

Wyandot Crawford Health Benefits Fund

Financial Report

Plan Year October 1, 2021 thru September 30, 2022

Financials Ending March 31, 2022

Presented April 28, 2022

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**Wyandot Crawford Health Benefit Fund
Executive Summary
March 2022**

Medical Claims (includes Rx paid under Major Medical)

Fiscal YTD, the trust has generated a deficit of \$898,759 on a cash basis, compared to a \$12,449 surplus through six months of the prior plan year. Year to date paid claims have increased by approximately 5.4% compared to claims paid during the first six months of the prior year. The premiums collected through six months have decreased 0.2%.

Sixty-seven claimants have accumulated claims over \$25,000 through six months of the 2021-2022 plan year, which totals \$4,550,669. Twenty-three of those claimants have exceeded \$50,000 in paid claims, of which twelve claimants have exceeded \$100,000 and four claimants have exceeded the \$200,000 specific deductible amount. Last year through six months, the fifty-seven plan members with over \$25,000 in paid claims totaled \$4,234,440.

Large Claim Amount	2021-2022	2020-2021
> \$25,000	67	57
> \$50,000	23	23
> \$100,000	12	10
> \$200,000	4	3

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

Major Disease Grouping	Total \$ Spent	# of Claimants
Neoplasms	\$ 1,260,624	10
Respiratory Disorders	\$ 612,010	7
Musculoskeletal System	\$ 583,468	13
Digestive System	\$ 477,095	6
Circulatory System	\$ 288,333	3
Genitourinary System	\$ 249,492	6
Nervous System	\$ 234,998	6
Endocrine, Nutritional and Metabolic	\$ 223,965	2
Injury & Poisoning	\$ 206,341	5
Symptoms, Signs, and Abnormal Findings	\$ 203,704	4
Skin and Subcutaneous Tissue	\$ 60,522	1
Infectious and Parasitic	\$ 49,948	1
Mental and Behavioral Disorders	\$ 34,538	1
Factors Influencing Health	\$ 34,354	1
Pregnancy and Childbirth	\$ 31,277	1
Total	\$ 4,550,669	67

Dental Claims

The year-to-date dental loss ratio through six months of the 2021-2022 plan year was 83%. The dental loss ratio through six months of the prior plan year was 86%.

Stop Loss Reimbursements (Current Year)

Through six months, Wyandot Crawford has accumulated \$149,564 in claims exceeding the \$200,000 specific deductible. The trust has not yet received any reimbursements for those claims.

Total Amount Over Stop Loss	Total Amount Reimbursed	Amount Pending Reimbursement
\$ 58,157	\$ -	\$ 58,157
\$ 43,394	\$ -	\$ 43,394
\$ 39,116	\$ -	\$ 39,116
\$ 8,897	\$ -	\$ 8,897
\$ 149,564	\$ -	\$ 149,564

WYANDOT CRAWFORD HEALTH BENEFIT FUND

Balance Sheet

As of March 31

Assets	2022	2021
Investments		
Cash	\$ -	\$ -
Huntington Conservative Deposit Account	\$ 5,371,246.40	\$ 6,678,707.95
Huntington Treasury Money Market II	\$ -	\$ -
Interest Receivable	\$ 295.87	\$ 107.51
Total Assets	\$ 5,371,542.27	\$ 6,678,815.46
Liabilities and Trust Equity		
Accounts Payable		
Advance Premium Contributions	\$ 692,623.78	\$ 925,163.02
Claims Liability		
Minimum Reserve Account	\$ 2,285,900.00	\$ 1,697,500.00
Vision YTD (Oct-Mar)	\$ 25,387.27	\$ 10,495.70
Vision Equity	\$ 82,279.24	\$ 64,288.55
Net Vision Equity	\$ 107,666.51	\$ 74,784.25
Trust Equity	\$ 2,285,351.98	\$ 3,981,368.19
Total Liabilities and Trust Equity	\$ 5,371,542.27	\$ 6,678,815.46

Wyandot Crawford Health Benefit Fund

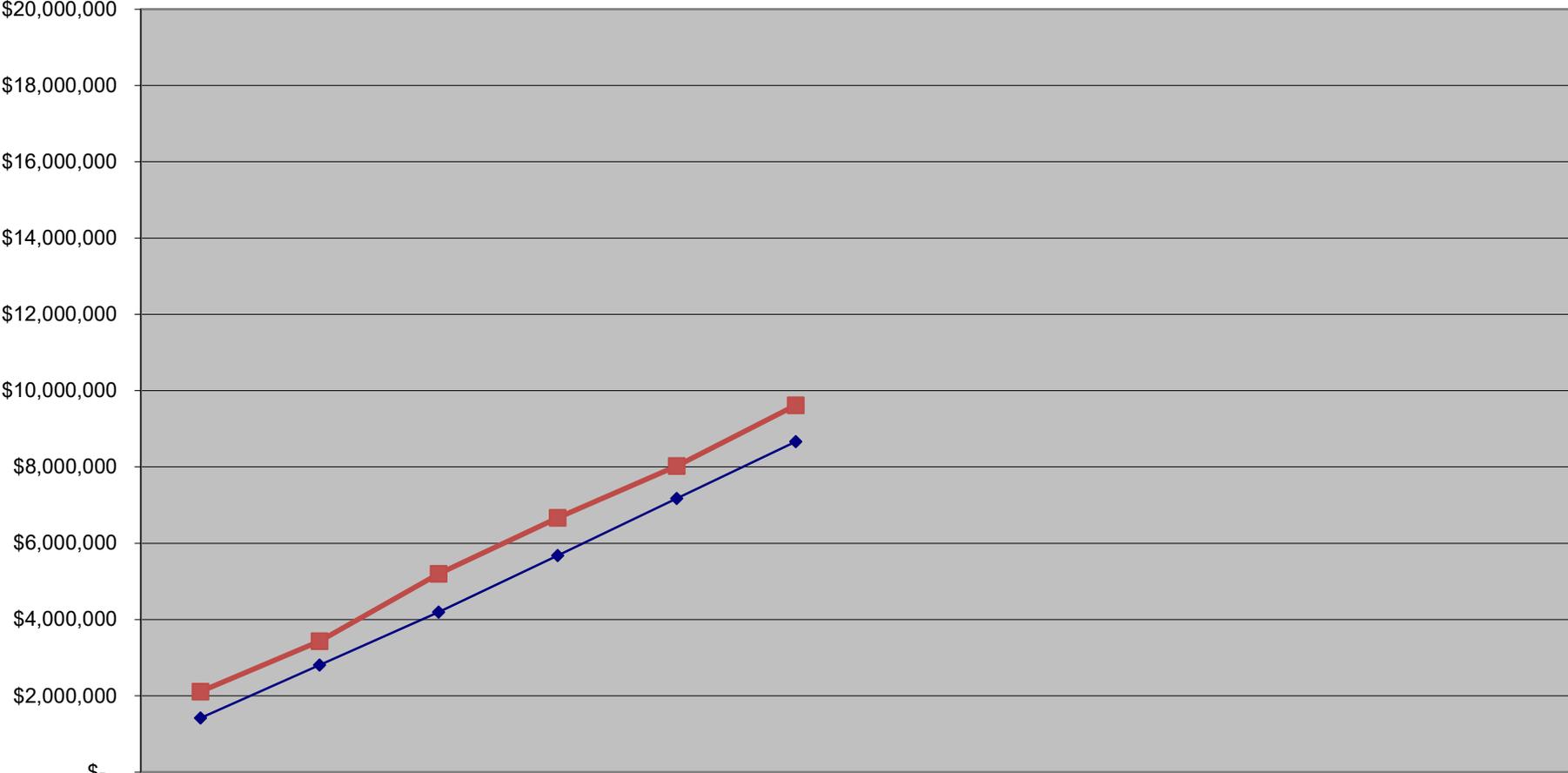
As of March 31	2022	% Change	2021
Premiums by School	\$ 8,501,409.47	-0.2%	\$ 8,518,361.00
Interest Earned	\$ 744.31		\$ 611.58
COBRA	\$ -		\$ -
Misc	\$ -		\$ -
TOTAL Revenues	\$ 8,502,153.78	-0.2%	\$ 8,518,972.58
Claims Paid	\$ 8,656,259.44	5.4%	\$ 8,216,520.35
Stop Loss Reimbursement	\$ (390,981.92)		\$ (804,037.72)
	\$ 8,265,277.52	11.5%	\$ 7,412,482.63
Administrative Fees	\$ 7,322.48		\$ 36,035.30
Stop Loss	\$ 1,038,232.29		\$ 987,301.04
COBRA Fees	\$ -		\$ -
Huntington Fees	\$ 787.97		\$ 823.22
Consulting Fees	\$ 34,500.00		\$ 34,500.00
Online Enrollment Fees	\$ 19,255.95		\$ 18,827.85
EAP Services	\$ 18,457.56		\$ -
PCORI Fees	\$ -		\$ -
Reinsurance Fees	\$ -		\$ -
Subrogation Reimbursements	\$ -		\$ -
VSP Fee	\$ 14,879.17		\$ 14,553.45
Misc	\$ 2,200.00		\$ 2,000.00
Total Non-Claim Expenses	\$ 1,135,635.42	3.8%	\$ 1,094,040.86
TOTAL EXPENSES	\$ 9,400,912.94	10.5%	\$ 8,506,523.49
Gain (Loss)	\$ (898,759.16)		\$ 12,449.09

Census Count Average

Medical	775	1.8%	761
Prescription	677	1.0%	670
Dental	612	1.7%	602

Wyandot Crawford Health Benefit Fund

2021 - 2022 Cumulative Funding vs Claims, Admin Fees and Stop-Loss Premiums



	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
Funding	\$1,416,465	\$2,804,420	\$4,194,263	\$5,680,314	\$7,171,504	\$8,663,602						
Claims	\$2,109,843	\$3,433,276	\$5,199,490	\$6,667,912	\$8,024,439	\$9,616,543						

WYANDOT CRAWFORD SCHOOL CONSORTIUM
PAID CLAIMS by Line of Business

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	\$ 905,156	(\$107,381)	\$ 797,775	\$ 204,514	\$ 42,670	\$ 1,044,959
Jun-21	\$ 933,576	(\$98,650)	\$ 834,926	\$ 233,585	\$ 36,162	\$ 1,104,674
Jul-21	\$ 1,101,709	(\$143,441)	\$ 958,268	\$ 232,148	\$ 56,998	\$ 1,247,415
Aug-21	\$ 1,118,623	(\$220,343)	\$ 898,280	\$ 203,178	\$ 52,544	\$ 1,154,001
Sep-21	\$ 863,129	(\$170,734)	\$ 692,395	\$ 199,819	\$ 34,438	\$ 926,652
Total	\$12,800,097	(\$1,498,650)	\$11,301,447	\$2,714,740	\$554,674	\$14,570,861

Monthly Average	\$1,066,674.75	(\$124,887.50)	\$941,787.25	\$226,228.35	\$46,222.84	\$1,214,238.44
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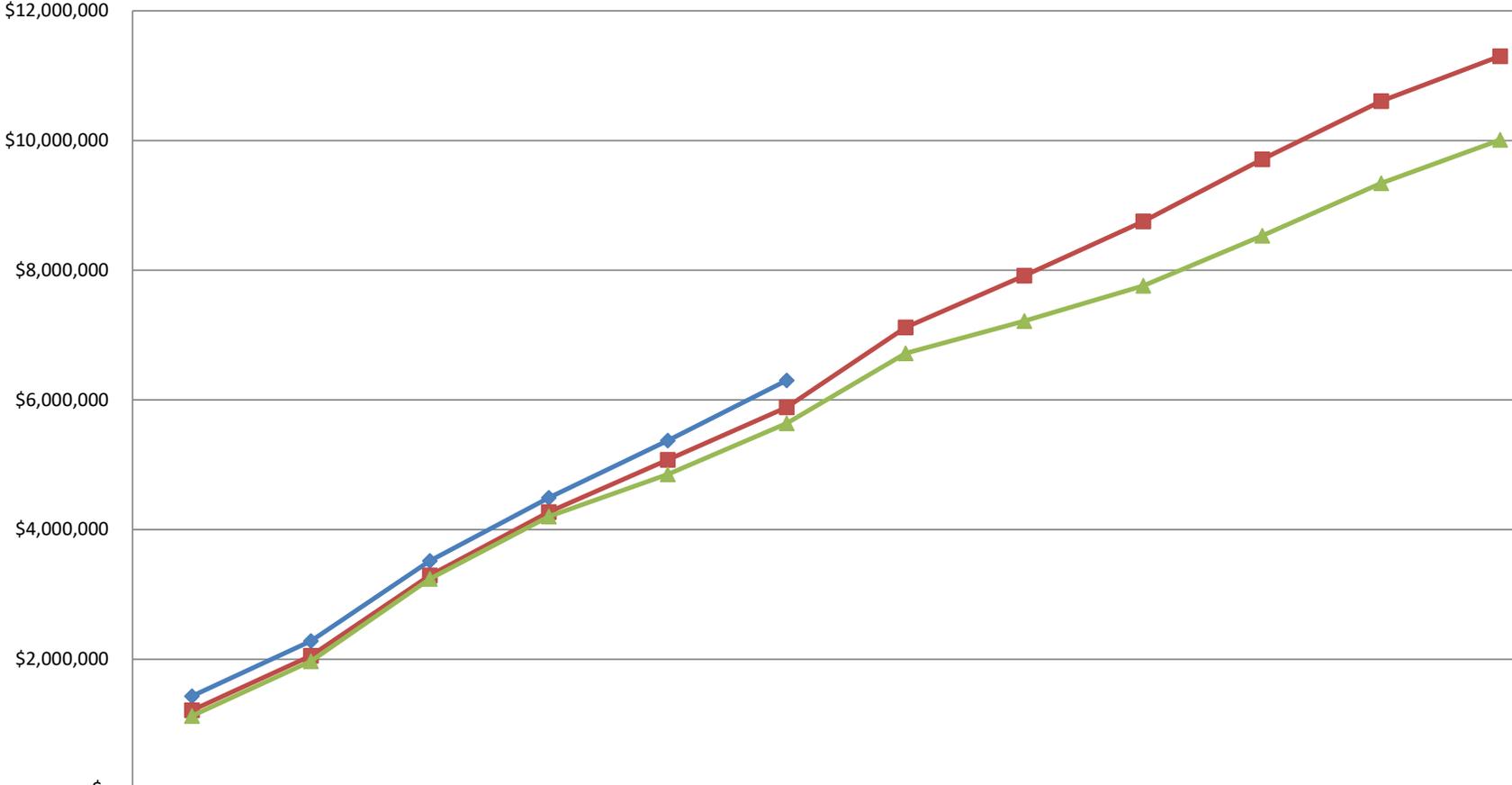
2021-2022	FULL MEDICAL	*STOP LOSS	NET MEDICAL	DRUG	DENTAL	TOTAL
Oct-21	\$ 1,432,804	\$0	\$ 1,432,804	\$ 438,064	\$ 48,132	\$ 1,919,000
Nov-21	\$ 850,833	\$0	\$ 850,833	\$ 263,697	\$ 29,467	\$ 1,143,997
Dec-21	\$ 1,235,872	\$0	\$ 1,235,872	\$ 319,468	\$ 47,327	\$ 1,602,667
Jan-22	\$ 972,065	\$0	\$ 972,065	\$ 273,317	\$ 48,716	\$ 1,294,099
Feb-22	\$ 891,501	(\$10,133)	\$ 881,368	\$ 278,323	\$ 46,178	\$ 1,205,868
Mar-22	\$ 1,066,902	(\$139,431)	\$ 927,471	\$ 309,847	\$ 45,207	\$ 1,282,524
Apr-22			\$ -			\$ -
May-22			\$ -			\$ -
Jun-22			\$ -			\$ -
Jul-22			\$ -			\$ -
Aug-22			\$ -			\$ -
Sep-22			\$ -			\$ -
Total	\$6,449,976	(\$149,564)	\$6,300,412	\$1,882,716	\$265,028	\$8,448,156

Monthly Average	\$1,074,996.02	(\$24,927.33)	\$1,050,068.69	\$313,785.94	\$44,171.31	\$1,408,025.93
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*Stop Loss is an estimate of what is due to be paid.

WYANDOT CRAWFORD SCHOOL CONSORTIUM

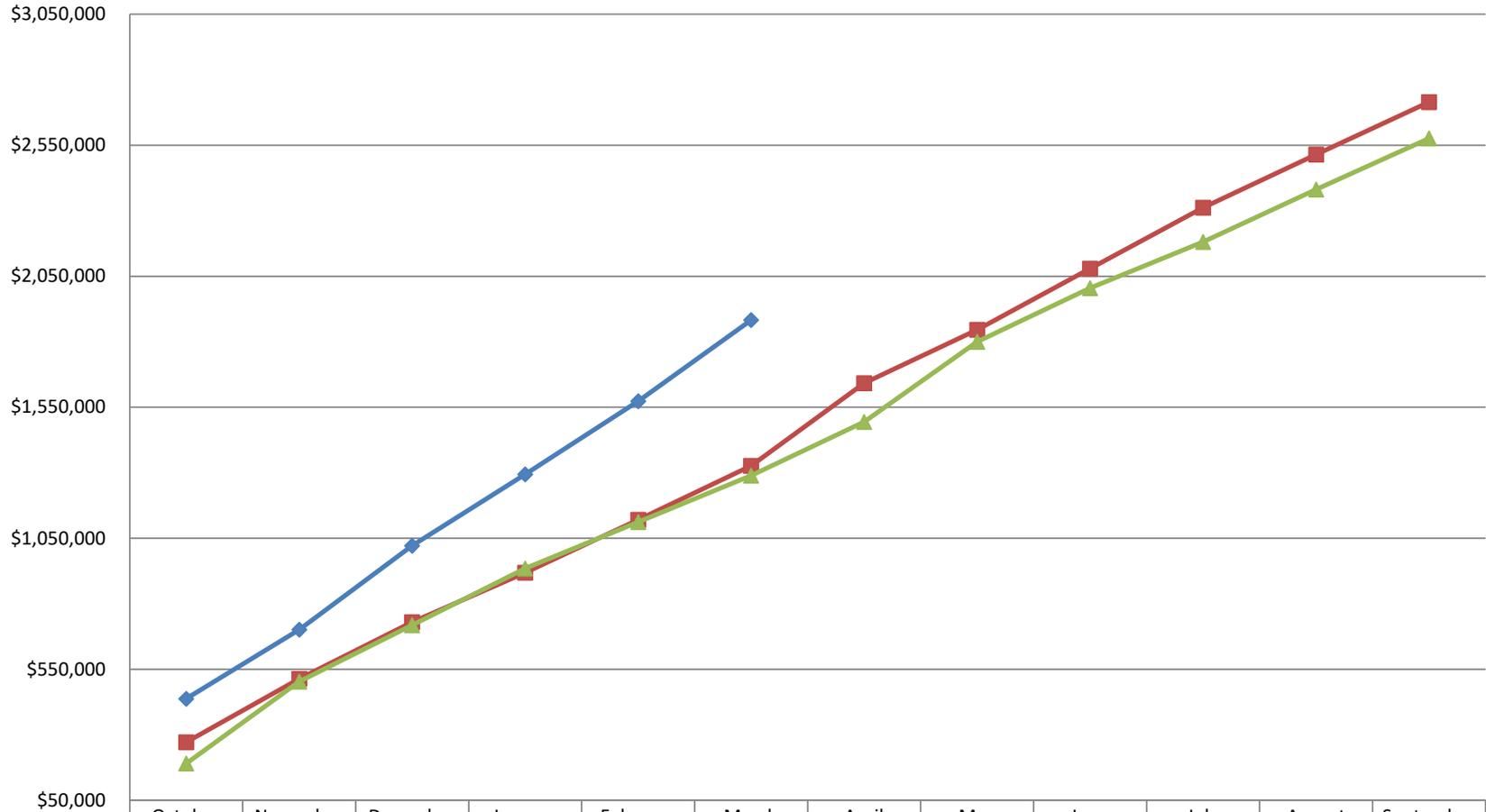
Yearly Medical Claims Comparison



	October	November	December	January	February	March	April	May	June	July	August	Septem
2021-2022	\$1,432,804	\$2,283,636	\$3,519,508	\$4,491,574	\$5,372,941	\$6,300,412						
2020-2021	\$1,213,388	\$2,056,098	\$3,294,392	\$4,271,379	\$5,075,008	\$5,886,888	\$7,119,803	\$7,917,578	\$8,752,504	\$9,710,772	\$10,609,052	\$11,301
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

WYANDOT CRAWFORD SCHOOL CONSORTIUM

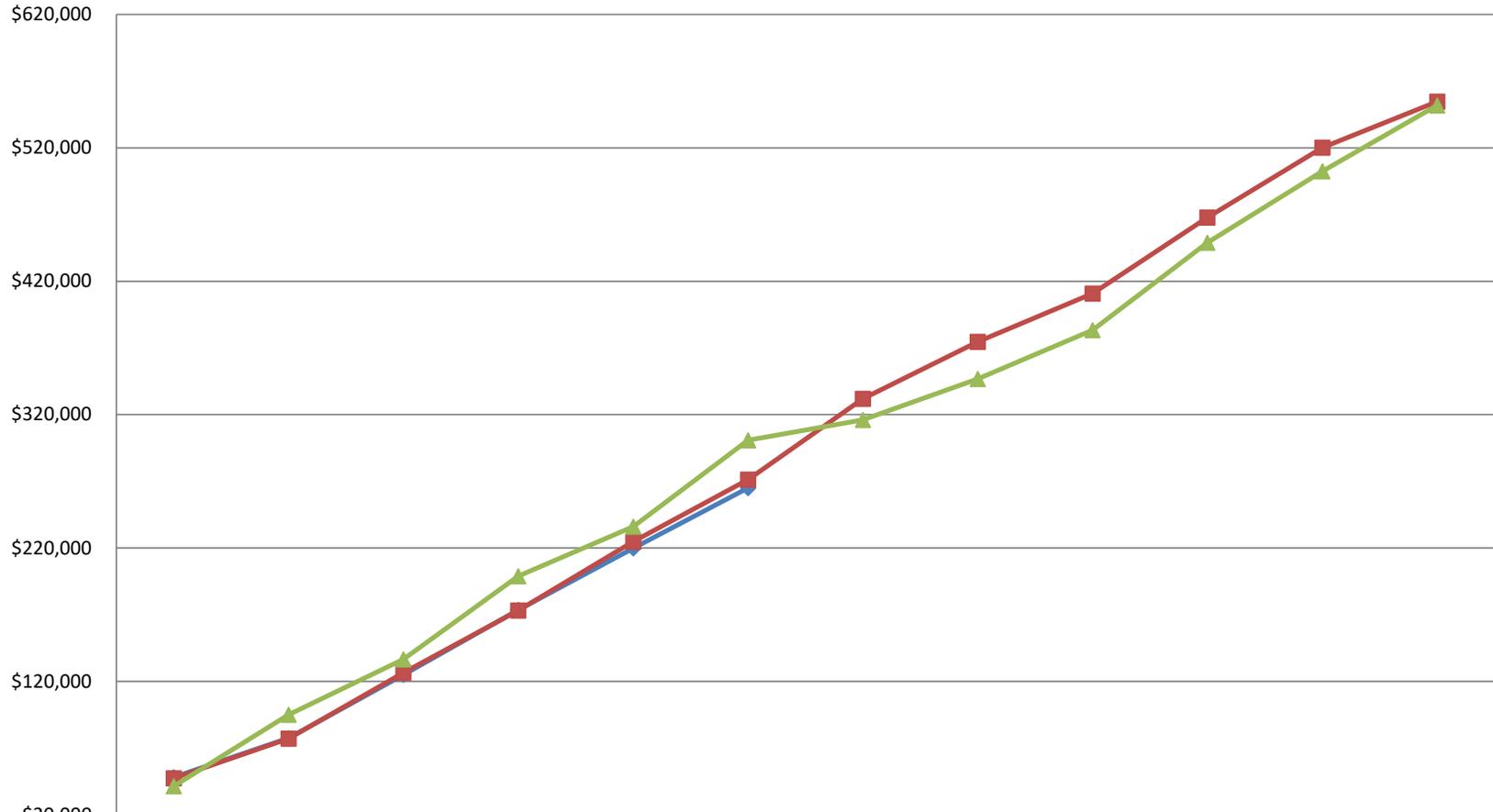
Yearly Prescription Claims Comparison



	October	November	December	January	February	March	April	May	June	July	August	September
◆ 2021-2022	\$438,064	\$701,761	\$1,021,229	\$1,294,546	\$1,572,869	\$1,882,716						
■ 2020-2021	\$271,851	\$513,763	\$730,301	\$918,902	\$1,121,185	\$1,326,499	\$1,641,496	\$1,846,010	\$2,079,595	\$2,311,743	\$2,514,921	\$2,714,740
▲ 2019-2020	\$190,615	\$503,639	\$718,761	\$935,258	\$1,112,645	\$1,289,585	\$1,494,161	\$1,800,047	\$2,004,718	\$2,181,244	\$2,381,676	\$2,576,152

WYANDOT CRAWFORD SCHOOL CONSORTIUM

Yearly Dental Claims Comparison



	October	November	December	January	February	March	April	May	June	July	August	September
◆ 2021-2022	\$48,132	\$77,600	\$124,927	\$173,643	\$219,821	\$265,028						
■ 2020-2021	\$47,399	\$77,175	\$126,569	\$173,158	\$224,897	\$271,239	\$331,862	\$374,532	\$410,694	\$467,693	\$520,236	\$554,674
▲ 2019-2020	\$41,468	\$95,042	\$136,642	\$198,827	\$235,986	\$300,827	\$316,088	\$346,689	\$383,298	\$448,941	\$502,489	\$551,856