

Wyandot Crawford Health Benefits Fund

Financial Report

Plan Year October 1, 2020 thru September 30, 2021

Financials Ending April 30, 2021

Presented May 27, 2021

Presented by:

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A PREMIER FINANCIAL COMPANY

Wyandot Crawford Health Benefit Fund

Executive Summary

April 2021

Medical Claims (includes Rx paid under Major Medical)

Fiscal YTD, the trust has generated a deficit of \$705,288 on a cash basis, compared to a \$134,064 surplus through the first seven months of the prior plan year. Year to date paid claims have increased by approximately 2.7% compared to claims through seven months of the prior year. The premiums collected through seven months have increased 1.2%.

Sixty-nine claimants have accumulated claims over \$25,000 through the first seven months of the 2020-2021 plan year, which totals \$5,159,024. Thirty of those claimants have exceeded \$50,000 in paid claims, of which fourteen claimants have exceeded \$100,000 and three claimants have exceeded the \$200,000 specific deductible amount. Last year through seven months, the fifty-eight individuals with over \$25,000 in paid claims totaled \$5,600,831.

Large Claim Amount	2020-2021	2019-2020
> \$25,000	69	58
> \$50,000	30	27
> \$100,000	14	12
> \$200,000	3	5

The dollars spent on the current plan year's large claimants by Major Disease Group:

Major Disease Grouping	Total \$ Spent	# of Claimants
Neoplasms	\$ 1,029,500	11
Injury & Poisoning	\$ 963,013	6
Musculoskeletal System	\$ 926,546	16
Digestive System	\$ 612,014	10
Circulatory System	\$ 554,005	6
Mental and Behavioral Disorders	\$ 409,556	3
Nervous System	\$ 173,579	4
Endocrine, Nutritional and Metabolic	\$ 132,667	2
Respiratory Disorders	\$ 119,667	3
Symptoms, Signs, and Abnormal Findings	\$ 85,631	3
Infectious and Parasitic	\$ 62,118	2
Congenital Abnormalities	\$ 33,109	1
Genitourinary System	\$ 30,914	1
Eye and Adnexa	\$ 26,705	1
Total	\$ 5,159,024	69

Dental Claims

The year-to-date dental loss ratio through seven months of the 2020-2021 plan year is 90%. The dental loss ratio through seven months of the prior plan year was 87%.

Stop Loss Reimbursements (Current Year)

Through seven months of the current plan year, Wyandot Crawford has accumulated a total of \$758,101 in claims exceeding the \$200,000 specific deductible. The trust is still due to receive \$91,157 in reimbursements for those claims.

Total Amount Over Stop Loss	Total Amount Reimbursed	Amount Pending Reimbursement
\$ 542,895	\$ 541,920	\$ 975
\$ 146,961	\$ 100,829	\$ 46,132
\$ 68,245	\$ 24,195	\$ 44,050
\$ 758,101	\$ 666,944	\$ 91,157

WYANDOT CRAWFORD HEALTH BENEFIT FUND

Balance Sheet

As of April 30

Assets	2021	2020
Investments		
Cash	\$ -	\$ -
Huntington Conservative Deposit Account	\$ 5,960,975.57	\$ 5,330,144.02
Huntington Treasury Money Market II	\$ -	\$ -
Interest Receivable	\$ 103.25	\$ 1,042.55
Total Assets	\$ 5,961,078.82	\$ 5,331,186.57
Liabilities and Trust Equity		
Accounts Payable		
Advance Premium Contributions	\$ 492,267.41	\$ 623,094.95
Claims Liability		
Minimum Reserve Account	\$ 1,697,500.00	\$ 1,451,200.00
Vision YTD (Oct-Apr)	\$ 12,361.67	\$ 17,930.24
Vision Equity	\$ 64,288.55	\$ 43,169.79
Net Vision Equity	\$ 76,650.22	\$ 61,100.03
Trust Equity	\$ 3,694,661.19	\$ 3,195,791.59
Total Liabilities and Trust Equity	\$ 5,961,078.82	\$ 5,331,186.57

Wyandot Crawford Health Benefit Fund

As of April 30	2021	% Change	2020
Premiums by School	\$ 9,635,295.12	1.2%	\$ 9,518,412.84
Interest Earned	\$ 714.83		\$ 37,206.29
COBRA	\$ -		\$ -
Misc	\$ -		\$ -
TOTAL Revenues	\$ 9,636,009.95	0.8%	\$ 9,555,619.13
Claims Paid	\$ 9,929,631.63		\$ 9,667,753.80
Stop Loss Reimbursement	\$ (870,113.51)		\$ (1,273,604.54)
	\$ 9,059,518.12	7.9%	\$ 8,394,149.26
Administrative Fees	\$ 47,307.00		\$ 87,750.73
Stop Loss	\$ 1,152,061.35		\$ 857,535.86
COBRA Fees	\$ -		\$ -
Huntington Fees	\$ 1,197.50		\$ 3,516.90
Consulting Fees	\$ 40,250.00		\$ 39,200.00
benefitsConnect	\$ 21,974.70		\$ 21,114.00
PCORI Fees	\$ -		\$ 41.64
Reinsurance Fees	\$ -		\$ -
VSP Fee	\$ 16,988.83		\$ 17,047.15
Misc	\$ 2,000.00		\$ 1,200.00
Total Non-Claim Expenses	\$ 1,281,779.38	24.8%	\$ 1,027,406.28
TOTAL EXPENSES	\$ 10,341,297.50	9.8%	\$ 9,421,555.54
Gain (Loss)	\$ (705,287.55)		\$ 134,063.59

Census Count Average

Medical	760	0.1%	759
Prescription	669	0.3%	667
Dental	602	0.7%	598

Wyandot Crawford Health Benefit Fund
Account Detail for Plan Year October 1, 2020 through September 30, 2021

	October	November	December	January	February	March	April	May	June	July	August	September	Total
Beginning Market Value	6,666,366.37	6,459,694.27	6,319,774.77	6,046,603.17	5,658,879.45	5,563,713.87	6,678,815.46	5,961,078.82	5,961,078.82	5,961,078.82	5,961,078.82	5,961,078.82	
Premiums by School	1,348,732.35	1,143,035.24	1,407,173.96	1,556,165.37	1,206,419.67	1,856,834.41	1,116,934.12						9,635,295.12
Interest Earned	109.88	101.71	107.88	99.04	85.56	107.51	103.25						714.83
Stop Loss Reimbursement	182,174.07	20,995.22	0.00	0.00	0.00	600,868.43	66,075.79						870,113.51
COBRA	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Misc	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
TOTAL Revenues	1,531,016.30	1,164,132.17	1,407,281.84	1,556,264.41	1,206,505.23	2,457,810.35	1,183,113.16	0.00	0.00	0.00	0.00	0.00	10,506,123.46
Claims Paid	1,541,312.83	1,126,443.84	1,504,011.50	1,757,865.29	1,127,530.78	1,159,356.11	1,713,111.28	0.00	0.00	0.00	0.00	0.00	9,929,631.63
Administrative Fees	20,439.85	4,351.35	0.00	7,030.95	0.00	4,213.15	11,271.70						47,307.00
Stop Loss	164,336.05	165,078.73	164,336.05	163,345.81	164,854.64	165,349.76	164,760.31						1,152,061.35
COBRA Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Huntington Fees	415.90	6.40	5.49	5.09	385.39	4.95	374.28						1,197.50
Consulting Fees	5,750.00	5,750.00	5,750.00	5,750.00	5,750.00	5,750.00	5,750.00						40,250.00
benefitsConnect	3,018.00	0.00	6,350.40	3,159.45	3,150.00	3,150.00	3,146.85						21,974.70
PCORI Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
Reinsurance Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.00
VSP Fee	2,415.77	2,421.35	0.00	4,831.54	0.00	4,884.79	2,435.38						16,988.83
Misc	0.00	0.00	0.00	2,000.00	0.00	0.00	0.00						2,000.00
Total Non-Claim Expenses	196,375.57	177,607.83	176,441.94	186,122.84	174,140.03	183,352.65	187,738.52	0.00	0.00	0.00	0.00	0.00	1,281,779.38
TOTAL EXPENSES	1,737,688.40	1,304,051.67	1,680,453.44	1,943,988.13	1,301,670.81	1,342,708.76	1,900,849.80	0.00	0.00	0.00	0.00	0.00	11,211,411.01
Gain (Loss)	(206,672.10)	(139,919.50)	(273,171.60)	(387,723.72)	(95,165.58)	1,115,101.59	(717,736.64)	0.00	0.00	0.00	0.00	0.00	(705,287.55)
Change in Market Value	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realized Gain/(Loss)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ending Market Value	6,459,694.27	6,319,774.77	6,046,603.17	5,658,879.45	5,563,713.87	6,678,815.46	5,961,078.82	5,961,078.82	5,961,078.82	5,961,078.82	5,961,078.82	5,961,078.82	(705,287.55)
Census Count													
Medical	763	760	759	762	761	760	758						5323
Prescription	671	669	669	671	670	669	666						4685
Dental	604	600	600	603	603	602	600						4212

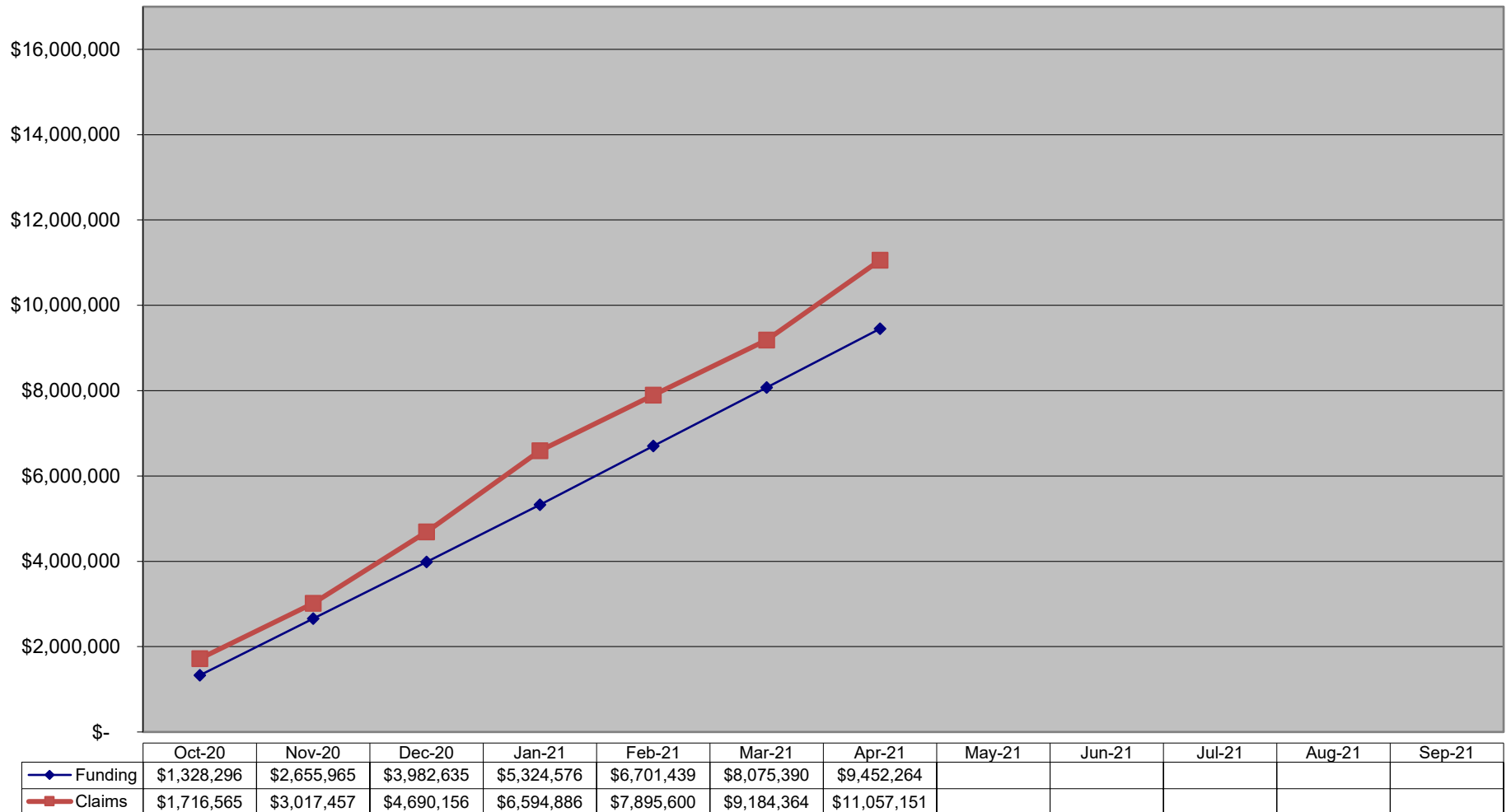
Wyandot Crawford Health Benefit Fund

MONTHLY					CUMULATIVE				
	<u>Funding</u>		<u>Claims, Adm & SL</u>	<u>Cost %</u>		<u>Funding</u>		<u>Claims, Adm & SL</u>	<u>Cost %</u>
Oct-19	\$ 1,283,001	\$	1,418,217	110.5%	\$ 1,283,001	\$	1,418,217	110.5%	
Nov-19	\$ 1,287,588	\$	1,406,914	109.3%	\$ 2,570,589	\$	2,825,131	109.9%	
Dec-19	\$ 1,282,013	\$	1,780,449	138.9%	\$ 3,852,602	\$	4,605,580	119.5%	
Jan-20	\$ 1,346,353	\$	1,769,114	131.4%	\$ 5,198,955	\$	6,374,694	122.6%	
Feb-20	\$ 1,349,837	\$	1,296,968	96.1%	\$ 6,548,792	\$	7,671,662	117.1%	
Mar-20	\$ 1,340,101	\$	1,342,497	100.2%	\$ 7,888,893	\$	9,014,159	114.3%	
Apr-20	\$ 1,336,241	\$	1,512,298	113.2%	\$ 9,225,134	\$	10,526,457	114.1%	
May-20	\$ 1,334,570	\$	1,021,571	76.5%	\$ 10,559,704	\$	11,548,028	109.4%	
Jun-20	\$ 1,320,483	\$	1,091,429	82.7%	\$ 11,880,187	\$	12,639,457	106.4%	
Jul-20	\$ 1,318,246	\$	1,281,206	97.2%	\$ 13,198,432	\$	13,920,663	105.5%	
Aug-20	\$ 1,318,241	\$	1,272,803	96.6%	\$ 14,516,674	\$	15,193,467	104.7%	
Sep-20	\$ 1,317,562	\$	1,127,924	85.6%	\$ 15,834,236	\$	16,321,391	103.1%	
Total	\$ 15,834,236	\$	16,321,391	103.1%					

	<u>Funding</u>		<u>Claims, Adm & SL</u>	<u>Cost %</u>		<u>Funding</u>		<u>Claims, Adm & SL</u>	<u>Cost %</u>
Oct-20	\$ 1,328,296	\$	1,716,565	129.2%	\$ 1,328,296	\$	1,716,565	129.2%	
Nov-20	\$ 1,327,668	\$	1,300,891	98.0%	\$ 2,655,965	\$	3,017,457	113.6%	
Dec-20	\$ 1,326,670	\$	1,672,699	126.1%	\$ 3,982,635	\$	4,690,156	117.8%	
Jan-21	\$ 1,341,942	\$	1,904,731	141.9%	\$ 5,324,576	\$	6,594,886	123.9%	
Feb-21	\$ 1,376,862	\$	1,300,713	94.5%	\$ 6,701,439	\$	7,895,600	117.8%	
Mar-21	\$ 1,373,951	\$	1,288,765	93.8%	\$ 8,075,390	\$	9,184,364	113.7%	
Apr-21	\$ 1,376,874	\$	1,872,786	136.0%	\$ 9,452,264	\$	11,057,151	117.0%	
May-21									
Jun-21									
Jul-21									
Aug-21									
Sep-21									
Total	\$ 9,452,264	\$	11,057,151	117.0%					

Wyandot Crawford Health Benefit Fund

2020 - 2021 Cumulative Funding vs Claims, Admin Fees and Stop-Loss Premiums



WYANDOT CRAWFORD SCHOOL CONSORTIUM
PAID CLAIMS by Line of Business

2019-2020	FULL MEDICAL	*STOP LOSS	NET MEDICAL	DRUG	DENTAL	TOTAL
Oct-19	\$ 1,238,020	(\$110,015)	\$ 1,128,005	\$ 190,615	\$ 41,468	\$ 1,360,087
Nov-19	\$ 899,081	(\$56,128)	\$ 842,953	\$ 313,025	\$ 53,574	\$ 1,209,551
Dec-19	\$ 1,391,980	(\$120,708)	\$ 1,271,272	\$ 215,121	\$ 41,600	\$ 1,527,993
Jan-20	\$ 1,332,917	(\$374,361)	\$ 958,556	\$ 216,497	\$ 62,185	\$ 1,237,238
Feb-20	\$ 948,192	(\$297,222)	\$ 650,970	\$ 177,387	\$ 37,159	\$ 865,516
Mar-20	\$ 975,665	(\$187,576)	\$ 788,089	\$ 176,940	\$ 64,842	\$ 1,029,870
Apr-20	\$ 1,153,791	(\$73,412)	\$ 1,080,379	\$ 204,576	\$ 15,261	\$ 1,300,216
May-20	\$ 549,148	(\$52,443)	\$ 496,705	\$ 305,886	\$ 30,601	\$ 833,192
Jun-20	\$ 715,575	(\$171,398)	\$ 544,177	\$ 204,670	\$ 36,609	\$ 785,456
Jul-20	\$ 900,933	(\$128,064)	\$ 772,869	\$ 176,526	\$ 65,643	\$ 1,015,039
Aug-20	\$ 883,159	(\$74,478)	\$ 808,681	\$ 200,432	\$ 53,547	\$ 1,062,660
Sep-20	\$ 753,851	(\$86,742)	\$ 667,109	\$ 194,476	\$ 49,367	\$ 910,952
Total	\$11,742,312	(\$1,732,547)	\$10,009,765	\$2,576,152	\$551,856	\$13,137,772

Monthly Average	\$978,525.97	(\$144,378.92)	\$834,147.05	\$214,679.32	\$45,987.96	\$1,094,814.32
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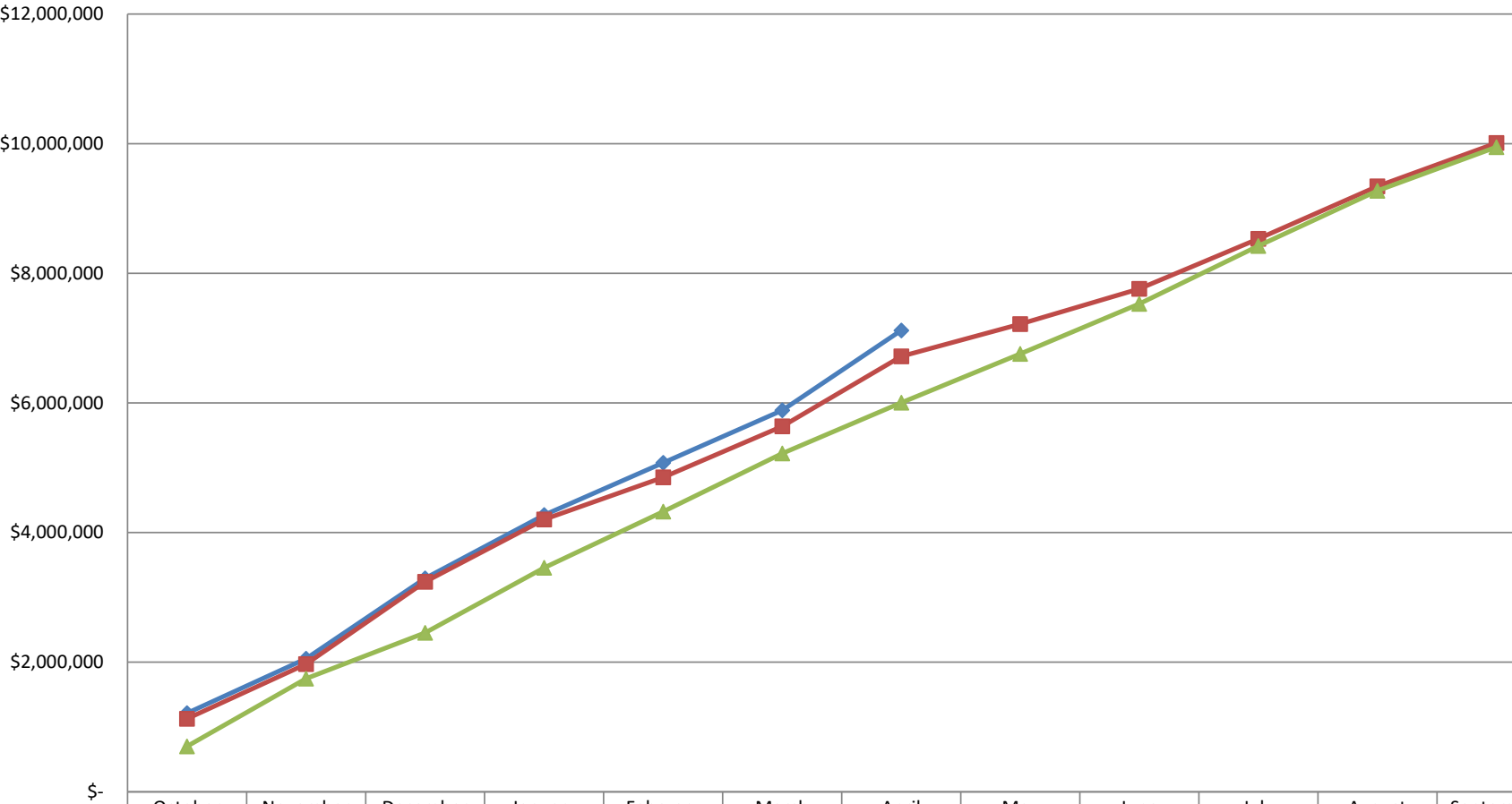
2020-2021	FULL MEDICAL	*STOP LOSS	NET MEDICAL	DRUG	DENTAL	TOTAL
Oct-20	\$ 1,213,388	\$0	\$ 1,213,388	\$ 271,851	\$ 47,399	\$ 1,532,638
Nov-20	\$ 842,709	\$0	\$ 842,709	\$ 241,912	\$ 29,776	\$ 1,114,397
Dec-20	\$ 1,238,294	\$0	\$ 1,238,294	\$ 216,538	\$ 49,394	\$ 1,504,227
Jan-21	\$ 1,507,594	(\$530,607)	\$ 976,987	\$ 188,601	\$ 46,588	\$ 1,212,176
Feb-21	\$ 873,891	(\$70,261)	\$ 803,630	\$ 202,283	\$ 51,740	\$ 1,057,652
Mar-21	\$ 877,956	(\$66,076)	\$ 811,880	\$ 205,314	\$ 46,341	\$ 1,063,536
Apr-21	\$ 1,324,072	(\$91,157)	\$ 1,232,915	\$ 314,997	\$ 60,624	\$ 1,608,535
May-21			\$ -			\$ -
Jun-21			\$ -			\$ -
Jul-21			\$ -			\$ -
Aug-21			\$ -			\$ -
Sep-21			\$ -			\$ -
Total	\$7,877,904	(\$758,101)	\$7,119,803	\$1,641,496	\$331,862	\$9,093,161

Monthly Average	\$1,125,414.85	(\$108,300.14)	\$1,017,114.70	\$234,499.41	\$47,408.91	\$1,299,023.02
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**Stop Loss is an estimate of what is due to be paid.*

WYANDOT CRAWFORD SCHOOL CONSORTIUM

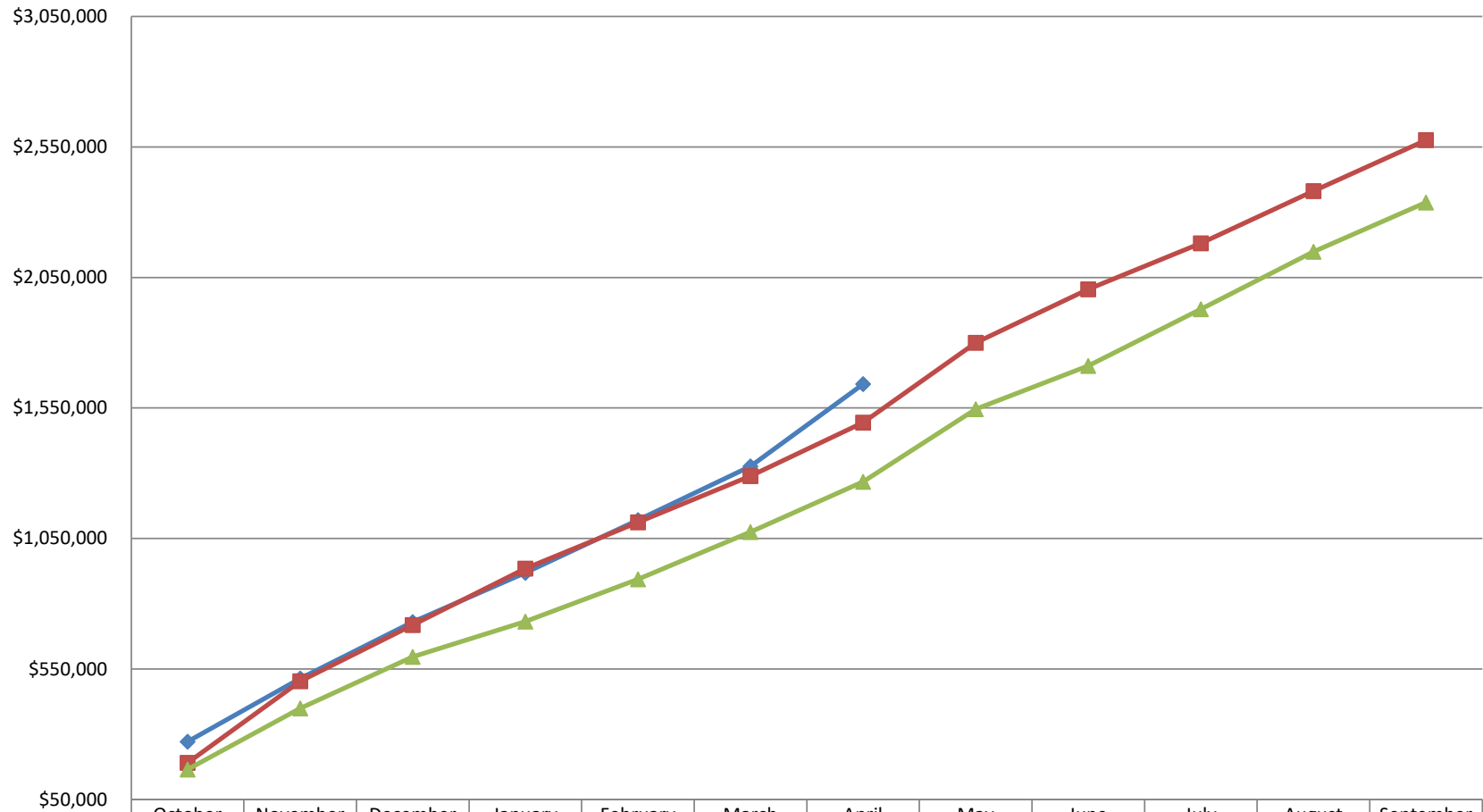
Yearly Medical Claims Comparison



	October	November	December	January	February	March	April	May	June	July	August	Septem
2020-2021	\$1,213,388	\$2,056,098	\$3,294,392	\$4,271,379	\$5,075,008	\$5,886,888	\$7,119,803					
2019-2020	\$1,128,005	\$1,970,958	\$3,242,229	\$4,200,785	\$4,851,754	\$5,639,843	\$6,720,223	\$7,216,928	\$7,761,105	\$8,533,974	\$9,342,656	\$10,009
2018-2019	\$702,379	\$1,747,170	\$2,452,271	\$3,456,513	\$4,323,085	\$5,221,699	\$6,004,089	\$6,757,434	\$7,528,381	\$8,422,306	\$9,273,552	\$9,947,

WYANDOT CRAWFORD SCHOOL CONSORTIUM

Yearly Prescription Claims Comparison



WYANDOT CRAWFORD SCHOOL CONSORTIUM

Yearly Dental Claims Comparison

