,391	(28)	1,312
Freeport	921	47,684	35,614	15,071	50,685	2,945	(56)	865
Lee County	663	37,491	28,234	11,865	40,099	2,624	16	679
Princeton	382	20,802	15,246	5,297	20,543	(264)	(5)	377
Rochelle	553	29,720	21,820	10,010	31,830	2,094	(16)	537
Rock Falls	428	24,628	18,489	7,187	25,676	1,064	16	444
Washington	319	19,108	14,155	5,159	19,314	229	23	342
Total	4,732	265,336	196,856	79,379	276,235	10,960	61	4,793

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
SCDBP								
Burr Ridge	\$ 270	\$ 14,449	\$ 10,486	\$ 4,259	\$ 14,745	\$ 287	\$ (9)	\$ 261
Clarendon Hills	196	10,649	7,966	2,889	10,855	204	(2)	194
Darien	340	19,814	14,468	5,856	20,324	526	16	356
Willowbrook	240	13,087	9,105	4,043	13,148	59	(2)	238
Woodridge	592	30,664	22,339	9,877	32,216	1,518	(34)	558
Total	1,638	88,663	64,364	26,924	91,288	2,594	(31)	1,607
SIHI								
Caseyville	-	597	440	246	686	100	11	11
Centralia	-	9,707	7,283	4,183	11,466	1,921	162	162
Collinsville	1,189	64,935	48,918	18,087	67,005	2,057	(13)	1,176
Effingham	617	33,537	24,589	10,288	34,877	1,332	(8)	609
Glen Carbon	335	18,710	13,844	4,531	18,375	(332)	3	338
Monroe	860	47,336	34,014	14,536	48,550	1,209	(5)	855
New Baden	85	5,195	3,875	1,397	5,272	85	8	93
Swansea	285	14,596	10,992	3,685	14,677	65	(16)	269
Trenton	69	3,601	2,677	1,056	3,733	124	(8)	61
Wood River	408	22,131	16,679	6,231	22,910	773	(6)	402
Total	3,848	220,345	163,311	64,240	227,551	7,334	128	3,976
SWAHM								
Beecher	128	6,014	4,499	1,542	6,041	7	(20)	108
Channahon	156	8,837	5,996	3,228	9,224	392	5	161
Coal City	128	6,814	4,924	1,840	6,764	(54)	(4)	124
Crest Hill	271	14,046	10,050	4,328	14,378	317	(15)	256

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Administrative Account (Continued)
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			GBS Service Fees	(1) Other Service Fees	Total Admin Expense			
Crete	\$ 194	\$ 10,886	\$ 8,039	\$ 3,078	\$ 11,117	\$ 234	\$ 3	\$ 197
Crete Township	63	3,117	2,311	770	3,081	(43)	(7)	56
Glen Ellyn	885	47,322	35,310	11,680	46,990	(360)	(28)	857
Homer Glen	105	6,521	4,920	1,623	6,543	35	13	118
Homewood Library	82	4,096	3,049	1,854	4,903	800	(7)	75
Lockport	581	32,499	24,524	7,593	32,117	(375)	7	588
Mokena	345	18,692	13,834	4,808	18,642	(56)	(6)	339
Monee	156	8,575	6,314	2,171	8,485	(91)	(1)	155
Peotone	106	5,603	4,154	1,371	5,525	(81)	(3)	103
Plainfield	693	38,790	29,134	9,739	38,873	91	8	701
South Chicago Height	153	8,589	6,202	2,531	8,733	146	2	155
South Holland	830	47,401	35,773	12,616	48,389	1,015	27	857
Steger	222	10,875	7,476	3,696	11,172	273	(24)	198
Total	5,098	278,677	206,509	74,468	280,977	2,250	(50)	5,048
Grand Total	86,570	4,822,111	3,574,706	1,405,465	4,980,171	158,694	634	87,204

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - Benefit Account
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
Individual Members								
Barrington	\$ 134,707	\$ 1,159,857	\$ 1,278,384	\$ -	\$ (118,527)	\$ -	\$ (118,527)	\$ 16,180
Bloomington	30,009	519,187	542,468	-	(23,281)	-	(23,281)	6,728
Bloomington	1,335,821	7,311,909	7,917,393	-	(605,484)	-	(605,484)	730,337
Buffalo Grove	927,965	4,536,614	4,246,270	-	290,344	-	290,344	1,218,309
Carol Stream	520,800	278,143	247,394	(427,853)	(397,104)	-	(397,104)	123,696
Carpentersville	1,665,836	2,827,796	2,936,187	(89,348)	(197,739)	-	(197,739)	1,468,097
Crystal Lake	1,506,429	4,960,198	5,066,315	-	(106,117)	-	(106,117)	1,400,312
Deerfield	2,295,672	3,362,999	3,284,572	(731,814)	(653,387)	-	(653,387)	1,642,285
DeKalb	950,199	4,873,268	4,483,368	-	389,900	-	389,900	1,340,099
DeKalb County	502,705	6,167,930	5,526,530	(292,073)	349,327	-	349,327	852,032
Des Plaines	2,928,977	6,743,584	6,145,275	(454,646)	143,663	-	143,663	3,072,640
Elk Grove Village	324,041	6,676,532	6,428,654	-	247,878	-	247,878	571,919
Evanston	2,998,783	10,497,066	10,767,440	-	(270,374)	-	(270,374)	2,728,409
FP Dist-DuPage Co	2,113,331	2,907,644	3,127,594	(329,584)	(549,534)	-	(549,534)	1,563,797
Franklin Park	621,225	2,227,415	2,279,535	-	(52,120)	-	(52,120)	569,105
Glenview	1,111,801	3,358,200	3,468,201	(674,626)	(784,627)	-	(784,627)	327,174
Hanover Park	3,253,107	2,773,880	2,881,451	(1,704,813)	(1,812,384)	-	(1,812,384)	1,440,723
Highland Park	2,758,637	5,288,797	5,362,249	(4,058)	(77,510)	-	(77,510)	2,681,127
Hoffman Estates	1,328,867	6,626,535	6,423,297	-	203,238	-	203,238	1,532,105
Homewood	209,068	2,471,219	2,561,419	332,357	242,157	-	242,157	451,225

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
Lombard	\$ 631,122	\$ 1,965,617	\$ 2,142,753	\$ -	\$ (177,136)	\$ -	\$ (177,136)	\$ 453,986
McHenry	2,255,530	10,259,546	10,109,471	-	150,075	-	150,075	2,405,605
Morton Grove	2,574,644	3,350,267	3,678,597	(407,015)	(735,345)	-	(735,345)	1,839,299
Mount Prospect	2,633,174	5,963,034	5,942,674	(612,065)	(591,705)	-	(591,705)	2,041,469
Northbrook	3,348,787	6,132,198	5,423,619	(1,345,555)	(636,976)	-	(636,976)	2,711,811
Northbrook Library	302,023	691,869	661,329	(1,898)	28,642	-	28,642	330,665
Oswego	374,265	943,854	842,651	(54,142)	47,061	-	47,061	421,326
Oswegoland PD	160,620	104,079	116,075	(93,129)	(105,125)	-	(105,125)	55,495
Palatine	166,062	6,795,108	6,801,617	-	(6,509)	-	(6,509)	159,553
Park Ridge	892,951	2,769,118	2,766,715	-	2,403	-	2,403	895,354
Rolling Meadows	1,923,731	1,731,173	1,969,726	(700,316)	(938,869)	-	(938,869)	984,862
Schaumburg	3,350,554	7,008,317	6,974,728	-	33,589	-	33,589	3,384,143
West Chicago	899,915	1,044,301	938,594	(536,324)	(430,617)	-	(430,617)	469,298
Wheaton	965,726	3,030,481	3,125,760	-	(95,279)	-	(95,279)	870,447
Wheeling	1,299,529	3,252,997	3,332,162	-	(79,165)	-	(79,165)	1,220,364
Wood Dale	650,408	1,281,564	1,389,901	-	(108,337)	-	(108,337)	542,071
Total	49,947,021	141,892,296	141,190,368	(8,126,902)	(7,424,974)	-	(7,424,974)	42,522,047

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - Benefit Account
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
NIHII								
Bensenville	\$ 400,090	\$ 1,049,818	\$ 1,092,072	\$ -	\$ (42,254)	\$ 70,418	\$ 28,164	\$ 428,254
Berkeley	16,621	156,022	159,774	-	(3,752)	7,936	4,184	20,805
Countryside	7,165	73,203	94,598	-	(21,395)	23,358	1,963	9,128
DU-Comm	86,280	695,982	656,897	-	39,085	(20,416)	18,669	104,949
FPDKC	79,499	398,248	429,897	-	(31,649)	42,332	10,683	90,182
Hinsdale	107,408	978,644	893,907	-	84,737	(58,483)	26,254	133,662
Indian Head Park	1,102	1,142	1,142	(561)	(561)	31	(530)	572
Justice	10,835	54,706	55,041	-	(335)	1,801	1,466	12,301
La Grange	2,769	33,280	51,760	-	(18,480)	19,374	894	3,663
LaGrange Park	4,639	8,307	8,307	(709)	(709)	222	(487)	4,152
Lisle	119,634	1,113,688	1,037,918	-	75,770	(45,895)	29,875	149,509
Lisle Park District	58,400	350,154	250,027	-	100,127	(90,734)	9,393	67,793
Lisle Woodridge FPD	291,850	1,926,801	1,876,770	-	50,031	1,654	51,685	343,535
Montgomery	3,650	16,879	13,810	-	3,069	(2,615)	454	4,104
MPEA	352,567	419,471	591,051	(68,294)	(239,874)	182,833	(57,041)	295,526
Muni Cons Dispatch	19,295	10,431	42,316	-	(31,885)	32,164	279	19,574
Naperville Park Dist	152,368	1,380,098	1,127,308	-	252,790	(215,766)	37,024	189,392
North Aurora	24,001	207,783	193,289	-	14,494	(8,921)	5,573	29,574
North Riverside	1,019,859	2,795,197	2,607,416	-	187,781	(112,798)	74,983	1,094,842
Oak Park Public Libr	44,593	913,803	978,115	101,610	37,298	88,824	126,122	170,715
Oak Park Township	60,576	453,509	602,129	-	(148,620)	160,785	12,165	72,741
River Forest	350,197	949,495	989,221	-	(39,726)	65,198	25,472	375,669
River Grove	115,054	1,028,775	874,383	-	154,392	(126,796)	27,596	142,650
Summit	129,835	1,005,900	762,672	-	243,228	(216,245)	26,983	156,818
Warrenville	102,020	849,507	704,109	-	145,398	(122,610)	22,788	124,808
Westchester	131,976	1,572,546	1,535,227	-	37,319	4,865	42,184	174,160
Westmont PD	7,988	18,316	15,096	(930)	2,290	(2,730)	(440)	7,548
Winfield	238,484	518,296	662,978	-	(144,682)	158,588	13,906	252,390

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
Woodridge Library	\$ 6,839	\$ 199,518	\$ 268,955	\$ (150)	\$ (69,587)	\$ 74,789	\$ 5,202	\$ 12,041
WSCDC	42,762	303,640	384,332	-	(80,692)	88,837	8,145	50,907
Total	3,988,356	19,483,159	18,960,517	30,966	553,608	-	553,608	4,541,964
NWHIP								
Algon-Lake Hills FPD	100,551	1,064,597	1,007,915	-	56,682	(49,794)	6,888	107,439
Algonquin	207,528	1,195,828	1,583,894	-	(388,066)	395,808	7,742	215,270
Batavia	322,769	4,067,983	3,415,834	-	652,149	(625,821)	26,328	349,097
Batavia Library	-	168,226	194,973	-	(26,747)	27,834	1,087	1,087
Beach Park	23,362	232,613	249,047	-	(16,434)	17,940	1,506	24,868
Boone County	378,451	3,807,736	3,266,157	(60,531)	481,048	(516,936)	(35,888)	342,563
Campton Hills	6,237	105,602	71,915	(5,813)	27,874	(33,001)	(5,127)	1,110
Cary	48,468	473,637	656,562	-	(182,925)	185,990	3,065	51,533
Cary Fire Prtct Dist	-	131,395	147,491	-	(16,096)	16,947	851	851
FPD Winnebago County	63,982	437,679	352,590	-	85,089	(82,257)	2,832	66,814
Gilberts	51,455	168,875	162,088	-	6,787	(5,693)	1,094	52,549
Glencoe	134,652	1,331,640	1,366,289	-	(34,649)	43,269	8,620	143,272
Glenview Park Distr	37,327	1,509,162	1,337,508	-	171,654	(161,888)	9,766	47,093
Highwood	24,848	229,767	216,662	-	13,105	(11,618)	1,487	26,335
Huntley	138,440	1,005,210	1,049,974	-	(44,764)	51,270	6,506	144,946
Itasca	116,771	1,077,559	1,316,817	-	(239,258)	246,231	6,973	123,744
JAWA	26,884	17,169	19,144	(17,422)	(19,397)	2,085	(17,312)	9,572
Lake Zurich	176,308	1,502,383	1,613,794	-	(111,411)	121,135	9,724	186,032
Libertyville	1,019,906	2,987,823	3,088,220	-	(100,397)	119,735	19,338	1,039,244
Lindenhurst	-	493,706	363,232	-	130,474	(127,279)	3,195	3,195
McHenry Cty Con Dist	-	424,906	672,430	-	(247,524)	250,277	2,753	2,753
McHenry-city	221,173	2,075,556	2,081,789	-	(6,233)	19,664	13,431	234,604
Northbrook Park Dist	-	330,653	339,010	-	(8,357)	10,497	2,140	2,140

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
NWCD	\$ 147,088	\$ 1,382,169	\$ 1,341,178	\$ -	\$ 40,991	\$ (32,046)	\$ 8,945	\$ 156,033
Palatine PD	127,009	1,129,586	835,074	-	294,512	(287,202)	7,310	134,319
Roscoe	19,465	223,404	312,259	-	(88,855)	90,302	1,447	20,912
Roselle	79,138	1,110,211	1,155,240	-	(45,029)	52,217	7,188	86,326
SEECOM	103,535	308,398	564,661	-	(256,263)	258,255	1,992	105,527
Spring Grove	38,049	257,292	194,512	-	62,780	(61,113)	1,667	39,716
Streamwood	997,590	1,061,299	989,870	(509,524)	(438,095)	(64,560)	(502,655)	494,935
Wauconda	74,732	939,170	1,030,330	-	(91,160)	97,237	6,077	80,809
West Dundee	89,670	909,193	769,348	-	139,845	(133,961)	5,884	95,554
Winnetka	398,137	3,618,015	3,781,072	-	(163,057)	186,476	23,419	421,556
Total	5,173,525	35,778,442	35,546,879	(593,290)	(361,727)	-	(361,727)	4,811,798
QCHIP								
Byron FPD	-	338,620	373,695	-	(35,075)	23,509	(11,566)	(11,566)
Colona	119,412	403,850	418,835	-	(14,985)	1,190	(13,795)	105,617
East Moline	1,305,812	3,784,989	3,820,292	-	(35,303)	(93,985)	(129,288)	1,176,524
Freeport	690,444	2,896,213	2,674,770	-	221,443	(320,371)	(98,928)	591,516
Lee County	341,117	1,856,361	2,250,823	-	(394,462)	331,050	(63,412)	277,705
Princeton	483,735	1,489,365	1,578,801	-	(89,436)	38,562	(50,874)	432,861
Rochelle	423,670	1,947,029	2,107,619	-	(160,590)	94,086	(66,504)	357,166
Rock Falls	527,012	1,174,700	1,330,222	-	(155,522)	115,395	(40,127)	486,885
Washington	348,896	1,348,632	1,205,263	-	143,369	(189,436)	(46,067)	302,829
Total	4,240,098	15,239,759	15,760,320	-	(520,561)	-	(520,561)	3,719,537

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
SCDBP								
Burr Ridge	\$ 1,316	\$ 3,672	\$ 3,672	\$ -	\$ -	\$ 259	\$ 259	\$ 1,575
Clarendon Hills	22,968	47,333	41,521	(5,548)	264	(2,473)	(2,209)	20,759
Darien	2,646	10,947	10,947	-	-	773	773	3,419
Willowbrook	1,572	9,837	9,837	-	-	694	694	2,266
Woodridge	1,782	10,163	10,193	-	(30)	747	717	2,499
Total	30,284	81,952	76,170	(5,548)	234	-	234	30,518
SIHH								
Caseyville	-	36,161	25,187	-	10,974	(10,155)	819	819
Centralia	-	624,789	599,856	-	24,933	(10,771)	14,162	14,162
Collinsville	1,127,452	4,799,578	4,290,092	(500,850)	8,636	(400,700)	(392,064)	735,388
Effingham	169,460	2,141,738	1,999,414	(3,753)	138,571	(93,781)	44,790	214,250
Glen Carbon	102,022	1,299,162	1,185,275	-	113,887	(84,441)	29,446	131,468
Monroe	126,884	1,696,532	1,998,383	(31,727)	(333,578)	340,305	6,727	133,611
New Baden	17,119	247,564	282,628	26,115	(8,949)	40,675	31,726	48,845
Swansea	141,977	794,143	860,469	-	(66,326)	84,325	17,999	159,976
Trenton	11,419	136,221	202,455	19,010	(47,224)	69,320	22,096	33,515
Wood River	106,979	1,288,052	1,324,081	-	(36,029)	65,223	29,194	136,173
Total	1,803,312	13,063,940	12,767,840	(491,205)	(195,105)	-	(195,105)	1,608,207
SWAHM								
Beecher	37,432	335,422	375,584	-	(40,162)	41,982	1,820	39,252
Channahon	(34,512)	528,896	409,499	101,178	220,575	(116,527)	104,048	69,536
Coal City	106,401	329,024	439,853	-	(110,829)	112,612	1,783	108,184
Crest Hill	281,803	913,818	680,638	-	233,180	(228,222)	4,958	286,761
Crete	177,981	593,439	495,665	-	97,774	(94,555)	3,219	181,200
Crete Township	21,360	222,875	246,826	18,067	(5,884)	25,161	19,277	40,637

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Member Net Position- Beginning	Member Contributions- Net	Member Total Expenses	(2) Internal Transfers	Change in Net Position	(1) Effects of Pooling	Reallocated Change in Net Position	Member Net Position-Ending
Glen Ellyn	\$ 655,730	\$ 2,079,064	\$ 2,101,075	\$ -	\$ (22,011)	\$ 33,291	\$ 11,280	\$ 667,010
Homer Glen	(2,745)	393,432	312,126	51,583	132,889	(79,174)	53,715	50,970
Homewood Library	(1,214)	15,988	16,399	1,214	803	499	1,302	88
Lockport	390,759	1,725,706	2,049,210	-	(323,504)	332,864	9,360	400,119
Mokena	887,899	698,437	825,882	(478,746)	(606,191)	131,234	(474,957)	412,942
Monee	98,177	572,684	543,560	-	29,124	(26,015)	3,109	101,286
Peotone	110,730	351,191	343,228	-	7,963	(6,059)	1,904	112,634
Plainfield	772,153	1,669,224	1,702,595	-	(33,371)	42,427	9,056	781,209
South Chicago Height	(14,648)	262,597	243,300	54,056	73,353	(17,873)	55,480	40,832
South Holland	(180,027)	2,844,270	2,543,835	180,027	480,462	(285,003)	195,459	15,432
Steger	83,450	440,086	571,059	-	(130,973)	133,358	2,385	85,835
Total	3,390,729	13,976,153	13,900,334	(72,621)	3,198	-	3,198	3,393,927
Grand Total	68,573,325	239,515,701	238,202,428	(9,258,600)	(7,945,327)	-	(7,945,327)	60,627,998

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Individual Members - Benefit Account
Year Ended June 30, 2021**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
Individual Members								
Barrington	-	\$ -	\$ 38,635	\$ 39,309	\$ 523	\$ 495	\$ 266	\$ 40,070
Bloomington	1,016	4,450	14,737	15,095	199	189	90	19,824
Bloomington	-	-	325,411	337,694	4,404	4,172	1,968	343,834
Buffalo Grove	3,263	14,292	138,922	144,741	1,983	1,879	1,078	161,990
Carol Stream	2,364	10,354	267	397	3	3	2,905	13,659
Carpentersville	-	-	103,046	108,354	1,395	1,321	792	110,467
Crystal Lake	3,038	13,307	164,042	171,967	2,220	2,104	1,316	188,694
Deerfield	2,300	10,074	104,696	108,479	1,417	1,342	732	120,627
DeKalb	3,621	15,860	126,243	133,689	1,801	1,707	1,019	152,275
DeKalb County	3,670	16,074	203,247	210,488	2,751	2,606	1,165	230,333
Des Plaines	5,742	25,150	199,345	207,454	2,845	2,695	1,526	236,825
Elk Grove Village	-	-	200,101	207,793	2,856	2,706	1,473	211,972
Evanston	-	-	355,530	372,086	5,074	4,807	2,741	379,634
FP Dist-DuPage Co	3,107	13,609	90,421	95,758	1,291	1,223	699	111,289
Franklin Park	-	-	79,204	83,052	1,072	1,015	597	84,664
Glenview	3,233	14,161	110,760	115,470	1,580	1,498	673	131,802
Hanover Park	2,729	11,953	85,350	90,111	1,155	1,094	599	103,757
Highland Park	4,120	18,045	182,251	188,347	2,467	2,337	1,317	210,046
Hoffman Estates	3,654	16,005	208,840	218,923	2,980	2,823	1,539	239,290
Homewood	-	-	82,903	85,654	1,122	1,063	614	87,331

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Individual Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
Lombard	-	\$ -	\$ 77,157	\$ 79,180	\$ 1,044	\$ 989	\$ 496	\$ 80,665
McHenry	11,701	51,250	343,277	356,671	4,646	4,402	2,029	414,352
Morton Grove	-	-	124,031	129,807	1,770	1,677	926	132,410
Mount Prospect	2,847	12,470	211,099	220,035	2,857	2,706	1,470	236,681
Northbrook	2,659	11,646	173,318	180,819	2,345	2,222	1,230	195,917
Northbrook Library	539	2,361	26,686	27,450	361	342	142	30,295
Oswego	1,660	7,271	23,841	24,991	323	306	177	32,745
Oswegoland PD	503	2,203	2,504	3,004	34	32	17	5,256
Palatine	3,814	16,705	208,840	218,935	2,981	2,824	830	239,294
Park Ridge	-	-	109,476	114,355	1,481	1,403	720	116,478
Rolling Meadows	1,267	5,550	52,348	54,883	708	671	381	61,485
Schaumburg	-	-	259,236	272,004	3,509	3,324	2,029	277,357
West Chicago	967	4,235	22,875	23,639	326	309	190	28,373
Wheaton	-	-	113,402	117,951	1,535	1,454	804	120,209
Wheeling	-	-	116,986	122,017	1,583	1,500	792	124,309
Wood Dale	1,433	6,277	37,213	39,359	503	477	2,045	48,158
Total	69,247	303,302	4,716,240	4,919,961	65,144	61,717	37,387	5,322,367

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account
Year Ended June 30, 2021**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
NIHII								
Bensenville	1,301	\$ 5,698	\$ 37,383	\$ 38,715	\$ 506	\$ 479	\$ 210	\$ 45,102
Berkeley	396	1,735	4,489	34	65	62	25	1,856
Countryside	934	4,091	-	-	-	-	-	4,091
DU-Comm	-	-	32,547	32,947	440	417	210	33,574
FPDKC	809	3,543	17,639	17,898	239	226	110	21,777
Hinsdale	1,405	6,154	23,738	24,781	339	321	174	31,430
Justice	-	-	2,031	2,116	29	28	24	2,168
La Grange	-	-	683	708	9	8	6	722
Lisle	1,272	5,571	43,375	44,826	619	587	285	51,269
Lisle Park District	-	-	11,779	12,127	159	151	111	12,389
Lisle Woodridge FPD	1,488	6,518	57,013	61,181	772	731	441	68,871
Montgomery	-	-	642	611	9	9	4	624
MPEA	-	-	15,875	16,722	215	203	126	17,051
Muni Cons Dispatch	-	-	641	635	9	9	-	644
Naperville Park Dist	-	-	40,517	42,047	579	548	323	42,918
North Aurora	-	-	10,207	(132)	147	139	62	69
North Riverside	1,554	6,806	87,114	90,269	1,179	1,117	654	98,846
Oak Park Public Libr	-	-	33,457	34,947	452	429	202	35,578
Oak Park Township	-	-	18,289	18,801	261	247	101	19,149
River Forest	1,262	5,528	37,301	92,356	538	509	256	98,649
River Grove	650	2,847	34,736	46,488	500	475	244	50,054
Summit	-	-	32,141	37,378	440	416	225	38,019
Warrenville	-	-	29,873	33,112	430	408	247	33,767
Westchester	1,188	5,203	56,756	59,349	810	767	405	65,724
Westmont PD	161	706	-	-	-	-	-	706
Winfield	524	2,295	25,150	25,890	341	323	159	28,667

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
Woodridge Library	-	\$ -	\$ 7,695	\$ 10,198	\$ 111	\$ 105	\$ -	\$ 10,303
WSCDC	-	-	12,689	13,231	171	162	83	13,476
Total	12,944	56,695	673,760	757,235	9,369	8,876	4,687	827,493
NWHIP								
Algon-Lake Hills FPD	725	3,176	40,456	43,082	547	519	276	47,053
Algonquin	1,563	6,845	52,120	54,957	706	668	367	62,837
Batavia	2,160	9,461	102,193	107,324	1,383	1,310	-	118,095
Batavia Library	-	-	5,804	5,874	78	74	798	6,746
Beach Park	-	-	8,550	8,846	123	117	62	9,025
Boone County	-	-	116,873	121,614	1,582	1,499	800	123,913
Campton Hills	83	364	4,435	4,354	64	60	13	4,791
Cary	658	2,882	18,720	19,823	253	240	122	23,067
Cary Fire Prtct Dist	85	372	4,154	4,402	56	53	-	4,827
FPD Winnebago County	501	2,195	14,963	15,330	216	205	104	17,834
Gilberts	273	1,195	5,504	4,890	79	75	47	6,207
Glencoe	-	-	53,486	54,891	724	685	344	55,920
Glenview Park Distr	1,185	5,191	56,274	58,468	762	722	194	64,575
Highwood	-	-	8,137	8,430	110	104	55	8,589
Huntley	1,028	4,502	41,844	47,362	603	571	297	52,732
Itasca	738	3,233	49,472	52,270	706	669	357	56,529
JAWA	166	727	-	-	-	-	1	728
Lake Zurich	-	-	52,925	56,018	755	716	410	57,144
Libertyville	1,911	8,370	81,410	84,871	1,162	1,101	627	94,969
Lindenhurst	239	1,047	12,772	14,198	184	174	-	15,419
McHenry Cty Con Dist	472	2,067	17,534	18,966	250	237	-	21,270

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
McHenry-city	1,423	\$ 6,233	\$ 68,565	\$ 73,478	\$ 928	\$ 879	\$ 483	\$ 81,073
Northbrook Park Dist	260	1,139	9,387	10,085	134	127	-	11,351
NWCD	-	-	48,479	49,979	656	622	320	50,921
Palatine PD	785	3,438	33,293	36,760	480	454	260	40,912
Roscoe	-	-	10,528	11,829	152	144	65	12,038
Roselle	791	3,464	40,228	42,531	544	516	273	46,784
SEECOM	326	1,428	15,367	17,803	210	199	127	19,557
Spring Grove	-	-	12,238	12,334	177	167	68	12,569
Streamwood	2,482	10,872	26,022	28,044	352	334	201	39,451
Wauconda	587	2,571	34,576	37,211	498	472	266	40,520
West Dundee	587	2,571	30,669	32,406	415	393	204	35,574
Winnetka	1,873	8,203	119,229	123,801	1,702	1,612	833	134,449
Total	20,901	91,546	1,196,207	1,262,231	16,591	15,718	7,974	1,377,469
QCHIP								
Byron FPD	-	-	15,699	16,094	224	212	-	16,306
Colona	-	-	16,727	17,265	241	229	117	17,611
East Moline	-	-	171,115	173,079	2,466	2,335	1,311	176,725
Freeport	1,982	8,681	107,361	111,149	1,532	1,452	802	122,084
Lee County	1,547	6,776	89,446	93,401	1,210	1,147	533	101,857
Princeton	-	-	49,058	59,270	707	670	400	60,340
Rochelle	-	-	74,596	77,784	1,010	956	538	79,278
Rock Falls	1,038	4,546	55,623	57,288	794	752	342	62,928
Washington	-	-	45,637	54,491	657	623	351	55,465
Total	4,567	20,003	625,262	659,821	8,841	8,376	4,394	692,594

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
SCDBP								
Clarendon Hills	478	\$ 2,094	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,094
Woodridge	-	-	-	-	-	-	30	30
Total	478	2,094	-	-	-	-	30	2,124
SIHH								
Caseyville	-	-	1,443	1,392	21	20	-	1,412
Centralia	363	1,590	22,338	24,807	322	305	-	26,702
Collinsville	2,527	11,068	140,333	206,764	2,022	1,915	1,021	220,768
Effingham	-	-	84,269	88,543	1,140	1,081	532	90,156
Glen Carbon	-	-	44,516	64,735	641	607	333	65,675
Monroe	-	-	108,643	115,885	1,566	1,483	570	117,938
New Baden	200	876	11,650	16,018	168	159	76	17,129
Swansea	656	2,873	32,224	40,777	464	440	247	44,337
Trenton	140	614	7,963	6,198	115	109	35	6,956
Wood River	918	4,021	52,575	72,985	719	681	418	78,105
Total	4,804	21,042	505,954	638,104	7,178	6,800	3,232	669,178
SWAHM								
Beecher	242	1,060	13,541	13,903	193	183	106	15,252
Channahon	369	1,616	12,666	14,402	183	173	109	16,300
Coal City	-	-	15,915	16,313	227	215	104	16,632
Crest Hill	546	2,392	24,385	25,379	348	330	209	28,310
Crete	-	-	22,228	23,377	317	300	170	23,847
Crete Township	-	-	7,499	7,755	107	102	63	7,920

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Administrative Service Fees - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Dental Fees		Medical Fees		Data Warehousing Fees		(1)	Total Administrative Fees
	Number of Covered Employees	Allocation of Fees	Fees Per Final Census	Allocation of Actual Fees	Fees per Final Census	Allocation of Actual Fees	Other Fees / Credits	
Glen Ellyn	1,728	\$ 7,568	\$ 76,609	\$ 80,460	\$ 1,094	\$ 1,036	\$ 571	\$ 89,635
Homer Glen	259	1,135	13,433	13,918	191	181	89	15,323
Homewood Library	-	-	962	1,110	14	14	5	1,129
Lockport	1,343	5,882	67,085	69,979	908	860	472	77,193
Mokena	771	3,377	23,307	24,760	333	315	175	28,627
Monee	-	-	18,505	19,481	264	250	150	19,881
Peotone	-	-	13,487	13,945	192	182	101	14,228
Plainfield	1,746	7,648	50,713	53,444	724	686	382	62,160
South Chicago Height	-	-	7,283	7,930	104	99	48	8,077
South Holland	2,399	10,507	107,148	143,618	1,544	1,462	734	156,321
Steger	-	-	14,081	14,545	201	191	708	15,444
Total	9,403	41,185	488,847	544,319	6,944	6,579	4,196	596,279
Grand Total	122,344	535,867	8,206,270	8,781,671	114,067	108,066	61,900	9,487,504

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Individual Members - Benefit Account
Year Ended June 30, 2021**

	AD&D / Life		Stop Loss		Vision	Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Premiums	
Individual Members						
Barrington	\$ 13,367	\$ 13,367	\$ 25,245	679	\$ -	\$ 38,612
Bloomington	15,903	15,903	9,630	259	5,411	30,944
Bloomington	44,597	44,597	212,632	5,719	-	257,229
Buffalo Grove	35,792	35,792	95,739	2,575	-	131,531
Carol Stream	21,322	21,322	186	5	-	21,508
Carpentersville	52,825	52,825	67,333	1,811	-	120,158
Crystal Lake	87,291	87,291	107,190	2,883	-	194,481
Deerfield	34,653	34,653	68,411	1,840	3,291	106,355
DeKalb	31,630	31,630	87,001	2,340	-	118,631
DeKalb County	29,525	29,525	132,807	3,572	-	162,332
Des Plaines	145,949	145,949	137,380	3,695	19,870	303,199
Elk Grove Village	75,214	75,214	137,901	3,709	85,977	299,092
Evanston	157,271	157,271	245,016	6,590	-	402,287
FP Dist-DuPage Co	9,256	9,256	62,314	1,676	-	71,570
Franklin Park	10,722	10,722	51,754	1,392	-	62,476
Glenview	36,740	36,740	76,331	2,053	9,740	122,811
Hanover Park	21,842	21,842	55,770	1,500	-	77,612
Highland Park	23,934	23,934	119,087	3,203	-	143,021
Hoffman Estates	59,518	59,518	143,924	3,871	10,276	213,718
Homewood	29,344	29,344	54,171	1,457	-	83,515

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Individual Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	AD&D / Life		Stop Loss		Vision		Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Premiums		
Lombard	\$ 30,335	\$ 30,335	\$ 50,416	1,356	\$ -	\$ 80,751	
McHenry	67,136	67,136	224,307	6,033	10,735	302,178	
Morton Grove	34,231	34,231	85,477	2,299	-	119,708	
Mount Prospect	56,052	56,052	137,938	3,710	8,734	202,724	
Northbrook	57,465	57,465	113,250	3,046	-	170,715	
Northbrook Library	5,652	5,652	17,438	469	-	23,090	
Oswego	36,744	36,744	15,578	419	-	52,322	
Oswegoland PD	6,159	6,159	1,636	44	-	7,795	
Palatine	64,395	64,395	143,924	3,871	-	208,319	
Park Ridge	25,083	25,083	71,534	1,924	-	96,617	
Rolling Meadows	29,793	29,793	34,206	920	-	63,999	
Schaumburg	75,636	75,636	169,392	4,556	25,150	270,178	
West Chicago	10,287	10,287	15,764	424	-	26,051	
Wheaton	24,123	24,123	74,100	1,993	-	98,223	
Wheeling	27,598	27,598	76,442	2,056	-	104,040	
Wood Dale	25,854	25,854	24,316	654	-	50,170	
Total	1,513,238	1,513,238	3,145,540	84,603	179,184	4,837,962	

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account
Year Ended June 30, 2021**

	AD&D / Life		Stop Loss		Vision		Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Premiums		
NIHII							
Bensenville	\$ 13,442	\$ 13,442	\$ 24,427	657	\$ -	\$ -	\$ 37,869
Berkeley	4,190	4,190	3,123	84	2,448	-	9,761
Countryside	6,069	6,069	-	-	-	-	6,069
DU-Comm	4,311	4,311	21,267	572	-	-	25,578
FPDKC	5,604	5,604	11,526	310	-	-	17,130
Hinsdale	22,360	22,360	16,359	440	2,531	-	41,250
Indian Head Park	1,142	1,142	-	-	-	-	1,142
Justice	2,078	2,078	1,413	38	-	-	3,491
La Grange	9,214	9,214	446	12	-	-	9,660
LaGrange Park	8,307	8,307	-	-	-	-	8,307
Lisle	7,257	7,257	29,893	804	10,810	-	47,960
Lisle Park District	5,845	5,845	7,696	207	-	-	13,541
Lisle Woodridge FPD	26,573	26,573	37,255	1,002	14,946	-	78,774
Montgomery	6,199	6,199	446	12	-	-	6,645
MPEA	11,950	11,950	10,373	279	-	-	22,323
Muni Cons Dispatch	997	997	446	12	-	-	1,443
Naperville Park Dist	20,010	20,010	27,922	751	-	-	47,932
North Aurora	6,409	6,409	7,102	191	4,134	-	17,645
North Riverside	46,730	46,730	56,922	1,531	-	-	103,652
Oak Park Public Libr	825	825	21,862	588	2,035	-	24,722
Oak Park Township	4,179	4,179	12,604	339	-	-	16,783
River Forest	15,482	15,482	25,952	698	-	-	41,434
River Grove	1,089	1,089	24,167	650	-	-	25,256
Summit	13,681	13,681	21,230	571	-	-	34,911
Warrenville	3,097	3,097	20,783	559	2,477	-	26,357
Westchester	8,136	8,136	39,114	1,052	-	-	47,250
Westmont PD	1,204	1,204	-	-	-	-	1,204

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	AD&D / Life		Stop Loss		Vision	Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Premiums	
Winfield	\$ 7,300	\$ 7,300	\$ 16,433	442	\$ 7,017	\$ 30,750
Woodridge Library	1,270	1,270	5,354	144	-	6,624
WSCDC	8,339	8,339	8,291	223	-	16,630
Total	273,289	273,289	452,406	12,168	46,398	772,093
NWHIP						
Algon-Lake Hills FPD	8,628	8,628	26,435	711	-	35,063
Algonquin	50,576	50,576	34,057	916	-	84,633
Batavia	62,280	62,280	66,775	1,796	10,655	139,710
Batavia Library	605	605	3,793	102	1,034	5,432
Beach Park	506	506	5,948	160	-	6,454
Boone County	-	-	76,368	2,054	-	76,368
Campton Hills	913	913	3,086	83	-	3,999
Cary	7,542	7,542	12,232	329	-	19,774
Cary Fire Prtct Dist	-	-	2,714	73	1,955	4,669
FPD Winnebago County	2,664	2,664	10,411	280	1,473	14,548
Gilberts	885	885	3,829	103	-	4,714
Glencoe	23,729	23,729	34,949	940	-	58,678
Glenview Park Distr	16,588	16,588	36,771	989	10,306	63,665
Highwood	2,971	2,971	5,317	143	-	8,288
Huntley	18,174	18,174	29,112	783	6,739	54,025
Itasca	7,404	7,404	34,094	917	6,783	48,281
JAWA	2,250	2,250	-	-	-	2,250
Lake Zurich	24,802	24,802	36,474	981	-	61,276
Libertyville	33,573	33,573	56,104	1,509	-	89,677
Lindenhurst	2,869	2,869	8,886	239	5,311	17,066
McHenry Cty Con Dist	3,129	3,129	12,084	325	-	15,213

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	AD&D / Life		Stop Loss		Vision	Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Premiums	
McHenry-city	\$ 27,280	\$ 27,280	\$ 44,802	1,205	\$ 11,938	\$ 84,020
Northbrook Park Dist	4,262	4,262	6,469	174	4,570	15,301
NWCD	5,703	5,703	31,678	852	-	37,381
Palatine PD	19,963	19,963	23,163	623	2,085	45,211
Roscoe	2,574	2,574	7,324	197	-	9,898
Roselle	19,691	19,691	26,286	707	4,926	50,903
SEECOM	3,224	3,224	10,151	273	-	13,375
Spring Grove	1,445	1,445	8,514	229	-	9,959
Streamwood	7,817	7,817	17,028	458	-	24,845
Wauconda	11,170	11,170	24,056	647	-	35,226
West Dundee	3,337	3,337	20,040	539	-	23,377
Winnetka	39,551	39,551	82,167	2,210	-	121,718
Total	416,105	416,105	801,117	21,547	67,775	1,284,997
QCHIP						
Byron FPD	3,933	3,933	10,819	291	-	14,752
Colona	2,082	2,082	11,638	313	-	13,720
East Moline	22,866	22,866	119,050	3,202	-	141,916
Freeport	17,226	17,226	73,988	1,990	534	91,748
Lee County	2,124	2,124	58,447	1,572	4,504	65,075
Princeton	10,968	10,968	34,131	918	-	45,099
Rochelle	13,912	13,912	48,743	1,311	-	62,655
Rock Falls	3,835	3,835	38,333	1,031	-	42,168
Washington	1,955	1,955	31,752	854	-	33,707
Total	78,901	78,901	426,901	11,482	5,038	510,840

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	AD&D / Life		Stop Loss		Vision	Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Premiums	
SCDBP						
Burr Ridge	\$ 3,672	\$ 3,672	\$ -	-	\$ -	\$ 3,672
Clarendon Hills	7,766	7,766	-	-	-	7,766
Darien	10,947	10,947	-	-	-	10,947
Willowbrook	9,837	9,837	-	-	-	9,837
Woodridge	10,163	10,163	-	-	-	10,163
Total	42,385	42,385	-	-	-	42,385
SIHII						
Caseyville	750	750	1,004	27	418	2,172
Centralia	543	543	15,541	418	4,188	20,272
Collinsville	38,419	38,419	97,635	2,626	-	136,054
Effingham	2,985	2,985	55,063	1,481	-	58,048
Glen Carbon	10,191	10,191	30,971	833	-	41,162
Monroe	18,382	18,382	75,587	2,033	-	93,969
New Baden	1,125	1,125	8,105	218	2,583	11,813
Swansea	3,823	3,823	22,420	603	1,967	28,210
Trenton	827	827	5,540	149	-	6,367
Wood River	8,962	8,962	34,726	934	-	43,688
Total	86,007	86,007	346,592	9,322	9,156	441,755
SWAHM						
Beecher	165	165	9,332	251	1,314	10,811
Channahon	6,329	6,329	8,812	237	6,101	21,242
Coal City	2,158	2,158	10,968	295	-	13,126
Crest Hill	1,767	1,767	16,805	452	-	18,572

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Insurance Premiums - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	AD&D / Life		Stop Loss		Vision	Total Insurance Premiums
	Funding Owed	Allocation of Premiums	Allocation of Premiums	Number of Covered Employees	Allocation of Premiums	
Crete	\$ 2,525	\$ 2,525	\$ 15,318	412	\$ -	\$ 17,843
Crete Township	380	380	5,168	139	-	5,548
Glen Ellyn	10,664	10,664	52,796	1,420	-	63,460
Homer Glen	3,571	3,571	9,258	249	1,961	14,790
Homewood Library	504	504	669	18	-	1,173
Lockport	16,440	16,440	43,835	1,179	14,140	74,415
Mokena	2,866	2,866	16,062	432	-	18,928
Monee	1,813	1,813	12,753	343	-	14,566
Peotone	133	133	9,295	250	-	9,428
Plainfield	16,579	16,579	34,949	940	40,163	91,691
South Chicago Height	7,093	7,093	5,019	135	3,869	15,981
South Holland	-	-	74,546	2,005	-	74,546
Steger	13,131	13,131	9,704	261	-	22,835
Total	86,118	86,118	335,289	9,018	67,548	488,955
Grand Total	2,496,043	2,496,043	5,507,845	148,140	375,099	8,378,987

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - by Individual Members - Benefit Account
Year Ended June 30, 2021**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Individual Members							
Barrington	\$ 988,866	\$ 20,769	\$ -	\$ -	\$ -	\$ 190,067	\$ 1,199,702
Bloomington	463,251	25,788	95,314	-	-	(92,653)	491,700
Bloomington	6,573,282	134,186	-	-	-	608,861	7,316,329
Buffalo Grove	3,635,991	13,628	284,597	-	-	18,534	3,952,750
Carol Stream	3,909	6,335	194,324	7,659	-	-	212,227
Carpentersville	2,354,147	24,388	-	-	-	327,027	2,705,562
Crystal Lake	4,439,361	51,098	261,696	-	-	(69,015)	4,683,140
Deerfield	2,947,223	61,827	164,439	-	-	(115,899)	3,057,590
DeKalb	5,116,300	22,663	311,794	-	(50,096)	(1,188,199)	4,212,462
DeKalb County	5,411,680	(8,054)	188,811	-	-	(458,572)	5,133,865
Des Plaines	4,802,455	30,323	505,591	-	-	266,882	5,605,251
Elk Grove Village	8,386,047	25,599	-	-	(1,586,362)	(907,693)	5,917,591
Evanston	9,580,410	77,590	-	-	41	327,477	9,985,518
FP Dist-DuPage Co	3,017,588	18,914	239,190	-	(161,969)	(168,988)	2,944,735
Franklin Park	2,190,313	49	-	-	-	(57,966)	2,132,396
Glenview	4,487,323	141,785	274,073	-	(593,104)	(1,096,490)	3,213,587
Hanover Park	2,881,773	78,620	233,674	-	-	(493,984)	2,700,083
Highland Park	4,349,799	87,297	322,383	-	-	249,702	5,009,181
Hoffman Estates	5,681,392	68,101	247,138	-	(87,878)	61,536	5,970,289
Homewood	2,616,994	13,453	-	-	-	(239,874)	2,390,573

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - by Individual Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Lombard	\$ 1,582,948	\$ 13,724	\$ -	\$ -	\$ -	\$ 384,666	\$ 1,981,338
McHenry	9,766,873	200,057	915,388	-	-	(1,489,378)	9,392,940
Morton Grove	2,806,112	58,157	-	-	-	562,210	3,426,479
Mount Prospect	4,617,417	80,646	261,259	-	-	543,948	5,503,270
Northbrook	5,248,266	46,982	265,609	-	-	(503,870)	5,056,987
Northbrook Library	646,312	4,808	298	-	-	(43,475)	607,943
Oswego	619,243	12,016	145,963	-	-	(19,639)	757,583
Oswegoland PD	222,840	3,473	27,438	-	-	(150,726)	103,025
Palatine	6,717,493	221,824	375,756	-	-	(961,070)	6,354,003
Park Ridge	2,259,841	21,600	-	-	-	272,181	2,553,622
Rolling Meadows	1,690,401	55,032	97,515	-	-	1,294	1,844,242
Schaumburg	6,339,366	(35,345)	-	-	-	123,171	6,427,192
West Chicago	702,047	469	100,914	-	-	80,739	884,169
Wheaton	4,543,042	28,830	-	-	(1,149,597)	(514,946)	2,907,329
Wheeling	2,823,383	2,197	-	-	-	278,233	3,103,813
Wood Dale	1,310,667	29,787	123,157	17,065	-	(189,103)	1,291,573
Total	131,824,355	1,638,616	5,636,321	24,724	(3,628,965)	(4,465,012)	131,030,039

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - by Subpool Members - Benefit Account
Year Ended June 30, 2021**

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
NIHII							
Bensenville	\$ 807,034	\$ 22,968	\$ 92,412	\$ -	\$ -	\$ 86,687	\$ 1,009,101
Berkeley	74,731	3,545	30,439	-	-	39,442	148,157
Countryside	-	4,789	79,649	-	-	-	84,438
DU-Comm	331,331	2,220	-	-	-	264,194	597,745
FPDKC	726,259	26,410	46,567	-	-	(408,246)	390,990
Hinsdale	667,150	15,680	129,146	-	-	9,251	821,227
Justice	33,963	(2,424)	-	-	-	17,843	49,382
La Grange	35,783	(39)	-	-	-	5,635	41,379
Lisle	501,989	(16,296)	78,911	-	-	374,084	938,688
Lisle Park District	151,979	(20,867)	-	-	-	92,985	224,097
Lisle Woodridge FPD	2,033,219	78,879	85,993	-	-	(468,966)	1,729,125
Montgomery	2,786	(1,879)	-	-	-	5,635	6,542
MPEA	751,412	(5,084)	-	-	-	(194,652)	551,676
Muni Cons Dispatch	32,302	2,293	-	-	-	5,634	40,229
Naperville Park Dist	902,595	(13,021)	-	-	-	146,885	1,036,459
North Aurora	144,090	8,737	-	-	-	22,747	175,574
North Riverside	2,236,685	28,698	111,041	-	-	28,493	2,404,917
Oak Park Public Libr	1,919,020	50,771	-	-	(497,942)	(554,033)	917,816
Oak Park Township	607,359	18,137	-	-	-	(59,299)	566,197
River Forest	490,378	9,193	90,736	-	-	258,831	849,138
River Grove	917,583	4,191	36,744	-	-	(159,445)	799,073
Summit	528,452	19	-	-	-	161,271	689,742
Warrenville	614,102	(6,464)	-	-	-	36,348	643,986
Westchester	1,003,001	(26,967)	93,441	-	-	352,776	1,422,251
Westmont PD	-	726	12,460	-	-	-	13,186
Winfield	477,534	(7,754)	43,463	-	-	90,319	603,562

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Woodridge Library	\$ 251,275	\$ 31,054	\$ -	\$ -	\$ -	\$ (30,301)	\$ 252,028
WSCDC	257,472	(1,620)	-	-	-	98,373	354,225
Total	16,499,484	205,895	931,002	-	(497,942)	222,491	17,360,930
NWHIP							
Algon-Lake Hills FPD	1,397,121	(6,790)	57,005	-	(160,644)	(360,893)	925,799
Algonquin	1,589,644	31,845	109,738	-	-	(294,802)	1,436,425
Batavia	2,861,279	12,244	158,593	-	-	125,911	3,158,027
Batavia Library	166,887	24,146	-	-	-	(8,238)	182,795
Beach Park	339,074	8,937	-	-	-	(114,443)	233,568
Boone County	2,915,594	59,307	-	-	-	90,976	3,065,877
Campton Hills	21,302	141	2,710	-	-	38,971	63,124
Cary	444,113	12,012	50,397	-	-	107,200	613,722
Cary Fire Prtct Dist	183,393	30,842	4,362	-	-	(80,602)	137,995
FPD Winnebago County	200,557	5,357	27,230	-	-	87,065	320,209
Gilberts	73,170	574	29,059	-	-	48,364	151,167
Glencoe	841,018	6,964	-	-	-	403,708	1,251,690
Glenview Park Distr	934,710	20,186	62,807	-	-	191,565	1,209,268
Highwood	162,114	612	-	-	-	37,059	199,785
Huntley	669,493	(13,667)	68,526	-	-	218,865	943,217
Itasca	1,036,762	11,549	41,623	-	-	122,073	1,212,007
JAWA	(61)	819	15,408	-	-	-	16,166
Lake Zurich	1,153,863	8,907	-	-	-	332,603	1,495,373
Libertyville	2,656,219	56,299	167,587	-	-	23,470	2,903,575
Lindenhurst	189,174	16,830	17,311	-	-	107,432	330,747
McHenry Cty Con Dist	443,064	65,282	34,564	-	-	93,037	635,947

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
McHenry-city	\$ 1,795,195	\$ 22,364	\$ 127,304	\$ -	\$ -	\$ (28,167)	\$ 1,916,696
Northbrook Park Dist	219,889	34,620	14,725	-	-	43,125	312,359
NWCD	1,120,430	(2,826)	-	-	-	135,272	1,252,876
Palatine PD	1,078,133	(30,323)	56,665	-	(86,080)	(269,445)	748,950
Roscoe	327,683	9,777	-	-	-	(47,138)	290,322
Roselle	1,027,021	55,418	61,998	-	-	(86,882)	1,057,555
SEECOM	569,777	(6,720)	17,658	-	-	(48,987)	531,728
Spring Grove	67,466	(2,786)	-	-	-	107,303	171,983
Streamwood	848,830	6,515	170,926	-	-	(100,696)	925,575
Wauconda	766,461	14,950	53,565	-	-	119,608	954,584
West Dundee	740,484	19,289	52,601	-	-	(101,977)	710,397
Winnetka	3,751,813	61,256	141,772	-	-	(429,936)	3,524,905
Total	30,591,672	533,930	1,544,134	-	(246,724)	461,401	32,884,413
QCHIP							
Byron FPD	289,845	19,297	-	-	-	33,495	342,637
Colona	399,628	3,897	-	-	-	(16,020)	387,505
East Moline	2,449,355	16,485	-	-	-	1,035,810	3,501,650
Freeport	2,040,403	(8,732)	45,128	-	-	384,139	2,460,938
Lee County	2,255,349	78,807	61,581	-	-	(311,846)	2,083,891
Princeton	1,841,574	41,394	-	-	-	(409,606)	1,473,362
Rochelle	1,660,982	4,484	-	-	-	300,220	1,965,686
Rock Falls	1,127,780	19,462	46,099	-	-	31,785	1,225,126
Washington	750,693	9,423	-	-	-	355,976	1,116,092
Total	12,815,609	184,517	152,808	-	-	1,403,953	14,556,887

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
SCDBP							
Clarendon Hills	\$ -	\$ 1,602	\$ 30,059	\$ -	\$ -	\$ -	31,661
Total	-	1,602	30,059	-	-	-	31,661
SIHI							
Caseyville	3,892	5,033	-	-	-	12,678	21,603
Centralia	355,388	75,184	11,625	-	-	110,685	552,882
Collinsville	3,816,312	76,397	136,708	-	(392,360)	296,213	3,933,270
Effingham	1,544,228	2,524	-	-	-	304,458	1,851,210
Glen Carbon	1,004,166	22,634	-	-	-	51,638	1,078,438
Monroe	1,335,948	(9,698)	-	-	-	460,226	1,786,476
New Baden	246,104	(475)	5,783	-	-	2,274	253,686
Swansea	617,024	(8,599)	31,113	-	-	148,385	787,923
Trenton	185,457	10,266	1,971	-	-	(8,563)	189,131
Wood River	777,869	(11,456)	49,584	-	-	386,291	1,202,288
Total	9,886,388	161,810	236,784	-	(392,360)	1,764,285	11,656,907
SWAHM							
Beecher	554,605	(16,451)	9,540	-	-	(198,173)	349,521
Channahon	405,031	8,125	25,522	-	-	(66,721)	371,957
Coal City	395,023	3,389	-	-	-	11,683	410,095
Crest Hill	415,953	2,041	47,111	-	-	168,651	633,756
Crete	365,865	2,671	-	-	-	85,439	453,975
Crete Township	277,003	9,352	-	-	-	(52,997)	233,358
Glen Ellyn	1,461,124	30,612	136,870	-	-	319,374	1,947,980

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021

	Claims Paid Medical	Change in IBNR Accrual	Claims Paid Dental	Claims Paid Disability	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Homer Glen	\$ 155,180	\$ (8,264)	\$ 18,179	\$ -	\$ -	\$ 116,919	\$ 282,014
Homewood Library	6,155	(510)	-	-	-	8,451	14,096
Lockport	1,438,355	33,210	89,229	-	-	336,808	1,897,602
Mokena	823,527	11,097	52,782	-	-	(109,079)	778,327
Monee	413,902	102	-	-	-	95,109	509,113
Peotone	322,419	(22,794)	-	-	-	19,948	319,573
Plainfield	1,581,106	(67,792)	158,236	-	-	(122,807)	1,548,743
South Chicago Height	219,414	5,027	-	-	-	(5,199)	219,242
South Holland	2,215,334	(94,435)	129,137	-	(2,989)	65,921	2,312,968
Steger	551,437	16,249	-	25,539	-	(60,445)	532,780
Total	11,601,433	(88,371)	666,606	25,539	(2,989)	612,882	12,815,100
Grand Total	213,218,941	2,637,999	9,197,714	50,263	(4,768,980)	-	220,335,937

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Individual Members - Benefit Account
Year Ended June 30, 2021**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Individual Members							
Barrington	\$ 988,866	\$ 880,440	\$ 1,009,198	\$ 128,758	679	\$ 318,825	\$ 190,067
Bloomington	463,251	256,636	470,903	214,267	259	121,614	(92,653)
Bloomington	6,573,282	4,600,890	6,677,389	2,076,499	5,719	2,685,360	608,861
Buffalo Grove	3,635,991	2,567,409	3,757,968	1,190,559	2,575	1,209,093	18,534
Carol Stream	3,909	5,019	5,019	-	5	-	-
Carpentersville	2,354,147	1,891,566	2,414,896	523,330	1,811	850,357	327,027
Crystal Lake	4,439,361	3,077,581	4,500,311	1,422,730	2,883	1,353,715	(69,015)
Deerfield	2,947,223	2,035,311	3,015,183	979,872	1,840	863,973	(115,899)
DeKalb	5,116,300	2,840,854	5,127,802	2,286,948	2,340	1,098,749	(1,188,199)
DeKalb County	5,411,680	3,314,779	5,450,586	2,135,807	3,572	1,677,235	(458,572)
Des Plaines	4,802,455	3,511,184	4,979,292	1,468,108	3,695	1,734,990	266,882
Elk Grove Village	8,386,047	4,307,364	6,956,621	2,649,257	3,709	1,741,564	(907,693)
Evanston	9,580,410	6,859,778	9,626,640	2,766,862	6,590	3,094,339	327,477
FP Dist-DuPage Co	3,017,588	1,935,557	2,891,512	955,955	1,676	786,967	(168,988)
Franklin Park	2,190,313	1,506,821	2,218,402	711,581	1,392	653,615	(57,966)
Glenview	4,487,323	1,909,696	3,970,173	2,060,477	2,053	963,987	(1,096,490)
Hanover Park	2,881,773	1,779,883	2,978,194	1,198,311	1,500	704,327	(493,984)
Highland Park	4,349,799	3,163,653	4,417,922	1,254,269	3,203	1,503,971	249,702
Hoffman Estates	5,681,392	3,985,197	5,741,291	1,756,094	3,871	1,817,630	61,536
Homewood	2,616,994	1,737,333	2,661,343	924,010	1,457	684,136	(239,874)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Individual Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Lombard	\$ 1,582,948	\$ 1,357,758	\$ 1,609,803	\$ 252,045	1,356	\$ 636,711	\$ 384,666
McHenry	9,766,873	5,424,716	9,746,893	4,322,177	6,033	2,832,799	(1,489,378)
Morton Grove	2,806,112	2,350,273	2,867,560	517,287	2,299	1,079,497	562,210
Mount Prospect	4,617,417	3,568,050	4,766,136	1,198,086	3,710	1,742,034	543,948
Northbrook	5,248,266	3,482,860	5,416,981	1,934,121	3,046	1,430,251	(503,870)
Northbrook Library	646,312	420,514	684,209	263,695	469	220,220	(43,475)
Oswego	619,243	410,322	626,702	216,380	419	196,741	(19,639)
Oswegoland PD	222,840	50,902	222,289	171,387	44	20,661	(150,726)
Palatine	6,717,493	4,266,841	7,045,541	2,778,700	3,871	1,817,630	(961,070)
Park Ridge	2,259,841	1,694,071	2,325,306	631,235	1,924	903,416	272,181
Rolling Meadows	1,690,401	1,289,122	1,719,815	430,693	920	431,987	1,294
Schaumburg	6,339,366	4,535,332	6,551,434	2,016,102	4,556	2,139,273	123,171
West Chicago	702,047	595,459	713,809	118,350	424	199,089	80,739
Wheaton	4,543,042	1,984,590	3,435,351	1,450,761	1,993	935,815	(514,946)
Wheeling	2,823,383	2,218,101	2,905,264	687,163	2,056	965,396	278,233
Wood Dale	1,310,667	846,835	1,343,025	496,190	654	307,087	(189,103)
Total	131,824,355	86,662,697	130,850,763	44,188,066	84,603	39,723,054	(4,465,012)

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account
Year Ended June 30, 2021**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
NIHII							
Bensenville	\$ 807,034	\$ 587,618	\$ 809,426	\$ 221,808	657	\$ 308,495	\$ 86,687
Berkeley	74,731	78,317	78,317	-	84	39,442	39,442
DU-Comm	331,331	330,892	335,281	4,389	572	268,583	264,194
FPDKC	726,259	173,265	727,072	553,807	310	145,561	(408,246)
Hinsdale	667,150	475,219	672,570	197,351	440	206,602	9,251
Justice	33,963	37,136	37,136	-	38	17,843	17,843
La Grange	35,783	36,840	36,840	-	12	5,635	5,635
Lisle	501,989	507,751	511,186	3,435	804	377,519	374,084
Lisle Park District	151,979	144,916	149,128	4,212	207	97,197	92,985
Lisle Woodridge FPD	2,033,219	1,089,271	2,028,726	939,455	1,002	470,489	(468,966)
Montgomery	2,786	1,942	1,942	-	12	5,635	5,635
MPEA	751,412	432,133	757,790	325,657	279	131,005	(194,652)
Muni Cons Dispatch	32,302	33,206	33,206	-	12	5,634	5,634
Naperville Park Dist	902,595	699,786	905,534	205,748	751	352,633	146,885
North Aurora	144,090	75,221	142,158	66,937	191	89,684	22,747
North Riverside	2,236,685	1,622,947	2,313,336	690,389	1,531	718,882	28,493
Oak Park Public Libr	1,919,020	622,759	1,452,888	830,129	588	276,096	(554,033)
Oak Park Township	607,359	398,912	617,389	218,477	339	159,178	(59,299)
River Forest	490,378	497,473	566,388	68,915	698	327,746	258,831
River Grove	917,583	499,039	963,692	464,653	650	305,208	(159,445)
Summit	528,452	441,456	548,299	106,843	571	268,114	161,271
Warrenville	614,102	432,669	658,800	226,131	559	262,479	36,348
Westchester	1,003,001	867,892	1,009,083	141,191	1,052	493,967	352,776
Winfield	477,534	362,043	479,265	117,222	442	207,541	90,319

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Woodridge Library	\$ 251,275	\$ 161,281	\$ 259,198	\$ 97,917	144	\$ 67,616	\$ (30,301)
WSCDC	257,472	249,719	256,055	6,336	223	104,709	98,373
Total	16,499,484	10,859,703	16,350,705	5,491,002	12,168	5,713,493	222,491
NWHIP							
Algon-Lake Hills FPD	1,397,121	549,355	1,244,099	694,744	711	333,851	(360,893)
Algonquin	1,589,644	898,615	1,623,525	724,910	916	430,108	(294,802)
Batavia	2,861,279	2,272,490	2,989,892	717,402	1,796	843,313	125,911
Batavia Library	166,887	112,008	168,140	56,132	102	47,894	(8,238)
Beach Park	339,074	146,483	336,054	189,571	160	75,128	(114,443)
Boone County	2,915,594	2,106,283	2,979,765	873,482	2,054	964,458	90,976
Campton Hills	21,302	22,629	22,630	1	83	38,972	38,971
Cary	444,113	408,686	455,969	47,283	329	154,483	107,200
Cary Fire Prtct Dist	183,393	73,311	188,190	114,879	73	34,277	(80,602)
FPD Winnebago County	200,557	189,735	234,144	44,409	280	131,474	87,065
Gilberts	73,170	71,857	71,857	-	103	48,364	48,364
Glencoe	841,018	825,676	863,345	37,669	940	441,377	403,708
Glenview Park Distr	934,710	750,810	1,023,631	272,821	989	464,386	191,565
Highwood	162,114	140,065	170,152	30,087	143	67,146	37,059
Huntley	669,493	522,296	671,089	148,793	783	367,658	218,865
Itasca	1,036,762	773,396	1,081,901	308,505	917	430,578	122,073
JAWA	(61)	(60)	(60)	-	-	-	-
Lake Zurich	1,153,863	1,042,616	1,170,642	128,026	981	460,629	332,603
Libertyville	2,656,219	2,042,901	2,727,984	685,083	1,509	708,553	23,470

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Lindenhurst	\$ 189,174	\$ 198,504	\$ 203,294	\$ 4,790	239	\$ 112,222	\$ 107,432
McHenry Cty Con Dist	443,064	419,253	478,820	59,567	325	152,604	93,037
McHenry-city	1,795,195	1,309,621	1,903,597	593,976	1,205	565,809	(28,167)
Northbrook Park Dist	219,889	189,676	228,253	38,577	174	81,702	43,125
NWCD	1,120,430	865,055	1,129,840	264,785	852	400,057	135,272
Palatine PD	1,078,133	447,361	1,009,336	561,975	623	292,530	(269,445)
Roscoe	327,683	190,649	330,288	139,639	197	92,501	(47,138)
Roselle	1,027,021	598,395	1,017,250	418,855	707	331,973	(86,882)
SEECOM	569,777	389,366	566,540	177,174	273	128,187	(48,987)
Spring Grove	67,466	97,878	98,102	224	229	107,527	107,303
Streamwood	848,830	596,875	907,460	310,585	458	209,889	(100,696)
Wauconda	766,461	599,703	783,895	184,192	647	303,800	119,608
West Dundee	740,484	408,122	763,187	355,065	539	253,088	(101,977)
Winnetka	3,751,813	2,393,453	3,861,096	1,467,643	2,210	1,037,707	(429,936)
Total	30,591,672	21,653,063	31,303,907	9,650,844	21,547	10,112,245	461,401
QCHIP							
Byron FPD	289,845	215,741	318,885	103,144	291	136,639	33,495
Colona	399,628	235,852	398,842	162,990	313	146,970	(16,020)
East Moline	2,449,355	2,044,731	2,512,422	467,691	3,202	1,503,501	1,035,810
Freeport	2,040,403	1,540,609	2,090,876	550,267	1,990	934,406	384,139
Lee County	2,255,349	1,226,422	2,276,402	1,049,980	1,572	738,134	(311,846)
Princeton	1,841,574	1,020,111	1,860,764	840,653	918	431,047	(409,606)
Rochelle	1,660,982	1,349,831	1,665,192	315,361	1,311	615,581	300,220

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Rock Falls	\$ 1,127,780	\$ 685,681	\$ 1,138,003	\$ 452,322	1,031	\$ 484,107	\$ 31,785
Washington	750,693	721,610	766,631	45,021	854	400,997	355,976
Total	12,815,609	9,040,588	13,028,017	3,987,429	11,482	5,391,382	1,403,953
SIHH							
Caseyville	3,892	2,927	2,927	-	27	12,678	12,678
Centralia	355,388	304,284	389,871	85,587	418	196,272	110,685
Collinsville	3,816,312	2,614,640	3,551,467	936,827	2,626	1,233,040	296,213
Effingham	1,544,228	1,171,668	1,562,615	390,947	1,481	695,405	304,458
Glen Carbon	1,004,166	721,847	1,061,345	339,498	833	391,136	51,638
Monroe	1,335,948	839,785	1,334,155	494,370	2,033	954,596	460,226
New Baden	246,104	157,414	257,502	100,088	218	102,362	2,274
Swansea	617,024	486,061	620,816	134,755	603	283,140	148,385
Trenton	185,457	102,301	180,827	78,526	149	69,963	(8,563)
Wood River	777,869	745,343	797,612	52,269	934	438,560	386,291
Total	9,886,388	7,146,270	9,759,137	2,612,867	9,322	4,377,152	1,764,285
SWAHM							
Beecher	554,605	242,416	558,446	316,030	251	117,857	(198,173)
Channahon	405,031	238,087	416,092	178,005	237	111,284	(66,721)
Coal City	395,023	294,060	420,894	126,834	295	138,517	11,683
Crest Hill	415,953	368,195	411,781	43,586	452	212,237	168,651
Crete	365,865	260,385	368,401	108,016	412	193,455	85,439
Crete Township	277,003	157,311	275,576	118,265	139	65,268	(52,997)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - by Subpool Members - Benefit Account (Continued)
Year Ended June 30, 2021**

	Claims Paid Medical	Claims < \$35,000	Claims < \$500,000	Claims > \$35,000 & < \$500,000	Number of Covered Employees	(1) Reallocated Claims > \$35,000 & < \$500,000	(2) Claims (Forgiven) /Assessed
Glen Ellyn	\$ 1,461,124	\$ 1,126,405	\$ 1,473,793	\$ 347,388	1,420	\$ 666,762	\$ 319,374
Homer Glen	155,180	151,817	151,816	(1)	249	116,918	116,919
Homewood Library	6,155	8,501	8,502	1	18	8,452	8,451
Lockport	1,438,355	1,263,223	1,480,015	216,792	1,179	553,600	336,808
Mokena	823,527	539,503	851,428	311,925	432	202,846	(109,079)
Monee	413,902	349,666	415,613	65,947	343	161,056	95,109
Peotone	322,419	225,348	322,788	97,440	250	117,388	19,948
Plainfield	1,581,106	1,034,797	1,598,981	564,184	940	441,377	(122,807)
South Chicago Height	219,414	154,348	222,937	68,589	135	63,390	(5,199)
South Holland	2,215,334	1,328,728	2,204,256	875,528	2,005	941,449	65,921
Steger	551,437	374,925	557,923	182,998	261	122,553	(60,445)
Total	11,601,433	8,117,715	11,739,242	3,621,527	9,018	4,234,409	612,882
Grand Total	213,218,941	143,480,036	213,031,771	69,551,735	148,140	69,551,735	-

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - by Individual Members - Wellness Account
Year Ended June 30, 2021**

	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					
Individual Members										
Barrington	\$ 1,450	\$ 9,382	\$ -	\$ -	\$ -	\$ 9,382	\$ (9,920)	\$ 742	\$ 1,654	
Bloomington	1,614	10,304	-	-	-	10,304	(10,895)	795	1,818	
Bloomington	8,177	51,240	12,530	7,100	19,630	31,610	(34,547)	3,789	9,029	
Buffalo Grove	3,907	24,007	11,470	20,000	31,470	(7,463)	6,086	1,703	4,233	
Carol Stream	2,865	17,152	3,900	-	3,900	13,252	(14,236)	1,140	3,021	
Carpentersville	2,784	17,169	18,239	77,600	95,839	(78,670)	77,687	1,225	3,026	
Crystal Lake	4,330	26,559	23,355	-	23,355	3,204	(4,727)	1,872	4,679	
Deerfield	3,245	20,060	9,828	8,000	17,828	2,232	(3,382)	1,439	3,534	
DeKalb	4,090	24,855	-	-	-	24,855	(26,280)	1,716	4,381	
DeKalb County	4,530	29,683	100	25,000	25,100	4,583	(6,286)	2,405	5,232	
Des Plaines	6,452	40,030	-	-	-	40,030	(42,324)	2,894	7,052	
Elk Grove Village	6,048	37,611	16,750	30,200	46,950	(9,339)	7,183	2,738	6,630	
Evanston	13,180	77,366	20,349	17,300	37,649	39,717	(44,153)	4,886	13,630	
FP Dist-DuPage Co	4,386	26,592	2,182	-	2,182	24,410	(25,935)	1,824	4,685	
Franklin Park	2,557	15,988	3,469	-	3,469	12,519	(13,436)	1,179	2,819	
Glenview	5,418	33,847	-	-	-	33,847	(35,787)	2,487	5,965	
Hanover Park	3,199	20,027	4,010	1,700	5,710	14,317	(15,466)	1,478	3,528	
Highland Park	4,836	29,650	15,554	49,400	64,954	(35,304)	33,604	2,090	5,226	
Hoffman Estates	5,977	37,752	9,910	11,600	21,510	16,242	(18,407)	2,841	6,653	
Homewood	2,126	13,429	-	-	-	13,429	(14,199)	1,009	2,365	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - by Individual Members - Wellness Account (Continued)
Year Ended June 30, 2021**

	Member Net Position - Beginning	Revenue	Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total				
Lombard	\$ 4,129	\$ 25,371	\$ -	\$ 68,000	\$ 68,000	\$ (42,629)	\$ 41,175	\$ 1,799	\$ 4,474
McHenry	14,504	89,623	-	-	-	89,623	(94,762)	6,425	15,790
Morton Grove	3,308	20,684	2,860	-	2,860	17,824	(19,009)	1,521	3,644
Mount Prospect	6,353	39,281	74,740	131,200	205,940	(166,659)	164,406	2,824	6,924
Northbrook	4,445	28,179	11,375	-	11,375	16,804	(18,420)	2,136	4,965
Northbrook Library	757	4,745	-	-	-	4,745	(5,017)	351	836
Oswego	2,186	13,521	10,026	19,600	29,626	(16,105)	15,331	971	2,383
Oswegoland PD	694	4,113	3,628	13,200	16,828	(12,715)	12,478	269	726
Palatine	2,593	32,168	42,770	131,600	174,370	(142,202)	140,358	4,920	5,669
Park Ridge	3,853	24,083	3,734	-	3,734	20,349	(21,729)	1,770	4,243
Rolling Meadows	2,645	16,511	2,730	-	2,730	13,781	(14,729)	1,212	2,909
Schaumburg	8,192	48,099	34,965	58,000	92,965	(44,866)	42,109	3,040	8,475
West Chicago	1,340	8,335	-	-	-	8,335	(8,812)	608	1,471
Wheaton	3,444	21,489	29,095	98,800	127,895	(106,406)	105,173	1,575	3,786
Wheeling	4,923	30,947	9,952	5,500	15,452	15,495	(17,269)	2,304	5,453
Wood Dale	1,686	10,055	5,460	-	5,460	4,595	(5,172)	660	1,769
Total	156,223	979,907	382,981	773,800	1,156,781	(176,874)	120,691	72,637	172,677

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - by Subpool Members - Wellness Account
Year Ended June 30, 2021**

	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					
NIHII										
Bensenville	\$ 1,644	\$ 10,496	\$ -	\$ -	\$ -	\$ 10,496	\$ (11,097)	\$ 806	\$ 1,849	
Berkeley	543	3,207	2,770	-	2,770	437	(622)	209	567	
Countryside	1,144	7,330	-	-	-	7,330	(7,750)	565	1,289	
DU-Comm	1,473	9,390	-	-	-	9,390	(9,928)	722	1,657	
FPDKC	1,071	7,005	7,693	32,400	40,093	(33,088)	32,686	564	1,233	
Hinsdale	1,880	11,385	-	-	-	11,385	(12,038)	780	2,007	
Indian Head Park	288	1,895	-	-	-	1,895	(2,003)	153	333	
Justice	635	3,747	-	-	-	3,747	(3,963)	242	661	
La Grange	1,416	8,294	-	-	-	8,294	(8,768)	520	1,462	
LaGrange Park	906	5,559	-	-	-	5,559	(5,879)	394	980	
Lisle	1,535	9,656	2,990	-	2,990	6,666	(7,219)	719	1,701	
Lisle Park District	563	2,493	1,560	2,400	3,960	(1,467)	1,324	19	439	
Lisle Woodridge FPD	1,792	10,961	-	-	-	10,961	(11,590)	768	1,931	
Montgomery	1,141	7,155	2,822	-	2,822	4,333	(4,743)	531	1,262	
MPEA	565	3,316	-	-	-	3,316	(3,506)	208	583	
Muni Cons Dispatch	203	1,163	-	-	-	1,163	(1,230)	70	206	
Naperville Park Dist	1,904	11,967	5,280	12,000	17,280	(5,313)	4,628	891	2,110	
North Aurora	861	5,750	-	-	-	5,750	(6,080)	481	1,012	
North Riverside	2,050	12,823	-	-	-	12,823	(13,558)	947	2,262	
Oak Park Public Libr	867	5,841	-	-	-	5,841	(6,177)	496	1,027	
Oak Park Township	570	3,773	-	-	-	3,773	(3,989)	310	664	
River Forest	1,473	8,958	-	2,800	2,800	6,158	(6,672)	620	1,579	
River Grove	803	5,402	-	-	-	5,402	(5,711)	458	952	
Summit	993	6,241	-	-	-	6,241	(6,598)	466	1,102	
Warrenville	1,164	7,047	2,818	-	2,818	4,229	(4,633)	484	1,244	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)
Year Ended June 30, 2021**

	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				
Westchester	\$ 1,596	\$ 9,839	\$ -	\$ -	\$ -	\$ 9,839	\$ (10,403)	\$ 699	\$ 1,731
Westmont PD	241	1,495	-	-	-	1,495	(1,582)	110	264
Winfield	619	4,056	3,385	12,400	15,785	(11,729)	11,497	327	714
Woodridge Library	114	1,196	-	-	-	1,196	(1,265)	165	210
WSCDC	462	2,726	-	-	-	2,726	(2,882)	176	482
Total	30,516	190,166	29,318	62,000	91,318	98,848	(109,751)	13,900	33,513
NWHIP									
Algon-Lake Hills FPD	879	5,908	-	5,600	5,600	308	(647)	502	1,042
Algonquin	2,064	12,806	12,930	10,200	23,130	(10,324)	9,590	926	2,256
Batavia	2,624	16,238	-	-	-	16,238	(17,169)	1,168	2,861
Batavia Library	-	1,088	-	-	-	1,088	(1,151)	254	191
Beach Park	212	1,330	-	-	-	1,330	(1,406)	100	236
Boone County	2,703	17,069	-	-	-	17,069	(18,047)	1,284	3,009
Campton Hills	84	690	-	-	-	690	(729)	76	121
Cary	847	5,767	-	-	-	5,767	(6,098)	498	1,014
Cary Fire Prtct Dist	-	706	-	-	-	706	(747)	165	124
FPD Winnebago County	565	3,648	-	-	-	3,648	(3,857)	288	644
Gilberts	348	2,169	-	-	-	2,169	(2,293)	160	384
Glencoe	2,109	13,063	1,300	-	1,300	11,763	(12,513)	942	2,301
Glenview Park Distr	965	11,393	5,884	12,600	18,484	(7,091)	6,438	1,695	2,007
Highwood	251	1,355	-	-	-	1,355	(1,432)	64	238
Huntley	1,354	8,551	3,120	-	3,120	5,431	(5,921)	644	1,508
Itasca	1,322	8,310	-	-	-	8,310	(8,787)	621	1,466
JAWA	240	1,487	-	-	-	1,487	(1,573)	107	261

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)
Year Ended June 30, 2021**

	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				
Lake Zurich	\$ 2,162	\$ 13,554	\$ 3,770	\$ 5,800	\$ 9,570	\$ 3,984	\$ (4,760)	\$ 1,002	\$ 2,388
Libertyville	2,371	14,767	3,770	4,100	7,870	6,897	(7,744)	1,080	2,604
Lindenhurst	-	1,986	-	-	-	1,986	(2,100)	464	350
McHenry Cty Con Dist	-	3,731	-	-	-	3,731	(3,945)	871	657
McHenry-city	1,843	11,385	8,580	13,200	21,780	(10,395)	9,743	816	2,007
Northbrook Park Dist	-	2,152	-	-	-	2,152	(2,276)	502	378
NWCD	1,445	8,767	-	-	-	8,767	(9,270)	603	1,545
Palatine PD	1,108	6,648	2,872	5,600	8,472	(1,824)	1,443	442	1,169
Roscoe	383	2,535	-	-	-	2,535	(2,680)	210	448
Roselle	1,114	7,138	-	-	-	7,138	(7,547)	556	1,261
SEECOM	441	2,576	-	-	-	2,576	(2,724)	159	452
Spring Grove	287	1,903	-	-	-	1,903	(2,012)	156	334
Streamwood	2,826	17,543	600	9,400	10,000	7,543	(8,548)	1,273	3,094
Wauconda	841	5,376	-	-	-	5,376	(5,685)	415	947
West Dundee	833	5,177	-	-	-	5,177	(5,474)	376	912
Winnetka	2,927	18,764	7,425	6,100	13,525	5,239	(6,315)	1,454	3,305
Total	35,148	235,580	50,251	72,600	122,851	112,729	(126,236)	19,873	41,514
QCHIP									
Byron FPD	-	2,418	-	-	-	2,418	(2,557)	565	426
Colona	408	2,601	-	-	-	2,601	(2,750)	200	459
East Moline	4,283	26,609	11,044	35,000	46,044	(19,435)	17,910	1,931	4,689
Freeport	2,782	16,537	6,430	10,400	16,830	(293)	(655)	1,080	2,914
Lee County	2,022	13,063	14,897	64,400	79,297	(66,234)	65,485	1,029	2,302
Princeton	1,211	7,629	7,144	28,800	35,944	(28,315)	27,878	570	1,344

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)
Year Ended June 30, 2021**

	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				
Rochelle	\$ 1,772	\$ 10,894	\$ 6,997	\$ 30,000	\$ 36,997	\$ (26,103)	\$ 25,478	\$ 773	\$ 1,920
Rock Falls	1,294	8,568	7,150	11,000	18,150	(9,582)	9,091	706	1,509
Washington	1,039	7,096	3,950	8,000	11,950	(4,854)	4,446	621	1,252
Total	14,811	95,415	57,612	187,600	245,212	(149,797)	144,326	7,475	16,815
SCDBP									
Burr Ridge	863	5,235	3,176	-	3,176	2,059	(2,359)	360	923
Clarendon Hills	585	3,673	-	-	-	3,673	(3,884)	272	646
Darien	1,069	7,222	910	-	910	6,312	(6,725)	617	1,273
Willowbrook	723	4,520	2,340	-	2,340	2,180	(2,440)	334	797
Woodridge	1,872	11,161	-	-	-	11,161	(11,801)	734	1,966
Total	5,112	31,811	6,426	-	6,426	25,385	(27,209)	2,317	5,605
SIHII									
Caseyville	-	224	-	-	-	224	(237)	52	39
Centralia	-	3,474	-	-	-	3,474	(3,673)	812	613
Collinsville	3,660	22,819	2,905	2,700	5,605	17,214	(18,523)	1,669	4,020
Effingham	1,959	12,307	-	-	-	12,307	(13,012)	916	2,170
Glen Carbon	1,078	6,923	945	-	945	5,978	(6,374)	537	1,219
Monroe	2,599	16,894	-	-	-	16,894	(17,863)	1,349	2,979
New Baden	279	1,811	-	-	-	1,811	(1,916)	143	317
Swansea	858	5,086	-	-	-	5,086	(5,377)	329	896
Trenton	215	1,238	-	-	-	1,238	(1,309)	75	219
Wood River	1,250	7,762	-	-	-	7,762	(8,207)	564	1,369
Total	11,898	78,538	3,850	2,700	6,550	71,988	(76,491)	6,446	13,841

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Change in Net Position - by Subpool Members - Wellness Account (Continued)
Year Ended June 30, 2021

	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				
SWAHM									
Beecher	\$ 398	\$ 2,086	\$ -	\$ -	\$ -	\$ 2,086	\$ (2,205)	\$ 90	\$ 369
Channahon	426	2,692	-	-	-	2,692	(2,847)	201	472
Coal City	405	2,452	-	-	-	2,452	(2,592)	169	434
Crest Hill	793	4,637	1,945	9,600	11,545	(6,908)	6,642	292	819
Crete	630	4,022	-	-	-	4,022	(4,253)	308	707
Crete Township	198	1,155	-	-	-	1,155	(1,221)	72	204
Glen Ellyn	2,725	16,553	11,350	14,600	25,950	(9,397)	8,447	1,141	2,916
Homer Glen	317	2,294	4,544	9,600	14,144	(11,850)	11,719	218	404
Homewood Library	256	1,479	-	-	-	1,479	(1,564)	90	261
Lockport	1,779	11,426	14,942	51,600	66,542	(55,116)	54,461	890	2,014
Mokena	1,030	6,407	-	-	-	6,407	(6,774)	464	1,127
Monee	507	3,150	-	-	-	3,150	(3,330)	230	557
Peotone	348	2,077	-	-	-	2,077	(2,197)	137	365
Plainfield	2,075	13,438	13,910	42,800	56,710	(43,272)	42,502	1,064	2,369
South Chicago Height	472	3,099	-	-	-	3,099	(3,277)	251	545
South Holland	2,644	16,662	2,667	-	2,667	13,995	(14,949)	1,249	2,939
Steger	646	3,681	-	-	-	3,681	(3,892)	213	648
Total	15,649	97,310	49,358	128,200	177,558	(80,248)	74,670	7,079	17,150
Grand Total	269,357	1,708,727	579,796	1,226,900	1,806,696	(97,969)	-	129,727	301,115

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - by Individual Members - Wellness Account
Year Ended June 30, 2021**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Individual Members				
Barrington	\$ 1,028	\$ -	\$ -	1,028
Bloomington	38,880	7,100	(7,100)	38,880
Buffalo Grove	52,058	20,000	(46,305)	25,753
Carol Stream	26,972	-	-	26,972
Carpentersville	334,981	77,600	(20,056)	392,525
Crystal Lake	53,866	-	-	53,866
Deerfield	28,875	8,000	-	36,875
DeKalb	2,792	-	-	2,792
DeKalb County	33,000	25,000	-	58,000
Elk Grove Village	94,500	30,200	(1,692)	123,008
Evanston	112,668	17,300	-	129,968
FP Dist-DuPage Co	26,964	-	-	26,964
Franklin Park	23,289	-	-	23,289
Glenview	8,000	-	(8,000)	-
Hanover Park	900	1,700	(69)	2,531
Highland Park	70,214	49,400	-	119,614

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - by Individual Members - Wellness Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Hoffman Estates	\$ 42,657	\$ 11,600	\$ (15,941)	\$ 38,316
Lombard	23,000	68,000	(21,938)	69,062
McHenry	77,200	-	-	77,200
Morton Grove	4,093	-	(831)	3,262
Mount Prospect	305,800	131,200	(16,250)	420,750
Northbrook	20,974	-	-	20,974
Northbrook Library	1,100	-	-	1,100
Oswego	62,663	19,600	-	82,263
Oswegoland PD	32,127	13,200	(14,900)	30,427
Palatine	15,900	131,600	-	147,500
Park Ridge	1,750	-	-	1,750
Schaumburg	308,030	58,000	-	366,030
Wheaton	156,800	98,800	-	255,600
Wheeling	9,400	5,500	(3,400)	11,500
Wood Dale	30,571	-	(1,364)	29,207
Total	2,001,052	773,800	(157,846)	2,617,006

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - by Subpool Members - Wellness Account
Year Ended June 30, 2021**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
NIHII				
Bensenville	\$ 2,893	\$ -	\$ -	\$ 2,893
FPDKC	146,220	32,400	-	178,620
Hinsdale	3,735	-	-	3,735
Lisle	4,300	-	(235)	4,065
Lisle Park District	6,050	2,400	-	8,450
Naperville Park Dist	14,120	12,000	-	26,120
North Aurora	800	-	-	800
Oak Park Township	297	-	-	297
River Forest	4,712	2,800	-	7,512
Warrenville	850	-	-	850
Winfield	21,252	12,400	-	33,652
Total	205,229	62,000	(235)	266,994
NWHIP				
Algon-Lake Hills FPD	5,400	5,600	(5,400)	5,600
Algonquin	105,835	10,200	(19,573)	96,462
Batavia	6,500	-	-	6,500
FPD Winnebago County	1,000	-	-	1,000
Gilberts	98	-	-	98
Glencoe	1,850	-	-	1,850
Glenview Park Distr	18,000	12,600	-	30,600
Huntley	26,825	-	(493)	26,332
Itasca	3,405	-	-	3,405
JAWA	987	-	-	987
Lake Zurich	22,938	5,800	(625)	28,113
Libertyville	8,852	4,100	(2,494)	10,458
McHenry-city	13,600	13,200	-	26,800
Palatine PD	16,840	5,600	-	22,440

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - by Subpool Members - Wellness Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Roselle	\$ 650	\$ -	\$ -	\$ 650
Streamwood	33,200	9,400	(17,600)	25,000
Winnetka	10,301	6,100	-	16,401
Total	276,281	72,600	(46,185)	302,696
QCHIP				
East Moline	116,500	35,000	-	151,500
Freeport	16,892	10,400	(11,137)	16,155
Lee County	87,624	64,400	(40,000)	112,024
Princeton	44,200	28,800	(18,400)	54,600
Rochelle	43,600	30,000	(30,950)	42,650
Rock Falls	15,200	11,000	-	26,200
Washington	11,905	8,000	-	19,905
Total	335,921	187,600	(100,487)	423,034
SCDBP				
Burr Ridge	11,000	-	(11,000)	-
Darien	612	-	(612)	-
Willowbrook	932	-	(316)	616
Woodridge	35,075	-	-	35,075
Total	47,619	-	(11,928)	35,691
SIHH				
Collinsville	2,206	2,700	-	4,906
Effingham	35,300	-	-	35,300
Glen Carbon	(60)	-	-	(60)
Total	37,446	2,700	-	40,146

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - by Subpool Members - Wellness Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
SWAHM				
Beecher	\$ 550	\$ -	\$ -	\$ 550
Channahon	650	-	-	650
Coal City	700	-	-	700
Crest Hill	17,200	9,600	(17,200)	9,600
Glen Ellyn	143,179	14,600	-	157,779
Homer Glen	8,000	9,600	(8,000)	9,600
Lockport	84,548	51,600	(36,029)	100,119
Mokena	11,465	-	-	11,465
Monee	800	-	-	800
Plainfield	152,819	42,800	(21,063)	174,556
Total	419,911	128,200	(82,292)	465,819
Grand Total	3,323,459	1,226,900	(398,973)	4,151,386

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Individual Members - HMO Account
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
Individual Members							
Barrington	\$ -	\$ 674,929	\$ 919,279	\$ (244,350)	\$ 266,200	\$ (21,850)	\$ -
Bloomington	-	1,186,852	1,236,723	(49,871)	88,291	(38,420)	-
Bloomington	-	654,891	393,467	261,424	(204,023)	(57,401)	-
Buffalo Grove	-	445,340	521,873	(76,533)	90,950	(14,417)	-
Carol Stream	-	2,733,854	2,924,350	(190,496)	278,996	(88,500)	-
Carpentersville	-	316,253	346,680	(30,427)	40,666	(10,239)	-
Crystal Lake	-	442,312	361,814	80,498	(41,729)	(38,769)	-
Deerfield	-	765,364	716,572	48,792	18,291	(67,083)	-
DeKalb	-	844,360	706,655	137,705	(63,697)	(74,008)	-
Des Plaines	-	1,524,558	1,318,513	206,045	(72,418)	(133,627)	-
Elk Grove Village	-	1,199,370	770,037	429,333	(324,208)	(105,125)	-
Evanston	-	3,280,336	3,038,786	241,550	45,967	(287,517)	-
FP Dist-DuPage Co	-	1,797,288	1,668,999	128,289	29,243	(157,532)	-
Franklin Park	-	759,369	640,191	119,178	(52,619)	(66,559)	-
Glenview	-	2,450,970	2,721,562	(270,592)	349,937	(79,345)	-
Hanover Park	-	1,172,797	1,043,207	129,590	(26,795)	(102,795)	-
Highland Park	-	509,720	701,251	(191,531)	208,031	(16,500)	-
Hoffman Estates	-	923,334	886,006	37,328	43,603	(80,931)	-
Homewood	-	211,631	264,622	(52,991)	59,842	(6,851)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - by Individual Members - HMO Account (Continued)
Year Ended June 30, 2021

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
Lombard	\$ -	\$ 2,224,720	\$ 2,294,874	\$ (70,154)	\$ 142,173	\$ (72,019)	\$ -
McHenry	-	6,983,954	7,138,805	(154,851)	380,937	(226,086)	-
Morton Grove	-	261,004	173,700	87,304	(64,428)	(22,876)	-
Mount Prospect	-	1,219,630	839,594	380,036	(273,135)	(106,901)	-
Northbrook	-	494,240	364,430	129,810	(86,491)	(43,319)	-
Northbrook Library	-	99,332	44,753	54,579	(45,872)	(8,707)	-
Oswego	-	1,361,918	1,552,031	(190,113)	234,201	(44,088)	-
Oswegoland PD	-	431,240	939,645	(508,405)	522,365	(13,960)	-
Park Ridge	-	1,138,525	1,160,451	(21,926)	58,782	(36,856)	-
Rolling Meadows	-	1,474,976	1,172,708	302,268	(172,985)	(129,283)	-
Schaumburg	-	1,784,031	1,376,621	407,410	(251,043)	(156,367)	-
West Chicago	-	923,458	1,051,536	(128,078)	157,974	(29,896)	-
Wheaton	-	786,387	617,969	168,418	(99,492)	(68,926)	-
Wheeling	-	2,068,268	1,989,963	78,305	102,978	(181,283)	-
Wood Dale	-	865,355	602,977	262,378	(186,529)	(75,849)	-
Total	-	44,010,566	42,500,644	1,509,922	1,153,963	(2,663,885)	-

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - HMO Account
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
NIHII							
Bensenville	\$ -	\$ 800,935	\$ 603,308	\$ 197,627	\$ (127,425)	\$ (70,202)	\$ -
Berkeley	-	395,489	387,228	8,261	26,404	(34,665)	-
Countryside	-	1,225,171	945,812	279,359	(171,974)	(107,385)	-
DU-Comm	-	795,887	620,437	175,450	(105,691)	(69,759)	-
FPDKC	-	495,074	399,455	95,619	(52,226)	(43,393)	-
Hinsdale	-	1,061,968	1,038,749	23,219	69,861	(93,080)	-
Indian Head Park	-	315,488	269,939	45,549	(17,896)	(27,653)	-
Justice	-	532,918	460,071	72,847	(26,136)	(46,711)	-
La Grange	-	1,212,419	816,227	396,192	(289,925)	(106,267)	-
LaGrange Park	-	881,918	991,924	(110,006)	138,556	(28,550)	-
Lisle	-	399,254	310,062	89,192	(54,197)	(34,995)	-
Lisle Park District	-	126,314	54,719	71,595	(60,523)	(11,072)	-
Lisle Woodridge FPD	-	561,888	238,760	323,128	(273,880)	(49,248)	-
Montgomery	-	1,255,544	1,014,097	241,447	(131,400)	(110,047)	-
MPEA	-	162,165	119,651	42,514	(28,300)	(14,214)	-
Muni Cons Dispatch	-	145,788	148,851	(3,063)	7,785	(4,722)	-
Naperville Park Dist	-	690,236	851,168	(160,932)	183,275	(22,343)	-
North Aurora	-	665,839	645,438	20,401	37,960	(58,361)	-
North Riverside	-	7,471	(36,864)	44,335	(43,682)	(653)	-
Oak Park Public Libr	-	142,898	63,369	79,529	(67,002)	(12,527)	-
Oak Park Township	-	94,116	122,251	(28,135)	31,181	(3,046)	-
River Forest	-	506,692	582,382	(75,690)	92,093	(16,403)	-
Summit	-	214,446	205,827	8,619	10,176	(18,795)	-
Warrenville	-	385,693	395,522	(9,829)	22,316	(12,487)	-
Westchester	-	180,021	158,088	21,933	(6,156)	(15,777)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2021

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
Westmont PD	\$ -	\$ 216,237	\$ 119,522	\$ 96,715	\$ (77,761)	\$ (18,954)	\$ -
Winfield	-	45,172	37,226	7,946	(3,987)	(3,959)	-
WSCDC	-	126,210	76,266	49,944	(38,882)	(11,062)	-
Total	-	13,643,251	11,639,485	2,003,766	(957,436)	(1,046,330)	-
NWHIP							
Algonquin	-	691,964	801,388	(109,424)	131,824	(22,400)	-
Batavia	-	253,302	154,026	99,276	(77,074)	(22,202)	-
Batavia Library	-	36,455	29,341	7,114	(3,920)	(3,194)	-
Cary	-	394,607	413,459	(18,852)	31,628	(12,776)	-
Cary Fire Prtct Dist	-	15,111	16,876	(1,765)	2,255	(490)	-
FPD Winnebago County	-	220,738	160,380	60,358	(41,012)	(19,346)	-
Gilberts	-	196,247	145,436	50,811	(33,610)	(17,201)	-
Glencoe	-	841,136	685,988	155,148	(81,423)	(73,725)	-
Glenview Park Distr	-	483,610	291,446	192,164	(149,776)	(42,388)	-
Highwood	-	23,938	8,779	15,159	(13,060)	(2,099)	-
Huntley	-	333,418	198,232	135,186	(105,962)	(29,224)	-
Itasca	-	85,521	101,675	(16,154)	18,922	(2,768)	-
JAWA	-	302,701	131,943	170,758	(144,225)	(26,533)	-
Lake Zurich	-	825,592	814,956	10,636	61,727	(72,363)	-
Libertyville	-	396,834	704,165	(307,331)	320,177	(12,846)	-
McHenry Cty Con Dist	-	144,966	84,755	60,211	(47,505)	(12,706)	-
McHenry-city	-	251,184	118,409	132,775	(110,761)	(22,014)	-
Northbrook Park Dist	-	96,252	71,736	24,516	(16,077)	(8,439)	-
NWCD	-	299,751	282,995	16,756	9,518	(26,274)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2021

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
Palatine PD	\$ -	\$ 241,568	\$ 196,894	\$ 44,674	\$ (23,503)	\$ (21,171)	\$ -
Roscoe	-	144,999	103,422	41,577	(28,866)	(12,711)	-
Roselle	-	211,894	226,152	(14,258)	21,117	(6,859)	-
SEECOM	-	39,635	77,242	(37,607)	38,890	(1,283)	-
Streamwood	-	2,436,803	2,535,302	(98,499)	177,383	(78,884)	-
West Dundee	-	111,493	46,177	65,316	(55,541)	(9,775)	-
Winnetka	-	64,291	29,779	34,512	(28,879)	(5,633)	-
Total	-	9,144,010	8,430,953	713,057	(147,753)	(565,304)	-
SCDBP							
Burr Ridge	-	747,656	569,194	178,462	(98,180)	(80,282)	-
Clarendon Hills	-	551,076	618,751	(67,675)	67,674	1	-
Darien	-	1,214,602	1,123,703	90,899	39,525	(130,424)	-
Willowbrook	-	669,482	593,989	75,493	(3,609)	(71,884)	-
Woodridge	-	1,797,351	1,883,931	(86,580)	110,687	(24,107)	-
Total	-	4,980,167	4,789,568	190,599	116,097	(306,696)	-
SIHII							
Collinsville	-	166,455	113,774	52,681	(38,093)	(14,588)	-
Swansea	-	4,633	1,968	2,665	(2,258)	(407)	-
Total	-	171,088	115,742	55,346	(40,351)	(14,995)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2021**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	(1) Excess Contributions Over/Under Expenses	(2) Effects of Pooling	Internal Transfers	Member Net Position - Ending
SWAHM							
Beecher	\$ -	\$ -	(28)	\$ 28	\$ (28)	\$ -	-
Channahon	-	184,986	134,408	50,578	(34,364)	(16,214)	-
Crest Hill	-	146,409	335,402	(188,993)	193,733	(4,740)	-
Crete	-	102,620	41,022	61,598	(52,604)	(8,994)	-
Glen Ellyn	-	704,059	703,961	98	61,612	(61,710)	-
Homer Glen	-	28,161	12,024	16,137	(13,667)	(2,470)	-
Homewood Library	-	139,635	60,422	79,213	(66,975)	(12,238)	-
Lockport	-	216,443	193,874	22,569	(3,597)	(18,972)	-
Mokena	-	482,615	374,735	107,880	(65,581)	(42,299)	-
Monee	-	52,227	18,505	33,722	(29,143)	(4,579)	-
Plainfield	-	944,884	760,961	183,923	(101,105)	(82,818)	-
South Chicago Height	-	337,425	221,827	115,598	(86,023)	(29,575)	-
Steger	-	225,461	291,382	(65,921)	73,222	(7,301)	-
Total	-	3,564,925	3,148,495	416,430	(124,520)	(291,910)	-
Grand Total	-	75,514,007	70,624,887	4,889,120	-	(4,889,120)	-

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - by Individual Members - HMO Account
Year Ended June 30, 2021**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
Individual Members									
Barrington	\$ 29,580	450	\$ 12,268	\$ 657,786	\$ 10,692	\$ 208,953	\$ -	\$ 877,431	\$ 919,279
Bloomington	62,232	981	26,746	741,415	42,204	364,126	-	1,147,745	1,236,723
Bloomington	27,782	447	12,186	172,522	(11,795)	192,772	-	353,499	393,467
Buffalo Grove	19,886	314	8,561	332,005	16,726	144,695	-	493,426	521,873
Carol Stream	130,151	2,059	56,135	1,915,448	47,992	774,624	-	2,738,064	2,924,350
Carpentersville	15,616	255	6,952	210,173	13,741	100,198	-	324,112	346,680
Crystal Lake	19,439	313	8,533	173,748	13,478	146,616	-	333,842	361,814
Deerfield	36,570	574	15,649	436,297	(4,345)	232,401	-	664,353	716,572
DeKalb	39,864	651	17,748	354,019	10,264	284,760	-	649,043	706,655
Des Plaines	71,473	1,122	30,590	726,311	12,164	477,975	-	1,216,450	1,318,513
Elk Grove Village	52,046	817	22,274	354,223	(11,881)	353,375	-	695,717	770,037
Evanston	168,569	2,720	74,156	1,829,179	10,284	956,598	-	2,796,061	3,038,786
FP Dist-DuPage Co	94,285	1,524	41,549	895,608	47,961	589,596	-	1,533,165	1,668,999
Franklin Park	33,267	532	14,504	358,884	5,958	227,578	-	592,420	640,191
Glenview	127,790	2,020	55,071	1,671,983	25,077	841,641	-	2,538,701	2,721,562
Hanover Park	56,303	910	24,810	595,323	360	366,411	-	962,094	1,043,207
Highland Park	24,088	365	9,951	471,055	28,407	167,750	-	667,212	701,251
Hoffman Estates	42,183	672	18,320	537,215	15,713	272,575	-	825,503	886,006
Homewood	10,697	159	4,335	174,986	4,007	70,597	-	249,590	264,622

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - by Individual Members - HMO Account (Continued)
Year Ended June 30, 2021**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
Lombard	\$ 108,926	1,697	\$ 46,266	\$ 1,457,051	\$ 27,770	\$ 654,861	\$ -	\$ 2,139,682	\$ 2,294,874
McHenry	299,665	4,752	129,554	4,600,533	114,828	1,994,225	-	6,709,586	7,138,805
Morton Grove	11,617	190	5,180	68,556	3,334	85,013	-	156,903	173,700
Mount Prospect	63,810	1,017	27,727	410,499	(38,302)	375,860	-	748,057	839,594
Northbrook	21,382	345	9,406	189,500	(3,822)	147,964	-	333,642	364,430
Northbrook Library	6,155	102	2,781	4,778	(1,846)	32,885	-	35,817	44,753
Oswego	76,613	1,208	32,934	871,794	38,417	532,273	-	1,442,484	1,552,031
Oswegoland PD	28,082	451	12,295	695,210	30,879	173,179	-	899,268	939,645
Park Ridge	60,613	974	26,555	629,227	19,416	424,640	-	1,073,283	1,160,451
Rolling Meadows	67,274	1,067	29,089	635,033	(9,189)	450,501	-	1,076,345	1,172,708
Schaumburg	76,481	1,232	33,589	736,695	14,569	515,287	-	1,266,551	1,376,621
West Chicago	37,148	579	15,785	713,635	25,421	259,547	-	998,603	1,051,536
Wheaton	37,450	593	16,167	287,677	1,304	275,371	-	564,352	617,969
Wheeling	104,911	1,668	45,475	1,266,170	5,340	574,042	(5,975)	1,839,577	1,989,963
Wood Dale	34,674	556	15,158	277,273	(1,776)	277,648	-	553,145	602,977
Total	2,096,622	33,316	908,299	25,451,811	503,350	13,546,537	(5,975)	39,495,723	42,500,644

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

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - by Subpool Members - HMO Account
Year Ended June 30, 2021**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
NIHII									
Bensenville	\$ 38,090	606	\$ 16,521	\$ 272,028	\$ 53	\$ 276,616	\$ -	\$ 548,697	\$ 603,308
Berkeley	18,991	302	8,234	240,243	9,111	110,649	-	360,003	387,228
Countryside	55,589	882	24,046	475,837	4,901	385,439	-	866,177	945,812
DU-Comm	36,747	558	15,213	348,766	1,577	218,134	-	568,477	620,437
FPDKC	33,524	533	14,531	174,492	11,981	164,927	-	351,400	399,455
Hinsdale	59,091	930	25,355	593,119	21,006	340,178	-	954,303	1,038,749
Indian Head Park	14,401	228	6,216	139,598	11,177	98,547	-	249,322	269,939
Justice	25,735	413	11,260	252,915	15,521	154,640	-	423,076	460,071
La Grange	62,319	986	26,881	365,864	(3,837)	365,000	-	727,027	816,227
LaGrange Park	42,310	669	18,239	620,009	34,944	276,422	-	931,375	991,924
Lisle	22,701	358	9,760	132,260	(653)	145,994	-	277,601	310,062
Lisle Park District	5,850	93	2,536	22,526	(58)	23,865	-	46,333	54,719
Lisle Woodridge FPD	19,963	317	8,642	102,140	90	107,925	-	210,155	238,760
Montgomery	53,454	849	23,147	591,264	10,334	335,898	-	937,496	1,014,097
MPEA	7,402	120	3,271	64,951	(3,650)	47,677	-	108,978	119,651
Muni Cons Dispatch	8,067	128	3,490	96,101	(7,341)	48,534	-	137,294	148,851
Naperville Park Dist	43,816	689	18,784	340,795	(16,888)	255,528	209,133	788,568	851,168
North Aurora	32,359	501	13,659	372,557	11,303	215,560	-	599,420	645,438
North Riverside	737	12	327	(35,301)	(4,697)	2,070	-	(37,928)	(36,864)
Oak Park Public Libr	6,953	115	3,135	22,170	(9,782)	40,893	-	53,281	63,369
Oak Park Township	7,239	115	3,136	89,009	(8,983)	31,850	-	111,876	122,251
River Forest	23,990	380	10,360	380,049	11,337	156,646	-	548,032	582,382
Summit	11,074	180	4,907	115,502	2,164	72,180	-	189,846	205,827
Warrenville	17,929	289	7,879	241,391	12,981	115,342	-	369,714	395,522
Westchester	8,975	132	3,599	99,411	(8,404)	54,507	-	145,514	158,088

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2021

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
Westmont PD	\$ 11,257	180	\$ 4,907	\$ 46,857	\$ (5,312)	\$ 61,813	\$ -	\$ 103,358	\$ 119,522
Winfield	3,076	46	1,254	16,666	464	15,766	-	32,896	37,226
WSCDC	6,374	105	2,863	23,596	2,029	41,404	-	67,029	76,266
Total	678,013	10,716	292,152	6,204,815	91,368	4,164,004	209,133	10,669,320	11,639,485
NWHIP									
Algonquin	38,893	625	17,039	461,515	5,266	278,675	-	745,456	801,388
Batavia	9,682	158	4,308	67,826	4,793	67,417	-	140,036	154,026
Batavia Library	1,782	29	791	15,892	3,784	7,092	-	26,768	29,341
Cary	22,756	365	9,951	213,820	11,016	155,916	-	380,752	413,459
Cary Fire Prtct Dist	763	12	327	8,625	2,267	4,894	-	15,786	16,876
FPD Winnebago County	9,675	159	4,335	77,918	5,042	63,410	-	146,370	160,380
Gilberts	10,156	158	4,307	62,178	3,410	65,385	-	130,973	145,436
Glencoe	40,088	632	17,231	446,918	(7,146)	188,897	-	628,669	685,988
Glenview Park Distr	23,288	382	10,414	106,252	1,825	149,667	-	257,744	291,446
Highwood	1,207	20	545	1,283	(121)	5,865	-	7,027	8,779
Huntley	15,274	246	6,707	70,479	(1,788)	107,560	-	176,251	198,232
Itasca	5,231	83	2,263	56,935	4,301	32,945	-	94,181	101,675
JAWA	11,244	179	4,880	43,333	(1,593)	74,079	-	115,819	131,943
Lake Zurich	41,281	650	17,721	451,770	9,707	294,477	-	755,954	814,956
Libertyville	17,372	268	7,307	511,294	37,264	130,928	-	679,486	704,165
McHenry Cty Con Dist	7,688	124	3,380	21,363	4,994	47,330	-	73,687	84,755
McHenry-city	10,190	165	4,499	35,855	(2,533)	70,398	-	103,720	118,409
Northbrook Park Dist	5,404	85	2,317	29,171	5,624	29,220	-	64,015	71,736
NWCD	12,956	203	5,534	177,132	7,936	79,437	-	264,505	282,995

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2021**

	Administrative Fees (1)		(1) Insurance Premiums Stop Loss	Claims Expense - Net				Total Operating Expenses	
	Allocation of Fees	Nmbr of Covered Employees		Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery		Total Claims Expense
Palatine PD	\$ 11,311	177	\$ 4,826	\$ 106,328	\$ 3,930	\$ 70,499	\$ -	\$ 180,757	\$ 196,894
Roscoe	6,725	108	2,944	47,497	4,500	41,756	-	93,753	103,422
Roselle	9,624	152	4,144	137,358	12,718	62,308	-	212,384	226,152
SEECOM	2,238	37	1,009	51,269	5,472	17,254	-	73,995	77,242
Streamwood	103,770	1,653	45,066	1,661,402	38,709	686,355	-	2,386,466	2,535,302
West Dundee	5,353	84	2,290	14,311	328	23,895	-	38,534	46,177
Winnetka	2,904	48	1,309	5,766	74	19,726	-	25,566	29,779
Total	426,855	6,802	185,444	4,883,490	159,779	2,775,385	-	7,818,654	8,430,953
SCDBP									
Burr Ridge	39,489	630	17,176	277,371	10,632	224,526	-	512,529	569,194
Clarendon Hills	27,853	442	12,050	408,812	(5,716)	175,752	-	578,848	618,751
Darien	54,882	869	23,692	687,544	10,943	346,642	-	1,045,129	1,123,703
Willowbrook	34,255	544	14,831	325,061	4,172	215,670	-	544,903	593,989
Woodridge	84,643	1,343	36,614	1,188,078	20,463	554,243	(110)	1,762,674	1,883,931
Total	241,122	3,828	104,363	2,886,866	40,494	1,516,833	(110)	4,444,083	4,789,568
SIHH									
Collinsville	7,580	120	3,272	47,115	(3,409)	59,216	-	102,922	113,774
Swansea	564	9	245	(390)	-	1,549	-	1,159	1,968
Total	8,144	129	3,517	46,725	(3,409)	60,765	-	104,081	115,742

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
Schedule of Expenses - by Subpool Members - HMO Account (Continued)
Year Ended June 30, 2021

	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		
SWAHM									
Beecher	\$ -	-	\$ -	(28)	\$ -	\$ -	\$ -	(28)	(28)
Channahon	5,371	87	\$ 2,372	\$ 81,632	\$ 1,455	\$ 43,578	\$ -	\$ 126,665	\$ 134,408
Crest Hill	6,750	106	2,890	391,539	6,380	47,195	(119,352)	325,762	335,402
Crete	4,406	72	1,963	6,247	39	28,367	-	34,653	41,022
Glen Ellyn	35,430	572	15,594	382,429	28,083	242,425	-	652,937	703,961
Homer Glen	1,648	27	736	(277)	6	9,911	-	9,640	12,024
Homewood Library	9,812	160	4,362	16,759	(521)	30,010	-	46,248	60,422
Lockport	11,964	196	5,344	103,115	3,098	70,353	-	176,566	193,874
Mokena	21,092	339	9,242	180,036	4,943	159,422	-	344,401	374,735
Monee	2,186	36	982	1,909	(755)	14,183	-	15,337	18,505
Plainfield	42,664	677	18,457	375,611	3,483	320,746	-	699,840	760,961
South Chicago Height	14,543	238	6,489	109,398	6,821	84,576	-	200,795	221,827
Steger	11,626	182	4,961	190,739	7,387	76,669	-	274,795	291,382
Total	167,492	2,692	73,392	1,839,109	60,419	1,127,435	(119,352)	2,907,611	3,148,495
Grand Total	3,618,248	57,483	1,567,167	41,312,816	852,001	23,190,959	83,696	65,439,472	70,624,887

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

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Individual Members - Terminal Reserve Account
Year Ended June 30, 2021**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income/Expense	Due to Members - Ending
Individual Members					
Barrington	\$ 1,290,746	\$ 21,362	\$ (314,712)	\$ 14,083	\$ 1,011,479
Bloomington	1,547,634	35,107	(12,536)	17,557	1,587,762
Bloomington	550,645	48,248	201	17,165	616,259
Buffalo Grove	427,476	10,088	(16,168)	16,559	437,955
Carol Stream	2,216,303	514,723	(298)	31,700	2,762,428
Carpentersville	2,131,979	98,683	92,270	41,556	2,364,488
Crystal Lake	393,030	33,583	4,223	20,758	451,594
Deerfield	1,364,462	795,696	(1,358)	40,956	2,199,756
DeKalb	557,919	70,195	(118,839)	19,215	528,490
DeKalb County	(292,073)	277,660	(24,999)	5,624	(33,788)
Des Plaines	3,542,234	574,108	(672,300)	73,399	3,517,441
Elk Grove Village	1,072,423	99,065	(76,648)	16,433	1,111,273
Evanston	3,259,527	285,257	645,886	73,009	4,263,679
FP Dist-DuPage Co	1,293,029	482,554	(158,108)	36,888	1,654,363
Franklin Park	312,323	65,635	1,465	11,034	390,457
Glenview	1,253,756	747,240	(1,314,079)	19,237	706,154
Hanover Park	983,946	1,805,811	(2,229)	47,600	2,835,128
Highland Park	994,471	13,644	422	41,099	1,049,636
Hoffman Estates	2,115,706	73,492	(73,919)	40,378	2,155,657
Homewood	295,777	(327,610)	89	6,406	(25,338)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Individual Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income/Expense	Due to Members - Ending
Lombard	\$ 1,612,393	\$ 65,926	\$ 287,409	\$ 25,034	\$ 1,990,762
McHenry	2,279,665	216,527	-	50,653	2,546,845
Morton Grove	1,149,315	428,444	17,629	39,351	1,634,739
Mount Prospect	2,812,678	716,770	(10,940)	60,969	3,579,477
Northbrook	1,459,091	1,383,131	26,987	57,543	2,926,752
Northbrook Library	51,160	9,814	(1,340)	4,278	63,912
Oswego	507,703	96,985	7	10,574	615,269
Oswegoland PD	218,947	106,763	9,680	4,234	339,624
Palatine	3,272	(8,380)	(11,612)	1,740	(14,980)
Park Ridge	1,129,892	36,072	12	21,854	1,187,830
Rolling Meadows	1,899,570	825,696	(523,980)	39,012	2,240,298
Schaumburg	2,069,465	144,187	(172,891)	59,131	2,099,892
West Chicago	1,322,539	565,756	(1,043)	25,247	1,912,499
Wheaton	678,896	67,316	(36,006)	19,998	730,204
Wheeling	2,205,299	176,626	(123,891)	39,183	2,297,217
Wood Dale	2,823,040	71,450	(4,680)	38,778	2,928,588
Total	47,534,238	10,627,624	(2,586,296)	1,088,235	56,663,801

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account
Year Ended June 30, 2021**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income/Expense	Due to Members - Ending
NIHII					
Bensenville	\$ 917,012	\$ 69,451	\$ (8,256)	\$ 14,905	\$ 993,112
Berkeley	82,729	34,511	(1)	1,282	118,521
Countryside	1,013,172	106,822	7	12,043	1,132,044
DU-Comm	228,171	68,758	-	3,857	300,786
FPDKC	148,581	42,274	(1,559)	2,732	192,028
Hinsdale	2,287,541	89,860	(124)	27,382	2,404,659
Indian Head Park	228,225	27,695	-	2,677	258,597
Justice	183,003	46,453	5	2,340	231,801
La Grange	285,795	106,022	7	3,687	395,511
LaGrange Park	616,051	28,981	1,502	7,190	653,724
Lisle	113,916	32,535	14	2,859	149,324
Lisle Park District	42,703	11,113	37	1,199	55,052
Lisle Woodridge FPD	277,197	47,556	(2,691)	6,631	328,693
Montgomery	286,942	108,904	(1,229)	3,711	398,328
MPEA	125,127	82,409	(74)	5,355	212,817
Muni Cons Dispatch	26,739	4,593	-	522	31,854
Naperville Park Dist	292,564	21,891	14	5,097	319,566
North Aurora	152,268	57,949	(1)	2,243	212,459
North Riverside	693,639	(1,795)	3,549	19,121	714,514
Oak Park Public Libr	8,464	(90,187)	-	778	(80,945)
Oak Park Township	38,330	2,225	(8,637)	1,100	33,018
River Forest	444,997	13,727	(4,317)	8,958	463,365
River Grove	11,936	(393)	(16)	1,517	13,044
Summit	96,779	17,873	(7,026)	2,641	110,267
Warrenville	130,707	10,274	16	2,683	143,680
Westchester	29,056	14,711	1,799	2,066	47,632

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income/Expense	Due to Members - Ending
Westmont PD	\$ 174,778	\$ 19,519	\$ 23,604	\$ 2,237	\$ 220,138
Winfield	111,393	3,569	53,554	4,128	172,644
Woodridge Library	(150)	(51)	14,162	179	14,140
WSCDC	93,564	10,484	65,209	1,918	171,175
Total	9,141,229	987,733	129,548	153,038	10,411,548
NWHIP					
Algon-Lake Hills FPD	3,284	(1,228)	(3,516)	1,135	(325)
Algonquin	186,794	20,088	(3,200)	4,399	208,081
Batavia	20,359	18,089	186,541	4,964	229,953
Batavia Library	-	1,291	-	8	1,299
Beach Park	3,003	(112)	(1,520)	284	1,655
Boone County	(60,531)	59,947	(246,257)	2,222	(244,619)
Campton Hills	(5,813)	5,409	(1)	8	(397)
Cary	110,686	11,610	713	1,795	124,804
Cary Fire Prtct Dist	-	(1,499)	-	-	(1,499)
FPD Winnebago County	61,784	18,850	(3,822)	1,450	78,262
Gilberts	124,327	17,016	-	2,028	143,371
Glencoe	309,019	69,183	(2,588)	5,174	380,788
Glenview Park Distr	31,386	40,721	(1)	1,036	73,142
Highwood	59,312	1,892	24,587	1,049	86,840
Huntley	125,426	26,853	(43,347)	2,786	111,718
Itasca	15,840	2,372	(14)	1,488	19,686
JAWA	331,758	43,889	31	4,087	379,765
Lake Zurich	637,187	71,707	-	9,153	718,047
Libertyville	1,237,313	11,381	3,201	25,599	1,277,494

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income/Expense	Due to Members - Ending
Lindenhurst	\$ -	\$ (742)	\$ -	\$ 16	\$ (726)
McHenry Cty Con Dist	-	10,098	(16,086)	-	(5,988)
McHenry-city	117,744	17,153	36	3,815	138,748
Northbrook Park Dist	-	6,346	(139)	24	6,231
NWCD	81,965	26,001	-	2,659	110,625
Palatine PD	8,161	19,838	4	1,607	29,610
Roscoe	55,129	12,581	(1)	879	68,588
Roselle	28,343	5,205	-	1,235	34,783
SEECOM	61,930	1,092	-	1,855	64,877
Spring Grove	40,133	(1,714)	(95)	837	39,161
Streamwood	4,223,920	584,653	(36,947)	58,479	4,830,105
Wauconda	1,002	(408)	953	859	2,406
West Dundee	32,945	8,574	37	1,402	42,958
Winnetka	218,940	1,287	(2,463)	6,753	224,517
Total	8,061,346	1,107,423	(143,894)	149,085	9,173,960
QCHIP					
Byron FPD	-	(547)	(6,978)	-	(7,525)
Colona	57,358	(94)	-	1,819	59,083
East Moline	80,473	(4,323)	(83)	14,121	90,188
Freeport	42,376	(4,025)	(95)	7,300	45,556
Lee County	33,330	(3,652)	(50,880)	3,389	(17,813)
Princeton	46,832	(307)	278	5,401	52,204
Rochelle	54,672	(2,868)	18,880	4,855	75,539
Rock Falls	186,573	(1,769)	7,917	7,705	200,426
Washington	130,260	(850)	1	4,872	134,283
Total	631,874	(18,435)	(30,960)	49,462	631,941

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income/Expense	Due to Members - Ending
SCDBP					
Burr Ridge	\$ 476,428	\$ 79,635	\$ -	\$ 5,906	\$ 561,969
Clarendon Hills	602,682	5,072	-	6,830	614,584
Darien	912,877	129,278	(17,778)	10,722	1,035,099
Willowbrook	688,941	71,496	(3,657)	8,014	764,794
Woodridge	895,819	21,852	39,522	11,172	968,365
Total	3,576,747	307,333	18,087	42,644	3,944,811
SIHH					
Caseyville	-	(152)	(269)	-	(421)
Centralia	-	(2,733)	1	33	(2,699)
Collinsville	812,112	511,714	(416,056)	20,329	928,099
Effingham	(3,753)	1,505	(2,980)	2,061	(3,167)
Glen Carbon	57,788	(205)	63,288	2,276	123,147
Monroe	(31,727)	29,168	14	1,275	(1,270)
New Baden	(459)	(26,342)	(614)	214	(27,201)
Swansea	13,953	13	523	1,925	16,414
Trenton	7,804	(19,211)	7,756	267	(3,384)
Wood River	74,630	(1,337)	75,000	2,532	150,825
Total	930,348	492,420	(273,337)	30,912	1,180,343
SWAHM					
Beecher	42,664	(97)	31	919	43,517
Channahon	18,660	(85,557)	15,310	24	(51,563)
Coal City	28,328	(115)	95	1,526	29,834

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Due to Members - Beginning	Internal Transfers	Member Contributions/ Withdrawals	Investment Income/Expense	Due to Members - Ending
Crest Hill	\$ 341,606	\$ 4,131	\$ 273	\$ 7,035	\$ 353,045
Crete	152,116	8,453	49	3,739	164,357
Crete Township	3,506	(18,097)	16	313	(14,262)
Glen Ellyn	438,760	60,930	223	12,626	512,539
Homer Glen	1,529	(49,368)	819	30	(46,990)
Homewood Library	32,301	10,136	21	398	42,856
Lockport	196,294	18,455	298	6,779	221,826
Mokena	1,155,285	520,639	81	22,727	1,698,732
Monee	59,471	4,439	113	1,806	65,829
Peotone	20,950	(57)	(2,973)	1,473	19,393
Plainfield	2,020,602	81,664	(9,479)	31,643	2,124,430
South Chicago Height	(22,785)	(24,878)	36,698	(28)	(10,993)
South Holland	(8,984)	(182,291)	185,746	(908)	(6,437)
Steger	285,796	6,813	(615)	4,131	296,125
Total	4,766,099	355,200	226,706	94,233	5,442,238
Grand Total	74,641,881	13,859,298	(2,660,146)	1,607,609	87,448,642

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - by Individual Members - Terminal Reserve Account
Year Ended June 30, 2021**

	Member Contributions	Funding Adjustment		Over / (Under) Paid	Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid		
Individual Members					
Barrington	\$ (304,938)	\$ 1,564,786	\$ 1,555,012	\$ (9,774)	\$ (314,712)
Bloomington	-	1,745,922	1,733,386	(12,536)	(12,536)
Bloomington	(7,309)	8,158,039	8,165,549	7,510	201
Buffalo Grove	-	5,075,349	5,059,181	(16,168)	(16,168)
Carol Stream	-	3,079,073	3,078,775	(298)	(298)
Carpentersville	-	3,207,874	3,300,144	92,270	92,270
Crystal Lake	-	5,504,986	5,509,209	4,223	4,223
Deerfield	(1,500)	4,205,682	4,205,824	142	(1,358)
DeKalb	(4,500)	5,814,246	5,699,907	(114,339)	(118,839)
DeKalb County	-	6,285,662	6,260,663	(24,999)	(24,999)
Des Plaines	(653,365)	8,423,801	8,404,866	(18,935)	(672,300)
Elk Grove Village	(6,650)	8,016,269	7,946,271	(69,998)	(76,648)
Evanston	-	14,065,231	14,711,117	645,886	645,886
FP Dist-DuPage Co	(456,000)	4,352,108	4,650,000	297,892	(158,108)
Franklin Park	-	3,046,382	3,047,847	1,465	1,465
Glenview	(1,347,195)	5,939,887	5,973,003	33,116	(1,314,079)
Hanover Park	(2,250)	4,024,731	4,024,752	21	(2,229)
Highland Park	-	5,913,709	5,914,131	422	422
Hoffman Estates	(123,793)	7,695,282	7,745,156	49,874	(73,919)
Homewood	-	2,732,837	2,732,926	89	89

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - by Individual Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Lombard	\$ 287,401	\$ 4,284,880	\$ 4,284,888	\$ 8	\$ 287,409
McHenry	-	17,593,363	17,593,363	-	-
Morton Grove	(4,500)	3,688,006	3,710,135	22,129	17,629
Mount Prospect	-	7,333,484	7,322,544	(10,940)	(10,940)
Northbrook	-	6,735,377	6,762,364	26,987	26,987
Northbrook Library	-	809,517	808,177	(1,340)	(1,340)
Oswego	-	2,358,297	2,358,304	7	7
Oswegoland PD	-	551,382	561,062	9,680	9,680
Palatine	-	6,920,179	6,908,567	(11,612)	(11,612)
Park Ridge	-	3,997,346	3,997,358	12	12
Rolling Meadows	(548,799)	2,723,117	2,747,936	24,819	(523,980)
Schaumburg	-	8,970,433	8,797,542	(172,891)	(172,891)
West Chicago	-	1,999,828	1,998,785	(1,043)	(1,043)
Wheaton	-	3,898,566	3,862,560	(36,006)	(36,006)
Wheeling	(105,611)	5,436,012	5,417,732	(18,280)	(123,891)
Wood Dale	(3,000)	2,186,518	2,184,838	(1,680)	(4,680)
Total	(3,282,009)	188,338,161	189,033,874	695,713	(2,586,296)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account
Year Ended June 30, 2021**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
NIHII					
Bensenville	\$ -	\$ 1,891,446	\$ 1,883,190	\$ (8,256)	\$ (8,256)
Berkeley	-	563,902	563,901	(1)	(1)
Countryside	-	1,326,693	1,326,700	7	7
DU-Comm	-	1,526,885	1,526,885	-	-
FPDKC	-	920,548	918,989	(1,559)	(1,559)
Hinsdale	-	2,084,702	2,084,578	(124)	(124)
Indian Head Park	-	323,691	323,691	-	-
Justice	-	601,698	601,703	5	5
La Grange	-	1,276,635	1,276,642	7	7
LaGrange Park	-	911,250	912,752	1,502	1,502
Lisle	-	1,550,429	1,550,443	14	14
Lisle Park District	-	485,835	485,872	37	37
Lisle Woodridge FPD	(3,000)	2,531,458	2,531,767	309	(2,691)
Montgomery	-	1,299,026	1,297,797	(1,229)	(1,229)
MPEA	-	593,921	593,847	(74)	(74)
Muni Cons Dispatch	-	160,533	160,533	-	-
Naperville Park Dist	-	2,114,817	2,114,831	14	14
North Aurora	-	895,015	895,014	(1)	(1)
North Riverside	-	2,852,178	2,855,727	3,549	3,549
Oak Park Public Libr	-	1,078,420	1,078,420	-	-
Oak Park Township	(8,657)	561,730	561,750	20	(8,637)
River Forest	(4,541)	1,492,085	1,492,309	224	(4,317)
River Grove	-	1,049,588	1,049,572	(16)	(16)
Summit	-	1,244,307	1,237,281	(7,026)	(7,026)
Warrenville	-	1,261,358	1,261,374	16	16

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Westchester	\$ -	\$ 1,790,567	\$ 1,792,366	\$ 1,799	\$ 1,799
Westmont PD	-	240,396	264,000	23,604	23,604
Winfield	29,782	609,026	632,798	23,772	53,554
Woodridge Library	-	203,952	218,114	14,162	14,162
WSCDC	-	440,087	505,296	65,209	65,209
Total	13,584	33,882,178	33,998,142	115,964	129,548
NWHIP					
Algon-Lake Hills FPD	-	1,087,734	1,084,218	(3,516)	(3,516)
Algonquin	(3,000)	1,937,534	1,937,334	(200)	(3,200)
Batavia	-	4,384,655	4,571,196	186,541	186,541
Batavia Library	-	208,667	208,667	-	-
Beach Park	-	237,541	236,021	(1,520)	(1,520)
Boone County	-	3,870,219	3,623,962	(246,257)	(246,257)
Campton Hills	-	108,282	108,281	(1)	(1)
Cary	-	890,591	891,304	713	713
Cary Fire Prtct Dist	-	149,199	149,199	-	-
FPD Winnebago County	-	672,544	668,722	(3,822)	(3,822)
Gilberts	-	373,536	373,536	-	-
Glencoe	-	2,221,364	2,218,776	(2,588)	(2,588)
Glenview Park Distr	-	2,036,429	2,036,428	(1)	(1)
Highwood	-	258,909	283,496	24,587	24,587
Huntley	-	1,371,899	1,328,552	(43,347)	(43,347)
Itasca	-	1,194,741	1,194,727	(14)	(14)
JAWA	-	325,580	325,611	31	31

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Lake Zurich	\$ -	\$ 2,379,122	\$ 2,379,122	\$ -	-
Libertyville	-	3,442,431	3,445,632	3,201	3,201
Lindenhurst	-	501,724	501,724	-	-
McHenry Cty Con Dist	-	584,272	568,186	(16,086)	(16,086)
McHenry-city	-	2,371,721	2,371,757	36	36
Northbrook Park Dist	-	435,197	435,058	(139)	(139)
NWCD	-	1,714,447	1,714,447	-	-
Palatine PD	-	1,396,810	1,396,814	4	4
Roscoe	-	377,774	377,773	(1)	(1)
Roselle	-	1,349,633	1,349,633	-	-
SEECOM	-	358,116	358,116	-	-
Spring Grove	-	264,491	264,396	(95)	(95)
Streamwood	(36,849)	3,567,625	3,567,527	(98)	(36,947)
Wauconda	-	959,807	960,760	953	953
West Dundee	-	1,040,580	1,040,617	37	37
Winnetka	-	3,754,598	3,752,135	(2,463)	(2,463)
Total	(39,849)	45,827,772	45,723,727	(104,045)	(143,894)
QCHIP					
Byron FPD	-	347,642	340,664	(6,978)	(6,978)
Colona	-	413,461	413,461	-	-
East Moline	-	3,883,886	3,883,803	(83)	(83)
Freeport	-	2,960,435	2,960,340	(95)	(95)
Lee County	-	1,906,916	1,856,036	(50,880)	(50,880)
Princeton	-	1,517,795	1,518,073	278	278

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Rochelle	\$ -	\$ 1,987,643	\$ 2,006,523	\$ 18,880	\$ 18,880
Rock Falls	-	1,207,896	1,215,813	7,917	7,917
Washington	-	1,374,837	1,374,838	1	1
Total	-	15,600,511	15,569,551	(30,960)	(30,960)
SCDBP					
Burr Ridge	-	771,012	771,012	-	-
Clarendon Hills	-	612,732	612,732	-	-
Darien	(17,825)	1,252,584	1,252,631	47	(17,778)
Willowbrook	(3,000)	696,927	696,270	(657)	(3,657)
Woodridge	-	1,849,336	1,888,858	39,522	39,522
Total	(20,825)	5,182,591	5,221,503	38,912	18,087
SIHII					
Caseyville	-	36,983	36,714	(269)	(269)
Centralia	-	637,968	637,969	1	1
Collinsville	(416,054)	4,637,733	4,637,731	(2)	(416,056)
Effingham	(3,000)	2,187,583	2,187,603	20	(2,980)
Glen Carbon	62,422	1,384,795	1,385,661	866	63,288
Monroe	-	1,965,745	1,965,759	14	14
New Baden	-	254,570	253,956	(614)	(614)
Swansea	-	818,460	818,983	523	523
Trenton	-	141,058	148,814	7,756	7,756
Wood River	75,000	1,392,946	1,392,946	-	75,000
Total	(281,632)	13,457,841	13,466,136	8,295	(273,337)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
SWAHM					
Beecher	\$ 31	\$ 343,522	\$ 343,522	\$ -	31
Channahon	15,304	740,681	740,687	6	15,310
Coal City	32	338,289	338,352	63	95
Crest Hill	62	1,078,911	1,079,122	211	273
Crete	50	710,968	710,967	(1)	49
Crete Township	16	227,147	227,147	-	16
Glen Ellyn	214	2,846,997	2,847,006	9	223
Homer Glen	819	430,408	430,408	-	819
Homewood Library	21	161,198	161,198	-	21
Lockport	140	1,986,075	1,986,233	158	298
Mokena	81	1,206,151	1,206,151	-	81
Monee	40	636,634	636,707	73	113
Peotone	(2,972)	358,873	358,872	(1)	(2,973)
Plainfield	163	2,666,335	2,656,693	(9,642)	(9,479)
South Chicago Height	36,845	611,710	611,563	(147)	36,698
South Holland	185,746	3,093,870	3,093,870	-	185,746
Steger	51	680,104	679,438	(666)	(615)
Total	236,643	18,117,873	18,107,936	(9,937)	226,706
Grand Total	(3,374,088)	320,406,927	321,120,869	713,942	(2,660,146)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - by Individual Members - Terminal Reserve Account
Year Ended June 30, 2021**

	Total Account Balances June 30, 2020	Total Account Balances June 30, 2021	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income/Expense Allocation
Individual Members						
Barrington	\$ 1,379,556	\$ 1,016,790	\$ 1,198,173	\$ 12,984	\$ 1,099	\$ 14,083
Bloomington	1,529,573	1,579,987	1,554,780	16,848	709	17,557
Bloomington	1,827,148	1,340,997	1,584,073	17,165	-	17,165
Buffalo Grove	1,316,444	1,645,701	1,481,072	16,050	509	16,559
Carol Stream	2,654,168	2,860,178	2,757,173	29,878	1,822	31,700
Carpentersville	3,678,633	3,795,951	3,737,292	40,498	1,058	41,556
Crystal Lake	1,844,901	1,838,010	1,841,456	19,955	803	20,758
Deerfield	3,549,113	3,806,756	3,677,934	39,855	1,101	40,956
DeKalb	1,466,794	1,856,264	1,661,529	18,005	1,210	19,215
DeKalb County	218,412	819,442	518,928	5,624	-	5,624
Des Plaines	6,234,177	6,530,065	6,382,121	69,158	4,241	73,399
Elk Grove Village	1,357,594	1,675,248	1,516,421	16,433	-	16,433
Evanston	6,090,563	6,938,952	6,514,757	70,596	2,413	73,009
FP Dist-DuPage Co	3,296,720	3,189,090	3,242,905	35,141	1,747	36,888
Franklin Park	909,487	953,074	931,281	10,092	942	11,034
Glenview	2,300,577	1,023,012	1,661,795	18,008	1,229	19,237
Hanover Park	4,103,378	4,235,252	4,169,315	45,180	2,420	47,600
Highland Park	3,640,548	3,697,775	3,669,161	39,760	1,339	41,099
Hoffman Estates	3,339,279	3,658,444	3,498,862	37,915	2,463	40,378
Homewood	489,411	423,968	456,689	4,949	1,457	6,406

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - by Individual Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Total Account Balances June 30, 2020	Total Account Balances June 30, 2021	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income/Expense Allocation
Lombard	\$ 2,178,646	\$ 2,425,528	\$ 2,302,087	\$ 24,946	\$ 88	\$ 25,034
McHenry	4,426,330	4,922,296	4,674,313	50,653	-	50,653
Morton Grove	3,605,049	3,440,520	3,522,785	38,174	1,177	39,351
Mount Prospect	5,279,417	5,571,104	5,425,260	58,790	2,179	60,969
Northbrook	4,655,154	5,589,479	5,122,316	55,507	2,036	57,543
Northbrook Library	343,005	391,674	367,340	3,981	297	4,278
Oswego	858,858	1,029,455	944,157	10,231	343	10,574
Oswegoland PD	368,190	391,938	380,064	4,119	115	4,234
Palatine	171,200	150,128	160,664	1,740	-	1,740
Park Ridge	1,966,620	2,066,758	2,016,689	21,854	-	21,854
Rolling Meadows	3,694,879	3,191,622	3,443,250	37,312	1,700	39,012
Schaumburg	5,247,782	5,436,981	5,342,381	57,892	1,239	59,131
West Chicago	2,152,750	2,359,249	2,256,000	24,447	800	25,247
Wheaton	1,598,430	1,588,260	1,593,345	17,266	2,732	19,998
Wheeling	3,394,028	3,487,264	3,440,645	37,284	1,899	39,183
Wood Dale	3,360,451	3,436,146	3,398,299	36,826	1,952	38,778
Total	94,527,265	98,363,358	96,445,312	1,045,116	43,119	1,088,235

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account
Year Ended June 30, 2021**

	Total Account Balances June 30, 2020	Total Account Balances June 30, 2021	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income/Expense Allocation
NIHII						
Bensenville	\$ 1,277,958	\$ 1,409,198	\$ 1,343,578	\$ 14,559	\$ 346	\$ 14,905
Berkeley	97,703	138,776	118,239	1,282	-	1,282
Countryside	989,966	1,131,351	1,060,659	11,493	550	12,043
DU-Comm	307,817	404,000	355,908	3,857	-	3,857
FPDKC	223,067	281,074	252,070	2,732	-	2,732
Hinsdale	2,319,926	2,514,728	2,417,327	26,195	1,187	27,382
Indian Head Park	222,608	256,997	239,802	2,598	79	2,677
Justice	189,226	242,611	215,919	2,340	-	2,340
La Grange	283,085	397,359	340,222	3,687	-	3,687
LaGrange Park	599,048	652,359	625,703	6,780	410	7,190
Lisle	229,389	298,176	263,783	2,859	-	2,859
Lisle Park District	99,124	122,214	110,669	1,199	-	1,199
Lisle Woodridge FPD	555,796	668,107	611,952	6,631	-	6,631
Montgomery	284,585	400,329	342,457	3,711	-	3,711
MPEA	462,892	503,856	483,373	5,238	117	5,355
Muni Cons Dispatch	45,169	51,168	48,169	522	-	522
Naperville Park Dist	434,221	506,554	470,387	5,097	-	5,097
North Aurora	172,849	241,092	206,971	2,243	-	2,243
North Riverside	1,659,310	1,793,565	1,726,437	18,708	413	19,121
Oak Park Public Libr	53,214	90,309	71,762	778	-	778
Oak Park Township	96,746	105,516	101,131	1,096	4	1,100
River Forest	772,289	832,415	802,352	8,695	263	8,958
River Grove	124,692	155,407	140,049	1,517	-	1,517
Summit	221,584	265,866	243,725	2,641	-	2,641
Warrenville	227,819	267,396	247,608	2,683	-	2,683
Westchester	159,318	221,967	190,642	2,066	-	2,066

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Total Account Balances June 30, 2020	Total Account Balances June 30, 2021	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income/Expense Allocation
Westmont PD	\$ 177,649	\$ 225,843	\$ 201,745	\$ 2,186	\$ 51	\$ 2,237
Winfield	340,005	421,829	380,917	4,128	-	4,128
Woodridge Library	6,774	26,269	16,522	179	-	179
WSCDC	132,318	220,790	176,554	1,913	5	1,918
Total	12,766,147	14,847,121	13,806,632	149,613	3,425	153,038
NWHIP						
Algon-Lake Hills FPD	102,227	107,332	104,780	1,135	-	1,135
Algonquin	385,193	421,904	403,548	4,373	26	4,399
Batavia	338,393	577,801	458,097	4,964	-	4,964
Batavia Library	-	2,620	655	8	-	8
Beach Park	25,958	26,534	26,246	284	-	284
Boone County	310,601	99,555	205,078	2,222	-	2,222
Campton Hills	474	863	669	8	-	8
Cary	155,605	175,854	165,729	1,795	-	1,795
Cary Fire Prtct Dist	-	(491)	(122)	-	-	-
FPD Winnebago County	123,053	144,459	133,756	1,450	-	1,450
Gilberts	170,811	194,436	182,623	1,979	49	2,028
Glencoe	433,142	521,831	477,487	5,174	-	5,174
Glenview Park Distr	69,351	121,772	95,561	1,036	-	1,036
Highwood	81,329	112,434	96,881	1,049	-	1,049
Huntley	258,344	255,828	257,086	2,786	-	2,786
Itasca	130,806	143,836	137,321	1,488	-	1,488
JAWA	347,501	385,701	366,601	3,973	114	4,087
Lake Zurich	791,368	897,993	844,681	9,153	-	9,153
Libertyville	2,186,683	2,295,833	2,241,257	24,287	1,312	25,599

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Total Account Balances June 30, 2020	Total Account Balances June 30, 2021	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income/Expense Allocation
Lindenhurst	\$ -	\$ 2,905	\$ 1,453	\$ 16	\$ -	\$ 16
McHenry Cty Con Dist	-	(2,401)	(600)	-	-	-
McHenry-city	331,886	372,154	352,020	3,815	-	3,815
Northbrook Park Dist	-	8,829	2,207	24	-	24
NWCD	224,837	265,976	245,406	2,659	-	2,659
Palatine PD	132,745	163,841	148,293	1,607	-	1,607
Roscoe	72,993	89,190	81,092	879	-	879
Roselle	106,444	121,495	113,970	1,235	-	1,235
SEECOM	160,786	169,212	164,999	1,788	67	1,855
Spring Grove	76,061	78,470	77,266	837	-	837
Streamwood	5,055,464	5,273,105	5,164,284	55,962	2,517	58,479
Wauconda	74,966	83,581	79,274	859	-	859
West Dundee	120,505	138,295	129,400	1,402	-	1,402
Winnetka	602,764	643,588	623,175	6,753	-	6,753
Total	12,870,290	13,894,335	13,380,173	145,000	4,085	149,085
QCHIP						
Byron FPD	-	(18,555)	(9,277)	-	-	-
Colona	172,202	163,466	167,834	1,819	-	1,819
East Moline	1,347,634	1,258,589	1,303,111	14,121	-	14,121
Freeport	713,792	633,551	673,671	7,300	-	7,300
Lee County	366,077	259,484	312,781	3,389	-	3,389
Princeton	515,313	481,386	498,349	5,401	-	5,401
Rochelle	465,881	430,306	448,094	4,855	-	4,855
Rock Falls	692,288	681,820	687,054	7,445	260	7,705
Washington	465,201	433,834	449,518	4,872	-	4,872
Total	4,738,388	4,323,881	4,531,135	49,202	260	49,462

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Total Account Balances June 30, 2020	Total Account Balances June 30, 2021	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income/Expense Allocation
SCDBP						
Burr Ridge	\$ 464,430	\$ 559,181	\$ 511,806	\$ 5,546	\$ 360	\$ 5,906
Clarendon Hills	605,530	629,493	617,511	6,692	138	6,830
Darien	888,519	1,029,753	959,136	10,393	329	10,722
Willowbrook	670,015	760,340	715,177	7,750	264	8,014
Woodridge	873,553	963,439	918,497	9,953	1,219	11,172
Total	3,502,047	3,942,206	3,722,127	40,334	2,310	42,644
SIHH						
Caseyville	-	449	19	-	-	-
Centralia	-	12,203	3,051	33	-	33
Collinsville	1,886,018	1,649,523	1,767,770	19,156	1,173	20,329
Effingham	168,430	211,802	190,116	2,061	-	2,061
Glen Carbon	159,098	253,938	206,518	2,237	39	2,276
Monroe	100,336	134,895	117,616	1,275	-	1,275
New Baden	17,003	21,851	19,427	210	4	214
Swansea	152,880	175,765	164,322	1,781	144	1,925
Trenton	19,143	30,153	24,648	267	-	267
Wood River	181,101	286,236	233,669	2,532	-	2,532
Total	2,684,009	2,776,815	2,727,156	29,552	1,360	30,912
SWAHM						
Beecher	77,507	82,383	79,945	866	53	919
Channahon	(14,236)	18,580	2,172	24	-	24
Coal City	130,369	137,126	133,747	1,449	77	1,526

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - by Subpool Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2021**

	Total Account Balances June 30, 2020	Total Account Balances June 30, 2021	Average Amount Available	Account Interest Allocation	Current Recovery	Investment Income/Expense Allocation
Crest Hill	\$ 602,665	\$ 634,177	\$ 618,422	\$ 6,702	\$ 333	\$ 7,035
Crete	320,303	342,868	331,585	3,593	146	3,739
Crete Township	24,042	26,359	25,201	273	40	313
Glen Ellyn	1,060,119	1,171,239	1,115,678	12,090	536	12,626
Homer Glen	(1,131)	4,479	1,674	18	12	30
Homewood Library	30,616	42,881	36,749	398	-	398
Lockport	568,338	618,122	593,230	6,429	350	6,779
Mokena	1,975,847	2,091,104	2,033,475	22,035	692	22,727
Monee	152,921	166,097	159,509	1,729	77	1,806
Peotone	127,332	131,097	129,214	1,400	73	1,473
Plainfield	2,700,767	2,878,474	2,789,621	30,229	1,414	31,643
South Chicago Height	(36,407)	30,575	(2,916)	(31)	3	(28)
South Holland	(181,324)	13,695	(83,814)	(908)	-	(908)
Steger	357,803	378,818	368,310	3,991	140	4,131
Total	7,895,531	8,768,074	8,331,802	90,287	3,946	94,233
Grand Total	138,983,677	146,915,790	142,944,337	1,549,104	58,505	1,607,609

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported - by Individual Members
Year Ended June 30, 2021**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Individual Members						
Barrington	\$ 54,756	\$ 20,769	\$ 75,525	\$ 40,729	\$ 10,692	\$ 51,421
Bloomington	17,658	25,788	43,446	44,249	42,204	86,453
Bloomington	339,810	134,186	473,996	30,846	(11,795)	19,051
Buffalo Grove	260,544	13,628	274,172	20,738	16,726	37,464
Carol Stream	9,341	6,335	15,676	134,174	47,992	182,166
Carpentersville	139,300	24,388	163,688	11,244	13,741	24,985
Crystal Lake	277,858	51,098	328,956	6,340	13,478	19,818
Deerfield	159,480	61,827	221,307	41,029	(4,345)	36,684
DeKalb	363,719	22,663	386,382	32,531	10,264	42,795
DeKalb County	383,096	(8,054)	375,042	-	-	-
Des Plaines	348,268	30,323	378,591	54,539	12,164	66,703
Elk Grove Village	469,576	25,599	495,175	46,042	(11,881)	34,161
Evanston	586,151	77,590	663,741	198,221	10,284	208,505
FP Dist-DuPage Co	179,775	18,914	198,689	44,285	47,961	92,246
Franklin Park	148,623	49	148,672	34,470	5,958	40,428
Glenview	156,744	141,785	298,529	119,136	25,077	144,213
Hanover Park	145,147	78,620	223,767	62,370	360	62,730
Highland Park	250,958	87,297	338,255	19,919	28,407	48,326
Hoffman Estates	344,531	68,101	412,632	46,279	15,713	61,992
Homewood	182,701	13,453	196,154	11,138	4,007	15,145

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported - by Individual Members (Continued)
Year Ended June 30, 2021**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Lombard	\$ 100,656	\$ 13,724	\$ 114,380	\$ 114,916	\$ 27,770	\$ 142,686
McHenry	557,866	200,057	757,923	394,204	114,828	509,032
Morton Grove	146,380	58,157	204,537	5,141	3,334	8,475
Mount Prospect	285,841	80,646	366,487	79,205	(38,302)	40,903
Northbrook	335,028	46,982	382,010	25,977	(3,822)	22,155
Northbrook Library	36,041	4,808	40,849	2,247	(1,846)	401
Oswego	43,988	12,016	56,004	54,080	38,417	92,497
Oswegoland PD	7,184	3,473	10,657	23,295	30,879	54,174
Palatine	281,758	221,824	503,582	-	-	-
Park Ridge	132,935	21,600	154,535	41,480	19,416	60,896
Rolling Meadows	74,679	55,032	129,711	64,479	(9,189)	55,290
Schaumburg	476,466	(35,345)	441,121	66,854	14,569	81,423
West Chicago	59,788	469	60,257	49,075	25,421	74,496
Wheaton	217,003	28,830	245,833	26,671	1,304	27,975
Wheeling	198,526	2,197	200,723	112,865	5,340	118,205
Wood Dale	70,556	29,787	100,343	28,138	(1,776)	26,362
Total	7,842,731	1,638,616	9,481,347	2,086,906	503,350	2,590,256

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported - by Subpool Members
Year Ended June 30, 2021**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
NIHII						
Bensenville	\$ 42,640	\$ 22,968	\$ 65,608	\$ 30,528	\$ 53	\$ 30,581
Berkeley	4,287	3,545	7,832	7,829	9,111	16,940
Countryside	1,385	4,789	6,174	42,392	4,901	47,293
DU-Comm	23,589	2,220	25,809	36,224	1,577	37,801
FPDKC	31,513	26,410	57,923	12,477	11,981	24,458
Hinsdale	44,036	15,680	59,716	44,250	21,006	65,256
Indian Head Park	-	-	-	5,598	11,177	16,775
Justice	4,531	(2,424)	2,107	13,999	15,521	29,520
La Grange	2,814	(39)	2,775	41,547	(3,837)	37,710
LaGrange Park	-	-	-	42,351	34,944	77,295
Lisle	59,551	(16,296)	43,255	13,566	(653)	12,913
Lisle Park District	31,647	(20,867)	10,780	2,275	(58)	2,217
Lisle Woodridge FPD	76,788	78,879	155,667	12,888	90	12,978
Montgomery	1,733	(1,879)	(146)	54,193	10,334	64,527
MPEA	54,642	(5,084)	49,558	10,106	(3,650)	6,456
Muni Cons Dispatch	364	2,293	2,657	15,306	(7,341)	7,965
Naperville Park Dist	77,442	(13,021)	64,421	47,650	(16,888)	30,762
North Aurora	1,814	8,737	10,551	26,037	11,303	37,340
North Riverside	135,494	28,698	164,192	89	(4,697)	(4,608)
Oak Park Public Libr	40,621	50,771	91,392	11,992	(9,782)	2,210
Oak Park Township	20,967	18,137	39,104	13,642	(8,983)	4,659
River Forest	40,978	9,193	50,171	35,600	11,337	46,937
River Grove	71,427	4,191	75,618	-	-	-
Summit	43,065	19	43,084	11,051	2,164	13,215
Warrenville	51,309	(6,464)	44,845	13,954	12,981	26,935
Westchester	109,226	(26,967)	82,259	18,610	(8,404)	10,206

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)
Year Ended June 30, 2021

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Westmont PD	\$ 233	\$ 726	\$ 959	\$ 11,745	\$ (5,312)	\$ 6,433
Winfield	47,525	(7,754)	39,771	941	464	1,405
Woodridge Library	21,518	31,054	52,572	-	-	-
WSCDC	19,766	(1,620)	18,146	682	2,029	2,711
Total	1,060,905	205,895	1,266,800	577,522	91,368	668,890
NWHIP						
Algon-Lake Hills FPD	89,593	(6,790)	82,803	-	-	-
Algonquin	85,784	31,845	117,629	46,246	5,266	51,512
Batavia	213,855	12,244	226,099	3,288	4,793	8,081
Batavia Library	-	24,146	24,146	-	3,784	3,784
Beach Park	19,927	8,937	28,864	-	-	-
Boone County	148,203	59,307	207,510	-	-	-
Campton Hills	1,975	141	2,116	-	-	-
Cary	23,147	12,012	35,159	13,773	11,016	24,789
Cary Fire Prtct Dist	-	30,842	30,842	-	2,267	2,267
FPD Winnebago County	13,788	5,357	19,145	4,052	5,042	9,094
Gilberts	7,712	574	8,286	4,883	3,410	8,293
Glencoe	57,290	6,964	64,254	62,959	(7,146)	55,813
Glenview Park Distr	57,103	20,186	77,289	11,921	1,825	13,746
Highwood	11,212	612	11,824	160	(121)	39
Huntley	75,515	(13,667)	61,848	10,590	(1,788)	8,802
Itasca	67,994	11,549	79,543	2,178	4,301	6,479
JAWA	354	819	1,173	7,379	(1,593)	5,786
Lake Zurich	76,550	8,907	85,457	40,148	9,707	49,855
Libertyville	150,454	56,299	206,753	17,166	37,264	54,430

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)
Year Ended June 30, 2021**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Lindenhurst	\$ -	\$ 16,830	\$ 16,830	\$ -	\$ -	\$ -
McHenry Cty Con Dist	-	65,282	65,282	-	4,994	4,994
McHenry-city	113,865	22,364	136,229	5,804	(2,533)	3,271
Northbrook Park Dist	-	34,620	34,620	-	5,624	5,624
NWCD	85,413	(2,826)	82,587	8,069	7,936	16,005
Palatine PD	126,507	(30,323)	96,184	7,295	3,930	11,225
Roscoe	12,690	9,777	22,467	1,697	4,500	6,197
Roselle	15,151	55,418	70,569	2,430	12,718	15,148
SEECOM	41,224	(6,720)	34,504	1,019	5,472	6,491
Spring Grove	10,489	(2,786)	7,703	-	-	-
Streamwood	60,145	6,515	66,660	117,462	38,709	156,171
Wauconda	56,520	14,950	71,470	-	-	-
West Dundee	38,822	19,289	58,111	824	328	1,152
Winnetka	195,224	61,256	256,480	703	74	777
Total	1,856,506	533,930	2,390,436	370,046	159,779	529,825
QCHIP						
Byron FPD	-	19,297	19,297	-	-	-
Colona	20,295	3,897	24,192	-	-	-
East Moline	170,646	16,485	187,131	-	-	-
Freeport	157,629	(8,732)	148,897	-	-	-
Lee County	85,036	78,807	163,843	-	-	-
Princeton	100,506	41,394	141,900	-	-	-
Rochelle	116,063	4,484	120,547	-	-	-
Rock Falls	58,670	19,462	78,132	-	-	-
Washington	50,904	9,423	60,327	-	-	-
Total	759,749	184,517	944,266	-	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)
Year Ended June 30, 2021**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
SCDBP						
Burr Ridge	\$ -	\$ -	\$ -	\$ 18,168	\$ 10,632	\$ 28,800
Clarendon Hills	700	1,602	2,302	32,015	(5,716)	26,299
Darien	-	-	-	46,100	10,943	57,043
Willowbrook	-	-	-	32,081	4,172	36,253
Woodridge	-	-	-	80,009	20,463	100,472
Total	700	1,602	2,302	208,373	40,494	248,867
SIHI						
Caseyville	-	5,033	5,033	-	-	-
Centralia	-	75,184	75,184	-	-	-
Collinsville	194,354	76,397	270,751	7,292	(3,409)	3,883
Effingham	104,989	2,524	107,513	-	-	-
Glen Carbon	60,624	22,634	83,258	-	-	-
Monroe	117,004	(9,698)	107,306	-	-	-
New Baden	15,570	(475)	15,095	-	-	-
Swansea	59,316	(8,599)	50,717	-	-	-
Trenton	5,380	10,266	15,646	-	-	-
Wood River	76,884	(11,456)	65,428	-	-	-
Total	634,121	161,810	795,931	7,292	(3,409)	3,883
SWAHM						
Beecher	54,064	(16,451)	37,613	-	-	-
Channahon	18,233	8,125	26,358	5,178	1,455	6,633
Coal City	27,326	3,389	30,715	-	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported - by Subpool Members (Continued)
Year Ended June 30, 2021**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Crest Hill	\$ 30,865	\$ 2,041	\$ 32,906	\$ 41,214	\$ 6,380	\$ 47,594
Crete	24,252	2,671	26,923	575	39	614
Crete Township	10,129	9,352	19,481	-	-	-
Glen Ellyn	88,656	30,612	119,268	16,334	28,083	44,417
Homer Glen	20,593	(8,264)	12,329	-	6	6
Homewood Library	1,209	(510)	699	3,376	(521)	2,855
Lockport	79,801	33,210	113,011	9,610	3,098	12,708
Mokena	53,978	11,097	65,075	15,340	4,943	20,283
Monee	31,451	102	31,553	1,000	(755)	245
Peotone	46,643	(22,794)	23,849	-	-	-
Plainfield	181,969	(67,792)	114,177	24,967	3,483	28,450
South Chicago Height	8,408	5,027	13,435	5,533	6,821	12,354
South Holland	289,003	(94,435)	194,568	-	-	-
Steger	26,708	16,249	42,957	15,734	7,387	23,121
Total	993,288	(88,371)	904,917	138,861	60,419	199,280
Grand Total	13,148,000	2,637,999	15,785,999	3,389,000	852,001	4,241,001

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - by Individual Members - All Accounts
Year Ended June 30, 2021**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Individual Members					
Barrington	\$ 462	\$ 16,180	\$ 1,654	\$ 1,011,479	\$ 1,029,775
Bloomington	534	6,728	1,818	1,587,762	1,596,842
Bloomington	2,535	730,337	9,029	616,259	1,358,160
Buffalo Grove	1,259	1,218,309	4,233	437,955	1,661,756
Carol Stream	904	123,696	3,021	2,762,428	2,890,049
Carpentersville	848	1,468,097	3,026	2,364,488	3,836,459
Crystal Lake	1,374	1,400,312	4,679	451,594	1,857,959
Deerfield	1,037	1,642,285	3,534	2,199,756	3,846,612
DeKalb	1,304	1,340,099	4,381	528,490	1,874,274
DeKalb County	1,587	852,032	5,232	(33,788)	825,063
Des Plaines	2,098	3,072,640	7,052	3,517,441	6,599,231
Elk Grove Village	1,861	571,919	6,630	1,111,273	1,691,683
Evanston	3,830	2,728,409	13,630	4,263,679	7,009,548
FP Dist-DuPage Co	1,388	1,563,797	4,685	1,654,363	3,224,233
Franklin Park	791	569,105	2,819	390,457	963,172
Glenview	1,723	327,174	5,965	706,154	1,041,016
Hanover Park	1,052	1,440,723	3,528	2,835,128	4,280,431
Highland Park	1,550	2,681,127	5,226	1,049,636	3,737,539
Hoffman Estates	1,949	1,532,105	6,653	2,155,657	3,696,364
Homewood	662	451,225	2,365	(25,338)	428,914

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - by Individual Members - All Accounts (Continued)
Year Ended June 30, 2021**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Lombard	\$ 1,255	\$ 453,986	\$ 4,474	\$ 1,990,762	\$ 2,450,477
McHenry	4,716	2,405,605	15,790	2,546,845	4,972,956
Morton Grove	1,015	1,839,299	3,644	1,634,739	3,478,697
Mount Prospect	2,022	2,041,469	6,924	3,579,477	5,629,892
Northbrook	1,460	2,711,811	4,965	2,926,752	5,644,988
Northbrook Library	246	330,665	836	63,912	395,659
Oswego	705	421,326	2,383	615,269	1,039,683
Oswegoland PD	217	55,495	726	339,624	396,062
Palatine	1,625	159,553	5,669	(14,980)	151,867
Park Ridge	1,186	895,354	4,243	1,187,830	2,088,613
Rolling Meadows	862	984,862	2,909	2,240,298	3,228,931
Schaumburg	2,367	3,384,143	8,475	2,099,892	5,494,877
West Chicago	431	469,298	1,471	1,912,499	2,383,699
Wheaton	1,092	870,447	3,786	730,204	1,605,529
Wheeling	1,516	1,220,364	5,453	2,297,217	3,524,550
Wood Dale	540	542,071	1,769	2,928,588	3,472,968
Total	50,003	42,522,047	172,677	56,663,801	99,408,528

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - by Subpool Members - All Accounts
Year Ended June 30, 2021**

	Administration	Benefit	Wellness	Terminal Reserves	Total
NIHII					
Bensenville	\$ 544	\$ 428,254	\$ 1,849	\$ 993,112	\$ 1,423,759
Berkeley	168	20,805	567	118,521	140,061
Countryside	380	9,128	1,289	1,132,044	1,142,841
DU-Comm	464	104,949	1,657	300,786	407,856
FPDKC	367	90,182	1,233	192,028	283,810
Hinsdale	593	133,662	2,007	2,404,659	2,540,921
Indian Head Park	90	572	333	258,597	259,592
Justice	188	12,301	661	231,801	244,951
La Grange	412	3,663	1,462	395,511	401,048
LaGrange Park	283	4,152	980	653,724	659,139
Lisle	502	149,509	1,701	149,324	301,036
Lisle Park District	129	67,793	439	55,052	123,413
Lisle Woodridge FPD	576	343,535	1,931	328,693	674,735
Montgomery	354	4,104	1,262	398,328	404,048
MPEA	162	295,526	583	212,817	509,088
Muni Cons Dispatch	57	19,574	206	31,854	51,691
Naperville Park Dist	589	189,392	2,110	319,566	511,657
North Aurora	283	29,574	1,012	212,459	243,328
North Riverside	665	1,094,842	2,262	714,514	1,812,283
Oak Park Public Libr	287	170,715	1,027	(80,945)	91,084
Oak Park Township	185	72,741	664	33,018	106,608
River Forest	496	375,669	1,579	463,365	841,109
River Grove	278	142,650	952	13,044	156,924
Summit	322	156,818	1,102	110,267	268,509
Warrenville	347	124,808	1,244	143,680	270,079
Westchester	510	174,160	1,731	47,632	224,033
Westmont PD	78	7,548	264	220,138	228,028

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - by Subpool Members - All Accounts (Continued)
Year Ended June 30, 2021

	Administration	Benefit	Wellness	Terminal Reserves	Total
Winfield	\$ 214	\$ 252,390	\$ 714	\$ 172,644	\$ 425,962
Woodridge Library	57	12,041	210	14,140	26,448
WSCDC	132	50,907	482	171,175	222,696
Total	9,712	4,541,964	33,513	10,411,548	14,996,737
NWHIP					
Algon-Lake Hills FPD	311	107,439	1,042	(325)	108,467
Algonquin	668	215,270	2,256	208,081	426,275
Batavia	855	349,097	2,861	229,953	582,766
Batavia Library	49	1,087	191	1,299	2,626
Beach Park	62	24,868	236	1,655	26,821
Boone County	826	342,563	3,009	(244,619)	101,779
Campton Hills	37	1,110	121	(397)	871
Cary	297	51,533	1,014	124,804	177,648
Cary Fire Prtct Dist	34	851	124	(1,499)	(490)
FPD Winnebago County	190	66,814	644	78,262	145,910
Gilberts	108	52,549	384	143,371	196,412
Glencoe	647	143,272	2,301	380,788	527,008
Glenview Park Distr	565	47,093	2,007	73,142	122,807
Highwood	70	26,335	238	86,840	113,483
Huntley	446	144,946	1,508	111,718	258,618
Itasca	421	123,744	1,466	19,686	145,317
JAWA	76	9,572	261	379,765	389,674
Lake Zurich	683	186,032	2,388	718,047	907,150
Libertyville	777	1,039,244	2,604	1,277,494	2,320,119
Lindenhurst	102	3,195	350	(726)	2,921
McHenry Cty Con Dist	179	2,753	657	(5,988)	(2,399)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - by Subpool Members - All Accounts (Continued)
Year Ended June 30, 2021

	Administration	Benefit	Wellness	Terminal Reserves	Total
McHenry-city	\$ 609	\$ 234,604	\$ 2,007	\$ 138,748	\$ 375,968
Northbrook Park Dist	104	2,140	378	6,231	8,853
NWCD	430	156,033	1,545	110,625	268,633
Palatine PD	347	134,319	1,169	29,610	165,445
Roscoe	122	20,912	448	68,588	90,070
Roselle	367	86,326	1,261	34,783	122,737
SEECOM	138	105,527	452	64,877	170,994
Spring Grove	97	39,716	334	39,161	79,308
Streamwood	942	494,935	3,094	4,830,105	5,329,076
Wauconda	274	80,809	947	2,406	84,436
West Dundee	266	95,554	912	42,958	139,690
Winnetka	966	421,556	3,305	224,517	650,344
Total	12,065	4,811,798	41,514	9,173,960	14,039,337
QCHIP					
Byron FPD	111	(11,566)	426	(7,525)	(18,554)
Colona	126	105,617	459	59,083	165,285
East Moline	1,312	1,176,524	4,689	90,188	1,272,713
Freeport	865	591,516	2,914	45,556	640,851
Lee County	679	277,705	2,302	(17,813)	262,873
Princeton	377	432,861	1,344	52,204	486,786
Rochelle	537	357,166	1,920	75,539	435,162
Rock Falls	444	486,885	1,509	200,426	689,264
Washington	342	302,829	1,252	134,283	438,706
Total	4,793	3,719,537	16,815	631,941	4,373,086

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - by Subpool Members - All Accounts (Continued)
Year Ended June 30, 2021

	Administration	Benefit	Wellness	Terminal Reserves	Total
SCDBP					
Burr Ridge	\$ 261	\$ 1,575	\$ 923	\$ 561,969	\$ 564,728
Clarendon Hills	194	20,759	646	614,584	636,183
Darien	356	3,419	1,273	1,035,099	1,040,147
Willowbrook	238	2,266	797	764,794	768,095
Woodridge	558	2,499	1,966	968,365	973,388
Total	1,607	30,518	5,605	3,944,811	3,982,541
SIHII					
Caseyville	11	819	39	(421)	448
Centralia	162	14,162	613	(2,699)	12,238
Collinsville	1,176	735,388	4,020	928,099	1,668,683
Effingham	609	214,250	2,170	(3,167)	213,862
Glen Carbon	338	131,468	1,219	123,147	256,172
Monroe	855	133,611	2,979	(1,270)	136,175
New Baden	93	48,845	317	(27,201)	22,054
Swansea	269	159,976	896	16,414	177,555
Trenton	61	33,515	219	(3,384)	30,411
Wood River	402	136,173	1,369	150,825	288,769
Total	3,976	1,608,207	13,841	1,180,343	2,806,367
SWAHM					
Beecher	108	39,252	369	43,517	83,246
Channahon	161	69,536	472	(51,563)	18,606
Coal City	124	108,184	434	29,834	138,576
Crest Hill	256	286,761	819	353,045	640,881

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - by Subpool Members - All Accounts (Continued)
Year Ended June 30, 2021

	<u>Administration</u>	<u>Benefit</u>	<u>Wellness</u>	<u>Terminal Reserves</u>	<u>Total</u>
Crete	\$ 197	\$ 181,200	\$ 707	\$ 164,357	\$ 346,461
Crete Township	56	40,637	204	(14,262)	26,635
Glen Ellyn	857	667,010	2,916	512,539	1,183,322
Homer Glen	118	50,970	404	(46,990)	4,502
Homewood Library	75	88	261	42,856	43,280
Lockport	588	400,119	2,014	221,826	624,547
Mokena	339	412,942	1,127	1,698,732	2,113,140
Monee	155	101,286	557	65,829	167,827
Peotone	103	112,634	365	19,393	132,495
Plainfield	701	781,209	2,369	2,124,430	2,908,709
South Chicago Height	155	40,832	545	(10,993)	30,539
South Holland	857	15,432	2,939	(6,437)	12,791
Steger	198	85,835	648	296,125	382,806
Total	5,048	3,393,927	17,150	5,442,238	8,858,363
Grand Total	87,204	60,627,998	301,115	87,448,642	148,464,959

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Individual Members - All Accounts - Benefit
Year Ended June 30, 2021**

	Data					Contributions /		Total
	Warehousing	Life	Medical	Dental	Vision	Distributions		
Individual Members								
Barrington	\$ 523	\$ 13,367	\$ 1,145,967	\$ -	\$ -	\$ -	\$ -	1,159,857
Bloomington	199	15,903	404,254	93,420	5,411	-	-	519,187
Bloomington	4,404	44,597	7,262,908	-	-	-	-	7,311,909
Buffalo Grove	1,983	35,792	4,166,099	332,740	-	-	-	4,536,614
Carol Stream	3	21,322	7,031	249,787	-	-	-	278,143
Carpentersville	1,395	52,825	2,773,576	-	-	-	-	2,827,796
Crystal Lake	2,220	87,291	4,575,432	295,255	-	-	-	4,960,198
Deerfield	1,417	34,653	3,150,971	172,595	3,363	-	-	3,362,999
DeKalb	1,801	31,630	4,510,419	329,418	-	-	-	4,873,268
DeKalb County	2,751	29,525	5,913,769	221,885	-	-	-	6,167,930
Des Plaines	2,845	145,949	6,041,895	532,980	19,915	-	-	6,743,584
Elk Grove Village	2,856	75,214	6,515,520	-	82,942	-	-	6,676,532
Evanston	5,074	157,271	10,334,721	-	-	-	-	10,497,066
FP Dist-DuPage Co	1,291	9,256	2,628,128	268,969	-	-	-	2,907,644
Franklin Park	1,072	10,722	2,215,621	-	-	-	-	2,227,415
Glenview	1,580	36,740	3,071,476	238,651	9,753	-	-	3,358,200
Hanover Park	1,155	21,842	2,511,217	239,666	-	-	-	2,773,880
Highland Park	2,467	23,934	4,903,788	358,608	-	-	-	5,288,797
Hoffman Estates	2,980	59,518	6,291,047	262,828	10,162	-	-	6,626,535
Homewood	1,122	29,344	2,440,753	-	-	-	-	2,471,219

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Individual Members - All Accounts - Benefit (Continued)
Year Ended June 30, 2021**

	Data					Contributions /	
	Warehousing	Life	Medical	Dental	Vision	Distributions	Total
Lombard	\$ 1,044	\$ 30,335	\$ 1,934,238	\$ -	\$ -	\$ -	\$ 1,965,617
McHenry	4,646	67,136	9,223,286	953,978	10,500	-	10,259,546
Morton Grove	1,770	34,231	3,314,266	-	-	-	3,350,267
Mount Prospect	2,857	56,052	5,601,545	294,336	8,244	-	5,963,034
Northbrook	2,345	57,465	5,843,194	229,194	-	-	6,132,198
Northbrook Library	361	5,652	648,800	37,056	-	-	691,869
Oswego	323	36,744	778,732	128,055	-	-	943,854
Oswegoland PD	34	6,159	47,261	50,625	-	-	104,079
Palatine	2,981	64,395	6,276,986	450,746	-	-	6,795,108
Park Ridge	1,481	25,083	2,742,554	-	-	-	2,769,118
Rolling Meadows	708	29,793	1,591,178	109,494	-	-	1,731,173
Schaumburg	3,509	75,636	6,907,334	-	21,838	-	7,008,317
West Chicago	326	10,287	931,429	102,259	-	-	1,044,301
Wheaton	1,535	24,123	3,004,823	-	-	-	3,030,481
Wheeling	1,583	27,598	3,223,816	-	-	-	3,252,997
Wood Dale	503	25,854	1,131,354	123,853	-	-	1,281,564
Total	65,144	1,513,238	134,065,388	6,076,398	172,128	-	141,892,296

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Benefit
Year Ended June 30, 2021**

	Data						Contributions /	
	Warehousing	Life	Medical	Dental	Vision	Distributions	Total	
NIHII								
Bensenville	\$ 506	\$ 13,442	\$ 926,150	\$ 109,720	\$ -	\$ -	\$ 1,049,818	
Berkeley	65	4,190	112,817	36,502	2,448	-	156,022	
Countryside	-	6,069	-	67,134	-	-	73,203	
DU-Comm	440	4,311	691,231	-	-	-	695,982	
FPDKC	239	5,604	347,126	45,279	-	-	398,248	
Hinsdale	339	22,360	841,463	112,228	2,254	-	978,644	
Indian Head Park	-	1,142	-	-	-	-	1,142	
Justice	29	2,078	52,599	-	-	-	54,706	
La Grange	9	9,214	24,057	-	-	-	33,280	
LaGrange Park	-	8,307	-	-	-	-	8,307	
Lisle	619	7,257	1,000,936	94,039	10,837	-	1,113,688	
Lisle Park District	159	5,845	344,150	-	-	-	350,154	
Lisle Woodridge FPD	772	26,573	1,784,413	100,103	14,940	-	1,926,801	
Montgomery	9	6,199	10,671	-	-	-	16,879	
MPEA	215	11,950	407,306	-	-	-	419,471	
Muni Cons Dispatch	9	997	9,425	-	-	-	10,431	
Naperville Park Dist	579	20,010	1,359,509	-	-	-	1,380,098	
North Aurora	147	6,409	197,087	-	4,140	-	207,783	
North Riverside	1,179	46,730	2,634,771	112,517	-	-	2,795,197	
Oak Park Public Libr	452	825	910,482	-	2,044	-	913,803	
Oak Park Township	261	4,179	449,069	-	-	-	453,509	
River Forest	538	15,482	836,031	97,444	-	-	949,495	
River Grove	500	1,089	978,908	48,278	-	-	1,028,775	
Summit	440	13,681	991,779	-	-	-	1,005,900	
Warrenville	430	3,097	843,491	-	2,489	-	849,507	
Westchester	810	8,136	1,434,446	129,154	-	-	1,572,546	
Westmont PD	-	1,204	-	17,112	-	-	18,316	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)
Year Ended June 30, 2021**

	Data					Contributions /		
	Warehousing	Life	Medical	Dental	Vision	Distributions	Total	
Winfield	\$ 341	\$ 7,300	\$ 461,219	\$ 42,917	\$ 6,519	\$ -	\$ 518,296	
Woodridge Library	111	1,270	198,137	-	-	-	199,518	
WSCDC	171	8,339	295,130	-	-	-	303,640	
Total	9,369	273,289	18,142,403	1,012,427	45,671	-	19,483,159	
NWHIP								
Algon-Lake Hills FPD	547	8,628	1,000,726	54,696	-	-	1,064,597	
Algonquin	706	50,576	1,039,267	105,279	-	-	1,195,828	
Batavia	1,383	62,280	3,874,806	129,514	-	-	4,067,983	
Batavia Library	78	605	166,534	-	1,009	-	168,226	
Beach Park	123	506	231,984	-	-	-	232,613	
Boone County	1,582	-	3,806,154	-	-	-	3,807,736	
Campton Hills	64	913	90,554	4,487	-	9,584	105,602	
Cary	253	7,542	407,573	58,269	-	-	473,637	
Cary Fire Prtct Dist	56	-	120,766	8,617	1,956	-	131,395	
FPD Winnebago County	216	2,664	400,266	34,533	-	-	437,679	
Gilberts	79	885	143,671	24,240	-	-	168,875	
Glencoe	724	23,729	1,307,187	-	-	-	1,331,640	
Glenview Park Distr	762	16,588	1,401,985	79,804	10,023	-	1,509,162	
Highwood	110	2,971	226,686	-	-	-	229,767	
Huntley	603	18,174	911,538	68,179	6,716	-	1,005,210	
Itasca	706	7,404	990,800	71,822	6,827	-	1,077,559	
JAWA	-	2,250	-	14,919	-	-	17,169	
Lake Zurich	755	24,802	1,476,826	-	-	-	1,502,383	
Libertyville	1,162	33,573	2,785,117	167,971	-	-	2,987,823	
Lindenhurst	184	2,869	459,974	25,547	5,132	-	493,706	
McHenry Cty Con Dist	250	3,129	385,490	36,037	-	-	424,906	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)
Year Ended June 30, 2021**

	Data					Contributions /	
	Warehousing	Life	Medical	Dental	Vision	Distributions	Total
McHenry-city	\$ 928	\$ 27,280	\$ 1,917,033	\$ 118,730	\$ 11,585	\$ -	\$ 2,075,556
Northbrook Park Dist	134	4,262	301,917	19,932	4,408	-	330,653
NWCD	656	5,703	1,375,810	-	-	-	1,382,169
Palatine PD	480	19,963	1,031,546	75,509	2,088	-	1,129,586
Roscoe	152	2,574	220,678	-	-	-	223,404
Roselle	544	19,691	1,005,407	79,646	4,923	-	1,110,211
SEECOM	210	3,224	280,575	24,389	-	-	308,398
Spring Grove	177	1,445	255,670	-	-	-	257,292
Streamwood	352	7,817	868,994	184,136	-	-	1,061,299
Wauconda	498	11,170	866,195	61,307	-	-	939,170
West Dundee	415	3,337	850,097	55,344	-	-	909,193
Winnetka	1,702	39,551	3,398,756	178,006	-	-	3,618,015
Total	16,591	416,105	33,600,582	1,680,913	54,667	9,584	35,778,442
QCHIP							
Byron FPD	224	3,933	334,463	-	-	-	338,620
Colona	241	2,082	401,527	-	-	-	403,850
East Moline	2,466	22,866	3,759,657	-	-	-	3,784,989
Freeport	1,532	17,226	2,814,981	61,931	543	-	2,896,213
Lee County	1,210	2,124	1,777,345	71,172	4,510	-	1,856,361
Princeton	707	10,968	1,477,690	-	-	-	1,489,365
Rochelle	1,010	13,912	1,932,107	-	-	-	1,947,029
Rock Falls	794	3,835	1,117,748	52,323	-	-	1,174,700
Washington	657	1,955	1,346,020	-	-	-	1,348,632
Total	8,841	78,901	14,961,538	185,426	5,053	-	15,239,759

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)
Year Ended June 30, 2021**

	Data					Contributions /		
	Warehousing	Life	Medical	Dental	Vision	Distributions	Total	
SCDBP								
Burr Ridge	\$ -	\$ 3,672	\$ -	\$ -	\$ -	\$ -	\$ 3,672	
Clarendon Hills	-	7,766	-	39,567	-	-	47,333	
Darien	-	10,947	-	-	-	-	10,947	
Willowbrook	-	9,837	-	-	-	-	9,837	
Woodridge	-	10,163	-	-	-	-	10,163	
Total	-	42,385	-	39,567	-	-	81,952	
SIHH								
Caseyville	21	750	35,033	-	357	-	36,161	
Centralia	322	543	600,679	19,190	4,055	-	624,789	
Collinsville	2,022	38,419	4,605,319	153,818	-	-	4,799,578	
Effingham	1,140	2,985	2,137,613	-	-	-	2,141,738	
Glen Carbon	641	10,191	1,288,330	-	-	-	1,299,162	
Monroe	1,566	18,382	1,676,584	-	-	-	1,696,532	
New Baden	168	1,125	224,610	19,066	2,595	-	247,564	
Swansea	464	3,823	749,458	38,459	1,939	-	794,143	
Trenton	115	827	129,273	6,006	-	-	136,221	
Wood River	719	8,962	1,217,445	60,926	-	-	1,288,052	
Total	7,178	86,007	12,664,344	297,465	8,946	-	13,063,940	
SWAHM								
Beecher	193	165	320,234	13,533	1,297	-	335,422	
Channahon	183	6,329	481,390	34,893	6,101	-	528,896	
Coal City	227	2,158	326,639	-	-	-	329,024	
Crest Hill	348	1,767	863,482	48,221	-	-	913,818	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Benefit (Continued)
Year Ended June 30, 2021**

	Data					Contributions /	
	Warehousing	Life	Medical	Dental	Vision	Distributions	Total
Crete	\$ 317	\$ 2,525	\$ 590,597	\$ -	\$ -	\$ -	\$ 593,439
Crete Township	107	380	222,388	-	-	-	222,875
Glen Ellyn	1,094	10,664	1,893,220	174,086	-	-	2,079,064
Homer Glen	191	3,571	368,467	19,151	2,052	-	393,432
Homewood Library	14	504	15,470	-	-	-	15,988
Lockport	908	16,440	1,603,616	90,655	14,087	-	1,725,706
Mokena	333	2,866	639,951	55,287	-	-	698,437
Monee	264	1,813	570,607	-	-	-	572,684
Peotone	192	133	350,866	-	-	-	351,191
Plainfield	724	16,579	1,473,820	145,597	32,504	-	1,669,224
South Chicago Height	104	7,093	251,767	-	3,633	-	262,597
South Holland	1,544	-	2,688,571	154,155	-	-	2,844,270
Steger	201	13,131	426,754	-	-	-	440,086
Total	6,944	86,118	13,087,839	735,578	59,674	-	13,976,153
Grand Total	114,067	2,496,043	226,522,094	10,027,774	346,139	9,584	239,515,701

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Individual Members - All Accounts - Other
Year Ended June 30, 2021**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
Individual Members								
Barrington	\$ 674,582	\$ 347	\$ 674,929	\$ 9,382	\$ 25,558	\$ (304,938)	\$ (1,564,786)	\$ 1,555,012
Bloomington	1,186,097	755	1,186,852	10,304	29,577	-	(1,745,922)	1,733,386
Bloomington	654,547	344	654,891	51,240	140,001	(7,309)	(8,158,039)	8,165,549
Buffalo Grove	445,098	242	445,340	24,007	69,386	-	(5,075,349)	5,059,181
Carol Stream	2,732,269	1,585	2,733,854	17,152	49,922	-	(3,079,073)	3,078,775
Carpentersville	316,056	197	316,253	17,169	46,658	-	(3,207,874)	3,300,144
Crystal Lake	442,071	241	442,312	26,559	75,917	-	(5,504,986)	5,509,209
Deerfield	764,922	442	765,364	20,060	57,260	(1,500)	(4,205,682)	4,205,824
DeKalb	843,859	501	844,360	24,855	71,762	(4,500)	(5,814,246)	5,699,907
DeKalb County	-	-	-	29,683	88,048	-	(6,285,662)	6,260,663
Des Plaines	1,523,694	864	1,524,558	40,030	115,632	(653,365)	(8,423,801)	8,404,866
Elk Grove Village	1,198,741	629	1,199,370	37,611	102,754	(6,650)	(8,016,269)	7,946,271
Evanston	3,278,242	2,094	3,280,336	77,366	210,464	-	(14,065,231)	14,711,117
FP Dist-DuPage Co	1,796,114	1,174	1,797,288	26,592	76,584	(456,000)	(4,352,108)	4,650,000
Franklin Park	758,960	409	759,369	15,988	43,610	-	(3,046,382)	3,047,847
Glenview	2,449,414	1,556	2,450,970	33,847	96,870	(1,347,195)	(5,939,887)	5,973,003
Hanover Park	1,172,096	701	1,172,797	20,027	58,027	(2,250)	(4,024,731)	4,024,752
Highland Park	509,439	281	509,720	29,650	85,542	-	(5,913,709)	5,914,131
Hoffman Estates	922,817	517	923,334	37,752	107,661	(123,793)	(7,695,282)	7,745,156
Homewood	211,509	122	211,631	13,429	36,556	-	(2,732,837)	2,732,926

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Individual Members - All Accounts - Other (Continued)
Year Ended June 30, 2021**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
Lombard	\$ 2,223,413	\$ 1,307	\$ 2,224,720	\$ 25,371	\$ 69,174	\$ 287,401	\$ (4,284,880)	\$ 4,284,888
McHenry	6,980,295	3,659	6,983,954	89,623	260,240	-	(17,593,363)	17,593,363
Morton Grove	260,858	146	261,004	20,684	56,050	(4,500)	(3,688,006)	3,710,135
Mount Prospect	1,218,846	784	1,219,630	39,281	111,541	-	(7,333,484)	7,322,544
Northbrook	493,975	265	494,240	28,179	80,759	-	(6,735,377)	6,762,364
Northbrook Library	99,253	79	99,332	4,745	13,572	-	(809,517)	808,177
Oswego	1,360,988	930	1,361,918	13,521	39,003	-	(2,358,297)	2,358,304
Oswegoland PD	430,893	347	431,240	4,113	11,950	-	(551,382)	561,062
Palatine	-	-	-	32,168	92,903	-	(6,920,179)	6,908,567
Park Ridge	1,137,775	750	1,138,525	24,083	65,621	-	(3,997,346)	3,997,358
Rolling Meadows	1,474,154	822	1,474,976	16,511	47,655	(548,799)	(2,723,117)	2,747,936
Schaumburg	1,783,083	948	1,784,031	48,099	129,986	-	(8,970,433)	8,797,542
West Chicago	923,012	446	923,458	8,335	23,735	-	(1,999,828)	1,998,785
Wheaton	785,930	457	786,387	21,489	60,209	-	(3,898,566)	3,862,560
Wheeling	2,066,984	1,284	2,068,268	30,947	83,801	(105,611)	(5,436,012)	5,417,732
Wood Dale	864,927	428	865,355	10,055	29,543	(3,000)	(2,186,518)	2,184,838
Total	43,984,913	25,653	44,010,566	979,907	2,763,531	(3,282,009)	(188,338,161)	189,033,874

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Other
Year Ended June 30, 2021**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
NIHII								
Bensenville	\$ 800,468	\$ 467	\$ 800,935	\$ 10,496	\$ 30,199	\$ -	\$ (1,891,446)	\$ 1,883,190
Berkeley	395,257	232	395,489	3,207	9,182	-	(563,902)	563,901
Countryside	1,224,492	679	1,225,171	7,330	20,989	-	(1,326,693)	1,326,700
DU-Comm	795,457	430	795,887	9,390	25,627	-	(1,526,885)	1,526,885
FPDKC	494,664	410	495,074	7,005	20,219	-	(920,548)	918,989
Hinsdale	1,061,252	716	1,061,968	11,385	32,705	-	(2,084,702)	2,084,578
Indian Head Park	315,312	176	315,488	1,895	5,167	-	(323,691)	323,691
Justice	532,600	318	532,918	3,747	10,327	-	(601,698)	601,703
La Grange	1,211,660	759	1,212,419	8,294	22,641	-	(1,276,635)	1,276,642
LaGrange Park	881,403	515	881,918	5,559	15,466	-	(911,250)	912,752
Lisle	398,978	276	399,254	9,656	27,831	-	(1,550,429)	1,550,443
Lisle Park District	126,242	72	126,314	2,493	6,875	-	(485,835)	485,872
Lisle Woodridge FPD	561,644	244	561,888	10,961	31,807	(3,000)	(2,531,458)	2,531,767
Montgomery	1,254,891	653	1,255,544	7,155	19,448	-	(1,299,026)	1,297,797
MPEA	162,072	93	162,165	3,316	8,969	-	(593,921)	593,847
Muni Cons Dispatch	145,690	98	145,788	1,163	3,151	-	(160,533)	160,533
Naperville Park Dist	689,705	531	690,236	11,967	32,517	-	(2,114,817)	2,114,831
North Aurora	665,453	386	665,839	5,750	15,644	-	(895,015)	895,014
North Riverside	7,462	9	7,471	12,823	36,687	-	(2,852,178)	2,855,727
Oak Park Public Libr	142,809	89	142,898	5,841	15,878	-	(1,078,420)	1,078,420
Oak Park Township	94,028	88	94,116	3,773	10,330	(8,657)	(561,730)	561,750
River Forest	506,399	293	506,692	8,958	26,942	(4,541)	(1,492,085)	1,492,309
River Grove	-	-	-	5,402	15,412	-	(1,049,588)	1,049,572
Summit	214,308	138	214,446	6,241	17,719	-	(1,244,307)	1,237,281
Warrenville	385,470	223	385,693	7,047	19,110	-	(1,261,358)	1,261,374
Westchester	179,920	101	180,021	9,839	28,161	-	(1,790,567)	1,792,366
Westmont PD	216,098	139	216,237	1,495	4,346	-	(240,396)	264,000

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)
Year Ended June 30, 2021**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
Winfield	\$ 45,137	\$ 35	\$ 45,172	\$ 4,056	\$ 11,723	\$ 29,782	\$ (609,026)	\$ 632,798
Woodridge Library	-	-	-	1,196	3,237	-	(203,952)	218,114
WSCDC	126,129	81	126,210	2,726	7,511	-	(440,087)	505,296
Total	13,635,000	8,251	13,643,251	190,166	535,820	13,584	(33,882,178)	33,998,142
NWHIP								
Algon-Lake Hills FPD	-	-	-	5,908	17,227	-	(1,087,734)	1,084,218
Algonquin	691,483	481	691,964	12,806	36,936	(3,000)	(1,937,534)	1,937,334
Batavia	253,180	122	253,302	16,238	47,135	-	(4,384,655)	4,571,196
Batavia Library	36,433	22	36,455	1,088	2,896	-	(208,667)	208,667
Beach Park	-	-	-	1,330	3,597	-	(237,541)	236,021
Boone County	-	-	-	17,069	45,414	-	(3,870,219)	3,623,962
Campton Hills	-	-	-	690	1,991	-	(108,282)	108,281
Cary	394,326	281	394,607	5,767	16,580	-	(890,591)	891,304
Cary Fire Prtct Dist	15,101	10	15,111	706	1,989	-	(149,199)	149,199
FPD Winnebago County	220,616	122	220,738	3,648	10,477	-	(672,544)	668,722
Gilberts	196,125	122	196,247	2,169	6,245	-	(373,536)	373,536
Glencoe	840,650	486	841,136	13,063	35,526	-	(2,221,364)	2,218,776
Glenview Park Distr	483,316	294	483,610	11,393	32,263	-	(2,036,429)	2,036,428
Highwood	23,922	16	23,938	1,355	3,850	-	(258,909)	283,496
Huntley	333,229	189	333,418	8,551	24,721	-	(1,371,899)	1,328,552
Itasca	85,457	64	85,521	8,310	23,350	-	(1,194,741)	1,194,727
JAWA	302,563	138	302,701	1,487	4,223	-	(325,580)	325,611
Lake Zurich	825,092	500	825,592	13,554	37,593	-	(2,379,122)	2,379,122
Libertyville	396,627	207	396,834	14,767	43,007	-	(3,442,431)	3,445,632
Lindenhurst	-	-	-	1,986	6,031	-	(501,724)	501,724
McHenry Cty Con Dist	144,871	95	144,966	3,731	10,669	-	(584,272)	568,186

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)
Year Ended June 30, 2021**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
McHenry-city	\$ 251,057	\$ 127	\$ 251,184	\$ 11,385	\$ 33,596	\$ -	\$ (2,371,721)	\$ 2,371,757
Northbrook Park Dist	96,186	66	96,252	2,152	6,141	-	(435,197)	435,058
NWCD	299,595	156	299,751	8,767	23,760	-	(1,714,447)	1,714,447
Palatine PD	241,432	136	241,568	6,648	19,006	-	(1,396,810)	1,396,814
Roscoe	144,915	84	144,999	2,535	6,839	-	(377,774)	377,773
Roselle	211,777	117	211,894	7,138	20,388	-	(1,349,633)	1,349,633
SEECOM	39,607	28	39,635	2,576	7,507	-	(358,116)	358,116
Spring Grove	-	-	-	1,903	5,297	-	(264,491)	264,396
Streamwood	2,435,530	1,273	2,436,803	17,543	51,981	(36,849)	(3,567,625)	3,567,527
Wauconda	-	-	-	5,376	15,259	-	(959,807)	960,760
West Dundee	111,428	65	111,493	5,177	14,717	-	(1,040,580)	1,040,617
Winnetka	64,254	37	64,291	18,764	53,528	-	(3,754,598)	3,752,135
Total	9,138,772	5,238	9,144,010	235,580	669,739	(39,849)	(45,827,772)	45,723,727
QCHIP								
Byron FPD	-	-	-	2,418	6,603	-	(347,642)	340,664
Colona	-	-	-	2,601	7,011	-	(413,461)	413,461
East Moline	-	-	-	26,609	72,289	-	(3,883,886)	3,883,803
Freeport	-	-	-	16,537	47,684	-	(2,960,435)	2,960,340
Lee County	-	-	-	13,063	37,491	-	(1,906,916)	1,856,036
Princeton	-	-	-	7,629	20,802	-	(1,517,795)	1,518,073
Rochelle	-	-	-	10,894	29,720	-	(1,987,643)	2,006,523
Rock Falls	-	-	-	8,568	24,628	-	(1,207,896)	1,215,813
Washington	-	-	-	7,096	19,108	-	(1,374,837)	1,374,838
Total	-	-	-	95,415	265,336	-	(15,600,511)	15,569,551

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)
Year Ended June 30, 2021**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Contributions	Data Warehousing	Total					
SCDBP								
Burr Ridge	\$ 747,171	\$ 485	\$ 747,656	\$ 5,235	\$ 14,449	\$ -	\$ (771,012)	\$ 771,012
Clarendon Hills	550,736	340	551,076	3,673	10,649	-	(612,732)	612,732
Darien	1,213,932	670	1,214,602	7,222	19,814	(17,825)	(1,252,584)	1,252,631
Willowbrook	669,064	418	669,482	4,520	13,087	(3,000)	(696,927)	696,270
Woodridge	1,796,316	1,035	1,797,351	11,161	30,664	-	(1,849,336)	1,888,858
Total	4,977,219	2,948	4,980,167	31,811	88,663	(20,825)	(5,182,591)	5,221,503
SIHH								
Caseyville	-	-	-	224	597	-	(36,983)	36,714
Centralia	-	-	-	3,474	9,707	-	(637,968)	637,969
Collinsville	166,363	92	166,455	22,819	64,935	(416,054)	(4,637,733)	4,637,731
Effingham	-	-	-	12,307	33,537	(3,000)	(2,187,583)	2,187,603
Glen Carbon	-	-	-	6,923	18,710	62,422	(1,384,795)	1,385,661
Monroe	-	-	-	16,894	47,336	-	(1,965,745)	1,965,759
New Baden	-	-	-	1,811	5,195	-	(254,570)	253,956
Swansea	4,626	7	4,633	5,086	14,596	-	(818,460)	818,983
Trenton	-	-	-	1,238	3,601	-	(141,058)	148,814
Wood River	-	-	-	7,762	22,131	75,000	(1,392,946)	1,392,946
Total	170,989	99	171,088	78,538	220,345	(281,632)	(13,457,841)	13,466,136
SWAHM								
Beecher	-	-	-	2,086	6,014	31	(343,522)	343,522
Channahon	184,919	67	184,986	2,692	8,837	15,304	(740,681)	740,687
Coal City	-	-	-	2,452	6,814	32	(338,289)	338,352
Crest Hill	146,327	82	146,409	4,637	14,046	62	(1,078,911)	1,079,122

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - by Subpool Members - All Accounts - Other (Continued)
Year Ended June 30, 2021**

	HMO Account			Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
	Data		Total					
	Contributions	Warehousing						
Crete	\$ 102,565	\$ 55	\$ 102,620	\$ 4,022	\$ 10,886	\$ 50	\$ (710,968)	\$ 710,967
Crete Township	-	-	-	1,155	3,117	16	(227,147)	227,147
Glen Ellyn	703,619	440	704,059	16,553	47,322	214	(2,846,997)	2,847,006
Homer Glen	28,140	21	28,161	2,294	6,521	819	(430,408)	430,408
Homewood Library	139,512	123	139,635	1,479	4,096	21	(161,198)	161,198
Lockport	216,292	151	216,443	11,426	32,499	140	(1,986,075)	1,986,233
Mokena	482,354	261	482,615	6,407	18,692	81	(1,206,151)	1,206,151
Monee	52,199	28	52,227	3,150	8,575	40	(636,634)	636,707
Peotone	-	-	-	2,077	5,603	(2,972)	(358,873)	358,872
Plainfield	944,363	521	944,884	13,438	38,790	163	(2,666,335)	2,656,693
South Chicago Height	337,241	184	337,425	3,099	8,589	36,845	(611,710)	611,563
South Holland	-	-	-	16,662	47,401	185,746	(3,093,870)	3,093,870
Steger	225,321	140	225,461	3,681	10,875	51	(680,104)	679,438
Total	3,562,852	2,073	3,564,925	97,310	278,677	236,643	(18,117,873)	18,107,936
Grand Total	75,469,745	44,262	75,514,007	1,708,727	4,822,111	(3,374,088)	(320,406,927)	321,120,869

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Supplemental Assessments - Last Three Fiscal Years
Year Ended June 30, 2021**

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, 2021**

Year Ended	Member Contributions					Interest	Other	Totals
	Administrative	Benefit	Wellness	HMO	Terminal Reserve			
2012	\$ 1,906,171	\$ 105,545,824	\$ -	\$ 48,123,828	\$ (889,467)	\$ 189,245	\$ -	\$ 154,875,601
2013	1,957,735	114,138,906	-	49,369,315	(2,997,152)	105,851	-	162,574,655
2014	1,986,564	115,962,794	-	51,399,002	3,018,555	311,035	-	172,677,950
2015	2,062,068	117,484,244	-	54,383,828	(1,849,127)	1,004,959	-	173,085,972
2016	2,559,301	130,267,311	-	58,313,668	(5,590,401)	2,080,087	-	187,629,966
2017	3,694,699	164,877,768	-	68,052,708	(2,655,903)	(105,413)	-	233,863,859
2018	4,605,211	207,245,769	2,140,665	81,465,150	(5,171,440)	687,079	-	290,972,434
2019	4,836,049	217,520,714	1,839,906	82,514,638	242,686	5,935,992	-	312,889,985
2020	4,739,779	221,817,354	1,679,142	75,054,152	(3,083,190)	5,223,877	-	305,431,114
2021	4,822,111	239,515,701	1,708,727	75,514,007	(2,660,146)	1,607,681	-	320,508,081

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Activity - Last Ten Fiscal Years
June 30, 2021**

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	
2012	\$ 23,175,547	\$ 128,210,189	\$ (101,418,498)	\$ (23,175,547)	\$ 26,791,691
2013	26,791,691	130,429,913	(104,556,140)	(26,791,691)	25,873,773
2014	25,873,773	138,165,559	(110,408,207)	(25,873,773)	27,757,352
2015	27,757,352	148,862,595	(118,632,820)	(27,757,352)	30,229,775
2016	30,229,775	163,561,729	(135,405,523)	(30,229,775)	28,156,206
2017	28,156,206	202,938,588	(172,208,082)	(28,156,206)	30,730,506
2018	30,730,506	246,986,355	(207,749,031)	(30,730,506)	39,237,324
2019	39,237,324	250,357,945	(215,009,975)	(39,237,324)	35,347,970
2020	35,347,970	260,419,348	(224,304,140)	(35,347,970)	36,115,208
2021	36,115,208	287,582,103	(245,436,823)	(36,115,208)	42,145,280

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

Year Ended June 30	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Operating revenues:										
Member Contribution, Net	\$154,686,356	\$162,468,804	\$172,366,915	\$172,081,013	\$185,549,879	\$233,969,272	\$290,285,355	\$306,953,993	\$300,207,237	\$318,900,400
Other	-	-	-	-	-	-	-	-	-	-
Total Operating Revenues	<u>154,686,356</u>	<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>
Operating expenses:										
Administration	11,964,222	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
Insurance Premiums	8,014,383	8,165,454	9,222,735	12,118,618	13,783,009	17,422,039	21,635,224	22,249,025	8,648,836	9,946,155
Claims Expense - Net	128,210,189	130,429,913	138,986,443	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945	260,419,348	287,582,103
Total Operating Expenses	<u>148,188,794</u>	<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>
Operating Income (Loss)	<u>6,497,562</u>	<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>
Nonoperating revenues:										
Investment Income	189,245	105,851	311,035	1,004,959	2,080,087	(105,413)	687,079	5,935,992	5,223,877	1,607,681
Extraordinary Item	-	-	(1,595,780)	-	-	-	-	-	-	-
Change in Net Position before Dividends Declared	<u>6,686,807</u>	<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>
Dividends Declared	-	-	-	-	-	-	-	(10,361,525)	(10,830,073)	(12,806,762)
Change in Net Position	<u>6,686,807</u>	<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>
Net Position - Beginning	<u>30,727,773</u>	<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>
Net Position - Ending	<u>37,414,580</u>	<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>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statement of Net Position
Last Ten Years**

Year Ended June 30	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Assets										
Cash and Investments	\$95,124,250	\$111,427,473	\$126,094,559	\$128,853,979	\$125,718,405	\$125,776,033	\$133,515,497	\$151,153,839	\$171,498,478	\$180,331,672
Receivables										
Other	0	0	0	0	0	62,730	12,231	76,333	311,402	118,411
Accrued Interest	0	0	0	252,719	252,339	341,174	374,565	451,476	398,948	446,829
Rebates	0	0	0	5,113,929	3,544,307	4,878,263	7,346,204	7,649,150	10,623,052	13,560,902
Recoveries	1,435,387	130,874	132,236	43,932	167,474	2,567,886	5,376,796	6,691,192	3,176,183	2,094,179
Prepaid Expenses	328,985	68,428	98,790	87,955	128,334	130,676	228,653	263,956	276,806	284,347
Total Assets	96,888,622	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
Liabilities										
Accounts Payable	1,572,839	1,719,548	893,695	2,325,516	688,188	604,247	511,693	313,790	378,892	516,892
Due to Members	31,109,512	32,775,005	40,114,843	45,793,461	52,589,542	56,021,170	56,967,102	69,086,400	80,861,517	93,157,851
Claims Payable	26,791,691	25,873,773	27,757,352	30,229,775	28,156,206	30,730,506	39,237,324	35,347,970	36,115,207	42,145,280
Total Liabilities	59,474,042	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
Net Position										
Unrestricted Net Position	37,414,580	51,258,449	57,559,695	56,003,762	48,376,923	46,400,839	50,137,827	61,537,786	68,929,253	61,016,317

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Medical Policies By Year
Last Ten Years**

Year Ended June 30	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
PPO/EPO Policies	6,870	6,777	6,954	7,262	8,301	10,034	12,066	12,394	12,321	12,483
HMO Policies	3,479	3,438	3,558	3,698	4,623	4,865	5,730	5,541	4,874	4,817
Total Medical Policies	10,349	10,215	10,512	10,960	12,924	14,899	17,796	17,935	17,195	17,300
Dental Policies	4,469	5,186	5,158	5,218	6,303	7,162	8,334	8,726	10,046	10,317
Life Policies	9,848	9,906	10,343	11,155	12,812	15,051	17,713	17,724	18,173	18,428

Source - Arthur J Gallagher

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Membership By Year
Last 10 Years**

Year Ended June 30	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Individual Members	32	32	33	33	36	35	33	34	34	34
Sub-Pool Members	32	32	38	47	55	73	95	94	96	102
Listed Entities	6	6	6	5	5	6	7	5	5	11
Total Members	70	70	77	85	96	114	135	133	135	147

Source - IPBC

**Intergovernmental Personnel Benefit Cooperative
Ten Largest Members By Health Plan Enrollment
As of June 30, 2021**

Entity	Health Plan Enrollment	2020 Population
McHenry County	903	310,229
City of Evanston	726	78,110
City of Bloomington	513	78,680
Village of Schaumburg	477	78,723
City of Des Plaines	403	60,675
Village of Mount Prospect	394	56,852
Village of Elk Grove Village	382	32,812
Village of Hoffman Estates	382	52,530
Village of Glenview	339	48,705
Village of Palatine	319	67,908

Sources:

Health Plan Enrollment - AJ Gallagher

2020 Population - US Census Bureau