



Intergovernmental Personnel Benefit Cooperative ("IPBC")

Annual Comprehensive Financial Report
as of and for the Fiscal Years Ended
June 30, 2024 and 2023



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as of and for the Fiscal Years Ended
June 30, 2024 and 2023

Prepared by
Josh Peacock – 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 12, 2024

To: Chairman Anderson, the Board of Directors and the Members of the Intergovernmental Personnel Benefit Cooperative

The Annual Comprehensive Financial Report of the Intergovernmental Personnel Benefit Cooperative (IPBC or the Cooperative) for the year ended June 30, 2024, 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, 2024, 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, 2024, are free of material misstatement. The independent audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. The independent auditor's report is presented as the first component of the financial section of this report.

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

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

Profile of the IPBC

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

The IPBC acts as an intergovernmental entity risk pool to receive, process, and pay such claims as may come within the benefit programs of each participating member. All members participating in the IPBC pool their risks and funds and do share in the cost of losses or surpluses.

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

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

During the fiscal year ended June 30, 2024, there were 163 members participating in IPBC including 48 individual members, 101 sub-pool members and 14 listed entities. Pursuant to the by-laws and rules developed by the IPBC, the six sub-pools are each entitled to one full membership on the Board of Directors and are established to enable smaller entities to further share their risk. A complete list of the different entities participating in the IPBC is contained in the schedules.

Budgetary control is an administrative function of the Executive Director's Office. All disbursements are reported by the Treasurer to the Executive Board. The IPBC staff develops a line-item budget for the Administration and Wellness Funds that is consistent with municipal budgeting, which is reviewed and approved by the Executive Board and Board of Directors. Actual comparisons for the 2023-24 membership year are presented in the Other Supplementary Information section.

Major Initiatives & Accomplishments

The following are highlights for 2023-24 fiscal year:

Claims Performance of Major Accounts for the 2023-24 Plan Year:

- The PPO plan incurred a loss ratio of 98.8% and incurred an operating surplus of \$3,369,754 as compared to last year with a loss ratio of 98.8% and an operating surplus of \$3,259,910.
- The HMO plan incurred a loss ratio of 93.2% and an operating surplus of \$6,378,103 as compared to last year with a loss ratio of 98.5% and an operating surplus of \$1,288,214.
- The Dental plan incurred a loss ratio of 100.5% and an operating deficit of \$71,593 as compared to last year with a loss ratio of 88.8% and an operating surplus of \$1,535,686.
- The Wellness plan returned \$1,794,250 in Wellness incentives as compared to last year of \$1,502,250 to members that participated in the wellness program.

2024-25 Rate Renewal: At their March meeting, the Board of Directors approved the new rates for the 2024-25 fiscal year. The average rate changes for members were: 4.0% for the PPO plan, 1.4% for the HMO plan, 1.8% for the Dental ASO plan, 4% to 15% for the Dental Fully-Insured Plans, 0% for the Dental DHMO plan, 0% for the Vision plans and 0% for the Basic Life Insurance plan.

Cost Containment Items:

- An RFP for stop loss was conducted during the fiscal year. The self-insured retention (SIR) was increased to \$1.5 million for the PPO plans and awarded to Sun Life. This change is estimated to save the IPBC over \$1 million per year.
- An RFP for the Prescription Drug contract was conducted during the fiscal year. The RFP process was highly successful and the three-year agreement was awarded to ESI, our current vendor. The new agreement is expected to save the IPBC over \$89 million over the 3 years of the contract and represents a 34.2% reduction in estimated costs

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 2023-24 plan year, the IPBC added six new members including: the Village of Lake in the Hills on July 1, 2023, St. Charles Park District on August 1, 2023, the City of Edwardsville, the City of Granite City, and the Village of Round Lake Beach on January 1, 2024, and the Village of Pingree Grove on March 1, 2024. IPBC expects membership growth to continue as the Quad Cities Airport Authority joined the IPBC on July 1, 2024, and the Village of Bartlett, the City of Charleston, the City of Dixon, the Village of Fox Lake, Kendall County, the City of Lake Forest, Peoria County, and the St. Charles Public Library will be joining the IPBC on January 1, 2025. The IPBC also has interest from several other entities on future membership.

Cash and Investments: The Finance Committee continued to monitor the investment allocation and investment managers to achieve the maximum return within its risk tolerance. Total investment return for the fiscal year amounted to \$14,784,250 with interest earnings of \$7,519,605 and a gain on the market value of investments of \$7,264,644. This compares with last year's total investment return of \$6,456,309 with interest earnings of \$5,426,284 and a gain on the market value of investments of \$1,030,025.

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 new Benefit Administration Platform and the new EAP program.

For the Future

At its March 2023 meeting, the IPBC Board of Directors approved a new Strategic Plan to guide the IPBC for the next three to five years. The Strategic Plan has six priorities including revamping the Governance structure, Enhanced Communications to the Members, Retention & Strategic Growth, Increasing the value of Benefit Consulting, Modernizing Plan Designs and Succession Planning. The IPBC Membership and staff along with the IPBC Service Partners will all be involved in the Strategic Plan process. The new Strategic Plan will help ensure that IPBC remains a national leader of intergovernmental pooling and continues its partnership of excellence with its members.

At its meeting in June 2024, the IPBC Board of Directors approved a new IPBC Contract and By-Laws which revamps the Governance structure effective July 1, 2024. The new Board of Directors includes all IPBC members, eliminates the six sub-pools, gives more authority to an expanded Executive Board, and creates an Executive Committee.

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. Medical and prescription drug costs continue to outpace inflation and to offset the increases, the IPBC continually explores methods to contain costs.

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 \$172,081,013 for the fiscal year ended June 30, 2015, to \$409,093,869 for the fiscal year ended June 30, 2024, which is an increase of 137.7% 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 and is 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 \$6,198,312 as compared to budget of \$5,825,479 and were \$372,833 (6.4%) over budget due primarily due to higher-than-expected Member Contributions.
- Administrative Fund expenses amounted to \$6,612,972 as compared to budget of \$5,830,279 and were \$782,693 (13.4%) over budget primarily due to higher-than-expected consultant expenses, service fees and personnel costs.
- Wellness Fund revenues amounted to \$2,264,229 as compared to budget of \$2,201,875 and were \$62,354 (2.8%) over budget due to the increase in membership.
- Wellness Fund expenses amounted to \$2,694,088 as compared to budget of \$2,184,525 and were \$509,563 (18.9%) over budget primarily due to higher-than-expected screening costs and wellness incentives.

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 \$14,784,250 with interest earnings of \$7,519,605 and a gain on the market value of investments of \$7,264,644. This compares with last year's total investment return of \$6,456,309 with interest earnings of \$5,426,284 and a gain on the market value of investments of \$1,030,025. Cash and investments held on June 30, 2024, totaled \$214,583,905 as compared to June 30, 2023, of \$187,760,227. IPBC pools the cash for investment purposes, thereby maximizing the rate of return.

As of June 30, 2024, and 2023, IPBC's cash and investments were comprised of the following:

Deposit & Investment Type	2024	2023
Deposits with Financial Institutions	\$9,252,008	\$11,796,527
Negotiable Certificates of Deposit	\$17,806,003	\$21,883,846
IL Metropolitan Investment Fund - Convenience Fund	\$28,871,573	\$37,322,793
IL Metropolitan Investment Fund - 1-3 Year Series	\$7,829,529	\$7,460,501
Municipal Obligations	\$18,625,806	\$21,038,723
U.S. Treasury Notes	\$204,443	\$2,085,215
Corporate Notes	\$22,345,125	\$12,117,153
Fixed Annuity Contracts	\$37,352,750	\$19,542,089
U.S Agency Notes	\$45,669,110	\$33,128,198
Equities	\$26,627,558	\$21,385,182
Total	\$214,583,905	\$187,760,227

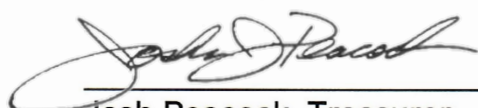
Awards and Acknowledgements

The Government Finance Officers Association (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the IPBC for its annual comprehensive financial report for the fiscal year ended June 30, 2023. This was the fifth year that the IPBC has received this prestigious award. In order to be awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized Annual Comprehensive Financial Report. This report satisfied both generally accepted accounting principles and applicable legal requirements.

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

We would like to express our appreciation for the help and assistance provided by the members of the IPBC Finance Committee and to RPA, 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,



 Josh Peacock, Treasurer



 David Cook, Executive Director



Government Finance Officers Association

Certificate of
Achievement
for Excellence
in Financial
Reporting

Presented to

**Intergovernmental Personnel Benefit Cooperative
Illinois**

For its Annual Comprehensive
Financial Report
For the Fiscal Year Ended

June 30, 2023

Christopher P. Morill

Executive Director/CEO



INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

List of Principal Officials As of June 30, 2024

Executive Board

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

List of Principal Officials As of July 1, 2024

Executive Board

Chairperson – Scott Anderson, Village of Barrington
Vice Chairperson – Tim Sexton, Village of Lombard
Past Chairperson – Brad Wilson, City of Wood Dale
Treasurer – Josh Peacock, Village of Streamwood
Operations Committee Chairperson – Rudy Espiritu, Village of Berkeley
1 to 50 Member Representative – Matt Fritz, Village of Coal City
51 to 100 Member Representative – Andy Dylak, McHenry County Conservation District
101 to 200 Member Representative – Jennifer Houtz, Village of Libertyville
201 to 300 Member Representative – Gwen Bankston, City of Wheaton
301 to 500 Member Representative – Becky Madison, City of Des Plaines
500+ Member Representative – Darcy Adcock, Lake County

IPBC Management Staff

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



**BOARD OF DIRECTORS
As of June 30, 2024**

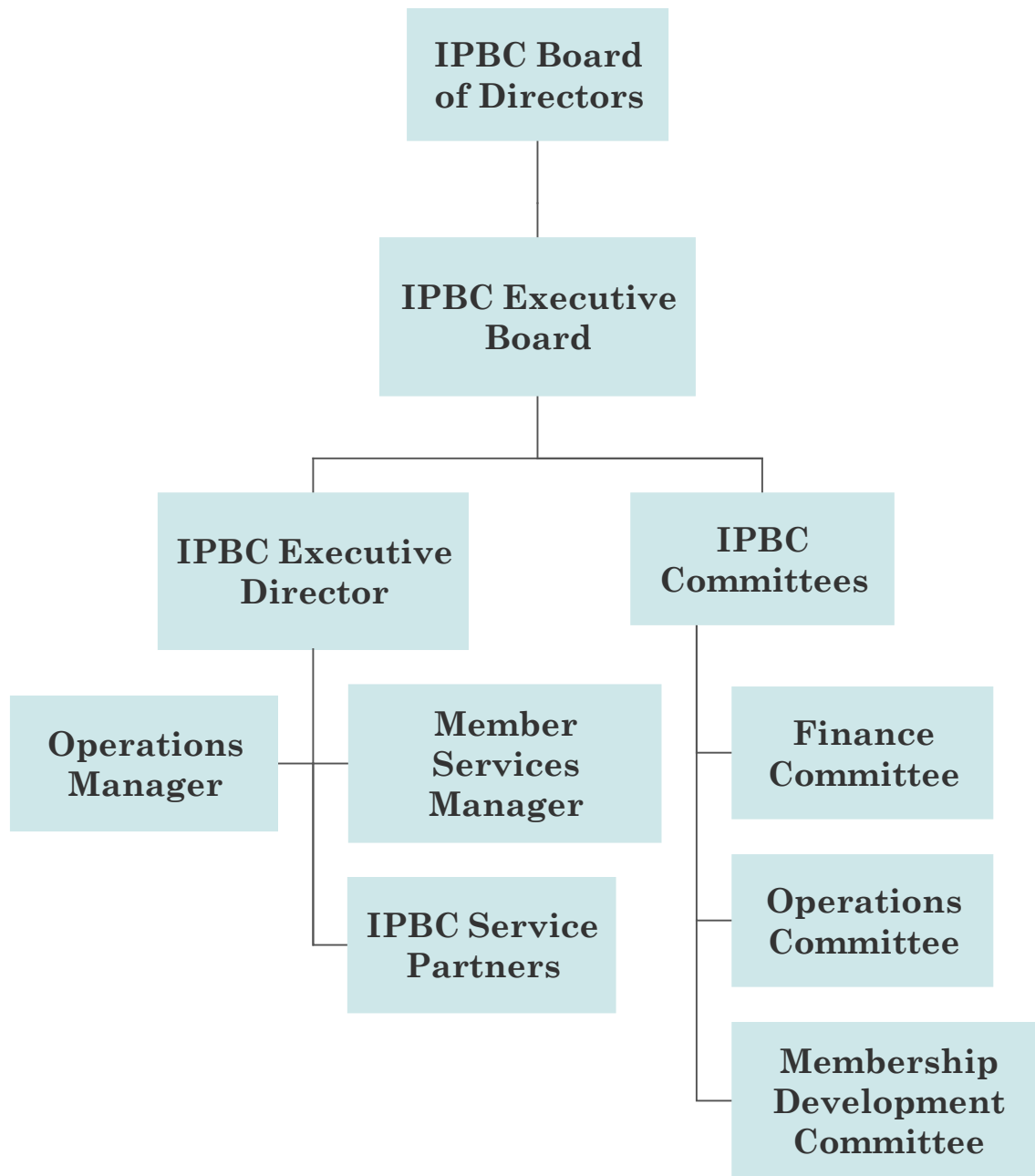
Member	Delegate	Alternate
Barrington	SCOTT ANDERSON	HEATHER MCGOVERN
Batavia	WENDY BEDNAREK	PEGGY COLBY
Bloomington	KATE BUGGY	TORI MONTRIBAND
Boone County	AARON LEWIS	BECKY TOBIN
Buffalo Grove	KATHRYN GOLBACH	CHRISTOPHER BLACK
Carol Stream	CARYL REBHOLZ	JON BATEK
Carpentersville	CARRIE CICHON	BEN MASON
Crystal Lake	JULIE MEYER	JODIE HARTMAN
Deerfield	ERIC BURK	DESIREE VAN THORRE
DeKalb	MICHELLE ANDERSON	MICHELLE BRENING
DeKalb County	ROBERT MILLER	TIMOTHY NEUBERT
Des Plaines	BECKY MADISON	MARGIE ZIEGLAR
East Moline	KIMBERLY RODRIGUEZ	KATHRYN MOTZER
Edwardsville	CATHERINE HECK	AMANDA TUCKER
Elk Grove Village	AMI-NELL SCURRY DUROSINMI	MICHAEL KRCIK
Evanston	HITESH DESAI	MARY DANKWA
Forest Preserve District of Dupage County	CHRISTINA WATSON	ALEXIA MONTOVON
Glen Ellyn	KATHY VONACHEN	PATRICK BRANKIN
Glenview	BRITINI PURNELL	SARAH MAHTANI
Hanover Park	BARRY KURCZ	REMY NAVARETTE
Highland Park	EMILY TAUB	BRITTANY WEBER
Hoffman Estates	PATRICK SEGER	RACHEL MUSIALA
Homewood	AMY ZUKOWSKI	LINDSAY CABAY
Lake County	DARCY ADCOCK	CAITLIN EVERETT
Lake County Forest Preserve District	LAUREL DIVER	MARY KANN
Libertyville	DENISE JOSEPH	JENI HOUTZ
Lombard	NICOLE ARANAS	TIM SEXTON
McHenry County	SUZANNE ZIEBART	LAURINE KRAUSE
Morton Grove	CHARLES MEYER	HANNAH SULLIVAN
Mount Prospect	HEIDI NEU	AMIT THACKAR
Mundelein	TAMEIKA JONES	RACHEL FRIBERG
NIHII	RUDY ESPIRITU	CALENE ZABINSKI
Northbrook	SARAH BAGLEY	OYA AKGUN
NWHIP	DOUG GIBSON	TIM SCHOLENGER
Oswego	JEAN BUECHE	ERIN SCHIBER
Palatine	MONIKA PANDYA	LAURA DAHM
Park Ridge	CHRIS LIPMAN	STEPHANA PRZYBYLSKI
Pekin	SHELLY COSTA	SHANNON GEIMAN
QCHIP	JEFF FIEGENSCHUH	NANCY BINGHAM
Rolling Meadows	ROB SABO	LISA NORTON



BOARD OF DIRECTORS
As of June 30, 2024
(Continued)

Member	Delegate	Alternate
Schaumburg	HANK STUCHEL	CRYSTAL SUTTON
SIHII	TAMARA AMMANN	PAYTON DRURY
SCDCBP	LISA KLEMM	MAUREEN POTEempa
South Holland	DILLON HERMAN	PATRICIA MAHON
St. Charles	JENNIFER MCMAHON	BILL HANNAH
Streamwood	JOSH PEACOCK	LISA SCHEINER
West Chicago	SASH DUMANOVIC	NIKKI GILES
Wheaton	HOLLY SCHULZ	BOB LEHNARDT
Wheeling	BRIAN SMITH	MICHAEL CROTTY
Winnetka	KRISTIN KAZENAS	ELIZABETH STORKMAN
Wood Dale	BRAD WILSON	WILVERT IBARES

Intergovernmental Personnel Benefit Cooperative Organization Chart



Financial Section

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

SIKICH.COM

INDEPENDENT AUDITOR'S REPORT

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

Opinions

We have audited the accompanying financial statements of the Intergovernmental Personnel Benefit Cooperative (the Cooperative), as of and for the year ended June 30, 2024, and the related notes to financial statements, which collectively comprise the Cooperative's basic financial statements as listed in the table of contents.

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the financial position of the Intergovernmental Personnel Benefit Cooperative, as of June 30, 2024 and the changes in financial position and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

The basic financial statements of the Intergovernmental Personnel Benefit Cooperative as of June 30, 2023 were audited by Sikich LLP, whose report dated December 19, 2023, expressed an unmodified opinion of those financial statements. Effective as of April 30, 2024, Sikich LLP reorganized and transferred its attest practice to Sikich CPA LLC, a Virginia limited liability company.

Basis for Opinions

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

Responsibilities of Management for the Financial Statements

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Cooperative's ability to continue as a going concern for a reasonable period of time.

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

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the required supplementary information listed in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management

about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audits were conducted for the purpose of forming opinions on the financial statements that collectively comprise the District's basic financial statements. The other supplemental data is presented for purposes of additional analysis and are not a required part of the basic financial statements. The other supplemental data is the responsibility of management and was derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements.

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

Other Information

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

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

Sibich CPA LLC

Naperville, Illinois
December 12, 2024

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS

For the Years Ended June 30, 2024, 2023 and 2022

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, 2024, 2023 and 2022. 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, 2024, there were 163 members participating in IPBC including 48 individual members, 6 sub-pools with 101 total members and 14 listed entities. Pursuant to the by-laws and rules developed by the IPBC, the 100 sub-pool members were participating as members of six sub-pools. Sub-pools are each entitled to one full membership on the Board of Directors. During the fiscal year ended June 30, 2024, 6 new members entered the IPBC including Edwardsville, Granite City, Lake in the Hills, Pingree Grove, Round Lake and St. Charles Park District.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Financial Position

The separate accounts of the IPBC are as follows:

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

Total assets increased \$17,032,578, from \$193,757,172 in 2022 to \$210,789,750 in 2023 and increased \$39,534,716, to \$250,324,466 in 2024. Cash and investments increased from \$176,977,039 in 2022 to \$187,760,227 in 2023 and increased to \$214,583,905 in 2024. Net Position increased from \$62,583,066 in 2022 to \$64,967,300 in 2023 and increased to \$68,094,579 in 2024.

	<u>2024</u>	<u>2023</u>	<u>2022</u>
Total Assets	\$ 250,324,466	210,789,750	193,757,172
Total Liabilities	182,229,887	145,822,450	131,174,106
Total Net Position	<u>68,094,579</u>	<u>64,967,300</u>	<u>62,583,066</u>

At the fiscal year ended June 30, 2024, the IPBC investment portfolio consists of \$142,003,237 in fixed income securities, and \$36,701,102 in the Illinois Metropolitan Investment Fund.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)

Results of Operations

Operating revenues, consisting of member contributions, increased 14.71% from \$335,415,970 in 2022 to \$384,739,211 in 2023 and increased 6.33% to \$409,093,869 in 2024. Total operating expenses increased from \$337,261,640 in 2022 to \$382,066,952 in 2023 and increased to \$406,218,675 in 2024. The increase in Net operating position from 2022 to 2023 of \$4,517,930 is primarily due to the increase in the Rx rebates as a result of the first year of the Rx contract renewal which netted a prescription drug trend of -6.1%. In addition, there was an increase in HMO and PPO renewal rates while claims increased at a slower rate. The increase in net operating position from 2023 to 2024 of \$202,935 is a combination of several factors. The HMO fund saw an increase in renewal rates while claims increased at a much slower pace. This was offset by the benefit fund increase in dental claims this year and the members withdrew larger amounts from the terminal reserve fund. Net claims expense was 90.6% of total operating expenses, or \$346,102,452, increasing by 13.8% from 2022 to 2023. Net claims expense was 89.9% of total operating expenses, or \$365,241,489, increasing by 5.5% from 2023 to 2024.

In the Administrative Account, in 2023, operating expenses exceeded revenues by \$823,232. However, with the mandatory account balance requirement the net position increased by \$65,612 to \$236,477 through internal transfers from the Terminal Reserves. In 2024, operating expenses exceeded revenues by \$414,660. However, with the mandatory account balance requirement the net position increased \$43,854 to \$280,331.

In the Benefit Account, operating revenues exceeded operating expenses by \$4,581,354 in 2023 and operating revenues exceeded operating expenses by \$3,260,935 in 2024. The net position increased from \$62,080,721 in 2022 to \$64,348,697 in 2023 and increase to \$67,365,234 in 2024.

In the HMO Account, operating revenues exceeded operating expenses by \$1,288,211 in 2023 and operating expenses exceeded operating revenues by \$6,378,103 in 2024. Pursuant to a new IPBC policy in 2016, this amount was transferred to the participating members' terminal reserve balances by the end of the current fiscal year.

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

Results of Operations - Continued

	<u>2024</u>	<u>2023</u>	<u>2022</u>
Operating Revenues			
Member Contributions-Net	\$ 409,093,869	384,739,211	335,415,969
Operating Expenses	<u>406,218,675</u>	<u>382,066,952</u>	<u>337,261,640</u>
Operating Income (Loss)	2,875,194	2,672,259	(1,845,671)
Nonoperating Revenues/(Expenses)			
Investment Income	<u>14,784,250</u>	<u>6,456,309</u>	<u>(7,315,118)</u>
Change in Net Position before Dividends Withdrawn/(Declared)	17,659,444	9,128,568	(9,160,789)
Dividends Withdrawn/(Declared)	<u>(14,532,165)</u>	<u>(6,744,334)</u>	<u>10,727,538</u>
Change in Net Position	3,127,279	2,384,234	1,566,749
Net Position - Beginning	<u>64,967,300</u>	<u>62,583,066</u>	<u>61,016,317</u>
Net Position - Ending	<u><u>68,094,579</u></u>	<u><u>64,967,300</u></u>	<u><u>62,583,066</u></u>

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:

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Lake Villa, IL 60046
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INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Net Position
June 30, 2024 and 2023**

	2024	2023
ASSETS		
Cash and Investments	\$ 214,583,905	187,760,227
Receivables		
Accrued Interest	1,907,370	767,099
Other	1,370,068	582,248
Rebates	31,827,618	21,290,885
Stop-Loss Recoveries	326,308	40,891
Prepaid Expenses	309,197	348,400
Total Assets	<u>250,324,466</u>	<u>210,789,750</u>
LIABILITIES		
Accounts Payable	2,112,229	884,155
Due to Members	106,744,104	92,466,948
Claims Payable	73,373,554	52,471,347
Total Liabilities	<u>182,229,887</u>	<u>145,822,450</u>
NET POSITION		
Unrestricted Net Position	<u>68,094,579</u>	<u>64,967,300</u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Revenues, Expenses, and
Changes in Net Position
Years Ended June 30, 2024 and 2023**

	2024	2023
Operating Revenues		
Member Contributions - Net	\$ 409,093,869	384,739,211
Operating Expenses		
Administration	29,399,331	26,180,071
Insurance Premiums	11,577,855	9,784,429
Claims Expense - Net	365,241,489	346,102,452
Total Operating Expenses	406,218,675	382,066,952
Operating Income	2,875,194	2,672,259
Nonoperating Revenues/(Expense)		
Investment Income	14,784,250	6,456,309
Change in Net Position before Dividends Withdrawn/(Declared)	17,659,444	9,128,568
Dividends Withdrawn/(Declared)	(14,532,165)	(6,744,334)
Change in Net Position	3,127,279	2,384,234
Net Position - Beginning	64,967,300	62,583,066
Net Position - Ending	68,094,579	64,967,300

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Statements of Cash Flows
Years Ended June 30, 2024 and 2023**

	2024	2023
Cash Flow from Operating Activities		
Cash Received from Members	\$ 423,371,025	394,300,136
Cash Received from Claim Recoveries	1,948,895	4,615,235
Cash Paid to Vendors	(39,709,909)	(35,634,836)
Cash Paid for Claims	(357,898,147)	(352,187,628)
Net Cash Received from/(Used in) Operating Activities	<u>27,711,864</u>	<u>11,092,907</u>
Cash Flow from Investing Activities		
Purchase of Investments	(171,439,694)	(153,548,493)
Proceeds from Investment Maturities	154,578,518	152,066,131
Proceeds from Impaired Investment	-	-
Interest Received on Investments	6,379,334	5,404,589
Net Cash Received/(Used) for Investing Activities	<u>(10,481,842)</u>	<u>3,922,227</u>
Cash Flow from Financing Activities		
Dividends Withdrawn/(Declared)	(14,532,165)	(6,744,334)
Net Cash Received from/(Used in) Financing Activities	<u>(14,532,165)</u>	<u>(6,744,334)</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	2,697,857	8,270,800
Cash and Cash Equivalents - Beginning	<u>33,181,709</u>	<u>24,910,909</u>
Cash and Cash Equivalents - Ending	<u><u>35,879,566</u></u>	<u><u>33,181,709</u></u>
Cash and Investments		
Cash and Cash Equivalents	35,879,566	33,181,709
Investments	<u>178,704,339</u>	<u>154,578,518</u>
Total Cash and Investments	<u><u>214,583,905</u></u>	<u><u>187,760,227</u></u>
Reconciliation of Operating Income (Loss) to Net Cash		
Received from/(Used in) Operating Activities		
Operating Income	2,875,194	2,672,259
Adjustments to Reconcile Operating Income (Loss) to		
Net Cash from Operating Activities		
Changes in Assets and Liabilities		
Recoveries Receivable	(285,417)	2,260,269
Rebates Receivable	(10,536,733)	(7,967,191)
Other Receivable	(787,820)	(496,829)
Prepaid Expenses	39,203	(23,945)
Accounts Payable	1,228,074	353,609
Due to Members	14,277,156	9,560,925
Claims Payable	<u>20,902,207</u>	<u>4,733,810</u>
Net Cash Received from/(Used in) Operating Activities	<u>27,711,864</u>	<u>11,092,907</u>

See accompanying notes to financial statements.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS

June 30, 2024 and 2023

NOTE 1. - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Reporting Entity

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

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

Basis of Accounting and Measurement Focus

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE
NOTES TO FINANCIAL STATEMENTS (Continued)

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

Basis of Accounting and Measurement Focus (Continued)

The separate accounts of the Cooperative are as follows:

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

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

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

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

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

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

Cash and Cash Equivalents

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

Prepaid Expenses

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

Accounting Estimates

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

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

Fair Value Measurements

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

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

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

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

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

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

The following is a description of the valuation methodologies used for the Cooperative's investments measured at fair value. There have been no changes in the methodologies used at June 30, 2024.

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

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

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

Operating and Nonoperating Revenues/Expenses

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS

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

The Illinois Metropolitan Investment Fund (IMET) is a local government investment pool. Created in 1996 as a not-for-profit trust formed under the Intergovernmental Cooperation Act and the Illinois Municipal Code. IMET was formed to provide Illinois government agencies with safe, liquid, attractive alternatives for investing and is managed by a Board of Trustees elected from the participating members. IMET offers participants two separate vehicles to meet their investment needs. The IMET Core Fund is designed for public funds that may be invested for longer than one year. The Core Fund carries the highest rating available (AAAf/bf) from Moody's for such funds. Member withdrawals can be made from the core fund with a five-day notice. The IMET Convenience Fund (CVF) is designed to accommodate funds requiring high liquidity, including short term cash management programs and temporary investment of bond proceeds. It is comprised of collateralized and FHLB LoC backed bank deposits, FDIC insured certificates of deposit and U.S. government securities. Member withdrawals are generally on the same day as requested. Investments in IMET are valued at IMET's share price, which is the price the investment could be sold. IMET issues a publicly available financial report, which may be obtained directly from its administrative offices. Contact information can be found at <http://www.investimet.com>. At June 30, 2023, \$7,460,501 was invested in the Core Fund and \$37,322,793 was invested in the Convenience Fund Series. At June 30, 2024 \$7,829,529 was invested in the Core Fund and \$28,871,573 was invested in the Convenience Fund Series.

At fiscal year end, the carrying amount of the Cooperative's deposits totaled \$9,252,008 in 2024 and \$11,796,527 in 2023, respectively. The bank balances totaled \$9,252,008 in 2024 and \$11,796,527 in 2023.

At June 30, 2024 and 2023, the Cooperative's deposits and investments consisted of the following:

	2024	2023
Deposits with financial institutions*	\$ 9,252,008	\$ 11,796,527
Negotiable Certificates of Deposit	17,806,003	21,883,846
Illinois Metropolitan Investment Fund Convenience Series	28,871,573	37,322,793
Illinois Metropolitan Investment Fund Core Fund	7,829,529	7,460,501
Other investments	150,824,792	109,296,560
	<u>\$ 214,583,905</u>	<u>\$ 187,760,227</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, 2024	Fair Value	Remaining Maturities - in Years		
		Less Than 1	1-5	6-10
Other Investments				
Municipal Obligations	\$ 18,625,806	\$ 5,289,702	\$ 6,417,507	\$ 6,918,597
U.S. Treasury Notes	204,443	-	-	204,443
Corporate Bonds	22,345,125	2,436,140	14,494,262	5,414,723
Small Business Security	1,940,581	-	1,940,581	-
Fixed Annuity Contracts	37,352,750		26,052,750	11,300,000
Federal Farm Credit Bank	10,497,900	1,479,735	6,767,205	2,250,960
Federal Home Loan Bank	18,507,118	245,645	10,307,340	7,954,133
Federal Home Loan Mortgage Corp.	10,238,476	2,407,425	7,831,051	-
Federal National Mortgage Assoc.	4,485,035	953,790	3,531,245	-
Other Investments	<u>124,197,234</u>	<u>12,812,437</u>	<u>77,341,941</u>	<u>34,042,856</u>
Negotiable Certificates of Deposit	17,806,003	6,651,611	9,911,755	1,242,637
IMET Core Fund	<u>7,829,529</u>	<u>-</u>	<u>7,829,529</u>	<u>-</u>
Total	<u>\$ 149,832,766</u>	<u>\$ 19,464,048</u>	<u>\$ 95,083,225</u>	<u>\$ 35,285,493</u>
<hr/>				
Year Ended June 30, 2023				
Other Investments				
Municipal Obligations	\$ 21,038,723	\$ 8,801,252	\$ 9,902,094	\$ 2,335,377
U.S. Treasury Notes	2,085,215	-	1,879,630	205,585
Corporate Bonds	12,117,153	476,350	11,238,033	402,770
Fixed Annuity Contracts	19,542,089	-	19,542,089	-
Federal Farm Credit Bank	10,670,677	1,416,650	7,107,172	2,146,855
Federal Home Loan Bank	14,020,878	-	6,825,435	7,195,443
Federal Home Loan Mortgage Corp.	4,125,480	-	4,125,480	-
Federal National Mortgage Assoc.	4,311,163	-	4,311,163	-
Other Investments	<u>87,911,378</u>	<u>10,694,252</u>	<u>64,931,096</u>	<u>12,286,030</u>
Negotiable Certificates of Deposit	21,883,846	5,655,667	15,513,822	714,357
IMET Core Fund	<u>7,829,529</u>	<u>-</u>	<u>7,460,501</u>	<u>-</u>
Total	<u>\$ 117,624,753</u>	<u>\$ 16,349,919</u>	<u>\$ 87,905,419</u>	<u>\$ 13,000,387</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

NOTES TO FINANCIAL STATEMENTS (Continued)

NOTE 2. - DEPOSITS AND INVESTMENTS (Continued)

Fair Value Measurement of Investments

The Cooperative categorizes its fair value measurements within the fair value hierarchy established by GAAP. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. The Cooperative has the following recurring fair value measurements as of June 30, 2024:

	Level 1	Level 2	Level 3	Total
Municipal Obligations	\$ -	\$ 18,625,806	\$ -	\$ 18,625,806
Negotiable Certificates of Deposit	-	17,806,003	-	17,806,003
U.S. Treasury Notes	-	204,443	-	204,443
Corporate Bonds	-	22,345,125	-	22,345,125
Small Business Security	-	1,940,581	-	1,940,581
Fixed Annuity Contracts	-	37,352,750	-	37,352,750
Vanguard S&P 500 Inst Index Fund	26,627,558	-	-	26,627,558
Federal Farm Credit Bank	-	10,497,900	-	10,497,900
Federal Home Loan Bank	-	18,507,118	-	18,507,118
Federal Home Loan Mortgage Corp.	-	10,238,476	-	10,238,476
Federal National Mortgage Assoc.	-	4,485,035	-	4,485,035
	<u>\$ 26,627,558</u>	<u>\$ 142,003,237</u>	<u>\$ -</u>	<u>\$ 168,630,795</u>
Investments, at Fair Value				

The Cooperative has the following recurring fair value measurements as of June 30, 2023:

	Level 1	Level 2	Level 3	Total
Municipal Obligations	\$ -	\$ 21,038,723	\$ -	\$ 21,038,723
Negotiable Certificates of Deposit	-	21,883,846	-	21,883,846
U.S. Treasury Notes	-	2,085,215	-	2,085,215
Corporate Bonds	-	12,117,153	-	12,117,153
Fixed Annuity Contracts	-	19,542,089	-	19,542,089
Vanguard S&P 500 Inst Index Fund	21,385,182	-	-	21,385,182
Federal Farm Credit Bank	-	10,670,677	-	10,670,677
Federal Home Loan Bank	-	14,020,878	-	14,020,878
Federal Home Loan Mortgage Corp.	-	4,125,480	-	4,125,480
Federal National Mortgage Assoc.	-	4,311,163	-	4,311,163
	<u>\$ 21,385,182</u>	<u>\$ 109,795,224</u>	<u>\$ -</u>	<u>\$ 131,180,406</u>
Investments, at Fair Value				

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, Annuity Contracts are rated A- or better 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, 2024 and 2023, the entire amount of the bank balance of the deposits was covered by federal depository or equivalent insurance or covered by collateral of \$9,252,008 and \$11,796,527, 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, 2024 and June 30, 2023 no individual investment exceeded 5% of the fair value of total investments. The investment policy seeks to eliminate risk of loss resulting from the overconcentration of assets in a specific maturity, issuer, or class of securities, including all cash and cash equivalents, by diversifying by maturity, issuer, and class of security, and allowing no more than 50% of IPBC Funds to be invested with any single investment firm. Additionally, municipal securities are limited to a maximum of 30% of the portfolio with no more than 10% with any one issuer. Certificates of deposits are limited to a maximum of 60% of the portfolio with FDIC insured CD's at a maximum of the FDIC guaranteed amount. Corporate obligations are limited to a maximum of 30% of the portfolio when combined with Fixed Annuities with no more than \$1 million with any one issuer. Mutual funds and exchange traded funds are limited to a maximum of 10% of the portfolio when combined with variable annuities.

NOTE 3. - RISK MANAGEMENT

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

All Cooperative indemnity medical and HMO claims are subject to an individual stop loss amount. The indemnity medical claims individual stop loss amount was \$1,000,000 for Blue Cross Blue Shield and \$750,000 for United Healthcare for 2024 and 2023. During 2024 and 2023 the amount recovered from individual stop loss amounts totaled \$1,686,674 and \$2,038,427 respectively. The HMO medical claims individual stop loss amount was \$500,000 for 2024 and 2023. During 2024 and 2023 the amounts recovered from individual stop loss amounts totaled \$547,639 and \$316,539 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, 2024, 2023, and 2022:

	2024	2023	2022
Claims Payable - Beginning	\$ 52,471,347	\$ 47,737,537	\$ 42,145,280
Current Year Provision for Insured Events	365,241,489	346,102,452	304,017,067
Payment of Claims			
Events of the Current Year	(291,867,935)	(293,631,105)	(256,279,530)
Events of Prior Years	(52,471,347)	(47,737,537)	(42,145,280)
Claims Payable Ending	<u>\$ 73,373,554</u>	<u>\$ 52,471,347</u>	<u>\$ 47,737,537</u>

Required Supplementary Information

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2024**

	2020	2021	2022	2023	2024
Revenues	\$ 305,431,114	320,508,081	328,100,851	391,195,520	423,878,119
Unallocated Expenses	37,620,300	28,032,151	33,244,573	35,964,500	40,977,186
Net Incurred Expenses	260,419,348	287,582,103	304,017,067	346,102,452	365,241,489
Paid Claims					
End of Policy Year	224,304,140	245,436,823	256,279,530	293,631,105	291,867,935
One Year Later	260,419,348	287,582,103	304,017,067	346,102,452	-
Two Years Later	260,419,348	287,582,103	304,017,067	-	-
Three Years Later	260,419,348	287,582,103	-	-	-
Four Years Later	260,419,348	-	-	-	-
Re-estimated Incurred Claims and Expense					
End of Policy Year	260,419,348	287,582,103	304,017,067	346,102,452	365,241,489
One Year Later	260,419,348	287,582,103	304,017,067	346,102,452	-
Two Years Later	260,419,348	287,582,103	304,017,067	-	-
Three Years Later	260,419,348	287,582,103	-	-	-
Four Years Later	260,419,348	-	-	-	-

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Required Supplementary Information
Claims Development Information - Last Ten Fiscal Years
June 30, 2024**

	2015	2016	2017	2018	2019
Revenues	\$ 173,085,972	187,629,966	233,863,859	290,972,434	312,889,985
Unallocated Expenses	28,143,742	31,695,076	32,901,355	40,249,091	51,132,081
Net Incurred Expenses	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Paid Claims					
End of Policy Year	118,632,820	135,405,523	172,208,082	207,749,031	215,009,975
One Year Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Two Years Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Three Years Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Four Years Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Re-estimated Incurred Claims and Expense					
End of Policy Year	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
One Year Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Two Years Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Three Years Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945
Four Years Later	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945

See independent auditor's report.

Other Supplemental Data

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Position - By Accounts
June 30, 2024**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
ASSETS						
Cash and Investments	\$ 351,644	34,154,021	7,620,746	9,066,788	163,390,706	214,583,905
Receivables						
Accrued Interest	-	-	-	-	1,907,370	1,907,370
Other Receivables	36,465	304,735	-	93,533	935,335	1,370,068
Rebates	-	23,749,261	-	8,078,357	-	31,827,618
Recoveries	-	21,106	-	305,202	-	326,308
Internal Balances	-	68,235,807	-	-	(68,235,807)	-
Prepaid Expenses	66,197	243,000	-	-	-	309,197
Total Assets	454,306	126,707,930	7,620,746	17,543,880	97,997,604	250,324,466
LIABILITIES						
Accounts Payable	173,975	1,794,520	143,734	-	-	2,112,229
Due to Members - Incentives	-	-	7,027,998	-	-	7,027,998
Due to Members - Deferred	-	995,928	-	722,574	-	1,718,502
Due to Members - Withdrawn	-	-	-	-	-	-
Due to Members - Surplus/(Loss)	-	-	-	-	97,997,604	97,997,604
Claims Payable	-	56,552,248	-	16,821,306	-	73,373,554
Total Liabilities	173,975	59,342,696	7,171,732	17,543,880	97,997,604	182,229,887
NET POSITION						
Unrestricted - General	280,331	67,365,234	449,014	-	-	68,094,579
Total Net Position	280,331	67,365,234	449,014	-	-	68,094,579

See independent auditor's report.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Revenues, Expenses, and
Changes in Net Position - by Accounts
June 30, 2024**

	Administrative	Benefit	Wellness	HMO	Terminal Reserve	Totals
Operating Revenues						
Member Contributions - Net	\$ 6,198,312	313,415,740	2,264,229	93,134,913	(5,919,325)	409,093,869
Operating Expenses						
Administration	6,612,972	17,347,526	-	5,438,833	-	29,399,331
Insurance Premiums	-	10,001,309	-	1,576,546	-	11,577,855
Claims Expense - Net	-	282,805,970	2,694,088	79,741,431	-	365,241,489
Total Operating Expenses	6,612,972	310,154,805	2,694,088	86,756,810	-	406,218,675
Operating Income/(Loss)	(414,660)	3,260,935	(429,859)	6,378,103	(5,919,325)	2,875,194
Nonoperating Revenues/(Expenses)						
Investment Income	-	-	-	-	14,784,250	14,784,250
Income/(Loss) Before Transfers	(414,660)	3,260,935	(429,859)	6,378,103	8,864,925	17,659,444
Internal Transfers	458,514	(244,398)	496,747	(6,378,103)	5,667,240	-
Change in Net Position before Dividends Withdrawn	43,854	3,016,537	66,888	-	14,532,165	17,659,444
Dividends Withdrawn	-	-	-	-	(14,532,165)	(14,532,165)
Change in Net Position	43,854	3,016,537	66,888	-	-	3,127,279
Net Position - Beginning	236,477	64,348,697	382,126	-	-	64,967,300
Net Position - Ending	280,331	67,365,234	449,014	-	-	68,094,579

See independent auditor's report.

Statistical Section

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Statistical Section

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

Contents

Operating Information 20 - 115

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 116 – 127

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

Financial Trends 128 - 132

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 133 - 135

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Administrative Account
Year Ended June 30, 2024**

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Algon-Lake Hills FPD	\$ 767	\$ 19,304	\$ 17,745	\$ 1,378	\$ 19,123	\$ (208)	\$ (27)	\$ 740
Algonquin	1,508	41,374	37,572	2,952	40,524	(939)	(89)	1,419
Barrington	1,301	30,903	33,424	2,205	35,629	5,474	748	2,049
Bartlett Fire PD	655	17,726	17,132	1,265	18,397	735	64	719
Batavia	2,522	54,468	58,414	3,887	62,301	8,223	390	2,912
Batavia Library	189	6,580	6,300	469	6,769	223	34	223
Beach Park	147	3,183	3,131	227	3,358	183	8	155
Beecher	279	5,498	5,782	393	6,175	675	(2)	277
Bensenville	1,569	32,294	31,025	2,304	33,329	960	(75)	1,494
Berkeley	483	10,188	11,240	727	11,967	2,004	225	708
Bloomington	1,696	36,247	39,603	2,587	42,190	6,387	444	2,140
Boone County	1,843	51,267	45,920	3,658	49,578	(1,768)	(79)	1,764
Buffalo Grove	3,033	77,934	79,031	5,561	84,592	7,438	780	3,813
Burr Ridge	583	15,696	15,297	1,120	16,417	741	20	603
Byron FPD	242	6,647	5,995	475	6,470	(193)	(16)	226
Campton Hills	149	3,641	3,551	259	3,810	191	22	171
Carol Stream	2,381	49,310	49,695	3,519	53,214	4,108	204	2,585
Carpentersville	1,946	49,054	46,532	3,501	50,033	1,024	45	1,991
Cary	707	17,969	17,820	1,282	19,102	1,264	131	838
Cary Fire Prtct Dist	172	3,815	5,836	272	6,108	2,253	(40)	132
Caseyville	308	7,646	7,122	546	7,668	48	26	334
Centralia	743	18,125	15,865	1,293	17,158	(1,085)	(118)	625
Channahon	406	9,366	10,219	668	10,887	1,666	145	551
Clarendon Hills	440	12,316	13,507	879	14,386	2,470	400	840
Coal City	268	6,421	5,965	458	6,423	(42)	(44)	224
Collinsville	2,717	75,102	70,644	5,360	76,004	762	(140)	2,577
Colona	311	6,962	6,391	496	6,887	(96)	(21)	290

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Comm PD LaGrnge Park	\$ -	\$ 4,632	\$ 4,652	\$ 331	\$ 4,983	\$ 614	\$ 263	\$ 263
Countryside	818	21,211	19,318	1,514	20,832	(367)	12	830
Crest Hill	552	15,025	14,590	1,072	15,662	602	(35)	517
Crete	452	11,750	10,814	838	11,652	(146)	(48)	404
Crete Township	134	3,717	3,494	265	3,759	35	(7)	127
Crystal Lake	3,728	77,976	80,902	5,565	86,467	9,236	745	4,473
Darien	791	19,531	18,290	1,393	19,683	125	(27)	764
Deerfield	2,439	58,225	59,890	4,155	64,045	6,303	483	2,922
DeKalb	2,800	74,767	73,974	5,335	79,309	5,080	538	3,338
DeKalb County	2,823	82,095	84,231	5,859	90,090	7,982	(13)	2,810
Des Plaines	4,857	125,799	131,600	8,976	140,576	16,142	1,365	6,222
DU-Comm	1,223	27,169	27,629	1,939	29,568	2,794	395	1,618
East Moline	3,850	84,291	84,952	6,015	90,967	7,094	418	4,268
Edwardsville	-	29,766	31,590	2,124	33,714	5,462	1,514	1,514
Effingham	1,248	33,072	31,415	2,360	33,775	593	(110)	1,138
Elk Grove Village	4,761	123,477	124,950	8,811	133,761	11,101	817	5,578
Evanston	7,819	216,868	200,363	15,476	215,839	540	1,569	9,388
FP Dist-DuPage Co	2,904	78,139	71,097	5,575	76,672	(1,688)	(221)	2,683
FPD Winnebago County	371	10,242	10,415	731	11,146	1,009	105	476
FPDKC	918	24,747	23,986	1,766	25,752	1,292	287	1,205
Franklin Park	1,797	54,170	52,542	3,866	56,408	2,913	675	2,472
Freeport	2,039	49,745	49,750	3,549	53,299	3,562	8	2,047
Gilberts	216	5,463	5,286	390	5,676	227	14	230
Glen Carbon	819	23,283	21,177	1,662	22,839	(346)	98	917
Glen Ellyn	1,921	54,123	48,120	3,862	51,982	(2,205)	(64)	1,857
Glencoe	1,665	38,993	40,841	2,782	43,623	5,049	419	2,084
Glenview	4,386	116,243	122,264	8,295	130,559	15,804	1,488	5,874

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Glenview Park Distr	\$ 1,402	\$ 32,275	\$ 30,195	\$ 2,303	\$ 32,498	\$ 138	\$ (85)	\$ 1,317
Granite City	-	20,604	23,477	1,471	24,948	5,097	753	753
Grayslake	601	16,093	13,996	1,148	15,144	(995)	(46)	555
Hanover Park	2,434	61,951	59,409	4,421	63,830	2,385	506	2,940
Highland Park	3,695	94,579	97,918	6,749	104,667	10,973	885	4,580
Highwood	218	5,944	5,523	424	5,947	(12)	(15)	203
Hinsdale	1,167	31,429	29,261	2,243	31,504	(12)	(87)	1,080
Hoffman Estates	4,029	115,958	113,628	8,274	121,902	6,643	699	4,728
Homer Glen	376	11,103	10,639	792	11,431	422	94	470
Homewood	1,464	42,018	41,159	2,999	44,158	2,605	465	1,929
Homewood Library	205	4,791	5,199	342	5,541	743	(7)	198
Huntley	1,041	31,166	31,142	2,224	33,366	2,682	482	1,523
Indian Head Park	230	6,330	7,533	451	7,984	1,739	85	315
Itasca	1,000	29,453	30,477	2,102	32,579	3,881	755	1,755
JAWA	174	4,367	4,603	312	4,915	667	119	293
Justice	477	10,608	10,634	757	11,391	747	(36)	441
La Grange	937	23,570	22,187	1,682	23,869	323	24	961
LaGrange Park	715	12,668	13,032	904	13,936	1,138	(130)	585
Lake County	23,104	591,904	607,785	42,237	650,022	59,833	1,715	24,819
Lake County FPD	2,790	52,030	53,252	3,713	56,965	4,560	(375)	2,415
Lake in the Hills	-	30,868	30,667	2,202	32,869	3,368	1,367	1,367
Lake Zurich	1,641	43,350	39,871	3,094	42,965	(274)	111	1,752
Lee County	1,485	40,458	39,041	2,887	41,928	1,639	169	1,654
Libertyville	1,717	51,654	51,369	3,686	55,055	4,529	1,128	2,845
Lindenhurst	247	6,233	6,257	444	6,701	476	8	255
Lisle	1,190	31,248	31,226	2,230	33,456	2,379	171	1,361
Lisle Park District	361	8,586	9,741	613	10,354	2,061	293	654

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Lisle Woodridge FPD	\$ 1,201	\$ 32,108	\$ 31,563	\$ 2,291	\$ 33,854	\$ 1,860	\$ 114	\$ 1,315
Lockport	1,338	33,432	31,068	2,386	33,454	138	116	1,454
Lombard	3,540	79,730	83,430	5,689	89,119	9,945	556	4,096
McHenry County	11,120	267,158	265,235	19,064	284,299	17,480	339	11,459
McHenry Cty Con Dist	1,003	21,051	20,643	1,502	22,145	1,125	31	1,034
McHenry-city	1,517	37,760	40,556	2,695	43,251	5,791	300	1,817
Mokena	711	19,443	17,916	1,387	19,303	(183)	(43)	668
Monee	377	12,637	11,935	902	12,837	253	53	430
Monroe	1,742	51,652	46,371	3,686	50,057	(1,568)	27	1,769
Montgomery	798	23,472	22,475	1,675	24,150	826	148	946
Morton Grove	2,282	62,790	61,991	4,480	66,471	4,572	891	3,173
Mount Prospect	4,508	125,188	117,064	8,934	125,998	1,690	880	5,388
MPEA	363	10,355	10,378	739	11,117	925	163	526
Mundelein	2,317	49,046	50,006	3,499	53,505	4,531	72	2,389
Muni Cons Dispatch	154	4,164	3,888	297	4,185	10	(11)	143
Naperville Park Dist	1,441	40,344	37,988	2,879	40,867	646	123	1,564
New Baden	210	6,195	6,098	442	6,540	447	102	312
North Aurora	648	18,287	17,080	1,305	18,385	77	(21)	627
North Riverside	1,471	40,925	38,192	2,921	41,113	223	35	1,506
Northbrook	3,472	89,009	89,830	6,351	96,181	8,149	977	4,449
Northbrook Library	612	15,802	16,580	1,128	17,708	2,217	311	923
Northbrook Park Dist	549	15,251	14,889	1,088	15,977	883	157	706
NWCD	966	27,337	26,576	1,951	28,527	1,516	326	1,292
Oak Park Public Libr	972	26,049	28,853	1,859	30,712	5,535	872	1,844
Oak Park Township	646	14,545	15,652	1,038	16,690	2,284	139	785
Oswego	1,586	39,300	37,863	2,804	40,667	1,520	153	1,739
Oswego Township	159	5,288	4,931	377	5,308	62	42	201

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Oswegoland PD	\$ 576	\$ 16,287	\$ 16,958	\$ 1,163	\$ 18,121	\$ 2,173	\$ 339	\$ 915
Palatine	3,809	90,033	86,200	6,424	92,624	2,438	(153)	3,656
Palatine PD	816	24,732	24,003	1,765	25,768	1,330	294	1,110
Park Ridge	2,828	65,859	60,156	4,700	64,856	(1,166)	(163)	2,665
Pekin	1,298	58,084	58,926	4,144	63,070	6,771	1,785	3,083
Peotone	195	5,534	5,357	395	5,752	240	22	217
Peru	1,109	23,945	24,220	1,709	25,929	2,015	31	1,140
Pingree Grove	-	2,563	2,481	183	2,664	186	85	85
Plainfield	1,953	48,676	48,420	3,473	51,893	3,736	519	2,472
Princeton	831	22,437	19,922	1,601	21,523	(976)	(62)	769
River Forest	1,049	32,713	37,251	2,335	39,586	8,194	1,321	2,370
River Grove	822	19,920	21,253	1,421	22,674	3,284	530	1,352
Rochelle	1,435	36,602	35,537	2,612	38,149	1,667	120	1,555
Rock Falls	902	23,863	25,631	1,703	27,334	3,799	328	1,230
Rolling Meadows	1,859	55,038	54,879	3,927	58,806	4,093	325	2,184
Roscoe	287	8,579	8,585	613	9,198	771	152	439
Roselle	911	24,768	23,927	1,767	25,694	1,030	104	1,015
Round Lake Beach	-	10,348	10,360	738	11,098	1,203	453	453
Schaumburg	7,444	171,103	200,885	12,210	213,095	46,276	4,284	11,728
SEECOM	373	8,209	8,188	586	8,774	576	11	384
Skokie Park District	17	7,993	10,538	570	11,108	3,496	381	398
South Chicago Height	324	9,730	9,239	694	9,933	212	9	333
South Holland	1,851	50,577	46,059	3,610	49,669	(1,024)	(116)	1,735
Spring Grove	136	3,909	4,164	278	4,442	533	-	136
St. Charles	2,673	75,273	72,034	5,372	77,406	2,652	519	3,192
St. Charles PD	-	23,004	23,727	1,641	25,368	3,399	1,035	1,035
Steger	404	10,941	10,608	781	11,389	416	(32)	372

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Administrative Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Administrative Expenses			(2) Internal Transfers	Change in Net Position	Member Net Position- Ending
			(1) Other Service Fees	Payroll Fees	Total Admin Expense			
Streamwood	\$ 1,917	\$ 54,407	\$ 51,585	\$ 3,883	\$ 55,468	\$ 1,078	\$ 17	\$ 1,934
Summit	1,115	17,026	18,978	1,214	20,192	3,247	81	1,196
Swansea	652	15,732	14,947	1,123	16,070	363	25	677
Trenton	143	3,166	3,052	226	3,278	103	(9)	134
Warrenville	877	20,889	20,524	1,491	22,015	1,125	(1)	876
Washington	837	20,894	19,195	1,491	20,686	(221)	(13)	824
Wauconda	590	16,210	14,254	1,156	15,410	(835)	(35)	555
West Chicago	992	29,586	29,100	2,111	31,211	2,041	416	1,408
West Dundee	547	15,587	15,027	1,113	16,140	631	78	625
Westchester	1,013	26,244	25,819	1,873	27,692	1,508	60	1,073
Westmont PD	184	5,297	4,860	377	5,237	(61)	(1)	183
Wheaton	2,707	63,753	64,985	4,550	69,535	5,834	52	2,759
Wheeling	3,364	93,397	88,312	6,664	94,976	1,923	344	3,708
Winfield	481	10,766	10,492	769	11,261	452	(43)	438
Winnetka	2,431	63,050	63,321	4,499	67,820	5,470	700	3,131
Wood Dale	1,236	32,563	34,742	2,324	37,066	4,882	379	1,615
Wood River	840	22,241	20,279	1,587	21,866	(449)	(74)	766
Woodridge	1,132	32,418	33,576	2,313	35,889	3,563	92	1,224
Woodridge Library	144	3,674	3,869	262	4,131	516	59	203
WSCDC	274	7,581	7,083	541	7,624	26	(17)	257
Grand Total	236,477	6,198,312	6,170,670	442,302	6,612,972	458,514	43,854	280,331

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit Account
Year Ended June 30, 2024**

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Algon-Lake Hills FPD	\$ 147,970	\$ (2,876)	\$ 3,087	\$ -	\$ (394)	\$ -	\$ 147,787
Algonquin	271,772	(2,238)	12,038	(1,284)	(459)	-	279,829
Barrington	47,979	-	11,743	(4,257)	(337)	-	55,128
Bartlett Fire PD	42,588	(3,368)	3,375	47	(360)	-	42,282
Batavia	1,361,901	(3,414)	306,128	(462)	(933)	-	1,663,220
Batavia Library	2,133	-	(2,201)	(78)	(73)	-	(219)
Beach Park	18,428	-	(1,041)	181	(58)	-	17,510
Beecher	34,772	159	(2,286)	-	(88)	-	32,557
Bensenville	483,678	(4,929)	3,984	(6,547)	(386)	-	475,800
Berkeley	25,591	1,162	(5,868)	6	(87)	-	20,804
Bloomington	10,618	(1,446)	(5,227)	7	(207)	-	3,745
Boone County	596,552	-	166,028	-	(928)	-	761,652
Buffalo Grove	1,288,990	28,356	(369,687)	(1)	(1,323)	-	946,335
Burr Ridge	1,779	-	-	436	-	-	2,215
Byron FPD	3,939	171	(2,296)	18	(89)	-	1,743
Campton Hills	2,864	219	(1,190)	54	(61)	-	1,886
Carol Stream	139,003	(25,140)	-	(4,736)	-	(31,128)	77,999
Carpentersville	1,240,538	-	(143,183)	(536)	(900)	-	1,095,919
Cary	51,012	(2,582)	(10,638)	1,946	(138)	-	39,600
Cary Fire Prtct Dist	4,167	584	(6,321)	21	(72)	-	(1,621)
Caseyville	6,266	720	(3,104)	1	(160)	-	3,723
Centralia	52,086	(665)	9,942	19	(409)	-	60,973
Channahon	64,959	914	(3,333)	(9)	(129)	-	62,402
Clarendon Hills	29,588	1,308	(1,961)	1	(14)	-	28,922
Coal City	99,085	-	(5,812)	26	(110)	-	93,189
Collinsville	1,441,511	2,775	405,852	1	(1,284)	-	1,848,855
Colona	92,397	-	(8,271)	89	(138)	-	84,077
Comm PD LaGrnge Park	-	-	-	428	-	-	428

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Countryside	\$ 23,059	\$ (3,493)	\$ -	\$ -	\$ -	\$ -	\$ 19,566
Crest Hill	274,703	1,369	(17,491)	(796)	(237)	-	257,548
Crete	161,710	-	(13,974)	47	(223)	-	147,560
Crete Township	31,320	-	(1,684)	137	(74)	-	29,699
Crystal Lake	993,317	(16,502)	195,873	-	(1,474)	-	1,171,214
Darien	5,832	-	-	-	-	(594)	5,238
Deerfield	1,474,415	31,815	(183,980)	(528)	(861)	-	1,320,861
DeKalb	2,294,272	14,685	94,916	(1,318)	(1,050)	(116,655)	2,284,850
DeKalb County	823,077	(21,632)	(448,957)	(1)	(1,103)	-	351,384
Des Plaines	3,014,622	(37,497)	141,226	9,455	(1,752)	-	3,126,054
DU-Comm	85,238	-	(12,981)	-	(239)	-	72,018
East Moline	609,949	-	48,539	(1,443)	(1,595)	-	655,450
Edwardsville	-	(6,556)	35,388	(250)	-	-	28,582
Effingham	256,789	-	5,538	-	(615)	-	261,712
Elk Grove Village	988,261	(43,620)	(115,522)	11,810	(1,877)	-	839,052
Evanston	1,430,835	-	188,265	39	(2,860)	-	1,616,279
FP Dist-DuPage Co	1,667,911	(3,235)	24,617	21	(726)	312,311	2,000,899
FPD Winnebago County	62,766	306	(1,706)	(263)	(101)	-	61,002
FPDKC	89,690	(2,525)	(3,424)	22	(144)	-	83,619
Franklin Park	628,117	-	6,820	-	(684)	-	634,253
Freeport	371,943	(6,151)	(182,295)	459	(854)	-	183,102
Gilberts	55,087	235	(1,752)	38	(31)	-	53,577
Glen Carbon	173,209	(1,258)	12,013	(38)	(1,482)	-	182,444
Glen Ellyn	747,638	7,690	6,049	172	(659)	-	760,890
Glencoe	180,603	(3,271)	4,443	(21)	(434)	-	181,320
Glenview	440,716	(89,773)	159,075	(9)	(1,093)	-	508,916
Glenview Park Distr	95,926	(4,268)	4,325	(225)	(453)	-	95,305
Granite City	-	(416)	2,758	20	-	-	2,362

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Grayslake	\$ 33,067	\$ (890)	\$ 7,445	\$ 450	\$ (294)	-	\$ 39,778
Hanover Park	1,429,726	(802)	24,432	-	(742)	(13,789)	1,438,825
Highland Park	1,891,156	14,057	(230,010)	-	(1,517)	-	1,673,686
Highwood	17,862	-	(2,527)	-	(95)	-	15,240
Hinsdale	129,855	(6,159)	(5,694)	220	(196)	-	118,026
Hoffman Estates	1,490,361	(891)	(315,441)	(69)	(1,876)	-	1,172,084
Homer Glen	41,317	939	(3,608)	(1)	(128)	-	38,519
Homewood	512,562	-	22,259	48	(681)	-	534,188
Homewood Library	27	-	(71)	1	-	-	(43)
Huntley	183,399	(4,305)	2,913	39	(354)	-	181,692
Indian Head Park	812	-	-	(642)	-	-	170
Itasca	164,217	(1,002)	9,660	81	(405)	-	172,551
JAWA	8,026	130	(1,319)	(4)	(12)	-	6,821
Justice	12,401	-	(218)	(15)	(13)	-	12,155
La Grange	2,962	-	(518)	-	(7)	-	2,437
LaGrange Park	3,339	-	-	(1,309)	-	-	2,030
Lake County	1,349,741	58,708	1,315,814	(1,999)	(5,917)	-	2,716,347
Lake County FPD	105,618	3,652	6,634	(537)	(640)	-	114,727
Lake in the Hills	-	(1,853)	15,401	2,117	-	-	15,665
Lake Zurich	220,188	-	11,153	-	(428)	-	230,913
Lee County	322,155	(3,463)	5,775	350	(657)	-	324,160
Libertyville	1,110,641	1,011	8,321	(13)	(751)	-	1,119,209
Lindenhurst	6,101	836	(3,453)	-	(121)	-	3,363
Lisle	196,365	(1,572)	9,952	(30)	(392)	-	204,323
Lisle Park District	56,106	-	(2,101)	89	(100)	-	53,994
Lisle Woodridge FPD	404,743	(4,425)	4,869	5	(506)	-	404,686
Lockport	469,428	(1,752)	16,069	(26)	(625)	-	483,094
Lombard	510,560	(23,848)	20,024	(683)	(691)	-	505,362

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
McHenry County	\$ 4,331,604	\$ 72,055	\$ 913,949	\$ (4,163)	\$ (2,571)	-	\$ 5,310,874
McHenry Cty Con Dist	33,518	(1,277)	7,477	-	(274)	-	39,444
McHenry-city	300,717	(2,335)	5,942	4,850	(554)	-	308,620
Mokena	346,304	(893)	(5,168)	5,010	(216)	-	345,037
Monee	83,359	-	(15,767)	-	(182)	-	67,410
Monroe	(507,333)	-	295,521	(120)	(607)	-	(212,539)
Montgomery	3,792	-	(2,069)	209	(10)	-	1,922
Morton Grove	433,968	-	(696,111)	1	(1,091)	-	(263,233)
Mount Prospect	1,919,165	26,663	143,461	(423)	(1,798)	-	2,087,068
MPEA	214,837	-	(3,107)	2	(129)	(14,996)	196,607
Mundelein	(29,045)	18,718	24,266	(93)	(832)	-	13,014
Muni Cons Dispatch	20,162	-	(40)	(1)	-	(20,405)	(284)
Naperville Park Dist	231,235	-	14,141	(20)	(470)	-	244,886
New Baden	48,273	664	(6,005)	41	(100)	-	42,873
North Aurora	24,063	-	(2,058)	(549)	(107)	-	21,349
North Riverside	1,179,506	(6,155)	7,384	1,802	(791)	-	1,181,746
Northbrook	3,285,333	(3,318)	512,084	-	(1,457)	(328,328)	3,464,314
Northbrook Library	277,694	440	(15,174)	-	(190)	-	262,770
Northbrook Park Dist	9,916	533	(14,852)	37	(182)	-	(4,548)
NWCD	194,101	-	12,803	1	(404)	-	206,501
Oak Park Public Libr	37,314	-	3,063	111	(303)	-	40,185
Oak Park Township	58,242	-	(11,647)	(138)	(151)	-	46,306
Oswego	366,558	(5,560)	(18,822)	(181)	(186)	-	341,809
Oswego Township	2,313	191	(3,830)	(1)	(34)	-	(1,361)
Oswegoland PD	74,398	(965)	(2,707)	15	(22)	(2,146)	68,573
Palatine	1,126,503	9,310	59,099	(33)	(1,833)	-	1,193,046
Palatine PD	176,007	(3,769)	2,919	54	(321)	-	174,890
Park Ridge	595,638	-	329,080	92	(940)	-	923,870

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Pekin	\$ 158,164	\$ 30,075	\$ 667,691	\$ 377	\$ (536)	-	\$ 855,771
Peotone	101,848	-	(2,159)	(49)	(104)	-	99,536
Peru	46,072	(1,069)	3,844	(176)	(453)	-	48,218
Pingree Grove	-	236	(3,128)	(79)	-	-	(2,971)
Plainfield	837,864	8,715	15,927	(5,930)	(502)	-	856,074
Princeton	474,496	-	4,514	(1)	(466)	-	478,543
River Forest	416,772	(4,299)	8,103	413	(341)	-	420,648
River Grove	175,004	(745)	8,339	-	(318)	-	182,280
Rochelle	412,959	-	6,686	343	(653)	-	419,335
Rock Falls	521,428	(1,840)	3,160	-	(361)	-	522,387
Rolling Meadows	918,293	(2,496)	17,191	8	(537)	-	932,459
Roscoe	14,337	-	(6,017)	-	(93)	-	8,227
Roselle	127,950	(1,463)	10,136	21	(367)	-	136,277
Round Lake Beach	-	(566)	5,468	(8)	-	-	4,894
Schaumburg	3,457,501	-	(297,578)	(9,272)	(1,866)	-	3,148,785
SEECOM	105,104	330	(5,355)	-	(112)	-	99,967
Skokie Park District	1,071	(2,505)	417	(116)	-	-	(1,133)
South Chicago Height	31,083	-	(1,053)	(178)	(40)	-	29,812
South Holland	362,283	(6,618)	165,012	-	(898)	-	519,779
Spring Grove	33,102	-	(3,624)	-	(64)	-	29,414
St. Charles	344,983	(35,298)	66,026	594	(1,405)	-	374,900
St. Charles PD	-	(3,572)	2,530	79	-	-	(963)
Steger	68,746	-	(11,571)	(7,655)	(169)	-	49,351
Streamwood	419,158	1,017	(17,928)	481	(188)	-	402,540
Summit	127,297	-	(6,416)	-	(276)	-	120,605
Swansea	147,113	(2,060)	(5,656)	(118)	(258)	-	139,021
Trenton	31,922	53	(848)	-	(37)	-	31,090
Warrenville	99,816	-	2,570	211	(304)	-	102,293

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Dental ASO- Net	Medical-Net	Fully Insured & Disability - Net	Other - Net	Internal Transfers	Member Net Position-Ending
Washington	\$ 334,611	\$ -	\$ 10,556	\$ (1)	\$ (435)	\$ -	\$ 344,731
Wauconda	119,377	1,917	2,692	(46)	(310)	-	123,630
West Chicago	421,969	(4,821)	(8,031)	-	(249)	(28,668)	380,200
West Dundee	82,092	(844)	(15,869)	27	(223)	-	65,183
Westchester	231,451	(1,506)	3,907	(29)	(460)	-	233,363
Westmont PD	6,341	534	-	7	-	-	6,882
Wheaton	1,189,624	-	(222,505)	78,979	(896)	-	1,045,202
Wheeling	1,174,724	-	62,072	-	(946)	-	1,235,850
Winfield	248,449	441	(11,411)	197	(205)	-	237,471
Winnetka	282,797	24,417	182,993	(331)	(1,020)	-	488,856
Wood Dale	543,242	(5,320)	(7,956)	(22,297)	(277)	-	507,392
Wood River	173,401	(2,591)	10,072	33	(459)	-	180,456
Woodridge	4,351	-	-	(1,257)	-	-	3,094
Woodridge Library	5,632	-	(1,369)	119	(58)	-	4,324
WSCDC	42,222	-	(7,093)	(229)	(86)	-	34,814
Grand Total	64,348,697	(71,592)	3,369,769	41,391	(78,633)	(244,398)	67,365,234

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Dental ASO
Year Ended June 30, 2024**

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
Tier 1							
Beecher	\$ 12,331	\$ 582	\$ 14,073	\$ 14,655	\$ (2,324)	\$ 2,483	\$ 159
Berkeley	33,292	1,091	28,133	29,224	4,068	(2,906)	1,162
Byron FPD	13,295	681	14,862	15,543	(2,248)	2,419	171
Campton Hills	6,280	312	4,106	4,418	1,862	(1,643)	219
Cary Fire Prtct Dist	16,698	397	11,468	11,865	4,833	(4,249)	584
Caseyville	20,599	736	16,971	17,707	2,892	(2,172)	720
Channahon	26,205	948	23,914	24,862	1,343	(429)	914
Clarendon Hills	37,432	1,247	26,645	27,892	9,540	(8,232)	1,308
Crest Hill	39,213	1,302	34,479	35,781	3,432	(2,063)	1,369
FPD Winnebago County	23,758	1,180	29,671	30,851	(7,093)	7,399	306
Gilberts	18,243	628	21,650	22,278	(4,035)	4,270	235
Homer Glen	26,866	1,127	23,464	24,591	2,275	(1,336)	939
JAWA	10,253	373	10,520	10,893	(640)	770	130
Lindenhurst	23,931	614	23,128	23,742	189	647	836
New Baden	18,987	581	11,924	12,505	6,482	(5,818)	664
Northbrook Library	34,217	1,432	34,088	35,520	(1,303)	1,743	440
Northbrook Park Dist	41,310	1,482	50,937	52,419	(11,109)	11,642	533
Oswego Township	14,857	552	15,571	16,123	(1,266)	1,457	191
Pingree Grove	6,745	276	5,299	5,575	1,170	(934)	236
SEECOM	25,738	970	24,936	25,906	(168)	498	330
Trenton	4,085	321	4,384	4,705	(620)	673	53
Wauconda	54,865	1,563	40,340	41,903	12,962	(11,045)	1,917
Westmont PD	15,313	473	14,630	15,103	210	324	534
Winfield	34,271	1,216	39,116	40,332	(6,061)	6,502	441
Tier 1 Total	558,784	20,084	524,309	544,393	14,391	-	14,391

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
Tier 2							
Algon-Lake Hills FPD	\$ 57,985	\$ 1,969	\$ 64,474	\$ 66,443	\$ (8,458)	\$ 5,582	\$ (2,876)
Algonquin	130,589	4,331	123,282	127,613	2,976	(5,214)	(2,238)
Bartlett Fire PD	67,907	1,845	106,864	108,709	(40,802)	37,434	(3,368)
Bensenville	99,359	3,557	99,268	102,825	(3,466)	(1,463)	(4,929)
Bloomington	84,451	2,858	77,735	80,593	3,858	(5,304)	(1,446)
Cary	52,023	1,500	50,620	52,120	(97)	(2,485)	(2,582)
Centralia	38,800	1,753	27,918	29,671	9,129	(9,794)	(665)
Countryside	70,461	2,399	77,773	80,172	(9,711)	6,218	(3,493)
FPDKC	50,895	2,232	57,567	59,799	(8,904)	6,379	(2,525)
Glen Carbon	73,389	2,634	65,107	67,741	5,648	(6,906)	(1,258)
Glencoe	65,960	2,193	69,197	71,390	(5,430)	2,159	(3,271)
Glenview Park Distr	86,020	3,390	94,448	97,838	(11,818)	7,550	(4,268)
Granite City	24,321	1,136	21,863	22,999	1,322	(1,738)	(416)
Grayslake	51,957	1,795	40,943	42,738	9,219	(10,109)	(890)
Hinsdale	124,158	3,353	147,824	151,177	(27,019)	20,860	(6,159)
Huntley	86,789	2,828	97,930	100,758	(13,969)	9,664	(4,305)
Itasca	58,433	1,967	45,124	47,091	11,342	(12,344)	(1,002)
Lake in the Hills	108,208	3,614	104,235	107,849	359	(2,212)	(1,853)
Lee County	69,823	4,025	82,707	86,732	(16,909)	13,446	(3,463)
Lisle	91,713	3,357	86,823	90,180	1,533	(3,105)	(1,572)
Lisle Woodridge FPD	89,197	3,469	86,318	89,787	(590)	(3,835)	(4,425)
Lockport	102,241	3,482	94,708	98,190	4,051	(5,803)	(1,752)
McHenry Cty Con Dist	74,602	2,264	71,221	73,485	1,117	(2,394)	(1,277)
McHenry-city	136,219	3,720	118,166	121,886	14,333	(16,668)	(2,335)
Mokena	52,120	1,951	42,260	44,211	7,909	(8,802)	(893)
North Riverside	124,095	4,118	126,196	130,314	(6,219)	64	(6,155)
Oswego	112,078	3,918	124,462	128,380	(16,302)	10,742	(5,560)
Oswegoland PD	56,376	1,601	50,843	52,444	3,932	(4,897)	(965)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
Palatine PD	\$ 75,991	\$ 2,313	\$ 76,795	\$ 79,108	\$ (3,117)	\$ (652)	\$ (3,769)
Peru	62,390	2,162	59,614	61,776	614	(1,683)	(1,069)
River Forest	86,663	3,175	95,285	98,460	(11,797)	7,498	(4,299)
River Grove	43,526	1,791	33,805	35,596	7,930	(8,675)	(745)
Rock Falls	37,082	2,317	38,949	41,266	(4,184)	2,344	(1,840)
Rolling Meadows	145,673	3,959	126,883	130,842	14,831	(17,327)	(2,496)
Roselle	85,381	2,322	69,978	72,300	13,081	(14,544)	(1,463)
Round Lake Beach	33,032	1,041	27,308	28,349	4,683	(5,249)	(566)
Skokie Park District	50,489	2,355	52,503	54,858	(4,369)	1,864	(2,505)
St. Charles PD	72,046	2,760	83,173	85,933	(13,887)	10,315	(3,572)
Swansea	41,517	1,785	44,084	45,869	(4,352)	2,292	(2,060)
West Chicago	97,183	2,788	105,970	108,758	(11,575)	6,754	(4,821)
West Dundee	49,194	1,586	44,685	46,271	2,923	(3,767)	(844)
Westchester	87,985	2,809	74,395	77,204	10,781	(12,287)	(1,506)
Wood Dale	107,268	3,562	118,979	122,541	(15,273)	9,953	(5,320)
Wood River	52,228	2,433	58,525	60,958	(8,730)	6,139	(2,591)
Tier 2 Total	3,367,817	116,417	3,366,807	3,483,224	(115,407)	-	(115,407)
Tier 3							
Batavia	179,797	5,601	177,610	183,211	(3,414)	-	(3,414)
Buffalo Grove	322,570	8,654	285,560	294,214	28,356	-	28,356
Carol Stream	197,265	5,814	216,591	222,405	(25,140)	-	(25,140)
Collinsville	159,896	7,268	149,853	157,121	2,775	-	2,775
Crystal Lake	225,175	7,280	234,397	241,677	(16,502)	-	(16,502)
Deerfield	188,016	5,951	150,250	156,201	31,815	-	31,815
DeKalb County	185,463	8,251	198,844	207,095	(21,632)	-	(21,632)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Dental ASO (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
Edwardsville	\$ 98,383	\$ 3,661	\$ 101,278	\$ 104,939	\$ (6,556)	\$ -	\$ (6,556)
FP Dist-DuPage Co	258,289	7,969	253,555	261,524	(3,235)	-	(3,235)
Freeport	55,466	4,658	56,959	61,617	(6,151)	-	(6,151)
Glen Ellyn	177,777	4,957	165,130	170,087	7,690	-	7,690
Glenview	262,600	8,779	343,594	352,373	(89,773)	-	(89,773)
Hanover Park	224,745	7,066	218,481	225,547	(802)	-	(802)
Lake County FPD	169,940	6,175	160,113	166,288	3,652	-	3,652
Libertyville	182,678	4,725	176,942	181,667	1,011	-	1,011
Lombard	61,285	2,791	82,342	85,133	(23,848)	-	(23,848)
Mount Prospect	349,765	9,073	314,029	323,102	26,663	-	26,663
Mundelein	224,022	5,233	200,071	205,304	18,718	-	18,718
Northbrook	225,284	6,531	222,071	228,602	(3,318)	-	(3,318)
Pekin	236,111	5,722	200,314	206,036	30,075	-	30,075
Plainfield	163,268	4,785	149,768	154,553	8,715	-	8,715
South Holland	153,949	6,609	153,958	160,567	(6,618)	-	(6,618)
St. Charles	289,006	8,418	315,886	324,304	(35,298)	-	(35,298)
Streamwood	168,068	6,268	160,783	167,051	1,017	-	1,017
Winnetka	184,152	5,414	154,321	159,735	24,417	-	24,417
Tier 3 Total	4,942,970	157,653	4,842,700	5,000,353	(57,383)	-	(57,383)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims	Total Expenses	Change in Net Position	Reallocation of Change in Net Position	Reallocated Change in Net Position
Tier 4							
DeKalb	\$ 322,955	\$ 9,445	\$ 298,825	\$ 308,270	\$ 14,685	\$ -	\$ 14,685
Des Plaines	483,412	14,144	506,765	520,909	(37,497)	-	(37,497)
Elk Grove Village	358,389	10,991	391,018	402,009	(43,620)	-	(43,620)
Highland Park	316,712	10,422	292,233	302,655	14,057	-	14,057
Hoffman Estates	271,179	9,610	262,460	272,070	(891)	-	(891)
Lake County	1,841,604	70,394	1,712,502	1,782,896	58,708	-	58,708
McHenry County	1,088,288	30,061	986,172	1,016,233	72,055	-	72,055
Palatine	374,101	9,053	355,738	364,791	9,310	-	9,310
Tier 4 Total	5,056,640	164,120	4,805,713	4,969,833	86,807	-	86,807
Grand Total	13,926,211	458,274	13,539,529	13,997,803	(71,592)	-	(71,592)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Medical
Year Ended June 30, 2024**

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Tier 1							
Batavia Library	\$ 340,569	\$ 21,335	\$ 271,888	\$ 293,223	\$ 47,346	\$ (49,547)	\$ (2,201)
Beach Park	160,749	7,817	115,810	123,627	37,122	(38,163)	(1,041)
Beecher	353,661	16,528	322,914	339,442	14,219	(16,505)	(2,286)
Berkeley	298,362	13,931	310,372	324,303	(25,941)	20,073	(5,868)
Bloomingtondale	808,589	36,374	649,217	685,591	122,998	(128,225)	(5,227)
Byron FPD	355,118	26,511	220,374	246,885	108,233	(110,529)	(2,296)
Campton Hills	183,854	6,435	111,988	118,423	65,431	(66,621)	(1,190)
Carol Stream	-	-	(11)	(11)	11	(11)	-
Cary	540,960	29,961	583,983	613,944	(72,984)	62,346	(10,638)
Cary Fire Prtct Dist	321,406	13,207	331,016	344,223	(22,817)	16,496	(6,321)
Caseyville	479,903	59,629	345,938	405,567	74,336	(77,440)	(3,104)
Channahon	515,471	30,406	349,440	379,846	135,625	(138,958)	(3,333)
Clarendon Hills	99,694	3,300	173,323	176,623	(76,929)	74,968	(1,961)
Coal City	295,626	23,198	307,651	330,849	(35,223)	29,411	(5,812)
Colona	420,488	32,407	422,439	454,846	(34,358)	26,087	(8,271)
Crest Hill	889,396	60,185	897,658	957,843	(68,447)	50,956	(17,491)
Crete	710,430	54,132	670,150	724,282	(13,852)	(122)	(13,974)
Crete Township	260,662	13,792	177,078	190,870	69,792	(71,476)	(1,684)
DU-Comm	660,043	42,572	618,203	660,775	(732)	(12,249)	(12,981)
FPD Winnebago County	263,578	25,551	113,474	139,025	124,553	(126,259)	(1,706)
FPDKC	529,710	28,510	346,178	374,688	155,022	(158,446)	(3,424)
Gilberts	89,107	3,503	151,144	154,647	(65,540)	63,788	(1,752)
Highwood	390,641	21,412	197,059	218,471	172,170	(174,697)	(2,527)
Hinsdale	880,572	37,372	729,692	767,064	113,508	(119,202)	(5,694)
Homer Glen	558,080	29,093	501,734	530,827	27,253	(30,861)	(3,608)
Homewood Library	11,243	651	4,765	5,416	5,827	(5,898)	(71)
JAWA	67,049	3,174	80,552	83,726	(16,677)	15,358	(1,319)
Justice	33,446	1,561	28,705	30,266	3,180	(3,398)	(218)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
La Grange	\$ 26,419	\$ 953	\$ 53,731	\$ 54,684	\$ (28,265)	\$ 27,747	\$ (518)
Lindenhurst	534,129	26,707	414,957	441,664	92,465	(95,918)	(3,453)
Lisle Park District	324,819	38,288	260,518	298,806	26,013	(28,114)	(2,101)
Mokena	796,939	29,480	644,108	673,588	123,351	(128,519)	(5,168)
Monee	801,556	42,231	1,089,987	1,132,218	(330,662)	314,895	(15,767)
Montgomery	105,306	10,174	244,258	254,432	(149,126)	147,057	(2,069)
MPEA	480,478	46,422	394,749	441,171	39,307	(42,414)	(3,107)
Muni Cons Dispatch	-	-	-	-	-	(40)	(40)
New Baden	305,258	20,883	407,255	428,138	(122,880)	116,875	(6,005)
North Aurora	318,364	19,405	280,529	299,934	18,430	(20,488)	(2,058)
Northbrook Library	771,673	79,737	709,122	788,859	(17,186)	2,012	(15,174)
Northbrook Park Dist	755,030	27,799	888,238	916,037	(161,007)	146,155	(14,852)
Oak Park Township	592,298	35,911	626,321	662,232	(69,934)	58,287	(11,647)
Oswego	957,017	56,756	908,482	965,238	(8,221)	(10,601)	(18,822)
Oswego Township	194,715	23,036	379,516	402,552	(207,837)	204,007	(3,830)
Oswegoland PD	137,638	6,447	131,687	138,134	(496)	(2,211)	(2,707)
Peotone	333,791	20,089	259,069	279,158	54,633	(56,792)	(2,159)
Pingree Grove	159,061	8,855	170,597	179,452	(20,391)	17,263	(3,128)
Roscoe	305,973	15,520	573,789	589,309	(283,336)	277,319	(6,017)
SEECOM	272,301	18,052	347,721	365,773	(93,472)	88,117	(5,355)
South Chicago Height	162,906	6,651	120,962	127,613	35,293	(36,346)	(1,053)
Spring Grove	184,263	15,886	179,981	195,867	(11,604)	7,980	(3,624)
Steger	588,362	41,494	772,895	814,389	(226,027)	214,456	(11,571)
Streamwood	911,566	37,605	935,084	972,689	(61,123)	43,195	(17,928)
Summit	992,185	78,985	801,550	880,535	111,650	(118,066)	(6,416)
Swansea	874,886	75,299	731,090	806,389	68,497	(74,153)	(5,656)
Trenton	130,988	8,207	108,127	116,334	14,654	(15,502)	(848)
West Chicago	1,242,295	50,907	1,101,629	1,152,536	89,759	(97,790)	(8,031)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
West Dundee	\$ 806,836	\$ 52,103	\$ 837,027	\$ 889,130	\$ (82,294)	\$ 66,425	\$ (15,869)
Winfield	580,210	10,708	703,951	714,659	(134,449)	123,038	(11,411)
Wood Dale	1,230,488	45,561	1,051,436	1,096,997	133,491	(141,447)	(7,956)
Woodridge Library	211,777	8,425	162,731	171,156	40,621	(41,990)	(1,369)
WSCDC	360,586	18,806	373,560	392,366	(31,780)	24,687	(7,093)
Tier 1 Total	26,968,520	1,619,929	25,697,391	27,317,320	(348,800)	-	(348,800)
Tier 2							
Algon-Lake Hills FPD	1,154,648	62,524	873,287	935,811	218,837	(215,750)	3,087
Algonquin	1,491,340	110,570	1,418,972	1,529,542	(38,202)	50,240	12,038
Barrington	1,454,839	62,145	1,592,058	1,654,203	(199,364)	211,107	11,743
Bartlett Fire PD	1,261,649	60,268	1,133,608	1,193,876	67,773	(64,398)	3,375
Bensenville	1,490,278	61,531	1,420,321	1,481,852	8,426	(4,442)	3,984
Centralia	1,231,706	54,094	1,497,749	1,551,843	(320,137)	330,079	9,942
Effingham	2,071,509	118,806	1,810,208	1,929,014	142,495	(136,957)	5,538
FP Dist-DuPage Co	3,049,692	154,181	2,972,582	3,126,763	(77,071)	101,688	24,617
Franklin Park	2,550,119	153,962	2,303,840	2,457,802	92,317	(85,497)	6,820
Glen Carbon	1,488,233	80,271	1,640,455	1,720,726	(232,493)	244,506	12,013
Glen Ellyn	2,262,598	138,284	2,024,398	2,162,682	99,916	(93,867)	6,049
Glencoe	1,660,997	92,413	1,432,167	1,524,580	136,417	(131,974)	4,443
Glenview Park Distr	1,617,598	77,862	1,131,669	1,209,531	408,067	(403,742)	4,325
Granite City	1,031,556	59,075	821,357	880,432	151,124	(148,366)	2,758
Grayslake	922,421	59,435	1,096,291	1,155,726	(233,305)	240,750	7,445
Hanover Park	3,024,797	176,632	3,056,990	3,233,622	(208,825)	233,257	24,432
Homewood	2,757,666	107,431	2,852,948	2,960,379	(202,713)	224,972	22,259
Huntley	1,089,368	67,551	948,886	1,016,437	72,931	(70,018)	2,913
Itasca	1,197,000	84,931	1,138,715	1,223,646	(26,646)	36,306	9,660

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Lake County FPD	\$ 2,480,550	\$ 97,447	\$ 1,935,412	\$ 2,032,859	\$ 447,691	\$ (441,057)	\$ 6,634
Lake in the Hills	1,907,980	83,280	2,010,801	2,094,081	(186,101)	201,502	15,401
Lake Zurich	1,381,893	51,638	1,343,625	1,395,263	(13,370)	24,523	11,153
Lee County	2,158,966	127,550	2,003,876	2,131,426	27,540	(21,765)	5,775
Libertyville	3,111,859	153,917	2,921,040	3,074,957	36,902	(28,581)	8,321
Lisle	1,232,900	90,658	1,305,320	1,395,978	(163,078)	173,030	9,952
Lisle Woodridge FPD	1,821,274	85,054	1,537,562	1,622,616	198,658	(193,789)	4,869
Lockport	1,990,631	114,666	2,199,802	2,314,468	(323,837)	339,906	16,069
Lombard	2,481,001	154,435	2,350,760	2,505,195	(24,194)	44,218	20,024
McHenry Cty Con Dist	926,219	59,445	963,312	1,022,757	(96,538)	104,015	7,477
McHenry-city	2,221,966	104,087	1,927,777	2,031,864	190,102	(184,160)	5,942
Mundelein	3,006,461	154,384	3,088,075	3,242,459	(235,998)	260,264	24,266
Naperville Park Dist	1,751,735	115,634	1,710,183	1,825,817	(74,082)	88,223	14,141
North Riverside	2,761,641	106,939	2,543,661	2,650,600	111,041	(103,657)	7,384
NWCD	1,586,112	70,026	1,746,753	1,816,779	(230,667)	243,470	12,803
Oak Park Public Libr	1,145,817	65,324	991,121	1,056,445	89,372	(86,309)	3,063
Palatine PD	1,091,781	85,647	768,736	854,383	237,398	(234,479)	2,919
Peru	1,436,961	101,641	1,007,488	1,109,129	327,832	(323,988)	3,844
Plainfield	1,973,381	133,615	1,842,802	1,976,417	(3,036)	18,963	15,927
Princeton	1,687,045	59,607	1,229,290	1,288,897	398,148	(393,634)	4,514
River Forest	1,004,190	64,107	1,025,049	1,089,156	(84,966)	93,069	8,103
River Grove	1,033,083	68,323	1,049,443	1,117,766	(84,683)	93,022	8,339
Rochelle	2,500,364	135,158	2,111,294	2,246,452	253,912	(247,226)	6,686
Rock Falls	1,181,321	95,461	983,436	1,078,897	102,424	(99,264)	3,160
Rolling Meadows	2,129,690	86,645	2,335,991	2,422,636	(292,946)	310,137	17,191
Roselle	1,255,951	71,957	1,197,334	1,269,291	(13,340)	23,476	10,136
Round Lake Beach	677,523	35,911	722,886	758,797	(81,274)	86,742	5,468
Skokie Park District	155,415	11,002	106,698	117,700	37,715	(37,298)	417

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
St. Charles PD	\$ 946,484	\$ 50,157	\$ 823,324	\$ 873,481	\$ 73,003	\$ (70,473)	\$ 2,530
Warrenville	960,903	86,236	861,376	947,612	13,291	(10,721)	2,570
Washington	1,307,726	55,503	1,337,106	1,392,609	(84,883)	95,439	10,556
Wauconda	1,007,545	67,393	856,378	923,771	83,774	(81,082)	2,692
Westchester	1,460,246	76,815	1,368,263	1,445,078	15,168	(11,261)	3,907
Wood River	1,247,824	78,906	1,209,697	1,288,603	(40,779)	50,851	10,072
Tier 2 Total	87,832,452	4,780,534	82,582,172	87,362,706	469,746	-	469,746
Tier 3							
Batavia	3,846,745	216,430	3,324,187	3,540,617	306,128	-	306,128
Boone County	3,532,300	207,124	3,159,148	3,366,272	166,028	-	166,028
Buffalo Grove	4,814,312	328,869	4,855,130	5,183,999	(369,687)	-	(369,687)
Carpentersville	3,145,010	156,675	3,131,518	3,288,193	(143,183)	-	(143,183)
Collinsville	4,607,821	219,861	3,982,108	4,201,969	405,852	-	405,852
Crystal Lake	4,970,234	237,029	4,537,332	4,774,361	195,873	-	195,873
Deerfield	3,249,440	123,790	3,309,630	3,433,420	(183,980)	-	(183,980)
DeKalb	4,191,178	230,561	3,865,701	4,096,262	94,916	-	94,916
DeKalb County	3,941,653	262,164	4,128,446	4,390,610	(448,957)	-	(448,957)
Des Plaines	6,027,905	244,793	5,641,886	5,886,679	141,226	-	141,226
East Moline	3,949,673	281,359	3,619,775	3,901,134	48,539	-	48,539
Edwardsville	1,624,202	129,126	1,459,688	1,588,814	35,388	-	35,388
Freeport	2,796,329	191,314	2,787,310	2,978,624	(182,295)	-	(182,295)
Glenview	4,413,264	489,485	3,764,704	4,254,189	159,075	-	159,075
Highland Park	5,608,916	324,904	5,514,022	5,838,926	(230,010)	-	(230,010)
Monroe	1,934,490	194,195	1,444,774	1,638,969	295,521	-	295,521
Morton Grove	3,875,603	218,445	4,353,269	4,571,714	(696,111)	-	(696,111)
Northbrook	6,177,214	295,923	5,369,207	5,665,130	512,084	-	512,084

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Member Contribution	Admin Fees	Claims - net	Total Expenses	Change in Net Position	Reallocated Tier Change in Net Position	Reallocated Change in Net Position
Park Ridge	\$ 3,055,501	\$ 200,005	\$ 2,526,416	\$ 2,726,421	\$ 329,080	\$ -	\$ 329,080
Pekin	4,383,753	220,281	3,495,781	3,716,062	667,691	-	667,691
South Holland	3,009,205	247,721	2,596,472	2,844,193	165,012	-	165,012
St. Charles	4,611,515	316,931	4,228,558	4,545,489	66,026	-	66,026
Wheaton	3,149,914	208,556	3,163,863	3,372,419	(222,505)	-	(222,505)
Wheeling	3,579,115	178,667	3,338,376	3,517,043	62,072	-	62,072
Winnetka	4,174,936	186,674	3,805,269	3,991,943	182,993	-	182,993
Tier 3 Total	98,670,228	5,910,882	91,402,570	97,313,452	1,356,776	-	1,356,776
Tier 4							
Elk Grove Village	7,532,195	319,478	7,328,239	7,647,717	(115,522)	-	(115,522)
Evanston	11,256,054	619,318	10,448,471	11,067,789	188,265	-	188,265
Hoffman Estates	6,856,033	357,343	6,814,131	7,171,474	(315,441)	-	(315,441)
Lake County	22,998,211	1,152,216	20,530,181	21,682,397	1,315,814	-	1,315,814
McHenry County	10,699,820	697,933	9,087,938	9,785,871	913,949	-	913,949
Mount Prospect	7,084,088	320,008	6,620,619	6,940,627	143,461	-	143,461
Palatine	6,562,111	321,513	6,181,499	6,503,012	59,099	-	59,099
Schaumburg	6,375,886	702,465	5,970,999	6,673,464	(297,578)	-	(297,578)
Tier 4 Total	79,364,398	4,490,274	72,982,077	77,472,351	1,892,047	-	1,892,047
Grand Total	292,835,598	16,801,619	272,664,210	289,465,829	3,369,769	-	3,369,769

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Net Claims Expense - Benefit - Medical
Year Ended June 30, 2024**

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Tier 1						
Batavia Library	\$ 194,366	\$ (5,149)	\$ 3,682	\$ -	\$ 78,989	\$ 271,888
Beach Park	63,819	6,804	4,038	-	41,149	115,810
Beecher	278,614	(4,812)	3,752	-	45,360	322,914
Berkeley	286,242	(324)	3,144	-	21,310	310,372
Bloomingtondale	444,892	(10,818)	8,164	-	206,979	649,217
Byron FPD	128,685	(3,990)	4,777	-	90,902	220,374
Campton Hills	71,166	(10,734)	4,493	-	47,063	111,988
Carol Stream	(11)	-	-	-	-	(11)
Cary	537,727	8,277	6,618	-	31,361	583,983
Cary Fire Prtct Dist	514,915	5,193	2,575	-	(191,667)	331,016
Caseyville	235,494	(22,176)	9,776	-	122,844	345,938
Channahon	266,170	(6,243)	8,379	-	81,134	349,440
Clarendon Hills	153,192	(3,625)	1,060	-	22,696	173,323
Coal City	230,509	(3,147)	4,617	-	75,672	307,651
Colona	586,465	(10,479)	9,078	-	(162,625)	422,439
Crest Hill	785,752	817	7,436	-	103,653	897,658
Crete	597,447	(3,106)	7,923	-	67,886	670,150
Crete Township	141,259	(7,370)	2,606	-	40,583	177,078
DU-Comm	521,218	757	9,120	-	87,108	618,203
FPD Winnebago County	67,282	(14,780)	5,951	-	55,021	113,474
FPDKC	224,147	(19,971)	6,409	-	135,593	346,178
Gilberts	117,977	8,506	1,852	-	22,809	151,144
Highwood	100,538	(7,383)	3,909	-	99,995	197,059
Hinsdale	509,925	(2,125)	8,510	-	213,382	729,692
Homer Glen	365,765	6,416	6,444	-	123,109	501,734
Homewood Library	1,395	128	364	-	2,878	4,765
JAWA	63,768	(1,126)	747	-	17,163	80,552

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Justice	\$ 20,704	\$ (1,047)	\$ 486	\$ -	\$ 8,562	\$ 28,705
La Grange	45,611	1,150	208	-	6,762	53,731
Lindenhurst	280,852	(5,234)	7,742	-	131,597	414,957
Lisle Park District	353,201	(802)	3,613	-	(95,494)	260,518
Mokena	962,740	(112,441)	8,284	-	(214,475)	644,108
Monee	915,355	28,102	8,286	-	138,244	1,089,987
Montgomery	745,114	41,971	920	-	(543,747)	244,258
MPEA	334,160	(9,374)	5,177	-	64,786	394,749
New Baden	363,611	(2,358)	7,195	-	38,807	407,255
North Aurora	225,698	2,336	4,273	-	48,222	280,529
Northbrook Library	649,920	(5,438)	9,362	-	55,278	709,122
Northbrook Park Dist	801,019	5,816	7,487	-	73,916	888,238
Oak Park Township	599,844	(11,170)	7,729	-	29,918	626,321
Oswego	760,646	(316)	9,589	-	138,563	908,482
Oswego Township	552,546	(16,141)	1,389	-	(158,278)	379,516
Oswegoland PD	95,264	(303)	1,494	-	35,232	131,687
Peotone	166,495	3,240	3,891	-	85,443	259,069
Pingree Grove	96,571	33,344	3,188	-	37,494	170,597
Roscoe	878,880	21,904	6,952	-	(333,947)	573,789
SEECOM	330,788	5,171	6,922	-	4,840	347,721
South Chicago Height	87,580	(3,653)	1,373	-	35,662	120,962
Spring Grove	160,378	5,848	4,371	-	9,384	179,981
Steger	865,819	2,241	6,340	-	(101,505)	772,895
Streamwood	779,107	(5,083)	7,244	-	153,816	935,084
Summit	614,631	(14,003)	16,728	-	184,194	801,550
Swansea	650,410	10,888	19,339	-	50,453	731,090
Trenton	68,547	2,072	3,978	-	33,530	108,127
West Chicago	915,513	19,647	10,057	-	156,412	1,101,629

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
West Dundee	\$ 896,366	\$ (229)	\$ 8,703	\$ -	\$ (67,813)	\$ 837,027
Winfield	921,467	7,748	7,556	-	(232,820)	703,951
Wood Dale	899,448	(9,818)	11,048	-	150,758	1,051,436
Woodridge Library	184,682	(11,878)	4,068	-	(14,141)	162,731
WSCDC	327,390	1,436	4,134	-	40,600	373,560
Tier 1 Total	24,039,075	(116,834)	344,550	-	1,430,600	25,697,391
Tier 2						
Algon-Lake Hills FPD	826,201	(15,906)	13,879	-	49,113	873,287
Algonquin	1,749,025	28,190	18,464	-	(376,707)	1,418,972
Barrington	1,523,486	39,381	13,496	-	15,695	1,592,058
Bartlett Fire PD	1,011,525	7,995	12,177	-	101,911	1,133,608
Bensenville	1,734,634	28,788	15,546	-	(358,647)	1,420,321
Centralia	1,463,249	(70,421)	23,802	-	81,119	1,497,749
Effingham	1,798,930	(24,924)	23,745	-	12,457	1,810,208
FP Dist-DuPage Co	2,932,542	(28,411)	30,797	-	37,654	2,972,582
Franklin Park	2,525,763	(74,257)	25,760	-	(173,426)	2,303,840
Glen Carbon	1,514,099	15,297	29,570	-	81,489	1,640,455
Glen Ellyn	1,532,232	6,328	27,859	-	457,979	2,024,398
Glencoe	1,191,111	(7,427)	18,613	-	229,870	1,432,167
Glenview Park Distr	809,874	(69,087)	19,263	-	371,619	1,131,669
Granite City	517,757	46,378	12,976	-	244,246	821,357
Grayslake	1,150,065	53,702	12,072	-	(119,548)	1,096,291
Hanover Park	4,502,852	105,337	30,362	(886,586)	(694,975)	3,056,990
Homewood	2,702,344	(6,609)	26,038	-	131,175	2,852,948
Huntley	733,666	(27,381)	14,243	-	228,358	948,886
Itasca	1,066,533	(21,905)	15,981	-	78,106	1,138,715

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Lake County FPD	\$ 1,708,501	\$ (42,806)	\$ 23,504	\$ -	\$ 246,213	\$ 1,935,412
Lake in the Hills	2,111,801	132,946	16,258	-	(250,204)	2,010,801
Lake Zurich	1,017,244	(27,883)	14,852	-	339,412	1,343,625
Lee County	2,095,965	(35,100)	28,973	-	(85,962)	2,003,876
Libertyville	2,604,600	12,671	27,722	-	276,047	2,921,040
Lisle	1,785,911	70,461	15,703	-	(566,755)	1,305,320
Lisle Woodridge FPD	1,327,826	14,808	17,700	-	177,228	1,537,562
Lockport	2,337,093	44,328	21,782	-	(203,401)	2,199,802
Lombard	2,927,243	73,160	28,747	(71,603)	(606,787)	2,350,760
McHenry Cty Con Dist	1,218,135	(10,799)	11,412	-	(255,436)	963,312
McHenry-city	2,345,959	(10,707)	20,818	-	(428,293)	1,927,777
Mundelein	2,934,197	61,267	31,059	-	61,552	3,088,075
Naperville Park Dist	1,951,051	69,318	18,516	-	(328,702)	1,710,183
North Riverside	1,987,356	(12,701)	28,173	-	540,833	2,543,661
NWCD	1,551,207	(265)	15,563	-	180,248	1,746,753
Oak Park Public Libr	754,137	(6,667)	13,341	-	230,310	991,121
Palatine PD	740,595	(43,858)	23,043	-	48,956	768,736
Peru	666,799	(12,110)	16,847	-	335,952	1,007,488
Plainfield	1,737,625	(3,706)	20,497	-	88,386	1,842,802
Princeton	1,527,049	(2,837)	28,872	-	(323,794)	1,229,290
River Forest	819,451	19,714	23,226	-	162,658	1,025,049
River Grove	1,169,276	17,134	22,375	-	(159,342)	1,049,443
Rochelle	2,258,159	(82,494)	26,082	-	(90,453)	2,111,294
Rock Falls	1,006,574	(26,608)	15,841	-	(12,371)	983,436
Rolling Meadows	1,948,236	(10,484)	20,776	-	377,463	2,335,991
Roselle	1,162,345	(11,864)	15,008	-	31,845	1,197,334
Round Lake Beach	565,031	40,440	6,253	-	111,162	722,886
Skokie Park District	59,725	5,141	2,050	-	39,782	106,698

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
St. Charles PD	\$ 538,730	\$ 33,939	\$ 11,551	\$ -	\$ 239,104	\$ 823,324
Warrenville	994,738	14,985	18,367	-	(166,714)	861,376
Washington	1,358,356	24,811	26,808	-	(72,869)	1,337,106
Wauconda	674,628	1,911	21,131	-	158,708	856,378
Westchester	1,170,920	7,896	16,953	-	172,494	1,368,263
Wood River	1,240,622	18,613	28,508	-	(78,046)	1,209,697
Tier 2 Total	81,582,973	307,722	1,062,954	(958,189)	586,712	82,582,172
Tier 3						
Batavia	3,046,877	(12,455)	33,835	-	255,930	3,324,187
Boone County	2,866,475	(31,850)	37,669	-	286,854	3,159,148
Buffalo Grove	5,895,604	(47,188)	47,299	-	(1,040,585)	4,855,130
Carpentersville	2,980,616	8,533	33,159	-	109,210	3,131,518
Collinsville	3,858,035	(260,163)	94,025	(94)	290,305	3,982,108
Crystal Lake	5,279,522	(66,865)	49,036	-	(724,361)	4,537,332
Deerfield	2,982,671	(69,441)	32,000	-	364,400	3,309,630
DeKalb	4,390,529	(18,804)	39,360	-	(545,384)	3,865,701
DeKalb County	4,961,414	(74,217)	41,534	-	(800,285)	4,128,446
Des Plaines	4,914,967	(78,861)	63,783	-	741,997	5,641,886
East Moline	3,418,104	4,072	102,707	-	94,892	3,619,775
Edwardsville	1,101,819	106,979	20,480	-	230,410	1,459,688
Freeport	2,948,845	(19,108)	34,896	-	(177,323)	2,787,310
Glenview	3,514,172	(10,815)	44,225	-	217,122	3,764,704
Highland Park	4,905,372	(50,711)	58,503	-	600,858	5,514,022
Monroe	2,025,415	(63,642)	62,875	-	(579,874)	1,444,774
Morton Grove	5,008,864	1,626	40,252	-	(697,473)	4,353,269
Northbrook	5,329,405	(56,878)	53,082	-	43,598	5,369,207

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Net Claims Expense - Benefit - Medical (Continued)
Year Ended June 30, 2024

	Claims Paid Medical	Change in IBNR Accrual	Stop Loss Premiums	Stop Loss Recoveries	Claims (Forgiven) /Assessed	Total Claims Expense - Net
Park Ridge	\$ 2,435,063	\$ (45,650)	\$ 34,202	\$ -	\$ 102,801	\$ 2,526,416
Pekin	3,070,351	102,038	69,373	-	254,019	3,495,781
South Holland	2,155,988	(12,244)	64,393	-	388,335	2,596,472
St. Charles	4,525,669	53,023	51,641	-	(401,775)	4,228,558
Wheaton	3,493,066	33,708	31,583	-	(394,494)	3,163,863
Wheeling	3,318,288	3,369	36,859	-	(20,140)	3,338,376
Winnetka	3,386,216	(50,628)	41,643	-	428,038	3,805,269
Tier 3 Total	91,813,347	(656,172)	1,218,414	(94)	(972,925)	91,402,570
Tier 4						
Elk Grove Village	8,561,702	2,384	69,809	(728,390)	(577,266)	7,328,239
Evanston	10,585,279	(45,592)	110,800	-	(202,016)	10,448,471
Hoffman Estates	5,926,742	(18,615)	69,923	-	836,081	6,814,131
Lake County	19,547,270	34,439	226,815	-	721,657	20,530,181
McHenry	9,436,162	(18,885)	110,974	-	(440,313)	9,087,938
Mount Prospect	6,472,194	30,995	75,299	-	42,131	6,620,619
Palatine	5,765,933	(75,047)	63,505	-	427,108	6,181,499
Schaumburg	7,884,681	(131,107)	69,194	-	(1,851,769)	5,970,999
Tier 4 Total	74,179,963	(221,428)	796,319	(728,390)	(1,044,387)	72,982,077
Grand Total	271,615,358	(686,712)	3,422,237	(1,686,673)	-	272,664,210

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical
Year Ended June 30, 2024**

	Covered Employees	Claims Paid Medical	Claims < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
Tier 1									
Batavia Library	214	\$ 194,366	\$ 212,118	\$ 8,188	\$ 49,157	-	\$ 29,832	\$ 78,989	\$ 273,355
Beach Park	133	63,819	66,030	-	27,068	-	14,081	41,149	104,968
Beecher	216	278,614	320,644	45,168	14,381	-	30,979	45,360	323,974
Berkeley	188	286,242	268,154	55,064	(4,825)	-	26,135	21,310	307,552
Bloomingtondale	477	444,892	462,247	-	136,151	-	70,828	206,979	651,871
Byron FPD	275	128,685	174,894	-	59,795	-	31,107	90,902	219,587
Campton Hills	148	71,166	77,598	-	30,958	-	16,105	47,063	118,229
Carol Stream	-	(11)	-	-	-	-	-	-	(11)
Cary	381	537,727	450,651	107,112	(16,024)	-	47,385	31,361	569,088
Cary Fire Prtct Dist	152	514,915	251,692	182,085	(127,967)	91,853	(63,700)	(191,667)	323,248
Caseyville	322	235,494	250,697	-	80,807	-	42,037	122,844	358,338
Channahon	276	266,170	327,738	50,815	35,981	-	45,153	81,134	347,304
Clarendon Hills	62	153,192	153,433	2,824	13,963	-	8,733	22,696	175,888
Coal City	263	230,509	253,139	-	49,777	-	25,895	75,672	306,181
Colona	299	586,465	350,626	200,000	(129,197)	70,261	(33,428)	(162,625)	423,840
Crest Hill	435	785,752	764,453	124,011	25,746	-	77,907	103,653	889,405
Crete	453	597,447	562,432	113,968	5,656	-	62,230	67,886	665,333
Crete Township	150	141,259	170,821	26,140	17,750	-	22,833	40,583	181,842
DU-Comm	540	521,218	490,465	81,847	29,292	-	57,816	87,108	608,326
FPD Winnebago County	196	67,282	210,350	12,449	31,932	-	23,089	55,021	122,303
FPDKC	378	224,147	278,893	-	89,193	-	46,400	135,593	359,740
Gilberts	61	117,977	121,095	-	15,004	-	7,805	22,809	140,786
Highwood	230	100,538	180,488	-	65,777	-	34,218	99,995	200,533
Hinsdale	485	509,925	531,951	12,024	136,248	-	77,134	213,382	723,307
Homer Glen	375	365,765	374,828	19,746	74,224	-	48,885	123,109	488,874
Homewood Library	12	1,395	1,400	-	1,893	-	985	2,878	4,273
JAWA	43	63,768	65,367	-	11,290	-	5,873	17,163	80,931

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2024

	Covered	Claims Paid	Claims <	Claims >	Claims	Claims >	Claims	Total Claims	Claims Paid
	Employees	Medical	Claims < \$50K	\$50K & < \$150K	(Forgiven)/Assessed > \$50K & < \$150K	\$150K & < SL Limit	(Forgiven)/Assessed > \$150K & < SL Limit	(Forgiven)/Assessed	After Reallocation
Justice	16	\$ 20,704	\$ 21,175	\$ -	\$ 5,632	\$ -	\$ 2,930	\$ 8,562	\$ 29,266
La Grange	12	45,611	45,763	-	4,448	-	2,314	6,762	52,373
Lindenhurst	255	280,852	328,941	5,128	84,810	-	46,787	131,597	412,449
Lisle Park District	210	353,201	256,922	151,438	(96,745)	27,202	1,251	(95,494)	257,707
Mokena	479	962,740	658,306	172,140	(37,950)	246,333	(176,525)	(214,475)	748,265
Monee	480	915,355	889,026	66,935	68,032	-	70,212	138,244	1,053,599
Montgomery	51	745,114	184,605	146,903	(129,172)	423,799	(414,575)	(543,747)	201,367
MPEA	295	334,160	380,394	58,205	22,699	-	42,087	64,786	398,946
New Baden	237	363,611	336,862	39,333	12,067	-	26,740	38,807	402,418
North Aurora	244	225,698	196,256	33,271	20,335	-	27,887	48,222	273,920
Northbrook Library	542	649,920	729,569	142,251	(12,316)	-	67,594	55,278	705,198
Northbrook Park Dist	433	801,019	723,015	119,355	7,779	-	66,137	73,916	874,935
Oak Park Township	452	599,844	595,482	121,696	(21,965)	-	51,883	29,918	629,762
Oswego	500	760,646	785,327	106,411	54,733	-	83,830	138,563	899,209
Oswego Township	91	552,546	376,176	159,607	(126,820)	48,515	(31,458)	(158,278)	394,268
Oswegoland PD	85	95,264	100,459	-	23,176	-	12,056	35,232	130,496
Peotone	214	166,495	183,445	-	56,204	-	29,239	85,443	251,938
Pingree Grove	105	96,571	118,597	3,221	23,561	-	13,933	37,494	134,065
Roscoe	229	878,880	487,404	125,770	(74,249)	286,499	(259,698)	(333,947)	544,933
SEECOM	228	330,788	313,857	64,863	(19,013)	-	23,853	4,840	335,628
South Chicago Height	79	87,580	110,481	6,037	21,393	-	14,269	35,662	123,242
Spring Grove	144	160,378	154,926	37,784	(6,757)	-	16,141	9,384	169,762
Steger	349	865,819	765,512	204,103	(105,034)	48,008	3,529	(101,505)	764,314
Streamwood	420	779,107	816,352	79,523	73,967	-	79,849	153,816	932,923
Summit	551	614,631	649,775	69,782	97,284	-	86,910	184,194	798,825
Swansea	637	650,410	631,322	173,498	(26,183)	-	76,636	50,453	700,863
Trenton	131	68,547	76,801	-	22,056	-	11,474	33,530	102,077
West Chicago	580	915,513	900,179	146,832	62,346	14,753	94,066	156,412	1,071,925

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)
Year Ended June 30, 2024**

	Covered Employees	Claims Paid Medical	Claims < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
West Dundee	505	\$ 896,366	\$ 660,151	\$ 187,352	\$ (51,495)	\$ 86,992	\$ (16,318)	\$ (67,813)	828,553
Winfield	437	921,467	572,751	186,616	(88,920)	194,724	(143,900)	(232,820)	688,647
Wood Dale	641	899,448	912,855	162,137	45,054	2,081	105,704	150,758	1,050,206
Woodridge Library	134	184,682	184,586	68,351	(32,692)	-	18,551	(14,141)	170,541
WSCDC	235	327,390	299,619	51,702	9,014	-	31,586	40,600	367,990
Tier 1 Total	16,765	24,039,075	21,819,095	3,931,685	609,309	1,541,020	821,291	1,430,600	25,469,675
Tier 2									
Algon-Lake Hills FPD	812	826,201	671,326	138,460	55,962	107,990	(6,849)	49,113	875,314
Algonquin	1,059	1,749,025	1,377,062	524,757	(273,644)	233,697	(103,063)	(376,707)	1,372,318
Barrington	775	1,523,486	1,245,226	133,935	111,033	222,776	(95,338)	15,695	1,539,181
Bartlett Fire PD	706	1,011,525	921,783	188,193	24,245	32,848	77,666	101,911	1,113,436
Bensenville	900	1,734,634	1,157,284	241,337	9,598	498,785	(368,245)	(358,647)	1,375,987
Centralia	784	1,463,249	1,332,819	168,868	38,528	65,301	42,591	81,119	1,544,368
Effingham	1,358	1,798,930	1,640,715	511,401	(162,597)	6,401	175,054	12,457	1,811,387
FP Dist-DuPage Co	1,758	2,932,542	2,380,865	335,147	178,363	407,846	(140,709)	37,654	2,970,196
Franklin Park	1,494	2,525,763	1,940,547	544,961	(115,568)	281,236	(57,858)	(173,426)	2,352,337
Glen Carbon	974	1,514,099	1,404,243	209,588	41,002	89,875	40,487	81,489	1,595,588
Glen Ellyn	1,625	1,532,232	1,695,689	121,193	259,787	-	198,192	457,979	1,990,211
Glencoe	1,067	1,191,111	1,154,067	171,086	108,594	24,219	121,276	229,870	1,420,981
Glenview Park Distr	1,108	809,874	1,006,382	42,448	229,925	-	141,694	371,619	1,181,493
Granite City	754	517,757	547,787	19,808	153,887	-	90,359	244,246	762,003
Grayslake	696	1,150,065	835,888	168,160	(12,841)	187,507	(106,707)	(119,548)	1,030,517
Hanover Park	1,749	4,502,852	2,531,641	425,206	84,113	1,044,045	(779,088)	(694,975)	3,807,877
Homewood	1,509	2,702,344	2,416,845	415,581	48,759	159,143	82,416	131,175	2,833,519
Huntley	813	733,666	750,139	50,494	132,935	-	95,423	228,358	962,024
Itasca	935	1,066,533	1,081,949	228,298	(26,746)	-	104,852	78,106	1,144,639

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)

Year Ended June 30, 2024

	Covered Employees	Claims Paid Medical	Claims < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
Lake County FPD	1,332	\$ 1,708,501	\$ 1,562,719	\$ 348,464	\$ 69,214	\$ 40,284	\$ 176,999	\$ 246,213	\$ 1,954,714
Lake in the Hills	946	2,111,801	1,524,951	414,094	(92,825)	324,509	(157,379)	(250,204)	1,861,597
Lake Zurich	857	1,017,244	1,096,182	14,320	218,365	-	121,047	339,412	1,356,656
Lee County	1,677	2,095,965	1,697,203	419,462	(55,933)	219,144	(30,029)	(85,962)	2,010,003
Libertyville	1,564	2,604,600	2,393,048	458,417	65,562	62,098	210,485	276,047	2,880,647
Lisle	905	1,785,911	1,010,793	174,530	33,067	707,819	(599,822)	(566,755)	1,219,156
Lisle Woodridge FPD	1,017	1,327,826	1,206,771	282,710	23,959	6,266	153,269	177,228	1,505,054
Lockport	1,251	2,337,093	1,802,719	607,703	(272,518)	105,251	69,117	(203,401)	2,133,692
Lombard	1,652	2,927,243	1,892,824	391,865	25,889	850,000	(632,676)	(606,787)	2,320,456
McHenry Cty Con Dist	659	1,218,135	885,511	273,165	(117,207)	219,362	(138,229)	(255,436)	962,699
McHenry-city	1,220	2,345,959	1,820,992	745,312	(371,175)	251,751	(57,118)	(428,293)	1,917,666
Mundelein	1,801	2,934,197	2,530,666	365,801	140,431	342,230	(78,879)	61,552	2,995,749
Naperville Park Dist	1,082	1,951,051	1,356,322	434,997	(140,038)	342,107	(188,664)	(328,702)	1,622,349
North Riverside	1,634	1,987,356	2,212,376	166,082	298,927	-	241,906	540,833	2,528,189
NWCD	895	1,551,207	1,543,111	225,760	41,312	-	138,936	180,248	1,731,455
Oak Park Public Libr	772	754,137	813,884	62,992	129,942	-	100,368	230,310	984,447
Palatine PD	759	740,595	780,664	230,514	(46,679)	-	95,635	48,956	789,551
Peru	974	666,799	750,025	31,876	210,082	-	125,870	335,952	1,002,751
Plainfield	1,181	1,737,625	1,535,007	352,741	(20,460)	64,013	108,846	88,386	1,826,011
Princeton	951	1,527,049	1,037,235	571,051	(286,985)	184,586	(36,809)	(323,794)	1,203,255
River Forest	765	819,451	844,950	94,391	74,696	-	87,962	162,658	982,109
River Grove	737	1,169,276	922,570	361,151	(187,200)	62,636	27,858	(159,342)	1,009,934
Rochelle	1,502	2,258,159	1,838,694	538,998	(117,983)	191,489	27,530	(90,453)	2,167,706
Rock Falls	914	1,006,574	889,505	267,067	(68,154)	47,695	55,783	(12,371)	994,203
Rolling Meadows	1,198	1,948,236	2,051,077	167,687	190,913	-	186,550	377,463	2,325,699
Roselle	866	1,162,345	1,051,546	163,613	47,865	126,035	(16,020)	31,845	1,194,190
Round Lake Beach	362	565,031	539,167	62,268	51,814	-	59,348	111,162	676,193
Skokie Park District	117	59,725	64,026	-	26,169	-	13,613	39,782	99,507

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)
Year Ended June 30, 2024**

	Covered Employees	Claims Paid Medical	Claims < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
St. Charles PD	659	\$ 538,730	\$ 583,883	\$ 3,174	\$ 156,196	\$ -	\$ 82,908	\$ 239,104	\$ 777,834
Warrenville	605	994,738	822,790	353,750	(191,951)	58,933	25,237	(166,714)	828,024
Washington	883	1,358,356	1,096,484	171,072	49,124	236,544	(121,993)	(72,869)	1,285,487
Wauconda	696	674,628	685,758	99,200	70,452	-	88,256	158,708	833,336
Westchester	976	1,170,920	1,219,133	201,294	44,584	-	127,910	172,494	1,343,414
Wood River	939	1,240,622	922,261	217,794	(7,683)	179,666	(70,363)	(78,046)	1,162,576
Tier 2 Total	55,224	81,582,973	69,077,104	13,912,236	877,107	7,984,087	(290,395)	586,712	82,169,685
Tier 3									
Batavia	1,950	3,046,877	3,006,863	672,394	(24,675)	56,351	280,605	255,930	3,302,807
Boone County	2,168	2,866,475	2,719,692	483,559	111,215	133,773	175,639	286,854	3,153,329
Buffalo Grove	2,722	5,895,604	4,303,663	1,013,609	(202,969)	1,259,327	(837,616)	(1,040,585)	4,855,019
Carpentersville	1,905	2,980,616	2,604,982	632,479	(102,918)	63,359	212,128	109,210	3,089,826
Collinsville	3,097	3,858,035	3,288,681	514,356	261,515	374,832	28,790	290,305	4,148,340
Crystal Lake	2,809	5,279,522	3,784,544	1,067,433	(230,538)	929,191	(493,823)	(724,361)	4,555,161
Deerfield	1,859	2,982,671	2,748,682	442,312	104,832	25,067	259,568	364,400	3,347,071
DeKalb	2,284	4,390,529	3,067,573	663,981	41,736	954,247	(587,120)	(545,384)	3,845,145
DeKalb County	2,408	4,961,414	3,849,977	1,372,395	(708,695)	436,860	(91,590)	(800,285)	4,161,129
Des Plaines	3,669	4,914,967	4,950,121	736,202	278,785	64,803	463,212	741,997	5,656,964
East Moline	3,383	3,418,104	2,976,030	587,736	77,315	328,394	17,577	94,892	3,512,996
Edwardsville	1,177	1,101,819	1,259,186	185,348	88,137	-	142,273	230,410	1,332,229
Freeport	1,988	2,948,845	2,393,911	738,801	(267,952)	154,316	90,629	(177,323)	2,771,522
Glenview	2,546	3,514,172	3,045,752	590,537	152,575	322,033	64,547	217,122	3,731,294
Highland Park	3,363	4,905,372	4,749,441	674,553	269,883	160,339	330,975	600,858	5,506,230
Monroe	2,071	2,025,415	1,435,640	630,951	(305,219)	444,106	(274,655)	(579,874)	1,445,541
Morton Grove	2,293	5,008,864	3,598,393	849,430	(196,851)	840,106	(500,622)	(697,473)	4,311,391
Northbrook	3,063	5,329,405	4,860,963	936,185	103,943	601,439	(60,345)	43,598	5,373,003

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims (Forgiven)/Assessed - Benefit - Medical (Continued)
Year Ended June 30, 2024**

	Covered Employees	Claims Paid Medical	Claims < \$50K	Claims > \$50K & < \$150K	Claims (Forgiven)/Asse ssed > \$50K & < \$150K	Claims > \$150K & < SL Limit	Claims (Forgiven)/ Assessed > \$150K & < SL Limit	Total Claims (Forgiven)/Ass essed	Claims Paid After Reallocation
Park Ridge	1,969	\$ 2,435,063	\$ 2,213,106	\$ 498,555	\$ 15,934	\$ 180,780	\$ 86,867	\$ 102,801	\$ 2,537,864
Pekin	2,285	3,070,351	2,679,494	709,003	29,139	159,115	224,880	254,019	3,324,370
South Holland	2,121	2,155,988	2,061,494	375,024	131,669	6,926	256,666	388,335	2,544,323
St. Charles	2,992	4,525,669	3,490,665	873,316	(96,822)	708,899	(304,953)	(401,775)	4,123,894
Wheaton	1,826	3,493,066	2,642,752	635,368	(104,982)	565,429	(289,512)	(394,494)	3,098,572
Wheeling	2,131	3,318,288	2,687,666	509,148	93,509	427,162	(113,649)	(20,140)	3,298,148
Winnetka	2,420	3,386,216	3,263,960	545,785	157,196	94,862	270,842	428,038	3,814,254
Tier 3 Total	60,499	91,813,347	77,683,231	16,938,460	(324,238)	9,291,716	(648,687)	(972,925)	90,840,422
Tier 4									
Elk Grove Village	4,020	8,561,702	5,953,222	1,263,338	4,942	1,241,992	(582,208)	(577,266)	7,984,436
Evanston	6,367	10,585,279	9,034,726	2,397,693	(502,383)	685,607	300,367	(202,016)	10,383,263
Hoffman Estates	4,037	5,926,742	5,707,763	805,027	349,400	113,874	486,681	836,081	6,762,823
Lake County	13,209	19,547,270	17,309,126	3,686,014	186,455	1,479,329	535,202	721,657	20,268,927
McHenry	6,378	9,436,162	7,864,603	2,267,945	(466,295)	911,270	25,982	(440,313)	8,995,849
Mount Prospect	4,332	6,472,194	5,600,780	1,360,883	(168,055)	410,345	210,186	42,131	6,514,325
Palatine	3,671	5,765,933	5,107,846	1,005,572	99,365	247,066	327,743	427,108	6,193,041
Schaumburg	4,000	7,884,681	5,378,059	1,739,186	(665,607)	1,744,658	(1,186,162)	(1,851,769)	6,032,912
Tier 4 Total	46,014	74,179,963	61,956,125	14,525,658	(1,162,178)	6,834,141	117,791	(1,044,387)	73,135,576
Grand Total	178,502	271,615,358	230,535,555	49,308,039	-	25,650,964	-	-	271,615,358

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability
Year Ended June 30, 2024**

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Algon-Lake Hills FPD	\$ 5,583	\$ -	\$ 5,583	\$ -	\$ -	\$ 5,583	\$ -
Algonquin	49,168	-	50,452	-	-	50,452	(1,284)
Barrington	70,649	-	12,449	57,623	4,834	74,906	(4,257)
Bartlett Fire PD	23,942	-	23,895	-	-	23,895	47
Batavia	82,796	-	62,125	-	21,133	83,258	(462)
Batavia Library	3,268	-	877	-	2,469	3,346	(78)
Beach Park	9,238	-	555	7,495	1,007	9,057	181
Beecher	2,559	-	116	-	2,443	2,559	-
Bensenville	12,734	-	10,748	-	8,533	19,281	(6,547)
Berkeley	7,459	-	4,362	-	3,091	7,453	6
Bloomington	24,043	-	13,995	-	10,041	24,036	7
Boone County	566	-	566	-	-	566	-
Buffalo Grove	29,610	-	29,611	-	-	29,611	(1)
Burr Ridge	69,999	-	2,396	61,597	5,570	69,563	436
Byron FPD	3,796	-	3,778	-	-	3,778	18
Campton Hills	1,149	-	617	-	478	1,095	54
Carol Stream	15,823	4,730	14,538	-	1,291	20,559	(4,736)
Carpentersville	193,812	-	61,422	120,244	12,682	194,348	(536)
Cary	9,091	-	7,145	-	-	7,145	1,946
Cary Fire Prtct Dist	5,620	-	1,585	-	4,014	5,599	21
Caseyville	14,468	-	9,658	-	4,809	14,467	1
Centralia	11,106	-	936	-	10,151	11,087	19
Channahon	9,360	-	4,348	-	5,021	9,369	(9)
Clarendon Hills	5,917	-	5,916	-	-	5,916	1
Coal City	1,508	-	1,482	-	-	1,482	26
Collinsville	53,543	-	53,542	-	-	53,542	1
Colona	5,670	-	2,045	3,536	-	5,581	89

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2024

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Comm PD LaGrnge Park	8,456	-	866	7,162	-	8,028	428
Countryside	\$ 4,255	\$ -	\$ 4,255	\$ -	\$ -	\$ 4,255	\$ -
Crest Hill	11,101	-	11,897	-	-	11,897	(796)
Crete	47,013	-	1,637	40,738	4,591	46,966	47
Crete Township	13,938	-	236	12,285	1,280	13,801	137
Crystal Lake	79,211	-	79,211	-	-	79,211	-
Darien	9,144	-	9,144	-	-	9,144	-
Deerfield	40,763	-	28,542	-	12,749	41,291	(528)
DeKalb	34,667	-	35,985	-	-	35,985	(1,318)
DeKalb County	16,918	-	16,919	-	-	16,919	(1)
Des Plaines	198,809	-	160,827	-	28,527	189,354	9,455
DU-Comm	2,435	-	2,435	-	-	2,435	-
East Moline	91,810	-	12,713	70,854	9,686	93,253	(1,443)
Edwardsville	37,552	-	25,403	-	12,399	37,802	(250)
Effingham	9,266	-	9,266	-	-	9,266	-
Elk Grove Village	201,083	-	97,656	6,093	85,524	189,273	11,810
Evanston	137,839	-	137,800	-	-	137,800	39
FP Dist-DuPage Co	43,707	-	27,807	-	15,879	43,686	21
FPD Winnebago County	4,140	-	2,625	-	1,778	4,403	(263)
FPDKC	15,318	-	8,007	-	7,289	15,296	22
Franklin Park	6,960	-	6,960	-	-	6,960	-
Freeport	18,616	-	13,614	-	4,543	18,157	459
Gilberts	1,424	-	572	-	814	1,386	38
Glen Carbon	25,052	-	12,066	-	13,024	25,090	(38)
Glen Ellyn	9,647	-	6,192	-	3,283	9,475	172
Glencoe	20,654	-	15,183	-	5,492	20,675	(21)
Glenview	73,285	-	51,202	-	22,092	73,294	(9)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2024

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Glenview Park Distr	39,227	-	16,548	-	22,904	39,452	(225)
Granite City	24,780	-	18,387	-	6,373	24,760	20
Grayslake	\$ 8,730	\$ -	\$ 3,492	\$ -	\$ 4,788	\$ 8,280	\$ 450
Hanover Park	27,342	-	27,342	-	-	27,342	-
Highland Park	16,205	-	16,205	-	-	16,205	-
Highwood	2,335	-	2,335	-	-	2,335	-
Hinsdale	22,132	-	16,260	-	5,652	21,912	220
Hoffman Estates	74,038	-	49,842	-	24,265	74,107	(69)
Homer Glen	7,708	-	3,942	-	3,767	7,709	(1)
Homewood	66,141	-	21,607	44,486	-	66,093	48
Homewood Library	342	-	341	-	-	341	1
Huntley	25,381	-	16,852	-	8,490	25,342	39
Indian Head Park	13,078	-	735	12,985	-	13,720	(642)
Itasca	18,492	-	8,335	-	10,076	18,411	81
JAWA	990	-	990	-	4	994	(4)
Justice	29,641	-	1,551	23,432	4,673	29,656	(15)
La Grange	10,134	-	10,134	-	-	10,134	-
LaGrange Park	35,624	-	8,041	28,892	-	36,933	(1,309)
Lake County	919,047	-	635,291	-	285,755	921,046	(1,999)
Lake County FPD	106,465	-	82,247	-	24,755	107,002	(537)
Lake in the Hills	43,652	-	30,224	-	11,311	41,535	2,117
Lake Zurich	28,450	-	28,450	-	-	28,450	-
Lee County	21,995	-	9,915	-	11,730	21,645	350
Libertyville	35,643	-	27,467	-	8,189	35,656	(13)
Lindenhurst	7,338	-	1,816	-	5,522	7,338	-
Lisle	15,427	-	4,406	-	11,051	15,457	(30)
Lisle Park District	35,934	-	5,313	27,904	2,628	35,845	89

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2024

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Lisle Woodridge FPD	39,814	-	26,087	-	13,722	39,809	5
Lockport	28,155	-	13,159	-	15,022	28,181	(26)
Lombard	25,692	-	20,142	6,233	-	26,375	(683)
McHenry County	\$ 174,021	\$ -	\$ 109,767	\$ -	\$ 68,417	\$ 178,184	\$ (4,163)
McHenry Cty Con Dist	4,385	-	4,385	-	-	4,385	-
McHenry-city	65,400	-	41,536	-	19,014	60,550	4,850
Mokena	8,888	-	1,968	-	1,910	3,878	5,010
Monee	1,634	-	1,634	-	-	1,634	-
Monroe	24,498	-	24,618	-	-	24,618	(120)
Montgomery	89,818	-	6,230	78,090	5,289	89,609	209
Morton Grove	46,903	-	46,902	-	-	46,902	1
Mount Prospect	114,225	-	66,261	21,872	26,515	114,648	(423)
MPEA	13,051	-	13,049	-	-	13,049	2
Mundelein	88,309	-	49,000	-	39,402	88,402	(93)
Muni Cons Dispatch	773	-	774	-	-	774	(1)
Naperville Park Dist	18,873	-	18,893	-	-	18,893	(20)
New Baden	3,810	-	865	-	2,904	3,769	41
North Aurora	65,413	-	9,054	46,989	9,919	65,962	(549)
North Riverside	96,535	-	94,733	-	-	94,733	1,802
Northbrook	35,470	-	35,470	-	-	35,470	-
Northbrook Library	4,183	-	4,183	-	-	4,183	-
Northbrook Park Dist	33,388	-	23,981	-	9,370	33,351	37
NWCD	31,314	-	3,830	22,854	4,629	31,313	1
Oak Park Public Libr	48,130	-	646	42,723	4,650	48,019	111
Oak Park Township	44,267	-	9,158	31,889	3,358	44,405	(138)
Oswego	48,601	-	35,201	-	13,581	48,782	(181)
Oswego Township	3,727	-	1,731	-	1,997	3,728	(1)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2024

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Oswegoland PD	16,101	-	7,502	-	8,584	16,086	15
Palatine	53,911	-	44,109	-	9,835	53,944	(33)
Palatine PD	28,645	-	22,522	-	6,069	28,591	54
Park Ridge	225,361	-	12,464	195,778	17,027	225,269	92
Pekin	\$ 32,303	\$ -	\$ 11,238	\$ -	\$ 20,688	\$ 31,926	\$ 377
Peotone	2,244	-	81	-	2,212	2,293	(49)
Peru	17,120	-	3,521	-	13,775	17,296	(176)
Pingree Grove	3,930	-	2,004	-	2,005	4,009	(79)
Plainfield	47,791	-	11,694	-	42,027	53,721	(5,930)
Princeton	11,392	-	11,393	-	-	11,393	(1)
River Forest	25,402	-	19,605	-	5,384	24,989	413
River Grove	5,176	-	5,176	-	-	5,176	-
Rochelle	15,771	-	15,428	-	-	15,428	343
Rock Falls	2,867	-	2,867	-	-	2,867	-
Rolling Meadows	32,750	-	32,742	-	-	32,742	8
Roscoe	4,262	-	4,262	-	-	4,262	-
Roselle	28,482	-	22,220	-	6,241	28,461	21
Round Lake Beach	12,656	-	9,542	-	3,122	12,664	(8)
Schaumburg	511,754	-	92,342	374,392	54,292	521,026	(9,272)
SEECOM	4,330	-	4,330	-	-	4,330	-
Skokie Park District	28,207	-	15,493	1,229	11,601	28,323	(116)
South Chicago Height	50,199	-	9,658	37,364	3,355	50,377	(178)
Spring Grove	834	-	834	-	-	834	-
St. Charles	114,789	-	89,381	-	24,814	114,195	594
St. Charles PD	26,793	-	14,488	-	12,226	26,714	79
Steger	11,874	7,664	11,865	-	-	19,529	(7,655)
Streamwood	5,829	-	5,348	-	-	5,348	481

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Fully Insured Premiums & Disability (Continued)
Year Ended June 30, 2024

	Member Contributions	Disability Admin Fees and Claims	Life Premiums	Delta Dental Fully Insured	Vision Premiums	Total Insurance Premiums and Disability	Change in Net Positon
Summit	12,616	-	12,616	-	-	12,616	-
Swansea	5,386	-	2,711	-	2,793	5,504	(118)
Trenton	458	-	458	-	-	458	-
Warrenville	75,740	-	13,082	56,945	5,502	75,529	211
Washington	2,170	-	2,171	-	-	2,171	(1)
Wauconda	\$ 15,047	\$ -	\$ 9,802	\$ -	\$ 5,291	\$ 15,093	\$ (46)
West Chicago	30,491	-	22,111	-	8,380	30,491	-
West Dundee	9,447	-	2,768	-	6,652	9,420	27
Westchester	14,849	-	8,181	-	6,697	14,878	(29)
Westmont PD	859	-	852	-	-	852	7
Wheaton	252,117	-	12,832	160,306	-	173,138	78,979
Wheeling	18,572	-	18,572	-	-	18,572	-
Winfield	13,897	-	7,425	-	6,275	13,700	197
Winnetka	51,132	-	51,463	-	-	51,463	(331)
Wood Dale	29,517	22,099	7,511	-	22,204	51,814	(22,297)
Wood River	12,053	-	7,002	-	5,018	12,020	33
Woodridge	77,435	-	6,591	72,101	-	78,692	(1,257)
Woodridge Library	10,288	-	1,090	8,140	939	10,169	119
WSCDC	21,021	-	4,531	15,480	1,239	21,250	(229)
Grand Total	6,654,956	34,493	3,548,965	1,697,711	1,332,396	6,613,565	41,391

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Benefit - Other
Year Ended June 30, 2024**

	Member Contributions	Miscellaneous Fees	Change in Net Positon
Algon-Lake Hills FPD	\$ -	\$ 394	\$ (394)
Algonquin	-	459	(459)
Barrington	-	337	(337)
Bartlett Fire PD	-	360	(360)
Batavia	-	933	(933)
Batavia Library	-	73	(73)
Beach Park	-	58	(58)
Beecher	-	88	(88)
Bensenville	-	386	(386)
Berkeley	-	87	(87)
Bloomingtondale	-	207	(207)
Boone County	-	928	(928)
Buffalo Grove	-	1,323	(1,323)
Byron FPD	-	89	(89)
Campton Hills	-	61	(61)
Carpentersville	-	900	(900)
Cary	-	138	(138)
Cary Fire Prtet Dist	-	72	(72)
Caseyville	-	160	(160)
Centralia	-	409	(409)
Channahon	-	129	(129)
Clarendon Hills	-	14	(14)
Coal City	-	110	(110)
Collinsville	-	1,284	(1,284)
Colona	-	138	(138)
Crest Hill	-	237	(237)
Crete	-	223	(223)
Crete Township	-	74	(74)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2024

	Member Contributions	Miscellaneous Fees	Change in Net Positon
Crystal Lake	\$ -	\$ 1,474	\$ (1,474)
Deerfield	-	861	(861)
DeKalb	-	1,050	(1,050)
DeKalb County	-	1,103	(1,103)
Des Plaines	-	1,752	(1,752)
DU-Comm	-	239	(239)
East Moline	-	1,595	(1,595)
Effingham	-	615	(615)
Elk Grove Village	-	1,877	(1,877)
Evanston	-	2,860	(2,860)
FP Dist-DuPage Co	-	726	(726)
FPD Winnebago County	-	101	(101)
FPDKC	-	144	(144)
Franklin Park	-	684	(684)
Freeport	-	854	(854)
Gilberts	-	31	(31)
Glen Carbon	(1,025)	457	(1,482)
Glen Ellyn	-	659	(659)
Glencoe	-	434	(434)
Glenview	-	1,093	(1,093)
Glenview Park Distr	-	453	(453)
Grayslake	-	294	(294)
Hanover Park	-	742	(742)
Highland Park	-	1,517	(1,517)
Highwood	-	95	(95)
Hinsdale	-	196	(196)
Hoffman Estates	-	1,876	(1,876)
Homer Glen	-	128	(128)
Homewood	-	681	(681)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2024

	Member Contributions	Miscellaneous Fees	Change in Net Positon
Huntley	\$ -	\$ 354	\$ (354)
Itasca	-	405	(405)
JAWA	-	12	(12)
Justice	-	13	(13)
La Grange	-	7	(7)
Lake County	-	5,917	(5,917)
Lake County FPD	-	640	(640)
Lake Zurich	-	428	(428)
Lee County	-	657	(657)
Libertyville	-	751	(751)
Lindenhurst	-	121	(121)
Lisle	-	392	(392)
Lisle Park District	-	100	(100)
Lisle Woodridge FPD	-	506	(506)
Lockport	-	625	(625)
Lombard	-	691	(691)
McHenry County	-	2,571	(2,571)
McHenry Cty Con Dist	-	274	(274)
McHenry-city	-	554	(554)
Mokena	-	216	(216)
Monee	-	182	(182)
Monroe	-	607	(607)
Montgomery	-	10	(10)
Morton Grove	-	1,091	(1,091)
Mount Prospect	-	1,798	(1,798)
MPEA	-	129	(129)
Mundelein	-	832	(832)
Naperville Park Dist	-	470	(470)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2024

	Member Contributions	Miscellaneous Fees	Change in Net Positon
New Baden	\$ -	\$ 100	\$ (100)
North Aurora	-	107	(107)
North Riverside	-	791	(791)
Northbrook	-	1,457	(1,457)
Northbrook Library	-	190	(190)
Northbrook Park Dist	-	182	(182)
NWCD	-	404	(404)
Oak Park Public Libr	-	303	(303)
Oak Park Township	-	151	(151)
Oswego	-	186	(186)
Oswego Township	-	34	(34)
Oswegoland PD	-	22	(22)
Palatine	-	1,833	(1,833)
Palatine PD	-	321	(321)
Park Ridge	-	940	(940)
Pekin	-	536	(536)
Peotone	-	104	(104)
Peru	-	453	(453)
Plainfield	-	502	(502)
Princeton	-	466	(466)
River Forest	-	341	(341)
River Grove	-	318	(318)
Rochelle	-	653	(653)
Rock Falls	-	361	(361)
Rolling Meadows	-	537	(537)
Roscoe	-	93	(93)
Roselle	-	367	(367)
Schaumburg	-	1,866	(1,866)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Benefit - Other (Continued)
Year Ended June 30, 2024

	Member Contributions	Miscellaneous Fees	Change in Net Positon
SEECOM	\$ -	\$ 112	\$ (112)
South Chicago Height	-	40	(40)
South Holland	-	898	(898)
Spring Grove	-	64	(64)
St. Charles	-	1,405	(1,405)
Steger	-	169	(169)
Streamwood	-	188	(188)
Summit	-	276	(276)
Swansea	-	258	(258)
Trenton	-	37	(37)
Warrenville	-	304	(304)
Washington	-	435	(435)
Wauconda	-	310	(310)
West Chicago	-	249	(249)
West Dundee	-	223	(223)
Westchester	-	460	(460)
Wheaton	-	896	(896)
Wheeling	-	946	(946)
Winfield	-	205	(205)
Winnetka	-	1,020	(1,020)
Wood Dale	-	277	(277)
Wood River	-	459	(459)
Woodridge Library	-	58	(58)
WSCDC	-	86	(86)
Grand Total	(1,025)	77,608	(78,633)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Wellness Account
Year Ended June 30, 2024**

	Member Net Position - Beginning	Revenue	Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member Net Position - Ending
		Member Contributions	Screening Fees	Incentives Earned	Total				
Algon-Lake Hills FPD	\$ 1,385	\$ 7,446	\$ 8,060	\$ 6,200	\$ 14,260	\$ (6,814)	\$ 5,400	\$ 1,507	\$ 1,478
Algonquin	2,732	15,965	12,690	18,800	31,490	(15,525)	12,494	3,466	3,167
Barrington	1,813	10,481	-	-	-	10,481	(12,471)	2,258	2,081
Bartlett Fire PD	1,112	6,596	5,980	-	5,980	616	(1,868)	1,448	1,308
Batavia	3,319	19,890	18,488	23,200	41,688	(21,798)	18,023	4,406	3,950
Batavia Library	441	2,476	-	-	-	2,476	(2,946)	519	490
Beach Park	234	1,219	-	-	-	1,219	(1,452)	242	243
Beecher	355	2,045	-	-	-	2,045	(2,433)	441	408
Bensenville	2,222	12,398	5,130	3,800	8,930	3,468	(5,821)	2,591	2,460
Berkeley	647	3,514	4,260	6,600	10,860	(7,346)	6,679	720	700
Bloomington	2,131	12,645	-	-	-	12,645	(15,046)	2,781	2,511
Boone County	3,336	19,881	4,200	-	4,200	15,681	(19,455)	4,386	3,948
Buffalo Grove	4,874	27,776	13,872	28,400	42,272	(14,496)	9,223	5,913	5,514
Burr Ridge	1,012	5,858	1,430	-	1,430	4,428	(5,540)	1,263	1,163
Byron FPD	439	2,521	-	-	-	2,521	(3,001)	540	499
Campton Hills	240	1,358	-	-	-	1,358	(1,615)	286	269
Carol Stream	3,418	18,514	3,900	-	3,900	14,614	(18,129)	3,769	3,672
Carpentersville	3,298	19,110	15,791	69,600	85,391	(66,281)	62,653	4,124	3,794
Cary	1,111	6,850	3,640	2,800	6,440	410	(1,710)	1,548	1,359
Cary Fire Prtct Dist	311	1,504	-	-	-	1,504	(1,790)	271	296
Caseyville	517	2,953	-	-	-	2,953	(3,513)	629	586
Centralia	1,348	7,189	-	-	-	7,189	(8,554)	1,444	1,427
Channahon	543	3,026	-	-	-	3,026	(3,601)	631	599
Clarendon Hills	690	4,108	1,170	-	1,170	2,938	(3,718)	904	814
Coal City	484	2,410	-	-	-	2,410	(2,867)	453	480
Collinsville	4,923	28,894	2,295	1,700	3,995	24,899	(30,385)	6,296	5,733
Colona	501	2,742	-	-	-	2,742	(3,262)	565	546

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2024

	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					
Comm PD LaGrnge Park	\$ -	\$ 1,770	\$ -	\$ -	\$ -	\$ 1,770	\$ (2,106)	\$ 336	\$ -	
Countryside	1,467	8,125	-	-	-	8,125	(9,667)	1,686	1,611	
Crest Hill	996	5,208	-	-	-	5,208	(6,198)	1,028	1,034	
Crete	819	4,594	-	-	-	4,594	(5,466)	965	912	
Crete Township	244	1,376	-	-	-	1,376	(1,637)	289	272	
Crystal Lake	5,114	28,619	15,080	-	15,080	13,539	(18,973)	5,998	5,678	
Darien	1,352	7,403	2,210	-	2,210	5,193	(6,598)	1,522	1,469	
Deerfield	3,969	22,512	10,140	15,600	25,740	(3,228)	(1,046)	4,772	4,467	
DeKalb	4,701	28,244	-	-	-	28,244	(33,605)	6,266	5,606	
DeKalb County	5,065	28,399	15,730	12,100	27,830	569	(5,961)	5,964	5,637	
Des Plaines	7,669	42,347	-	-	-	42,347	(50,387)	8,774	8,403	
DU-Comm	1,676	9,827	-	-	-	9,827	(11,692)	2,142	1,953	
East Moline	5,436	31,022	12,637	77,600	90,237	(59,215)	53,326	6,610	6,157	
Edwardsville	-	10,793	-	-	-	10,793	(12,843)	4,191	2,141	
Effingham	2,254	12,453	-	-	-	12,453	(14,817)	2,584	2,474	
Elk Grove Village	7,793	44,190	28,998	102,000	130,998	(86,808)	78,419	9,369	8,773	
Evanston	13,964	80,788	19,890	15,200	35,090	45,698	(61,035)	17,404	16,031	
FP Dist-DuPage Co	5,246	31,031	20,150	31,000	51,150	(20,119)	14,227	6,802	6,156	
FPD Winnebago County	629	3,659	-	-	-	3,659	(4,353)	792	727	
FPDKC	1,415	8,842	10,050	34,400	44,450	(35,608)	33,929	2,017	1,753	
Franklin Park	3,198	18,349	7,656	-	7,656	10,693	(14,176)	3,928	3,643	
Freeport	3,261	18,230	9,240	7,000	16,240	1,990	(5,451)	3,818	3,618	
Gilberts	341	2,072	-	-	-	2,072	(2,466)	465	412	
Glen Carbon	1,486	8,932	-	-	-	8,932	(10,627)	1,981	1,772	
Glen Ellyn	3,482	21,320	12,740	9,800	22,540	(1,220)	(2,828)	4,796	4,230	
Glencoe	2,520	14,186	1,170	-	1,170	13,016	(15,709)	2,988	2,815	
Glenview	6,927	38,312	3,053	2,600	5,653	32,659	(39,934)	7,951	7,603	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2024

	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					
Glenview Park Distr	\$ 2,158	\$ 12,508	\$ 9,495	\$ 15,000	\$ 24,495	\$ (11,987)	\$ 9,613	\$ 2,697	\$ 2,481	
Granite City	-	6,914	-	-	-	6,914	(8,227)	2,685	1,372	
Grayslake	1,085	6,383	-	-	-	6,383	(7,594)	1,393	1,267	
Hanover Park	3,952	23,246	5,347	4,200	9,547	13,699	(18,112)	5,074	4,613	
Highland Park	5,808	34,626	25,465	130,000	155,465	(120,839)	114,266	7,639	6,874	
Highwood	396	2,283	-	-	-	2,283	(2,717)	490	452	
Hinsdale	2,104	12,040	-	-	-	12,040	(14,326)	2,574	2,392	
Hoffman Estates	7,207	41,018	21,438	41,600	63,038	(22,020)	14,233	8,720	8,140	
Homer Glen	634	4,209	3,780	11,200	14,980	(10,771)	9,972	999	834	
Homewood	2,595	15,002	1,040	-	1,040	13,962	(16,810)	3,228	2,975	
Homewood Library	291	1,632	130	-	130	1,502	(1,812)	344	325	
Huntley	1,854	10,672	-	-	-	10,672	(12,698)	2,292	2,120	
Indian Head Park	412	2,210	-	-	-	2,210	(2,630)	446	438	
Itasca	1,723	9,775	-	-	-	9,775	(11,631)	2,073	1,940	
JAWA	266	1,495	-	-	-	1,495	(1,778)	314	297	
Justice	726	4,035	-	-	-	4,035	(4,801)	842	802	
La Grange	1,601	9,180	1,300	-	1,300	7,880	(9,624)	1,965	1,822	
LaGrange Park	1,112	4,714	1,300	500	1,800	2,914	(3,808)	717	935	
Lake County	37,271	216,503	25,249	19,000	44,249	172,254	(213,357)	46,800	42,968	
Lake County FPD	3,491	20,101	12,610	19,400	32,010	(11,909)	8,093	4,313	3,988	
Lake in the Hills	-	11,252	6,411	2,700	9,111	2,141	(4,277)	4,369	2,233	
Lake Zurich	2,769	17,037	3,838	3,500	7,338	9,699	(12,934)	3,847	3,381	
Lee County	2,607	15,379	16,744	64,400	81,144	(65,765)	62,846	3,366	3,054	
Libertyville	2,839	16,707	4,550	3,500	8,050	8,657	(11,829)	3,649	3,316	
Lindenhurst	397	2,339	-	-	-	2,339	(2,783)	512	465	
Lisle	1,965	11,380	3,120	-	3,120	8,260	(10,420)	2,453	2,258	
Lisle Park District	480	2,705	744	-	744	1,961	(2,475)	571	537	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2024**

	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				
Lisle Woodridge FPD	\$ 2,146	\$ 11,737	\$ -	\$ -	\$ -	\$ 11,737	\$ (13,966)	\$ 2,411	\$ 2,328
Lockport	2,311	12,921	17,688	53,600	71,288	(58,367)	55,915	2,706	2,565
Lombard	5,001	28,143	18,000	72,000	90,000	(61,857)	56,514	5,929	5,587
McHenry	17,248	101,291	77,356	119,200	196,556	(95,265)	76,034	22,083	20,100
McHenry Cty Con Dist	1,392	8,098	3,016	2,400	5,416	2,682	(4,218)	1,752	1,608
McHenry-city	2,188	12,790	7,695	5,700	13,395	(605)	(1,823)	2,777	2,537
Mokena	1,284	7,372	-	-	-	7,372	(8,773)	1,578	1,461
Monee	687	4,732	-	-	-	4,732	(5,630)	1,152	941
Monroe	3,147	18,991	-	-	-	18,991	(22,596)	4,230	3,772
Montgomery	1,418	8,418	4,386	-	4,386	4,032	(5,630)	1,852	1,672
Morton Grove	3,934	22,384	2,600	-	2,600	19,784	(24,034)	4,755	4,439
Mount Prospect	7,762	48,016	(5,604)	168,800	163,196	(115,180)	106,065	10,887	9,534
MPEA	641	3,576	-	-	-	3,576	(4,256)	744	705
Mundelein	3,194	19,404	13,780	21,200	34,980	(15,576)	11,893	4,342	3,853
Muni Cons Dispatch	281	1,549	-	-	-	1,549	(1,844)	321	307
Naperville Park Dist	2,612	15,296	5,656	6,000	11,656	3,640	(6,543)	3,328	3,037
New Baden	371	2,173	-	-	-	2,173	(2,586)	473	431
North Aurora	1,173	6,924	1,690	-	1,690	5,234	(6,548)	1,514	1,373
North Riverside	2,651	15,396	-	-	-	15,396	(18,319)	3,330	3,058
Northbrook	5,470	31,572	-	-	-	31,572	(37,566)	6,788	6,264
Northbrook Library	949	5,530	-	-	-	5,530	(6,580)	1,198	1,097
Northbrook Park Dist	928	5,731	4,455	6,000	10,455	(4,724)	3,636	1,296	1,136
NWCD	1,662	9,876	-	-	-	9,876	(11,751)	2,174	1,961
Oak Park Public Libr	1,360	8,097	-	-	-	8,097	(9,634)	1,783	1,606
Oak Park Township	860	5,172	-	-	-	5,172	(6,154)	1,146	1,024
Oswego	2,531	14,278	12,350	18,400	30,750	(16,472)	13,762	3,014	2,835
Oswego Township	260	2,036	-	-	-	2,036	(2,423)	531	404

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2024

	Member	Revenue	Expenses			Change in Net Position	Effects of Pooling	(1) Internal Transfers	Member
	Net Position - Beginning	Member Contributions	Screening Fees	Incentives Earned	Total				Net Position - Ending
Oswegoland PD	\$ 946	\$ 5,648	\$ 5,330	\$ 16,400	\$ 21,730	\$ (16,082)	\$ 15,009	\$ 1,248	\$ 1,121
Palatine	6,072	34,782	103,680	138,400	242,080	(207,298)	200,695	7,434	6,903
Palatine PD	1,498	8,904	3,424	2,900	6,324	2,580	(4,270)	1,958	1,766
Park Ridge	4,728	25,850	7,800	6,000	13,800	12,050	(16,958)	5,309	5,129
Pekin	1,860	20,954	11,450	4,300	15,750	5,204	(9,182)	6,276	4,158
Peotone	346	2,063	-	-	-	2,063	(2,454)	455	410
Peru	1,484	8,932	5,200	4,000	9,200	(268)	(1,428)	1,983	1,771
Pingree Grove	-	963	-	-	-	963	(1,145)	374	192
Plainfield	2,664	16,212	14,488	40,400	54,888	(38,676)	35,597	3,634	3,219
Princeton	1,506	8,721	10,530	32,400	42,930	(34,209)	32,554	1,878	1,729
River Forest	1,739	9,922	3,120	2,800	5,920	4,002	(5,886)	2,116	1,971
River Grove	1,125	6,758	-	-	-	6,758	(8,041)	1,497	1,339
Rochelle	2,299	13,773	12,630	43,600	56,230	(42,457)	39,842	3,051	2,735
Rock Falls	1,501	8,382	750	3,300	4,050	4,332	(5,923)	1,753	1,663
Rolling Meadows	3,333	19,183	-	-	-	19,183	(22,825)	4,115	3,806
Roscoe	493	3,082	-	-	-	3,082	(3,666)	704	613
Roselle	1,560	9,755	-	-	-	9,755	(11,608)	2,233	1,940
Round Lake Beach	-	3,795	-	-	-	3,795	(4,515)	1,474	754
Schaumburg	9,179	53,360	37,119	57,600	94,719	(41,359)	31,228	11,540	10,588
SEECOM	505	3,063	-	-	-	3,063	(3,644)	683	607
Skokie Park District	-	1,476	-	-	-	1,476	(1,757)	573	292
South Chicago Height	584	3,595	-	-	-	3,595	(4,277)	810	712
South Holland	3,350	19,450	-	-	-	19,450	(23,142)	4,205	3,863
Spring Grove	241	1,320	-	-	-	1,320	(1,571)	270	260
St. Charles	4,813	28,100	24,440	37,600	62,040	(33,940)	28,605	6,100	5,578
St. Charles PD	-	8,280	4,884	3,700	8,584	(304)	(1,268)	3,216	1,644
Steger	732	3,971	-	-	-	3,971	(4,725)	808	786

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - Wellness Account (Continued)
Year Ended June 30, 2024

	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				
Streamwood	\$ 3,447	\$ 20,101	\$ 6,310	\$ 4,800	\$ 11,110	\$ 8,991	\$ (12,807)	\$ 4,359	\$ 3,990
Summit	1,253	6,391	-	-	-	6,391	(7,604)	1,234	1,274
Swansea	1,020	6,052	-	-	-	6,052	(7,202)	1,328	1,198
Trenton	249	1,202	-	-	-	1,202	(1,429)	217	239
Warrenville	1,374	7,730	4,030	-	4,030	3,700	(5,168)	1,632	1,538
Washington	1,447	8,097	4,285	8,600	12,885	(4,788)	3,251	1,698	1,608
Wauconda	1,071	6,382	2,470	1,900	4,370	2,012	(3,224)	1,407	1,266
West Chicago	1,781	10,720	3,510	1,350	4,860	5,860	(7,895)	2,383	2,129
West Dundee	992	5,768	-	-	-	5,768	(6,863)	1,248	1,145
Westchester	1,828	10,206	1,950	-	1,950	8,256	(10,194)	2,132	2,022
Westmont PD	334	1,999	-	-	-	1,999	(2,378)	443	398
Wheaton	4,246	24,117	30,810	94,800	125,610	(101,493)	96,914	5,119	4,786
Wheeling	6,026	33,920	8,685	6,500	15,185	18,735	(25,175)	7,145	6,731
Winfield	799	4,338	3,640	11,200	14,840	(10,502)	9,680	884	861
Winnetka	3,845	22,695	8,580	6,600	15,180	7,515	(11,825)	4,967	4,502
Wood Dale	1,906	10,904	5,444	8,400	13,844	(2,940)	871	2,325	2,162
Wood River	1,516	8,610	-	-	-	8,610	(10,245)	1,828	1,709
Woodridge	2,044	11,802	-	-	-	11,802	(14,043)	2,538	2,341
Woodridge Library	225	1,229	-	-	-	1,229	(1,462)	252	244
WSCDC	501	2,852	-	-	-	2,852	(3,393)	606	566
Grand Total	382,126	2,264,229	899,838	1,794,250	2,694,088	(429,859)	-	496,747	449,014

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Incentives Due to Members - Wellness Account
Year Ended June 30, 2024**

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Algon-Lake Hills FPD	\$ 6,200	\$ 6,200	\$ (6,200)	\$ 6,200
Algonquin	88,191	18,800	(16,016)	90,975
Barrington	1,028	-	-	1,028
Batavia	14,851	23,200	-	38,051
Beecher	550	-	-	550
Bensenville	2,893	3,800	(414)	6,279
Berkeley	-	6,600	-	6,600
Buffalo Grove	26,200	28,400	(645)	53,955
Burr Ridge	-	-	(393)	(393)
Carol Stream	26,972	-	-	26,972
Carpentersville	425,870	69,600	(47,052)	448,418
Cary	7,900	2,800	(300)	10,400
Channahon	650	-	-	650
Coal City	700	-	-	700
Collinsville	5,029	1,700	(2,211)	4,518
Crystal Lake	53,866	-	-	53,866
Darien	-	-	(511)	(511)
Deerfield	51,646	15,600	(5,096)	62,150
DeKalb	2,792	-	-	2,792
DeKalb County	53,236	12,100	(24,425)	40,911
East Moline	286,500	77,600	(25,000)	339,100
Effingham	35,300	-	-	35,300
Elk Grove Village	193,408	102,000	-	295,408
Evanston	160,768	15,200	(1,144)	174,824
FP Dist-DuPage Co	38,098	31,000	(8,338)	60,760
FPD Winnebago County	1,000	-	-	1,000
FPDKC	242,220	34,400	-	276,620
Franklin Park	23,289	-	-	23,289

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Incentives Due to Members - Wellness Account (Continued)

Year Ended June 30, 2024

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Freeport	\$ 1	\$ 7,000	\$ -	\$ 7,001
Gilberts	98	-	-	98
Glen Carbon	(60)	-	-	(60)
Glen Ellyn	170,795	9,800	(2,287)	178,308
Glencoe	1,850	-	-	1,850
Glenview	3,300	2,600	-	5,900
Glenview Park Distr	41,554	15,000	(15,600)	40,954
Hanover Park	7,631	4,200	-	11,831
Highland Park	302,414	130,000	-	432,414
Hinsdale	3,735	-	-	3,735
Hoffman Estates	112,091	41,600	-	153,691
Homer Glen	15,650	11,200	(15,650)	11,200
Homewood	1,000	-	(1,000)	-
Huntley	17,417	-	-	17,417
Itasca	3,405	-	-	3,405
JAWA	987	-	-	987
LaGrange Park	-	500	-	500
Lake County	-	19,000	(26,084)	(7,084)
Lake County FPD	18,800	19,400	(935)	37,265
Lake in the Hills	-	2,700	-	2,700
Lake Zurich	29,669	3,500	-	33,169
Lee County	117,424	64,400	(45,200)	136,624
Libertyville	13,618	3,500	(2,595)	14,523
Lisle	2,684	-	(464)	2,220
Lisle Park District	6,876	-	-	6,876
Lockport	135,090	53,600	(30,388)	158,302
Lombard	140,175	72,000	(38,776)	173,399
McHenry County	184,030	119,200	(33,650)	269,580

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2024

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
McHenry Cty Con Dist	\$ 5,000	\$ 2,400	\$ -	\$ 7,400
McHenry-city	39,716	5,700	(3,622)	41,794
Mokena	11,465	-	-	11,465
Monee	800	-	-	800
Montgomery	1,800	-	-	1,800
Mount Prospect	570,661	168,800	(5,604)	733,857
Mundelein	20,600	21,200	(1,922)	39,878
Naperville Park Dist	28,920	6,000	(8,000)	26,920
Northbrook	13,605	-	-	13,605
Northbrook Library	39	-	-	39
Northbrook Park Dist	-	6,000	(2,401)	3,599
Oak Park Township	297	-	-	297
Oswego	157,600	18,400	(1,591)	174,409
Oswegoland PD	32,723	16,400	(16,035)	33,088
Palatine	357,232	138,400	(33,087)	462,545
Palatine PD	33,440	2,900	(2,973)	33,367
Park Ridge	3,300	6,000	(3,300)	6,000
Pekin	-	4,300	-	4,300
Peru	(2,499)	4,000	-	1,501
Plainfield	194,539	40,400	(31,618)	203,321
Princeton	66,944	32,400	(28,293)	71,051
River Forest	10,740	2,800	-	13,540
Rochelle	54,050	43,600	(33,000)	64,650
Rock Falls	30,782	3,300	-	34,082
Roselle	4,750	-	-	4,750
Schaumburg	414,152	57,600	(6,836)	464,916
St. Charles	5,941	37,600	(3,648)	39,893
St. Charles PD	-	3,700	-	3,700

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Incentives Due to Members - Wellness Account (Continued)
Year Ended June 30, 2024

	Due to Members - Incentives - Beginning	(1) Reallocated Incentives	Incentives Withdrawn	Due to Members - Incentives - Ending
Streamwood	\$ 30,000	\$ 4,800	\$ -	\$ 34,800
Swansea	(230)	-	-	(230)
Warrenville	256	-	(732)	(476)
Washington	39,305	8,600	-	47,905
Wauconda	2,700	1,900	(1,874)	2,726
West Chicago	-	1,350	-	1,350
Wheaton	429,200	94,800	(5,271)	518,729
Wheeling	14,654	6,500	(5,004)	16,150
Winfield	40,142	11,200	(1,853)	49,489
Winnetka	12,060	6,600	(2,210)	16,450
Wood Dale	46,507	8,400	(1,524)	53,383
Woodridge	33,938	-	-	33,938
Grand Total	5,784,520	1,794,250	(550,772)	7,027,998

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Net Position - HMO Account
Year Ended June 30, 2024**

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Algonquin	\$ -	\$ 881,297	\$ 1,196,727	\$ (315,430)	\$ 345,606	\$ (30,176)	\$ -
Barrington	-	644,202	557,879	86,323	(35,312)	(51,011)	-
Bartlett Fire PD	-	30,587	24,562	6,025	(3,603)	(2,422)	-
Batavia	-	263,987	186,629	77,358	(56,455)	(20,903)	-
Batavia Library	-	57,883	16,767	41,116	(36,532)	(4,584)	-
Beecher	-	11,988	4,358	7,630	(6,681)	(949)	-
Bensenville	-	619,205	800,632	(181,427)	202,630	(21,203)	-
Berkeley	-	257,200	229,214	27,986	(7,621)	(20,365)	-
Bloomington	-	1,008,307	691,599	316,708	(236,865)	(79,843)	-
Buffalo Grove	-	425,994	407,630	18,364	15,367	(33,731)	-
Burr Ridge	-	701,234	696,784	4,450	51,078	(55,528)	-
Carol Stream	-	3,058,270	2,891,317	166,953	75,213	(242,166)	-
Carpentersville	-	233,975	198,979	34,996	(16,469)	(18,527)	-
Cary	-	368,268	372,826	(4,558)	17,169	(12,611)	-
Cary Fire Prtct Dist	-	23,512	7,434	16,078	(14,216)	(1,862)	-
Channahon	-	140,065	57,532	82,533	(71,443)	(11,090)	-
Clarendon Hills	-	516,232	468,495	47,737	(6,860)	(40,877)	-
Collinsville	-	65,513	50,419	15,094	(9,906)	(5,188)	-
Comm PD LaGrnge Park	-	190,517	260,737	(70,220)	76,744	(6,524)	-
Countryside	-	1,319,553	1,461,078	(141,525)	186,708	(45,183)	-
Crest Hill	-	149,207	419,678	(270,471)	275,580	(5,109)	-
Crete	-	56,024	33,693	22,331	(17,895)	(4,436)	-
Crystal Lake	-	379,397	261,924	117,473	(87,431)	(30,042)	-
Darien	-	1,157,060	1,175,830	(18,770)	58,389	(39,619)	-
Deerfield	-	738,614	906,030	(167,416)	192,708	(25,292)	-
DeKalb	-	1,001,272	739,075	262,197	(182,913)	(79,284)	-
DeKalb County	-	960,712	777,224	183,488	(107,414)	(76,074)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Des Plaines	\$ -	\$ 1,324,082	\$ 955,569	\$ 368,513	\$ (263,666)	\$ (104,847)	\$ -
DU-Comm	-	646,258	597,218	49,040	2,133	(51,173)	-
Elk Grove Village	-	1,120,443	1,009,148	111,295	(22,574)	(88,721)	-
Evanston	-	2,955,679	2,845,971	109,708	124,335	(234,043)	-
FP Dist-DuPage Co	-	1,956,461	2,168,818	(212,357)	279,350	(66,993)	-
FPD Winnebago County	-	214,480	92,776	121,704	(104,722)	(16,982)	-
FPDKC	-	473,257	841,695	(368,438)	384,643	(16,205)	-
Franklin Park	-	737,988	801,067	(63,079)	88,349	(25,270)	-
Gilberts	-	216,448	140,309	76,139	(59,000)	(17,139)	-
Glen Ellyn	-	823,983	659,755	164,228	(98,981)	(65,247)	-
Glencoe	-	609,238	803,288	(194,050)	214,912	(20,862)	-
Glenview	-	2,086,895	2,280,518	(193,623)	265,080	(71,457)	-
Glenview Park Distr	-	302,489	200,407	102,082	(78,130)	(23,952)	-
Hanover Park	-	1,128,382	965,167	163,215	(73,865)	(89,350)	-
Highland Park	-	543,959	491,987	51,972	(8,899)	(43,073)	-
Highwood	-	17,003	13,866	3,137	(1,790)	(1,347)	-
Hinsdale	-	1,190,827	1,350,925	(160,098)	200,874	(40,776)	-
Hoffman Estates	-	706,465	682,245	24,220	31,719	(55,939)	-
Homer Glen	-	96,283	86,532	9,751	(2,126)	(7,625)	-
Homewood	-	173,140	138,936	34,204	(20,495)	(13,709)	-
Homewood Library	-	123,542	64,480	59,062	(49,279)	(9,783)	-
Huntley	-	470,237	431,106	39,131	(1,895)	(37,236)	-
Indian Head Park	-	322,586	195,107	127,479	(101,936)	(25,543)	-
Itasca	-	140,470	179,735	(39,265)	44,075	(4,810)	-
JAWA	-	203,381	100,424	102,957	(86,852)	(16,105)	-
Justice	-	528,415	369,760	158,655	(116,813)	(41,842)	-
La Grange	-	1,137,519	1,016,857	120,662	(30,589)	(90,073)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
LaGrange Park	\$ -	\$ 684,557	\$ 680,188	\$ 4,369	\$ 49,837	\$ (54,206)	\$ -
Lake County	-	15,766,555	13,126,975	2,639,580	(1,391,116)	(1,248,464)	-
Lake County FPD	-	1,281,854	981,700	300,154	(198,651)	(101,503)	-
Lake in the Hills	-	332,926	235,188	97,738	(71,377)	(26,361)	-
Lake Zurich	-	1,447,409	1,362,482	84,927	29,686	(114,613)	-
Libertyville	-	369,861	325,679	44,182	(14,895)	(29,287)	-
Lisle	-	364,804	903,893	(539,089)	551,580	(12,491)	-
Lisle Park District	-	95,232	76,630	18,602	(11,061)	(7,541)	-
Lisle Woodridge FPD	-	407,981	199,980	208,001	(175,695)	(32,306)	-
Lockport	-	205,892	245,378	(39,486)	46,536	(7,050)	-
Lombard	-	2,141,916	1,615,274	526,642	(357,037)	(169,605)	-
McHenry County	-	7,559,904	7,461,893	98,011	500,613	(598,624)	-
McHenry Cty Con Dist	-	250,734	270,003	(19,269)	27,856	(8,587)	-
McHenry-city	-	178,973	104,567	74,406	(60,235)	(14,171)	-
Mokena	-	448,306	357,141	91,165	(55,665)	(35,500)	-
Monee	-	47,532	28,299	19,233	(15,470)	(3,763)	-
Montgomery	-	1,152,164	764,670	387,494	(296,261)	(91,233)	-
Morton Grove	-	201,951	351,485	(149,534)	156,450	(6,916)	-
Mount Prospect	-	1,215,677	995,753	219,924	(123,663)	(96,261)	-
MPEA	-	131,969	60,139	71,830	(61,378)	(10,452)	-
Mundelein	-	392,390	431,213	(38,823)	52,258	(13,435)	-
Muni Cons Dispatch	-	175,511	246,670	(71,159)	77,168	(6,009)	-
Naperville Park Dist	-	664,251	489,121	175,130	(122,530)	(52,600)	-
North Aurora	-	660,909	647,009	13,900	38,432	(52,332)	-
North Riverside	-	42,802	27,275	15,527	(12,136)	(3,391)	-
Northbrook	-	481,750	553,383	(71,633)	88,127	(16,494)	-
Northbrook Library	-	76,967	33,867	43,100	(37,005)	(6,095)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Northbrook Park Dist	\$ -	\$ 184,108	\$ 57,933	\$ 126,175	\$ (111,596)	\$ (14,579)	\$ -
NWCD	-	261,703	640,682	(378,979)	387,940	(8,961)	-
Oak Park Public Libr	-	102,381	66,322	36,059	(27,952)	(8,107)	-
Oak Park Township	-	81,310	86,837	(5,527)	8,310	(2,783)	-
Oswego	-	1,339,275	1,530,123	(190,848)	236,707	(45,859)	-
Oswego Township	-	137,818	114,140	23,678	(12,766)	(10,912)	-
Oswegoland PD	-	558,231	480,408	77,823	(33,619)	(44,204)	-
Palatine	-	153,672	109,774	43,898	(31,730)	(12,168)	-
Palatine PD	-	265,728	152,729	112,999	(91,956)	(21,043)	-
Park Ridge	-	1,059,273	851,645	207,628	(123,752)	(83,876)	-
Peotone	-	18,977	7,008	11,969	(10,466)	(1,503)	-
Plainfield	-	741,930	817,970	(76,040)	101,446	(25,406)	-
River Forest	-	409,222	397,110	12,112	20,292	(32,404)	-
Rolling Meadows	-	1,234,796	1,358,907	(124,111)	166,391	(42,280)	-
Roscoe	-	132,141	126,547	5,594	4,869	(10,463)	-
Roselle	-	258,786	259,277	(491)	9,352	(8,861)	-
Round Lake Beach	-	78,322	43,913	34,409	(28,207)	(6,202)	-
Schaumburg	-	2,306,140	1,912,151	393,989	(211,379)	(182,610)	-
SEECOM	-	99,260	188,868	(89,608)	93,006	(3,398)	-
Skokie Park District	-	52,574	38,312	14,262	(10,098)	(4,164)	-
South Chicago Height	-	359,822	215,700	144,122	(115,631)	(28,491)	-
St. Charles	-	110,671	35,945	74,726	(65,960)	(8,766)	-
St. Charles PD	-	316,370	887,990	(571,620)	582,451	(10,831)	-
Steger	-	128,277	196,419	(68,142)	72,534	(4,392)	-
Streamwood	-	2,914,941	2,274,122	640,819	(410,000)	(230,819)	-
Summit	-	179,049	61,560	117,489	(103,312)	(14,177)	-
Swansea	-	11,250	6,116	5,134	(4,244)	(890)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Net Position - HMO Account (Continued)
Year Ended June 30, 2024

	Member Net Position- Beginning	Member Contributions- Net	Operating Expenses	Excess Contributions Over/Under Expenses	Effects of Pooling	Internal Transfers	Member Net Position - Ending
Warrenville	\$ -	\$ 319,580	\$ 425,242	\$ (105,662)	\$ 116,605	\$ (10,943)	\$ -
West Chicago	-	975,296	998,171	(22,875)	56,271	(33,396)	-
West Dundee	-	146,707	112,651	34,056	(22,438)	(11,618)	-
Westchester	-	132,176	90,211	41,965	(31,501)	(10,464)	-
Westmont PD	-	218,844	332,948	(114,104)	121,598	(7,494)	-
Wheaton	-	1,096,670	856,903	239,767	(152,929)	(86,838)	-
Wheeling	-	2,013,736	1,614,031	399,705	(240,247)	(159,458)	-
Winfield	-	38,824	50,143	(11,319)	12,648	(1,329)	-
Winnetka	-	60,024	40,760	19,264	(14,510)	(4,754)	-
Wood Dale	-	801,802	618,842	182,960	(119,471)	(63,489)	-
Woodridge	-	1,471,126	1,700,363	(229,237)	279,611	(50,374)	-
WSCDC	-	73,339	43,464	29,875	(24,069)	(5,806)	-
Grand Total	-	93,134,913	86,756,810	6,378,103	-	(6,378,103)	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - HMO Account
Year Ended June 30, 2024**

	Administrative Fees (1)		(1) Insurance Premiums	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		
		Stop Loss	Claims Paid						
Algonquin	\$ 49,995	682	\$ 15,757	\$ 826,631	\$ 1,762	\$ 302,582	\$ -	\$ 1,130,975	1,196,727
Barrington	45,502	368	8,651	375,240	(62,213)	190,699	-	503,726	557,879
Bartlett Fire PD	799	13	277	18,534	(511)	5,463	-	23,486	24,562
Batavia	13,203	219	5,052	91,158	(4,811)	82,027	-	168,374	186,629
Batavia Library	3,240	56	1,292	2,694	63	9,478	-	12,235	16,767
Beecher	423	7	162	31	1	3,741	-	3,773	4,358
Bensenville	27,197	452	10,427	558,696	(869)	205,181	-	763,008	800,632
Berkeley	11,959	195	4,499	134,342	6,330	72,084	-	212,756	229,214
Bloomington	52,874	902	20,601	336,398	(23,379)	305,105	-	618,124	691,599
Buffalo Grove	18,208	307	6,991	241,333	1,166	139,932	-	382,431	407,630
Burr Ridge	37,648	639	14,580	397,050	8,514	238,992	-	644,556	696,784
Carol Stream	169,902	2,019	46,278	2,021,945	(70,866)	724,058	-	2,675,137	2,891,317
Carpentersville	11,311	179	4,153	109,754	(2,075)	75,836	-	183,515	198,979
Cary	22,076	366	8,351	183,436	(711)	159,674	-	342,399	372,826
Cary Fire Prtct Dist	728	12	277	4,689	(5,381)	7,121	-	6,429	7,434
Channahon	6,473	54	1,246	17,877	3,237	28,699	-	49,813	57,532
Clarendon Hills	34,232	386	8,905	329,773	(50,909)	146,494	-	425,358	468,495
Collinsville	3,167	54	1,200	26,403	(2,796)	22,445	-	46,052	50,419
Comm PD LaGrnge Park	11,220	193	4,406	173,079	18,971	53,061	-	245,111	260,737
Countryside	53,944	886	20,348	1,013,359	(37,134)	410,561	-	1,386,786	1,461,078
Crest Hill	8,018	133	3,068	336,517	18,365	53,710	-	408,592	419,678
Crete	2,853	48	1,107	12,016	1,168	16,549	-	29,733	33,693
Crystal Lake	18,487	312	7,175	127,417	(16,037)	124,882	-	236,262	261,924
Darien	73,180	807	18,341	761,201	(9,996)	333,104	-	1,084,309	1,175,830
Deerfield	50,223	596	14,003	603,633	8,613	229,558	-	841,804	906,030
DeKalb	47,870	796	18,387	375,071	(31,132)	328,879	-	672,818	739,075
DeKalb County	59,402	689	15,826	526,344	(30,369)	206,021	-	701,996	777,224

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2024

	Administrative Fees (1)		(1)	Claims Expense - Net					Total Operating Expenses
	Allocation of Fees	Nmbr of Covered Employees	Insurance Premiums	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense		
			Stop Loss					Claims Paid	
Des Plaines	\$ 56,344	949	\$ 21,824	\$ 490,670	\$ (25,767)	\$ 412,498	\$ -	\$ 877,401	\$ 955,569
DU-Comm	31,370	532	12,112	369,433	(15,406)	199,709	-	553,736	597,218
Elk Grove Village	78,923	799	18,192	578,961	(38,057)	371,129	-	912,033	1,009,148
Evanston	149,927	2,443	55,759	1,819,608	5,465	815,212	-	2,640,285	2,845,971
FP Dist-DuPage Co	218,959	1,626	37,534	1,739,820	(33,082)	630,824	(425,237)	1,912,325	2,168,818
FPD Winnebago County	11,845	203	4,661	10,975	(3,486)	68,781	-	76,270	92,776
FPDKC	48,951	586	13,472	606,549	(1,049)	173,772	-	779,272	841,695
Franklin Park	40,304	507	11,512	543,906	(15,690)	221,035	-	749,251	801,067
Gilberts	19,582	165	3,899	68,261	(22,920)	71,487	-	116,828	140,309
Glen Ellyn	50,356	700	16,265	297,582	(219)	295,771	-	593,134	659,755
Glencoe	68,308	480	11,096	582,436	(18,046)	159,494	-	723,884	803,288
Glenview	154,285	1,632	37,650	1,418,544	(4,039)	674,078	-	2,088,583	2,280,518
Glenview Park Distr	15,472	256	5,976	81,261	(11,898)	109,596	-	178,959	200,407
Hanover Park	62,979	786	18,133	580,647	(31,948)	335,356	-	884,055	965,167
Highland Park	49,929	413	9,504	280,746	(28,338)	180,146	-	432,554	491,987
Highwood	1,173	19	462	4,465	129	7,637	-	12,231	13,866
Hinsdale	59,383	828	19,311	971,151	(23,175)	341,589	(17,334)	1,272,231	1,350,925
Hoffman Estates	26,876	436	10,105	454,154	(5,176)	196,286	-	645,264	682,245
Homer Glen	5,074	84	1,938	41,729	2,000	35,791	-	79,520	86,532
Homewood	15,451	127	2,953	84,313	(17,017)	53,236	-	120,532	138,936
Homewood Library	9,766	166	3,876	23,887	(5,827)	32,778	-	50,838	64,480
Huntley	20,993	351	7,936	235,639	156	166,382	-	402,177	431,106
Indian Head Park	25,163	241	5,490	105,655	(44,887)	103,686	-	164,454	195,107
Itasca	7,860	131	2,999	114,617	8,737	45,522	-	168,876	179,735
JAWA	7,145	120	2,769	38,780	(4,358)	56,088	-	90,510	100,424
Justice	28,286	424	9,897	173,916	(10,076)	167,737	-	331,577	369,760
La Grange	89,880	989	22,608	626,968	(63,466)	340,867	-	904,369	1,016,857
LaGrange Park	30,887	514	11,974	486,088	(50,650)	201,889	-	637,327	680,188
Lake County	824,240	10,401	240,224	8,124,598	(25,715)	3,963,628	-	12,062,511	13,126,975

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2024

	Administrative Fees (1)		(1)	Claims Expense - Net					Total Operating Expenses
	Allocation of Fees	Nmbr of Covered Employees	Insurance Premiums Stop Loss	Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense	
Lake County FPD	\$ 66,676	860	\$ 20,186	\$ 547,267	\$ 9,123	\$ 338,448	\$ -	\$ 894,838	\$ 981,700
Lake in the Hills	21,559	281	6,783	92,242	10,121	104,483	-	206,846	235,188
Lake Zurich	60,724	1,001	23,258	784,497	16,302	477,701	-	1,278,500	1,362,482
Libertyville	49,158	258	6,067	179,007	(12,532)	103,979	-	270,454	325,679
Lisle	20,322	336	7,777	684,188	48,025	143,581	-	875,794	903,893
Lisle Park District	4,925	85	1,915	51,291	(5,096)	23,595	-	69,790	76,630
Lisle Woodridge FPD	19,317	263	6,021	96,347	(11,783)	90,078	-	174,642	199,980
Lockport	15,803	158	3,645	167,340	(9,628)	68,218	-	225,930	245,378
Lombard	110,241	1,417	32,759	993,873	(73,514)	551,915	-	1,472,274	1,615,274
McHenry County	369,944	4,668	108,082	5,072,750	(47,178)	1,958,295	-	6,983,867	7,461,893
McHenry Cty Con Dist	15,720	224	5,144	164,245	6,781	78,113	-	249,139	270,003
McHenry-city	10,477	175	4,084	36,088	(7,978)	61,896	-	90,006	104,567
Mokena	19,264	325	7,451	194,522	(13,334)	149,238	-	330,426	357,141
Monee	2,164	36	831	10,032	583	14,689	-	25,304	28,299
Montgomery	53,791	867	19,932	379,713	(11,028)	322,262	-	690,947	764,670
Morton Grove	9,478	148	3,599	245,098	8,862	84,448	-	338,408	351,485
Mount Prospect	54,800	904	20,717	564,813	(10,151)	365,574	-	920,236	995,753
MPEA	5,672	95	2,188	19,332	(5,373)	38,320	-	52,279	60,139
Mundelein	24,979	315	7,059	248,707	5,786	144,682	-	399,175	431,213
Muni Cons Dispatch	9,771	169	3,807	169,582	1,617	61,893	-	233,092	246,670
Naperville Park Dist	49,108	586	13,636	201,486	11,799	213,092	-	426,377	489,121
North Aurora	77,882	511	11,650	345,366	(9,143)	221,254	-	557,477	647,009
North Riverside	2,988	45	1,154	5,999	25	17,109	-	23,133	27,275
Northbrook	22,777	380	8,836	364,943	35,054	121,773	-	521,770	553,383
Northbrook Library	3,605	61	1,407	3,565	(813)	26,103	-	28,855	33,867
Northbrook Park Dist	11,217	192	4,429	(15,457)	(2,323)	60,067	-	42,287	57,933
NWCD	10,818	182	4,153	535,305	16,441	73,965	-	625,711	640,682
Oak Park Public Libr	6,925	111	2,561	27,698	(4,041)	33,179	-	56,836	66,322
Oak Park Township	6,596	112	2,607	46,774	1,525	29,335	-	77,634	86,837

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2024

	Administrative Fees (1)		(1)	Claims Expense - Net					Total Operating Expenses
	Allocation of Fees	Nmbr of Covered Employees	Insurance Premiums Stop Loss	Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense	
Oswego	\$ 93,864	1,057	\$ 24,315	\$ 962,006	\$ (8,630)	\$ 458,568	\$ -	\$ 1,411,944	\$ 1,530,123
Oswego Township	14,022	131	3,023	48,920	767	47,408	-	97,095	114,140
Oswegoland PD	57,164	531	12,250	232,308	(7,112)	185,798	-	410,994	480,408
Palatine	7,312	122	2,814	48,997	1,583	49,068	-	99,648	109,774
Palatine PD	12,545	212	4,889	51,511	(5,962)	89,746	-	135,295	152,729
Park Ridge	53,989	850	19,702	472,489	(54,972)	360,437	-	777,954	851,645
Peotone	698	11	254	186	15	5,855	-	6,056	7,008
Plainfield	45,400	587	13,565	484,178	(7,505)	282,332	-	759,005	817,970
River Forest	19,365	317	7,382	262,071	(22,905)	131,197	-	370,363	397,110
Rolling Meadows	95,071	894	20,625	851,218	(2,168)	394,161	-	1,243,211	1,358,907
Roscoe	9,900	107	2,469	65,607	7,277	41,294	-	114,178	126,547
Roselle	13,099	198	4,498	167,247	1,323	73,110	-	241,680	259,277
Round Lake Beach	2,929	52	1,131	16,582	3,215	20,056	-	39,853	43,913
Schaumburg	117,840	1,819	41,708	1,010,123	(7,578)	750,058	-	1,752,603	1,912,151
SEECOM	6,447	106	2,492	129,284	5,592	45,053	-	179,929	188,868
Skokie Park District	2,570	44	1,015	17,265	3,057	14,405	-	34,727	38,312
South Chicago Height	18,744	313	7,106	98,845	(4,401)	95,406	-	189,850	215,700
St. Charles	4,289	72	1,684	(4,050)	8,824	25,198	-	29,972	35,945
St. Charles PD	19,762	244	5,606	796,653	78,338	92,699	(105,068)	862,622	887,990
Steger	5,917	84	1,938	146,719	1,499	40,346	-	188,564	196,419
Streamwood	167,409	1,772	40,606	1,459,841	(137,821)	744,087	-	2,066,107	2,274,122
Summit	8,867	146	3,438	60,692	(80,344)	68,907	-	49,255	61,560
Swansea	1,403	23	554	1,283	(907)	3,783	-	4,159	6,116
Warrenville	40,200	238	5,283	302,790	(22,026)	98,995	-	379,759	425,242
West Chicago	75,379	589	13,542	634,848	(3,028)	277,430	-	909,250	998,171
West Dundee	7,184	124	2,791	64,535	53	38,088	-	102,676	112,651
Westchester	8,106	137	3,184	38,657	(3,898)	44,162	-	78,921	90,211
Westmont PD	13,051	218	4,960	212,126	16,699	86,112	-	314,937	332,948
Wheaton	53,108	804	18,456	439,199	(8,550)	354,690	-	785,339	856,903

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Expenses - HMO Account (Continued)
Year Ended June 30, 2024**

	Administrative Fees (1)		(1)	Claims Expense - Net					Total Operating Expenses
	Allocation of Fees	Nmbr of Covered Employees	Insurance Premiums Stop Loss	Claims Paid	(2) Change in IBNR Accrual	(3) Capitation Fees	Stop Loss Recovery	Total Claims Expense	
Wheeling	\$ 102,679	1,568	\$ 36,012	\$ 1,038,771	\$ (65,148)	\$ 501,717	\$ -	\$ 1,475,340	\$ 1,614,031
Winfield	2,167	36	831	31,828	1,485	13,832	-	47,145	50,143
Winnetka	3,248	55	1,268	19,801	(3,894)	20,337	-	36,244	40,760
Wood Dale	33,372	548	12,551	312,282	(1,320)	261,957	-	572,919	618,842
Woodridge	136,727	1,287	29,621	1,114,047	(13,601)	433,569	-	1,534,015	1,700,363
WSCDC	4,460	76	1,754	12,242	(330)	25,338	-	37,250	43,464
Grand Total	5,438,833	68,415	1,576,546	54,377,694	(1,149,048)	27,060,424	(547,639)	79,741,431	86,756,810

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

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

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

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account
Year Ended June 30, 2024**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Algon-Lake Hills FPD	\$ 117,773	\$ (1,299)	\$ -	\$ 15,861	\$ 12,975	\$ 145,310
Algonquin	202,758	27,650	(7)	29,749	24,034	284,184
Barrington	1,061,219	43,278	-	53,556	55,254	1,213,307
Bartlett Fire PD	2,718	239	-	7,322	2,224	12,503
Batavia	316,633	8,275	-	90,138	89,496	504,542
Batavia Library	1,880	3,841	-	1,803	240	7,764
Beach Park	21,853	(425)	-	2,260	1,941	25,629
Beecher	42,073	(167)	-	4,517	3,688	50,111
Bensenville	968,194	17,652	-	66,500	70,918	1,123,264
Berkeley	115,129	17,643	-	8,227	7,184	148,183
Bloomingtondale	1,466,340	70,673	(26,425)	66,905	72,823	1,650,316
Boone County	9,856	(2,617)	-	41,442	33,634	82,315
Buffalo Grove	387,090	20,381	(66,720)	80,628	71,766	493,145
Burr Ridge	563,847	53,522	-	26,573	28,882	672,824
Byron FPD	808	(348)	-	1,755	181	2,396
Campton Hills	179	(476)	-	864	118	685
Carol Stream	2,737,292	265,418	-	130,930	145,036	3,278,676
Carpentersville	2,317,787	13,379	-	152,250	169,820	2,653,236
Cary	129,044	9,798	-	11,012	8,757	158,611
Cary Fire Prtct Dist	916	(663)	-	1,531	89	1,873
Caseyville	532	(676)	-	2,271	262	2,389
Centralia	(3,744)	(360)	-	7,222	2,590	5,708
Channahon	23,652	8,794	-	6,465	4,477	43,388
Clarendon Hills	603,653	37,504	(2,055)	28,398	31,691	699,191
Coal City	28,642	(412)	-	6,128	6,067	40,425
Collinsville	970,828	(1,870)	(500,000)	113,011	115,028	696,997
Colona	56,788	(468)	-	7,433	7,047	70,800
Comm PD LaGrnge Park	-	5,574	(4,150)	847	52	2,323

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Countryside	\$ 1,112,517	\$ 43,863	\$ -	\$ 51,290	\$ 56,260	\$ 1,263,930
Crest Hill	172,653	3,479	-	21,745	21,416	219,293
Crete	163,682	3,618	-	15,902	15,570	198,772
Crete Township	6,967	(325)	7,533	2,723	2,004	18,902
Crystal Lake	407,803	14,809	-	81,870	72,994	577,476
Darien	969,296	38,565	(70,000)	42,568	46,637	1,027,066
Deerfield	2,154,085	14,217	920	157,454	173,059	2,499,735
DeKalb	575,345	184,593	-	139,167	144,025	1,043,130
DeKalb County	(125,622)	62,127	-	39,560	23,554	(381)
Des Plaines	2,569,093	79,932	(920)	256,176	275,735	3,180,016
DU-Comm	294,828	46,237	-	21,013	19,375	381,453
East Moline	(193,469)	(13,704)	260,542	38,664	27,552	119,585
Edwardsville	-	(9,653)	-	7,277	280	(2,096)
Effingham	170,544	(3,176)	-	26,001	20,959	214,328
Elk Grove Village	1,108,719	68,250	-	117,867	99,855	1,394,691
Evanston	4,658,087	216,099	(2,406,503)	248,213	246,477	2,962,373
FP Dist-DuPage Co	1,180,936	(250,433)	(137,320)	132,662	137,155	1,063,000
FPD Winnebago County	228,194	15,182	(58,000)	12,709	13,135	211,220
FPDKC	188,319	12,897	-	15,498	13,758	230,472
Franklin Park	383,570	18,428	-	53,727	49,892	505,617
Freeport	32,620	(7,380)	(1,400)	23,427	14,672	61,939
Gilberts	138,344	16,447	-	9,258	9,790	173,839
Glen Carbon	124,010	(1,635)	-	18,266	14,683	155,324
Glen Ellyn	512,290	62,656	-	64,528	63,271	702,745
Glencoe	366,326	12,824	-	31,395	27,023	437,568
Glenview	321,120	47,703	-	60,002	40,156	468,981
Glenview Park Distr	114,032	21,117	-	16,952	10,790	162,891
Granite City	-	(7,781)	-	4,339	-	(3,442)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Grayslake	\$ 556	\$ (399)	\$ -	\$ 5,420	\$ 1,825	\$ 7,402
Hanover Park	2,930,195	95,680	-	192,090	214,755	3,432,720
Highland Park	994,009	24,461	-	136,033	135,533	1,290,036
Highwood	83,125	868	-	5,597	4,872	94,462
Hinsdale	2,366,954	38,214	-	108,087	122,121	2,635,376
Hoffman Estates	1,996,169	40,578	(27,229)	163,330	162,139	2,334,987
Homer Glen	(45,760)	6,202	79,608	4,248	1,834	46,132
Homewood	(108)	7,877	(391)	32,841	25,700	65,919
Homewood Library	44,240	8,695	(1,430)	2,462	2,348	56,315
Huntley	87,177	32,262	-	18,071	13,981	151,491
Indian Head Park	252,961	23,360	(26,493)	11,205	12,259	273,292
Itasca	115,546	(1,144)	-	16,995	13,911	145,308
JAWA	383,089	15,123	-	16,871	19,376	434,459
Justice	235,861	40,253	-	13,007	13,086	302,207
La Grange	382,378	87,786	(878)	21,738	20,936	511,960
LaGrange Park	637,503	52,351	(917)	29,244	32,435	750,616
Lake County	308,333	1,141,829	(12,549)	282,260	143,375	1,863,248
Lake County FPD	26,726	92,630	(1,965)	23,413	9,005	149,809
Lake in the Hills	-	18,626	-	10,297	938	29,861
Lake Zurich	718,889	111,038	-	51,051	48,765	929,743
Lee County	36,639	(5,004)	33,739	23,926	18,329	107,629
Libertyville	1,098,616	21,108	-	102,712	108,243	1,330,679
Lindenhurst	846	(986)	-	2,449	248	2,557
Lisle	145,902	7,659	-	20,738	17,101	191,400
Lisle Park District	53,265	4,908	-	6,221	5,404	69,798
Lisle Woodridge FPD	329,333	28,035	-	39,007	36,429	432,804
Lockport	217,387	4,205	-	36,838	33,898	292,328
Lombard	1,933,300	153,733	-	118,562	122,692	2,328,287

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
McHenry County	\$ 586,843	\$ 559,062	\$ (29,980)	\$ 303,085	\$ 277,146	\$ 1,696,156
McHenry Cty Con Dist	4,979	5,708	-	6,832	2,215	19,734
McHenry-city	132,920	5,603	(134)	27,834	21,470	187,693
Mokena	1,731,469	34,105	(2,276)	87,959	101,832	1,953,089
Monee	72,926	2,358	-	9,309	7,274	91,867
Monroe	2,773	(2,661)	932,645	12,388	5,465	950,610
Montgomery	408,710	88,555	-	23,480	22,249	542,994
Morton Grove	1,571,358	(2,412)	(2,320)	81,392	79,880	1,727,898
Mount Prospect	3,514,594	83,685	7,760	255,019	270,773	4,131,831
MPEA	278,504	23,777	-	22,126	24,147	348,554
Mundelein	4,516	4,564	-	14,799	-	23,879
Muni Cons Dispatch	31,578	26,082	-	2,880	2,668	63,208
Naperville Park Dist	318,891	48,625	-	32,805	28,369	428,690
New Baden	19,005	(920)	17,087	4,211	3,562	42,945
North Aurora	208,365	50,742	(2,430)	14,311	12,457	283,445
North Riverside	709,176	(163)	-	86,797	91,967	887,777
Northbrook	3,028,541	329,886	(1,997,113)	247,308	270,421	1,879,043
Northbrook Library	(31,819)	2,680	31	13,039	11,669	(4,400)
Northbrook Park Dist	389	12,399	(32)	4,434	471	17,661
NWCD	110,759	5,271	-	19,939	15,304	151,273
Oak Park Public Libr	176,542	790	-	13,808	10,582	201,722
Oak Park Township	43,881	(647)	21,871	7,148	5,242	77,495
Oswego	608,153	41,326	-	48,739	47,882	746,100
Oswego Township	551	10,319	-	1,658	314	12,842
Oswegoland PD	310,810	42,928	(4,842)	18,997	19,571	387,464
Palatine	21,011	2,297	-	75,182	57,497	155,987
Palatine PD	30,973	17,753	18,468	14,777	10,978	92,949
Park Ridge	1,158,519	79,734	(2,702)	94,788	95,294	1,425,633

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Pekin	\$ 455	\$ (13,047)	\$ (3,395)	\$ 38,665	\$ 24,785	\$ 47,463
Peotone	24,988	808	-	6,405	6,136	38,337
Peru	(2,650)	(3,997)	(16,812)	7,452	1,705	(14,302)
Pingree Grove	-	(560)	-	679	-	119
Plainfield	2,034,029	18,035	-	126,015	140,666	2,318,745
Princeton	49,469	(904)	-	27,564	25,586	101,715
River Forest	453,370	22,095	-	41,126	43,055	559,646
River Grove	9,137	(4,781)	-	11,712	9,072	25,140
Rochelle	71,528	(4,718)	-	29,279	23,666	119,755
Rock Falls	189,972	(5,552)	-	32,984	34,551	251,955
Rolling Meadows	2,301,867	34,073	(889,608)	124,561	135,859	1,706,752
Roscoe	68,253	8,988	-	5,114	4,106	86,461
Roselle	39,447	5,599	-	13,447	8,535	67,028
Round Lake Beach	-	3,525	-	3,291	119	6,935
Schaumburg	2,270,368	124,793	83,350	261,688	276,660	3,016,859
SEECOM	61,981	2,140	-	8,176	8,072	80,369
Skokie Park District	137	94	-	1,179	25	1,435
South Chicago Height	13,681	27,471	-	4,633	2,842	48,627
South Holland	112,103	(3,182)	-	34,658	27,072	170,651
Spring Grove	39,522	(802)	-	3,528	3,426	45,674
St. Charles	(6,822)	11	-	34,715	17,523	45,427
St. Charles PD	-	4,218	-	5,564	135	9,917
Steger	293,145	3,168	-	16,893	17,207	330,413
Streamwood	4,798,703	225,380	(125,286)	223,556	255,856	5,378,209
Summit	159,817	9,698	-	16,158	14,066	199,739
Swansea	23,276	(801)	-	10,323	8,103	40,901
Trenton	(1,569)	(321)	7,256	1,876	1,636	8,878
Warrenville	142,752	8,187	-	15,239	12,080	178,258

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Changes in Due to Members - Terminal Reserve Account (Continued)
Year Ended June 30, 2024**

	Due to Members - Beginning	Internal Transfers	Member Contributions / Withdrawals	Investment Income	Unrealized Gains/(Losses)	Due to Members - Ending
Washington	\$ 130,423	\$ (1,477)	\$ -	\$ 23,827	\$ 22,871	\$ 175,644
Wauconda	1,940	(572)	55,982	10,327	7,408	75,085
West Chicago	1,770,614	57,640	(1,085,840)	74,428	80,099	896,941
West Dundee	44,557	9,737	-	8,919	5,996	69,209
Westchester	47,164	6,826	(2,895)	17,947	13,742	82,784
Westmont PD	331,790	7,112	21,688	14,935	17,211	392,736
Wheaton	681,299	75,886	(125,542)	88,095	86,313	806,051
Wheeling	2,245,833	150,388	-	161,948	171,647	2,729,816
Winfield	170,352	(6)	579	19,030	20,131	210,086
Winnetka	218,481	(5,685)	168,264	45,143	33,602	459,805
Wood Dale	2,894,867	56,283	-	144,980	167,755	3,263,885
Wood River	149,009	(1,379)	-	18,155	15,871	181,656
Woodridge	1,176,000	44,273	-	53,784	58,514	1,332,571
Woodridge Library	13,177	(768)	(89)	1,592	865	14,777
WSCDC	276,897	5,174	-	14,407	15,488	311,966
Grand Total	83,465,439	5,667,240	(5,919,325)	7,519,605	7,264,645	97,997,604

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Member Contribution - Terminal Reserve Account
Year Ended June 30, 2023**

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Algon-Lake Hills FPD	\$ -	\$ 1,358,285	\$ 1,358,285	\$ -	\$ -
Algonquin	-	2,609,733	2,609,726	(7)	(7)
Barrington	-	2,207,263	2,207,263	-	-
Bartlett Fire PD	-	1,408,406	1,408,406	-	-
Batavia	-	4,447,683	4,447,683	-	-
Batavia Library	-	410,776	410,776	-	-
Beach Park	-	174,390	174,390	-	-
Beecher	-	388,081	388,081	-	-
Bensenville	-	2,266,270	2,266,270	-	-
Berkeley	-	610,013	610,013	-	-
Bloomington	-	1,974,282	1,947,857	(26,425)	(26,425)
Boone County	-	3,604,014	3,604,014	-	-
Buffalo Grove	(66,720)	5,698,196	5,698,196	-	(66,720)
Burr Ridge	-	792,787	792,787	-	-
Byron FPD	-	410,709	410,709	-	-
Campton Hills	-	196,281	196,281	-	-
Carol Stream	-	3,339,183	3,339,183	-	-
Carpentersville	-	3,640,961	3,640,961	-	-
Cary	-	995,160	995,160	-	-
Cary Fire Prtct Dist	-	372,554	372,554	-	-
Caseyville	-	525,571	525,571	-	-
Centralia	-	1,306,926	1,306,926	-	-
Channahon	-	722,160	722,160	-	-
Clarendon Hills	(2,055)	675,700	675,700	-	(2,055)
Coal City	-	305,963	305,963	-	-
Collinsville	(500,000)	4,990,769	4,990,769	-	(500,000)
Colona	-	435,862	435,862	-	-
Comm PD LaGrnge Park	-	205,375	201,225	(4,150)	(4,150)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Funding Adjustment				Adjusted Member Contributions / Withdrawals
	Member Contributions	Funding Owed	Funding Paid	Over / (Under) Paid	
Countryside	\$ -	\$ 1,423,604	\$ 1,423,604	\$ -	\$ -
Crest Hill	-	1,109,150	1,109,150	-	-
Crete	-	829,812	829,812	-	-
Crete Township	7,533	279,692	279,692	-	7,533
Crystal Lake	-	5,760,614	5,760,614	-	-
Darien	(70,000)	1,193,136	1,193,136	-	(70,000)
Deerfield	-	4,297,569	4,298,489	920	920
DeKalb	-	5,653,084	5,653,084	-	-
DeKalb County	-	5,215,242	5,215,242	-	-
Des Plaines	-	8,202,354	8,201,434	(920)	(920)
DU-Comm	-	1,345,731	1,345,731	-	-
East Moline	260,542	4,156,796	4,156,796	-	260,542
Edwardsville	-	1,800,695	1,800,695	-	-
Effingham	-	2,290,749	2,290,749	-	-
Elk Grove Village	-	9,379,778	9,379,778	-	-
Evanston	(2,406,503)	12,240,725	12,240,725	-	(2,406,503)
FP Dist-DuPage Co	-	5,417,320	5,280,000	(137,320)	(137,320)
FPD Winnebago County	(58,000)	519,858	519,858	-	(58,000)
FPDKC	-	1,102,767	1,102,767	-	-
Franklin Park	-	3,367,586	3,367,586	-	-
Freeport	(1,400)	2,938,386	2,938,386	-	(1,400)
Gilberts	-	332,757	332,757	-	-
Glen Carbon	-	1,617,864	1,617,864	-	-
Glen Ellyn	-	3,349,449	3,349,449	-	-
Glencoe	-	2,410,028	2,410,028	-	-
Glenview	-	6,990,599	6,990,599	-	-
Glenview Park Distr	-	2,090,118	2,090,118	-	-
Granite City	-	1,108,173	1,108,173	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Grayslake	\$ -	\$ 1,005,585	\$ 1,005,585	\$ -	\$ -
Hanover Park	-	4,490,463	4,490,463	-	-
Highland Park	-	6,614,997	6,614,997	-	-
Highwood	-	418,207	418,207	-	-
Hinsdale	-	2,261,159	2,261,159	-	-
Hoffman Estates	-	8,064,690	8,037,461	(27,229)	(27,229)
Homer Glen	79,608	704,248	704,248	-	79,608
Homewood	(391)	3,053,966	3,053,966	-	(391)
Homewood Library	(1,430)	141,550	141,550	-	(1,430)
Huntley	-	1,713,614	1,713,614	-	-
Indian Head Park	(26,493)	317,711	317,711	-	(26,493)
Itasca	-	1,453,623	1,453,623	-	-
JAWA	-	287,535	287,535	-	-
Justice	-	606,145	606,145	-	-
La Grange	(878)	1,206,823	1,206,823	-	(878)
LaGrange Park	(917)	737,563	737,563	-	(917)
Lake County	(14,514)	42,333,821	42,335,786	1,965	(12,549)
Lake County FPD	-	4,110,940	4,108,975	(1,965)	(1,965)
Lake in the Hills	-	2,434,885	2,434,885	-	-
Lake Zurich	-	2,918,140	2,918,140	-	-
Lee County	33,739	2,306,620	2,306,620	-	33,739
Libertyville	-	3,768,403	3,768,403	-	-
Lindenhurst	-	573,969	573,969	-	-
Lisle	-	1,747,471	1,747,471	-	-
Lisle Park District	-	467,277	467,277	-	-
Lisle Woodridge FPD	-	2,402,112	2,402,112	-	-
Lockport	-	2,373,271	2,373,271	-	-
Lombard	-	4,817,767	4,817,767	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
McHenry County	\$ -	\$ 19,890,484	\$ 19,860,504	\$ (29,980)	\$ (29,980)
McHenry Cty Con Dist	-	1,285,089	1,285,089	-	-
McHenry-city	-	2,653,106	2,652,972	(134)	(134)
Mokena	(2,276)	1,330,793	1,330,793	-	(2,276)
Monee	-	868,090	868,090	-	-
Monroe	928,029	2,029,631	2,034,247	4,616	932,645
Montgomery	-	1,379,180	1,379,180	-	-
Morton Grove	(2,320)	4,209,631	4,209,631	-	(2,320)
Mount Prospect	-	8,936,958	8,944,718	7,760	7,760
MPEA	-	639,430	639,430	-	-
Mundelein	-	3,779,632	3,779,632	-	-
Muni Cons Dispatch	-	181,998	181,998	-	-
Naperville Park Dist	-	2,490,498	2,490,498	-	-
New Baden	17,087	336,423	336,423	-	17,087
North Aurora	(2,430)	1,069,896	1,069,896	-	(2,430)
North Riverside	-	3,081,393	3,081,393	-	-
Northbrook	(2,000,000)	7,040,299	7,043,186	2,887	(1,997,113)
Northbrook Library	-	908,371	908,402	31	31
Northbrook Park Dist	-	1,034,820	1,034,788	(32)	(32)
NWCD	-	1,916,342	1,916,342	-	-
Oak Park Public Libr	-	1,330,474	1,330,474	-	-
Oak Park Township	21,871	737,592	737,592	-	21,871
Oswego	-	2,510,548	2,510,548	-	-
Oswego Township	-	358,442	358,442	-	-
Oswegoland PD	-	790,280	785,438	(4,842)	(4,842)
Palatine	-	7,268,610	7,268,610	-	-
Palatine PD	18,468	1,495,782	1,495,782	-	18,468
Park Ridge	(2,702)	4,431,844	4,431,844	-	(2,702)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Member Contributions	Funding Adjustment			Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid	Over / (Under) Paid	
Pekin	\$ (3,395)	\$ 4,731,205	\$ 4,731,205	\$ -	\$ (3,395)
Peotone	-	362,610	362,610	-	-
Peru	(16,812)	1,549,347	1,549,347	-	(16,812)
Pingree Grove	-	173,262	173,262	-	-
Plainfield	-	2,991,257	2,991,257	-	-
Princeton	-	1,729,595	1,729,595	-	-
River Forest	-	1,568,112	1,568,112	-	-
River Grove	-	1,108,463	1,108,463	-	-
Rochelle	-	2,566,510	2,566,510	-	-
Rock Falls	-	1,253,515	1,253,515	-	-
Rolling Meadows	(1,050,000)	3,617,132	3,777,524	160,392	(889,608)
Roscoe	-	454,036	454,036	-	-
Roselle	-	1,663,125	1,663,125	-	-
Round Lake Beach	-	815,676	815,676	-	-
Schaumburg	-	9,418,243	9,501,593	83,350	83,350
SEECOM	-	412,902	412,902	-	-
Skokie Park District	-	296,154	296,154	-	-
South Chicago Height	-	593,249	593,249	-	-
South Holland	-	3,233,180	3,233,180	-	-
Spring Grove	-	190,326	190,326	-	-
St. Charles	-	5,229,355	5,229,355	-	-
St. Charles PD	-	1,392,978	1,392,978	-	-
Steger	-	743,424	743,424	-	-
Streamwood	(125,318)	3,997,095	3,997,127	32	(125,286)
Summit	-	1,207,268	1,207,268	-	-
Swansea	-	954,823	954,823	-	-
Trenton	7,256	139,899	139,899	-	7,256
Warrenville	-	1,384,841	1,384,841	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Member Contribution - Terminal Reserve Account (Continued)
Year Ended June 30, 2023

	Member Contributions	Funding Adjustment		Over / (Under) Paid	Adjusted Member Contributions / Withdrawals
		Funding Owed	Funding Paid		
Washington	\$ -	\$ 1,338,887	\$ 1,338,887	\$ -	\$ -
Wauconda	55,982	1,100,048	1,100,048	-	55,982
West Chicago	(1,001,050)	2,385,572	2,300,782	(84,790)	(1,085,840)
West Dundee	-	1,033,540	1,033,540	-	-
Westchester	(2,895)	1,731,706	1,731,706	-	(2,895)
Westmont PD	-	242,312	264,000	21,688	21,688
Wheaton	-	4,586,571	4,461,029	(125,542)	(125,542)
Wheeling	-	5,738,740	5,738,740	-	-
Winfield	-	682,305	682,884	579	579
Winnetka	168,842	4,555,989	4,555,411	(578)	168,264
Wood Dale	-	2,212,542	2,212,542	-	-
Wood River	-	1,342,957	1,342,957	-	-
Woodridge	-	1,592,781	1,592,781	-	-
Woodridge Library	-	226,968	226,879	(89)	(89)
WSCDC	-	465,379	465,379	-	-
Grand Total	(5,759,542)	412,829,059	412,669,276	(159,783)	(5,919,325)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - Terminal Reserve Account
Year Ended June 30, 2024**

	Total Account Balances June 30, 2023	Total Account Balances June 30, 2024	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Algon-Lake Hills FPD	\$ 257,311	\$ 266,478	\$ 261,895	\$ 15,861	\$ 12,975	\$ 28,836
Algonquin	455,473	514,819	485,146	29,749	24,034	53,783
Barrington	1,066,849	1,163,758	1,115,304	53,556	55,254	108,810
Bartlett Fire PD	42,529	47,263	44,896	7,322	2,224	9,546
Batavia	1,617,995	1,994,986	1,806,490	90,138	89,496	179,634
Batavia Library	3,439	6,219	4,829	1,803	240	2,043
Beach Park	39,033	39,334	39,183	2,260	1,941	4,201
Beecher	73,734	75,153	74,444	4,517	3,688	8,205
Bensenville	1,397,377	1,465,595	1,431,486	66,500	70,918	137,418
Berkeley	135,060	154,975	145,017	8,227	7,184	15,411
Bloomington	1,420,926	1,518,978	1,469,952	66,905	72,823	139,728
Boone County	583,202	774,600	678,901	41,442	33,634	75,076
Buffalo Grove	1,600,817	1,296,407	1,448,612	80,628	71,766	152,394
Burr Ridge	544,612	621,348	582,980	26,573	28,882	55,455
Byron FPD	4,364	2,932	3,648	1,755	181	1,936
Campton Hills	2,725	2,031	2,379	864	118	982
Carol Stream	2,768,183	3,086,973	2,927,577	130,930	145,036	275,966
Carpentersville	3,422,821	3,432,869	3,427,846	152,250	169,820	322,070
Cary	172,890	180,638	176,763	11,012	8,757	19,769
Cary Fire Prtct Dist	4,529	(942)	1,794	1,531	89	1,620
Caseyville	6,090	4,498	5,294	2,271	262	2,533
Centralia	45,613	58,922	52,267	7,222	2,590	9,812
Channahon	84,752	96,000	90,376	6,465	4,477	10,942
Clarendon Hills	609,695	669,678	639,686	28,398	31,691	60,089
Coal City	122,802	122,125	122,464	6,128	6,067	12,195
Collinsville	2,317,582	2,326,115	2,321,848	113,011	115,028	228,039
Colona	143,264	141,236	142,250	7,433	7,047	14,480
Comm PD LaGrnge Park	-	2,114	1,057	847	52	899

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Total Account Balances June 30, 2023	Total Account Balances June 30, 2024	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Countryside	\$ 1,092,845	\$ 1,178,386	\$ 1,135,615	\$ 51,290	\$ 56,260	\$ 107,550
Crest Hill	429,330	435,231	432,281	21,745	21,416	43,161
Crete	312,397	316,176	314,286	15,902	15,570	31,472
Crete Township	36,622	44,272	40,447	2,723	2,004	4,727
Crystal Lake	1,342,796	1,603,985	1,473,390	81,870	72,994	154,864
Darien	937,442	945,332	941,388	42,568	46,637	89,205
Deerfield	3,488,976	3,497,468	3,493,222	157,454	173,059	330,513
DeKalb	2,760,593	3,053,733	2,907,163	139,167	144,025	283,192
DeKalb County	654,539	296,342	475,441	39,560	23,554	63,114
Des Plaines	5,342,728	5,788,775	5,565,752	256,176	275,735	531,911
DU-Comm	365,510	416,654	391,082	21,013	19,375	40,388
East Moline	393,035	719,243	556,138	38,664	27,552	66,216
Edwardsville	-	22,586	5,647	7,277	280	7,557
Effingham	413,452	432,691	423,072	26,001	20,959	46,960
Elk Grove Village	2,000,786	2,030,373	2,015,579	117,867	99,855	217,722
Evanston	5,840,977	4,109,379	4,975,178	248,213	246,477	494,690
FP Dist-DuPage Co	2,734,070	2,802,923	2,768,496	132,662	137,155	269,817
FPD Winnebago County	282,685	247,583	265,134	12,709	13,135	25,844
FPDKC	267,638	287,787	277,713	15,498	13,758	29,256
Franklin Park	971,764	1,042,363	1,007,064	53,727	49,892	103,619
Freeport	379,734	212,600	296,167	23,427	14,672	38,099
Gilberts	186,186	209,012	197,599	9,258	9,790	19,048
Glen Carbon	285,241	307,513	296,377	18,266	14,683	32,949
Glen Ellyn	1,212,338	1,341,933	1,277,135	64,528	63,271	127,799
Glencoe	525,560	565,363	545,461	31,395	27,023	58,418
Glenview	729,923	891,224	810,574	60,002	40,156	100,158
Glenview Park Distr	201,338	234,256	217,798	16,952	10,790	27,742
Granite City	-	(3,296)	(824)	4,339	-	4,339

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Total Account Balances June 30, 2023	Total Account Balances June 30, 2024	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Grayslake	\$ 31,899	\$ 41,755	\$ 36,827	\$ 5,420	\$ 1,825	\$ 7,245
Hanover Park	4,197,457	4,472,255	4,334,856	192,090	214,755	406,845
Highland Park	2,767,899	2,703,605	2,735,752	136,033	135,533	271,566
Highwood	96,828	99,890	98,359	5,597	4,872	10,469
Hinsdale	2,403,359	2,526,666	2,465,013	108,087	122,121	230,208
Hoffman Estates	3,351,139	3,194,462	3,272,800	163,330	162,139	325,469
Homer Glen	(5,800)	79,873	37,037	4,248	1,834	6,082
Homewood	491,025	546,472	518,748	32,841	25,700	58,541
Homewood Library	42,790	51,985	47,388	2,462	2,348	4,810
Huntley	259,665	304,772	282,218	18,071	13,981	32,052
Indian Head Park	244,150	250,754	247,452	11,205	12,259	23,464
Itasca	270,905	290,657	280,781	16,995	13,911	30,906
JAWA	376,598	405,626	391,112	16,871	19,376	36,247
Justice	238,798	289,512	264,155	13,007	13,086	26,093
La Grange	370,676	474,505	422,591	21,738	20,936	42,674
LaGrange Park	616,920	692,486	654,703	29,244	32,435	61,679
Lake County	1,566,344	4,221,744	2,894,044	282,260	143,375	425,635
Lake County FPD	124,997	238,522	181,759	23,413	9,005	32,418
Lake in the Hills	-	37,888	18,944	10,297	938	11,235
Lake Zurich	902,668	1,065,973	984,320	51,051	48,765	99,816
Lee County	345,737	394,234	369,986	23,926	18,329	42,255
Libertyville	2,124,704	2,245,099	2,184,901	102,712	108,243	210,955
Lindenhurst	6,068	3,938	5,003	2,449	248	2,697
Lisle	328,849	361,502	345,176	20,738	17,101	37,839
Lisle Park District	104,814	113,357	109,085	6,221	5,404	11,625
Lisle Woodridge FPD	704,938	765,703	735,321	39,007	36,429	75,436
Lockport	659,779	708,711	684,245	36,838	33,898	70,736
Lombard	2,351,046	2,602,079	2,476,563	118,562	122,692	241,254

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Total Account Balances June 30, 2023	Total Account Balances June 30, 2024	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
McHenry County	\$ 4,730,060	\$ 6,458,353	\$ 5,594,206	\$ 303,085	\$ 277,146	\$ 580,231
McHenry Cty Con Dist	36,635	52,766	44,701	6,832	2,215	9,047
McHenry-city	415,380	451,368	433,374	27,834	21,470	49,304
Mokena	2,000,532	2,110,469	2,055,500	87,959	101,832	189,791
Monee	149,597	144,063	146,830	9,309	7,274	16,583
Monroe	(505,120)	725,754	110,317	12,388	5,465	17,853
Montgomery	396,406	501,798	449,102	23,480	22,249	45,729
Morton Grove	1,913,767	1,311,004	1,612,385	81,392	79,880	161,272
Mount Prospect	5,223,131	5,708,031	5,465,581	255,019	270,773	525,792
MPEA	474,718	500,126	487,422	22,126	24,147	46,273
Mundelein	(29,802)	28,332	(735)	14,799	-	14,799
Muni Cons Dispatch	49,860	57,828	53,844	2,880	2,668	5,548
Naperville Park Dist	528,296	616,996	572,646	32,805	28,369	61,174
New Baden	64,984	78,789	71,887	4,211	3,562	7,773
North Aurora	222,859	280,036	251,447	14,311	12,457	26,768
North Riverside	1,817,411	1,895,317	1,856,364	86,797	91,967	178,764
Northbrook	6,080,641	4,836,340	5,458,491	247,308	270,421	517,729
Northbrook Library	235,416	235,677	235,546	13,039	11,669	24,708
Northbrook Park Dist	8,962	10,058	9,510	4,434	471	4,905
NWCD	292,033	325,779	308,906	19,939	15,304	35,243
Oak Park Public Libr	206,224	220,968	213,596	13,808	10,582	24,390
Oak Park Township	98,417	113,230	105,823	7,148	5,242	12,390
Oswego	937,147	995,861	966,505	48,739	47,882	96,621
Oswego Township	2,537	10,116	6,326	1,658	314	1,972
Oswegoland PD	370,590	419,496	395,043	18,997	19,571	38,568
Palatine	1,094,280	1,226,920	1,160,600	75,182	57,497	132,679
Palatine PD	198,222	244,962	221,592	14,777	10,978	25,755
Park Ridge	1,679,812	2,167,220	1,923,516	94,788	95,294	190,082

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2024

	Total Account Balances June 30, 2023	Total Account Balances June 30, 2024	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Pekin	\$ 153,558	\$ 847,022	\$ 500,290	\$ 38,665	\$ 24,785	\$ 63,450
Peotone	121,758	125,959	123,858	6,405	6,136	12,541
Peru	41,160	27,667	34,414	7,452	1,705	9,157
Pingree Grove	-	(3,256)	(542)	679	-	679
Plainfield	2,764,892	2,913,824	2,839,358	126,015	140,666	266,681
Princeton	503,309	529,611	516,460	27,564	25,586	53,150
River Forest	837,691	900,456	869,073	41,126	43,055	84,181
River Grove	176,923	189,328	183,126	11,712	9,072	20,784
Rochelle	464,942	490,437	477,689	29,279	23,666	52,945
Rock Falls	685,153	709,697	697,425	32,984	34,551	67,535
Rolling Meadows	3,099,873	2,384,786	2,742,329	124,561	135,859	260,420
Roscoe	79,257	86,522	82,890	5,114	4,106	9,220
Roselle	160,280	184,272	172,276	13,447	8,535	21,982
Round Lake Beach	-	9,626	2,406	3,291	119	3,410
Schaumburg	5,519,223	5,649,608	5,584,416	261,688	276,660	538,348
SEECOM	160,797	165,083	162,940	8,176	8,072	16,248
Skokie Park District	1,187	(212)	487	1,179	25	1,204
South Chicago Height	42,738	72,014	57,376	4,633	2,842	7,475
South Holland	458,615	634,296	546,456	34,658	27,072	61,730
Spring Grove	69,768	68,526	69,146	3,528	3,426	6,954
St. Charles	330,574	376,855	353,715	34,715	17,523	52,238
St. Charles PD	-	5,932	2,719	5,564	135	5,699
Steger	347,816	346,830	347,323	16,893	17,207	34,100
Streamwood	5,021,716	5,307,255	5,164,486	223,556	255,856	479,412
Summit	275,287	292,583	283,935	16,158	14,066	30,224
Swansea	163,759	163,367	163,563	10,323	8,103	18,426
Trenton	29,190	36,840	33,015	1,876	1,636	3,512
Warrenville	232,040	255,643	243,842	15,239	12,080	27,319

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Investment Income - Terminal Reserve Account (Continued)
Year Ended June 30, 2024**

	Total Account Balances June 30, 2023	Total Account Balances June 30, 2024	Average Amount Available	Investment Income Allocation	Unrealized Gain/(Loss) Allocation	Total Investment Allocation
Washington	\$ 447,206	\$ 476,106	\$ 461,656	\$ 23,827	\$ 22,871	\$ 46,698
Wauconda	116,238	182,810	149,524	10,327	7,408	17,735
West Chicago	2,107,492	1,126,148	1,616,820	74,428	80,099	154,527
West Dundee	120,792	121,254	121,022	8,919	5,996	14,915
Westchester	267,234	287,548	277,391	17,947	13,742	31,689
Westmont PD	326,755	368,050	347,403	14,935	17,211	32,146
Wheaton	1,800,086	1,684,389	1,742,237	88,095	86,313	174,408
Wheeling	3,286,906	3,642,513	3,464,709	161,948	171,647	333,595
Winfield	403,022	409,695	406,359	19,030	20,131	39,161
Winnetka	478,955	877,547	678,251	45,143	33,602	78,745
Wood Dale	3,309,993	3,462,328	3,386,160	144,980	167,755	312,735
Wood River	310,163	330,563	320,363	18,155	15,871	34,026
Woodridge	1,135,297	1,226,937	1,181,117	53,784	58,514	112,298
Woodridge Library	17,827	17,092	17,459	1,592	865	2,457
WSCDC	307,543	317,715	312,629	14,407	15,488	29,895
Grand Total	141,976,434	151,307,937	146,635,794	7,519,605	7,264,645	14,784,250

(1) Wintrust Money Market interest earned is allocated to the members based on Members Contributions for the year.

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported
Year Ended June 30, 2024**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Algon-Lake Hills FPD	\$ 62,684	\$ (15,503)	\$ 47,181	\$ -	\$ -	\$ -
Algonquin	90,332	30,764	121,096	76,319	1,762	78,081
Barrington	64,175	39,381	103,556	91,253	(62,213)	29,040
Bartlett Fire PD	65,282	10,339	75,621	1,383	(511)	872
Batavia	211,277	(9,000)	202,277	12,000	(4,811)	7,189
Batavia Library	16,339	(5,149)	11,190	122	63	185
Beach Park	517	6,804	7,321	-	-	-
Beecher	22,121	(4,555)	17,566	-	1	1
Bensenville	96,818	28,960	125,778	53,041	(869)	52,172
Berkeley	13,026	362	13,388	7,986	6,330	14,316
Bloomington	43,427	(9,493)	33,934	50,555	(23,379)	27,176
Boone County	203,061	(31,849)	171,212	-	-	-
Buffalo Grove	384,910	(42,543)	342,367	17,129	1,166	18,295
Burr Ridge	-	-	-	24,856	8,514	33,370
Byron FPD	15,054	(3,985)	11,069	-	-	-
Campton Hills	18,019	(10,798)	7,221	-	-	-
Carol Stream	12,121	3,626	15,747	201,162	(70,866)	130,296
Carpentersville	171,848	8,533	180,381	12,381	(2,075)	10,306
Cary	27,176	9,230	36,406	18,787	(711)	18,076
Cary Fire Prtct Dist	31,511	5,276	36,787	5,860	(5,381)	479
Caseyville	48,001	(22,040)	25,961	-	-	-
Centralia	213,739	(70,172)	143,567	-	-	-
Channahon	30,867	(5,928)	24,939	1,251	3,237	4,488
Clarendon Hills	16,671	(3,988)	12,683	70,610	(50,909)	19,701
Coal City	17,336	(3,147)	14,189	-	-	-
Collinsville	559,263	(258,210)	301,053	5,606	(2,796)	2,810
Colona	57,108	(10,479)	46,629	-	-	-
Comm PD LaGrnge Park	-	-	-	-	18,971	18,971

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2024**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Countryside	\$ 5,372	\$ 427	\$ 5,799	\$ 108,771	\$ (37,134)	\$ 71,637
Crest Hill	44,248	755	45,003	18,122	18,365	36,487
Crete	41,023	(3,106)	37,917	80	1,168	1,248
Crete Township	17,145	(7,370)	9,775	-	-	-
Crystal Lake	405,233	(64,185)	341,048	29,170	(16,037)	13,133
Darien	-	-	-	70,475	(9,996)	60,479
Deerfield	246,472	(69,113)	177,359	41,841	8,613	50,454
DeKalb	315,357	(14,311)	301,046	65,628	(31,132)	34,496
DeKalb County	399,144	(71,150)	327,994	74,888	(30,369)	44,519
Des Plaines	424,535	(71,205)	353,330	62,801	(25,767)	37,034
DU-Comm	30,789	756	31,545	44,909	(15,406)	29,503
East Moline	306,183	4,072	310,255	-	-	-
Edwardsville	-	121,992	121,992	-	-	-
Effingham	130,350	(24,924)	105,426	-	-	-
Elk Grove Village	560,023	8,903	568,926	79,598	(38,057)	41,541
Evanston	680,338	(45,591)	634,747	166,137	5,465	171,602
FP Dist-DuPage Co	199,632	(24,483)	175,149	107,347	(33,082)	74,265
FPD Winnebago County	31,593	(14,244)	17,349	4,270	(3,486)	784
FPDKC	36,040	(18,396)	17,644	54,361	(1,049)	53,312
Franklin Park	216,947	(74,257)	142,690	59,906	(15,690)	44,216
Freeport	221,429	(18,311)	203,118	-	-	-
Gilberts	3,787	9,261	13,048	30,677	(22,920)	7,757
Glen Carbon	135,265	16,476	151,741	-	-	-
Glen Ellyn	104,550	9,701	114,251	28,991	(219)	28,772
Glencoe	82,441	1,896	84,337	64,716	(18,046)	46,670
Glenview	228,108	(5,591)	222,517	121,996	(4,039)	117,957
Glenview Park Distr	131,079	(67,789)	63,290	19,616	(11,898)	7,718
Granite City	-	48,961	48,961	-	-	-

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2024

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Grayslake	\$ 28,535	\$ 53,755	\$ 82,290	\$ -	\$ -	\$ -
Hanover Park	194,738	108,035	302,773	73,493	(31,948)	41,545
Highland Park	379,538	(46,931)	332,607	46,071	(28,338)	17,733
Highwood	14,891	(7,383)	7,508	71	129	200
Hinsdale	44,194	710	44,904	72,181	(23,175)	49,006
Hoffman Estates	403,294	(15,388)	387,906	46,522	(5,176)	41,346
Homer Glen	19,481	6,422	25,903	1,915	2,000	3,915
Homewood	183,760	(6,609)	177,151	21,475	(17,017)	4,458
Homewood Library	(1)	128	127	8,041	(5,827)	2,214
Huntley	79,889	(25,734)	54,155	24,672	156	24,828
Indian Head Park	-	-	-	41,201	(44,887)	(3,686)
Itasca	90,756	(21,120)	69,636	2,871	8,737	11,608
JAWA	4,475	(962)	3,513	7,071	(4,358)	2,713
Justice	3,449	(1,047)	2,402	25,911	(10,076)	15,835
La Grange	2,091	1,150	3,241	109,439	(63,466)	45,973
LaGrange Park	-	-	-	98,710	(50,650)	48,060
Lake County	1,222,061	59,385	1,281,446	698,492	(25,715)	672,777
Lake County FPD	152,813	(40,955)	111,858	42,863	9,123	51,986
Lake in the Hills	-	139,469	139,469	-	10,121	10,121
Lake Zurich	92,081	(27,884)	64,197	61,407	16,302	77,709
Lee County	151,645	(33,267)	118,378	-	-	-
Libertyville	161,788	14,543	176,331	25,323	(12,532)	12,791
Lindenhurst	32,858	(4,880)	27,978	-	-	-
Lisle	60,354	70,816	131,170	22,685	48,025	70,710
Lisle Park District	24,967	(802)	24,165	9,562	(5,096)	4,466
Lisle Woodridge FPD	81,806	16,057	97,863	18,799	(11,783)	7,016
Lockport	115,424	44,812	160,236	20,833	(9,628)	11,205
Lombard	123,537	84,107	207,644	147,678	(73,514)	74,164

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)

Year Ended June 30, 2024

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
McHenry County	\$ 639,209	\$ (4,030)	\$ 635,179	\$ 492,476	\$ (47,178)	\$ 445,298
McHenry Cty Con Dist	86,305	(9,968)	76,337	7,977	6,781	14,758
McHenry-city	149,666	(10,481)	139,185	10,531	(7,978)	2,553
Mokena	176,421	(112,403)	64,018	27,589	(13,334)	14,255
Monee	34,468	28,101	62,569	365	583	948
Monroe	248,927	(63,642)	185,285	-	-	-
Montgomery	6,984	41,971	48,955	47,896	(11,028)	36,868
Morton Grove	298,381	1,626	300,007	17,859	8,862	26,721
Mount Prospect	390,737	35,225	425,962	51,550	(10,151)	41,399
MPEA	26,629	(9,374)	17,255	7,396	(5,373)	2,023
Mundelein	140,000	64,378	204,378	14,121	5,786	19,907
Muni Cons Dispatch	(1)	1	-	11,533	1,617	13,150
Naperville Park Dist	64,069	69,318	133,387	3,733	11,799	15,532
New Baden	41,551	(2,269)	39,282	-	-	-
North Aurora	13,732	2,336	16,068	32,417	(9,143)	23,274
North Riverside	135,566	(10,557)	125,009	372	25	397
Northbrook	409,251	(54,056)	355,195	-	35,054	35,054
Northbrook Library	42,350	(4,899)	37,451	985	(813)	172
Northbrook Park Dist	46,571	7,015	53,586	2,951	(2,323)	628
NWCD	92,081	(265)	91,816	32,266	16,441	48,707
Oak Park Public Libr	53,318	(6,667)	46,651	5,502	(4,041)	1,461
Oak Park Township	42,064	(11,170)	30,894	3,417	1,525	4,942
Oswego	57,543	117	57,660	76,187	(8,630)	67,557
Oswego Township	51,224	(16,927)	34,297	3,775	767	4,542
Oswegoland PD	9,168	878	10,046	27,849	(7,112)	20,737
Palatine	452,081	(70,476)	381,605	3,806	1,583	5,389
Palatine PD	126,587	(43,037)	83,550	10,028	(5,962)	4,066
Park Ridge	189,384	(45,649)	143,735	93,261	(54,972)	38,289

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Claims Incurred But Not Reported (Continued)

Year Ended June 30, 2024

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Pekin	\$ 193,646	\$ 104,223	\$ 297,869	\$ -	\$ -	\$ -
Peotone	7,267	3,241	10,508	-	15	15
Peru	57,988	(11,268)	46,720	-	-	-
Pingree Grove	-	34,215	34,215	-	-	-
Plainfield	104,615	(3,041)	101,574	48,357	(7,505)	40,852
Princeton	146,366	(2,837)	143,529	-	-	-
River Forest	64,616	21,630	86,246	46,810	(22,905)	23,905
River Grove	80,337	17,742	98,079	-	-	-
Rochelle	210,503	(82,494)	128,009	-	-	-
Rock Falls	88,162	(26,374)	61,788	-	-	-
Rolling Meadows	137,001	(9,221)	127,780	76,604	(2,168)	74,436
Roscoe	75,103	21,904	97,007	2,507	7,277	9,784
Roselle	78,781	(10,187)	68,594	12,153	1,323	13,476
Round Lake Beach	-	42,805	42,805	-	3,215	3,215
Schaumburg	501,249	(131,107)	370,142	98,975	(7,578)	91,397
SEECOM	25,818	5,236	31,054	9,050	5,592	14,642
Skokie Park District	1,150	7,745	8,895	-	3,057	3,057
South Chicago Height	9,777	(3,653)	6,124	11,815	(4,401)	7,414
South Holland	236,409	(8,752)	227,657	-	-	-
Spring Grove	9,682	5,848	15,530	-	-	-
St. Charles	254,506	59,275	313,781	-	8,824	8,824
St. Charles PD	-	39,275	39,275	-	78,338	78,338
Steger	54,511	2,241	56,752	12,811	1,499	14,310
Streamwood	65,162	(2,645)	62,517	236,572	(137,821)	98,751
Summit	57,598	(14,004)	43,594	83,627	(80,344)	3,283
Swansea	57,904	11,188	69,092	954	(907)	47
Trenton	4,087	2,252	6,339	-	-	-
Warrenville	82,021	14,985	97,006	39,538	(22,026)	17,512

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Incurred But Not Reported (Continued)
Year Ended June 30, 2024**

	Benefit Account			HMO Account		
	IBNR - Beginning	Change in IBNR	IBNR - Ending	IBNR - Beginning	Change in IBNR	IBNR - Ending
Washington	\$ 123,586	\$ 24,811	\$ 148,397	\$ -	\$ -	\$ -
Wauconda	65,671	1,434	67,105	-	-	-
West Chicago	44,779	22,069	66,848	53,764	(3,028)	50,736
West Dundee	59,787	359	60,146	6,685	53	6,738
Westchester	79,306	8,876	88,182	7,795	(3,898)	3,897
Westmont PD	751	194	945	5,240	16,699	21,939
Wheaton	193,350	33,708	227,058	45,244	(8,550)	36,694
Wheeling	206,750	3,369	210,119	151,410	(65,148)	86,262
Winfield	58,207	8,230	66,437	1,245	1,485	2,730
Winnetka	246,840	(47,616)	199,224	5,529	(3,894)	1,635
Wood Dale	69,568	(8,515)	61,053	25,712	(1,320)	24,392
Wood River	107,149	19,556	126,705	-	-	-
Woodridge	-	-	-	76,626	(13,601)	63,025
Woodridge Library	30,838	(11,878)	18,960	-	-	-
WSCDC	18,449	1,436	19,885	931	(330)	601
Grand Total	19,091,746	(448,612)	18,643,134	5,577,683	(1,149,048)	4,428,635

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Account Balances - All Accounts
Year Ended June 30, 2024**

	Administration	Benefit	Wellness	Terminal Reserves	Total
Algon-Lake Hills FPD	\$ 740	\$ 147,787	\$ 1,478	\$ 145,310	\$ 295,315
Algonquin	1,419	279,829	3,167	284,184	568,599
Barrington	2,049	55,128	2,081	1,213,307	1,272,565
Bartlett Fire PD	719	42,282	1,308	12,503	56,812
Batavia	2,912	1,663,220	3,950	504,542	2,174,624
Batavia Library	223	(219)	490	7,764	8,258
Beach Park	155	17,510	243	25,629	43,537
Beecher	277	32,557	408	50,111	83,353
Bensenville	1,494	475,800	2,460	1,123,264	1,603,018
Berkeley	708	20,804	700	148,183	170,395
Bloomington	2,140	3,745	2,511	1,650,316	1,658,712
Boone County	1,764	761,652	3,948	82,315	849,679
Buffalo Grove	3,813	946,335	5,514	493,145	1,448,807
Burr Ridge	603	2,215	1,163	672,824	676,805
Byron FPD	226	1,743	499	2,396	4,864
Campton Hills	171	1,886	269	685	3,011
Carol Stream	2,585	77,999	3,672	3,278,676	3,362,932
Carpentersville	1,991	1,095,919	3,794	2,653,236	3,754,940
Cary	838	39,600	1,359	158,611	200,408
Cary Fire Prtct Dist	132	(1,621)	296	1,873	680
Caseyville	334	3,723	586	2,389	7,032
Centralia	625	60,973	1,427	5,708	68,733
Channahon	551	62,402	599	43,388	106,940
Clarendon Hills	840	28,922	814	699,191	729,767
Coal City	224	93,189	480	40,425	134,318
Collinsville	2,577	1,848,855	5,733	696,997	2,554,162
Colona	290	84,077	546	70,800	155,713
Comm PD LaGrnge Park	263	428	-	2,323	3,014
Countryside	830	19,566	1,611	1,263,930	1,285,937

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2024

	Administration	Benefit	Wellness	Terminal Reserves	Total
Crest Hill	\$ 517	\$ 257,548	\$ 1,034	\$ 219,293	\$ 478,392
Crete	404	147,560	912	198,772	347,648
Crete Township	127	29,699	272	18,902	49,000
Crystal Lake	4,473	1,171,214	5,678	577,476	1,758,841
Darien	764	5,238	1,469	1,027,066	1,034,537
Deerfield	2,922	1,320,861	4,467	2,499,735	3,827,985
DeKalb	3,338	2,284,850	5,606	1,043,130	3,336,924
DeKalb County	2,810	351,384	5,637	(381)	359,450
Des Plaines	6,222	3,126,054	8,403	3,180,016	6,320,695
DU-Comm	1,618	72,018	1,953	381,453	457,042
East Moline	4,268	655,450	6,157	119,585	785,460
Edwardsville	1,514	28,582	2,141	(2,096)	30,141
Effingham	1,138	261,712	2,474	214,328	479,652
Elk Grove Village	5,578	839,052	8,773	1,394,691	2,248,094
Evanston	9,388	1,616,279	16,031	2,962,373	4,604,071
FP Dist-DuPage Co	2,683	2,000,899	6,156	1,063,000	3,072,738
FPD Winnebago County	476	61,002	727	211,220	273,425
FPDKC	1,205	83,619	1,753	230,472	317,049
Franklin Park	2,472	634,253	3,643	505,617	1,145,985
Freeport	2,047	183,102	3,618	61,939	250,706
Gilberts	230	53,577	412	173,839	228,058
Glen Carbon	917	182,444	1,772	155,324	340,457
Glen Ellyn	1,857	760,890	4,230	702,745	1,469,722
Glencoe	2,084	181,320	2,815	437,568	623,787
Glenview	5,874	508,916	7,603	468,981	991,374
Glenview Park Distr	1,317	95,305	2,481	162,891	261,994
Granite City	753	2,362	1,372	(3,442)	1,045
Grayslake	555	39,778	1,267	7,402	49,002
Hanover Park	2,940	1,438,825	4,613	3,432,720	4,879,098

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2024

	Administration	Benefit	Wellness	Terminal Reserves	Total
Highland Park	\$ 4,580	\$ 1,673,686	\$ 6,874	\$ 1,290,036	\$ 2,975,176
Highwood	203	15,240	452	94,462	110,357
Hinsdale	1,080	118,026	2,392	2,635,376	2,756,874
Hoffman Estates	4,728	1,172,084	8,140	2,334,987	3,519,939
Homer Glen	470	38,519	834	46,132	85,955
Homewood	1,929	534,188	2,975	65,919	605,011
Homewood Library	198	(43)	325	56,315	56,795
Huntley	1,523	181,692	2,120	151,491	336,826
Indian Head Park	315	170	438	273,292	274,215
Itasca	1,755	172,551	1,940	145,308	321,554
JAWA	293	6,821	297	434,459	441,870
Justice	441	12,155	802	302,207	315,605
La Grange	961	2,437	1,822	511,960	517,180
LaGrange Park	585	2,030	935	750,616	754,166
Lake County	24,819	2,716,347	42,968	1,863,248	4,647,382
Lake County FPD	2,415	114,727	3,988	149,809	270,939
Lake in the Hills	1,367	15,665	2,233	29,861	49,126
Lake Zurich	1,752	230,913	3,381	929,743	1,165,789
Lee County	1,654	324,160	3,054	107,629	436,497
Libertyville	2,845	1,119,209	3,316	1,330,679	2,456,049
Lindenhurst	255	3,363	465	2,557	6,640
Lisle	1,361	204,323	2,258	191,400	399,342
Lisle Park District	654	53,994	537	69,798	124,983
Lisle Woodridge FPD	1,315	404,686	2,328	432,804	841,133
Lockport	1,454	483,094	2,565	292,328	779,441
Lombard	4,096	505,362	5,587	2,328,287	2,843,332
McHenry County	11,459	5,310,874	20,100	1,696,156	7,038,589
McHenry Cty Con Dist	1,034	39,444	1,608	19,734	61,820
McHenry-city	1,817	308,620	2,537	187,693	500,667

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2024

	Administration	Benefit	Wellness	Terminal Reserves	Total
Mokena	\$ 668	\$ 345,037	\$ 1,461	\$ 1,953,089	\$ 2,300,255
Monee	430	67,410	941	91,867	160,648
Monroe	1,769	(212,539)	3,772	950,610	743,612
Montgomery	946	1,922	1,672	542,994	547,534
Morton Grove	3,173	(263,233)	4,439	1,727,898	1,472,277
Mount Prospect	5,388	2,087,068	9,534	4,131,831	6,233,821
MPEA	526	196,607	705	348,554	546,392
Mundelein	2,389	13,014	3,853	23,879	43,135
Muni Cons Dispatch	143	(284)	307	63,208	63,374
Naperville Park Dist	1,564	244,886	3,037	428,690	678,177
New Baden	312	42,873	431	42,945	86,561
North Aurora	627	21,349	1,373	283,445	306,794
North Riverside	1,506	1,181,746	3,058	887,777	2,074,087
Northbrook	4,449	3,464,314	6,264	1,879,043	5,354,070
Northbrook Library	923	262,770	1,097	(4,400)	260,390
Northbrook Park Dist	706	(4,548)	1,136	17,661	14,955
NWCD	1,292	206,501	1,961	151,273	361,027
Oak Park Public Libr	1,844	40,185	1,606	201,722	245,357
Oak Park Township	785	46,306	1,024	77,495	125,610
Oswego	1,739	341,809	2,835	746,100	1,092,483
Oswego Township	201	(1,361)	404	12,842	12,086
Oswegoland PD	915	68,573	1,121	387,464	458,073
Palatine	3,656	1,193,046	6,903	155,987	1,359,592
Palatine PD	1,110	174,890	1,766	92,949	270,715
Park Ridge	2,665	923,870	5,129	1,425,633	2,357,297
Pekin	3,083	855,771	4,158	47,463	910,475
Peotone	217	99,536	410	38,337	138,500
Peru	1,140	48,218	1,771	(14,302)	36,827
Pingree Grove	85	(2,971)	192	119	(2,575)

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2024

	Administration	Benefit	Wellness	Terminal Reserves	Total
Plainfield	\$ 2,472	\$ 856,074	\$ 3,219	\$ 2,318,745	\$ 3,180,510
Princeton	769	478,543	1,729	101,715	582,756
River Forest	2,370	420,648	1,971	559,646	984,635
River Grove	1,352	182,280	1,339	25,140	210,111
Rochelle	1,555	419,335	2,735	119,755	543,380
Rock Falls	1,230	522,387	1,663	251,955	777,235
Rolling Meadows	2,184	932,459	3,806	1,706,752	2,645,201
Roscoe	439	8,227	613	86,461	95,740
Roselle	1,015	136,277	1,940	67,028	206,260
Round Lake Beach	453	4,894	754	6,935	13,036
Schaumburg	11,728	3,148,785	10,588	3,016,859	6,187,960
SEECOM	384	99,967	607	80,369	181,327
Skokie Park District	398	(1,133)	292	1,435	992
South Chicago Height	333	29,812	712	48,627	79,484
South Holland	1,735	519,779	3,863	170,651	696,028
Spring Grove	136	29,414	260	45,674	75,484
St. Charles	3,192	374,900	5,578	45,427	429,097
St. Charles PD	1,035	(963)	1,644	9,917	11,633
Steger	372	49,351	786	330,413	380,922
Streamwood	1,934	402,540	3,990	5,378,209	5,786,673
Summit	1,196	120,605	1,274	199,739	322,814
Swansea	677	139,021	1,198	40,901	181,797
Trenton	134	31,090	239	8,878	40,341
Warrenville	876	102,293	1,538	178,258	282,965
Washington	824	344,731	1,608	175,644	522,807
Wauconda	555	123,630	1,266	75,085	200,536
West Chicago	1,408	380,200	2,129	896,941	1,280,678
West Dundee	625	65,183	1,145	69,209	136,162
Westchester	1,073	233,363	2,022	82,784	319,242

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Account Balances - All Accounts (Continued)
Year Ended June 30, 2024

	<u>Administration</u>	<u>Benefit</u>	<u>Wellness</u>	<u>Terminal Reserves</u>	<u>Total</u>
Westmont PD	\$ 183	\$ 6,882	\$ 398	\$ 392,736	\$ 400,199
Wheaton	2,759	1,045,202	4,786	806,051	1,858,798
Wheeling	3,708	1,235,850	6,731	2,729,816	3,976,105
Winfield	438	237,471	861	210,086	448,856
Winnetka	3,131	488,856	4,502	459,805	956,294
Wood Dale	1,615	507,392	2,162	3,263,885	3,775,054
Wood River	766	180,456	1,709	181,656	364,587
Woodridge	1,224	3,094	2,341	1,332,571	1,339,230
Woodridge Library	203	4,324	244	14,777	19,548
WSCDC	257	34,814	566	311,966	347,603
Grand Total	280,331	67,365,234	449,014	97,997,604	166,092,183

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Benefit
Year Ended June 30, 2024**

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Algon-Lake Hills FPD	\$ 57,985	\$ 1,154,648	\$ 5,583	\$ -	\$ -	\$ -	\$ 1,218,216
Algonquin	130,589	1,491,340	49,168	-	-	-	1,671,097
Barrington	-	1,454,839	12,450	4,809	53,390	-	1,525,488
Bartlett Fire PD	67,907	1,261,649	23,942	-	-	-	1,353,498
Batavia	179,797	3,846,745	61,620	21,176	-	-	4,109,338
Batavia Library	-	340,569	877	2,391	-	-	343,837
Beach Park	-	160,749	555	1,091	7,592	-	169,987
Beecher	12,331	353,661	116	2,444	-	-	368,552
Bensenville	99,359	1,490,278	10,748	1,986	-	-	1,602,371
Berkeley	33,292	298,362	4,362	3,095	-	-	339,111
Bloomington	84,451	808,589	13,995	10,049	-	-	917,084
Boone County	-	3,532,300	566	-	-	-	3,532,866
Buffalo Grove	322,570	4,814,312	29,611	-	-	-	5,166,493
Burr Ridge	-	-	2,396	5,588	62,015	-	69,999
Byron FPD	13,295	355,118	3,796	-	-	-	372,209
Campton Hills	6,280	183,854	617	532	-	-	191,283
Carol Stream	197,265	-	14,538	1,285	-	-	213,088
Carpentersville	-	3,145,010	61,421	12,639	119,750	-	3,338,820
Cary	52,023	540,960	7,146	1,946	-	-	602,075
Cary Fire Prtct Dist	16,698	321,406	1,584	4,035	-	-	343,723
Caseyville	20,599	479,903	9,659	4,810	-	-	514,971
Centralia	38,800	1,231,706	936	10,170	-	-	1,281,612
Channahon	26,205	515,471	4,348	5,012	-	-	551,036
Clarendon Hills	37,432	99,694	5,916	-	-	-	143,042
Coal City	-	295,626	1,509	-	-	-	297,135
Collinsville	159,896	4,607,821	53,542	-	-	-	4,821,259
Colona	-	420,488	1,960	-	3,711	-	426,159
Comm PD LaGrnge Park	-	-	1,163	-	7,292	-	8,455

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2024

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Countryside	\$ 70,461	\$ -	\$ 4,256	\$ -	\$ -	\$ -	\$ 74,717
Crest Hill	39,213	889,396	11,841	(741)	-	-	939,709
Crete	-	710,430	1,637	4,552	40,826	-	757,445
Crete Township	-	260,662	236	1,279	12,422	-	274,599
Crystal Lake	225,175	4,970,234	79,211	-	-	-	5,274,620
Darien	-	-	9,144	-	-	-	9,144
Deerfield	188,016	3,249,440	28,974	11,788	-	-	3,478,218
DeKalb	322,955	4,191,178	34,668	-	-	-	4,548,801
DeKalb County	185,463	3,941,653	16,918	-	-	-	4,144,034
Des Plaines	483,412	6,027,905	160,865	37,944	-	-	6,710,126
DU-Comm	-	660,043	2,435	-	-	-	662,478
East Moline	-	3,949,673	12,713	9,516	69,581	-	4,041,483
Edwardsville	98,383	1,624,202	25,403	12,149	-	-	1,760,137
Effingham	-	2,071,509	9,266	-	-	-	2,080,775
Elk Grove Village	358,389	7,532,195	108,852	86,108	6,123	-	8,091,667
Evanston	-	11,256,054	137,839	-	-	-	11,393,893
FP Dist-DuPage Co	258,289	3,049,692	27,816	15,892	-	-	3,351,689
FPD Winnebago County	23,758	263,578	2,625	1,515	-	-	291,476
FPDKC	50,895	529,710	8,027	7,290	-	-	595,922
Franklin Park	-	2,550,119	6,960	-	-	-	2,557,079
Freeport	55,466	2,796,329	14,168	4,449	-	-	2,870,412
Gilberts	18,243	89,107	571	852	-	-	108,773
Glen Carbon	73,389	1,488,233	12,066	12,986	-	(1,025)	1,585,649
Glen Ellyn	177,777	2,262,598	6,192	3,455	-	-	2,450,022
Glencoe	65,960	1,660,997	15,183	5,471	-	-	1,747,611
Glenview	262,600	4,413,264	51,203	22,082	-	-	4,749,149
Glenview Park Distr	86,020	1,617,598	16,383	22,845	-	-	1,742,846
Granite City	24,321	1,031,556	18,387	6,391	-	-	1,080,655

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2024

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Grayslake	\$ 51,957	\$ 922,421	\$ 3,492	\$ 5,239	\$ -	\$ -	\$ 983,109
Hanover Park	224,745	3,024,797	27,342	-	-	-	3,276,884
Highland Park	316,712	5,608,916	16,205	-	-	-	5,941,833
Highwood	-	390,641	2,335	-	-	-	392,976
Hinsdale	124,158	880,572	16,261	5,871	-	-	1,026,862
Hoffman Estates	271,179	6,856,033	49,842	24,196	-	-	7,201,250
Homer Glen	26,866	558,080	3,941	3,768	-	-	592,655
Homewood	-	2,757,666	21,607	-	44,534	-	2,823,807
Homewood Library	-	11,243	341	-	-	-	11,584
Huntley	86,789	1,089,368	16,893	8,489	-	-	1,201,539
Indian Head Park	-	-	735	-	12,342	-	13,077
Itasca	58,433	1,197,000	8,432	10,060	-	-	1,273,925
JAWA	10,253	67,049	990	-	-	-	78,292
Justice	-	33,446	1,551	4,759	23,330	-	63,086
La Grange	-	26,419	10,134	-	-	-	36,553
LaGrange Park	-	-	7,740	-	27,885	-	35,625
Lake County	1,841,604	22,998,211	635,129	283,918	-	-	25,758,862
Lake County FPD	169,940	2,480,550	82,248	24,218	-	-	2,756,956
Lake in the Hills	108,208	1,907,980	31,373	12,278	-	-	2,059,839
Lake Zurich	-	1,381,893	28,450	-	-	-	1,410,343
Lee County	69,823	2,158,966	9,915	12,080	-	-	2,250,784
Libertyville	182,678	3,111,859	27,468	8,176	-	-	3,330,181
Lindenhurst	23,931	534,129	1,815	5,522	-	-	565,397
Lisle	91,713	1,232,900	4,407	11,020	-	-	1,340,040
Lisle Park District	-	324,819	5,312	2,624	27,998	-	360,753
Lisle Woodridge FPD	89,197	1,821,274	26,087	13,727	-	-	1,950,285
Lockport	102,241	1,990,631	13,159	14,996	-	-	2,121,027
Lombard	61,285	2,481,001	19,963	-	5,729	-	2,567,978

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2024

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
McHenry County	\$ 1,088,288	\$ 10,699,820	\$ 109,767	\$ 64,254	\$ -	\$ -	\$ 11,962,129
McHenry Cty Con Dist	74,602	926,219	4,385	-	-	-	1,005,206
McHenry-city	136,219	2,221,966	41,425	23,975	-	-	2,423,585
Mokena	52,120	796,939	1,968	6,920	-	-	857,947
Monee	-	801,556	1,634	-	-	-	803,190
Monroe	-	1,934,490	24,498	-	-	-	1,958,988
Montgomery	-	105,306	6,230	5,612	77,976	-	195,124
Morton Grove	-	3,875,603	46,903	-	-	-	3,922,506
Mount Prospect	349,765	7,084,088	66,328	26,524	21,374	-	7,548,079
MPEA	-	480,478	13,051	-	-	-	493,529
Mundelein	224,022	3,006,461	49,134	39,174	-	-	3,318,791
Muni Cons Dispatch	-	-	774	-	-	-	774
Naperville Park Dist	-	1,751,735	18,873	-	-	-	1,770,608
New Baden	18,987	305,258	864	2,945	-	-	328,054
North Aurora	-	318,364	9,055	9,748	46,610	-	383,777
North Riverside	124,095	2,761,641	94,733	1,802	-	-	2,982,271
Northbrook	225,284	6,177,214	35,470	-	-	-	6,437,968
Northbrook Library	34,217	771,673	4,182	-	-	-	810,072
Northbrook Park Dist	41,310	755,030	24,013	9,376	-	-	829,729
NWCD	-	1,586,112	3,830	4,629	22,854	-	1,617,425
Oak Park Public Libr	-	1,145,817	646	4,674	42,811	-	1,193,948
Oak Park Township	-	592,298	9,159	3,302	31,807	-	636,566
Oswego	112,078	957,017	35,100	13,499	-	-	1,117,694
Oswego Township	14,857	194,715	1,731	1,997	-	-	213,300
Oswegoland PD	56,376	137,638	7,509	8,592	-	-	210,115
Palatine	374,101	6,562,111	44,086	9,825	-	-	6,990,123
Palatine PD	75,991	1,091,781	22,522	6,122	-	-	1,196,416
Park Ridge	-	3,055,501	12,465	17,064	195,833	-	3,280,863

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2024

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Pekin	\$ 236,111	\$ 4,383,753	\$ 11,238	\$ 21,066	\$ -	\$ -	\$ 4,652,168
Peotone	-	333,791	81	2,162	-	-	336,034
Peru	62,390	1,436,961	3,518	13,603	-	-	1,516,472
Pingree Grove	6,745	159,061	2,004	1,925	-	-	169,735
Plainfield	163,268	1,973,381	11,694	36,097	-	-	2,184,440
Princeton	-	1,687,045	11,392	-	-	-	1,698,437
River Forest	86,663	1,004,190	19,606	5,797	-	-	1,116,256
River Grove	43,526	1,033,083	5,175	-	-	-	1,081,784
Rochelle	-	2,500,364	15,772	-	-	-	2,516,136
Rock Falls	37,082	1,181,321	2,867	-	-	-	1,221,270
Rolling Meadows	145,673	2,129,690	32,749	-	-	-	2,308,112
Roscoe	-	305,973	4,262	-	-	-	310,235
Roselle	85,381	1,255,951	22,238	6,244	-	-	1,369,814
Round Lake Beach	33,032	677,523	9,542	3,114	-	-	723,211
Schaumburg	-	6,375,886	92,449	55,069	364,236	-	6,887,640
SEECOM	25,738	272,301	4,329	-	-	-	302,368
Skokie Park District	50,489	155,415	15,584	11,422	1,202	-	234,112
South Chicago Height	-	162,906	9,658	3,506	37,035	-	213,105
South Holland	153,949	3,009,205	-	-	-	-	3,163,154
Spring Grove	-	184,263	834	-	-	-	185,097
St. Charles	289,006	4,611,515	89,940	24,849	-	-	5,015,310
St. Charles PD	72,046	946,484	14,542	12,251	-	-	1,045,323
Steger	-	588,362	11,873	-	-	-	600,235
Streamwood	168,068	911,566	5,829	-	-	-	1,085,463
Summit	-	992,185	12,616	-	-	-	1,004,801
Swansea	41,517	874,886	2,593	2,794	-	-	921,790
Trenton	4,085	130,988	458	-	-	-	135,531
Warrenville	-	960,903	13,056	5,622	57,062	-	1,036,643

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Benefit (Continued)
Year Ended June 30, 2024**

	Dental ASO	Medical	Life	Vision	Dental Fully Insured	Other	Total
Washington	\$ -	\$ 1,307,726	\$ 2,170	\$ -	\$ -	\$ -	\$ 1,309,896
Wauconda	54,865	1,007,545	9,838	5,208	-	-	1,077,456
West Chicago	97,183	1,242,295	22,112	8,381	-	-	1,369,971
West Dundee	49,194	806,836	2,768	6,679	-	-	865,477
Westchester	87,985	1,460,246	8,180	6,667	-	-	1,563,078
Westmont PD	15,313	-	860	-	-	-	16,173
Wheaton	-	3,149,914	12,831	-	239,285	-	3,402,030
Wheeling	-	3,579,115	18,573	-	-	-	3,597,688
Winfield	34,271	580,210	7,424	6,472	-	-	628,377
Winnetka	184,152	4,174,936	51,132	-	-	-	4,410,220
Wood Dale	107,268	1,230,488	7,198	22,320	-	-	1,367,274
Wood River	52,228	1,247,824	7,002	5,050	-	-	1,312,104
Woodridge	-	-	6,591	-	70,845	-	77,436
Woodridge Library	-	211,777	1,115	1,016	8,157	-	222,065
WSCDC	-	360,586	4,531	1,270	15,220	-	381,607
Grand Total	13,926,211	292,835,598	3,559,689	1,338,440	1,756,827	(1,025)	313,415,740

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Funding - All Accounts - Other
Year Ended June 30, 2024**

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Algon-Lake Hills FPD	\$ -	\$ 7,446	\$ 19,304	\$ -	\$ (1,358,285)	\$ 1,358,285
Algonquin	881,297	15,965	41,374	-	(2,609,733)	2,609,726
Barrington	644,202	10,481	30,903	-	(2,207,263)	2,207,263
Bartlett Fire PD	30,587	6,596	17,726	-	(1,408,406)	1,408,406
Batavia	263,987	19,890	54,468	-	(4,447,683)	4,447,683
Batavia Library	57,883	2,476	6,580	-	(410,776)	410,776
Beach Park	-	1,219	3,183	-	(174,390)	174,390
Beecher	11,988	2,045	5,498	-	(388,081)	388,081
Bensenville	619,205	12,398	32,294	-	(2,266,270)	2,266,270
Berkeley	257,200	3,514	10,188	-	(610,013)	610,013
Bloomington	1,008,307	12,645	36,247	-	(1,974,282)	1,947,857
Boone County	-	19,881	51,267	-	(3,604,014)	3,604,014
Buffalo Grove	425,994	27,776	77,934	(66,720)	(5,698,196)	5,698,196
Burr Ridge	701,234	5,858	15,696	-	(792,787)	792,787
Byron FPD	-	2,521	6,647	-	(410,709)	410,709
Campton Hills	-	1,358	3,641	-	(196,281)	196,281
Carol Stream	3,058,270	18,514	49,310	-	(3,339,183)	3,339,183
Carpentersville	233,975	19,110	49,054	-	(3,640,961)	3,640,961
Cary	368,268	6,850	17,969	-	(995,160)	995,160
Cary Fire Prtct Dist	23,512	1,504	3,815	-	(372,554)	372,554
Caseyville	-	2,953	7,646	-	(525,571)	525,571
Centralia	-	7,189	18,125	-	(1,306,926)	1,306,926
Channahon	140,065	3,026	9,366	-	(722,160)	722,160
Clarendon Hills	516,232	4,108	12,316	(2,055)	(675,700)	675,700
Coal City	-	2,410	6,421	-	(305,963)	305,963
Collinsville	65,513	28,894	75,102	(500,000)	(4,990,769)	4,990,769
Colona	-	2,742	6,962	-	(435,862)	435,862
Comm PD LaGrnge Park	190,517	1,770	4,632	-	(205,375)	201,225

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2024

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Countryside	\$ 1,319,553	\$ 8,125	\$ 21,211	\$ -	\$ (1,423,604)	\$ 1,423,604
Crest Hill	149,207	5,208	15,025	-	(1,109,150)	1,109,150
Crete	56,024	4,594	11,750	-	(829,812)	829,812
Crete Township	-	1,376	3,717	7,533	(279,692)	279,692
Crystal Lake	379,397	28,619	77,976	-	(5,760,614)	5,760,614
Darien	1,157,060	7,403	19,531	(70,000)	(1,193,136)	1,193,136
Deerfield	738,614	22,512	58,225	-	(4,297,569)	4,298,489
DeKalb	1,001,272	28,244	74,767	-	(5,653,084)	5,653,084
DeKalb County	960,712	28,399	82,095	-	(5,215,242)	5,215,242
Des Plaines	1,324,082	42,347	125,799	-	(8,202,354)	8,201,434
DU-Comm	646,258	9,827	27,169	-	(1,345,731)	1,345,731
East Moline	-	31,022	84,291	260,542	(4,156,796)	4,156,796
Edwardsville	-	10,793	29,766	-	(1,800,695)	1,800,695
Effingham	-	12,453	33,072	-	(2,290,749)	2,290,749
Elk Grove Village	1,120,443	44,190	123,477	-	(9,379,778)	9,379,778
Evanston	2,955,679	80,788	216,868	(2,406,503)	(12,240,725)	12,240,725
FP Dist-DuPage Co	1,956,461	31,031	78,139	-	(5,417,320)	5,280,000
FPD Winnebago County	214,480	3,659	10,242	(58,000)	(519,858)	519,858
FPDKC	473,257	8,842	24,747	-	(1,102,767)	1,102,767
Franklin Park	737,988	18,349	54,170	-	(3,367,586)	3,367,586
Freeport	-	18,230	49,745	(1,400)	(2,938,386)	2,938,386
Gilberts	216,448	2,072	5,463	-	(332,757)	332,757
Glen Carbon	-	8,932	23,283	-	(1,617,864)	1,617,864
Glen Ellyn	823,983	21,320	54,123	-	(3,349,449)	3,349,449
Glencoe	609,238	14,186	38,993	-	(2,410,028)	2,410,028
Glenview	2,086,895	38,312	116,243	-	(6,990,599)	6,990,599
Glenview Park Distr	302,489	12,508	32,275	-	(2,090,118)	2,090,118
Granite City	-	6,914	20,604	-	(1,108,173)	1,108,173

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2024

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Grayslake	\$ -	\$ 6,383	\$ 16,093	\$ -	\$ (1,005,585)	\$ 1,005,585
Hanover Park	1,128,382	23,246	61,951	-	(4,490,463)	4,490,463
Highland Park	543,959	34,626	94,579	-	(6,614,997)	6,614,997
Highwood	17,003	2,283	5,944	-	(418,207)	418,207
Hinsdale	1,190,827	12,040	31,429	-	(2,261,159)	2,261,159
Hoffman Estates	706,465	41,018	115,958	-	(8,064,690)	8,037,461
Homer Glen	96,283	4,209	11,103	79,608	(704,248)	704,248
Homewood	173,140	15,002	42,018	(391)	(3,053,966)	3,053,966
Homewood Library	123,542	1,632	4,791	(1,430)	(141,550)	141,550
Huntley	470,237	10,672	31,166	-	(1,713,614)	1,713,614
Indian Head Park	322,586	2,210	6,330	(26,493)	(317,711)	317,711
Itasca	140,470	9,775	29,453	-	(1,453,623)	1,453,623
JAWA	203,381	1,495	4,367	-	(287,535)	287,535
Justice	528,415	4,035	10,608	-	(606,145)	606,145
La Grange	1,137,519	9,180	23,570	(878)	(1,206,823)	1,206,823
LaGrange Park	684,557	4,714	12,668	(917)	(737,563)	737,563
Lake County	15,766,555	216,503	591,904	(14,514)	(42,333,821)	42,335,786
Lake County FPD	1,281,854	20,101	52,030	-	(4,110,940)	4,108,975
Lake in the Hills	332,926	11,252	30,868	-	(2,434,885)	2,434,885
Lake Zurich	1,447,409	17,037	43,350	-	(2,918,140)	2,918,140
Lee County	-	15,379	40,458	33,739	(2,306,620)	2,306,620
Libertyville	369,861	16,707	51,654	-	(3,768,403)	3,768,403
Lindenhurst	-	2,339	6,233	-	(573,969)	573,969
Lisle	364,804	11,380	31,248	-	(1,747,471)	1,747,471
Lisle Park District	95,232	2,705	8,586	-	(467,277)	467,277
Lisle Woodridge FPD	407,981	11,737	32,108	-	(2,402,112)	2,402,112
Lockport	205,892	12,921	33,432	-	(2,373,271)	2,373,271
Lombard	2,141,916	28,143	79,730	-	(4,817,767)	4,817,767

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2024

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
McHenry County	\$ 7,559,904	\$ 101,291	\$ 267,158	\$ -	\$ (19,890,484)	\$ 19,860,504
McHenry Cty Con Dist	250,734	8,098	21,051	-	(1,285,089)	1,285,089
McHenry-city	178,973	12,790	37,760	-	(2,653,106)	2,652,972
Mokena	448,306	7,372	19,443	(2,276)	(1,330,793)	1,330,793
Monee	47,532	4,732	12,637	-	(868,090)	868,090
Monroe	-	18,991	51,652	928,029	(2,029,631)	2,034,247
Montgomery	1,152,164	8,418	23,472	-	(1,379,180)	1,379,180
Morton Grove	201,951	22,384	62,790	(2,320)	(4,209,631)	4,209,631
Mount Prospect	1,215,677	48,016	125,188	-	(8,936,958)	8,944,718
MPEA	131,969	3,576	10,355	-	(639,430)	639,430
Mundelein	392,390	19,404	49,046	-	(3,779,632)	3,779,632
Muni Cons Dispatch	175,511	1,549	4,164	-	(181,998)	181,998
Naperville Park Dist	664,251	15,296	40,344	-	(2,490,498)	2,490,498
New Baden	-	2,173	6,195	17,087	(336,423)	336,423
North Aurora	660,909	6,924	18,287	(2,430)	(1,069,896)	1,069,896
North Riverside	42,802	15,396	40,925	-	(3,081,393)	3,081,393
Northbrook	481,750	31,572	89,009	(2,000,000)	(7,040,299)	7,043,186
Northbrook Library	76,967	5,530	15,802	-	(908,371)	908,402
Northbrook Park Dist	184,108	5,731	15,251	-	(1,034,820)	1,034,788
NWCD	261,703	9,876	27,337	-	(1,916,342)	1,916,342
Oak Park Public Libr	102,381	8,097	26,049	-	(1,330,474)	1,330,474
Oak Park Township	81,310	5,172	14,545	21,871	(737,592)	737,592
Oswego	1,339,275	14,278	39,300	-	(2,510,548)	2,510,548
Oswego Township	137,818	2,036	5,288	-	(358,442)	358,442
Oswegoland PD	558,231	5,648	16,287	-	(790,280)	785,438
Palatine	153,672	34,782	90,033	-	(7,268,610)	7,268,610
Palatine PD	265,728	8,904	24,732	18,468	(1,495,782)	1,495,782
Park Ridge	1,059,273	25,850	65,859	(2,702)	(4,431,844)	4,431,844

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2024

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Pekin	\$ -	\$ 20,954	\$ 58,084	\$ (3,395)	\$ (4,731,205)	\$ 4,731,205
Peotone	18,977	2,063	5,534	-	(362,610)	362,610
Peru	-	8,932	23,945	(16,812)	(1,549,347)	1,549,347
Pingree Grove	-	963	2,563	-	(173,262)	173,262
Plainfield	741,930	16,212	48,676	-	(2,991,257)	2,991,257
Princeton	-	8,721	22,437	-	(1,729,595)	1,729,595
River Forest	409,222	9,922	32,713	-	(1,568,112)	1,568,112
River Grove	-	6,758	19,920	-	(1,108,463)	1,108,463
Rochelle	-	13,773	36,602	-	(2,566,510)	2,566,510
Rock Falls	-	8,382	23,863	-	(1,253,515)	1,253,515
Rolling Meadows	1,234,796	19,183	55,038	(1,050,000)	(3,617,132)	3,777,524
Roscoe	132,141	3,082	8,579	-	(454,036)	454,036
Roselle	258,786	9,755	24,768	-	(1,663,125)	1,663,125
Round Lake Beach	78,322	3,795	10,348	-	(815,676)	815,676
Schaumburg	2,306,140	53,360	171,103	-	(9,418,243)	9,501,593
SEECOM	99,260	3,063	8,209	-	(412,902)	412,902
Skokie Park District	52,574	1,476	7,993	-	(296,154)	296,154
South Chicago Height	359,822	3,595	9,730	-	(593,249)	593,249
South Holland	-	19,450	50,577	-	(3,233,180)	3,233,180
Spring Grove	-	1,320	3,909	-	(190,326)	190,326
St. Charles	110,671	28,100	75,273	-	(5,229,355)	5,229,355
St. Charles PD	316,370	8,280	23,004	-	(1,392,978)	1,392,978
Steger	128,277	3,971	10,941	-	(743,424)	743,424
Streamwood	2,914,941	20,101	54,407	(125,318)	(3,997,095)	3,997,127
Summit	179,049	6,391	17,026	-	(1,207,268)	1,207,268
Swansea	11,250	6,052	15,732	-	(954,823)	954,823
Trenton	-	1,202	3,166	7,256	(139,899)	139,899
Warrenville	319,580	7,730	20,889	-	(1,384,841)	1,384,841

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

Schedule of Funding - All Accounts - Other (Continued)
Year Ended June 30, 2024

	HMO Account	Wellness Account	Admin Account	Terminal Reserve Account	Total Funding Owed	Funding Paid
Washington	\$ -	\$ 8,097	\$ 20,894	\$ -	\$ (1,338,887)	\$ 1,338,887
Wauconda	-	6,382	16,210	55,982	(1,100,048)	1,100,048
West Chicago	975,296	10,720	29,586	(1,001,050)	(2,385,572)	2,300,782
West Dundee	146,707	5,768	15,587	-	(1,033,540)	1,033,540
Westchester	132,176	10,206	26,244	(2,895)	(1,731,706)	1,731,706
Westmont PD	218,844	1,999	5,297	-	(242,312)	264,000
Wheaton	1,096,670	24,117	63,753	-	(4,586,571)	4,461,029
Wheeling	2,013,736	33,920	93,397	-	(5,738,740)	5,738,740
Winfield	38,824	4,338	10,766	-	(682,305)	682,884
Winnetka	60,024	22,695	63,050	168,842	(4,555,989)	4,555,411
Wood Dale	801,802	10,904	32,563	-	(2,212,542)	2,212,542
Wood River	-	8,610	22,241	-	(1,342,957)	1,342,957
Woodridge	1,471,126	11,802	32,418	-	(1,592,781)	1,592,781
Woodridge Library	-	1,229	3,674	-	(226,968)	226,879
WSCDC	73,339	2,852	7,581	-	(465,379)	465,379
Grand Total	93,134,913	2,264,229	6,198,312	(5,759,542)	(412,829,059)	412,669,276

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Supplemental Assessments - Last Three Fiscal Years
Year Ended June 30, 2024**

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, 2024**

Year Ended	Member Contributions					Terminal Reserve	Investment Income	Other	Totals
	Administrative	Benefit	Wellness	HMO					
2015	\$ 2,062,068	\$ 117,484,244	\$ -	\$ 54,383,828	\$ (1,849,127)	\$ 1,004,959	\$ -	\$ 173,085,972	
2016	2,559,301	130,267,311	-	58,313,668	(5,590,401)	2,080,087	-	187,629,966	
2017	3,694,699	164,877,768	-	68,052,708	(2,655,903)	(105,413)	-	233,863,859	
2018	4,605,211	207,245,769	2,140,665	81,465,150	(5,171,440)	687,079	-	290,972,434	
2019	4,836,049	217,520,714	1,839,906	82,514,638	242,686	5,935,992	-	312,889,985	
2020	4,739,779	221,817,354	1,679,142	75,054,152	(3,083,190)	5,223,877	-	305,431,114	
2021	4,822,111	239,515,701	1,708,727	75,514,007	(2,660,146)	1,607,681	-	320,508,081	
2022	5,420,568	258,910,601	1,942,856	72,360,844	(3,218,900)	(7,315,118)	-	328,100,851	
2023	5,010,131	291,239,594	2,152,256	88,570,780	(2,233,550)	6,456,309	-	391,195,520	
2024	6,198,312	313,415,740	2,264,229	93,134,913	(5,919,325)	14,784,250	-	423,878,119	

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

**Schedule of Claims Activity - Last Ten Fiscal Years
June 30, 2024**

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	
2015	\$ 27,757,352	\$ 148,862,595	\$ (118,632,820)	\$ (27,757,352)	\$ 30,229,775
2016	30,229,775	163,561,729	(135,405,523)	(30,229,775)	28,156,206
2017	28,156,206	202,938,588	(172,208,082)	(28,156,206)	30,730,506
2018	30,730,506	246,986,355	(207,749,031)	(30,730,506)	39,237,324
2019	39,237,324	250,357,945	(215,009,975)	(39,237,324)	35,347,970
2020	35,347,970	260,419,348	(224,304,140)	(35,347,970)	36,115,208
2021	36,115,208	287,582,103	(245,436,823)	(36,115,208)	42,145,280
2022	42,145,280	304,017,067	(256,279,530)	(42,145,280)	47,737,537
2023	47,737,537	346,102,452	(293,631,105)	(47,737,537)	52,471,347
2024	52,471,347	365,241,489	(291,867,935)	(52,471,347)	73,373,554

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

Year Ended June 30	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Operating revenues:										
Member Contribution, Net	\$172,081,013	\$185,549,879	\$233,969,272	\$290,285,355	\$306,953,993	\$300,207,237	\$318,900,400	\$335,415,969	\$384,739,211	\$409,093,869
Other	-	-	-	-	-	-	-	-	-	-
Total Operating Revenues	<u>172,081,013</u>	<u>185,549,879</u>	<u>233,969,272</u>	<u>290,285,355</u>	<u>306,953,993</u>	<u>300,207,237</u>	<u>318,900,400</u>	<u>335,415,969</u>	<u>384,739,211</u>	<u>409,093,869</u>
Operating expenses:										
Administration	16,025,124	17,912,067	15,479,316	18,613,867	18,521,531	18,141,391	18,085,996	20,588,708	26,180,071	29,399,331
Insurance Premiums	12,118,618	13,783,009	17,422,039	21,635,224	22,249,025	8,648,836	9,946,155	12,655,865	9,784,429	11,577,855
Claims Expense - Net	148,862,595	163,561,729	202,938,588	246,986,355	250,357,945	260,419,348	287,582,103	304,017,067	346,102,452	365,241,489
Total Operating Expenses	<u>177,006,337</u>	<u>195,256,805</u>	<u>235,839,943</u>	<u>287,235,446</u>	<u>291,128,501</u>	<u>287,209,575</u>	<u>315,614,254</u>	<u>337,261,640</u>	<u>382,066,952</u>	<u>406,218,675</u>
Operating Income (Loss)	<u>(4,925,324)</u>	<u>(9,706,926)</u>	<u>(1,870,671)</u>	<u>3,049,909</u>	<u>15,825,492</u>	<u>12,997,662</u>	<u>3,286,146</u>	<u>(1,845,671)</u>	<u>2,672,259</u>	<u>2,875,194</u>
Nonoperating revenues:										
Investment Income	1,004,959	2,080,087	(105,413)	687,079	5,935,992	5,223,877	1,607,681	(7,315,118)	6,456,309	14,784,250
Extraordinary Item	-	-	-	-	-	-	-	-	-	-
Change in Net Position before Dividends	<u>(3,920,365)</u>	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>21,761,484</u>	<u>18,221,539</u>	<u>4,893,827</u>	<u>(9,160,789)</u>	<u>9,128,568</u>	<u>17,659,444</u>
Dividends Withdrawn/(Declared)	-	-	-	-	(10,361,525)	(10,830,073)	(12,806,762)	10,727,538	(6,744,334)	(14,532,165)
Change in Net Position	<u>(3,920,365)</u>	<u>(7,626,839)</u>	<u>(1,976,084)</u>	<u>3,736,988</u>	<u>11,399,959</u>	<u>7,391,466</u>	<u>(7,912,935)</u>	<u>1,566,749</u>	<u>2,384,234</u>	<u>3,127,279</u>
Net Position - Beginning	<u>59,924,127</u>	<u>56,003,762</u>	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>	<u>62,583,066</u>	<u>64,967,300</u>
Net Position - Ending	<u>56,003,762</u>	<u>48,376,923</u>	<u>46,400,839</u>	<u>50,137,827</u>	<u>61,537,786</u>	<u>68,929,252</u>	<u>61,016,317</u>	<u>62,583,066</u>	<u>64,967,300</u>	<u>68,094,579</u>

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

Year Ended June 30	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Assets										
Cash and Investments	\$128,853,979	\$125,718,405	\$125,776,033	\$133,515,497	\$151,153,839	\$171,498,478	\$180,331,672	\$176,977,040	\$187,760,227	\$214,583,905
Receivables										
Other	-	-	62,730	12,231	76,333	311,402	118,411	85,419	582,248	1,370,068
Accrued Interest	252,719	252,339	341,174	374,565	451,476	398,948	446,829	745,404	767,099	1,907,370
Rebates	5,113,929	3,544,307	4,878,263	7,346,204	7,649,150	10,623,052	13,560,902	13,323,694	21,290,885	31,827,618
Recoveries	43,932	167,474	2,567,886	5,376,796	6,691,192	3,176,183	2,094,179	2,301,160	40,891	326,308
Prepaid Expenses	87,955	128,334	130,676	228,653	263,956	276,806	284,347	324,455	348,400	309,197
Total Assets	134,352,514	129,810,859	133,756,762	146,853,946	166,285,946	186,284,869	196,836,340	193,757,172	210,789,750	250,324,466
Liabilities										
Accounts Payable	2,325,516	688,188	604,247	511,693	313,790	378,892	516,892	530,546	884,155	2,112,229
Due to Members	45,793,461	52,589,542	56,021,170	56,967,102	69,086,400	80,861,517	93,157,851	82,906,023	92,466,948	106,744,104
Claims Payable	30,229,775	28,156,206	30,730,506	39,237,324	35,347,970	36,115,207	42,145,280	47,737,537	52,471,347	73,373,554
Total Liabilities	78,348,752	81,433,936	87,355,923	96,716,119	104,748,160	117,355,616	135,820,023	131,174,106	145,822,450	182,229,887
Net Position										
Unrestricted Net Position	56,003,762	48,376,923	46,400,839	50,137,827	61,537,786	68,929,253	61,016,317	62,583,066	64,967,300	68,094,579

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

Year Ended June 30	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
PPO/EPO Policies	7,262	8,301	10,034	12,066	12,394	12,321	12,483	13,291	14,333	15,279
HMO Policies	3,698	4,623	4,865	5,730	5,541	4,874	4,817	4,874	5,653	5,779
Total Medical Policies	10,960	12,924	14,899	17,796	17,935	17,195	17,300	18,165	19,986	21,058
Dental Policies	5,218	6,303	7,162	8,334	8,726	10,046	10,317	11,803	16,558	18,137
Vision Policies	-	-	-	-	-	-	-	4,928	8,165	10,076
Life Policies	11,155	12,812	15,051	17,713	17,724	18,173	18,428	18,784	19,515	21,312

Source - IPBC

INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE

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

Year Ended June 30	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Individual Members	33	36	35	33	34	34	34	45	47	48
Sub-Pool Members	47	55	73	95	94	96	102	94	96	101
Listed Entities	5	5	6	7	5	5	11	14	14	14
Total Members	85	96	114	135	133	135	147	153	157	163

Source - IPBC

**Intergovernmental Personnel Benefit Cooperative
Ten Largest Members By Health Plan Enrollment
June 30, 2024**

Entity	Health Plan Enrollment	2020 Population
Lake County	1,976	714,342
McHenry County	921	310,229
City of Evanston	743	78,110
Village of Schaumburg	488	78,723
Village of Mount Prospect	437	56,852
Village of Elk Grove Village	403	32,812
City of Des Plaines	383	60,675
Village of Hoffman Estates	382	52,530
Village of Glenview	346	48,705
Village of Highland Park	321	30,176

Sources:

IPBC Health Plan Enrollment

2020 Population - US Census Bureau