

**PROSPECT HEIGHTS SCHOOL DISTRICT 23
DISTRICT 23 FINANCE COMMITTEE MEETING
TUESDAY, MARCH 31, 2026
GRODSKY ADMINISTRATION BUILDING
700 N SCHOENBECK RD
PROSPECT HEIGHTS, IL 60070 at 6:00 PM**

Engage ALL students in experiences that inspire EACH to grow as learners, individuals, and community members.

AGENDA

I. Call to Order

II. Discussion Items

A. Financial Reporting to the Committee

B. FY26 Classroom Furniture Orders

Classroom furniture orders were delayed in FY26, as we wanted to be certain the Cook County property tax revenues were forthcoming. As we have navigated that hurdle, we now need to move forward with these budgeted expenditures, allowing for product to arrive prior to June 30.

1. FY26 Sullivan Classroom Furniture Order 3

2. FY26 Betsy Ross Classroom Furniture Order

The vendor is in the process of finalizing the Ross classroom order. The final proposal will be shared at the Committee meeting.

3. FY26 MacArthur Classroom Furniture Order 7

C. Summer Projects - Managed by District 10

Attached is an updated chart of current summer projects. Projects in pink are currently in process, as they have been approved by the Board. Projects being brought for approval at the April Board meeting are currently shown in purple.

1. FY27 - Garaventa Lift Replacement at Eisenhower School 11

2. FY26 Betsy Ross Library - Phase 1 Furniture Replacements 18

D. MacArthur Boiler Replacements (FY26 & FY27) 22

Recently, we began having issues with one of the three boilers at MacArthur. They are approximately 15 years old and showing signs of interior degradation. We are looking to replace one boiler unit immediately and the other two will be replaced over the summer. The proposal has been attached, and our in-house maintenance team will switch them out as they are delivered.

E. Replacement of the Rauland Telecenter - MacArthur 23

F. FY27 - JAMF Pro Software Renewal (Mobile Device Mgmt.) 28

We are pleased to report that the three-year renewal with JAMF reflects an annual savings of approximately \$3,500 in each of the contract years.

G. 2026-27 Proposed NSSEO Budget 32

The preliminary review of the NSSEO Budget will take place at the April Board meeting. The current budget shows a reduction of 3 students and 1 instructional coach along with a correlating reduction in tuition costs and service expenditures.

H. EBC Insurance Renewal for 2026-27 63

Amy will provide an update on the Final EBC Renewal Meeting that was held on March 19, 2026. A slightly more favorable renewal rate has been identified, compared to the preliminary renewal meeting, and will be discussed at the Committee meeting.

III. Adjournment

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AGENDA

DISTRICT ORGANIZATIONAL GOALS

- **Student Success:** Ensure ALL students are well rounded and emotionally and academically prepared for success in high school.
- **Teaching, Learning, and Innovation:** Encourage a learning environment that emphasizes excellence and retains high quality staff.
- **Family and Community Partnership:** Actively engage and communicate with all families to foster collaborative relationships that benefit student learning and understanding of district priorities.
- **Facilities & Financial Planning:** Advance effective use of resources to support safe, learner ready facilities and to maximize student learning.

This quote is valid for 30 days, except for adjustments due to fluctuating tariffs and resulting manufacturer surcharges.

Jim Kemling
773 858 2898

jkemling@frankcooney.com

Anne Sullivan Furniture Order

PROPOSAL FOR:

Prospect Heights SD23
700 N. Schoenbeck Road
Prospect Heights IL 60070
Amy McPartlin

amcpartlin@d23.org

SHIP TO:

Anne Sullivan School
710 N. Schoenbeck Road
Prospect Heights IL 60070
Amy McPartlin

amcpartlin@d23.org

	Part Number	Manufacturer / Description	Qty.	Unit	Ext
1	 03011	SMITH SYSTEM Interchange 3-2-1- LS Desk <i>Smith System Laminate, Pewter Mesh Laminate, 1 1/4in Top w 3/8in Bmpr TMld, Smith System T-Mold, Platinum T Mold, Smith System Paint, Platinum</i>	12	\$310.68	\$3,728.16
			<u>TAG:</u>		
			<u>LOCATION:</u>		
2	 17576	SMITH SYSTEM 3" Dual Wheel Pack,Dual-Wheel, Set of 4 Locking	6	\$67.19	\$403.14
			<u>TAG:</u>		
			<u>LOCATION:</u>		
3	 04107	SMITH SYSTEM Interchange Activity Table, 30" Depth x 60" Width <i>Smith System Laminate, Pewter Mesh Laminate, 1 1/4in Top w 3/8in Bmpr TMld, Smith System T-Mold, Platinum T Mold, Smith System Paint, Platinum</i>	2	\$463.56	\$927.12
			<u>TAG:</u>		
			<u>LOCATION:</u>		
4	 17576	SMITH SYSTEM 3" Dual Wheel Pack,Dual-Wheel, Set of 4 Locking	2	\$67.19	\$134.38
			<u>TAG:</u>		
			<u>LOCATION:</u>		

	Part Number	Manufacturer / Description	Qty.	Unit	Ext
5	 01504	SMITH SYSTEM Round Cafe Top-36 Depth <i>Smith System Laminate, Pewter Mesh Laminate, Smith System T-Mold, Platinum T Mold, D - 1 1/4in Top w/ 4mm TMLd, No Power</i>	1	\$159.04	\$159.04
			<u>TAG:</u>		
			<u>LOCATION:</u>		
6	 01452	SMITH SYSTEM Circular Base - K - 8 Standing Height, 24" Depth <i>Smith System Paint, Platinum</i>	1	\$257.67	\$257.67
			<u>TAG:</u>		
			<u>LOCATION:</u>		
7	 11849	SMITH SYSTEM Flavors Stack Chair - A Shell-18" Height <i>Smith System Plastic, Apple, Smith System Paint, Platinum, F - Felt Glide</i>	12	\$103.56	\$1,242.72
			<u>TAG:</u>		
			<u>LOCATION:</u>		
8	 11849	SMITH SYSTEM Flavors Stack Chair - A Shell-18" Height <i>Smith System Plastic, Persian Blue, Smith System Paint, Platinum, F - Felt Glide</i>	12	\$103.56	\$1,242.72
			<u>TAG:</u>		
			<u>LOCATION:</u>		
9	 33889	SMITH SYSTEM Groove Fixed Height Stool- A Shell-24" Height <i>Smith System Plastic, Persian Blue, Smith System Paint, Platinum, F - Felt Glide</i>	3	\$125.14	\$375.42
			<u>TAG:</u>		
			<u>LOCATION:</u>		
10	 320015000	SMITH SYSTEM Cascade Mega-Case - Doors, 15-3" Standard Width Totes, Casters <i>P- Pltnm Body w/Solid End Pnls, Smith System Paint, Persian Blue, Clear</i>	2	\$1,141.64	\$2,283.28
			<u>TAG:</u>		
			<u>LOCATION:</u>		
11	2FZPN7.2226.PL	HASKELL Fuzion Sit to Stand, 22x26, standard Wilsonart laminate, platinum paint finish Y base, grommet, locking casters	1	\$529.35	\$529.35
			<u>TAG:</u>		
			<u>LOCATION:</u>		

	Part Number	Manufacturer / Description	Qty.	Unit	Ext
12	FZPNBKSH	HASKELL	1	\$55.06	\$55.06
	Book Shelf/Laptop Holder for Podium		<u>TAG:</u>		
			<u>LOCATION:</u>		
13	INSTALL	INSTALLATION	1	\$1,406.25	\$1,406.25
	Delivery, Installation, Waste Removal and Disposal.		<u>TAG:</u>		
			<u>LOCATION:</u>		
				TOTAL:	\$12,744.31

Educational Environments Terms and Conditions of Sale

MODIFICATIONS/CHANGES/CANCELLATIONS/RETURNS: Any requested modification to an order is subject to the approval of Seller and the manufacturer or supplier of the goods ordered. Buyer will pay all additional charges resulting from order modifications, cancellations and changes. Express Ship Orders cannot be changed or canceled. Buyer may not return any product. Custom orders cannot be returned. Restocking programs are not available.

INVOICE TIMING: Product purchased under these Terms and Conditions and any related installation or other services will be invoiced upon delivery to the site specified in the Proposal. If there is to be more than one delivery, the invoice will be issued upon the first delivery. Direct shipments from manufacturer(s) will be invoiced upon shipment from the manufacturer. Any product being held (i) at Buyer's request or (ii) because the installation site is not yet ready for installation, will be invoiced in full upon Seller's receipt of same.

PAYMENT TERMS: All invoices are due in full within 30 days from date of invoice. A monthly service charge of 1.5% (18% A.P.R.) will be assessed on all unpaid balances after such date. A convenience fee of 3% of the invoice amount will be added to all invoices paid by credit card.

DELAYS: If Buyer is unable or unwilling to receive product at the designated shipping site on the mutually agreed upon delivery date, product will be deemed delivered and will be invoiced as if delivered and will be subject to additional double handling and storage charges. Storage charges will be added to any order that is stored for more than 5 business days at a rate of \$1.00 per square foot of storage space used per month. Storage charges will be pro-rated for any partial months.

DELIVERY AND INSTALLATION: If included in the scope of services and specifically itemized on the proposal, delivery and installation will be made using non-union labor during Seller's normal business hours of 7:00 a.m. to 4:00 p.m., Monday through Friday. Overtime delivery or installation performed at Buyer's request will be subject to labor rates reflecting time and a half for weekdays and double time for weekends and holidays. Union or prevailing wage installation rates available upon request. Unless explicitly noted on quote or scope review, all delivery and installations are based on one installation window. Changes to phased delivery and installation will require a revised installation quote.

BUYER'S ACCEPTANCE: Buyer agrees to have a representative on the premises at the agreed upon delivery time to accept product deliveries and completed work. All merchandise shall be considered accepted when Buyer or its agent has signed the delivery document. All claims or exceptions must be made in writing on the delivery ticket or bill of lading on the date of work completion. If buyers' premise is not available at the agreed upon delivery date and time, additional trip charges will apply.

DROP SHIPMENTS: In case of drop shipments where product is delivered without installation, Buyer will receive, inspect and install ordered goods. Buyer is also responsible for filing necessary freight claims with Seller within 3 business days in the event of damage or shortages. After 3 business days, dealer is not financially responsible for unreported damage to product and it becomes buyer's responsibility. Buyer shall have no claims against Seller due to freight damage nor withhold payment on account thereof.

CONDITION OF JOB SITE: All quotes are based upon Buyer's job site being "Furniture Ready" prior to furniture delivery. Furniture Ready is defined as: clean, clear of all obstructions, free of debris, and all painting, carpet, data cabling and ceilings are fully complete. Charges will be assessed to Buyer for excessive handling, storage and transportation incurred because of site conditions, activity of other trades, or other reasons not specifically identified in the quotation, at standard hourly rates. Rates are based on elevator access. In the event a stair carry is required, an up charge for additional labor will be applied.

JOB SITE SERVICES: Buyer will furnish electrical current, heating, lighting, elevator services, and suitable staging areas at the job site without charge to Seller. If Seller is required to remove or handle existing furniture, the additional cost of moving, handling and transporting shall be billed to Buyer on an hourly basis. Once the installation has begun, Buyer agrees to assume any expense incurred by Seller due to such changes made at Buyer's request or for any reason beyond Seller's control.

ELECTRICAL INSTALLATION: If an electrician is required, Buyer will be responsible for contracting and paying all costs of the electrician and the electrical installation.

PROTECTION OF DELIVERED GOODS: Buyer is responsible for security and safekeeping of product after delivery to Buyer's site, or into storage negotiated by Buyer if job site is not ready on mutually agreed upon delivery date, and shall assume any risk of damage or loss thereof.

WARRANTIES: Seller will identify all manufacturers' warranties and will provide to Buyer reasonable assistance to permit Buyer to assert claims based upon such warranties directly to the manufacturer at Buyer's expense.

ACTS BEYOND REASONABLE CONTROL: Seller shall not be liable for any delay or failure to deliver any or all of the product caused by labor disputes, strikes, act of God, or other delay beyond the reasonable control of Seller. In such instances, any deadlines for delivery shall be adjusted.

INSTALLATION SCOPE REVIEW: May be required based on size and or complexity of project. In the event installation scope review is required, it must be filled out along with acceptance of quote.

Project Anne Sullivan Furniture Order **PO #:** _____

Signature: _____ **Date:** _____ **Total:** \$12,744.31

This quote is valid for 30 days, except for adjustments due to fluctuating tariffs and resulting manufacturer surcharges.

Jim Kemling
773 858 2898

jkemling@frankcooney.com

Macarthur Classroom Furniture

PROPOSAL FOR:

Prospect Heights SD23
700 N. Schoenbeck Road
Prospect Heights IL 60070
Amy McPartlin

amcpartlin@d23.org

SHIP TO:

Macarthur Middle School
700 N. Schoenbeck Road
Prospect Heights IL 60070
Amy McPartlin

amcpartlin@d23.org

	Part Number	Manufacturer / Description	Qty.	Unit	Ext
1	 EL2448	SMITH SYSTEM Elemental Rectangle Table, 24" Depth X 48" Width <i>Smith System Laminate, Pewter Mesh Laminate, 1 1/4in Top w 3/8in Bmpr TMld, Smith System T-Mold, Platinum T Mold, Smith System Paint, Platinum, EG - Fixed Height w/ Glide</i>	52 <u>TAG:</u> <u>LOCATION:</u>	\$262.45	\$13,647.40
2	 EL2460	SMITH SYSTEM Elemental Rectangle Table, 24" Depth X 60" Width <i>Smith System Laminate, Pewter Mesh Laminate, 1 1/4in Top w 3/8in Bmpr TMld, Smith System T-Mold, Platinum T Mold, Smith System Paint, Platinum, EG - Fixed Height w/ Glide</i>	8 <u>TAG:</u> <u>LOCATION:</u>	\$331.68	\$2,653.44
3	77872	SMITH SYSTEM Felt Glides for tables	240 <u>TAG:</u> <u>LOCATION:</u>	\$4.41	\$1,058.40
4	EL2111	GREAT OPENINGS Trace Mobile Pedestal, Box/Box/File, 15"Wx21"Dx27"H <i>TBD, Square Loop</i>	4 <u>TAG:</u> <u>LOCATION:</u>	\$286.56	\$1,146.24

Part Number	Manufacturer / Description	Qty.	Unit	Ext
5	INSTALLATION	1	\$2,326.25	\$2,326.25
	Delivery, Installation, Waste Removal and Disposal	<u>TAG:</u>		
		<u>LOCATION:</u>		

TOTAL: \$20,831.73

Educational Environments Terms and Conditions of Sale

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PAYMENT TERMS: All invoices are due in full within 30 days from date of invoice. A monthly service charge of 1.5% (18% A.P.R.) will be assessed on all unpaid balances after such date. A convenience fee of 3% of the invoice amount will be added to all invoices paid by credit card.

DELAYS: If Buyer is unable or unwilling to receive product at the designated shipping site on the mutually agreed upon delivery date, product will be deemed delivered and will be invoiced as if delivered and will be subject to additional double handling and storage charges. Storage charges will be added to any order that is stored for more than 5 business days at a rate of \$1.00 per square foot of storage space used per month. Storage charges will be pro-rated for any partial months.

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JOB SITE SERVICES: Buyer will furnish electrical current, heating, lighting, elevator services, and suitable staging areas at the job site without charge to Seller. If Seller is required to remove or handle existing furniture, the additional cost of moving, handling and transporting shall be billed to Buyer on an hourly basis. Once the installation has begun, Buyer agrees to assume any expense incurred by Seller due to such changes made at Buyer's request or for any reason beyond Seller's control.

ELECTRICAL INSTALLATION: If an electrician is required, Buyer will be responsible for contracting and paying all costs of the electrician and the electrical installation.

PROTECTION OF DELIVERED GOODS: Buyer is responsible for security and safekeeping of product after delivery to Buyer's site, or into storage negotiated by Buyer if job site is not ready on mutually agreed upon delivery date, and shall assume any risk of damage or loss thereof.

WARRANTIES: Seller will identify all manufacturers' warranties and will provide to Buyer reasonable assistance to permit Buyer to assert claims based upon such warranties directly to the manufacturer at Buyer's expense.

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INSTALLATION SCOPE REVIEW: May be required based on size and or complexity of project. In the event installation scope review is required, it must be filled out along with acceptance of quote.

Project Macarthur Classroom Furniture **PO #:** _____

Signature: _____ **Date:** _____ **Total:** \$20,831.73

Summer 2026 MacArthur Projects (Managed by District)

Project	Preliminary Cost	Likely Fiscal Year	Vendor	Status
Landscaping Services	\$20,000.00	FY26	Green Key Landscaping	Andrea is working on renderings and proposal for March Buildings & Sites.
Gym Painting	\$27,500.00	FY26	Ascher Brothers	RFP Process has been completed - Scheduling from June and will come back from touch up post-window installation.
Gym Floor - Artwork & Re-Finishing	\$37,000.00	FY27	Specialty Floors	Have finalized proposal.
Main Office Furniture	\$25,000.00	FY27	Frank Cooney (Educational Environments)	Final layout approved
Window Blinds	\$33,000.00	FY26	All Star Drapery	Vendor to honor bid pricing ~ Final window sizes will need to be sent to Dennis.
Gym Stage Curtain Replacement	\$14,500.00	FY27	H2I - Porter	Removal & Replacement of Accordion Wall
	\$157,000.00			

Summer 2026-7 Eisenhower Projects (Managed by District)

Project	Preliminary Cost	Likely Fiscal Year	Vendor	Status
Landscaping	\$50,000.00	FY28	TBD	
Garaventa Lift Replacement	\$50,000.00	FY27	Garaventa	Have finalized proposal
Window Treatments	\$75,000.00	FY28	TBD - Bid	
Murals	\$20,000.00	FY28	Splash10 Designs	Have approved final proposal
Technology Needs	\$30,000.00	FY27 & FY28	Various	
Furniture Needs	\$500,000.00	FY28	Frank Cooney (Educational Environments) & Lakeshore Learning	Working on budget and finalizing layouts with vendor
Traversing Wall	\$15,000.00	FY26	Everlast Climbing Walls	
Intercom Algo & Support	\$3,000.00	FY27	Sound Inc.	
	\$743,000.00			

Remaining Summer 2026 Projects (Managed by District)

Project	Preliminary Cost	Likely Fiscal Year	Vendor	Status
Sullivan Library	\$29,000.00	FY26	Lowery McD or Ed. Environments	Perimeter Bookcases - Final Phase
Sullivan Library	\$3,500.00	FY26	Hallett Movers	
Ross Library Phase 1 - Storytime & Tables & Chairs	\$25,000.00	FY26	Frank Cooney (Educational Environments)	Consists of soft seating area by window, tables & chairs
Ross Library Phase 2 - Non-Fiction	\$25,267.00	FY27	Frank Cooney (Educational Environments)	Non-Fiction Collection Area
Ross Library Phase 3 - Makerspace Area	\$21,159.00	FY27	Frank Cooney (Educational Environments)	"Makerspace" Lab Section
Firewall Renewal	\$32,195.00	FY27	License Renewal	Erate Reimb. of 24%. Projected at \$50k
R/S - LV Cabling	\$141,000.00	FY27	Greatline	Erate Reimb of 30%
Switch Replacement	\$375,000.00	FY27	Sentinel?	Erate Reimb of 60%, Projected at \$400K
Switch Support	\$29,210.00	FY27	Empist	Projected at \$50K
Sullivan Intercom Replacement	\$52,000.00	FY27	Sound Inc.	System (\$50K) and Algo & Support (\$2K)
Mac Intercom Replacement	\$103,000.00	FY27	Sound Inc.	System (\$100K) and Algo, Server & Support (\$3K)
Ross Algo & Support	\$3,000.00	FY27	Sound Inc.	Algo, Server & Support (\$3K)
Guest/Visitor Mgmt.	\$15,200.00	FY27	Procom	Exterior Doorway Intercoms - \$3.8K/building
	\$854,531.00			

Quote #: 4009 - 01
Date: 10/22/2025
Expiration Date: 12/21/2025



Please make checks payable to
"Garaventa USA, Inc"

Project Name: Dwight D Eisenhower Elementary School- Upgrad
Address: 1 north Schoenbeck
Prospect Heights, IL 60070

Quotation/Agreement GSL Artira Inclined Wheelchair Lift

I. Summary:

This Quotation/Agreement represents our offer to supply and install the equipment and scope of work outlined in the following material and equipment descriptions or the complete scope of work described in section N/A of the project plans and specifications. Compliance with plans, specifications and drawings is agreed, with exceptions, if any, as listed in paragraph IX below.

II. Location In Building:

Upgrade of the existing lift

III. Materials To Be Provided:

One (1) Garaventa Inclined Platform Wheelchair Lift for barrier free access only, according to the following equipment specifications.

Equipment Specification

Capacity	550 Lbs	Paint/Color	Epoxy Powder Paint - Color is Satin Grey
Speed	6 m/min (20 ft/min) Standard	Emergency Lowering Device	Standard
Power Fold Platform with Integral	Standard	Pedestrian Safety Lights on Platform	Standard
Automatic Power Barrier Arms	Standard	Complete Installation/Test/Certification	Standard
Platform Size	800x1220	Warranty	2 Years Parts, 2 Year Labor
"Vandal-Stop" Side Guard	Standard	Preventative Maintenance Plan	Two Years Included (4-Visits)
Under-Platform Sensor	Standard		
Keyed Call Stations	Included		
Keyed Platform	Included		
Pedestrian Handrail Integrated with LiftTubes	Not Included		
Number of Stops	Three Stop		
Bi-directional Ramp Safeties	Standard		
Final Limit Switch	Standard		
Emergency Alarm (sounds at lift only)	Standard		
Drive Box Door Lock	Standard		
Platform Emergency Stop	Standard		

Please see Addendum A for optional items if included in this quotation/agreement.

IV. Labor To Be Provided:

All labor and incidental materials necessary for the delivery, set-up, installation, adjusting, inspecting, testing and delivery to the owner of the complete lift system.

V. Quotation Amount: \$50,878.00

Sales tax exempt. (Must provide tax exempt certificate, physician's letter also required for residential application)

Quote #: 4009 - 01
Date: 10/22/2025
Expiration Date: 12/21/2025



Please make checks payable to
"Garaventa USA, Inc"

Project Name: Dwight D Eisenhower Elementary School- Upgrad
Address: 1 north Schoenbeck
Prospect Heights, IL 60070

VI. Terms:

For a description of the schedule of values/payments, please see Addendum A.

Materials which are not accepted upon an attempt to deliver will be stored and scheduled for re-delivery at the owner's expense. Invoices are payable upon presentation. Title to all equipment shall remain with Garaventa USA, Inc. until all invoices are paid in full.

Customer agrees to bear all costs of collection of overdue invoiced amounts, including any agent/attorney's fees incident thereto.

Quoted price includes installation by qualified and licensed technicians during normal working hours as scheduled with the owner in advance. 'Prev Wage' labor rules apply.

1. WORK SCHEDULE:

- 1.1 Elevator Contractor shall perform the installation in accordance with a schedule provided by the Customer at the time of signing this contract or in accordance with a schedule mutually agreed upon if provided by the Customer after the signing of this contract. During the progress of the work the Customer will furnish supplemental instructions and site confirmations to Elevator Contractor with reasonable promptness or in accordance with the schedule for such instructions agreed to by the Customer and Elevator Contractor. Elevator Contractor may reasonably adjust any schedule or specified timing during the course of the work after consulting with the Customer.
- 1.2 Work will be completed during regular business hours (Mon-Fri 8 am-5 pm). If after-hour work is required due to site constraints or availabilities, extra charges will apply and must be agreed upon explicitly and will be part of this Contract (as defined hereunder).
- 1.3 Warranty or Planned Maintenance work will only be performed during regular working hours
- 1.4 Delay in delivery: It is intended that the delivery and installation take place within the agreed timeline in this Contract. However, since the product is custom-made, a backlog at the manufacturer's factory among other factors including but not limited to permits, inspections, site conditions and weather, may cause delays in completion of the Project and therefore, Elevator Contractor assumes no responsibility for delays nor for failure to deliver work to Customer on a particular date. Customer hereby waives any rights it may have for such factors that are out of Elevator Contractor's control.
- 1.5 If the installation cannot be completed due to job site delays that are beyond the control of Elevator Contractor, Customer shall be required to pay the full amount of the order within sixty (60) days of the work stoppage.
- 1.6 Permitting: When explicitly part of the Contract, the Elevator Contractor will use its customary and normal efforts to obtain the required state or municipality permit for the elevator company's scope of work but in no way shall be liable for delays or denial of such permits or for the permits required for work by others.

2. CONSTRUCTION BY COMPANY/OWNER:

- 2.1 Elevator Contractor is a non-unionized company and may use a subcontractor to perform portion or the entirety of the work at its sole discretion. Scale/prevaling wages other than if explicitly detailed in the Contract is not included.
- 2.2 When separate subcontracts are awarded for other parts of the project, or when work is performed by the Customers' own forces, the Customer shall afford Elevator Contractor reasonable opportunity to introduce and store their products. Where part of the work is affected by, or depends upon, the work of other subcontractors the Customer will promptly report to Elevator Contractor, in writing and prior to proceeding, any apparent deficiencies in such work.
- 2.3 Elevator Contractor reserves the right to cancel this contract should the physical conditions or application be inappropriate. Elevator Contractor shall not assume any liability for such occurrences. The equipment shall remain the property of Elevator Contractor until this contract is completed and the equipment turned over to the Owner.
- 2.4 A structural engineer or architect must approve location and support structure of the lift for the Project.

Quote #: 4009 - 01
Date: 10/22/2025
Expiration Date: 12/21/2025



Please make checks payable to
"Garaventa USA, Inc"

Project Name: Dwight D Eisenhower Elementary School- Upgrad
Address: 1 north Schoenbeck
Prospect Heights, IL 60070

- 2.5 Shaft/hoist way and electrical work will be built "by others" holding the necessary permits and certifications to do the work and will be at Customer's entire costs and under his responsibility
- 2.6 All elevators and lifts equipped with a phone must have an active phone line available prior to the lift being available for turnover. The phone line is to be done by the owner or others. Work will be at Customer's entire costs and under his/her responsibility.
- 2.7 All necessary permits for the Project such as with municipalities or Authority Having Jurisdiction (AHJ) is the sole responsibility of Customer if not explicitly included in this proposal.
- 2.8 Customer or his representative is responsible for securing the hoistway on all levels at all times during the project. The Elevator Contractor will make sure his labor uses best practice to perform work and keep the hoistway safe while on site, however the responsibility remains with the Customer or his representative.
- 2.9 It is the responsibility of the building owner and/or architect to verify that the product specifications for the Project, along with intended use are in accordance with all current state/province and local laws and applicable code requirements.

3. CHANGE ORDERS:

- 3.1 When a change in the work is required as a result of the co-ordination and interface of the work by the Customers' own forces, Elevator Contractor may request an authorized Change Order mutually agreed upon for any increase (if any) to the contract value. When a change in the work is requested by the Customer, Elevator Contractor will request an authorized Change Order for any increase (if any) to the contract value.
- 3.2 This Contract is limited only to the aforementioned items, any extra work related to an unknown site situation will be done at extra cost, subject to Customer's prior approval and signed change order.
- 3.3 Payment of change order shall be invoiced and due upon approval of the change order. All changes to the work or scope of work describe in your configuration on page 3 of this quotation must be agreed to in writing by the Elevator Contractor and Customer in order to be binding and an agreed purchase order or payment adjustment shall be made as applicable.

4. DELAYS:

- 4.1 If Elevator Contractor is delayed in the performance of the work by an action or omission of the Customer, or anyone employed or engaged by them directly or indirectly, then the work schedule shall be extended for such reasonable time as Elevator Contractor and the Customer shall agree that the work was delayed and a reasonable time to allow for rescheduling. Elevator Contractor reserves the right to be reimbursed by the Customer for reasonable costs incurred (if any) as a result of such delay. Elevator Contractor will not accept any liability or liquidated damages for delays beyond its control.
- 4.2 Price escalation: The execution of this contract and paid deposit will guarantee the pricing for a period of twelve (12) months. After this period the Contract price may be increased by three percent (3%) annually depending on the factory price increase. If the project has not been turned over twelve (12) months after the equipment installation has occurred, additional mobilisation charge of \$1000 annually will apply.
- 4.3 Additional fees of \$1,000 will be charged to Customers in the event an installation team has to leave the job site because a payment due is not available upon arrival or the job site isn't ready to receive the product or installation crew as per the agreed schedule with the project management team of Customer. This additional fee will have to be paid before a new delivery and installation date is scheduled.
- 4.4 Customer acknowledges and agrees that no Act of God, including death or sickness, shall release Customer (or his successors) from fulfilling Customer's obligations hereunder and take delivery of the product. Customer shall accept delivery of product within ninety (90) days of receiving confirmation from Elevator Contractor that the product is ready for delivery. Passed this delay, Elevator Contractor may apply additional charges.

5. TERMINATION OF CONTRACT

Quote #: 4009 - 01
Date: 10/22/2025
Expiration Date: 12/21/2025



Please make checks payable to
"Garaventa USA, Inc"

Project Name: Dwight D Eisenhower Elementary School- Upgrad
Address: 1 north Schoenbeck
Prospect Heights, IL 60070

- 5.1 This quotation can be modified or canceled by the Elevator Contractor at any time without prior notice before it is accepted by written confirmation from Customer. Customer hereby waives any right he may have (by law or otherwise) which could prevent the Elevator Contractor from cancelling this quotation or which could give Customer rights to cancel this quotation, once accepted by the Elevator Contractor.
- 5.2 In the event of a cancellation by Customer, minimum fees equal to forty percent (40%) of the total value of the Contract will be due and payable to the Elevator Contractor. No cancellation will be accepted if the ordered product has been released for production. All payments shall become property of the Elevator Contractor upon receipt.
- 5.3 Customer default: Customer acknowledges that the unit is custom-made for the Project. If Customer fails or refuses to make payment of the amount due at any time as per the payment schedule, Customer shall be deemed to be in default of this Contract. The Elevator Contractor shall be entitled to stop work and withhold further performance pending the receipt of any past due balance. Elevator Contractor shall be entitled to all remedies provided under the laws of the state.
- 5.4 Elevator Contractor at its own discretion may reimburse all money paid by Customer and cancel this Contract at any time. Any shaft/hoistway construction or site preparation work done by Customer will be considered as generic and no back charge will be accepted.
- 5.5 Deposit will be considered Elevator Contractor property and the Project cancelled if the Project has been inactive for more than eighteen (18) months and Customer has not been in communication with Elevator Contractor. Elevator Contractor will send three (3) time email notices and one (1) registered mail notice prior to exercise its right to cancel the

6. INSURANCE:

- 6.1 Elevator Contractor fully complies with all rules and regulations set by the state's Elevator Contractor's Safety Policy and is available upon request.
- 6.2 Risk of Loss and Title to work: Elevator Contractor shall bear all risk of loss and damage to the Project due to fire, windstorm, accident, theft, vandalism, etc., prior to the delivery of the product at the Customer's Project address. Customer shall bear all risk of loss and damages to the work and product thereafter.
- 6.3 Elevator Contractor holds standard liability coverage and, if required, can obtain additional coverage; the cost of additional coverage will be quoted and added to the Contract and at the sole costs and expenses of Customer.
- 6.4 No project bonding is included in Elevator Contractor's quotation unless expressly indicated and detailed.
- 6.5 Elevator Contractor is neither responsible nor will not accept any liquidated damages.

7. WARRANTY:

- 7.1 The standard 2 YEAR manufacturer's limited warranty shall apply for all parts unless otherwise specified in quote. Elevator Contractor shall provide a limited labour warranty for a period of 1 year for defective workmanship unless otherwise specified in quote. (Extended labour and/or parts Warranty and Preventative Maintenance Agreements are available upon request at an additional cost). Warranty provisions do not go into effect until the Elevator Contractor has been paid in full and Warranty work will only be performed during regular working hours.

A Preventative Maintenance Agreement must be in place for all warranty claims.

8. ASSIGNMENT:

- 8.1 This Contract shall be freely assignable by Elevator Contractor

9. SEVERABILITY:

- 9.1 If any provision of the terms and conditions is held to be invalid in this Contract, then the remaining provisions shall nevertheless remain in full force and effect, and the invalid or unenforceable provision shall be replaced by a term or provision that is valid and enforceable and that comes closest to expressing the intention of such invalid or unenforceable term or provision.

10. APPLICABLE LAW:

Quote #: 4009 - 01
Date: 10/22/2025
Expiration Date: 12/21/2025



Please make checks payable to
"Garaventa USA, Inc"

Project Name: Dwight D Eisenhower Elementary School- Upgrad
Address: 1 north Schoenbeck
Prospect Heights, IL 60070

10.1 This Contract shall be governed in accordance with the laws of the state in which this elevator is installed.

11. TITLE AND OWNERSHIP:

11.1 Elevator Contractor retains title to all equipment it supplied until all payment terms under this Contract have been complied with. In the event of default by Customer in any payment, Elevator Contractor may take immediate possession, at its discretion, of the product where, it is located (without legal process) and remove such product or components irrespective of the manner of its attachment to the real estate. In the event it becomes necessary for Elevator Contractor to retain legal counsel or undertake litigation or to otherwise protect its rights under this Contract or to defend Elevator Contractor against claims which are Customers responsibility, Customer shall pay all reasonable attorneys' fees and related costs.

VII. Delivery:

In accordance with the project phasing schedule, but not earlier than 7 weeks from approval of submittals or shop drawings. Shop drawings may be expected within 2 weeks of acceptance by all parties of this proposal or other form of contract/purchase order. These time estimates are provided for planning purposes only and do not represent a contractual obligation or commitment.

VIII. Comments/Conditions:

1. Approval (or variances as appropriate), from local or state fire and building authorities for the installation of this lift is the responsibility of the building owners or the owners representative. Garaventa USA will apply and pay for state elevator installation permits and certification tests.
2. All mains electrical power to the drive cabinet location is the responsibility of the owner, including and permits required for this portion of the work.
3. All 24 volt control wiring and raceways will be our responsibility and will be surface mounted. Concealed wiring will be the responsibility of the owner. Contact our office for wiring schematics and specifications for concealed control wiring.
4. All required area lighting is the responsibility of other forces.
5. All modifications and finishing required to facilitate the installation of the lift is the responsibility of other forces.
6. Landing and stair structures for exterior installed lift applications must be properly supported below frost lines.
7. Two (2) year limited warranty on parts and materials is included in the quoted amount (or as indicated in the quotation Equipment Specification section). Labor will be as stated in the quotation Equipment Specification section, if included. Thereafter, at standard labor rates. Extended warranties and preventive maintenance programs, if not indicated in the Equipment Specification section, are available and quotations can be provided at request.
8. Upon acceptance of this quotation/agreement, and unless otherwise specified in contract documents, a cancellation fee will apply if this agreement is canceled by the customer prior to the fabrication of the equipment. The amount of the cancellation fee will be (10) percent of the proposal price (less installation, taxes and freight charges) or actual costs, whichever is greater. Cancellation after the equipment has been fabricated and offered for delivery will be subject to a cancellation fee equal to the full contract value less installation labor.

IX. Project Exceptions:

For project exceptions specific to this quotation/agreement, please see Addendum A. Exterior installations may be subject to increased maintenance, service and repairs frequencies due to exposure to changing seasonal weather conditions and extreme or intrusive elements.

Quote #: 4009 - 01
Date: 10/22/2025
Expiration Date: 12/21/2025



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Project Name: Dwight D Eisenhower Elementary School- Upgrad
Address: 1 north Schoenbeck
Prospect Heights, IL 60070

X. Changes in Law:

If any local, state, or federal governmental entity imposes any change in regulations, building codes, tariffs, taxes (excluding income taxes), or duties that increases the cost of the goods, services, or materials provided under this Agreement, Garaventa USA, Inc. reserves the right to adjust the Purchase Price to reflect the increased cost. Any such change will be communicated to the Customer in writing and shall be due upon notification.

Thank you for your interest in the Garaventa line of products and services. Please contact me directly if you have any questions or concerns.

Submitted by Garaventa USA, Inc.

Zachary Hannula
Sales Engineer

Date

Purchaser:

Legal Name of Purchaser or Company/Corporation:

Full Address:

Acceptance:

This quotation/agreement, inclusive of all addenda pages, is formally accepted by:

- Owner of Project
- Office/Manager/Agent duly and legally authorized to act as signing authority

Authorized Signature

Please Print Name and Title

Date

Signature constitutes agreement to purchase as per terms and conditions of this agreement.

Quote #: 4009 - 01
Date: 10/22/2025
Expiration Date: 12/21/2025



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Project Name: Dwight D Eisenhower Elementary School- Upgrad
Address: 1 north Schoenbeck
Prospect Heights, IL 60070

Addendum A

Schedule of Values

30% deposit, 20% upon provision of approval drawings and before manufacturing can be ordered, 40% upon delivery of lift/equipment, 10% at installation. No third party payment contingencies are accepted.

Equipment Specification - Additional Items

Attendant Hand Control	Included
Folding Seat and Seat Belt	Included

Exceptions

Any modifications to the existing heavy duty disconnect and electrical raceways to be completed by others.
Any patching or repairing of staircase and wall surrounding lift if needed to be completed by others.
Any egress study or overhead issues if any to be addressed by others.
Quoted using open shop prevailing wage labor rates.

This quote is valid for 30 days,
except for adjustments due to
fluctuating tariffs and resulting
manufacturer surcharges.

Jim Kemling
773 858 2898 jkemling@frankcooney.com

Betsy Ross Library Phase 1

PROPOSAL FOR:

Prospect Heights SD23
700 N. Schoenbeck Road
Prospect Heights IL 60070
Amy McPartlin
amcpartlin@d23.org

SHIP TO:

Betsy Ross Elementary
600 N. Schoenbeck Road
Prospect Heights IL 60070
Amy McPartlin
amcpartlin@d23.org

	Part Number	Manufacturer / Description	Qty.	Unit	Ext
1	11848	Smith System Flavors Chair, 16"H, Platinum Frame <i>Cerulean, Platinum</i>	28 <u>TAG:</u> CH-1 <u>LOCATION:</u>	\$92.48	\$2,589.44
2	WNK-60-7230-G7	MEDIA TECHNOLOGIES Wink Curved Seating, 60 degree curve, 72"Wx29"Dx33"H <i>DesignTex Alphabet Indigo (Grade 6), Stinson Ping Pong Bijou (Grade 7)</i>	3 <u>TAG:</u> CH-4 <u>LOCATION:</u>	\$3,706.08	\$11,118.24
3	CBLOX-17-9-G6	MEDIA TECHNOLOGIES Blox Seating - Cylinder 17"Dia x 9"H, Grade 6 <i>DesignTex Alphabet Glow</i>	1 <u>TAG:</u> CH-6 <u>LOCATION:</u>	\$396.96	\$396.96
4	PBLOX-17-9-G6	MEDIA TECHNOLOGIES Blox Seating - Pac-Man 17"Dia x 9"H, Grade 6 <i>DesignTex Alphabet Mediterranean</i>	1 <u>TAG:</u> CH-7A <u>LOCATION:</u>	\$396.96	\$396.96

	Part Number	Manufacturer / Description	Qty.	Unit	Ext
5	PBLOX-17-9-G6	MEDIA TECHNOLOGIES Blox Seating - Pac-Man 17"Dia x 9"H, Grade 6 <i>Designtex Alphabet Heat</i>	1 <u>TAG:</u> CH-7B <u>LOCATION:</u>	\$396.96	\$396.96
6	PBLOX-17-9-G6	MEDIA TECHNOLOGIES Blox Seating - Pac-Man 17"Dia x 9"H, Grade 6 <i>Designtex Alphabet Apple</i>	1 <u>TAG:</u> CH-7C <u>LOCATION:</u>	\$396.96	\$396.96
7	PBLOX-17-9-G6	MEDIA TECHNOLOGIES Blox Seating - Pac-Man 17"Dia x 9"H, Grade 6 <i>Designtex Alphabet Habanero</i>	1 <u>TAG:</u> CH-7D <u>LOCATION:</u>	\$396.96	\$396.96
8	BMC-3217-T-MOB	MEDIA TECHNOLOGIES BLOX Mobile Cart, 17"Dx32.5"Wx18.875"H <i>Classic maple, Fusion Maple, Silver</i>	1 <u>TAG:</u> CH-8 <u>LOCATION:</u>	\$338.88	\$338.88
9	CBLOX-15-2-G6	MEDIA TECHNOLOGIES Blox Seating - Cylinder 15"Dia x 2"H, Grade 6 <i>Designtex Alphabet Habanero</i>	4 <u>TAG:</u> CH-8A <u>LOCATION:</u>	\$191.04	\$764.16
10	CBLOX-15-2-G6	MEDIA TECHNOLOGIES Blox Seating - Cylinder 15"Dia x 2"H, Grade 6 <i>Designtex Alphabet Cobalt</i>	4 <u>TAG:</u> CH-8B <u>LOCATION:</u>	\$191.04	\$764.16
11	CBLOX-15-2-G6	MEDIA TECHNOLOGIES Blox Seating - Cylinder 15"Dia x 2"H, Grade 6 <i>Designtex Alphabet Pistachio</i>	4 <u>TAG:</u> CH-8C <u>LOCATION:</u>	\$191.04	\$764.16
12	EN-3029-G7-2S	MEDIA TECHNOLOGIES Engage Lounge Chair 31.5"Wx29"D x 34"H Right/Left Arms,Grade 8,2 PostLegs,no-lock Casters,back handl <i>Designtex Alphabet Indigo, Stinson Ping Pong Bijou , Satin Stainless, Silver,</i>	1 <u>TAG:</u> CH-9 <u>LOCATION:</u>	\$1,900.80	\$1,900.80

	Part Number	Manufacturer / Description	Qty.	Unit	Ext
13	FRED-G7	MEDIA TECHNOLOGIES	2	\$825.60	\$1,651.20
	Fred, 24"H x 15"D x 42"W, Upholstered, Grade 7 <i>DesignTex Alphabet Pistachio, Stinson Ping Pong Bijou</i>		<u>TAG:</u> CH-10 <u>LOCATION:</u>		
14	XCT26-C3060-FT-27-4C	MEDIA TECHNOLOGIES	6	\$795.84	\$4,775.04
	Cesar Rectangle Table, 30"Dx60"Lx29"H - Modded to 27"H, Flip Top <i>White Drops, Fog, Silver, Black/Black or Grey/White</i>		<u>TAG:</u> TA-1 <u>LOCATION:</u>		
15	CX26-C0036-27-4C	MEDIA TECHNOLOGIES	2	\$694.08	\$1,388.16
	Cesar Round Table, 36" Diameter, 29"H - Modded to 27"H <i>White Drops, Fog, Silver, Black/Black or Gray/White</i>		<u>TAG:</u> TA-2A (Round) <u>LOCATION:</u>		
16	FRM-C1420E-26	MEDIA TECHNOLOGIES	1	\$466.56	\$466.56
	Forum Work Table, Disc Base, 14"D x 20"W x 26"H, Ellipse Top - 809 Silver <i>Formica White Drops, Fog, Silver</i>		<u>TAG:</u> TA-4 <u>LOCATION:</u>		
17	INSTALL	FCC	1	\$2,550.00	\$2,550.00
	Installation, Waste Removal and Disposal, Based on Non-Union Regular Hours 7am-3pm.		<u>TAG:</u> <u>LOCATION:</u>		
18	CONTRACT	Contract	1	\$0.00	\$0.00
	Pricing Based on Frank Cooney Omnia Contract #07-91		<u>TAG:</u> <u>LOCATION:</u>		
				TOTAL:	\$31,055.60

Educational Environments Terms and Conditions of Sale

MODIFICATIONS/CHANGES/CANCELLATIONS/RETURNS: Any requested modification to an order is subject to the approval of Seller and the manufacturer or supplier of the goods ordered. Buyer will pay all additional charges resulting from order modifications, cancellations and changes. Express Ship Orders cannot be changed or canceled. Buyer may not return any product. Custom orders cannot be returned. Restocking programs are not available.

INVOICE TIMING: Product purchased under these Terms and Conditions and any related installation or other services will be invoiced upon delivery to the site specified in the Proposal. If there is to be more than one delivery, the invoice will be issued upon the first delivery. Direct shipments from manufacturer(s) will be invoiced upon shipment from the manufacturer. Any product being held (i) at Buyer's request or (ii) because the installation site is not yet ready for installation, will be invoiced in full upon Seller's receipt of same.

PAYMENT TERMS: All invoices are due in full within 30 days from date of invoice. A monthly service charge of 1.5% (18% A.P.R.) will be assessed on all unpaid balances after such date. A convenience fee of 3% of the invoice amount will be added to all invoices paid by credit card.

DELAYS: If Buyer is unable or unwilling to receive product at the designated shipping site on the mutually agreed upon delivery date, product will be deemed delivered and will be invoiced as if delivered and will be subject to additional double handling and storage charges. Storage charges will be added to any order that is stored for more than 5 business days at a rate of \$1.00 per square foot of storage space used per month. Storage charges will be pro-rated for any partial months.

DELIVERY AND INSTALLATION: If included in the scope of services and specifically itemized on the proposal, delivery and installation will be made using non-union labor during Seller's normal business hours of 7:00 a.m. to 4:00 p.m., Monday through Friday. Overtime delivery or installation performed at Buyer's request will be subject to labor rates reflecting time and a half for weekdays and double time for weekends and holidays. Union or prevailing wage installation rates available upon request. Unless explicitly noted on quote or scope review, all delivery and installations are based on one installation window. Changes to phased delivery and installation will require a revised installation quote.

BUYER'S ACCEPTANCE: Buyer agrees to have a representative on the premises at the agreed upon delivery time to accept product deliveries and completed work. All merchandise shall be considered accepted when Buyer or its agent has signed the delivery document. All claims or exceptions must be made in writing on the delivery ticket or bill of lading on the date of work completion. If buyers' premise is not available at the agreed upon delivery date and time, additional trip charges will apply.

DROP SHIPMENTS: In case of drop shipments where product is delivered without installation, Buyer will receive, inspect and install ordered goods. Buyer is also responsible for filing necessary freight claims with Seller within 3 business days in the event of damage or shortages. After 3 business days, dealer is not financially responsible for unreported damage to product and it becomes buyer's responsibility. Buyer shall have no claims against Seller due to freight damage nor withhold payment on account thereof.

CONDITION OF JOB SITE: All quotes are based upon Buyer's job site being "Furniture Ready" prior to furniture delivery. Furniture Ready is defined as: clean, clear of all obstructions, free of debris, and all painting, carpet, data cabling and ceilings are fully complete. Charges will be assessed to Buyer for excessive handling, storage and transportation incurred because of site conditions, activity of other trades, or other reasons not specifically identified in the quotation, at standard hourly rates. Rates are based on elevator access. In the event a stair carry is required, an up charge for additional labor will be applied.

JOB SITE SERVICES: Buyer will furnish electrical current, heating, lighting, elevator services, and suitable staging areas at the job site without charge to Seller. If Seller is required to remove or handle existing furniture, the additional cost of moving, handling and transporting shall be billed to Buyer on an hourly basis. Once the installation has begun, Buyer agrees to assume any expense incurred by Seller due to such changes made at Buyer's request or for any reason beyond Seller's control.

ELECTRICAL INSTALLATION: If an electrician is required, Buyer will be responsible for contracting and paying all costs of the electrician and the electrical installation.

PROTECTION OF DELIVERED GOODS: Buyer is responsible for security and safekeeping of product after delivery to Buyer's site, or into storage negotiated by Buyer if job site is not ready on mutually agreed upon delivery date, and shall assume any risk of damage or loss thereof.

WARRANTIES: Seller will identify all manufacturers' warranties and will provide to Buyer reasonable assistance to permit Buyer to assert claims based upon such warranties directly to the manufacturer at Buyer's expense.

ACTS BEYOND REASONABLE CONTROL: Seller shall not be liable for any delay or failure to deliver any or all of the product caused by labor disputes, strikes, act of God, or other delay beyond the reasonable control of Seller. In such instances, any deadlines for delivery shall be adjusted.

INSTALLATION SCOPE REVIEW: May be required based on size and or complexity of project. In the event installation scope review is required, it must be filled out along with acceptance of quote.

Project Betsy Ross Library Phase 1 **PO #:** _____

Signature: _____ **Date:** _____ **Total:** \$31,055.60



November 7, 2025

Chris Alms, Ed.S
Director of Technology and Information Services
Prospect Heights School District 23

Email: calms@d23.org

Project: McArthur School – Rauland TCU Upgrade
Subject: **Rauland Critical Communication System**

Submitted By:
Michael Banish
Senior Account Executive
Sound Incorporated

Enclosed please find Sound Incorporated's proposal response which includes the following information:

- Executive Summary
- Project Highlights and Equipment / Solution(s) Proposed
- Total Investment
- Warranty
- Project Clarifications & Qualifications
- Network Readiness
- Proposed Payment Terms
- [Additional Information on our Education Solutions](#)

Based on the information provided and review of your existing applications, Sound has provided the most thorough solution designed to meet the District's Critical Communication System requirements. If you have any questions regarding this proposal and any of the items contained within, please feel free to contact me to schedule a meeting to review. I can easily be reached at (630) 718-3181 or via email at mbanish@soundinc.com.

Thank you for considering our proposal.

Michael Banish



Executive Summary:

Sound provides a diverse portfolio of innovative solutions in the areas of Connectivity, Sound & Audio Visual, Security, and Critical Communications for the Education and Healthcare markets. Our Education Team has been partnered with Rauland for over 50 years providing applications that evolved from scheduling and intercom platforms to a fully unified communication platform critical for day to day and emergency situations.

The Following Equipment shall be furnished and installed:

4	TCC2024	24-Port Hybrid Gateway
1	TCU3400SW	TCU License - Bundle
1	Labor	Connect to Phone System
1	V-9972	VOIP Gateway
1	TCC2000	Campus Controller
1	TCC2033	AUX I/O Module
1	TCC2055	Program Audio Input Module
2	TCC2022	Zone Page Module
1	TCC2077	Microphone Input Module
2	TCC2099	Universal Rack Mount (1-3)
1	TCC2045	IP Admin Console
1	1295	PTT Microphone
1	SMA-3R0-0004-1	Master Clock Sync Module
1	TRA-4150	4x150W/25V RU=2
1	USW-PRO-24-POE	Pro Max 24 PoE - 400 Watts of PoE
1	ERK-2725	27SP/25D 47.25"H RACK
1	FD27	Solid Front Door
1	CBS-ERK-25	Caster Base (25"D)
1	PWR-16-V	16 Outlet Vertical AC Strip
1	SMT750RM2UC	APC 750VA Smart UPS with SmartConnect, SMT750RM2UC Rack Mount UPS Battery Backup, Sinewave, AVR, 120V, Line Interactive Uninterruptible Power Supply Black

Total Investment Including Rauland's 5 Year Material Warranty:

For Sound to provide and implement the solution as outlined in this proposal, **\$ 100,500.00.**

Warranty:

In the Total Investment Pricing listed and approved within this proposal, the equipment furnished and installed by Sound shall be warranted for one (1) year from substantial completion, with Rauland hardware warranted for five years. Any exceptions to this are listed in clarifications and qualifications.

Clarifications & Qualifications:



- All work to be completed **during normal business hours** (7:00AM to 3:30PM), Monday thru Friday (excluding holidays).
- Please allow 4-6 weeks for mobilization: equipment, engineering, scheduling and coordination.
- Sound will need free access to all areas related to the work within their scope.
- The proposal does not include any raceway, conduit, sleeves, coring, back boxes or 120 VAC power, where required.
- All painting and patching, if required, done by others.
- Owner to provide all the necessary IP addresses for the network devices.
- Should any existing equipment, or communications media (i.e. cables, fiber optics, etc.) be used on this contract Sound Incorporated does not warrant the operation of said equipment, and as such should any faults be found with existing equipment, we reserve the right to make additional charges to rectify such faults. All such faults will be reported to the client prior to rectification.
- Drawings not included.
- Owner to provide us with a list of contacts, phone numbers and e-mail addresses for the individuals that will be involved in the project and training session. One up to two-hour training class has been allocated. Any supplemental training will require additional cost, of which is not included in this proposal.
- Due to the volatile market, this proposal can only be valid for a maximum of thirty days and may be subject to cost adjustment resulting from manufacture component shortages, international production crises, market equipment values, etc...
- In the event that any tariffs, taxes, or duties are imposed by any government authority after the date of this agreement, the parties agree that the cost of such tariffs, taxes, or duties will be borne by the customer and will be added to the final cost of the products or services provided. Any increase in the cost of materials, products, or services due to tariffs will be subject to adjustment.

Network Readiness:

With our diverse portfolio of solutions, Sound offers network readiness assessments and connectivity plans to assist clients implementing new IP solutions. We follow strict cyber hygiene procedures and have access to industry leading providers of network, cyber, and colocation services to ensure the greatest functionality of your solution without negative impact to existing platforms. Please let me know if we can assist you with those services.

Proposed Payment Terms:

30% due upon order acknowledgement, 30% due upon equipment delivery, 30% due upon completion, 10% due upon acceptance.



TERMS AND CONDITIONS

1. Creation of a Security Interest.
Until such time as Buyer has paid the agreed purchase price, Seller hereby retains and Buyer hereby grants a purchase money security interest in the described equipment. In connection therewith, Buyer agrees to execute all instruments (including financing statements) deemed necessary by Seller under applicable law to establish, maintain and continue perfected Seller's purchase money security interest in the equipment or otherwise protect its rights in and to said equipment. Buyer hereby authorizes Seller as its attorney-in-fact to execute and file, on Buyer's behalf, any such UCC Financing Statement.
2. Limitation and Exclusion of Warranties.
Seller Hereby warrants the described equipment against defective parts for a period of one (1) year from the date of installation and warrants that the installation of said equipment shall be performed in a workmanlike manner. Buyer's exclusive remedy under these warranties shall be the repair and replacement by Seller at Seller's expense of nonconforming equipment of parts thereof.
The Warranty does not extend to any equipment which has been (1) subject to misuse, neglect, accident or abuse, (b) damaged by acts of God, exposure to elements of weather, inadequate or surplus utility power, power surges, insufficient heating/ventilating/air conditioning (HVAC), HVAC failure or causes other than ordinary use (It is the buyer's responsibility to regulate and filter any and all necessary power requirements and to supply and maintain a static free environment to insure system integrity), (c) wired, repaired or altered by anyone other than Seller without Seller's express and prior approval, (d) improperly installed by someone other than Seller, its subcontractors or affiliates, (e) used in violation of instructions furnished by Seller. In no event shall Seller be liable for consequential or incidental damages arising out of a breach of any warranty or any other provision contained herein. Seller may suspend warranty work if the purchase price is not paid in full when due and shall not be required to recommence warranty work until all obligations of Buyer under this Agreement are satisfied in full; provided, however, that nothing hereunder shall extend in the warranty period beyond one (1) year from the date of installation.
THIS WARRANTY IS THE ONLY WARRANTY GIVEN BY SELLER, AND ALL OTHER WARRANTIES EXPRESS OR IMPLIED ARE EXCLUDED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE. THERE ARE NO WARRANTIES WHICH EXTEND BEYOND THE FACE HEREOF.
3. Waiver, Amendment, Notice, Termination.
Any waiver of rights hereunder or any amendment or requirement of notice or termination hereof shall not be effective unless made in writing and signed by the party against whom such waiver, amendment, notice or termination is sought to be enforced.
4. Risk of Loss.
Upon identification of the described equipment to the contract, Buyer shall bear the risk of loss and it shall remain on Buyer regardless of any breach by Seller of any provisions hereof.
5. Tax Obligation.
Buyer will pay promptly when due all taxes, assessments and other charges levied or assessed by any governments or governmental agency upon the sale of the described equipment.
6. Assignment.
Buyer may not delegate its performance or assign its rights under this Agreement except upon the express written consent of Seller which consent may be withheld in Seller's sole discretion.
7. Benefit.
This Agreement shall be binding upon, shall inure to the benefit of, and shall be enforceable by, each of the parties hereto, its successors and assigns.
8. Limitation of Liability
Client understands that: a) Sound is not an insurer of Client's property or the personal safety of persons at said location b) Client will provide any insurance on said location and its contents c) the amount Client pays to Sound is based solely on the value of the system and service Sound provides and not on the value of Client's location or its contents d) security systems, alarm systems and Sound monitoring may not always operate properly for various reasons e) it is difficult to determine in advance the value of Client's property that might be lost, stolen or destroyed if the system or Sound service fails to operate properly f) it is difficult to determine how fast the police, fire department or others would respond to an alarm signal g) it is difficult to determine what portion, if any, of any property loss, personal injury or death would be proximately caused by Sound's failure to perform, negligence, or a failure of the system.
Therefore, Client agrees that, even if a court decided that a failure of the system, Sound's negligence, monitoring, repair or service caused or allowed any harm of damage, whether property damage, personal injury or death to Client or anyone at Client's location, Sound's liability shall be limited to six (6) times the monthly service fee, and this shall be Client's only remedy, regardless of what legal theory is used to determine that Sound was liable for the injury of loss.
9. Third Party Indemnification and Subrogation
If anyone other than Client asks Sound to pay for any harm and/or damages, including property damage, personal injury or death, connected with or resulting from a) a failure of the security/alarm services b) Sound's negligence c) any other improper or careless activity of Sound in providing the system or services or d) a claim for indemnification or contribution, Client will repay to Sound any amount which a court orders Sound to pay or which Sound reasonably agrees to pay and amount of Sound's reasonable attorney's fees and any other losses and costs that Sound may incur in connection with the harm and/or damages. Client's obligation to repay Sound for such harm and/or damages shall not apply if the harm and/or damages occurs while one of Sound's employees or subcontractors is in or about said location, and such harm and/or damages is solely caused by the employee or subcontractor. Unless prohibited by Client's insurance policy, Client agrees to release Sound from any claims of parties suing through Client's authority or in Client's name, such as Client's insurance company, and Client agrees to defend Sound against such claim. Client will notify its insurance company of this release.
10. Construction



This writing constitutes the final expression of the agreement between the parties and is intended as a complete statement of the terms of the agreement. No course of prior dealings between the parties and no trade usage shall be relevant to supplement or explain any term used in this Agreement. This Agreement has been finally accepted in the State of Illinois and shall be governed by the laws of the State of Illinois including the Uniform Commercial Code and its amendments as effective in the State of Illinois.

- 11. Attorney's Fees/Interest.
Buyer shall pay to Seller all attorney's fees, court costs, and all other expenses which may be incurred by Seller in enforcing, or attempting to enforce, any of its rights under this Agreement, or against any guarantors hereof, or with respect to any matters connected with the subject matter hereof.
- 12. Interest/Late Charges.
Buyer agrees to pay 1 ½% per month FINANCE CHARGE (18% PER ANNUM) if the purchase price it is not paid in full when due.
- 13. Severability.
This Agreement and all provisions hereof are intended to be severable, and this Agreement shall remain enforceable in the event any provision thereof is declared invalid.
- 14. Authority.
Buyer represents, covenants and warrants to Seller that Buyer has corporate or other power to make and perform this Sales Agreement and that the making and performance of the Sales Agreement by Buyer, and the financing hereunder, have been duly authorized by all necessary corporate or other action of the Buyer and will not violate any provision of law or of its Articles of Incorporation or By Laws, Articles of Organization, Certificate of Formation or other charter, or Operating Agreement, or result in the breach of any agreement to which Buyer is a party or by which it is bound.

Sound Incorporated is licensed by the State of Illinois to act as a private alarm contractor. All Sound employees involved in the engineering, design, sale, installation, documentation, and maintenance of the proposed system hold Permanent Employee Registration Cards (PERC) as required by the state (225 ILCS 446/80).

Respectfully Submitted by: 
Michael Banish
Senior Account Executive

Acceptance of Proposal: The above specifications, terms and conditions are satisfactory. You are authorized to do the work as specified

Buyer's Acceptance:	Sound Incorporated's Acceptance:
Accepted by: _____ (Printed name)	Accepted by: _____ (Printed name)
Title: _____	Title: _____
Signature: _____	Signature: _____
Date: _____	Date: _____ at Naperville, IL

Quote: Q-780951
Created Date: 10/14/2025
Expiration Date: 06/30/2026
Legal Entity: JAMF Software, LLC



Prepared By: Becca Sloane

Ship to Name: Prospect Heights School District
23

Quote Contact: Becca Sloane

Ship To Address:
700 N Schoenbeck Rd
Prospect Heights, Illinois 60070
United States

Owner Email: becca.sloane@jamf.com

Bill to Name: Prospect Heights School District
23

Phone:

Bill To Address:
700 N. Schoenbeck Rd.
Prospect Heights, Illinois 60070
United States

Product Code	Product	QTY	List Unit Price	Net Unit Price	Net Total Price	Line Item Description
PRO-EDU-IOS	Jamf Pro for iOS	1770	USD 10.00	USD 8.40	USD 14,868.00	Jamf Cloud seat of Jamf Pro for iOSValid from (2026-07-01 - 2027-06-30)
PRO-EDU-TVOS	Jamf Pro for tvOS	150	USD 10.00	USD 8.40	USD 1,260.00	Jamf Cloud seat of Jamf Pro for tvOSValid from (2026-07-01 - 2027-06-30)
PRO-EDU-MACOS	Jamf Pro for macOS	295	USD 20.00	USD 16.80	USD 4,956.00	Jamf Cloud seat of Jamf Pro for macOSValid from (2026-07-01 - 2027-06-30)
PRO-EDU-TVOS	Jamf Pro for tvOS	20	USD 10.00	USD 8.40	USD 168.00	Device subscription tvOS license for Apple management to meet the needs of any organizationValid from (2026-07-01 - 2027-06-30)
PRO-EDU-IOS	Jamf Pro for iOS	1770	USD 10.00	USD 8.40	USD 14,868.00	iOS and iPadOS license for Apple management to meet the needs of any organizationValid from (2027-07-01 - 2028-06-30)

Quote: Q-780951

Created Date: 10/14/2025

Expiration Date: 06/30/2026

Legal Entity: JAMF Software, LLC



PRO-EDU-IOS	Jamf Pro for iOS	1770	USD 10.00	USD 8.40	USD 14,868.00	IOS and iPadOS license for Apple management to meet the needs of any organizationValid from (2028-07-01 - 2029-06-30)
PRO-EDU-TVOS	Jamf Pro for tvOS	150	USD 10.00	USD 8.40	USD 1,260.00	Device subscription tvOS license for Apple management to meet the needs of any organizationValid from (2027-07-01 - 2028-06-30)
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PRO-EDU-TVOS	Jamf Pro for tvOS	20	USD 10.00	USD 8.40	USD 168.00	Device subscription tvOS license for Apple management to meet the needs of any organizationValid from (2028-07-01 - 2029-06-30)
				Total	USD 63,756.00	

Terms & Conditions

Quote: Q-780951
Created Date: 10/14/2025
Expiration Date: 06/30/2026
Legal Entity: JAMF Software, LLC



Sales Tax	This price quote does not include applicable sales tax. The appropriate tax for your location will be added to your invoice. If your purchase qualifies for a tax-exempt status, please send us a copy of your Tax-Exempt Certificate. If no certificate is received at the time of order, JAMF Software, LLC will charge the appropriate sales tax for your location.	SLASA	Use of Jamf Product Offerings is subject to the terms of the Software License and Services Agreement ("SLASA") available at https://www.jamf.com/trust-center/legal/ or other negotiated license agreement between Jamf and the Ship to Name entity ("Customer"), as applicable.
Additional Information	Should you have any queries, require further clarification or additional information for Purchase Orders, contact your Jamf contact. Purchase Orders may be submitted by email to Purchasing@jamf.com or by fax to 1-612-332-9054.	Onboarding	Onboarding services must be scheduled and completed within 12months of purchase. Specifications can be found on Jamf's website.
Payment Terms			Net 30

The "Term" of this Quote is for the total number of annual renewal terms set forth above, beginning on the date Customer submits an initial purchase order. Each "Annual Renewal Term" is 12 months and will be invoiced annually. Customer agrees to purchase the minimum number devices per type for each Annual Renewal Term at the prices set forth above. Additional devices added during any Annual Renewal Term will be billed separately and invoiced annually at Jamf's then-current rates unless otherwise agreed to in writing. Any other products or services are invoiced separately at Jamf's then-current rates. By accepting this Quote and signing below, the authorized representative of Customer agrees to pay the total amount of the Quote, invoiced each Annual Renewal Term pursuant to the terms set forth above.

Acknowledgement: Please sign to indicate your acceptance of all terms noted above and your acknowledgement of the following:

- I am authorized by my company to execute this purchase
- I confirm my company does not have a purchase order system
- I am authorizing Jamf to ship the items listed on this quote
- I have submitted a Tax-Exempt Certificate if my purchase qualifies for tax-exempt treatment
- I have confirmed that the BILL TO and SHIP TO names and addresses listed above are correct
- All information contained in this quote is accurate and can be used for invoicing

Quote: Q-780951
Created Date: 10/14/2025
Expiration Date: 06/30/2026
Legal Entity: JAMF Software, LLC



Printed Name: _____
Title: _____ Signature: _____ Date: _____

Please provide your accounts payable contact information for invoices and inquiry:

Email: _____ Phone: _____

PO Number(Optional):



2026-2027 BUDGET

Financial Information for Prospect Heights School District #23



Northwest Suburban Special Education Organization **Fiscal Year 2026-2027 Budget**

This document is a financial plan for providing special education services as requested by the NSSEO member districts. Districts are billed for those services they receive. The projected district usage and costs are included in this document. These projections are made by both the district and NSSEO staff. District billings will be on actual usage, which could be above or below the costs based on projections.

The NSSEO budget contains the following program budgets:

- Timber Ridge School
- Miner/Kirk Program
- D/HH Program
- Diagnostic and Educational Services Center (DESC)
- D/HH Diagnostics
- D/HH Itinerant
- Outdoor Education
- Pre-Employment Career Training Grant (PECT)
- ISRC Grant
- NSSEO Administration & Support Services
- Technical Assistance to Districts
- Professional Development
- Technology Central / Programs
- Transportation
- Capital Improvements

NSSEO Budget Development Process

The NSSEO budget is prepared with input from various stakeholder groups including the NSSEO Governing Board of Education, the NSSEO Superintendent, NSSEO Administration, and the NSSEO Finance Advisory Committee. The NSSEO Finance Advisory Committee is comprised of representatives of the NSSEO Board, Member District Administrative Representatives, Member District Business Representatives, and NSSEO Administrative staff. The Committee met three times from January 22, 2026 through March 19, 2026.

The budget planning process reflects an ongoing emphasis of the NSSEO Governing Board's role in providing input and approval of the Finance Advisory Committee recommendations. The structured and transparent process is also intended to facilitate dialogue with member districts to

insure understanding and provide frequent opportunities for input throughout development of the proposed budget.

Financial Overview

The NSSEO budget for 2026-2027 has been created in accordance with the Illinois Program Accounting Manual. A fund is an accounting entity unto itself, and all the financial transactions for the particular fund are recorded in the accounts of that fund.

The following funds included in the NSSEO budget are as follows:

A. **Education Fund:**

This fund is used for most of the instructional and administrative aspects of the organization's operations. The revenue consists primarily of payments from school districts and state and federal aid.

B. **Transportation Fund:**

This fund accounts for all revenue and expenditures made for student transportation. Revenue is derived primarily from school district payments.

C. **Building Fund:**

This fund is used for expenditures made for repair, maintenance and improvement of NSSEO property. Revenue consists primarily of school district payments.

D. **Capital Improvements Fund:**

This fund was created in FY 2023-2024 to begin a reserve for upcoming capital projects. Revenue consists of member and non-member district assessments, investment interest and state grants.

The funds are further divided into objects. The object represents the service or materials obtained as a result of a specific expenditure. The objects used in NSSEO's budget are as follows:

1. **Salaries** – compensations paid to employees of the joint agreement.
2. **Employee Benefits** – paid by the joint agreement on behalf of its employees. These benefits include board share of IMRF, FICA, Medicare, Teacher Retirement-Local, Teacher Retirement-Federal, Health/Life/Dental Insurance assessment, and Worker's Compensation assessment.
3. **Purchased Services** – amounts paid for personal services rendered to the joint agreement and includes consulting, legal, audit, property, transportation, communication and insurance services.
4. **Supplies** – amounts paid for material items of an expendable nature and include instructional materials, office supplies, gas and electricity.

5. **Capital Outlay** – expenditures for the acquisition of fixed assets or additions to fixed assets. This includes expenditures for land or existing buildings and for improvements to the existing building and grounds. Also included in the object are equipment purchases of \$1,000 and over.
6. **Other Objects** – items including contingency (“contingency” by definition is an amount provided “to address a condition, situation, or set of circumstances involving uncertainty.” Several of the NSSEO program budgets carry small contingencies.), and dues/fees/memberships paid to professional associations and organizations. Also included in Other Objects are transfers. Transfers are defined as “expenditures that are transfers to other NSSEO programs from NSSEO programs for services purchased, for administration fees, or rental in another NSSEO program.”
7. **Non-Capitalized Equipment** – items that would be classified as capital assets except they cost less than the capitalization threshold and are \$500-\$999 per item.

The information included herein is intended to provide background information necessary to understand the components of the 2026-2027 NSSEO budget.

Dr. Meg Schnoor
Superintendent

Gavin McGinn
Assistant Superintendent,
Chief School Business Official

2026-2027 NSSEO BUDGET INDEX

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w/budget/indexFY26-27



NSSEO 2026-2027 BUDGET SUMMARY

2026-2027 Budget Development Process-

- The NSSEO Budget is developed based on input from:
 - NSSEO Governing Board
 - District and NSSEO Administration
 - Student, District, Program and Educational Needs

Scope of the Finance Advisory Committee-

- Throughout the budget development process the Finance Advisory Committee will continue to serve in an advisory capacity with the focus on:
 - Analyzing student/program needs
 - Addressing district needs
 - Focusing on fiscal responsibility
 - Providing ongoing communication and updates on the budget process to stakeholders

NSSEO Continuous Improvement Plan- Areas of Focus

- **Student Outcomes**
 - Foster development, ongoing growth and positive outcomes for all students.
- **Social Emotional Learning**
 - Provide a supportive learning environment to promote social emotional learning and growth for all.
- **Student Centered Learning Environment**
 - Provide a supportive professional learning environment to promote growth for all.
- **Transition Services**
 - Develop defined post-secondary plans for students in collaboration with families that include a combination of social, community and/or work experiences.
- **Collaborative Partnerships**
 - Further advance our collaborative partnerships across the educational community to deepen equitable, inclusive practices that influence change and contributes to greater student growth and success in adulthood.

Enrollment Projections-

- Developed based on input from Districts Administrative Representatives and Program Administrators
- Enrollment Projections in the FY27 Budget have increased to 436 students from 415 students in FY26

Programs and Services Rates-

2026-2027 NSSEO Tuition Based	2025-2026		2026-2027	INC./DEC.	
Programs	BUDGET		BUDGET	%	
Timber Ridge School	48,310.87	per std	50,589.37	4.72%	
Miner/Kirk Program	53,382.63	per std	54,522.25	2.13%	
D/HH Program	54,347.78	per std	56,943.60	4.78%	

Non-Member Tuition Rates	2026-2027
Timber Ridge School Non-Member	65,767.51
Timber Ridge Non-Member w/ Add-Ons	80,646.90
Miner/Kirk Program Non-Member	70,900.34
Miner/Kirk Non-Member with Add-Ons	85,779.73

2026-2027 NSSEO Service/Other Programs	2025-2026		2026-2027	INC./DEC.	
DESC:	BUDGET		BUDGET	%	
OT/PT services to District students	117,243	per FTE	133,146	12.9%	
APE services to District students	75,233	per FTE	-	-	
Vision services to District students	93,913	per FTE	96,467	1.9%	
Assistive Technology services to District students	106,308	per FTE	117,178	9.3%	
D/HH-Itinerant Program	26.46	per unit	27.96	5.6%	
Outdoor Education - based on % of usage in education fund	455,220	total	508,057	11.6%	
Technical Assistance to Districts	93,210	per FTE	95,926	2.9%	
Technology/Central - based on % of usage in education fund	802,315	total	866,272	6.9%	
Technology/Programs - based on % of usage in education fund	88,203	total	114,106	29.3%	
Building Fund	300,000	total	300,000	-	

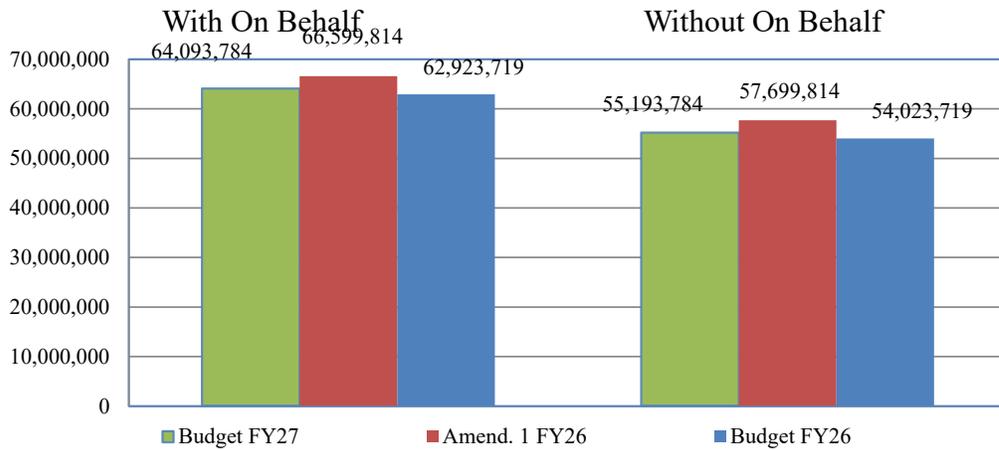
Budget Revenue/Expenditure Summary:

Revenue/Expenditures (with On Behalf*)

Budget FY27	\$ 64,093,784
Amend. 1 FY26	\$ 66,599,814
Budget FY26	\$ 62,923,719

Revenue/Expenditures (without On Behalf)

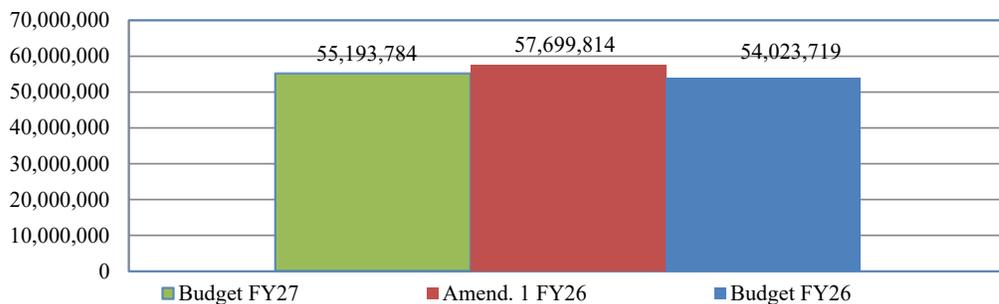
Budget FY27	\$ 55,193,784
Amend. 1 FY26	\$ 57,699,814
Budget FY26	\$ 54,023,719



	With On Behalf	Without On Behalf
Amend. 1 to Budget	-3.76%	-4.34%

Revenue/Expenditures (without On Behalf)

Budget FY27	\$ 55,193,784
Amend. 1 FY26	\$ 57,699,814
Budget FY26	\$ 54,023,719

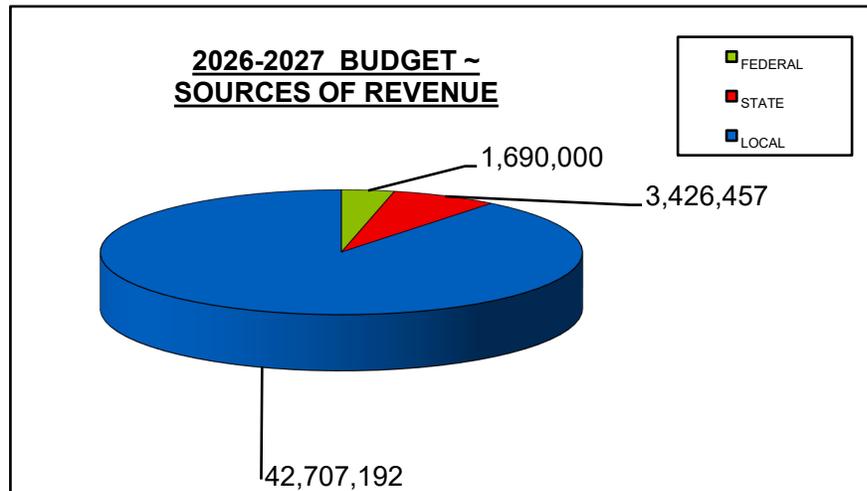


Amend. 1 to Budget	-4.34%
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NORTHWEST SUBURBAN SPECIAL EDUCATION ORGANIZATION SOURCES OF REVENUE

	<u>FEDERAL</u>	<u>STATE</u>	<u>LOCAL</u>	<u>TOTAL</u>
2025-2026 BUDGET*	1,690,000 3.7%	3,473,657 7.6%	40,249,733 88.6%	45,413,390
2025-2026 AMEND. 1*	1,966,938 4.0%	3,426,457 7.0%	43,584,618 89.0%	48,978,013
2026-2027 BUDGET*	1,690,000 3.5%	3,426,457 7.2%	42,707,192 89.3%	47,823,649



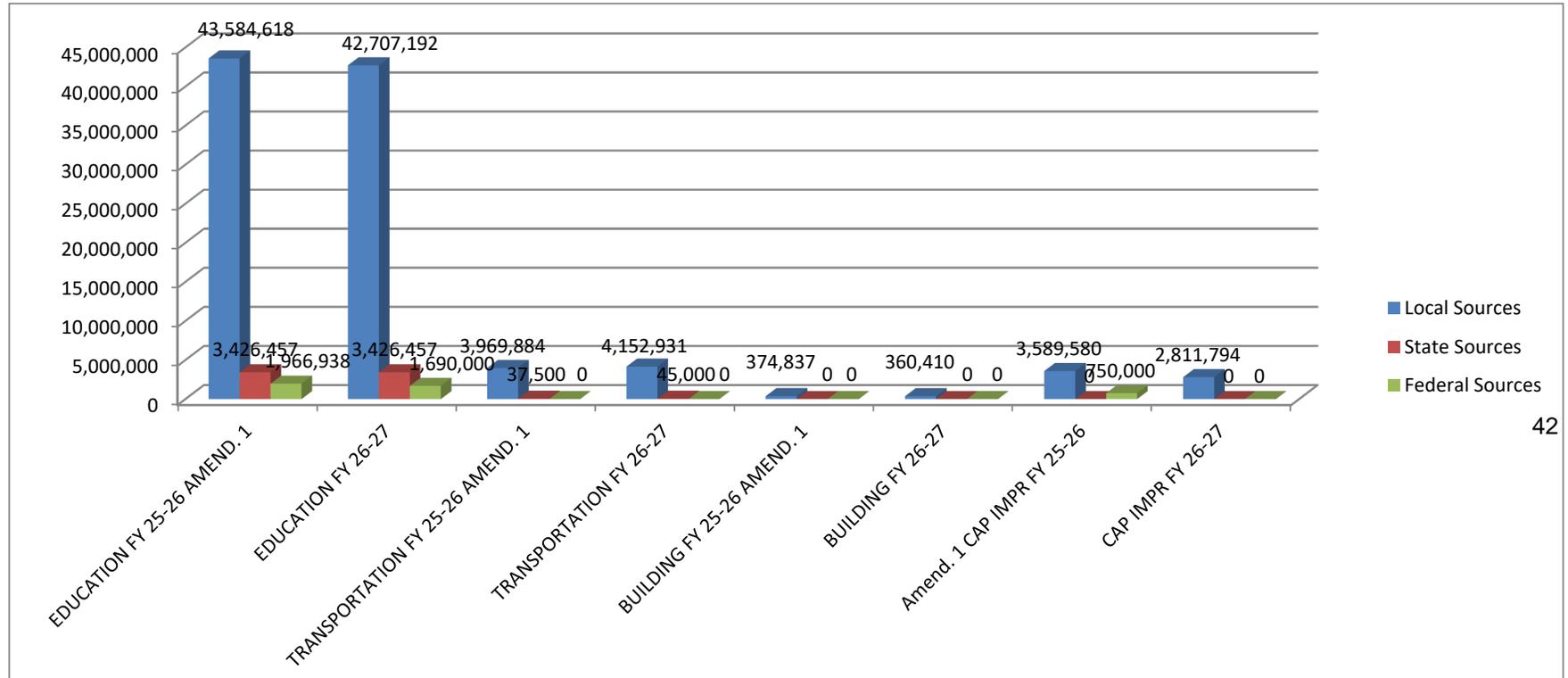
*Excludes \$8.9 million in On Behalf

2026-2027 NSSEO BUDGET REVENUE (FY26 Amend. 1 to FY27)

	FY 25-26 Amend. 1 Education	FY 26-27 Budget Education	FY 25-26 Amend. 1 Transportation	FY 26-27 Budget Transportation	FY 25-26 Amend. 1 Building	FY 26-27 Budget Building	FY 25-26 Amend. 1 Cap. Imp.	FY 26-27 Budget Cap. Imp.	FY 25-26 Amend. 1 Total	FY 26-27 Budget Total
Local Sources:										
District Payments	24,332,976	26,891,727	0	0	300,000	300,000	1,000,000	1,000,000	25,632,976	28,191,727
Non-Member Payments	6,541,127	4,813,813	0	0	74,837	60,410	150,000	236,000	6,765,964	5,110,223
Transportation Payments	0	0	3,969,884	4,152,931	0	0	0	0	3,969,884	4,152,931
Direct Bill Revenue	8,003,496	6,708,578	0	0	0	0	0	0	8,003,496	6,708,578
Other Local Revenue	21,000	21,000	0	0	0	0	0	0	21,000	21,000
IDEA Funds	1,670,663	1,664,087	0	0	0	0	0	0	1,670,663	1,664,087
Building Rent	0	0	0	0	0	0	0	0	0	0
ESY Assessment	93,320	93,320	0	0	0	0	0	0	93,320	93,320
Program Payments	2,259,971	2,301,921	0	0	0	0	0	0	2,259,971	2,301,921
Interest	0	0	0	0	0	0	150,000	75,000	150,000	75,000
Budget Balance	662,065	212,746	0	0	0	0	2,289,580	1,500,794	2,951,645	1,713,540
Total Local Sources	43,584,618	42,707,192	3,969,884	4,152,931	374,837	360,410	3,589,580	2,811,794	51,518,919	50,032,327
State Sources:										
Evidence Based Funding	2,435,977	2,435,977	0	0	0	0	0	0	2,435,977	2,435,977
State Transp. Claim	0	0	37,500	45,000	0	0	0	0	37,500	45,000
Breakfast/Lunch Revenue	0	0	0	0	0	0	0	0	0	0
ORS/DHS	990,480	990,480	0	0	0	0	0	0	990,480	990,480
Total State Sources	3,426,457	3,426,457	37,500	45,000	0	0	0	0	3,463,957	3,471,457
Federal Sources:										
ISRC Grant	650,000	650,000	0	0	0	0	0	0	650,000	650,000
Preschool	0	0	0	0	0	0	750,000	0	750,000	0
Breakfast/Lunch Revenue	0	0	0	0	0	0	0	0	0	0
Medicaid	1,316,938	1,040,000	0	0	0	0	0	0	1,316,938	1,040,000
Total Federal Sources	1,966,938	1,690,000	0	0	0	0	750,000	0	2,716,938	1,690,000
Grand Total*	48,978,013	47,823,649	4,007,384	4,197,931	374,837	360,410	4,339,580	2,811,794	57,699,814	55,193,784

*Excludes \$8.9 million in On Behalf

2026-2027 NSSEO BUDGET REVENUE (FY26 Amend. 1 to FY27)



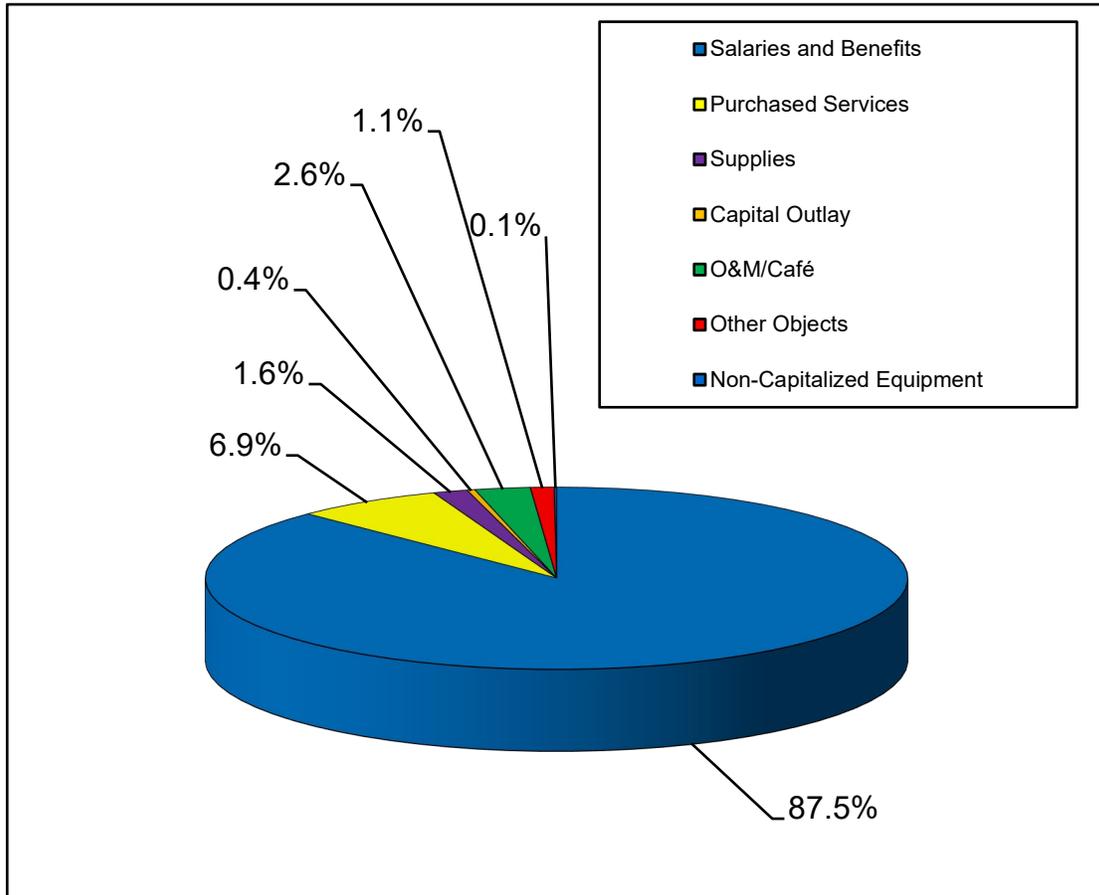


NSSEO

2026-2027 BUDGET SUMMARY

Education Fund- Allocation of Program Expenses:

Salaries and Benefits	39,807,102	87.5%
Purchased Services	3,118,324	6.9%
Supplies	718,508	1.6%
Capital Outlay	167,193	0.4%
O&M/Café	1,161,552	2.6%
Other Objects	494,494	1.1%
Non-Capitalized Equipment	50,553	0.1%
Subtotal	45,517,726	100.0%
Transfers	2,305,923	
TRS On Behalf	8,900,000	
Total 2026-2027 Education Fund	56,723,649	





NSSEO

BUDGET EXPENDITURES SUMMARY 2026-2027

PROGRAM	SALARIES	EMPLOYEE BENEFITS*	PURCHASED SERVICES	SUPPLIES/MATERIALS	CAPITAL OUTLAY	TRANSFERS/FLOW-THRU/DUES/FEES	NON-CAPITALIZED EQUIPMENT	TOTAL
TUITION PROGRAMS:								
TIMBER RIDGE	3,744,397	979,304	120,274	45,573	1,500	761,131	0	5,652,179
MINER SCHOOL	6,070,902	1,850,937	632,034	89,753	20,000	522,558	1,500	9,187,684
KIRK SCHOOL	10,640,677	3,575,819	165,651	80,207	30,000	1,578,975	3,000	16,074,329
D/HH-ELEMENTARY	1,424,805	384,299	79,384	0	0	113,309	0	2,001,797
D/HH-MIDDLE	444,021	126,544	52,310	0	0	37,372	0	660,247
D/HH-HIGH SCHOOL	484,454	120,194	42,948	0	0	38,856	0	686,452
TUITION BUDGET '27	22,809,256	7,037,097	1,092,601	215,533	51,500	3,052,201	4,500	34,262,688
TUITION BUDGET '26	21,294,194	6,260,617	1,068,572	208,126	51,500	3,101,875	4,500	31,989,384
TUITION AMEND. 1 '26	22,631,631	6,843,696	2,693,592	211,126	51,500	3,124,989	4,500	35,561,034
Change in Expenditures Amendment 1 to Budget								-1,298,346
SERVICE/OTHER:								
D.E.S.C.	2,224,336	472,642	22,547	9,013	0	163,712	0	2,892,250
D/HH-DIAGNOSTICS	427,543	117,856	12,000	10,220	0	34,057	0	601,676
D/HH-ITINERANT	954,352	157,650	20,000	0	0	67,920	0	1,199,922
OUTDOOR EDUCATION	451,109	100,931	66,737	61,115	10,000	41,659	0	731,551
PECT GRANT	252,826	84,842	621,716	9,600	0	21,496	0	990,480
NSSEO ADMINISTRATION	1,643,598	360,150	542,192	177,570	0	78,000	0	2,801,510
TECH ASST TO DIST	361,597	65,552	1,000	1,000	0	0	0	429,149
PROF DEVELOPMENT	278,877	50,562	242,025	38,253	0	0	0	609,717
CENTRAL O&M	295,651	79,249	102,200	23,506	4,088	0	0	504,694
D/HH-CENTRAL	750	110	180,370	11,500	10,000	104,680	0	307,410
ISRC GRANT	382,931	102,413	145,656	19,000	0	0	0	650,000
TECHNOLOGY/CENTRAL	885,899	209,323	33,062	28,100	30,000	352,150	5,000	1,543,534
TECHNOLOGY/PROGRAMS	0	0	36,218	114,098	61,605	0	41,053	252,974
SRVS/OTHR BUD '27	8,159,469	1,801,280	2,025,723	502,975	115,693	863,674	46,053	13,514,867
SRVS/OTHR BUD '26	7,679,807	1,628,382	2,295,146	531,725	148,279	954,508	64,969	13,302,816
SRVS/OTHR AMEND. 1 '26	7,738,594	1,662,455	2,243,829	541,709	128,279	914,905	54,969	13,284,740
Change in Expenditures Amendment 1 to Budget								230,127
ED FUND RESERVES:								
U/C RESERVE								0
RETIREMENT RESERVE						8,946,094		8,946,094
ED. RES. BUDGET '27	0	0	0	0	0	8,946,094	0	8,946,094
ED. RES. BUDGET '26	0	0	0	0	0	9,021,190	0	9,021,190
ED. RES. AMEND. 1 '26	0	0	0	0	0	9,032,239	0	9,032,239
Change in Expenditures Amendment 1 to Budget								-86,145
TOTAL EDUCATION BUDGET 2026-2027	30,968,725	8,838,377	3,118,324	718,508	167,193	12,861,969	50,553	56,723,649
TOTAL EDUCATION BUDGET 2025-2026	28,974,001	7,888,999	3,363,718	739,851	199,779	13,077,573	69,469	54,313,390
TOTAL EDUCATION AMEND. 1 2025-2026	30,370,225	8,506,151	4,937,421	752,835	179,779	13,072,133	59,469	57,878,013
Change in Expenditures Amendment 1 to Budget								-1,154,364
TRANSP 2026-2027	726,773	120,543	3,198,169	145,697	0	6,750	0	4,197,932
TRANSP 2025-2026	783,074	118,617	2,839,522	143,997	0	9,750	0	3,894,960
TRANSP A1 2025-2026	740,754	114,457	3,024,426	117,997	0	9,750	0	4,007,384
Change in Expenditures Amendment 1 to Budget								190,548



NSSEO

BUDGET EXPENDITURES SUMMARY 2026-2027

PROGRAM	SALARIES	EMPLOYEE BENEFITS*	PURCHASED SERVICES	SUPPLIES/MATERIALS	CAPITAL OUTLAY	TRANSFERS/ FLOW-THRU/ DUES/FEES	NON-CAPITALIZED EQUIPMENT	TOTAL
BLDG FUND 2026-2027	0	0	310,410	0	0	50,000	0	360,410
BLDG FUND 2025-2026	0	0	322,989	0	0	50,000	2,800	375,789
BLDG FUND A1 2025-2026	0	0	322,037	0	0	50,000	2,800	374,837
								Change in Expenditures Amendment 1 to Budget
								-14,427
CAP IMPROV 2026-2027	0	0	0	0	2,811,794	0	0	2,811,794
CAP IMPROV 2025-2026	0	0	0	0	4,339,580	0	0	4,339,580
CAP IMPROV A1 2025-2026	0	0	0	0	4,339,580	0	0	4,339,580
								Change in Expenditures Amendment 1 to Budget
								-1,527,786
GRAND TOTALS:								
BUDGET 2026-2027	31,695,498	8,958,920	6,626,903	864,205	2,978,987	12,918,719	50,553	64,093,785
BUDGET 2025-2026	29,757,075	8,007,616	6,526,229	883,848	4,539,359	13,137,323	72,269	62,923,719
AMEND. 1 2025-2026	31,110,979	8,620,608	8,283,884	870,832	4,519,359	13,131,883	62,269	66,599,814
								Change in Expenditures Amendment 1 to Budget
								-2,506,029
								% Change in Expenditures Amendment 1 to Budget
								-3.76%
GRAND TOTALS LESS ON BEHALF:								
BUDGET 2026-2027	31,695,498	8,958,920	6,626,903	864,205	2,978,987	4,018,719	50,553	55,193,785
% of Budget	57.4%	16.2%	12.0%	1.6%	5.4%	7.3%	0.1%	100.0%
BUDGET 2025-2026	29,757,075	8,007,616	6,526,229	883,848	4,539,359	4,237,323	72,269	54,023,719
% of Budget	55.1%	14.8%	12.1%	1.6%	8.4%	7.8%	0.1%	100.0%
AMEND. 1 2025-2026	31,110,979	8,620,608	8,283,884	870,832	4,519,359	4,231,883	62,269	57,699,814
% of Budget	53.9%	14.9%	14.4%	1.5%	7.8%	7.3%	0.1%	100.0%
								Change in Expenditures Amendment 1 to Budget
								-2,506,029
								% Change in Expenditures Amendment 1 to Budget
								-4.54%

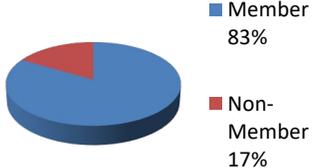
*Employee Benefits include Board Share of IMRF, FICA, Medicare, Teacher Retirement/Local, Teacher Retirement/Federal, Health/Life/Dental Insurance, and Worker's Compensation.

3/10/2026 GM

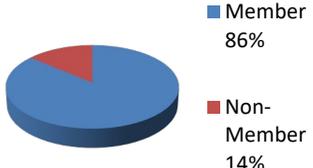


2026-2027 BUDGET ENROLLMENT SUMMARY
Budget 2025-2026 to Budget 2026-2027

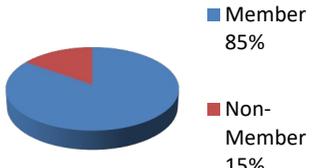
	Budget	Budget	Enrollment	
	<u>2025-2026</u>	<u>2026-2027</u>	<u>Inc./Dec.</u>	<u>FY27 %</u>
Timber Ridge				
Member	61.0	75.0	14.0	83%
Non-Member	23.0	15.0	-8.0	17%
	<u>84.0</u>	<u>90.0</u>	<u>6.0</u>	<u>100%</u>



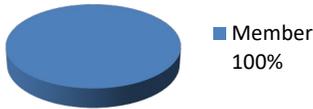
	Budget	Budget	Enrollment	
	<u>2025-2026</u>	<u>2026-2027</u>	<u>Inc./Dec.</u>	<u>FY27 %</u>
Miner School				
Member	76.0	87.0	11.0	86%
Non-Member	18.0	14.0	-4.0	14%
	<u>94.0</u>	<u>101.0</u>	<u>7.0</u>	<u>100%</u>



	Budget	Budget	Enrollment	
	<u>2025-2026</u>	<u>2026-2027</u>	<u>Inc./Dec.</u>	<u>FY27 %</u>
Kirk School				
Member	156.0	167.0	11.0	85%
Non-Member	32.0	30.0	-2.0	15%
	<u>188.0</u>	<u>197.0</u>	<u>9.0</u>	<u>100%</u>



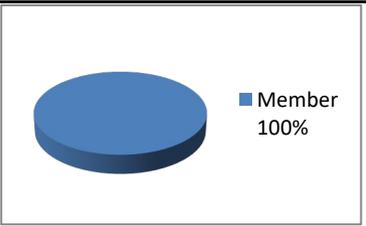
	Budget	Budget	Enrollment	
	<u>2025-2026</u>	<u>2026-2027</u>	<u>Inc./Dec.</u>	<u>FY27 %</u>
D/HH-Elementary				
Member	33.0	30.0	-3.0	100%
	<u>33.0</u>	<u>30.0</u>	<u>-3.0</u>	<u>100%</u>



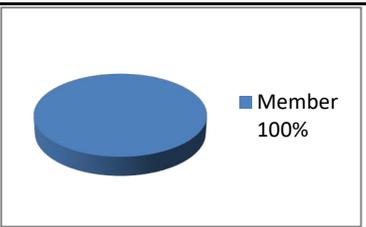
2026-2027 BUDGET ENROLLMENT SUMMARY

Budget 2025-2026 to Budget 2026-2027

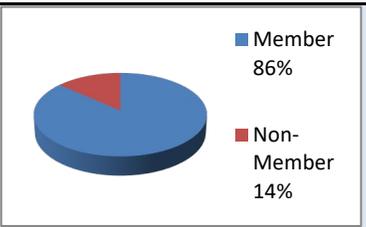
	Budget		Enrollment	
	<u>2025-2026</u>	<u>2026-2027</u>	<u>Inc./Dec.</u>	<u>FY27 %</u>
<u>D/HH-Middle</u>				
Member	7.0	10.0	3.0	100%
	<u>7.0</u>	<u>10.0</u>	<u>3.0</u>	<u>100%</u>



	Budget		Enrollment	
	<u>2025-2026</u>	<u>2026-2027</u>	<u>Inc./Dec.</u>	<u>FY27 %</u>
<u>D/HH-High School</u>				
Member	9.0	8.0	-1.0	100%
	<u>9.0</u>	<u>8.0</u>	<u>-1.0</u>	<u>100%</u>



	Budget		Enrollment	
	<u>2025-2026</u>	<u>2026-2027</u>	<u>Inc./Dec.</u>	<u>FY27 %</u>
<u>TOTAL</u>				
Member	342.0	377.0	35.0	86%
Non-Member	73.0	59.0	-14.0	14%
	<u>415.0</u>	<u>436.0</u>	<u>21.0</u>	<u>100%</u>





2026-2027 BUDGET STAFFING SUMMARY

Amend. 1 2025-2026 to Budget 2026-2027

PROGRAM:	BUDGET 2025-2026 STAFF	AMEND. 1 2025-2026 STAFF	BUDGET 2026-2027 STAFF	AMEND. TO BUDGET INC./DEC.
TIMBER RIDGE SCHOOL	55.55	57.35	59.00	1.65
MINER SCHOOL	68.50	70.20	76.40	6.20
KIRK SCHOOL	125.20	125.00	131.00	6.00
D/HH PROGRAM	31.00	30.50	30.60	0.10
TUITION PROGRAMS	280.25	283.05	297.00	13.95
DIAG. & EDUC. SRVS. CENTER	23.75	24.75	25.50	0.75
D/HH-DIAGNOSTICS	5.30	5.30	5.30	0.00
D/HH-ITINERANT	11.90	10.05	10.85	0.80
OUTDOOR EDUCATION	6.00	6.00	6.00	0.00
PECT GRANT	4.00	4.00	4.00	0.00
NSSEO ADMINISTRATION	14.55	14.55	14.55	0.00
TECHNICAL ASSIST TO DISTRICTS	4.50	4.40	4.60	0.20
PROFESSIONAL DEVELOPMENT	3.00	3.00	2.90	-0.10
CENTRAL O&M	2.60	3.10	3.00	-0.10
TECHNOLOGY / CENTRAL	10.00	10.00	10.00	0.00
TIMBER RIDGE O&M	2.50	2.50	2.50	0.00
KIRK O&M	5.00	2.90	3.00	0.10
KIRK CAFETERIA	5.00	5.00	5.00	0.00
TRANSPORTATION	1.45	1.45	1.45	0.00
TRANSPORTATION-IN HOUSE	3.50	3.50	3.50	0.00
ISRC GRANT	5.60	5.60	5.10	-0.50
OTHER PROGRAMS/SERVICES	108.65	106.10	107.25	1.15
TOTALS	388.90	389.15	404.25	15.10
1:1 DIRECT BILL STAFF	129.50	160.50	132.50	-28.00

Updated 3/17/2026
e/sched2627/Budget Staffing Summary

-12.90



Timber Ridge School FY 26-27

	Budget 25-26		Amend. 1 FY 25-26			Budget 26-27		
	84.0		89.0		5.0	90.0		1.0
Students								
Administration:	Total		Total		Inc/Dec	Total		Inc/Dec
Principal	1.000		1.000		0.000	1.000		0.000
Asst Principal	1.000		1.000		0.000	1.000		0.000
Total Administration		2.000		2.000	0.000		2.000	0.000
Clerical	1.500	1.500	1.500	1.500	0.000	1.500	1.500	0.000
Classroom Aides	16.000	16.000	16.000	16.000	0.000	17.000	17.000	1.000
Classroom Teachers	11.000		12.000			12.000		
	0.400	11.400	0.400	12.400	1.000	0.400	12.400	0.000
Related Services:								
PT	0.050		0.050		0.000	0.100		0.050
OT	0.600		0.800		0.200	1.200		0.400
SLP	1.000		1.600		0.600	1.800		0.200
APE Tchr	1.000		1.000		0.000	1.000		0.000
Art Teacher	0.500		0.500		0.000	0.500		0.000
STEM Teacher	1.000		1.000		0.000	1.000		0.000
Instructional Coach	1.500		1.500		0.000	1.500		0.000
Nurse	1.000		1.000		0.000	1.000		0.000
Building Assistant	2.000		2.000		0.000	2.000		0.000
Bilingual Assistant	2.000		2.000		0.000	2.000		0.000
Nurse Assistant	1.000		1.000		0.000	1.000		0.000
Social Workers	8.000		9.000		1.000	9.000		0.000
Social Worker Intern	2.000		2.000		0.000	2.000		0.000
Psychologists	3.000		2.000		-1.000	2.000		0.000
Total Related Svcs		24.650		25.450	0.800		26.100	0.650
Direct Bill Staff:								
Dir Bill Aides	5.000		7.000		2.000	4.000		-3.000
Total Direct Bill		5.000		7.000	2.000		4.000	-3.000
Total Staffing Plan		60.550		64.350	3.800		63.000	-1.350
					2.800			-1.350



Miner School FY 26-27

	Budget 25-26		Amend. 1 FY 25-26			Budget 26-27		
Students	94.0		101.0		7.0	101.0		0.0
<u>Administration:</u>	Total		Total		Inc/Dec	Total		Inc/Dec
Principal	1.000		1.000		0.000	1.000		0.000
Asst Principal	1.000		1.000		0.000	1.000		0.000
Total Administration	2.000		2.000		0.000	2.000		0.000
<u>Clerical</u>	2.000	2.000	2.000	2.000	0.000	2.000	2.000	0.000
<u>Classroom Aides</u>	17.000	17.000	18.000	18.000	1.000	22.000	22.000	4.000
<u>Classroom Teachers</u>	15.000		15.000			15.000		
EL	0.800	15.800	0.800	15.800	0.000	0.800	15.800	0.000
<u>Related Services:</u>								
PT	2.000		2.000		0.000	2.000		0.000
OT	3.600		3.600		0.000	4.000		0.400
SLP	6.000		6.000		0.000	6.500		0.500
APE Tchr	2.000		1.700		-0.300	2.000		0.300
Art Teacher	0.500		0.500		0.000	0.500		0.000
Instructional Coach	3.000		3.000		0.000	3.000		0.000
DHH Teacher	0.100		0.100		0.000	0.100		0.000
Vision OM Teacher	0.800		0.800		0.000	0.800		0.000
Nurse	1.000		1.000		0.000	1.000		0.000
BCBA	2.000		2.000		0.000	2.000		0.000
AT Facilitator	0.700		0.700		0.000	0.700		0.000
Bldg Bilingual Asst	1.000		1.000		0.000	1.000		0.000
Building Assistant	3.000		4.000		1.000	4.000		0.000
Nurse Assistant	1.000		1.000		0.000	1.000		0.000
Social Worker	3.000		2.000		-1.000	3.000		1.000
Psychologists	1.000		2.000		1.000	2.000		0.000
Total Related Svcs	30.700		31.400		0.700	33.600		2.200
<u>Custodians</u>	1.000	1.000	1.000	1.000	0.000	1.000	1.000	0.000
<u>Direct Bill Staff:</u>								
Dir Bill Aides	29.000		43.500		14.500	28.500		-15.000
Dir Bill Nurse Asst	7.000		7.000		0.000	7.000		0.000
Total Direct Bill	36.000		50.500		14.500	35.500		-15.000
Total Staffing Plan	104.500		120.700		16.200	111.900		-8.800
					16.200			-8.800

Kirk School FY 26-27

	Budget 25-26		Amend. 1 FY 25-26			Budget 26-27		
Students	188.0		192.0		4.0	197.0		5.0
		Total		Total	Inc/Dec		Total	Inc/Dec
Administration:								
Principal	1.000		1.000		0.000	1.000		0.000
Asst Principal	2.000		2.000		0.000	2.000		0.000
Total Administration		3.000		3.000	0.000		3.000	0.000
Clerical	3.000	3.000	3.000	3.000	0.000	3.000	3.000	0.000
Classroom/Transition								
Aides:	31.000	31.000	31.000	31.000	0.000	36.000	36.000	5.000
Classroom Teachers	30.000		30.000			30.000		
EL	0.600	30.600	0.600	30.600	0.000	0.600	30.600	0.000
Related Services:								
PT	2.600		2.600		0.000	2.000		-0.600
OT	6.600		6.400		-0.200	6.800		0.400
SLP	8.400		8.400		0.000	9.400		1.000
APE Teachers	4.000		4.000		0.000	4.000		0.000
Transition & Career Spec.	3.000		3.000		0.000	3.000		0.000
Instructional Coach (HS)	1.000		1.000		0.000	1.000		0.000
Instructional Coach (Con)	1.000		1.000		0.000	2.000		1.000
Nurse	2.000		2.000		0.000	2.000		0.000
Vision Teachers	1.000		1.000		0.000	1.200		0.200
D/HH Teachers	0.200		0.200		0.000	0.200		0.000
AT Facilitator	0.800		0.800		0.000	0.800		0.000
Hallway Assistants	4.000		4.000		0.000	4.000		0.000
Building Assistants	3.000		3.000		0.000	3.000		0.000
Nurse Assistants	2.000		2.000		0.000	2.000		0.000
Bilingual Assistants	2.000		2.000		0.000	2.000		0.000
Employ Specialist (ESP)	4.000		4.000		0.000	4.000		0.000
Social Workers/BCBA	10.000		10.000		0.000	9.000		-1.000
Psychologists	2.000		2.000		0.000	2.000		0.000
Total Related Svcs		57.600		57.400	-0.200		58.400	1.000
Direct Bill Staff:								
Nurse Asst/Interp Asst	10.000		12.000		2.000	10.000		-2.000
Aides/Assts	74.500		87.000		12.500	78.000		-9.000
Total Direct Bill		84.500		99.000	14.500		88.000	-11.000
Total Staffing Plan		209.700	51	224.000	14.300		219.000	-5.000
					14.300			-5.000



D/HH Elementary FY 26-27

	Budget 25-26		Amend. 1 FY 25-26			Budget 26-27		
Students	33.0		38.0		5.0	30.0		-8.0
		Total		Total	Inc/Dec		Total	Inc/Dec
Administration	0.400	0.400	0.400	0.400	0.000	0.400	0.400	0.000
Classroom Aides	4.000	4.000	4.000	4.000	0.000	4.000	4.000	0.000
Classroom Teachers	5.000		5.000			5.000		
	0.200	5.200	0.200	5.200	0.000	0.200	5.200	0.000
Related Services:								
PT	0.400		0.400		0.000	0.400		0.000
OT	0.400		0.400		0.000	0.500		0.100
SLP	2.000		2.000		0.000	2.000		0.000
APE	0.100		0.100		0.000	0.100		0.000
Audiologists	0.150		0.150		0.000	0.150		0.000
Interpreters	6.000		6.000		0.000	5.000		-1.000
Vision	0.500		0.500		0.000	0.500		0.000
AT Facilitators	0.030		0.030		0.000	0.030		0.000
Instructional Coach	0.400		0.400		0.000	0.400		0.000
Psych	0.500		0.500		0.000	0.500		0.000
Total Related Svcs		10.480		10.480	0.000		9.580	-0.900
Direct Bill Staff:								
Dir Bill Aides/Nurse	2.000		3.000		1.000	3.000		0.000
Total Direct Bill		2.000		3.000	1.000		3.000	0.000
Total Staffing Plan		22.080		23.080	1.000		22.180	-0.900
					1.000			-0.900



D/HH Middle FY 26-27

	Budget 25-26		Amend. 1 FY 25-26			Budget 26-27		
	7.0		7.0	0.0		10.0		3.0
Students	Total		Total	Inc/Dec		Total	Inc/Dec	
<u>Administration</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>Classroom Aides</u>	1.000	1.000	1.000	1.000	0.000	1.000	1.000	0.000
<u>Classroom Teachers</u>	1.000	1.000	1.000	1.000	0.000	1.000	1.000	0.000
<u>Related Services:</u>								
SLP	0.300		0.300		0.000	0.300		0.000
PT	0.000		0.000		0.000	0.000		0.000
Audiologists	0.050		0.050		0.000	0.050		0.000
Vision Teacher	0.100		0.100		0.000	0.000		-0.100
Interpreters	2.000		2.000		0.000	3.000		1.000
AT Facilitators	0.040		0.040		0.000	0.040		0.000
Instructional Coach	0.200		0.200		0.000	0.200		0.000
Social Worker	0.150		0.150		0.000	0.150		0.000
Psychologist	0.000		0.000		0.000	0.000		0.000
Total Related Svcs		2.840		2.840	0.000		3.740	0.900
<u>Direct Bill Staff:</u>								
Dir Bill Aides	1.000		1.000		0.000	1.000		0.000
Total Direct Bill		1.000		1.000	0.000		1.000	0.000
Total Staffing Plan		5.840		5.840	0.000		6.740	0.900
					0.000			0.900

D/HH High School-Hersey FY 26-27

	Budget 25-26		Amend. 1 FY 25-26			Budget 26-27		
Students	9.0		8.0		-1.0	8.0		0.0
		Total		Total	Inc/Dec		Total	Inc/Dec
<u>Administration</u>	0.250	0.250	0.250	0.250	0.000	0.250	0.250	0.000
<u>Clerical</u>	0.500	0.500	0.500	0.500	0.000	0.500	0.500	0.000
<u>Classroom Aides</u>	1.000	1.000	1.000	1.000	0.000	1.000	1.000	0.000
<u>Classroom Teachers</u>	1.000	1.000	1.000	1.000	0.000	1.000	1.000	0.000
<u>Related Services:</u>								
SLP	0.200		0.200		0.000	0.200		0.000
Job Coach/Transition Asst	0.500		0.000		-0.500	0.000		0.000
APE	0.200		0.200		0.000	0.200		0.000
Audiologists	0.050		0.050		0.000	0.050		0.000
Interpreters	2.000		2.000		0.000	2.000		0.000
Vision	0.000		0.000		0.000	0.100		0.100
AT Facilitators	0.030		0.030		0.000	0.030		0.000
Social Worker	0.150		0.150		0.000	0.150		0.000
Instructional Coach	0.200		0.200		0.000	0.200		0.000
Total Related Svcs		3.330		2.830	-0.500		2.930	0.100
<u>Direct Bill Staff:</u>								
Dir Bill Aides	1.000		1.000		0.000	1.000		0.000
Total Direct Bill		1.000		1.000	0.000		1.000	0.000
Total Staffing Plan		7.080		6.580	-0.500		6.680	0.100
					-0.500			0.100



NSSEO Funding Formulas

<u>NSSEO Tuition Based Programs</u>
<u>Programs:</u>
Timber Ridge School
Miner/Kirk Program
D/HH Program
-Based on a projected per student cost
<u>NSSEO Service/Other Programs</u>
<u>Programs:</u>
DESC Services:
OT/PT services to District students
APE services to District students
Vision services to District students
Assistive Technology services to District students
Based on the average salary, plus benefits, plus administrative add-on, plus travel, telephone, postage, photocopy, materials add-on.
DESC Evaluations - based on actual usage logs kept by DESC evaluation staff converted to a three tier system.
D/HH-Diagnostics - based on actual usage logs kept by evaluation staff converted to a four tier system.
D/HH-Itinerant - based on a per unit cost
Outdoor Education - based on % of projected usage in the education fund
NSSEO Administration - no separate cost to member districts (6% in programs)
Technical Assistance to Districts - based on usage (FTE)
D/HH-Central Office - no separate cost to member districts (6% in programs)
Technology/Central - based on % of projected usage in the education fund
Technology/Programs - based on % of projected usage in the education fund

<u>NSSEO Reserves</u>
Capital Improvements Reserve - \$1,000,000 in 2026-2027 Based on 1/3 Projected Usage, 1/3 AFR Revenue (excluding Debt Service), 1/3 Equal Share
Retirement Reserve - \$0 in 2026-2027 Based on % usage in the education fund
Building Fund Based on 1/3 Projected Usage, 1/3 AFR Revenue (excluding Debt Service), 1/3 Equal Share



NSSEO Building Fund Plan

The NSSEO Building Fund Plan focuses on both short-term and long-term facility and program needs. The facility plan is developed through an examination of the current status and future initiatives of facilities, through an analysis of facility needs, program initiatives, and the use of work space.

Guiding Principles in the development of the NSSEO Building Fund Plan include:

- Health, safety, and security
- Maintenance and upkeep of facilities
- Integration of program initiatives
- Optimal utilization of facilities
- Environmental Sustainability

The development process of the NSSEO Building Fund Plan included:

- ▶ Examination of the current use of facilities in alignment with program needs and use by all stakeholders.
- ▶ Integration of facility planning with program redesign
- ▶ Collection of current data about the conditions of facilities in order to inform the need for repair, renovations, and new construction.
- ▶ Prioritization of larger, more costly systemic repairs/projects within financial limitations
- ▶ Consideration cost of energy improvements and sustainable construction whenever possible

The following Building Fund Plan highlights the outcomes of the facility plan development process.

Within the Building Fund Plan framework, the District assesses and predicts both the need and timing for maintenance and repairs to facilities, facility redesign, and major renovations. Ongoing review of the Facility Plan provides for refinement and revisions as priorities dictate.

NSSEO Building Fund Priority Schedule

2026-2027

Timber Ridge

General Painting	5,000
Concrete Replacement/Repair	5,000
Tuckpointing	7,410
Roof Maintenance	10,000
Padded Wall Replacement	11,000

Administration Building

Tuck pointing/Masonry Repair on Building	6,000
Roof Maintenance	5,000
General Office Painting	1,500

Kirk School

General Painting	7,500
Drywall Repairs/FRP Paneling	15,000
Crack Fill, Sealcoat, Restripe Parking Lot	10,000
Roof Maintenance	10,000
Concrete Replacement/Repair	10,000
Carpet/Tile Replacement	7,500
Shower Repair/Replacement	5,000
Front Office Construction	30,000

Sunrise Outdoor Education Center

Asphalt Replacement/Repair/Striping	2,000
Concrete	100,000
Decking Replacement	5,000
Tree Care	2,500
Replacing Exterior Doors	12,500
Electrical Upgrades (Code Compliance)	12,500

District Wide

Projects as Needed (Emergency)	30,000
Annual Depreciation on Vehicles (Maintenance & Transport)	50,000

360,410

Total	360,410
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Reserves

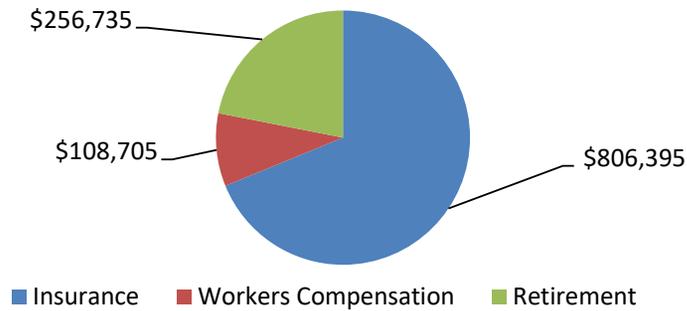
NSSEO currently maintains reserve balances in insurance, workers compensation, and retirement accounts. The insurance and workers compensation reserve balances are the result of being previously self-funded through 2008. NSSEO reserves were established through assessments to both member and non-member districts for the purpose of collecting sufficient funds to cover anticipated expenses. NSSEO reserve fund balances are the result of careful budgeting, conservative spending, and actual expenses under budgeted amounts.

NSSEO has continually focused on spending down reserves to offset costs in the NSSEO budget.

Summary of NSSEO Reserves

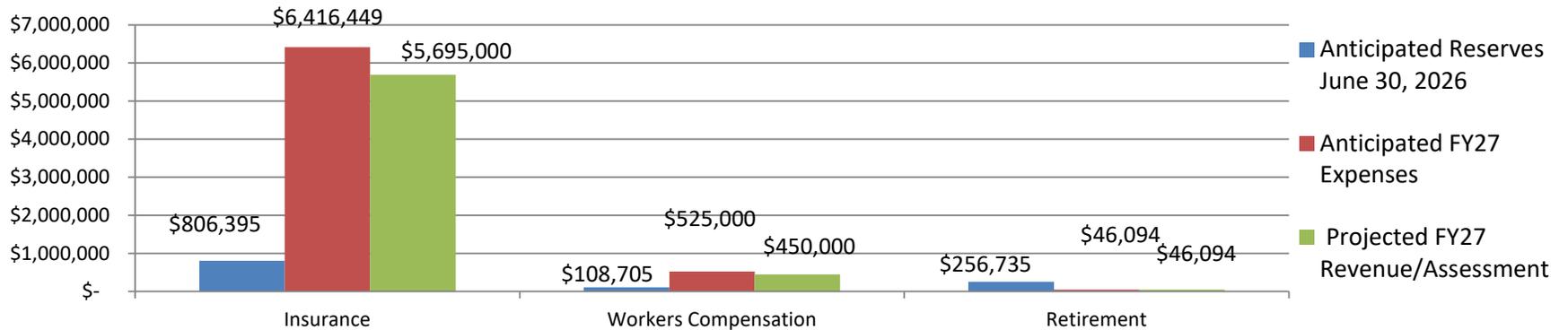
	<u>Anticipated Reserves</u> June 30, 2026	<u>Anticipated FY27</u> Expenses	<u>Projected FY27</u> Revenue/Assessment	<u>Anticipated Reserves</u> June 30, 2027
Insurance	\$ 806,395	\$ 6,416,449	\$ 5,695,000	\$ 84,946
Workers Compensation	\$ 108,705	\$ 525,000	\$ 450,000	\$ 33,705
Retirement	\$ 256,735	\$ 46,094	\$ 46,094	\$ 256,735
	\$ 1,171,835	\$ 6,987,543	\$ 6,191,094	\$ 375,386

NSSEO Reserve Balances - June 30, 2026



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Comparison of FY26 NSSEO Fund Balances and Anticipated FY27 Expenses/Revenue



District #23
NSSEO 2026-2027 Budget

Program	Projected Usage	Cost per Student or Service	District #23 Total
Tuition Programs:			
Timber Ridge School	2.00 students	50,589.37	101,179
Miner School	2.00 students	54,522.25	109,045
D/HH-Elementary	0.00 students	56,943.60	0
D/HH-Middle	2.00 students	56,943.60	113,887
Service/Other Programs:			
DESC-Vision Services	0.20 FTE	96,467.00	19,293
DESC- PT Services	0.40 FTE	133,146.00	53,258
D/HH-Itinerant	1,651.00 Units	27.96	46,163
Outdoor Education			7,173
Technology/Central			12,231
Technology/Programs			1,611
Direct Bill Staff:			
2.00 Direct Bill 1:1 Aide- Miner School		48,696	97,392
1.00 Direct Bill 1:1 Aide- Timber Ridge School		48,696	48,696
Education Fund Reserves:			
Retirement Reserve			0
Education Fund Totals			609,928
Building Fund			16,177
Capital Projects Reserve			53,923
TOTAL DISTRICT #23			680,028
Additional District Costs:			
**DESC-Evaluations:			Estimated Based on Need
Billing based on actual usage. Approx. \$1,200/level 1 evaluation.			
**DESC-Contracted Evaluations/Interpreters			Estimated Based on Need
**D/HH-Diagnostics:			Estimated 5,000
Billing based on actual usage. Approx. \$550/level 1 evaluation. Screenings in district \$400/day. Please note- Evaluations include tests, observations, travel, IEP meetings, interviews, consultation with staff, comprehensive report, etc.			
ESY- Summer 2025			32,445
IDEA FY2526			56,860
Transportation			125,000

COMPARISON DISTRICT PAYMENTS	DIST. 23	DIST. 23	DIST. 23	FY27 STDS	DIST. 23	CHANGE IN STUDENTS OR SERVICES FROM AMENDMENT 1
	2025-2026 BUDGET	2025-2026 AMEND. 1	2026-2027 BUDGET		DIFF. ~ AMEND. 1 VS FY27	
TUITION PROGRAMS:						
Timber Ridge School	144,933	193,243	101,178	2.0	-92,065	-2.0 students
Miner School	106,765	141,624	109,045	2.0	-32,579	-1.0 students
Kirk School						
D/HH-Elementary	54,348	54,348	0		-54,348	-1.0 students
D/HH-Middle	54,348	54,348	113,887	2.0	59,539	1.0 student
D/HH-High School						
Subtotal Tuition	360,394	443,563	324,110	6.0	-119,453	-3.0 students
SERVICE/OTHER:						
DESC-Educational Srvs	65,680	65,680	72,552		6,872	
D/HH-Itinerant	42,634	43,685	46,163		2,478	
Outdoor Education	7,189	7,189	7,173		-16	
NSSEO Admin.						
Tech Asst to Districts	0	10,210	0		-10,210	-1 Coach
Central O&M						
Technology/Central	12,671	12,671	12,231		-440	
Technology/Programs	1,393	1,393	1,611		218	
Subtotal Srv/Other	129,567	140,828	139,730		-1,098	
DIRECT BILL STAFF/SRVS:						
Direct Bill Staff/Services	143,976	175,316	146,088		-29,228	
ED FUND RESERVES:						
Retirement Reserve	0	0	0		0	
Subtotal Ed Reserves	0	0	0		0	
TOTAL:						
EDUCATION FUND	633,937	759,707	609,928		-149,779	
TOTAL:						
BUILDING FUND	16,257	16,257	16,177		-80	
TOTAL:						
CAPITAL RESERVES	54,190	54,190	53,923		-267	
TOTAL						
TOTAL	704,384	830,154	680,028		-150,126	



NSSEO ENROLLMENT 2026-2027 BUDGET

District 23				
Program	2025-2026	Amend.1 2025-2026	Budget 2026- 2027	Diff Amend. 1 to Budget
Timber Ridge School	3.0	4.0	2.0	-2.0
Miner School	2.0	3.0	2.0	-1.0
D/HH-Elementary	1.0	1.0	0.0	-1.0
D/HH-Middle	1.0	1.0	2.0	1.0
Total	7.0	9.0	6.0	-3.0



PROSPECT HEIGHTS DISTRICT 23 BOARD OF EDUCATION INFORMATION ITEM

Date: April 9, 2026

Title: Update on the Employee Benefits Renewal through Educational Benefits Cooperative (EBC)

Contact: Amy McPartlin, Assistant Superintendent for Finance & Operations

BACKGROUND INFORMATION AND PROGRAM OVERVIEW:

The Educational Benefit Cooperative (EBC) is an entity created under Illinois state law, which allows school districts to join together for the purpose of purchasing insurance. The EBC, established in 1984, began with eight school districts and has grown to current membership of 120 school districts, 107 individual members and 3 sub pools. Prospect Heights School District 23 has participated in the EBC since 2003.

The purpose of the EBC is to provide economies of scale and risk pooling that allow members greater long-term financial stability than purchasing insurance products individually in the commercial insurance market. Each member district retains the ability to create and change their PPO, HMO, Dental and Life plan design and offerings, which is often required by the nature of bargained contracts. The PPO and Dental plans are self-funded. The HMO is funded on a Cost-Plus funding arrangement and the Life insurance is insured by a third party.

EBC RENEWAL SUMMARY 2026-27:

The full Board and all participating districts meet twice a year to discuss the annual audit and preliminary renewal figures and then again for the final renewal. District 23 participated in the final renewal meeting on March 19, 2026. Following is a brief highlight of the EBC renewal proposal.

The EBC sponsored plans are PPO medical, HMO medical, dental, and life insurance.

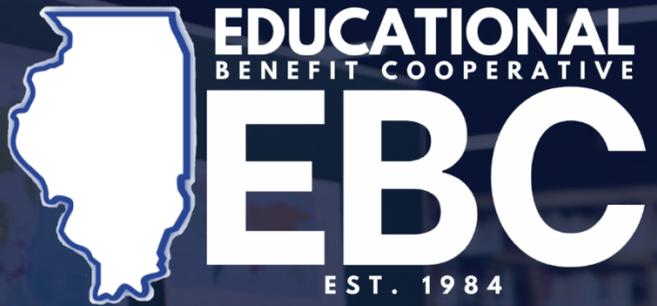
- The PPO medical rate projection indicates a rate adjustment of **16.2%**
 - District 23's loss ratio for the PPO is 107.4%
 - Typical market 2026 trend for PPO plans: 9%*
- The HMO projection indicates a rate adjustment of **14.4%**
 - District 23's loss ratio for the HMO is 90.7%
 - Typical market 2026 trend for HMO plans: 8.5%.
- The Dental rating formula produces a rate adjustment of **3.9%**
 - District 23's loss ratio for the Dental Plan is 99.4%
 - Typical market 2026 trend for dental plans: 4.5%*

- The Life/Accidental Death and Dismemberment (AD&D), Supplemental Life and Dependent Life insurance is underwritten by Reliance Standard Life Insurance Company.
 - EBC rates for both Life and Accidental Death & Dismemberment (AD&D) have been guaranteed with no additional increase through 6/30/2027.

* Typical market trend is a forecast of per capita claims cost that takes into account price inflation, utilization, government-mandated benefits, new treatments, therapies and technology. There is usually a high correlation between trend rate and actual cost increases assessed by insurance carriers.

As the District currently has an average loss ratio of over 100%, EBC currently pays more in claims than they are receiving in premiums. We continue to reap the benefit of participation in the Cooperative but will continue to explore additional options for coverages and cost-savings.

We have shared this information with the Finance Committee and will move forward with the new rates beginning July 1st.



Final Renewal 2026-2027

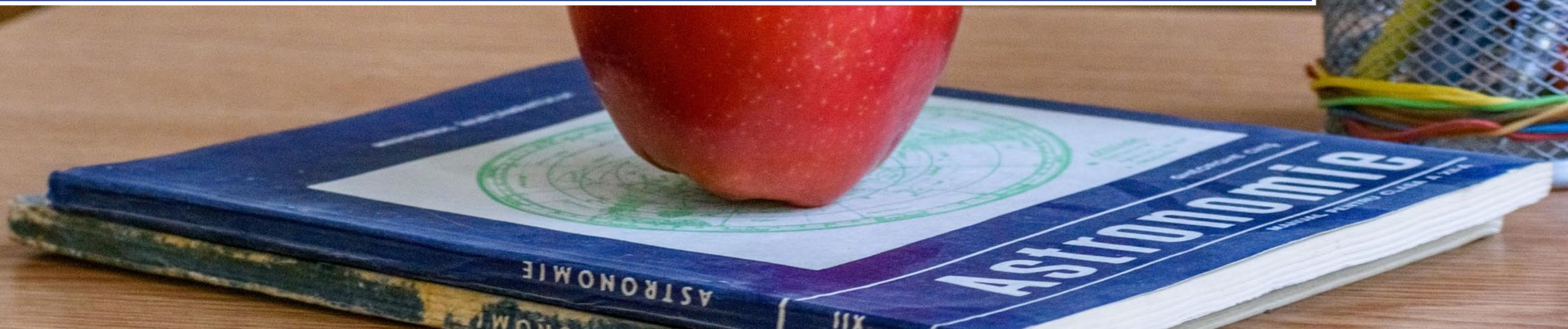
March 19, 2026

Agenda

1. **Public Comments**
2. **Approve 01/28/2026 Preliminary Renewal Meeting Minutes**
3. **Final Renewal Projections – July 1, 2026**
 - **State of the pharmacy market**
 - **Your Money Line Recap**
4. **Value Added Program Review**
5. **BCBS Legislative Updates**
6. **2026–2027 Budget**
7. **Approval Items**
8. **Executive Committee At-Large Positions – Term 7/1/2026 – 6/30/2028**



Public Comments



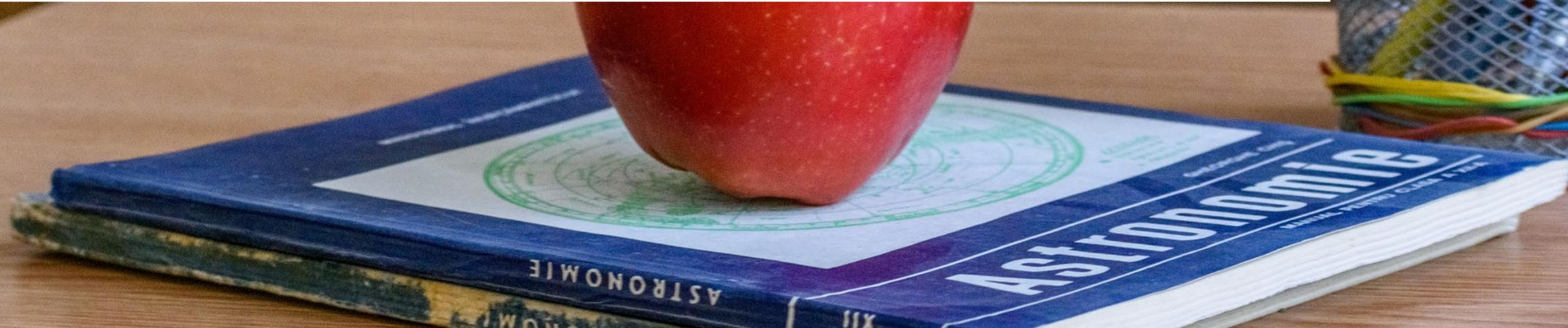
Public Comments



The individuals appearing before the Board of Directors are expected to follow these guidelines.

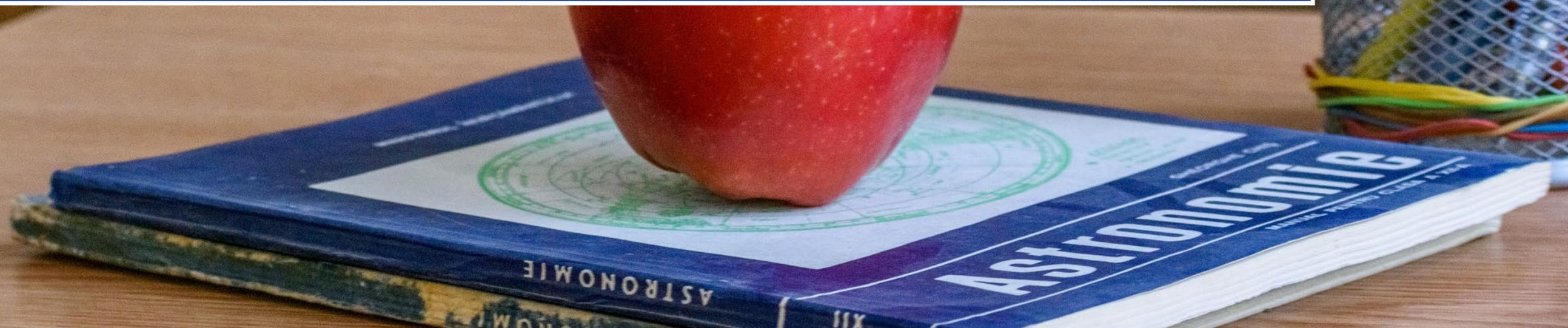
- Address the Board of Directors only at the appropriate time as indicated on the agenda and when recognized by the Chairman of the Board of Directors. A period of up to 30 minutes for public comment will be allowed.
- Identify oneself and be brief. Each speaker will be permitted to speak for no more than 3 minutes.
- Conduct oneself with respect and civility toward others and otherwise abide by EBC Policy.
- If members of the public wishing to address the EBC focus their views on a particular issue, the Chairman or other presiding officer, shall endeavor to allow alternate or multiple views to be addressed.
- Members of the public not able to speak at EBC meetings because the time was taken up by others, may write to the Chairman of the EBC their views, which will be distributed to all EBC members.
- In the event that members of the public should violate the provisions of this policy or otherwise disturb meetings of the EBC, the Chairman or other presiding officer on his or her own discretion or as directed by a motion and vote of the Membership permitted to vote, may require a member of the public to follow these rules and to not otherwise cause a disturbance to the meeting and may take any steps permitted by law to cause such a person to be silenced or removed from the meeting.

Approve 01/28/2026
Preliminary Renewal Meeting Minutes

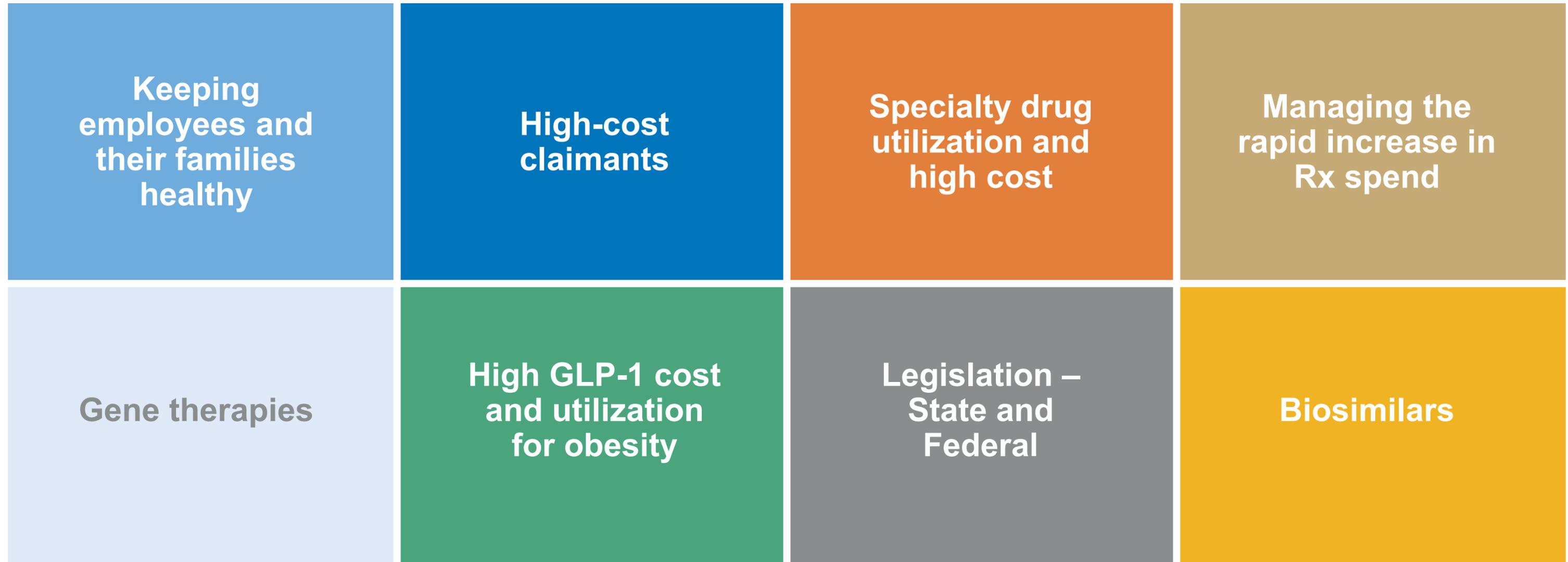


Final Renewal Projections – July 1, 2026

State of the Pharmacy Market Update



Key factors driving rapid change in the PBM marketplace



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Legislative Outlook: A Rapidly Changing Industry

- **DOL Proposed Regulations: released 1/30/26, significantly increases reporting requirements for PBMs**
 - Pre-contract disclosure
 - The “actual vs estimated” report
 - Conflict of interest disclosures
 - Audit mandate
- **The CAA, 2026 (HR 7148): signed 2/3/26, mandating transparency for ERISA plans**
 - Minimal direct impact to EBC but signals shift in federal oversight of PBMs
- **FTC Settlement with ESI: announced 2/4/26, resolves the 2024 case regarding anti-competitive practices**
 - Net cost pricing aka point of sale rebates (This is a big deal!)
 - Formulary preferences
 - Reshoring Ascent (GPO/rebate aggregator)
 - DTC integration
 - Transparent pharmacy model
- **TrumpRx.gov: Site went live on 2/5/26**

GLP-1 Update: Oral solutions have arrived

- **Wegovy pill launched on January 5**
 - ~50K new scripts per week in the first month post launch
 - 15x greater volume than first month of injectable Wegovy
 - Most patients are new – 88% purchased 1.5mg dose
 - 90% of prescriptions were filled through DTC channels (not through a plan benefit)
 - Described as “the best launch ever” by Novo leadership
- **More pills on the way**
 - Lilly planning on launch of oral GLP-1 in Q2 2026
 - Given effectiveness of Zepbound vs. Wegovy, high prescription volume expected once product is available
 - Other manufacturers are currently developing similar solutions, with approval expected in 2027 and beyond



TrumpRx

Background & Context

“Few drugs, uneven savings mark early days of Trump’s discount medicines website”

1 Most-Favored Nation (MFN) Pricing: Manufacturers would commit to price drugs for US consumers no higher than the lowest price they charge comparable countries.

2 Direct Manufacturer Sales: The government will “facilitate direct-to-consumer” purchasing programs for drugmakers that offer MFN pricing.

3 Imports of branded drugs may face 100% tariffs unless the manufacturer agrees to onshore production or participate in discount programs.

4 Manufacturer Engagement: Trump administration has sent letters to major drug companies demanding lower pricing and outlining expectations



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Source: IPD Analytics “RxBrief: Potential Impact of Tariffs on Pharmaceutical Industry”
 Source: IPD Analytics “Legislation and Governmental Insights_Executive Order on Most-Favored Nation Pricing”
 Source: STAT “A month in, TrumpRx falls short of president’s grand promises”

Note: Due to the evolving nature of this topic, some information is subject to change. Information is current as of February 2026

Final Renewal Projections – July 1, 2026

Executive Summary

PPO Medical	HMO Medical	Dental	Basic Life/AD&D
<p>+16.2% EBC Final Average Adjustment</p> <p>EBC Average Loss Ratio: 109.0%</p>	<p>+16.4% EBC Final Average Adjustment</p> <p>EBC Average Loss Ratio: 105.7%</p>	<p>+3.9% EBC Final Average Adjustment</p> <p>EBC Average Loss Ratio: 98.7%</p>	<p>0.0% Current rates extended through 6/30/2027</p>

Exhibit A: EBC Experience Period

1/1/2025 – 12/31/2025

<u>PPO</u>		
A	Revenue	\$431,316,574
B	Claims Under \$1,000,000	\$470,140,880
C	Paid Claim Loss Ratio (B/A)	109.0% Pool Loss Ratio which becomes the center of the Banding Formula (Exhibit C)
<u>HMO</u>		
A	Revenue	\$ 172,501,186
B	Claims Under \$350,000 plus Physician Services Fees	\$ 182,419,604
C	Paid Claim Loss Ratio (B/A)	105.7% Pool Loss Ratio which becomes the center of the Banding Formula (Exhibit C)
<u>DENTAL</u>		
A	Revenue	\$ 13,674,772
B	Claims	\$ 13,503,358
C	Paid Claim Loss Ratio (B/A)	98.7% Pool Loss Ratio which becomes the center of the Banding Formula (Exhibit C)

Exhibit A: Experience Period - PPO

PPO Experience Period Summary for 2026 to 2027 Renewal

		Experience Period 1/1/25 - 12/31/2025	% of Total Plan Costs
A.	Average Enrollment	21,450	
B.	Revenue	\$431,316,574	
C.	Claims under \$75,000	\$376,612,465	
D.	Claims \$75,000 - \$1,000,000	+	\$93,528,415
E.	Claims under \$1,000,000 (C + D)	=	\$470,140,880
F.	Rx Rebate	+	(\$54,441,829)
G.	Adjusted Claims (E - F)	=	\$415,699,051 94.7%
H.	Plan Expenses		
	1. Claim Administration		\$12,803,145
	2. Reinsurance Premium/Liability	+	\$4,155,736
	3. Consulting Fees	+	\$3,153,407
	4. Healthcare Reform Fees	+	\$150,524
	5. Cooperative Charges	+	\$2,861,671
	6. Total Plan Expenses	=	\$23,124,484 5.3%
I.	Total Plan Costs (G + H5)	=	\$438,823,535
J.	Paid Claim Loss Ratio (E / B)		109.0%
K.	Total Cost Loss Ratio (I / B)		101.7%

Exhibit A: Experience Period - HMO

HMO Experience Period Summary for 2026 to 2027 Renewal

		Experience Period 1/1/25 - 12/31/2025	% of Total Plan Costs
A.	Average Enrollment	11,206	
B.	Revenue	\$172,501,186	
C.	Claims under \$75,000	\$116,884,585	
D.	Claims \$75,000 - \$350,000	\$21,468,621	
E.	Claims under \$350,000 (C+D)	\$138,353,206	
F.	Physician Service Fees	+ \$44,066,398	
G.	Total Claims and Physician Service Fees	= \$182,419,604	
H.	Rx Rebate	+ (\$20,073,742)	
I.	Adjusted Claims (G-H)	= \$162,345,862	91.0%
J.	Plan Expenses		
	1. Claim Administration	\$7,553,733	
	2. Reinsurance Premium	+ \$5,354,826	
	3. Consulting Fees	+ \$1,647,400	
	4. Healthcare Reform Fees	+ \$0	
	5. Cooperative Charges	+ \$1,495,225	
	6. Total Plan Expenses	= \$16,051,184	9.0%
K.	Total Plan Costs (I + J5)	= \$178,397,046	
L.	Paid Claim Loss Ratio (G / B)	105.7%	
M.	Total Cost Loss Ratio (K / B)	103.4%	

Exhibit A: Experience Period - Dental

Dental Experience Period Summary for 2026 to 2027 Renewal

		Experience Period 1/1/25 - 12/31/2025	% of Total Plan Costs
A.	Average Enrollment	16,467	
B.	Revenue	\$13,674,772	
C.	Claims	\$13,503,358	95.9%
D.	Plan Expenses		
	1. Claim Administration	\$571,076	
	2. Consulting Fees	+	\$0
	3. Total Plan Expenses	=	\$571,076 4.1%
E.	Total Plan Costs (C + D3)	=	\$14,074,434
F.	Paid Claim Loss Ratio (C / B)		98.7%
G.	Total Cost Loss Ratio (E / B)		102.9%

Exhibit B: EBC Final Renewal Projection

7/1/2026 – 6/30/2027

<u>PPO</u>		
A	Projected Revenue	\$449,148,389
B	Projected Total Costs (Claims + Expenses)	\$521,986,848
C	Rate Increase (B/A)	16.2% Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)
<u>HMO</u>		
A	Projected Revenue	\$ 177,534,505
B	Projected Total Costs (Claims + Expenses)	\$ 206,648,863
C	Rate Increase (B/A)	16.4% Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)
<u>DENTAL</u>		
A	Projected Revenue	\$ 14,639,386
B	Projected Total Costs (Claims + Expenses)	\$ 15,208,198
C	Rate Increase (B/A)	3.9% Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)

Exhibit B: Renewal Projection - PPO

PPO Renewal Projection Summary for 2026 to 2027 Renewal

		Experience Period 7/1/26 - 6/30/2027	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	21,359	
B.	Projected Annual Revenue	\$449,148,389	
C.	Claims under \$1,000,000	\$543,175,137	
D.	Estimated Annual Rx Rebates	+	(\$60,973,110)
E.	Adjusted Annual Claims under \$1,000,000 (C + D)	=	\$482,202,027 92.4%
F.	Plan Expenses		
	1. Claim Administration		\$13,388,659
	2. Reinsurance Premium/Liability	+	\$4,012,932
	3. Consulting Fees	+	\$3,249,306
	4. Healthcare Reform Fees	+	\$170,120
	5. Cooperative Charges	+	\$4,247,738
	6. Total Plan Expenses	=	\$25,068,754 4.8%
G.	Total Plan Costs (E + F6)		\$507,270,781
H.	Pool Average Rate Adjustment (G / B)		12.9%
I.	Working Cash Fund Build Up		\$14,716,067 2.8%
J.	Revised Total Cost (G + I)		\$521,986,848
K.	Revised Average Rate Adjustment (J / B)		16.2%

Exhibit B: Renewal Projection - HMO

HMO Renewal Projection Summary for 2026 to 2027 Renewal

		Experience Period 7/1/26 - 6/30/2027	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	11,302	
B.	Projected Annual Revenue	\$177,534,505	
C.	Claims under \$350,000	\$154,304,006	
D.	Physician Service Fees	+	\$51,966,982
E.	Total Claims and Physician Service Fees (C + D)	=	\$206,270,988
F.	Estimated Annual Rx Rebates	+	(\$22,364,398)
G.	Adjusted Annual Claims under \$350,000 (E + F)	=	\$183,906,590 89.0%
H.	Plan Expenses		
	1. Claim Administration		\$6,897,837
	2. Reinsurance Premium	+	\$6,135,622
	3. Consulting Fees	+	\$1,719,353
	4. Healthcare Reform Fees	+	\$0
	5. Cooperative Charges	+	\$2,376,914
	6. Total Plan Expenses	=	\$17,129,725 8.3%
I.	Total Plan Costs (G + H6)	=	\$201,036,316
J.	Pool Average Rate Adjustment (I / B)		13.2%
K.	Working Cash Fund Build Up		\$5,612,547 2.7%
L.	Revised Total Cost (I + K)		\$206,648,863
M.	Revised Average Rate Adjustment (L / B)		16.4%

Exhibit B: Renewal Projection - Dental

Dental Renewal Projection Summary for 2026 to 2027 Renewal

		Experience Period 7/1/26 - 6/30/2027	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	16,242	
B.	Projected Annual Revenue	\$14,639,386	
C.	Claims	\$14,644,925	96.3%
D.	Plan Expenses		
	1. Claim Administration	\$563,273	
	2. Consulting Fees	+	\$0
	3. Total Plan Expenses	=	\$563,273 3.7%
E.	Total Plan Costs (C + D3)	=	\$15,208,198
F.	Pool Average Rate Adjustment (E / B)		3.9%
G.	Working Cash Fund Build Up		\$0
H.	Revised Total Cost (E + G)		\$15,208,198
I.	Revised Average Rate Adjustment (H / B)		3.9%

Exhibit C: PPO Rate Adjustment

(See Appendix Exhibit 16,17, & 18 for Individual District Rate Adjustments)

PPO Average Loss Ratio = 109.0%		
<u>Paid Claim Loss Ratio</u>	<u>Rate Adjustment</u>	<u># of Members in Band</u>
0.0% to 79.0%	11.2%	0
79.1% to 85.5%	12.2%	2
85.6% to 92.0%	13.2%	6
92.1% to 98.5%	14.2%	14
98.6% to 105.0%	15.2%	26
105.1% to 113.0%	16.2%	43
113.1% to 119.5%	17.2%	10
119.6% to 126.0%	18.2%	13
126.1% to 132.5%	19.2%	5
132.6% to 139.0%	20.2%	5
139.1% +	21.2%	2

Exhibit C: HMO Rate Adjustment

(See Appendix Exhibit 16,17, & 18 for Individual District Rate Adjustments)

HMO Average Loss Ratio = 105.7%		
<u>Paid Claim Loss Ratio</u>	<u>Rate Adjustment</u>	<u># of Members in Band</u>
0.0% to 75.7%	11.4%	7
75.8% to 82.2%	12.4%	7
82.3% to 88.7%	13.4%	3
88.8% to 95.2%	14.4%	14
95.3% to 101.7%	15.4%	17
101.8% to 109.7%	16.4%	20
109.8% to 116.2%	17.4%	19
116.3% to 122.7%	18.4%	11
122.8% to 129.2%	19.4%	4
129.3% to 135.7%	20.4%	5
135.8% +	21.4%	2

Exhibit C: Dental Rate Adjustment

(See Appendix Exhibit 16,17, & 18 for Individual District Rate Adjustments)

DENTAL Average Loss Ratio = 98.7%		
<u>Paid Claim Loss Ratio</u>	<u>Rate Adjustment</u>	<u># of Members in Band</u>
0.0% to 68.7%	-1.1%	0
68.8% to 83.7%	1.4%	11
83.8% to 113.7%	3.9%	51
113.8% to 128.7%	6.4%	8
128.8% +	8.9%	0

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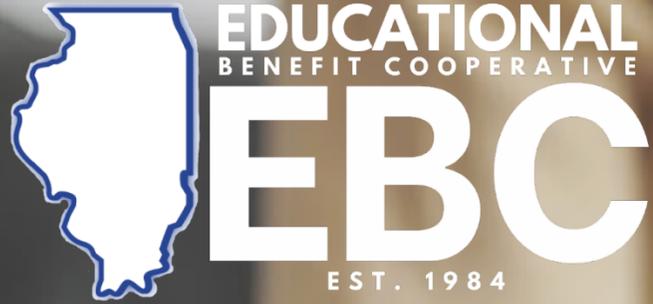
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While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, number agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligation

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Your Money Line

Kelsey Smith, Benefit Consultant

Your Money Line

Comprehensive Financial Assistance Program

Past

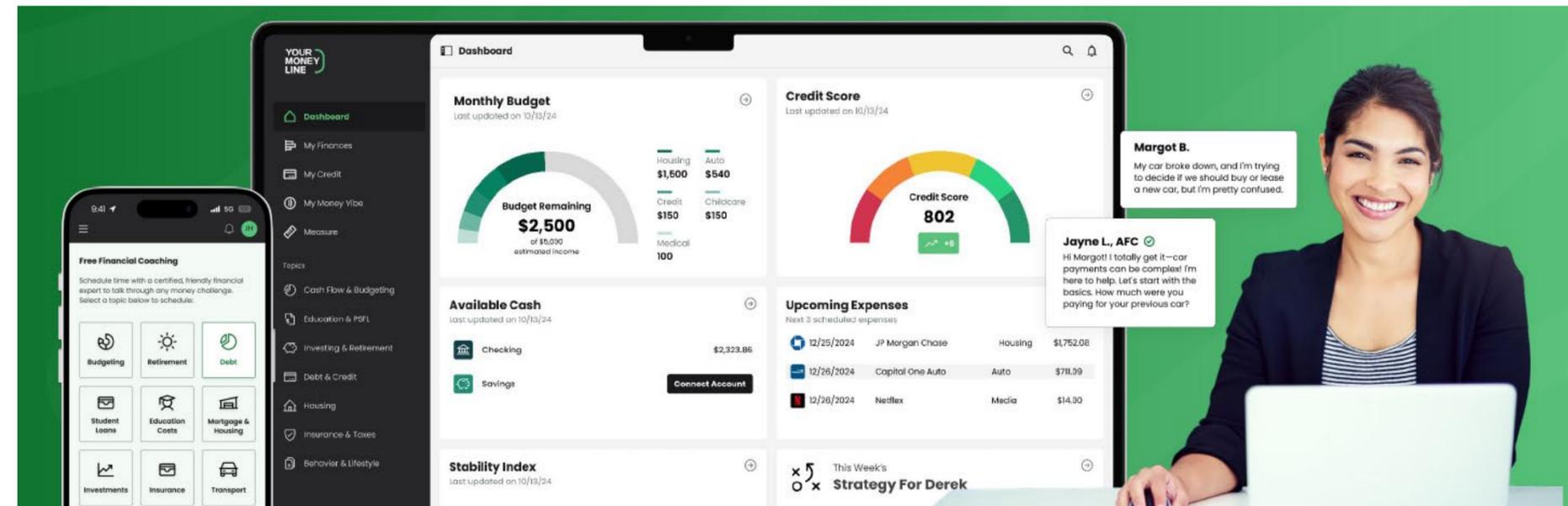
- Credit Card Debit
- Student Loans

Present

- Medical Expenses
- Public Service Loan Forgiveness

Future

- Emergency Savings Fund
- Large Purchases (Car/House)
- Retirement Planning



Your Money Line Features



Financial Coaching

- Budgeting
- Goal-setting
- Credit building
- Life transitions
- Saving efficiently
- Skill-building & literacy
- Troubleshooting financial emergencies



Financial Therapy

- Financial Anxiety
- Money Conflict
- Shame/Money Guilt
- Financial Enmeshment
- Compulsive Financial Behaviors
- Self-Sabotage
- Overspending



Financial Strategy

- Building a long-term road map
- Investment basics
- Risk management strategy
- Cash flow planning
- Introduction to tax planning
- Retirement projections



Financial Check-ups

- Yearly reviews
- Financial terminology (eg. "What is...")
- Student Loan Status
- Benchmarking (eg. "How much should I save for retirement?")
- General financial questions

Investment for the Future



- Financial stress is the number 1 source of stress in the U.S today⁹¹
- **88%** of employees say their financial stress directly impacts their mental health
- When employees lack financial stability, small issues escalate faster into medical claims, pharmacy usage and missed work
- Employers see an estimated **\$18,000** per year in added costs per financially stressed employee, including lost productivity and absenteeism and **\$413** per year increase in healthcare costs

With YML, you can create meaningful change.

97%

of participants feel more confident after meeting with a financial guide.



\$97,770,420+

in student loans forgiven (and counting)



Employees who use YML contribute **11% more** to retirement after 1 year.



14.3%

average increase in financial stability users see in 1 year.



YML users are **44% less stressed** about making ends meet every month.



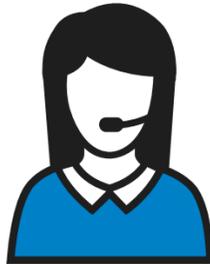
Value Added Programs Review



Benefits Value Advisor (BVA) & Member Rewards



Benefits Value Advisor (BVA)



- Help understand and maximize benefits
- Cost and quality transparency support
- Appointment scheduling
- Referrals to clinical staff / programs
- Prior-authorization coordination
- Clinical decision support tools

Provides guidance on benefits such as medical, dental, pharmacy and other available coverages

Engagement is key to drive results!

Increase employee participation and return on investment through engagement with Member Rewards

Members **use their benefits more wisely** and are likely to choose quality, cost-effective care, when needed **and save money!**

Member Rewards

- Cash rewards motivate employees to shop for options
- Choose a cost-effective provider
- Review quality indicators
- Options with higher savings earn higher rewards
- Higher redirection, more savings for employers

2025 Net Claims Savings

\$863,000

2025 Incentives Paid

1,147

Average reward paid to member is **\$143**

Top Savings: **MRIs, CT Scans & Colonoscopies**

Top Missed Opportunities: **Sinus Surgery, Cardiology procedure & Cardiac**

Hinge Health



Hinge Health's® Digital MSK Clinic™

For Non-HMO Members

Digital musculoskeletal solution for reducing musculoskeletal pain and spend – effective 7/1/2025

- Based on proven non-surgical care guidelines, Hinge Health provides unlimited annual access to **4 distinct programs**:
 - **Prevention:** At-risk
 - **Acute:** Recent injury
 - **Chronic:** High-risk, now including the Women's Pelvic Health pathway
 - **Surgery:** Pre & Post Rehab, Expert Medical Opinion

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Engaged new members

1.9%

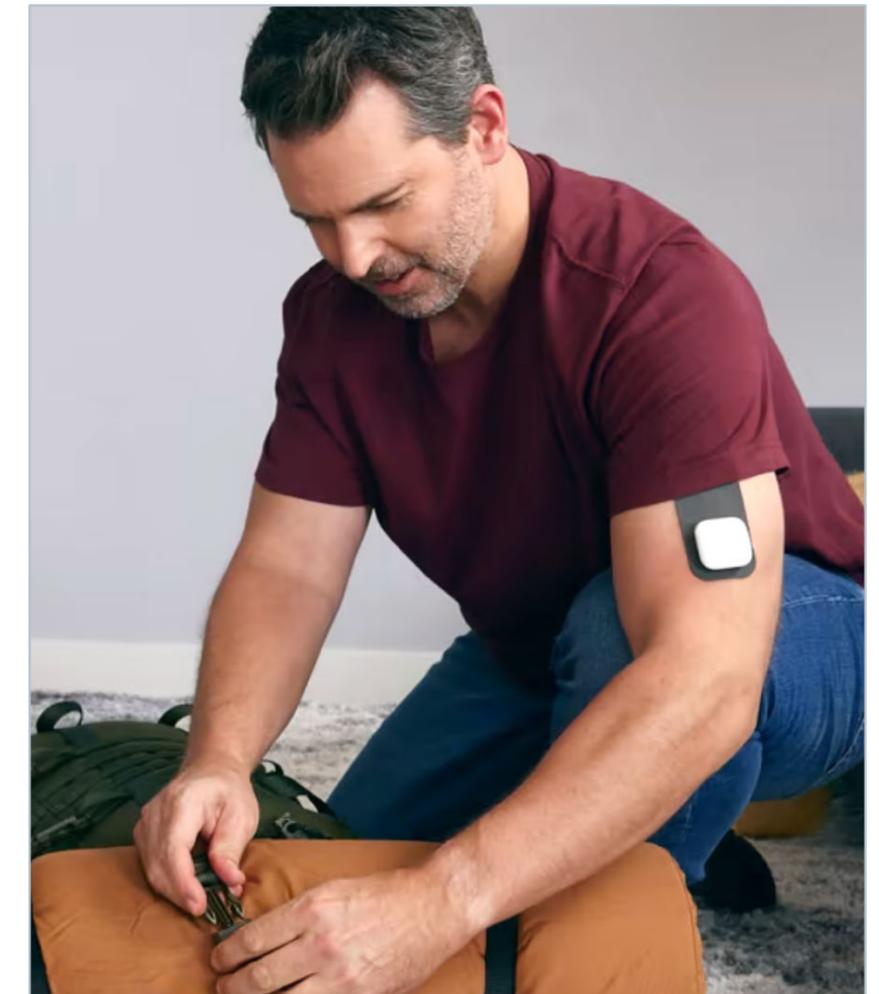
Eligible Members Engaged
(Target 3.75%)

8.9/10

Member Satisfaction

58%

Of members chose multiple pain areas

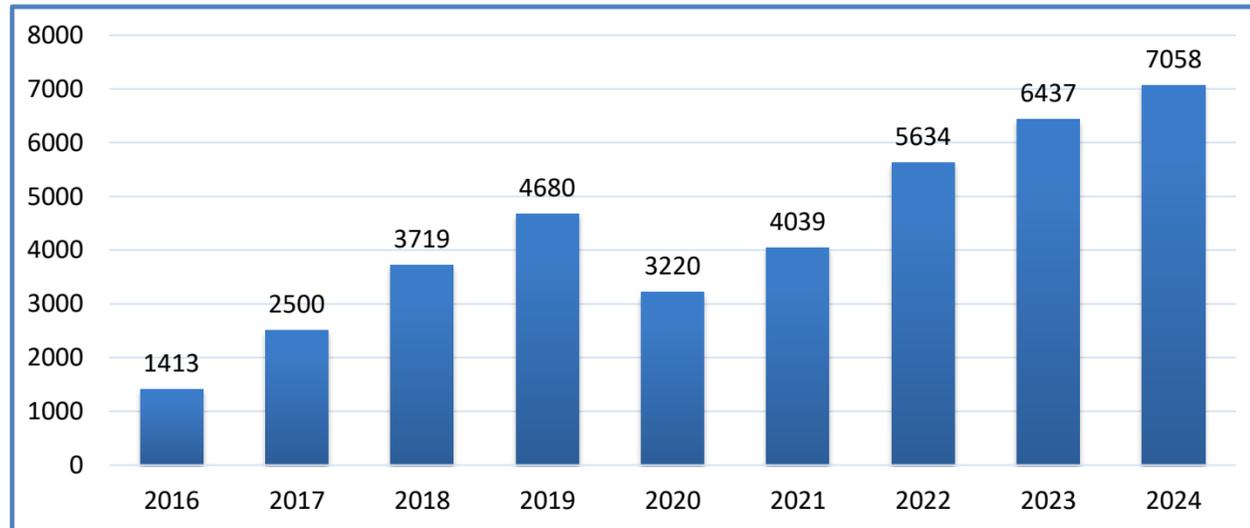


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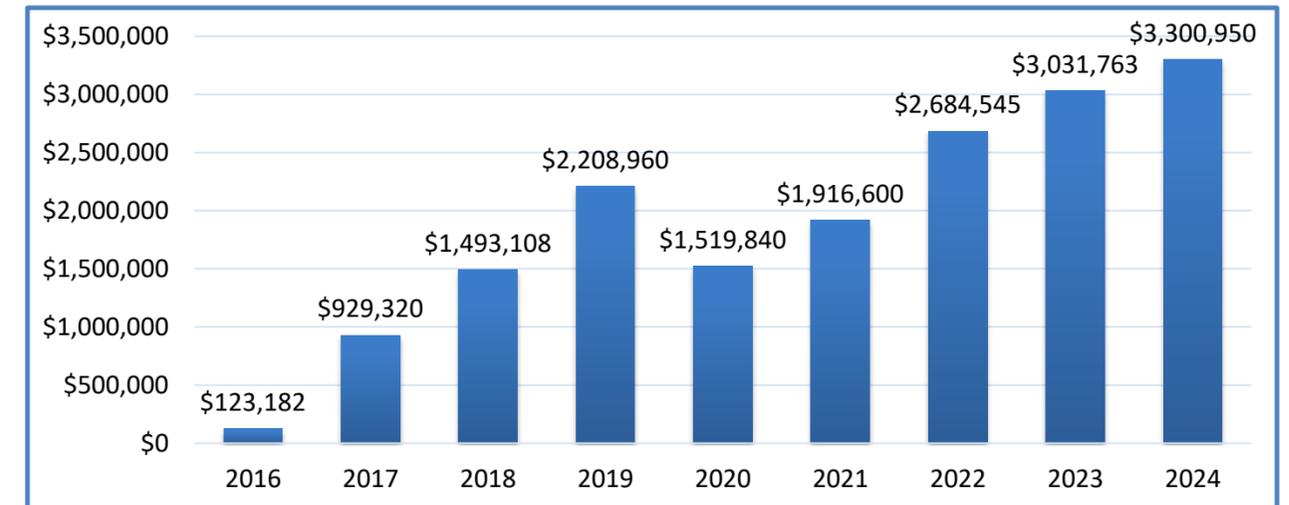
Teladoc Utilization



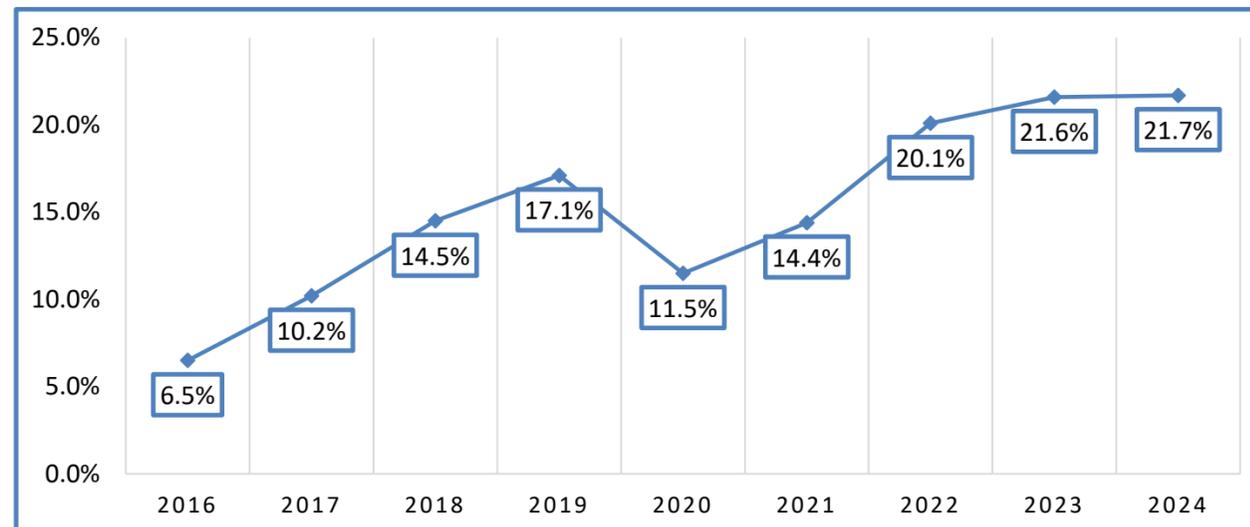
Number of Visits



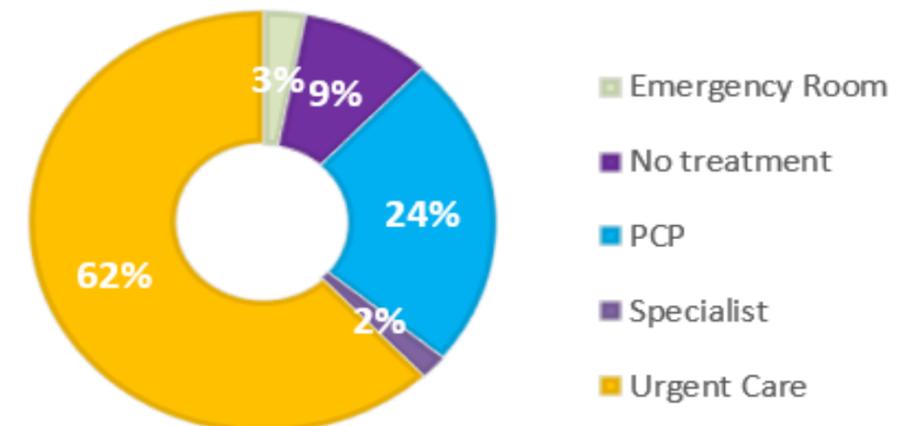
Net Savings



Utilization



Where members would have gone without Teladoc?



Teladoc Pricing



2016

Admin Fee: \$0.85 PEPM

Consultation Fee: \$45

Eligible Employees: 21,816

2026 Renewal 3-year Contract

Admin Fee: \$0.83 PEPM

Consultation Fee: \$55

Eligible Employees: 33,159

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BCBS Legislative Updates





BlueCross BlueShield
of Illinois



2026 Legislative Updates

2026 Legislative Updates

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BCBSA Mandate for NSA IDR Administrative Fees and Chargebacks

Effective 1/1/2026 - Applies to all EBC ASO plans

Summary: A new Blue Cross Blue Shield Association rule has been issued regarding handling of Independent Dispute Resolution fees effective across all Blue Cross and/or Blue Shield companies. As a result, certain fees associated with the Independent Dispute Resolution process will change.

What's Changing: Self-funded group customers will be charged for **all IDR processes initiated on or after Jan. 1, 2026**, regardless of location. With this new requirement from the BCBSA, we are taking this opportunity to simplify, and be more transparent about, the billing for our groups. There will be two separate line items: IDR CMS fee and IDR Arbitration fee.

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Going forward:

- Groups will be charged the CMS's IDR admin fee (currently \$115)
- In the event of loss, groups will be charged the IDR entity fee which varies based on complexity & size of review (average \$540) and additional settled claim expense
- We will not charge any negotiation fee for claim disputes resolved in negotiation phase (prior to IDR)

Background: A provider dispute and negotiation process was put in place when provisions of the No Surprises Act started for plan years beginning on or after Jan. 1, 2022. This provider-initiated negotiation process – and Independent Dispute Resolution (IDR) process if negotiations fail – is only applicable to NSA-eligible claims. We support our group customers by handling the 30-day provider negotiation process and IDR negotiations for disputes within our five Plan states. Group customers are currently charged administration fees per disputed claim for these services.

IL Illinois House Bill 3019 (PA 104-0028): HCAPA Expansion/Behavioral Health Travel

Effective 1/1/2026- Applies to all EBC Plans

Illinois Public Act 104-0028 establishes new requirements regarding utilization management and notification of behavioral health treatment.

What you need to know:

The law prohibits prior authorization of the following behavioral health levels of care:

- The first 72 hours for inpatient mental health, inpatient detox, inpatient substance use or residential substance use
- The first 48 hours for partial hospitalization
- The first two business days for other outpatient behavioral health treatment: Transcranial Magnetic Stimulation, Electroconvulsive Therapy and psychological testing

What's the impact to EBC plans?

- No review/prior authorization for the first 72 hours for inpatient behavioral health services as listed above.
- No review/prior authorization for the first 48 hours for mental health partial hospitalization.
- No review/prior authorization for the first two business days for other outpatient behavioral health treatment: Transcranial Magnetic Stimulation and psychological testing.

IL HB 1697: Fee Payment for Prescription Drug Affordability Act (PDAA)

Effective 2025 but billed January 2026 Invoice - Applies to all EBC Plans

One provision of the law requires PBMs to pay the State of Illinois an **annual PDAA fee** of \$15 per covered individual enrolled by the PBM and living in Illinois. The PDAA fee is due annually on Sept. Prime Therapeutics is facilitating the required 2025 PDAA fee payment to the State of Illinois.

Starting with the January 2026 billing statement (sent to groups in February 2026), the pass-through of the PDAA fees for 2025 and 2026 will appear as line-item charges on the monthly billing statement as described below. This will clearly indicate the fee to groups, rather than integrating it into our pricing.

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- **The 2025 fee** is based on applicable covered individuals as of Aug. 1, 2025, covering the fee paid to the State of Illinois in 2025.
- **The 2026 fee** will be based on applicable covered individuals as of Dec. 2025, covering the payment that will be paid to the State of Illinois by Sept. 1, 2026.

Monthly payments of each year's \$15 PMPY fee will equate to \$1.25 per month for each applicable covered individual.

The following table is provided as an example to illustrate how this fee will be billed for groups:

Year	Covered Individuals (Members)	Total Fee to State of Illinois	Monthly Billed Pass Through Fee
2025	1,000 as of Aug. 1, 2025	\$15,000 paid in 2025	\$1,250
2026	1,100 as of December 2025	\$16,500 will be paid before Sept. 1, 2026	\$1,375

Illinois HMO Removing Limits on Rehabilitative/Habilitative Therapy

Effective 1/1/2026 - Applies to all EBC HMO plans

What you need to know: We are removing visit limits on rehabilitative and habilitative services when medically necessary for impacted Illinois plans, per Illinois Department of Insurance guidance.

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What's changing?

Currently, Blue Cross and Blue Shield of Illinois plans have a **combined** 60 visit limit on rehabilitative and habilitative services per plan year. This means that a member can have a total of 60 visits between both therapy types.

- The IDOI has clarified that insurers must cover a minimum of 60 visits for rehabilitative services.
- BCBSIL is not able to separate visit limits for rehabilitative and habilitative therapy types. To meet IDOI requirements, we are **removing the visit limits**. Medical necessity, rather than a specific limit, will determine the number of visits.

We will update the paperwork next year with the July 1, 2026, release. While the paperwork will not be updated until July, all impacted plans will have limits removed for rehabilitative therapy effective Jan. 1, 2026.

IL Illinois House Bill 5395: Step Therapy

Effective 1/1/2026 - Applies to all EBC HMO plans

The Illinois Healthcare Protection Act amends several provisions of the Illinois Insurance Code, including the Managed Care Reform and Patient Rights Act, and specifically step therapy and formulary requirements.

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What you need to know: The bill requires drug formularies to be posted in a specific, publicly accessible and searchable format, and prohibits formularies from imposing step therapy requirements.

What's the impact to Blue Cross and Blue Shield of Illinois plans?

For groups with Prime Therapeutics® as their pharmacy benefits manager:

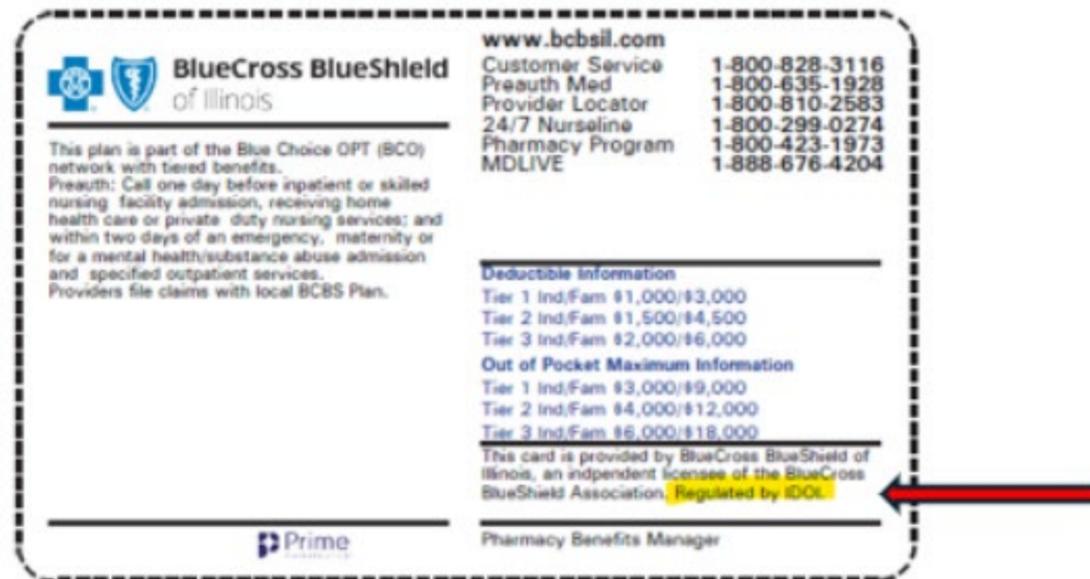
- We have completed our required formulary filings.
- We have posted our Fully Insured drug formularies in the template set by the Illinois Department of Insurance on bcbsil.com.
- Effective **Jan. 1, 2026**, impacted members will not be subject to step therapy.

Illinois Senate Bill 1346 (PA 104-0375): ID Card Changes Effective 1/1/2026

Illinois Senate Bill (SB) 1346 requires that ID cards indicate whether a plan is fully or self-insured, and if it is subject to IDOI regulation.

For ID cards that BCBSIL produces, the back of Illinois member ID cards will be updated with language indicating whether the plan is subject to IDOI regulation.

EBC Cost Plus HMO ID cards will display Regulated by IDOI.
EBC Non-ERISA ASO ID cards will display Regulated by IDOI.



IL Prescription Drug Affordability Act Changes Specialty Definition and Specialty Network

Effective 1/1/2026 – Applies to all EBC plans

Applies to: Illinois Groups with Prime as their PBM

"Specialty drug" means a drug that: (1) is prescribed for a person with a complex or chronic medical condition or a rare medical condition; (2) has limited or exclusive distribution; and (3) requires both: (A) specialized product handling by the dispensing pharmacy or administration by the dispensing pharmacy; and (B) specialized clinical care, including frequent dosing adjustments, intensive clinical monitoring, or expanded services for patients, including intensive patient counseling, education, or ongoing clinical support beyond traditional dispensing activities, such as individualized disease and therapy management to support improved health outcomes.

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What's changing: BCBSIL will be making terminology changes to member-facing communications and materials to incorporate the PDAA's new specialty drug definition. Members with BCBSIL prescription drug coverage may notice different terminology when viewing their drug list and searching for network pharmacies, such as "specialty and complex care drugs," and "specialty and complex care pharmacies." Based on the above definition, fewer drugs will be classified as "specialty drugs," however there will be no change in how specialty and complex care drugs are covered.

BCBSIL group customers utilizing a pharmacy benefit manager other than Prime Therapeutics® should consult with their PBM for any changes associated with this new definition.

What's not changing: Coverage for medications will continue to be based on the member's benefit plan and prescription drug list. BCBSIL members can continue using search tools in their online member account to find covered medicines, estimate costs and find in-network pharmacies.

IL Illinois House Bill 5142 (PA 103-0720)/5282 (PA 103-0701): Birth Equity/Pregnancy and Postpartum Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC plans

What you need to know:

- HB 5142 removes cost sharing for abortion care, and requires coverage without cost sharing for certain pregnancy, postpartum and newborn care. It also requires coverage of services provided by doulas and licensed certified professional midwives including home births, maternal home visits, labor support, abortion and miscarriage.
- HB 5282 clarifies that pregnancy and postpartum care must be covered for individuals with mental health or substance use disorder, and anyone who has experienced a miscarriage or stillbirth.
- Members of high-deductible plans with health savings arrangements must meet their deductible first before these services can be covered without cost sharing.

Abortion coverage: Surgical abortion procedures will be covered without cost sharing. Abortifacients are already covered without cost sharing per the previous mandate, House Bill 4664 (PA 102-1117).

IL Illinois House Bill 5142 (PA 103-0720)/5282 (PA 103-0701) Continued

Pregnancy and postpartum care: \$0 cost share will apply for covered pregnancy and postpartum services (excluding delivery) performed by a perinatal doula or licensed certified professional midwife within their scope of practice if the providers are in-network.

- BCBSIL is ready to accept requests from doulas and midwives to join our commercial networks. \$0 cost share will apply to covered doula services rendered by BCBSIL in-network doulas. Members may have higher out-of-pocket expenses for services received from doulas who are not participating in a BCBSIL network.
 - Doulas, whether they are in or out of network, should submit claims to BCBSIL for services provided to members. If a doula does not file a claim with BCBSIL, members also have the option to self-submit claims.
 - A referral may be required for services to be covered under HMO Member plans.
- Members are able to receive up to 32 visits per benefit period from an in-network doula without any cost share for covered services rendered.
- \$0 cost share will also apply to covered maternal home visitation services rendered by in-network doulas or in-network social workers for pregnant members and families with children 0-5 years of age.
- For all covered services listed above, HDHP members must meet their deductible first before the services are covered without cost sharing.

IL Illinois Senate Bill 773 (PA 103-0751): Infertility & Menopause Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Illinois Senate Bill 773 (PA 103-0751) amends existing infertility coverage language to clarify the services available to members with an infertility diagnosis, as defined in the mandate. The legislation also establishes a new requirement to cover an annual menopause health visit without cost sharing for members 45 years old and older.¹¹²

What's the impact to Blue Cross and Blue Shield of Illinois plans?

BCBSIL plans will add the following services to their existing infertility treatment:

- Surgical sperm extraction procedures
- Low tubal ovum transfer and intracytoplasmic sperm injection
- Procedures necessary to screen or diagnose a fertilized egg, before implantation, for aneuploidy, chromosome structural rearrangements, and monogenic or single gene disorders.

Plans will also add coverage without cost sharing for one annual menopause health visit.

Note: This visit may be in addition to a routine annual exam. Members may have both exams covered without cost sharing within the same plan year. HDHP members will receive this service without cost sharing, even if their deductible has not been met first.

IL Illinois Senate Bill 3414 Continuous Glucose Monitors

Effective upon renewal 7/1/2026 - Applies to all EBC plans

A one-month supply of CGMs, including one transmitter, will be covered without cost sharing when obtained from an in-network provider. Prior authorization and medical necessity review will not be required, and the benefit will be covered under both medical and pharmacy.

For HDHP plans, there is a difference in medical and pharmacy coverage. Recent IRS guidance clarified that CGMs can be considered preventive when prescribed to someone with a diabetes diagnosis. For BCBSIL plans, medical benefits can be tied to a diagnosis; pharmacy benefits cannot.

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- **Medical HDHP impact:** One-month supply of CGMs including one transmitter will be covered under the medical benefit without cost sharing before the deductible is met when obtained from an in-network provider, only for a diabetes diagnosis.
 - CGMs purchased over the counter for reasons other than diabetes management are not considered preventive and will be subject to the deductible.
- **Pharmacy HDHP impact:**
 - For standard HDHP plans, CGMs will not be covered without cost sharing before the deductible is met.
 - For custom HDHP plans that have elected to cover CGMs under the preventive drug list, they will be covered without cost sharing before the deductible is met.

Related supplies and education will be covered at the member's standard benefit level.

IL Illinois House Bill 1141: Anesthesia Time

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Illinois House Bill 1141 requires coverage of medically necessary anesthesia, regardless of the duration, for any service covered by the plan. The bill also prohibits insurers from denying payment for anesthesia solely because it exceeded a preset time limit.

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What's the impact to Blue Cross and Blue Shield of Illinois plans?

BCBSIL currently pays anesthesia claims for medical services based on the time billed and does not deny claims solely because the anesthesia exceeds a specific time limit.

- This mandate **does not change** the way we cover anesthesia for medical services.
- The mandate does not specifically apply to dental plans. Dental claims with anesthesia that extends longer than one hour will continue to be reviewed. Additional documentation may be requested to support the extended time.

Illinois House Bill 5258 Dependent Parent and Stepparent Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC HMO plans

House Bill 5258 requires health plans that cover dependents to offer coverage to a parent or stepparent who meets the following criteria:

- The parent/stepparent must meet the definition of qualifying relative under [26 U.S.C. §152\(d\)](#)¹ of the Internal Revenue Code (IRC); and
- The parent/stepparent must live within the service area of the subscriber's health plan.

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What's the impact to our plans?

We are updating our coverage to allow subscribers to add dependent parent(s)/stepparent(s) to their plan under the dependent type, "Sponsored Dependent Parent."

- The parent(s)/stepparent(s) of the subscriber can be added if they meet the criteria for qualifying relative and live in the service area of the plan.
- Parent(s)/stepparent(s) of the subscriber's spouse are not eligible for coverage.

References to Dependent Parent will not be on the BPA.

The code for dependent parent/stepparent is "Sponsored Dependent Parent." The relationship code for Sponsored Dependent Parent that should be passed on the 834/5010 file is relationship value 03.(Reminder: This is not the same code as Disabled Adult Dependent ("DIS"))

There are no forms required to certify dependent parent status. BCBSIL will not monitor dependent parent/stepparent eligibility.

IL Action Required: Illinois House Bill 2385: Colonoscopy Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC HMO plans

Illinois House Bill 2385 requires coverage without cost sharing for colonoscopies when medically necessary.

IL Illinois Senate Bill 2573: Cancer Coverage for Wigs

Effective upon renewal 7/1/2026 - Applies to all EBC HMO plans

Illinois Senate Bill 2573 requires coverage of one wig or other scalp protheses every 12 months for hair loss due to alopecia, chemotherapy or radiation for cancer or other conditions.

Impacted members will have coverage for one wig per benefit period, subject to the allowed amount of the plan.

IL Illinois Senate Bill 3599: Mobile Integrated Health

Effective upon renewal 7/1/2026 - Applies to all EBC plans

What you need to know: The bill sets criteria for mobile integrated services and requires coverage of those services for members who have either:

- visited the emergency room three or more times in four subsequent months within the past year, or
- been recommended by a health care provider for mobile integrated health services to prevent further hospitalization or inpatient stays.

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The law defines **mobile integrated health care services** as health services provided on-site by emergency medical services personnel, including:

- Health assessment
- Chronic disease monitoring and education
- Medication compliance
- Vaccinations
- Lab specimen collection
- Hospital discharge follow-up care
- Minor medical procedures

Mobile integrated health care providers are considered unsolicited providers. Claims for covered health services submitted by emergency medical services providers will be covered at the same benefit level as they would if submitted by any other in-network provider.

- PPO plans will pay at the allowable amount, so it's possible that providers may balance bill members.
- HMO members cannot be balance billed.

HRSA Federal Mandate – Breast Imaging

Effective upon renewal 7/1/26 – applies to all EBC plans.

Summary: HRSA benefits will fall under ACA. Benefits include Breast cancer screenings, including mammograms, MRIs, ultrasounds, and pathology evaluations will be covered as preventive without cost sharing in the following scenarios:

- For members of high-deductible health plans, the screenings will be covered without cost sharing if the member has not been diagnosed with cancer. If the member does have a cancer diagnosis, the deductible would apply first.
- For members of non-HDHP plans, the screenings will be covered without cost sharing regardless of cancer diagnosis.

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All HMO plans will receive HRSA benefits and state mandate benefits. All ASO plans will receive HRSA benefits only. EBC wishes to opt into the state mandate for ASO plans this will require approval and claims locks to administer state mandated benefits.

HRSA vs State mandates

State mandated benefits that are **Richer than HRSA.**

IL HB 4180: Molecular Breast Imaging (MBI) coverage at \$0, Inpatient breast imaging services covered at \$0

3D mammograms are currently covered as an ACA Preventive Service.

VISCOSUPPLEMENTATION MANAGEMENT

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Summary: HCSC will exclude viscosupplementation coverage. Viscosupplementation is a treatment for osteoarthritis of the knee that involves injecting a gel-like substance into the affected joint to mimic natural fluids in the body.

ASO groups can continue coverage as an optional benefit with an exception approval.

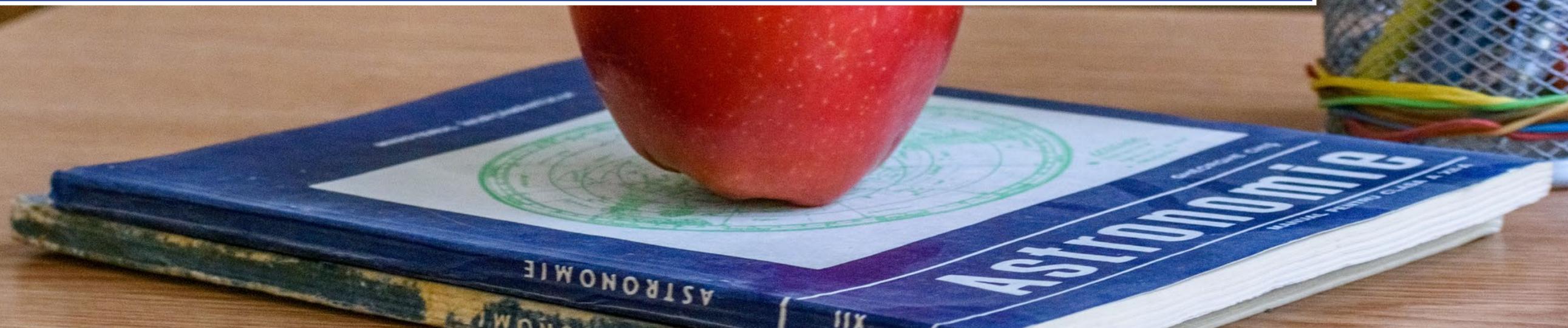
IL HB 3305 - MAJOR JAW INJURY

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Summary: This legislation advises that an insurer must provide coverage for medically necessary care and treatment required to address major injury to the jaw.

Major Jaw Injury – Provides coverage for medically necessary care and treatment required to address major injury to the jaw. Including coverage for procedure codes 21248, 21249, 41822, 41823, 41830, 41874, and D7210. Coverage level will follow surgery benefit level.

2026 – 2027 Budget



EBC Proposed Budget

For the year ending June 30, 2027



EDUCATIONAL BENEFIT COOPERATIVE				
Proposed Budget For the Year Ending June 30, 2027				
	Seven Months Ended January 31, 2026	Projected Twelve Months Ending June 30, 2026	Budget Year Ending June 30, 2026	Proposed Budget Year Ending June 30, 2027
Operating revenues				
Member contributions:				
Health - PPO	\$ 262,354,500	\$ 449,750,571	\$ 458,745,974	\$ 521,986,848
Health - HMO	102,973,992	176,526,843	174,993,009	206,648,863
Dental	8,547,787	14,653,349	15,766,093	15,208,198
Life	1,698,849	2,912,313	3,200,000	3,000,000
Total	375,575,128	643,843,076	652,705,076	746,843,909
Prior year rebates	910,738	3,289,225	-	-
Performance guarantees	324,327	324,327	-	-
Wellness credit	1,000,000	1,000,000	1,000,000	875,000
Total operating revenues	377,810,193	648,456,628	653,705,076	747,718,909
Operating expenses				
PPO Claims Payments	256,651,304	441,098,552	435,887,826	482,677,026
HMO Claims Payments	72,335,998	124,004,568	114,393,745	133,419,218
HMO Physician service fees	27,191,109	46,613,330	46,400,508	51,539,814
Excess Carrier Stop-Loss Premiums	5,100,336	8,743,433	9,097,025	9,673,554
Total Medical Insurance/Claims	361,278,747	620,459,883	605,779,104	677,309,612
Life Insurance Premiums	1,698,849	2,912,313	3,200,000	3,000,000
Dental Claims Payments	8,253,227	14,148,389	15,164,776	14,644,925
Total Insurance/Claims Disbursements	371,230,823	637,520,585	624,143,880	694,954,537
Administration fees	9,919,075	17,004,129	17,022,894	17,157,987
Healthcare reform fees/reporting	165,043	282,931	310,826	313,103
IL PDAA fees	52,326	89,702	-	1,009,785
Member rewards/incentives	255,460	437,931	413,344	903,896
BVA (Benefit Value Advisor)	298,758	512,157	512,304	512,616
Cobra administration	138,239	236,981	236,360	237,200
Consulting/GBS fees	2,809,838	4,816,865	4,839,797	4,968,659
Wellness	1,075,054	1,400,000	1,400,000	1,450,000
Wellness incentive rebate	-	1,700,000	1,700,000	1,792,500
Billing and eligibility administration	749,661	1,285,133	1,317,830	1,322,600
Dependent audit	91,740	157,269	125,000	156,773
Your money line	-	-	-	866,170
Teladoc	409,090	701,297	760,000	752,300
Bank fees	53,726	92,102	95,000	97,000
Accounting fees	154,639	267,120	265,000	290,000
Audit fees	15,000	15,000	15,000	16,500
Legal fees	1,860	3,189	5,000	5,000
Surety/fidelity bond fees	32,584	55,858	55,000	59,000
Total operating expenses	387,452,916	666,578,249	653,217,235	726,865,626
Operating income (loss)	(9,642,723)	(18,121,621)	487,841	20,853,283
Nonoperating revenues (expenses)				
Realized investment income (loss)	2,380,476	4,080,816	4,200,000	4,100,000
Unrealized fair value gain (loss)	814,107	1,395,612	-	-
Total nonoperating revenue (expenses)	3,194,583	5,476,428	4,200,000	4,100,000
Change in net position	(6,448,140)	(12,645,193)	\$ 4,687,841	\$ 24,953,283
Net position, beginning of period	31,802,334	31,802,334		
Net position, end of period	\$ 25,354,194	\$ 19,157,141		

EBC Historical Analysis



For Years Ending 2018 – 2027 Budget

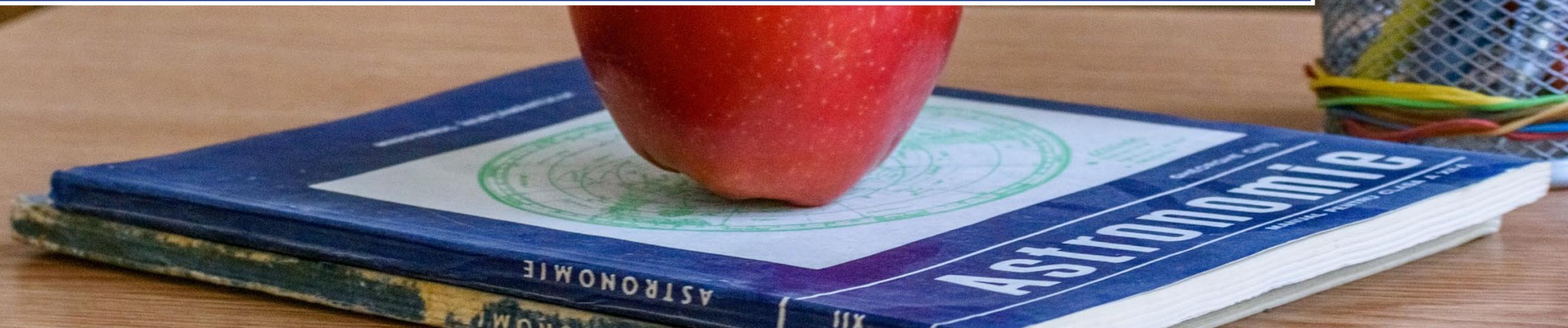
EBC
Analysis of Revenues, Expenses and Net Position
FYE 2018 - 2027 Budget

	<u>2018 *</u>	<u>2019 *</u>	<u>2020 *</u>	<u>2021 *</u>	<u>2022 *</u>	<u>2023 *</u>	<u>2024*</u>	<u>2025</u>	<u>Trend 2026**</u>	<u>Budget 2027</u>
Revenues	\$ 368,470,124	\$ 377,129,555	\$ 413,508,882	\$ 441,603,087	\$ 437,305,751	\$ 471,563,005	\$ 556,996,565	\$ 623,731,479	\$ 653,933,056	\$ 751,818,909
Expenses	355,434,255	372,639,598	397,794,792	431,844,501	480,081,428	498,188,191	531,746,082	630,412,097	666,578,249	726,865,626
Actual/Projected net income/(loss)	\$ 13,035,869	\$ 4,489,957	\$ 15,714,090	\$ 9,758,586	\$ (42,775,677)	\$ (26,625,186)	\$ 25,250,483	\$ (6,680,618)	\$ (12,645,193)	N/A
Budgeted net income/(loss)	(1,164,502)	(1,310,511)	(865,635)	(747,441)	(6,768,182)	(2,369,878)	(1,934,822)	2,424,135	4,687,841	24,953,283
Net position	\$ 56,532,584	\$ 61,022,541	\$ 76,736,631	\$ 86,495,217	\$ 43,719,540	\$ 17,094,354	\$ 42,344,837	\$ 31,802,334	\$ 19,157,141	\$ 44,110,424
Net position as % of expenses	15.91%	16.38%	19.29%	20.03%	9.11%	3.43%	7.96%	5.04%	2.87%	6.07%

* - excludes fair value adjustments

** - trend based upon January 2026 financial statements

Approval Items



Annual Approval Motion



I move that the following items be approved in the 2026-2027 EBC final renewal:

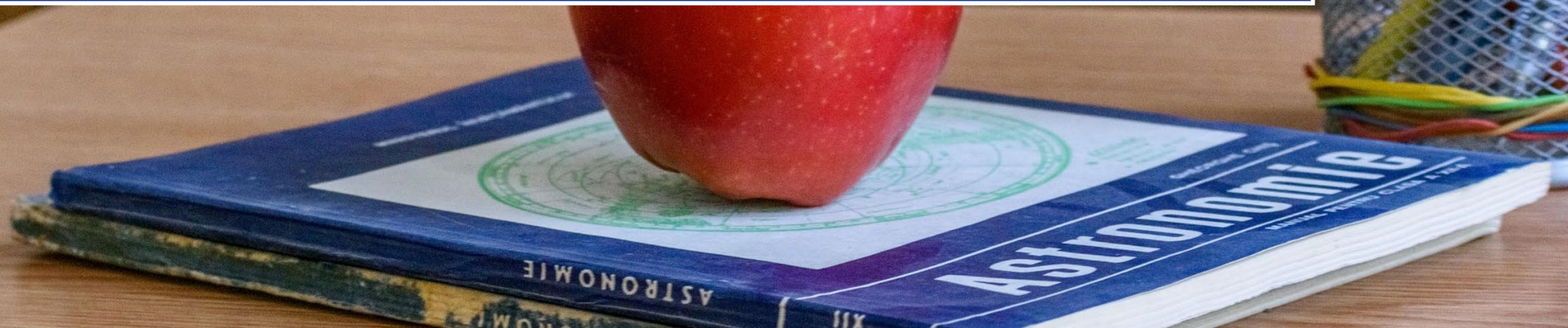
- ✓ Contribution adjustments from the members for the fiscal year beginning July 1, 2026, be set at 16.2% for PPO, 16.4% for HMO, and 3.9% for Dental
- ✓ Businessolver Renewal through 6/30/2031
- ✓ Teladoc Renewal through 6/30/2029
- ✓ Navigate Renewal through 6/30/2029
- ✓ Wellness incentive program through 6/30/2028
- ✓ Your Money Line commencing 7/1/2026 (3 years)
- ✓ Continuation of the Educational Benefit Cooperative through 6/30/2038
- ✓ Proposed budget for 2026-2027

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That no funds be allocated this fiscal year from reserve funds (working cash), and that contribution fees be collected from each Member in accordance with this motion.

Executive Committee At-Large Positions

Term 7/1/2026 – 6/30/2028



EBC Executive Committee Candidates



At-Large Members (2026-2028 Term)

1. Jordi Camps (Incumbent)

East Maine School District 63

Member district for 17 years • Business Manager for 10 years • Current Chair, Trend Committee

2. Mike Loftin (Incumbent)

Oak Lawn–Hometown School District 123

Member district for 21 years • Business Manager for 23 years • Current Vice Chair, Trend Committee

3. Dr. Abe Singh (Incumbent)

Grayslake Community High School District 127

Member district for 3 years • Business Manager for 16 years

4. Timothy Gavin

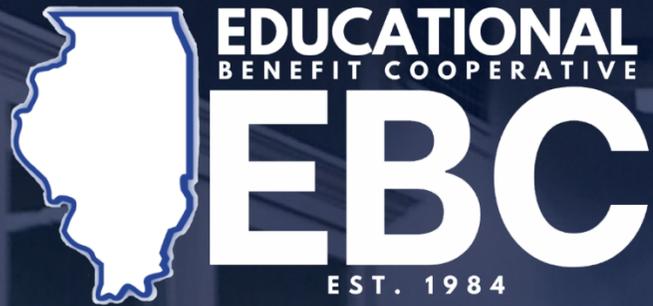
East Prairie School District 73

Member district for 20 years • Business Manager for 8 years

5. Jennifer Hosty

Berwyn South School District 100

Member district for 21 years • Business Manager for 15 years



Thank You

Legal Notice

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This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future healthcare costs including utilization patterns, catastrophic claims, changes in plan design, healthcare trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, number agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligation



Final Renewal Meeting

March 19, 2026



Gallagher

Insurance | Risk Management | Consulting



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- II. Public Comment Policy
- III. Meeting Minutes - EBC Preliminary Renewal 1/28/2026
- IV. Final Renewal Projections – 7/1/2026
- V. Value Added Programs Review
- VI. BCBS Legislative Updates
- VII. 2026-2027 Budget
- VIII. Approval Items
- IX. Disclosures
- X. EBC Contacts



Location: Maggiano's Little Italy
1901 Woodfield Rd, Schaumburg, IL 60173

Date: March 19, 2026

Time: 10:00 a.m. – 1:30 p.m.

Purpose of Meeting: EBC Board of Directors Meeting
Final Renewal July 2026

AGENDA

	Item	Discussion Leader	Time
1.	Roll Call & Public Comment	Jeff Feyerer Stewart Diamond	10:00 – 10:05 a.m.
2.	Approve January 28, 2026 Preliminary Renewal Meeting Minutes	Jeff Feyerer	10:05 – 10:10 a.m.
3.	Final Renewal Projections – July 1, 2026 <ul style="list-style-type: none"> • State of the pharmacy market • Your Money Line Recap 	Peter Norton Luke Rafter Victoria Dowling Kelsey Smith	10:10 – 10:50 a.m.
4.	Value Added Programs Review	Carrie Kyes Allison Evors	10:50 – 11:10 a.m.
5.	BCBS Legislative Updates	Carrie Kyes Gabe Backstrom	11:10 – 11:30 a.m.
6.	2026-2027 Budget	Jason Coyle Tage Shumway	11:30 – 11:40 a.m.
7.	Approval Items	Jeff Feyerer	11:40 – 11:50 a.m.
8.	Executive Committee At-Large Positions Term 7/1/26 to 6/30/28	Jeff Feyerer	11:50 a.m.
	LUNCH		

The Policy Regarding Public Comment

At each regular and special open meeting of the EBC Board of Directors, members of the public may comment to or ask questions of the EBC Board of Directors, subject to reasonable constraints.

The individuals appearing before the Board of Directors are expected to follow these guidelines:

1. Address the Board of Directors only at the appropriate time as indicated on the agenda and when recognized by the Chairman of the Board of Directors. A period of up to 30 minutes for public comment will be allowed.
2. Identify oneself and be brief. Each speaker will be permitted to speak for no more than 3 minutes.
3. Conduct oneself with respect and civility toward others and otherwise abide by EBC Policy.
4. If members of the public wishing to address the EBC focus their views on a particular issue, the Chairman or other presiding officer, shall endeavor to allow alternate or multiple views to be addressed.
5. Members of the public not able to speak at EBC meetings because the time was taken up by others, may write to the Chairman of the EBC their views, which will be distributed to all EBC members.
6. In the event that members of the public should violate the provisions of this policy or otherwise disturb meetings of the EBC, the Chairman or other presiding officer on his or her own discretion or as directed by a motion and vote of the Membership permitted to vote, may require a member of the public to follow these rules and to not otherwise cause a disturbance to the meeting and may take any steps permitted by law to cause such a person to be silenced or removed from the meeting.

Adopted: February 11, 2019



Re: EBC Full Board Meeting – Preliminary Renewal 2026/2027
Date: January 28, 2026
Place: Maggiano’s Little Italy, 1901 E. Woodfield Road, Schaumburg, IL

Roll Call

<u>District</u>	<u>Absent/Present</u>
EPAA Subpool	PRESENT
NSBC Subpool	PRESENT
WPH Subpool	PRESENT
AERO Special Ed Cooperative	PRESENT
Addison SD 4	PRESENT
Beach Park SD 3	PRESENT
Beecher CUSD 200U	PRESENT
Bensenville SD 2	PRESENT
Berkeley SD 87	ABSENT
Brookfield 95	PRESENT
Brookwood SD 167	PRESENT
Burbank SD 111	PRESENT
Burr Ridge CCSD 180	PRESENT
Butler SD 53	PRESENT
Byron CUSD 226	ABSENT
Cary SD 26	ABSENT
Cass 63	ABSENT
CASE	PRESENT
Calumet SD 132	ABSENT
Crete Monee CUSD 201U	PRESENT
Coal City CUSD 1	ABSENT
CCSD 46	PRESENT
CCSD 146	PRESENT
CUSD 201	PRESENT
Decatur SD 61	PRESENT
Deerfield SD 109	PRESENT
District 45	PRESENT
Dolton SD 148	ABSENT
Dolton SD 149	ABSENT
DuPage SD 88	PRESENT
East Maine SD 63	PRESENT
East Prairie SD 73	PRESENT
ECHO	PRESENT
Edmund Lindop SD 92	PRESENT
Elmwood Park SD 401	PRESENT
Evanston Skokie SD 65	ABSENT
Evergreen Park SD 124	PRESENT

Fairview SD 72	PRESENT
Fenton SD 100	PRESENT
Forest Park SD 91	ABSENT
Franklin Park SD 84	PRESENT
Genoa Kingston SD 424	ABSENT
Glen Ellyn SD 41	PRESENT
Glen Ellyn CCSD 89	PRESENT
Golf SD 67	PRESENT
Grayslake CHSD 127	PRESENT
Herscher CUSD 2	PRESENT
Hillside SD 93	ABSENT
Itasca SD 10	PRESENT
Kankakee SD 111	PRESENT
Keeneyville SD 20	PRESENT
LADSE	PRESENT
La Grange SD 102	PRESENT
Lake Park SD 108	PRESENT
LaSalle-Peru 120	ABSENT
Lemont – Bromberek SD 113A	PRESENT
Lincoln SD 156	ABSENT
Lincolnwood SD 74	PRESENT
Lisle SD 202	PRESENT
Lombard SD 44	PRESENT
Maercker SD 60	PRESENT
Mannheim SD 83	PRESENT
Manteno CUSD 5	PRESENT
Marengo SD 165	PRESENT
Marquardt SD 15	PRESENT
Matteson SD 159	PRESENT
Medinah SD 11	PRESENT
Midlothian SD 143	PRESENT
Morton Grove SD 70	PRESENT
Mount Prospect SD 57	PRESENT
Mundelein SD 120	PRESENT
NDSEC	ABSENT
Niles SD 71	PRESENT
Niles Township for Special Education 807	PRESENT
Norridge SD 80	PRESENT
North Chicago SD 187	PRESENT
North Palos SD 117	PRESENT
Northbrook SD 28	PRESENT
Northbrook/ Glenview SD 30	PRESENT
NSSEO	PRESENT
Oak Lawn Hometown SD 123	PRESENT
Oak Park SD 97	PRESENT
Oswego CUSD 308	PRESENT

PAEC	PRESENT
Palos SD 118	PRESENT
Park Forest Chicago Heights SD 163	ABSENT
Posen-Robbins SD 143.5	PRESENT
Prairie Grove SD 46	PRESENT
Prospect Heights SD 23	PRESENT
Queen Bee SD 16	PRESENT
Reavis HSD 220	PRESENT
Rhodes SD 84.5	PRESENT
Rich Township SD 227	PRESENT
Ridgeland SD 122	PRESENT
River Forest SD 90	PRESENT
River Trails SD 26	PRESENT
Riverside SD 96	PRESENT
Riverside Brookfield SD 208	PRESENT
Roselle SD 12	PRESENT
Salt Creek SD 48	PRESENT
SASED	PRESENT
Sauk Village SD 168	ABSENT
Seneca SD 170	ABSENT
Seneca THSD 160	PRESENT
Skokie SD 68	PRESENT
Skokie SD 69	PRESENT
Skokie SD 73-1/2	PRESENT
South Berwyn SD 100	PRESENT
South Holland SD 150	ABSENT
SPEED JA 802	ABSENT
Sterling Public School District 5	PRESENT
Summit Hill SD 161	ABSENT
SWCCCASE	PRESENT
Thornton Fractional SD 215	ABSENT
Thornton Township HSD 205	ABSENT
Union Ridge SD 86	PRESENT
Warren Township HSD 121	PRESENT
West Chicago CHSD 94	PRESENT
West Northfield SD 31	PRESENT
Westchester SD 92.5	ABSENT
Wilmington CUSD 209U	PRESENT
Wood Dale SD 7	PRESENT
Woodland SD 50	PRESENT
Woodridge SD 68	PRESENT
Zion SD 6	PRESENT

District Guests:

Glenn Campos	Oswego SD 308
April Miller	Zion SD 6
Bob Kastner	River Trails SD 26
Heather Lane	Niles Township for Special Education 807
Maria Frederick	Eisenhower Cooperative
Tom Beerheide	Sunset Ridge SD 29
Patrick Kins	Maercker SD 60
Vivian Ayala	Oak Park SD 97
Lisa Cole	Atwood Heights SD 125
Julie Wulff	Manteno CUSD 5
Gabbi Jones	True North 804
Lea Damisch	Marengo SD 165

Also Present:

Mr. Gabriel Backstrom	Blue Cross and Blue Shield of Illinois
Mr. Peter Dunn	Your Money Line
Mr. Chad Meadows	Your Money Line
Mr. Jason Coyle	Baker Tilly
Mr. Stewart Diamond	Ancel, Glink
Ms. Victoria Dowling	Gallagher Benefit Services
Ms. Nancy Bellosa	Gallagher Benefit Services
Ms. Erica Mendoza	Gallagher Benefit Services
Ms. Allison Evors	Gallagher Benefit Services
Ms. Cindy Maloberti	Gallagher Benefit Services
Ms. Miriam Bates	Gallagher Benefit Services
Ms. Kelsey Smith	Gallagher Benefit Services
Ms. Dania Aviles	Gallagher Benefit Services
Ms. Alyssa De Long	Gallagher Benefit Services
Ms. Amna Siddiqui	Gallagher Benefit Services
Mr. Brian Franz	Gallagher Benefit Services
Ms. Lesley Pasillas	Gallagher Benefit Services
Ms. Ashley Moncrief	Gallagher Benefit Services
Mr. Luke Rafter	Gallagher Benefit Services
Ms. Jessica Wagner	Gallagher Benefit Services



Mr. Jeff Feyerer, EBC Chairperson, started the meeting at 9:36 AM.

I. Agenda, Quorum, Public Comment Policy

Mr. Feyerer asked for roll call. On completion, it was concluded that there was a quorum. There were no public comments.

II. Meeting Minutes – EBC FINAL Renewal 3/19/2025

Mr. Feyerer requested a motion to approve the Final Renewal Meeting Minutes from the March 19th, 2025, meeting. Dr. James Stelter (Queen Bee SD 16) motioned, and Mr. Ryan Berry (River Trails SD 26) seconded. A vote was taken to approve the final minutes, and they were approved.

III. 2024-2025 Audit Approval / Baker Tilly Financial Update

Mr. Feyerer introduced Mr. Jason Coyle from Baker Tilly to present the 2024-2025 audit, which was completed and submitted to the Illinois Department of Insurance in November 2025. The audit covered the fiscal year ending June 30, 2025. Mr. Coyle confirmed that the financial position and cash flows for the audited year were in accordance with generally accepted accounting principles in the United States. The full audit report is included in the preliminary renewal packet.

Mr. Coyle then provided a financial update on the EBC, explaining that the terminal reserve funds can be used to pay current claims, but must not fall below 15% of the total claims paid by all members in the prior fiscal year, in accordance with the EBC bylaws. The 15% requirement equates to \$81.4 million, which is comprised of \$75 million in accrued claims payable and \$6.4 million in net position.

The current working cash fund balance is \$19.5 million as of November 30, 2025. From a liquidity standpoint, EBC can make financial payments; however, a negative working cash position would trigger a supplementary payment.

Mr. Feyerer acknowledged the challenges posed by this year’s high renewal rates but reminded attendees that the EBC is a long-term solution designed to provide stability, particularly during difficult years. He emphasized that the EBC will continue to deliver value through its services and programs.

Ms. Victoria Dowling (GBS) added that one of the most effective strategies for EBC districts to mitigate the impact of high renewal rates is by working closely with their Gallagher Benefit Consultants. She highlighted key approaches, including evaluating potential plan changes, increasing the use of value-added programs, and analyzing network utilization—all aimed at achieving savings for the plan.

Mr. Feyerer requested a motion for the audit to be approved. Mr. Curtis Saindon (Woodridge SD 68) motioned, and Mr. Larry O’Hannes (Roselle SD 12) seconded.

IV. Preliminary Renewal Projections – July 1, 2025

Ms. Dowling introduced Mr. Gabe Backstrom from BCBSIL to provide insights into the current industry trends and Mr. Luke Rafter (GBS) to discuss the preliminary projections for the EBC. Mr. Backstrom highlighted that BCBS is observing an average renewal increase of 15% for their fully insured business after negotiations, with the highest

renewal reaching an 88% increase. Although all categories have experienced an increase in costs, outpatient services and prescription drug utilization experienced the biggest increases in cost and utilization. While inpatient utilization has decreased, the associated costs have continued to rise.

Mr. Backstrom addressed the Illinois legislation imposing a \$15 per member fee for individuals insured through a Pharmacy Benefit Manager (PBM). He elaborated on the impact of prescription drugs, particularly specialty medications like Humira and Stelara, which are used to treat autoimmune conditions. These drugs carry high price tags but also include significant rebates. He added migration to biosimilars (generic equivalents) has helped reduce costs, albeit at the expense of lower rebates. The discussion also touched on the rising utilization of GLP-1 medications for weight loss, with one now available in oral form. This development is expected to drive even greater usage. While direct-to-consumer solutions for GLP-1s offer a lower-cost alternative, they also come with reduced dosages. Federal legislation aimed at lowering drug prices and state-level initiatives to increase drug access have further influenced the landscape. The White House has granted favored nation status to certain high-cost drugs, capping their prices but resulting in fewer rebates.

When asked about the future of GLP-1 medications, specifically whether members will be encouraged to transition to or start with the oral form, Mr. Backstrom noted that this is likely, with oral options expected to be more cost-effective. He emphasized that the efficacy of these drugs remains under debate and suggested that GLP-1s could potentially reduce high-cost claims in the future, particularly for conditions like cardiovascular diseases.

Mr. Rafter added that the average annual cost for GLP-1 users is approximately \$20,000, even after accounting for rebates. While the return on investment (ROI) is uncertain at this stage, he expressed optimism that healthier lifestyles among users could yield a positive ROI over the next decade. He also noted that supply chain issues, which have contributed to higher costs, are expected to stabilize in the future. Within the EBC, a significant number of members are enrolling in the HMO due to its coverage of GLP-1s for weight loss, which has driven up HMO costs and added unpredictability to future HMO expenses.

Ms. Dowling explained the standard practice of HMO's covering GLP-1s for weight loss, noting that removing this coverage would breach the current contract with Prime. Such a move could necessitate a recalculation of rebates and drug prices. She concluded by stating that the Executive Committee plans to review the contract at the end of the current year to evaluate potential savings opportunities.

Mr. Rafter began discussing the projected financial outcomes for EBC districts. These projections are based on historical claims and economic data from November 1, 2024, to October 31, 2025. The final rate adjustments will be presented at the Final Renewal Meeting, using data from January 1, 2025, to December 31, 2025.

Mr. Rafter explained that there has been a significant shift in delivery of care from inpatient to outpatient settings, with the provider landscape evolving from a pre-pandemic state to an endemic one to accommodate the increased demand for outpatient services. On the supply side, Mr. Rafter pointed out the impact of supplier consolidation and the growing prevalence of complex conditions being treated, particularly cancer claims. Historically, premium rates were designed to cover future costs; however, this year presents unique challenges due to diminished working cash levels. He cautioned that if the current trend of a 102-103% claims loss ratio continues beyond October 2025, the working cash will fall into a deficit. To address this, he reiterated that rebuilding working cash will be a key component of this year's premium increase, ensuring the EBC remains financially sustainable moving forward.

The preliminary EBC average adjustment indicates a 16.8% increase to PPO premium rates. The EBC's PPO plans experienced an average loss ratio of 109.7% due to higher claim expenses than premium collected. The EBC PPO trend for the 2026-27 renewal is 9% to account for expected increase in costs for the next year.

The preliminary EBC average adjustment shows a 16.4% increase for the HMO. The EBC HMO trend is 8.5% with an average loss ratio of 104.7%.

The preliminary EBC Dental average adjustment of 4.4% is slightly lower than trend, which is at 4.5%, based on historical performance. Administrative fees are guaranteed, resulting in a favorable renewal with limited risk to the Cooperative. The EBC's average loss ratio for dental is 94.2%.

Mr. Rafter provided an overview of the 5-year medical claim history for both the PPO and HMO plans, emphasizing key trends and cost drivers. For the PPO, he highlighted a sharp increase in outpatient spend of 9.1% year over year, while inpatient utilization has remained relatively stable. The total medical PMPM (per member per month) cost has increased by 28% since 2020, primarily driven by outpatient expenses. A significant portion of this increase is attributed to cancer treatments in outpatient settings, which account for approximately \$60 million in total spending for the EBC. For the HMO, the 5-year medical claim history shows a similar upward trend in outpatient spend of 10.3% year over year. However, a key distinction is the capitation fees, which keep professional service costs lower compared to the PPO. Additionally, physician service fees for the HMO are projected to rise approximately 8.5% to 10%, and this is significantly higher than the increases seen in past that average about 2-3%. Advocate Health Care utilization plays a significant role in this increase, with services for Advocate members costing around \$2,900 per service. High utilization within the EBC, combined with strong demand for Advocate, affords the provider greater leverage during contract negotiations with BCBSIL. Mr. Rafter then provided an analysis of the key cost drivers related to prescription drugs, highlighting differences between the PPO and HMO plans. He explained that the HMO's coverage of weight management medications results in a higher cost per member compared to the PPO. On the other hand, autoimmune drugs are a significant cost driver for the PPO, with higher utilization rates among its members.

In outlining the components of the preliminary renewal projections, Mr. Rafter identified three primary factors: the deficit carried over from the previous renewal due to increased claim costs, anticipated inflationary pressures for both medical and pharmacy, and the need to rebuild working cash reserves.

When asked whether the projection factors in prescription rebates, Mr. Rafter confirmed that it does. He estimated approximately \$70-80 million in rebates for the upcoming year, emphasizing that these are contractually guaranteed to rise and that rebates are evaluated annually to ensure accuracy and alignment with projections.

Mr. Rafter then highlighted mental health as a key inflationary factor in the forecast, not due to rising prices but because of increased utilization. He highlighted the importance of the EBC's value-added programs, which, if utilized effectively by members, can serve as significant cost-saving mechanisms. He also noted that incurred but not reported (IBNR) claims are factored into the calculations for preliminary renewal estimates, ensuring a comprehensive and accurate forecast.

When asked about the decline in working cash within the first month of July, Mr. Rafter explained that the terminal reserves calculation analysis is completed annually based on prior year's claims, which naturally shifts

the working cash position. He also noted that the inclusion of new districts impacts the reserve position. He clarified that a negative working cash position at the start of the fiscal year is expected due to the seasonality of claims, as higher claims typically occur early in the fiscal year. This, he assured, is a normal and anticipated part of the EBC's financial cycle.

Mr. Rafter concluded that the EBC Buzz presentation is an excellent resource for understanding historical trend factors that influence these projections.

V. **Your Money Line**

Ms. Dowling introduced Mr. Peter Dunn and Mr. Chad Meadows from Your Money Line to introduce a potential new value-add program for the EBC. Your Money Line focuses on relieving financial stress and simplifying complex financial challenges. To date, they have facilitated about \$97+ million in student loan forgiveness and estimate that EBC employees collectively hold between \$600 and \$800 million in student loans.

Mr. Dunn emphasized the challenges employees face, particularly in the school environment, in managing financial challenges, including saving for retirement. With an average of \$500,000 needed to retire, reaching financial stability is getting harder as costs rise. He noted that only 14% of any population is considered financially stable, which is defined as having an emergency fund, being on track for retirement, and carrying no credit debt; while 22% are in financial crisis, living paycheck to paycheck with a significant portion of income allocated to housing.

Your Money Line's mission is to bridge the gap between financial crisis and stability by providing personalized financial guidance that provides individual support and access to certified experts trained in financial coaching, therapy, and planning. The program offers individual support and education without any sales component. Employees have access to unlimited coaching sessions with accredited financial counselors, available Monday through Friday via email or phone. These sessions are free to employees and are designed to be deeply personal, with coaches trained to provide empathetic guidance.

Concerns were raised regarding participation and return on investment (ROI) for existing and new wellness programs. One attendee expressed uncertainty, citing low participation rates in other programs like Teladoc and questioning whether the cost of the program would be justified if utilization is low. Ms. Dowling acknowledged that while some EBC value-added programs can quantify savings, wellness programs like Your Money Line are more challenging to evaluate in terms of ROI.

Furthermore, Mr. Dunn clarified that Your Money Line is purely educational and does not provide investment or security advice, ensuring that district fiduciary responsibilities are not compromised.

Comments on the program were diverse, featuring both favorable feedback and areas of concern, while questions about how the program operates were addressed. Ms. Dowling announced that the decision to add Your Money Line will be up for vote at the Final Renewal Meeting scheduled for March 19, 2026.

VI. Wellness Incentive Program (Restructure) and Navigate Contract – July 1, 2026

Mr. Jeff Feyerer introduced Ms. Allison Evors and Ms. Kelsey Smith (GBS) to provide an update on the Navigate platform and the EBC Wellbeing Incentive Program.

Ms. Smith began by highlighting the continued growth in both eligible employees and participation rates for these initiatives. Ms. Evors shared updates on recent enhancements to the Navigate platform, which include a refreshed design, new challenges, and the addition of Spanish language options. The 3-year contract with Navigate is set to expire on June 30, 2026, and after successful negotiation discussions, Navigate agreed to a 3-year pricing model that provides a total overall savings of \$37,500 from the initial pricing offer. Ms. Smith added that a group of the EBC’s size would typically face much higher pricing elsewhere, underscoring the value of the agreement.

The discussion then shifted to the wellness incentive program. Mr. Jordi Camps from East Maine SD 63, a member of the EBC Wellness Committee emphasizing the importance of ensuring its financial sustainability for the Cooperative. He noted that as more districts participate in the program each year, the costs associated with incentive payouts continue to rise, requiring changes to maintain the program’s viability.

Ms. Smith outlined the goal of the incentive program and introduced the proposed new tier models and checklist updates for the wellness incentive program that if approved, will go into effect July 1, 2026. The new tier model for Year 1 will serve as a transitional period before fully implementing Year 2’s model with adjusted incentive tiers. There will be updates to the incentive program’s checklist, which will offer greater flexibility for participants to earn points, making it more inclusive and adaptable.

Ms. Evors concluded the presentation celebrating EBC districts who achieved the Wellness Silver Award by earning Tier 3 status for 3 years in a row. EBC districts who have achieved the award will receive a plaque from their designated Benefit Consultant.

VII. Businessolver and Teladoc Contract – July 1, 2026

Ms. Dowling announced that negotiations with Businessolver resulted in a 3-year rate hold, but after additional negotiations, they agreed to extend the current contract for 5 years.

Negotiations with Teladoc resulted in holding the administrative and consultative fees for another 3 years.

Both contracts will be included as a line item in the Motion and voted on at the Final Renewal Meeting.

VIII. Extension of the EBC’s Current Term – July 1, 2026

Mr. Stewart Diamond from Ancel, Glink, announced that the current term of the EBC expires on June 30, 2026. The Illinois state law allows the term of the EBC pool to be extended to June 30, 2038. The memo regarding the extension is included in the binder. There will be a motion to extend the term of the EBC at the Final Renewal Meeting.

IX. Executive Committee At-Large Positions – Term 7/1/2026 – 6/30/2028

Mr. Feyerer advised that Executive Committee officer positions are up for re-election for term 7/1/2026-6/30/2028. If any Full Board Members are interested in running for a position on the Executive Committee, an application is included in the packet or can be requested from Gallagher. Completed applications can be submitted to Ms. Victoria Dowling prior to the final renewal meeting on March 19, 2026.

X. Adjournment

Mr. Feyerer requested a motion to conclude the Preliminary Renewal Meeting. Mr. David Bein (Itasca SD 10) motioned, and Ms. Melissa Morgese (Addison SD 4) seconded. The meeting was adjourned at 12:00pm.



Gallagher

Insurance | Risk Management | Consulting

March 12, 2026

Board of Directors
Educational Benefit Cooperative (EBC)

Re: Actuarial Review of Educational Benefit Cooperative Renewal for July 1, 2026

Dear Board Members:

I have reviewed the 2026 renewal projections prepared by the AJG office for Educational Benefit Cooperative. These medical/Rx and dental projections include a renewal period of 12 months beginning July 1, 2026. In particular, I reviewed the following items:

- I reviewed the claim data used for the projections, which was originally provided by Blue Cross, Prime Therapeutics, and MetLife. While I did not audit the data, I did review it for reasonableness and consistency with prior information. Based on my review, I believe the data inputs are satisfactory.
- I reviewed the methods and assumptions used in the development of the historical and projected future expenses. I find them to be consistent with standard industry underwriting practices with appropriate recognition of the plan's own history, and in my judgment, they are appropriate for this plan.
- The projections assume that the value of the current benefit mix will remain in effect for the renewal period. I believe this assumption is appropriate.

Based on my review, it is my opinion that the renewal projection is actuarially sound, that the exhibits accurately present the plan's historic performance, and that the suggested funding rate changes are reasonable and appropriate.

Please let me know if you have any questions.

Sincerely,

Robert L. Jordan, ASA, MAAA, FCA
National Director, Financial & Actuarial Consulting – Health Pools, Trusts & Coalitions

cc: Luke Rafter, GBS



Final Renewal Projections

For Plan Year

July 1, 2026 – June 30, 2027

Presented: March 19, 2026



EBC Overview

EBC History

The Educational Benefit Cooperative (EBC) is an entity created under Illinois state law, which allows school districts to join together for the purpose of purchasing insurance. The EBC, established in 1984, began with eight school districts and has grown to current membership of 135 school districts, 122 individual members and 3 sub pools.

The purpose of EBC is to provide economies of scale and risk pooling that will allow members greater long-term financial stability than purchasing insurance products individually in the commercial insurance market. Each member retains the ability to create and change their PPO, HMO, Dental and Life plan design, which is often required by the nature of bargained contracts.

Funding

The PPO and Dental plans are self-funded. The HMO is funded on a Cost-Plus funding arrangement, and the Life insurance is insured.

PPO funding: Self-funded plans allow the plan sponsor to bear a greater amount of risk (claims), reduce overhead expenses such as insurance company risk charges, and are not subject to state mandated requirements. Self-funding has three basic components, claims, administration and reinsurance. EBC periodically reviews the most appropriate administration providers. Currently, EBC has retained Blue Cross Blue Shield of Illinois to provide claim administration services as well as access to their network of hospitals and physicians. EBC has also selected Prime Therapeutics as the Prescription Benefit Manager for PPO prescription card plans. EBC purchases reinsurance from Symetra. Reinsurance, often termed stop-loss insurance, is insurance a self-funded entity purchases to transfer the risk of catastrophic claims. As EBC has grown, the deductible amount of reinsurance has increased, as EBC can assume a greater level of risk. As EBC increases the risk level on these catastrophic claims, the cost of the reinsurance is reduced.

Dental funding: Similar to the PPO, the Dental plans of EBC are self-funded; however, in the case of dental, no reinsurance is necessary. Because dental plans generally have an annual benefit amount under \$2,000, claims are not as volatile or catastrophic as medical claims. Currently, EBC retains Metropolitan Life Insurance Company to provide claim administration services as well as access to their network of preferred dentists.

HMO funding: Cost-Plus funding has the same basic components as self-funding; claims, administration and reinsurance plus risk charges. EBC has selected Blue Cross Blue Shield of Illinois as the HMO provider. Blue Cross Blue Shield of Illinois does not offer a self-funded arrangement for their HMO products. The Cost-Plus funding arrangement has a similar risk-taking component to self-funding, but is filed as an insured product. Because of the insured status, HMO contracts are subject to Illinois state mandates. EBC pays administration, risk charges and physician service fees (doctor visits) on a monthly basis, based on enrollment. EBC funds the cost of prescription drug and hospital claims as they are incurred.



Life funding: The life insurance for EBC is fully insured. EBC members submit an insured premium rate to EBC who pays the full amount directly to Reliance Standard. A fully insured funding arrangement transfers 100% of the claim and risk to the insurance company.

For the self-funded and Cost-plus funded programs (PPO, Dental and HMO), EBC's consultant, Gallagher Benefit Services, develops appropriate funding rates. Each member submits monthly funding required based on those rates and enrollment. EBC pays all claims and expenses for all members as well as establishes a reserve for incurred but not reported claims. All member funds in excess of plan expenses and reserves are retained in the Working Cash Fund.

Banding Formula

EBC established a Banding Formula many years ago that is applied to the self-funded plans, the PPO and Dental. The HMO banding formula began in 2012. The bands are outlined in the EBC By-laws. Two components are used for the banding formula; (1) Paid Claim Loss Ratio and (2) Rate Increase.

Component 1 is the Paid Claim Loss Ratio. The Paid Claim Loss Ratio is determined by dividing the revenue submitted to EBC by the claims paid by EBC during the Experience Period. The resulting percentage is the Paid Claim Loss Ratio. The costs of administration of the plan are not included in the calculation. A Paid Claim Loss Ratio is developed for the entire cooperative of EBC (pool average) and individually for each member district (or sub pool) of EBC. The pool average Paid Claim Loss Ratio is the center of the Banding Formula. Each member's individual Paid Claim Loss Ratio determines its position on the Banding Formula.

Paid Claims are the total of all individual claims under \$75,000 plus the per capita share of all the EBC catastrophic claims between \$75,000 and \$1,000,000 for the PPO. For the HMO, Paid Claims are the total of all individual claims under \$75,000 plus the per capita share of all the EBC catastrophic claims between \$75,000 and \$350,000 plus physician service fees.

Component 2 is the (Pool Average) Rate Increase. The Rate Increase is developed by projecting the claims in the experience period to the end of the projection period and adding administrative and reinsurance costs for Total Projected Costs. Total Projected Costs are divided by Total Projected Revenue to determine the Rate Increase (pool average). The pool average rate increase is the center of the banding formula. Each member's individual Paid Claim Loss Ratio is developed and will fall within one banding range. The maximum deviation from the pool average rate increase ranges from +5% above the pool average rate increase or -5% below the pool average rate increase in 1% increments.



EXECUTIVE SUMMARY

2026/2027 Final Review

EBC Final Renewal Summary

Following is a brief highlight of the EBC renewal projection. The EBC sponsored plans are PPO medical, HMO medical, dental, and life insurance.

- The PPO medical rating formula produces a rate adjustment of 16.2%
 - 2026 trend for PPO plans: 9.2% *
- The HMO projection indicates a rate adjustment of 16.4%
 - 2026 trend for HMO plans: 8.5% *
- The Dental rating formula produces a rate adjustment of 3.9%
 - 2026 trend for dental plans: 4.5% *
- The Basic Life/AD&D, Supplemental Life and Dependent Life insurance is underwritten by Reliance Matrix. The rates are being held with no increase and guaranteed through 6/30/2027.

** Trend is a forecast of per capita claims cost that takes into account price inflation, utilization, government-mandated benefits, and new treatments, therapies and technology. There is usually a high correlation between trend rate and actual cost increases assessed by insurance carriers.*



EXHIBIT A

JULY 1, 2026 – JUNE 30, 2027, RENEWAL SUMMARY

Exhibit A summarizes the key elements that were reviewed for the Experience Period which show how each plan is operating and develops the Paid Claim Loss Ratio that is used in the Banding Formula.

The Experience Period reviewed was January 1, 2025 – December 31, 2025. The table below summarizes the key elements that develop the Paid Claim Loss Ratio by line of coverage.

PPO		
A	Revenue	\$ 431,316,574
B	Claims Under \$1,000,000	\$ 470,140,880
C	Paid Claim Loss Ratio (B / A)	109.0% Pool Average Loss Ratio which becomes the center of the Banding Formula (See Exhibit C)
HMO		
A	Revenue	\$ 172,501,186
B	Claims Under \$350,000 plus Physician Service Fees	\$ 182,419,604
C	Paid Claim Loss Ratio (B / A)	105.7% Pool Average Loss Ratio which becomes the center of the Banding Formula (See Exhibit C)
DENTAL		
A	Revenue	\$ 13,674,772
B	Claims	\$ 13,503,358
C	Paid Claim Loss Ratio (B / A)	98.7% Pool Average Loss Ratio which becomes the center of the Banding Formula (See Exhibit C)

Educational Benefit Cooperative
EXHIBIT A
For Period July 1, 2026 to June 30, 2027

PPO Experience Period Summary for 2026 to 2027 Renewal

		Experience Period 1/1/25 - 12/31/2025	% of Total Plan Costs
A.	Average Enrollment	21,450	
B.	Revenue	\$431,316,574	
C.	Claims under \$75,000	\$376,612,465	
D.	Claims \$75,000 - \$1,000,000	+\$93,528,415	
E.	Claims under \$1,000,000 (C + D)	\$470,140,880	
F.	Rx Rebate	(\$54,441,829)	
G.	Adjusted Claims (E - F)	\$415,699,051	94.7%
H.	Plan Expenses		
	1. Claim Administration	\$12,803,145	
	2. Reinsurance Premium/Liability	+\$4,155,736	
	3. Consulting Fees	+\$3,153,407	
	4. Healthcare Reform Fees	\$150,524	
	5. Cooperative Charges	+\$2,861,671	
	6. Total Plan Expenses	\$23,124,484	5.3%
I.	Total Plan Costs (G + H5)	\$438,823,535	
J.	Paid Claim Loss Ratio (E / B)	109.0%	
K.	Total Cost Loss Ratio (I / B)	101.7%	

HMO Experience Period Summary for 2026 to 2027 Renewal

		Experience Period 1/1/25 - 12/31/2025	% of Total Plan Costs
A.	Average Enrollment	11,206	
B.	Revenue	\$172,501,186	
C.	Claims under \$75,000	\$116,884,585	
D.	Claims \$75,000 - \$350,000	\$21,468,621	
E.	Claims under \$350,000 (C+D)	\$138,353,206	
F.	Physician Service Fees	+\$44,066,398	
G.	Total Claims and Physician Service Fees	\$182,419,604	
H.	Rx Rebate	(\$20,073,742)	
I.	Adjusted Claims (G-H)	\$162,345,862	91.0%
J.	Plan Expenses		
	1. Claim Administration	\$7,553,733	
	2. Reinsurance Premium	+\$5,354,826	
	3. Consulting Fees	+\$1,647,400	
	4. Healthcare Reform Fees	\$0	
	5. Cooperative Charges	+\$1,495,225	
	6. Total Plan Expenses	\$16,051,184	9.0%
K.	Total Plan Costs (I + J5)	\$178,397,046	
L.	Paid Claim Loss Ratio (G / B)	105.7%	
M.	Total Cost Loss Ratio (K / B)	103.4%	

Dental Experience Period Summary for 2026 to 2027 Renewal

		Experience Period 1/1/25 - 12/31/2025	% of Total Plan Costs
A.	Average Enrollment	16,467	
B.	Revenue	\$13,674,772	
C.	Claims	\$13,503,358	95.9%
D.	Plan Expenses		
	1. Claim Administration	\$571,076	
	2. Consulting Fees	+	\$0
	3. Total Plan Expenses	=	\$571,076
E.	Total Plan Costs (C + D3)	=	\$14,074,434
F.	Paid Claim Loss Ratio (C / B)		98.7%
G.	Total Cost Loss Ratio (E / B)		102.9%

Note: Paid Claim Loss Ratio used to determine average rate of increase

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EXHIBIT B

JULY 1, 2026 – JUNE 30, 2027, RENEWAL SUMMARY

Exhibit B summarizes the key elements of the cost projection for Projection/Renewal Period of July 1, 2026 – June 30, 2027.

Claims from the Experience Period are projected into the future and final administration cost increases added to develop Projected Total Costs. Projected Total Costs are compared to Projected Revenue to develop the needed Rate Increase.

The table below summarizes the key elements that develop the Rate Increase by line of coverage.

PPO		
A	Projected Revenue	\$ 449,148,389
B	Projected Total Costs (Claims + Expenses)	\$ 521,986,848
C	Rate Increase (B / A)	16.2% Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)
HMO		
A	Projected Revenue	\$ 177,534,505
B	Projected Total Costs (Claims + Expenses)	\$ 206,648,863
C	Rate Increase (B / A)	16.4% Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)
DENTAL		
A	Projected Revenue	\$ 14,639,386
B	Projected Total Costs (Claims + Expenses)	\$ 15,208,198
C	Paid Claim Loss Ratio (B / A)	3.9% Pool Average Rate Increase which becomes the center of the Banding Formula (See Exhibit C)

Educational Benefit Cooperative
EXHIBIT B
 July 1, 2026 to June 30, 2027 RENEWAL SUMMARY

PPO Renewal Projection Summary for 2026 to 2027 Renewal

		Experience Period 7/1/26 - 6/30/2027	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	21,359	
B.	Projected Annual Revenue	\$449,148,389	
C.	Claims under \$1,000,000	\$543,175,137	
D.	Estimated Annual Rx Rebates	+	(\$60,973,110)
E.	Adjusted Annual Claims under \$1,000,000 (C + D)	=	\$482,202,027
F.	Plan Expenses		
	1. Claim Administration	\$13,388,659	
	2. Reinsurance Premium/Liability	+	\$4,012,932
	3. Consulting Fees	+	\$3,249,306
	4. Healthcare Reform Fees	+	\$170,120
	5. Cooperative Charges	+	\$4,247,738
	6. Total Plan Expenses	=	\$25,068,754
G.	Total Plan Costs (E + F6)	=	\$507,270,781
H.	Pool Average Rate Adjustment (G / B)		12.9%
I.	Working Cash Fund Build Up	\$14,716,067	2.8%
J.	Revised Total Cost (G + I)	=	\$521,986,848
K.	Revised Average Rate Adjustment (J / B)		16.2%

HMO Renewal Projection Summary for 2026 to 2027 Renewal

		Experience Period 7/1/26 - 6/30/2027	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	11,302	
B.	Projected Annual Revenue	\$177,534,505	
C.	Claims under \$350,000	\$154,304,006	
D.	Physician Service Fees	+	\$51,966,982
E.	Total Claims and Physician Service Fees (C + D)	=	\$206,270,988
F.	Estimated Annual Rx Rebates	+	(\$22,364,398)
G.	Adjusted Annual Claims under \$350,000 (E + F)	=	\$183,906,590
H.	Plan Expenses		
	1. Claim Administration	\$6,897,837	
	2. Reinsurance Premium	+	\$6,135,622
	3. Consulting Fees	+	\$1,719,353
	4. Healthcare Reform Fees	+	\$0
	5. Cooperative Charges	+	\$2,376,914
	6. Total Plan Expenses	=	\$17,129,725
I.	Total Plan Costs (G + H6)	=	\$201,036,316
J.	Pool Average Rate Adjustment (I / B)		13.2%
K.	Working Cash Fund Build Up	\$5,612,547	2.7%
L.	Revised Total Cost (I + K)	=	\$206,648,863
M.	Revised Average Rate Adjustment (L / B)		16.4%

Dental Renewal Projection Summary for 2026 to 2027 Renewal

		Experience Period 7/1/26 - 6/30/2027	% of Total Plan Costs
A.	Projected Monthly Enrollment (#EEs)	16,242	
B.	Projected Annual Revenue	\$14,639,386	
C.	Claims	\$14,644,925	96.3%
D.	Plan Expenses		
	1. Claim Administration	\$563,273	
	2. Consulting Fees	+	\$0
	3. Total Plan Expenses	=	\$563,273
			3.7%
E.	Total Plan Costs (C + D3)	=	\$15,208,198
F.	Pool Average Rate Adjustment (E / B)		3.9%
G.	Working Cash Fund Build Up		\$0
H.	Revised Total Cost (E + G)		\$15,208,198
I.	Revised Average Rate Adjustment (H / B)		3.9%

Note: For PPO, HMO, and Dental coverage, see Exhibits 16, 17 & 18 of the Appendix for each district's rate increase based on the banding formula.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EXHIBIT C

JULY 1, 2026 – JUNE 30, 2027, RENEWAL SUMMARY

BANDING FORMULA

Exhibit C illustrates the Banding Formula which was described earlier in this material. Exhibits A and B showed how the Pool Average Paid Claim Loss Ratio and the Pool Average Rate Increase were developed.

Each EBC member’s Loss Ratio is shown on Exhibits 16, 17 & 18 in the Appendix, along with the final rate increase for July 1, 2026 for the PPO, HMO, and Dental plans.

The loss ratio bands and corresponding final rate increases are shown in the table below.

PPO Average Loss Ratio = 109.0%		
Paid Claim Loss Ratio	Rate Adjustment	# of Members in Band
0.0% to 79.0%	11.2%	0
79.1% to 85.5%	12.2%	2
85.6% to 92.0%	13.2%	6
92.1% to 98.5%	14.2%	14
98.6% to 105.0%	15.2%	26
105.1% to 113.0%	16.2%	43
113.1% to 119.5%	17.2%	10
119.6% to 126.0%	18.2%	13
126.1% to 132.5%	19.2%	5
132.6% to 139.0%	20.2%	5
139.1% +	21.2%	2

HMO Average Loss Ratio = 105.7%		
Paid Claim Loss Ratio	Rate Adjustment	# of Members in Band
0.0% to 75.7%	11.4%	7
75.8% to 82.2%	12.4%	7
82.3% to 88.7%	13.4%	3
88.8% to 95.2%	14.4%	14
95.3% to 101.7%	15.4%	17
101.8% to 109.7%	16.4%	20
109.8% to 116.2%	17.4%	19
116.3% to 122.7%	18.4%	11
122.8% to 129.2%	19.4%	4
129.3% to 135.7%	20.4%	5
135.8% +	21.4%	2

DENTAL Average Loss Ratio = 98.7%		
Paid Claim Loss Ratio	Rate Adjustment	# of Members in Band
0.0% to 68.7%	-1.1%	0
68.8% to 83.7%	1.4%	11
83.8% to 113.7%	3.9%	51
113.8% to 128.7%	6.4%	8
128.8% +	8.9%	0



EXHIBITS D1, D2, D3

RENEWAL HISTORY

Exhibits D1, D2 and D3 show the most recent five-years of renewal highlights for the PPO (D1), HMO (D2) and Dental (D3) plans.

Each exhibit outlines the revenue and claims in the experience period used to develop the claim projections in each year as well as the projected costs for the renewal period.

The table below summarizes the recent five-year renewal increases for each plan.

5-Year History	PPO	HMO	Dental
7/26 – 6/27	16.2%	16.4%	3.9%
7/25 – 6/26	7.0%	5.3%	4.1%
7/24 – 6/25	7.3%	8.8%	6.3%
7/23 – 6/24	10.4%	7.5%	2.6%
7/22 – 6/23	7.5%	9.7%	3.7%

**Educational Benefit Cooperative
Renewal Summary
EXHIBIT D-1**

PPO Five-Year History

		Renewal Period 7/1/26-6/30/27	Renewal Period 7/1/25-6/30/26	Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/23-6/30/24	Renewal Period 7/1/22-6/30/23
Experience Period		Experience Period 1/1/2025 - 12/31/2025	Experience Period 1/1/2024 - 12/31/2024	Experience Period 1/1/23 - 12/31/2023	Experience Period 1/1/22 - 12/31/2022	Experience Period 1/1/21 - 12/31/2021
A.	Average Enrollment	21,450	20,881	18,837	18,540	18,432
B.	Revenue	\$431,316,574	\$407,452,115	\$345,396,219	\$313,188,148	\$301,401,004
C.	Claims under \$1,000,000	\$470,140,880	\$424,277,733	\$358,214,418	\$339,017,208	\$311,212,017
D.	Paid Claim Loss Ratio (C / B)	109.0%	104.1%	103.7%	108.2%	103.3%

		Renewal Period 7/1/26-6/30/27	Renewal Period 7/1/25-6/30/26	Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/23-6/30/24	Renewal Period 7/1/22-6/30/23
A.	Projected Monthly Enrollment (# EEs)	21,359	21,346	18,989	18,516	18,415
B.	Projected Annual Revenue	\$449,148,389	\$429,090,295	\$365,613,918	\$324,796,236	\$300,708,829
C.	Total Projected Plan Costs	\$521,986,848	\$458,745,974	\$392,484,369	\$358,689,283	\$323,154,509
D.	Pool Average Rate Increase (C/B)	16.2%	6.9%	7.3%	10.4%	7.5%
E.	Adjusted Average Rate Increase *					

* Adjusted average rate increase reflects average rate adjustment after use of Working Cash Fund.

**Educational Benefit Cooperative
Renewal Summary
EXHIBIT D-2**

HMO Five-Year History

		Renewal Period 7/1/26-6/30/27	Renewal Period 7/1/25-6/30/26	Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/23-6/30/24	Renewal Period 7/1/22-6/30/23
Experience Period		Experience Period 1/1/2025 - 12/31/2025	Experience Period 1/1/2024 - 12/31/2024	Experience Period 1/1/23 - 12/31/2023	Experience Period 1/1/22 - 12/31/2022	Experience Period 1/1/21 - 12/31/2021
A.	Average Enrollment	11,206	10,610	9,510	9,506	9,586
B.	Revenue	\$172,501,186	\$156,032,686	\$132,769,342	\$123,250,712	\$121,430,889
C.	Claims under \$350,000	\$182,419,604	\$155,992,755	\$134,371,202	\$126,099,904	\$120,846,338
D.	Paid Claim Loss Ratio (C / B)	105.7%	100.0%	101.2%	102.3%	99.5%

		Renewal Period 7/1/26-6/30/27	Renewal Period 7/1/25-6/30/26	Renewal Period 7/1/24-6/30/25	Renewal Period 7/1/23-6/30/24	Renewal Period 7/1/22-6/30/23
A.	Projected Monthly Enrollment (# EEs)	11,302	10,943	9,639	9,458	9,598
B.	Projected Annual Revenue	\$177,534,505	\$166,380,780	\$138,272,383	\$128,196,835	\$119,435,496
C.	Total Projected Plan Costs	\$206,648,863	\$174,993,009	\$150,455,907	\$137,858,770	\$131,018,547
D.	Pool Average Rate Increase (C / B)	16.4%	5.2%	8.8%	7.5%	9.7%
E.	Adjusted Average Rate Increase *					

* Adjusted average rate increase reflects average rate adjustment after use of Working Cash Fund.

**Educational Benefit Cooperative
Renewal Summary
EXHIBIT D-3**

Dental Five-Year History

		Renewal Period	Renewal Period	Renewal Period	Renewal Period	Renewal Period
		7/1/26-6/30/27	7/1/25-6/30/26	7/1/24-6/30/25	7/1/23-6/30/24	7/1/22-6/30/23
Experience Period		Experience Period	Experience Period	Experience Period	Experience Period	Experience Period
		1/1/2025 - 12/31/2025	1/1/2024 - 12/31/2024	1/1/23 - 12/31/2023	1/1/22 - 12/31/2022	1/1/21 - 12/31/2021
A.	Average Enrollment	16,467	16,743	16,051	15,624	15,379
B.	Revenue	\$13,674,772	\$14,505,462	\$13,182,161	\$12,432,993	\$12,363,379
C.	Claims	\$13,503,358	\$13,661,781	\$12,817,634	\$11,626,307	\$9,803,164
D.	Paid Claim Loss Ratio (C / B)	98.7%	94.2%	97.2%	93.5%	79.3%

		Renewal Period				
		7/1/26-6/30/27	7/1/25-6/30/26	7/1/24-6/30/25	7/1/23-6/30/24	7/1/22-6/30/23
A.	Projected Monthly Enrollment (# Ees)	16,242	17,339	16,354	15,651	15,718
B.	Projected Annual Revenue	\$14,639,386	\$15,160,105	\$13,705,393	\$12,740,773	\$12,277,328
C.	Total Projected Plan Costs	\$15,208,198	\$15,766,093	\$14,575,360	\$13,074,506	\$12,734,383
D.	Pool Average Rate Increase (E / C)	3.9%	4.0%	6.3%	2.6%	3.7%
E.	Adjusted Average Rate Increase *					

* Adjusted average rate increase reflects average rate adjustment after use of Working Cash Fund.

APPENDIX

APPENDIX

For your reference, following is a brief description of the exhibits and graphs outlining the PPO, HMO and Dental cost and projection exhibits.

Exhibit 1 illustrates the monthly PPO medical and prescription drug claims on a paid basis. The Fixed Costs (claims administration fees, stop-loss premium fees, COBRA administration fees, consulting fees) are totaled and added to the claim costs to produce Total Costs. The column labeled Surplus/ (Deficit) is the difference between the Premium Paid (budgeted cost) and the Total Costs (actual cost). The Loss Ratio developed is the Premium Paid divided by the Total Costs. Any Loss Ratio under 100% results in additions to the Terminal Reserves/Working Cash Fund.

Exhibit 2 illustrates the monthly HMO medical and prescription drug claims on a paid basis. Physician Service Fees are included as a claim cost as these fees cover costs associated with doctor office visits. The Fixed Costs (claims administration fees, stop-loss premium fees, COBRA administration fees, consulting fees) are totaled and added to the claim costs to produce Total Costs. The column labeled Surplus/ (Deficit) is the difference between the Premium Paid (budgeted cost) and the Total Costs (actual cost). The Loss Ratio developed is the Premium Paid divided by the Total Costs. Any Loss Ratio under 100% results in additions to the Terminal Reserves/Working Cash Fund.

Exhibit 3 illustrates the monthly dental claims on a paid basis. The Fixed Costs (claims administration and consulting fees) are totaled and added to the claim costs to produce Total Costs. The column labeled Surplus/ (Deficit) is the difference between the Premium Paid (budgeted cost) and the Total Costs (actual cost). The Loss Ratio developed is the Premium Paid divided by the Total Costs. Any Loss Ratio under 100% results in additions to the Terminal Reserves/Working Cash Fund.

Exhibit 4 outlines the PPO medical claims and enrollment and dental claims and enrollment for the experience period which was used to project claims for the projection period.

The medical paid claims include all claims paid; no claims over the \$1,000,000 specific deductible have been removed. Additionally, the medical, prescription, and dental claims have not been adjusted to reflect mature claim levels due to growth of the cooperative.

Exhibit 5 outlines the HMO medical claims and enrollment for the experience period which was used to project claims for the projection period.

The medical paid claims include all claims paid; no claims over the \$350,000 specific deductible have been removed. Additionally, the claims have not been adjusted to reflect mature claim levels due to growth of the cooperative.



Exhibit 6 identifies all individual PPO claims in excess of \$75,000 per person during the experience period.

Exhibit 7 identifies all individual HMO claims in excess of \$75,000 per person during the experience period.

Exhibit 8 outlines the fixed cost and enrollment assumptions used for the PPO medical, HMO medical and dental plan projection period of 7/1/26 – 6/30/27. The fixed cost components are estimated for the renewal period. All renewal fees will be finalized in March.

Exhibit 9 is the PPO Medical Experience Projection formula. The formula begins with the paid medical and prescription drug claims illustrated on Exhibit 4. An adjustment for new members is made to account for increased growth of the cooperative. Any individual claim exceeding the stop-loss deductible of \$1,000,000 is removed. This results in Total Adjusted Claims.

The experience period enrollment is adjusted for growth of the cooperative, resulting in Total Adjusted Experience Period Enrollment.

The Total Adjusted Claims is divided by the Total Adjusted Experience Period Enrollment to develop a Total Adjusted Claims cost per employee per month. The trended per capita claim cost is multiplied by the projected monthly enrollment to produce projected annual claims. (Line A).

Line G represents the Total Projected PPO Medical Benefit Costs for the plan year beginning 7/1/26. When divided by the total annual revenue, the Needed Rate Adjustment is developed.

Exhibit 10 is the HMO Medical Experience Projection formula. The formula begins with the paid medical and prescription drug claims illustrated on Exhibit 5. An adjustment for new members is made to account for increased growth of the cooperative. Any individual claim exceeding the stop-loss deductible of \$350,000 is removed. This results in Total Adjusted Claims.

The experience period enrollment is adjusted for growth of the cooperative, resulting in Total Adjusted Experience Period Enrollment.

The Total Adjusted Claims is divided by the Total Adjusted Experience Period Enrollment to develop a Total Adjusted Claims cost per employee per month. The trended per capita claim cost is added to the physician service fee projected per capita cost, for a total per employee per month claim cost. When multiplied by the projected monthly enrollment the total projected annual claims are the result. (Line A).

Line D represents the Total Projected HMO Medical Benefit Costs when divided by the total annual revenue produces the Needed Rate Adjustment.



Exhibit 11 is the Dental Experience Projection formula. The formula begins with the paid dental claims illustrated on Exhibit 4. An adjustment for new members is made to account for increased growth of the cooperative. This results in Total Adjusted Claims.

The experience period enrollment is adjusted for growth of the cooperative, resulting in Total Adjusted Experience Period Enrollment.

The Total Adjusted Claims is divided by the Total Adjusted Experience Period Enrollment to develop a Total Adjusted Claims cost per employee per month. The trended per capita claim cost is multiplied by the projected monthly enrollment to produce projected annual claims (Line A).

Line D represents the Total Projected Dental Benefit Costs for the plan year. When divided by the total annual revenue the Needed Rate Adjustment is developed.

Exhibit 12 illustrates the calculation of the IBNR (Terminal Reserve) reserve adjustments for medical and dental plans.

Exhibit 13 compares claim costs and fixed costs for the prior plan year, current plan year and projection plan year for the PPO medical plans. The upper table illustrates those costs in total, making adjustments to the claim and fixed costs to account for growth of the cooperative.

The lower table breaks the PPO medical and prescription costs into a per employee per month cost which more effectively illustrates the change in the claims and fixed costs over the three periods.

Exhibit 14 compares claim costs and fixed costs for the prior plan year, current plan year and projection plan year for the HMO medical plans. The upper table illustrates those costs in total, making adjustments to the claim and fixed costs to account for growth of the cooperative.

The lower table breaks the HMO medical and prescription costs into a per employee per month cost which more effectively illustrates the change in the claims and fixed costs over the two periods.

Exhibit 15 compares claim costs and fixed costs for the prior plan year, current plan year and projection plan year for the dental plans. The upper table illustrates those costs in total, making adjustments to the claim and fixed costs to account for growth of the cooperative.

The lower table breaks the dental costs into a per employee per month cost which more effectively illustrates the change in the claims and fixed costs over the three periods.

Exhibit 16 outlines the PPO medical loss ratios for each member district or sub pool. All loss ratios are developed removing individual claims exceeding \$75,000 and adding the shared cost of claims between \$75,000 and \$1,000,000. Paid claims for new members have been adjusted to reflect mature claim levels. The pool average loss ratio as well as each member's loss-ratio is shown which determine each member's renewal adjustment according to the banding formula.



Exhibit 17 outlines the HMO medical loss ratios for each member district or sub pool. All loss ratios are developed removing individual claims exceeding \$75,000 and adding the shared cost of claims between \$75,000 and \$350,000. Paid claims for new members have been adjusted to reflect mature claim levels. The pool average loss ratio as well as each member's loss-ratio is shown which determine each member's renewal adjustment according to the banding formula.

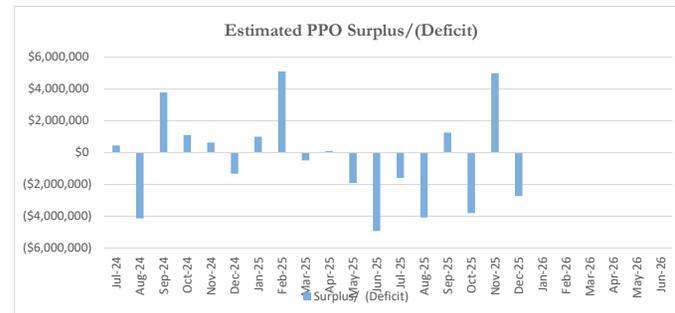
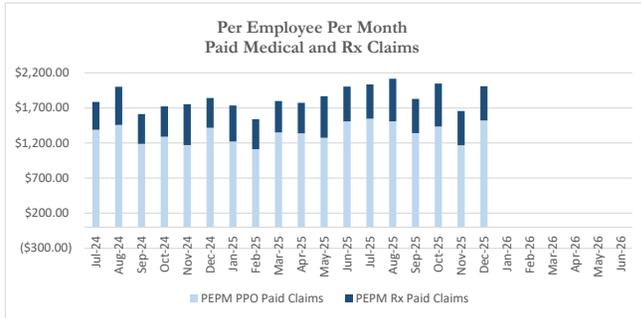
Exhibit 18 breaks out dental experience by member district for the experience period. Paid claims for new members have been adjusted to reflect mature claim levels. The pool average loss ratio as well as each member's loss-ratio is shown which determine each member's renewal adjustment according to the banding formula.

Exhibit 19 illustrates the banding formula for the PPO medical and dental plans.

Exhibit 20 shows the average rate adjustments to the PPO medical, HMO medical and dental plans for the cooperative since plan year beginning July 1, 2011.

EBC
Exhibit 1
Monthly PPO Medical and Prescription Drug Experience Update
July 1, 2025 to June 30, 2026 Policy Period

Month	PPO Lives	Premium Paid	PPO Paid Claims	PEPM PPO Paid Claims	Rx Paid Claims	PEPM Rx Paid Claims	Stop Loss Claims over \$1,000,000	Total Net Paid Medical and Rx Claims	PEPM Paid Medical and Rx Claims	Rx Rebates-PG Payments-Credits	Fixed Costs	Total Costs	Surplus/(Deficit)	Loss Ratio
Jul-24	20,801	\$35,055,896	\$28,890,853	\$1,388.92	\$8,230,997	\$396	\$0	\$37,121,850	\$1,784.62	(4,405,401.88)	\$1,885,403	\$34,601,851	\$454,046	98.7%
Aug-24	20,712	\$35,000,884	\$30,170,551	\$1,456.67	\$11,297,972	\$545	\$0	\$41,468,523	\$2,002.15	(4,204,851.18)	\$1,877,336	\$39,141,007	(\$4,140,123)	111.8%
Sep-24	21,165	\$35,552,167	\$25,127,086	\$1,187.20	\$8,999,531	\$425	\$0	\$34,126,617	\$1,612.41	(4,277,306.84)	\$1,918,396	\$31,767,705	\$3,784,461	89.4%
Oct-24	21,706	\$36,180,282	\$28,020,614	\$1,290.92	\$9,354,815	\$431	\$0	\$37,375,430	\$1,721.89	(4,261,819.03)	\$1,967,432	\$35,081,043	\$1,099,239	97.0%
Nov-24	21,143	\$35,316,907	\$24,742,697	\$1,170.25	\$12,290,308	\$581	\$0	\$37,033,005	\$1,751.55	(4,265,827.02)	\$1,916,402	\$34,683,579	\$633,328	98.2%
Dec-24	21,648	\$36,224,074	\$30,659,546	\$1,416.28	\$9,200,031	\$425	\$0	\$39,859,576	\$1,841.26	(4,277,245.83)	\$1,962,175	\$37,544,505	(\$1,320,431)	103.6%
Jan-25	21,593	\$36,061,845	\$26,359,657	\$1,220.75	\$11,076,005	\$513	\$0	\$37,435,662	\$1,733.69	(4,334,740.54)	\$1,957,190	\$35,058,111	\$1,003,734	97.2%
Feb-25	21,631	\$36,030,541	\$24,063,535	\$1,112.46	\$9,228,392	\$427	\$0	\$33,291,927	\$1,539.08	(4,327,728.99)	\$1,960,634	\$30,924,832	\$5,105,709	85.8%
Mar-25	21,650	\$36,039,635	\$29,246,270	\$1,350.87	\$9,657,876	\$446	\$0	\$38,904,145	\$1,796.96	(4,332,737.24)	\$1,962,356	\$36,533,764	(\$494,129)	101.4%
Apr-25	21,618	\$36,035,610	\$28,920,617	\$1,337.80	\$9,398,732	\$435	\$0	\$38,319,349	\$1,772.57	(4,334,339.88)	\$1,959,456	\$35,944,465	\$91,145	99.7%
May-25	21,665	\$36,134,492	\$27,639,404	\$1,275.76	\$12,784,537	\$590	\$0	\$40,423,942	\$1,865.86	(4,338,146.15)	\$1,963,716	\$38,049,511	(\$1,915,019)	105.3%
Jun-25	21,665	\$36,112,902	\$32,703,649	\$1,509.52	\$10,709,622	\$494	\$0	\$43,413,271	\$2,003.84	(4,333,338.23)	\$1,963,716	\$41,043,649	(\$4,930,747)	113.7%
Jul-25	20,960	\$36,956,200	\$32,395,063	\$1,546	\$10,214,106	\$487	\$0	\$42,609,169	\$2,033	(5,929,310.00)	\$1,870,051	\$38,549,910	(\$1,593,710)	104.3%
Aug-25	20,985	\$37,128,863	\$31,675,500	\$1,509	\$12,689,597	\$605	\$0	\$44,365,097	\$2,114	(5,030,785.17)	\$1,872,282	\$41,206,593	(\$4,077,730)	111.0%
Sep-25	21,193	\$37,285,623	\$28,404,904	\$1,340	\$10,341,470	\$488	\$0	\$38,746,374	\$1,828	(4,609,613.08)	\$1,890,839	\$36,027,601	\$1,258,022	96.6%
Oct-25	21,577	\$37,662,604	\$30,963,311	\$1,435	\$13,193,938	\$611	\$0	\$44,157,249	\$2,046	(4,618,366.53)	\$1,925,100	\$41,463,982	(\$3,801,378)	110.1%
Nov-25	21,438	\$37,535,505	\$25,047,689	\$1,168	\$10,425,049	\$486	\$0	\$35,472,739	\$1,655	(4,842,811.71)	\$1,912,698	\$32,542,625	\$4,992,880	86.7%
Dec-25	21,426	\$37,592,992	\$32,615,420	\$1,522	\$10,429,644	\$487	\$0	\$43,045,064	\$2,009	(4,633,828.60)	\$1,911,628	\$40,322,863	(\$2,729,871)	107.3%
Jan-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00	\$0	\$0	\$0	0.0%
Feb-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00	\$0	\$0	\$0	0.0%
Mar-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00	\$0	\$0	\$0	0.0%
Apr-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00	\$0	\$0	\$0	0.0%
May-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00	\$0	\$0	\$0	0.0%
Jun-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00	\$0	\$0	\$0	0.0%
Total 25/26 PY	127,579	\$224,161,787	\$181,101,888	\$1,419.53	\$67,293,803	\$527.47	\$0	\$248,395,691	\$1,947.00	(\$29,664,715)	\$11,382,598	\$230,113,575	(\$5,951,787)	102.66%

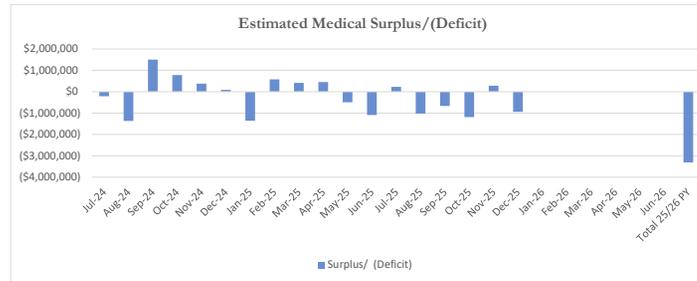
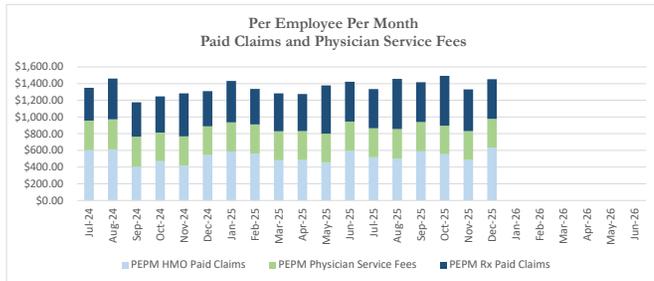


This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 2
Monthly HMO Medical and Prescription Drug Experience Update
July 1, 2025 to June 30, 2026 Policy Period

Month	HMO Lives	Premium Paid	HMO Paid Claims	PEPM HMO Paid Claims	HMO Physician Service Fees	PEPM Physician Service Fees	Rx Paid Claims	PEPM Rx Paid Claims	Stop Loss Claims over \$350,000	Total Net Paid Claims and PSF's	PEPM Paid Claims and PSF's	Rx Rebates and PG Payments	Fixed Costs	Total Costs	Surplus/ (Deficit)	Loss Ratio
Jul-24	10,464	\$13,534,589	\$6,294,152	\$601.51	\$3,718,857	\$355	\$4,104,494	\$392	(\$125,834)	\$13,991,669	\$1,337	(\$1,473,194)	\$1,223,765	13,742,240	(\$207,651)	101.5%
Aug-24	10,404	\$13,475,414	\$6,370,215	\$612.29	\$3,744,876	\$360	\$5,073,230	\$488	(\$78,199)	\$15,110,121	\$1,452	(\$1,487,201)	\$1,216,748	14,839,668	(\$1,364,253)	110.1%
Sep-24	10,841	\$13,934,658	\$4,406,182	\$406.44	\$3,876,595	\$358	\$4,473,030	\$413	(\$32,502)	\$12,723,319	\$1,174	(\$1,562,050)	\$1,267,855	12,429,125	\$1,505,533	89.2%
Oct-24	11,321	\$14,351,369	\$5,332,421	\$471.02	\$3,887,073	\$343	\$4,888,224	\$432	(\$289,417)	\$13,818,303	\$1,221	(\$1,568,700)	\$1,323,991	13,573,594	\$777,775	94.6%
Nov-24	11,037	\$14,112,078	\$4,591,850	\$416.04	\$3,881,285	\$352	\$5,681,904	\$515	(\$141,964)	\$14,013,075	\$1,270	(\$1,569,973)	\$1,290,777	13,733,879	\$378,198	97.3%
Dec-24	11,361	\$14,358,739	\$6,194,088	\$545.21	\$3,895,092	\$343	\$4,780,588	\$421	(\$353,472)	\$14,516,296	\$1,278	(\$1,574,218)	\$1,328,669	14,270,747	\$87,992	99.4%
Jan-25	11,237	\$14,345,909	\$6,598,208	\$587.19	\$3,914,556	\$348	\$5,567,531	\$495	(\$97,922)	\$15,982,373	\$1,422	(\$1,589,923)	\$1,314,167	15,706,617	(\$1,360,708)	109.5%
Feb-25	11,243	\$14,220,911	\$6,324,611	\$562.54	\$3,916,404	\$348	\$4,779,068	\$425	(\$1,102,651)	\$13,917,432	\$1,238	(\$1,590,206)	\$1,314,869	13,642,095	\$578,815	95.9%
Mar-25	11,266	\$14,306,401	\$5,420,286	\$481.12	\$3,916,698	\$348	\$5,115,155	\$454	(\$282,069)	\$14,170,070	\$1,258	(\$1,593,608)	\$1,317,559	13,894,021	\$412,380	97.1%
Apr-25	11,266	\$14,284,059	\$5,446,499	\$483.45	\$3,919,703	\$348	\$5,004,773	\$444	(\$265,201)	\$14,105,775	\$1,252	(\$1,592,894)	\$1,317,559	13,830,439	\$453,620	96.8%
May-25	11,281	\$14,313,459	\$5,146,288	\$456.19	\$3,892,403	\$345	\$6,516,777	\$578	(\$491,633)	\$15,063,836	\$1,335	(\$1,578,038)	\$1,319,313	14,805,111	(\$491,652)	103.4%
Jun-25	11,169	\$14,217,746	\$6,644,802	\$594.93	\$3,905,715	\$350	\$5,339,986	\$478	(\$297,956)	\$15,592,547	\$1,396	(\$1,587,518)	\$1,306,215	15,311,243	(\$1,093,498)	107.7%
Jul-25	10,996	\$14,513,851	\$5,692,399	\$518	\$3,819,875	\$347	\$5,154,957	\$469	\$0	\$14,667,231	\$1,334	(\$1,721,539)	\$1,341,402	\$14,287,094	\$226,757	98.4%
Aug-25	10,901	\$14,450,389	\$5,467,246	\$502	\$3,855,615	\$354	\$6,557,782	\$602	\$0	\$15,880,642	\$1,457	(\$1,740,367)	\$1,329,813	\$15,470,088	(\$1,019,699)	107.1%
Sep-25	11,060	\$14,592,925	\$6,515,175	\$589	\$3,885,988	\$351	\$5,271,975	\$477	\$0	\$15,673,138	\$1,417	(\$1,763,066)	\$1,349,209	\$15,259,282	(\$666,358)	104.6%
Oct-25	11,458	\$14,984,094	\$6,356,655	\$555	\$3,896,067	\$340	\$6,844,258	\$597	(\$551,803)	\$16,545,177	\$1,444	(\$1,768,681)	\$1,397,761	\$16,174,257	(\$1,190,163)	107.9%
Nov-25	11,283	\$14,770,174	\$5,477,288	\$485	\$3,904,849	\$346	\$5,621,774	\$498	(\$14,406)	\$14,989,506	\$1,329	(\$1,872,394)	\$1,376,413	\$14,493,524	\$276,650	98.1%
Dec-25	11,314	\$14,816,688	\$7,157,392	\$633	\$3,910,193	\$346	\$5,369,020	\$475	(\$282,839)	\$16,153,767	\$1,428	(\$1,775,917)	\$1,380,195	\$15,758,045	(\$941,356)	106.4%
Jan-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Feb-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Mar-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Apr-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
May-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Jun-26	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Total 25/26 PY	67,012	\$88,128,121	\$36,666,156	\$547.16	\$23,272,587	\$347.29	\$34,819,766	\$519.60	(\$849,048)	\$93,909,461	\$1,401.38	(\$10,641,964)	\$8,174,794	\$91,442,290	(\$3,314,169)	103.76%

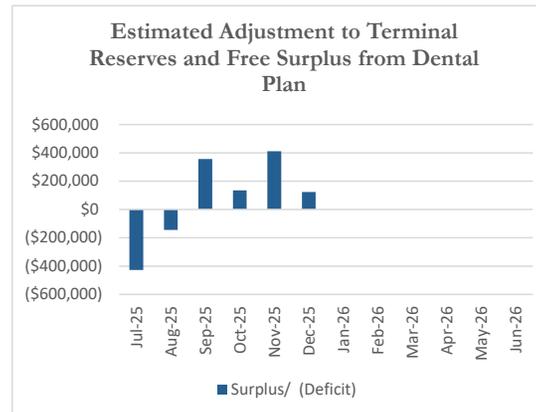
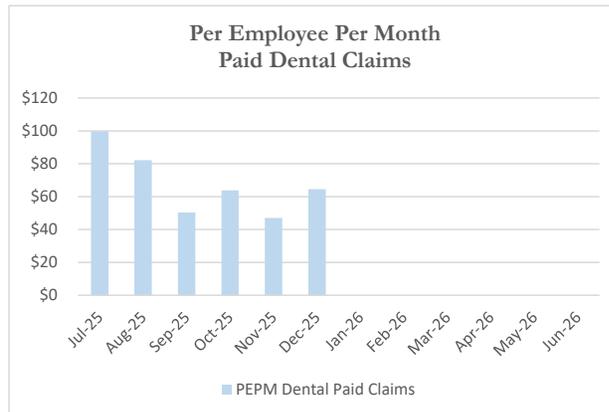
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This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 3
Monthly Dental Experience Update
July 1, 2025 to June 30, 2026 Policy Period

Month	Dental Lives	Premium Paid	Dental Paid Claims	PEPM Dental Paid Claims	Fixed Costs	Total Costs	Surplus/ (Deficit)	Loss Ratio
Jul-25	16,021	\$1,214,232	\$1,595,998	\$100	\$46,301	\$1,642,299	(\$428,068)	135.3%
Aug-25	15,887	\$1,205,471	\$1,304,889	\$82	\$45,913	\$1,350,802	(\$145,331)	112.1%
Sep-25	16,173	\$1,218,094	\$814,886	\$50	\$46,740	\$861,626	\$356,468	70.7%
Oct-25	16,343	\$1,226,876	\$1,044,065	\$64	\$47,231	\$1,091,296	\$135,580	88.9%
Nov-25	16,250	\$1,221,524	\$763,638	\$47	\$46,963	\$810,600	\$410,924	66.4%
Dec-25	16,242	\$1,219,949	\$1,048,879	\$65	\$46,939	\$1,095,819	\$124,130	89.8%
Jan-26	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Feb-26	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Mar-26	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Apr-26	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
May-26	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Jun-26	0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
Total 25/26 PY	96,916	\$7,306,147	\$6,572,355	\$67.81	\$280,087	\$6,852,442	\$453,705	93.8%



This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 4

PPO & Dental Experience Period Used to Forecast Renewal Claim Costs ¹
Experience Period: January 1, 2025 to December 31, 2025

Month	PPO Lives	Medical Paid Claims	Rx Paid Claims	Total Paid Medical and Rx Claims	Dental Lives	Dental Paid Claims
Dec-24	21,648	-	-	-	17,339	-
Jan-25	21,593	\$26,359,657	\$11,076,005	\$37,435,662	16,763	\$1,450,935
Feb-25	21,631	\$24,063,535	\$9,228,392	\$33,291,927	16,772	\$1,188,217
Mar-25	21,650	\$29,246,270	\$9,657,876	\$38,904,145	16,779	\$1,188,217
Apr-25	21,618	\$28,920,617	\$9,398,732	\$38,319,349	16,798	\$1,210,231
May-25	21,665	\$27,639,404	\$12,784,537	\$40,423,942	16,782	\$968,710
Jun-25	21,665	\$32,703,649	\$10,709,622	\$43,413,271	16,794	\$1,397,630
Jul-25	20,960	\$32,395,063	\$10,214,106	\$42,609,169	16,021	\$1,595,998
Aug-25	20,985	\$31,675,500	\$12,689,597	\$44,365,097	15,887	\$1,304,889
Sep-25	21,193	\$28,404,904	\$10,341,470	\$38,746,374	16,173	\$814,886
Oct-25	21,577	\$30,963,311	\$13,193,938	\$44,157,249	16,343	\$1,044,065
Nov-25	21,438	\$25,047,689	\$10,425,049	\$35,472,739	16,250	\$763,638
Dec-25	-	\$32,615,420	\$10,429,644	\$43,045,064	-	\$1,048,879
Total ²	257,623	\$350,035,021	\$130,148,967	\$480,183,987	198,701	\$13,976,294

1. Experience period information represents claims paid through EBC only. No adjustment has been made to account for growth.
2. Total represents 1 month lag for medical and dental employees. The lag is used to better match the enrollment with the claim cost.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC

Exhibit 5

HMO Experience Period Used to Forecast Renewal Claim Costs ¹

Experience Period: January 1, 2025 to December 31, 2025

Month	HMO Lives	Medical Paid Claims	Rx Paid Claims	Total Paid Medical and Rx Claims
Dec-24	11,361	-	-	-
Jan-25	11,237	\$6,598,208	\$5,567,531	\$12,165,739
Feb-25	11,243	\$6,324,611	\$4,779,068	\$11,103,679
Mar-25	11,266	\$5,420,286	\$5,115,155	\$10,535,441
Apr-25	11,266	\$5,446,499	\$5,004,773	\$10,451,272
May-25	11,281	\$5,146,288	\$6,516,777	\$11,663,066
Jun-25	11,169	\$6,644,802	\$5,339,986	\$11,984,788
Jul-25	10,996	\$5,692,399	\$5,154,957	\$10,847,356
Aug-25	10,901	\$5,467,246	\$6,557,782	\$12,025,028
Sep-25	11,060	\$6,515,175	\$5,271,975	\$11,787,150
Oct-25	11,458	\$6,356,655	\$6,844,258	\$13,200,913
Nov-25	11,283	\$5,477,288	\$5,621,774	\$11,099,063
Dec-25	-	\$7,157,392	\$5,369,020	\$12,526,412
Total ²	134,521	\$72,246,850	\$67,143,056	\$139,389,906

1. Experience period information represents claims paid through EBC only. No adjustment has been made to account for growth.
2. Total represents 1 month lag for medical employees. The lag is used to better match the enrollment with the claim cost.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 6
PPO Specific Stop-Loss Summary
Experience Period: January 1, 2025 to December 31, 2025

	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000	Claim Count
PPO - Current Rolling 12 Months	\$ 176,896,391	\$ 93,946,391	\$ 417,976	1,106
Per Capita Cost - January 1, 2025 to December 31, 2025	\$ 686.83	\$ 364.76	\$ 1.62	
PPO - Prior Rolling 12 Month	\$ 143,756,116	\$ 74,906,116	\$ 571,606	935
Per Capita Cost - January 1, 2024 to December 31, 2024	\$ 579.33	\$ 301.87	\$ 2.30	
Percentage Change	18.55%	20.83%	-29.55%	18.3%

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
1	\$ 1,408,367	\$ 1,333,367	\$ 408,367
2	\$ 1,009,609	\$ 934,609	\$ 9,609
3	\$ 880,367	\$ 805,367	\$ -
4	\$ 874,579	\$ 799,579	\$ -
5	\$ 852,464	\$ 777,464	\$ -
6	\$ 820,435	\$ 745,435	\$ -
7	\$ 783,135	\$ 708,135	\$ -
8	\$ 721,106	\$ 646,106	\$ -
9	\$ 714,563	\$ 639,563	\$ -
10	\$ 702,017	\$ 627,017	\$ -
11	\$ 693,913	\$ 618,913	\$ -
12	\$ 672,663	\$ 597,663	\$ -
13	\$ 668,911	\$ 593,911	\$ -
14	\$ 648,212	\$ 573,212	\$ -
15	\$ 632,938	\$ 557,938	\$ -
16	\$ 621,940	\$ 546,940	\$ -
17	\$ 611,274	\$ 536,274	\$ -
18	\$ 608,003	\$ 533,003	\$ -
19	\$ 604,999	\$ 529,999	\$ -
20	\$ 597,953	\$ 522,953	\$ -
21	\$ 587,323	\$ 512,323	\$ -
22	\$ 575,535	\$ 500,535	\$ -
23	\$ 572,629	\$ 497,629	\$ -
24	\$ 570,646	\$ 495,646	\$ -
25	\$ 557,000	\$ 482,000	\$ -
26	\$ 547,380	\$ 472,380	\$ -
27	\$ 540,637	\$ 465,637	\$ -
28	\$ 540,420	\$ 465,420	\$ -
29	\$ 537,290	\$ 462,290	\$ -
30	\$ 531,597	\$ 456,597	\$ -
31	\$ 530,222	\$ 455,222	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
32	\$ 524,142	\$ 449,142	\$ -
33	\$ 522,177	\$ 447,177	\$ -
34	\$ 503,945	\$ 428,945	\$ -
35	\$ 477,751	\$ 402,751	\$ -
36	\$ 475,106	\$ 400,106	\$ -
37	\$ 474,381	\$ 399,381	\$ -
38	\$ 471,300	\$ 396,300	\$ -
39	\$ 468,416	\$ 393,416	\$ -
40	\$ 462,472	\$ 387,472	\$ -
41	\$ 458,143	\$ 383,143	\$ -
42	\$ 453,007	\$ 378,007	\$ -
43	\$ 449,404	\$ 374,404	\$ -
44	\$ 440,641	\$ 365,641	\$ -
45	\$ 437,329	\$ 362,329	\$ -
46	\$ 436,784	\$ 361,784	\$ -
47	\$ 433,543	\$ 358,543	\$ -
48	\$ 428,507	\$ 353,507	\$ -
49	\$ 428,246	\$ 353,246	\$ -
50	\$ 422,636	\$ 347,636	\$ -
51	\$ 410,241	\$ 335,241	\$ -
52	\$ 404,993	\$ 329,993	\$ -
53	\$ 402,659	\$ 327,659	\$ -
54	\$ 402,428	\$ 327,428	\$ -
55	\$ 400,894	\$ 325,894	\$ -
56	\$ 394,389	\$ 319,389	\$ -
57	\$ 390,378	\$ 315,378	\$ -
58	\$ 386,807	\$ 311,807	\$ -
59	\$ 384,352	\$ 309,352	\$ -
60	\$ 383,967	\$ 308,967	\$ -
61	\$ 382,445	\$ 307,445	\$ -
62	\$ 380,892	\$ 305,892	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
63	\$ 376,795	\$ 301,795	\$ -
64	\$ 375,872	\$ 300,872	\$ -
65	\$ 374,891	\$ 299,891	\$ -
66	\$ 371,829	\$ 296,829	\$ -
67	\$ 371,633	\$ 296,633	\$ -
68	\$ 370,147	\$ 295,147	\$ -
69	\$ 365,556	\$ 290,556	\$ -
70	\$ 363,661	\$ 288,661	\$ -
71	\$ 363,657	\$ 288,657	\$ -
72	\$ 361,141	\$ 286,141	\$ -
73	\$ 359,557	\$ 284,557	\$ -
74	\$ 354,526	\$ 279,526	\$ -
75	\$ 354,368	\$ 279,368	\$ -
76	\$ 354,251	\$ 279,251	\$ -
77	\$ 350,343	\$ 275,343	\$ -
78	\$ 350,082	\$ 275,082	\$ -
79	\$ 350,032	\$ 275,032	\$ -
80	\$ 349,704	\$ 274,704	\$ -
81	\$ 349,686	\$ 274,686	\$ -
82	\$ 348,275	\$ 273,275	\$ -
83	\$ 346,009	\$ 271,009	\$ -
84	\$ 345,940	\$ 270,940	\$ -
85	\$ 345,582	\$ 270,582	\$ -
86	\$ 342,261	\$ 267,261	\$ -
87	\$ 341,326	\$ 266,326	\$ -
88	\$ 339,790	\$ 264,790	\$ -
89	\$ 339,728	\$ 264,728	\$ -
90	\$ 337,699	\$ 262,699	\$ -
91	\$ 337,051	\$ 262,051	\$ -
92	\$ 336,519	\$ 261,519	\$ -
93	\$ 329,592	\$ 254,592	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
94	\$ 329,508	\$ 254,508	\$ -
95	\$ 327,707	\$ 252,707	\$ -
96	\$ 324,288	\$ 249,288	\$ -
97	\$ 323,759	\$ 248,759	\$ -
98	\$ 321,498	\$ 246,498	\$ -
99	\$ 321,185	\$ 246,185	\$ -
100	\$ 318,500	\$ 243,500	\$ -
101	\$ 316,110	\$ 241,110	\$ -
102	\$ 315,179	\$ 240,179	\$ -
103	\$ 314,992	\$ 239,992	\$ -
104	\$ 313,797	\$ 238,797	\$ -
105	\$ 311,384	\$ 236,384	\$ -
106	\$ 311,041	\$ 236,041	\$ -
107	\$ 310,928	\$ 235,928	\$ -
108	\$ 310,607	\$ 235,607	\$ -
109	\$ 306,140	\$ 231,140	\$ -
110	\$ 305,091	\$ 230,091	\$ -
111	\$ 296,398	\$ 221,398	\$ -
112	\$ 295,113	\$ 220,113	\$ -
113	\$ 291,277	\$ 216,277	\$ -
114	\$ 291,211	\$ 216,211	\$ -
115	\$ 290,979	\$ 215,979	\$ -
116	\$ 290,879	\$ 215,879	\$ -
117	\$ 290,037	\$ 215,037	\$ -
118	\$ 289,925	\$ 214,925	\$ -
119	\$ 288,007	\$ 213,007	\$ -
120	\$ 287,238	\$ 212,238	\$ -
121	\$ 285,248	\$ 210,248	\$ -
122	\$ 284,656	\$ 209,656	\$ -
123	\$ 284,043	\$ 209,043	\$ -
124	\$ 280,920	\$ 205,920	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
125	\$ 279,464	\$ 204,464	\$ -
126	\$ 279,436	\$ 204,436	\$ -
127	\$ 277,197	\$ 202,197	\$ -
128	\$ 276,801	\$ 201,801	\$ -
129	\$ 275,960	\$ 200,960	\$ -
130	\$ 273,094	\$ 198,094	\$ -
131	\$ 272,481	\$ 197,481	\$ -
132	\$ 272,257	\$ 197,257	\$ -
133	\$ 267,127	\$ 192,127	\$ -
134	\$ 267,014	\$ 192,014	\$ -
135	\$ 265,984	\$ 190,984	\$ -
136	\$ 265,819	\$ 190,819	\$ -
137	\$ 265,521	\$ 190,521	\$ -
138	\$ 264,700	\$ 189,700	\$ -
139	\$ 264,483	\$ 189,483	\$ -
140	\$ 262,381	\$ 187,381	\$ -
141	\$ 260,879	\$ 185,879	\$ -
142	\$ 260,784	\$ 185,784	\$ -
143	\$ 260,464	\$ 185,464	\$ -
144	\$ 259,195	\$ 184,195	\$ -
145	\$ 258,307	\$ 183,307	\$ -
146	\$ 257,565	\$ 182,565	\$ -
147	\$ 256,874	\$ 181,874	\$ -
148	\$ 256,452	\$ 181,452	\$ -
149	\$ 255,877	\$ 180,877	\$ -
150	\$ 254,491	\$ 179,491	\$ -
151	\$ 254,348	\$ 179,348	\$ -
152	\$ 254,114	\$ 179,114	\$ -
153	\$ 251,794	\$ 176,794	\$ -
154	\$ 250,215	\$ 175,215	\$ -
155	\$ 250,077	\$ 175,077	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
156	\$ 248,572	\$ 173,572	\$ -
157	\$ 248,477	\$ 173,477	\$ -
158	\$ 248,116	\$ 173,116	\$ -
159	\$ 246,046	\$ 171,046	\$ -
160	\$ 245,247	\$ 170,247	\$ -
161	\$ 244,800	\$ 169,800	\$ -
162	\$ 244,119	\$ 169,119	\$ -
163	\$ 240,898	\$ 165,898	\$ -
164	\$ 239,894	\$ 164,894	\$ -
165	\$ 239,700	\$ 164,700	\$ -
166	\$ 235,706	\$ 160,706	\$ -
167	\$ 235,336	\$ 160,336	\$ -
168	\$ 234,091	\$ 159,091	\$ -
169	\$ 233,397	\$ 158,397	\$ -
170	\$ 232,068	\$ 157,068	\$ -
171	\$ 231,804	\$ 156,804	\$ -
172	\$ 230,715	\$ 155,715	\$ -
173	\$ 229,423	\$ 154,423	\$ -
174	\$ 228,718	\$ 153,718	\$ -
175	\$ 227,110	\$ 152,110	\$ -
176	\$ 226,791	\$ 151,791	\$ -
177	\$ 226,675	\$ 151,675	\$ -
178	\$ 225,645	\$ 150,645	\$ -
179	\$ 224,979	\$ 149,979	\$ -
180	\$ 224,711	\$ 149,711	\$ -
181	\$ 223,370	\$ 148,370	\$ -
182	\$ 223,368	\$ 148,368	\$ -
183	\$ 222,440	\$ 147,440	\$ -
184	\$ 221,289	\$ 146,289	\$ -
185	\$ 220,174	\$ 145,174	\$ -
186	\$ 218,893	\$ 143,893	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
187	\$ 218,751	\$ 143,751	\$ -
188	\$ 218,398	\$ 143,398	\$ -
189	\$ 217,822	\$ 142,822	\$ -
190	\$ 217,306	\$ 142,306	\$ -
191	\$ 216,973	\$ 141,973	\$ -
192	\$ 215,723	\$ 140,723	\$ -
193	\$ 215,663	\$ 140,663	\$ -
194	\$ 215,325	\$ 140,325	\$ -
195	\$ 214,119	\$ 139,119	\$ -
196	\$ 213,881	\$ 138,881	\$ -
197	\$ 211,584	\$ 136,584	\$ -
198	\$ 211,461	\$ 136,461	\$ -
199	\$ 211,029	\$ 136,029	\$ -
200	\$ 210,954	\$ 135,954	\$ -
201	\$ 210,384	\$ 135,384	\$ -
202	\$ 209,447	\$ 134,447	\$ -
203	\$ 209,172	\$ 134,172	\$ -
204	\$ 208,919	\$ 133,919	\$ -
205	\$ 207,414	\$ 132,414	\$ -
206	\$ 207,234	\$ 132,234	\$ -
207	\$ 207,086	\$ 132,086	\$ -
208	\$ 206,020	\$ 131,020	\$ -
209	\$ 205,733	\$ 130,733	\$ -
210	\$ 205,212	\$ 130,212	\$ -
211	\$ 205,179	\$ 130,179	\$ -
212	\$ 205,149	\$ 130,149	\$ -
213	\$ 204,953	\$ 129,953	\$ -
214	\$ 204,930	\$ 129,930	\$ -
215	\$ 204,473	\$ 129,473	\$ -
216	\$ 204,311	\$ 129,311	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
217	\$ 204,284	\$ 129,284	\$ -
218	\$ 203,004	\$ 128,004	\$ -
219	\$ 202,834	\$ 127,834	\$ -
220	\$ 202,496	\$ 127,496	\$ -
221	\$ 202,100	\$ 127,100	\$ -
222	\$ 201,820	\$ 126,820	\$ -
223	\$ 201,230	\$ 126,230	\$ -
224	\$ 200,093	\$ 125,093	\$ -
225	\$ 199,752	\$ 124,752	\$ -
226	\$ 199,722	\$ 124,722	\$ -
227	\$ 199,316	\$ 124,316	\$ -
228	\$ 199,240	\$ 124,240	\$ -
229	\$ 198,286	\$ 123,286	\$ -
230	\$ 198,154	\$ 123,154	\$ -
231	\$ 195,108	\$ 120,108	\$ -
232	\$ 194,670	\$ 119,670	\$ -
233	\$ 192,947	\$ 117,947	\$ -
234	\$ 192,416	\$ 117,416	\$ -
235	\$ 192,145	\$ 117,145	\$ -
236	\$ 191,513	\$ 116,513	\$ -
237	\$ 190,882	\$ 115,882	\$ -
238	\$ 190,875	\$ 115,875	\$ -
239	\$ 190,837	\$ 115,837	\$ -
240	\$ 190,527	\$ 115,527	\$ -
241	\$ 190,240	\$ 115,240	\$ -
242	\$ 188,972	\$ 113,972	\$ -
243	\$ 188,769	\$ 113,769	\$ -
244	\$ 188,721	\$ 113,721	\$ -
245	\$ 188,671	\$ 113,671	\$ -
246	\$ 188,629	\$ 113,629	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
247	\$ 188,585	\$ 113,585	\$ -
248	\$ 188,089	\$ 113,089	\$ -
249	\$ 187,531	\$ 112,531	\$ -
250	\$ 187,269	\$ 112,269	\$ -
251	\$ 187,231	\$ 112,231	\$ -
252	\$ 186,568	\$ 111,568	\$ -
253	\$ 186,518	\$ 111,518	\$ -
254	\$ 186,291	\$ 111,291	\$ -
255	\$ 186,131	\$ 111,131	\$ -
256	\$ 185,477	\$ 110,477	\$ -
257	\$ 185,286	\$ 110,286	\$ -
258	\$ 185,195	\$ 110,195	\$ -
259	\$ 185,025	\$ 110,025	\$ -
260	\$ 184,306	\$ 109,306	\$ -
261	\$ 184,114	\$ 109,114	\$ -
262	\$ 184,060	\$ 109,060	\$ -
263	\$ 183,941	\$ 108,941	\$ -
264	\$ 183,548	\$ 108,548	\$ -
265	\$ 183,302	\$ 108,302	\$ -
266	\$ 182,751	\$ 107,751	\$ -
267	\$ 181,451	\$ 106,451	\$ -
268	\$ 181,246	\$ 106,246	\$ -
269	\$ 181,107	\$ 106,107	\$ -
270	\$ 179,315	\$ 104,315	\$ -
271	\$ 179,219	\$ 104,219	\$ -
272	\$ 179,093	\$ 104,093	\$ -
273	\$ 177,962	\$ 102,962	\$ -
274	\$ 177,113	\$ 102,113	\$ -
275	\$ 176,521	\$ 101,521	\$ -
276	\$ 175,789	\$ 100,789	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
277	\$ 175,724	\$ 100,724	\$ -
278	\$ 175,473	\$ 100,473	\$ -
279	\$ 174,915	\$ 99,915	\$ -
280	\$ 174,624	\$ 99,624	\$ -
281	\$ 174,606	\$ 99,606	\$ -
282	\$ 174,021	\$ 99,021	\$ -
283	\$ 173,608	\$ 98,608	\$ -
284	\$ 173,252	\$ 98,252	\$ -
285	\$ 171,587	\$ 96,587	\$ -
286	\$ 171,324	\$ 96,324	\$ -
287	\$ 171,126	\$ 96,126	\$ -
288	\$ 170,805	\$ 95,805	\$ -
289	\$ 170,746	\$ 95,746	\$ -
290	\$ 170,643	\$ 95,643	\$ -
291	\$ 170,518	\$ 95,518	\$ -
292	\$ 170,436	\$ 95,436	\$ -
293	\$ 170,430	\$ 95,430	\$ -
294	\$ 170,412	\$ 95,412	\$ -
295	\$ 170,380	\$ 95,380	\$ -
296	\$ 170,325	\$ 95,325	\$ -
297	\$ 169,462	\$ 94,462	\$ -
298	\$ 169,442	\$ 94,442	\$ -
299	\$ 169,146	\$ 94,146	\$ -
300	\$ 168,937	\$ 93,937	\$ -
301	\$ 168,147	\$ 93,147	\$ -
302	\$ 167,981	\$ 92,981	\$ -
303	\$ 167,656	\$ 92,656	\$ -
304	\$ 167,063	\$ 92,063	\$ -
305	\$ 166,759	\$ 91,759	\$ -
306	\$ 166,648	\$ 91,648	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
307	\$ 166,276	\$ 91,276	\$ -
308	\$ 166,233	\$ 91,233	\$ -
309	\$ 165,792	\$ 90,792	\$ -
310	\$ 165,652	\$ 90,652	\$ -
311	\$ 165,276	\$ 90,276	\$ -
312	\$ 164,936	\$ 89,936	\$ -
313	\$ 164,558	\$ 89,558	\$ -
314	\$ 164,555	\$ 89,555	\$ -
315	\$ 163,282	\$ 88,282	\$ -
316	\$ 163,229	\$ 88,229	\$ -
317	\$ 162,604	\$ 87,604	\$ -
318	\$ 162,268	\$ 87,268	\$ -
319	\$ 162,217	\$ 87,217	\$ -
320	\$ 161,918	\$ 86,918	\$ -
321	\$ 161,735	\$ 86,735	\$ -
322	\$ 161,228	\$ 86,228	\$ -
323	\$ 160,592	\$ 85,592	\$ -
324	\$ 160,515	\$ 85,515	\$ -
325	\$ 159,593	\$ 84,593	\$ -
326	\$ 159,428	\$ 84,428	\$ -
327	\$ 158,731	\$ 83,731	\$ -
328	\$ 158,709	\$ 83,709	\$ -
329	\$ 158,517	\$ 83,517	\$ -
330	\$ 158,315	\$ 83,315	\$ -
331	\$ 157,451	\$ 82,451	\$ -
332	\$ 157,436	\$ 82,436	\$ -
333	\$ 156,909	\$ 81,909	\$ -
334	\$ 156,689	\$ 81,689	\$ -
335	\$ 156,464	\$ 81,464	\$ -
336	\$ 156,099	\$ 81,099	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
337	\$ 155,948	\$ 80,948	\$ -
338	\$ 155,909	\$ 80,909	\$ -
339	\$ 155,651	\$ 80,651	\$ -
340	\$ 155,377	\$ 80,377	\$ -
341	\$ 154,970	\$ 79,970	\$ -
342	\$ 154,871	\$ 79,871	\$ -
343	\$ 154,716	\$ 79,716	\$ -
344	\$ 154,701	\$ 79,701	\$ -
345	\$ 154,383	\$ 79,383	\$ -
346	\$ 153,465	\$ 78,465	\$ -
347	\$ 153,434	\$ 78,434	\$ -
348	\$ 153,265	\$ 78,265	\$ -
349	\$ 152,973	\$ 77,973	\$ -
350	\$ 152,756	\$ 77,756	\$ -
351	\$ 152,542	\$ 77,542	\$ -
352	\$ 152,160	\$ 77,160	\$ -
353	\$ 152,084	\$ 77,084	\$ -
354	\$ 152,049	\$ 77,049	\$ -
355	\$ 152,021	\$ 77,021	\$ -
356	\$ 151,414	\$ 76,414	\$ -
357	\$ 151,394	\$ 76,394	\$ -
358	\$ 151,072	\$ 76,072	\$ -
359	\$ 151,034	\$ 76,034	\$ -
360	\$ 150,870	\$ 75,870	\$ -
361	\$ 150,596	\$ 75,596	\$ -
362	\$ 150,594	\$ 75,594	\$ -
363	\$ 150,226	\$ 75,226	\$ -
364	\$ 150,217	\$ 75,217	\$ -
365	\$ 150,155	\$ 75,155	\$ -
366	\$ 150,022	\$ 75,022	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
367	\$ 150,001	\$ 75,001	\$ -
368	\$ 149,985	\$ 74,985	\$ -
369	\$ 149,717	\$ 74,717	\$ -
370	\$ 149,476	\$ 74,476	\$ -
371	\$ 148,834	\$ 73,834	\$ -
372	\$ 148,487	\$ 73,487	\$ -
373	\$ 148,273	\$ 73,273	\$ -
374	\$ 148,229	\$ 73,229	\$ -
375	\$ 147,997	\$ 72,997	\$ -
376	\$ 147,528	\$ 72,528	\$ -
377	\$ 147,454	\$ 72,454	\$ -
378	\$ 147,432	\$ 72,432	\$ -
379	\$ 147,115	\$ 72,115	\$ -
380	\$ 147,088	\$ 72,088	\$ -
381	\$ 146,276	\$ 71,276	\$ -
382	\$ 145,968	\$ 70,968	\$ -
383	\$ 145,889	\$ 70,889	\$ -
384	\$ 145,874	\$ 70,874	\$ -
385	\$ 145,651	\$ 70,651	\$ -
386	\$ 144,685	\$ 69,685	\$ -
387	\$ 144,610	\$ 69,610	\$ -
388	\$ 144,412	\$ 69,412	\$ -
389	\$ 143,977	\$ 68,977	\$ -
390	\$ 143,954	\$ 68,954	\$ -
391	\$ 143,766	\$ 68,766	\$ -
392	\$ 142,696	\$ 67,696	\$ -
393	\$ 142,353	\$ 67,353	\$ -
394	\$ 142,113	\$ 67,113	\$ -
395	\$ 141,515	\$ 66,515	\$ -
396	\$ 141,504	\$ 66,504	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
397	\$ 141,469	\$ 66,469	\$ -
398	\$ 141,452	\$ 66,452	\$ -
399	\$ 141,164	\$ 66,164	\$ -
400	\$ 140,909	\$ 65,909	\$ -
401	\$ 140,685	\$ 65,685	\$ -
402	\$ 140,536	\$ 65,536	\$ -
403	\$ 140,487	\$ 65,487	\$ -
404	\$ 140,235	\$ 65,235	\$ -
405	\$ 139,672	\$ 64,672	\$ -
406	\$ 139,346	\$ 64,346	\$ -
407	\$ 139,209	\$ 64,209	\$ -
408	\$ 138,906	\$ 63,906	\$ -
409	\$ 138,692	\$ 63,692	\$ -
410	\$ 138,614	\$ 63,614	\$ -
411	\$ 138,409	\$ 63,409	\$ -
412	\$ 137,711	\$ 62,711	\$ -
413	\$ 137,634	\$ 62,634	\$ -
414	\$ 137,332	\$ 62,332	\$ -
415	\$ 137,049	\$ 62,049	\$ -
416	\$ 136,688	\$ 61,688	\$ -
417	\$ 136,244	\$ 61,244	\$ -
418	\$ 136,089	\$ 61,089	\$ -
419	\$ 135,423	\$ 60,423	\$ -
420	\$ 134,468	\$ 59,468	\$ -
421	\$ 134,374	\$ 59,374	\$ -
422	\$ 134,190	\$ 59,190	\$ -
423	\$ 133,847	\$ 58,847	\$ -
424	\$ 133,572	\$ 58,572	\$ -
425	\$ 133,465	\$ 58,465	\$ -
426	\$ 133,463	\$ 58,463	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
427	\$ 133,268	\$ 58,268	\$ -
428	\$ 133,027	\$ 58,027	\$ -
429	\$ 133,010	\$ 58,010	\$ -
430	\$ 132,820	\$ 57,820	\$ -
431	\$ 132,042	\$ 57,042	\$ -
432	\$ 132,000	\$ 57,000	\$ -
433	\$ 131,720	\$ 56,720	\$ -
434	\$ 131,651	\$ 56,651	\$ -
435	\$ 131,379	\$ 56,379	\$ -
436	\$ 131,365	\$ 56,365	\$ -
437	\$ 131,183	\$ 56,183	\$ -
438	\$ 130,329	\$ 55,329	\$ -
439	\$ 130,229	\$ 55,229	\$ -
440	\$ 130,224	\$ 55,224	\$ -
441	\$ 130,167	\$ 55,167	\$ -
44			

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
457	\$ 125,884	\$ 50,884	\$ -
458	\$ 125,762	\$ 50,762	\$ -
459	\$ 125,739	\$ 50,739	\$ -
460	\$ 125,705	\$ 50,705	\$ -
461	\$ 125,468	\$ 50,468	\$ -
462	\$ 125,317	\$ 50,317	\$ -
463	\$ 125,266	\$ 50,266	\$ -
464	\$ 125,139	\$ 50,139	\$ -
465	\$ 125,088	\$ 50,088	\$ -
466	\$ 124,727	\$ 49,727	\$ -
467	\$ 124,710	\$ 49,710	\$ -
468	\$ 124,699	\$ 49,699	\$ -
469	\$ 124,548	\$ 49,548	\$ -
470	\$ 124,467	\$ 49,467	\$ -
471	\$ 124,066	\$ 49,066	\$ -
472	\$ 123,998	\$ 48,998	\$ -
473	\$ 123,949	\$ 48,949	\$ -
474	\$ 123,771	\$ 48,771	\$ -
475	\$ 123,740	\$ 48,740	\$ -
476	\$ 123,669	\$ 48,669	\$ -
477	\$ 123,572	\$ 48,572	\$ -
478	\$ 123,490	\$ 48,490	\$ -
479	\$ 123,380	\$ 48,380	\$ -
480	\$ 123,196	\$ 48,196	\$ -
481	\$ 123,145	\$ 48,145	\$ -
482	\$ 122,970	\$ 47,970	\$ -
483	\$ 122,859	\$ 47,859	\$ -
484	\$ 122,833	\$ 47,833	\$ -
485	\$ 122,675	\$ 47,675	\$ -
486	\$ 122,415	\$ 47,415	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
487	\$ 122,395	\$ 47,395	\$ -
488	\$ 121,389	\$ 46,389	\$ -
489	\$ 121,244	\$ 46,244	\$ -
490	\$ 121,155	\$ 46,155	\$ -
491	\$ 120,744	\$ 45,744	\$ -
492	\$ 120,527	\$ 45,527	\$ -
493	\$ 120,486	\$ 45,486	\$ -
494	\$ 120,366	\$ 45,366	\$ -
495	\$ 120,255	\$ 45,255	\$ -
496	\$ 120,100	\$ 45,100	\$ -
497	\$ 120,076	\$ 45,076	\$ -
498	\$ 120,042	\$ 45,042	\$ -
499	\$ 120,010	\$ 45,010	\$ -
500	\$ 119,970	\$ 44,970	\$ -
501	\$ 119,857	\$ 44,857	\$ -
502	\$ 119,829	\$ 44,829	\$ -
503	\$ 119,756	\$ 44,756	\$ -
504	\$ 119,655	\$ 44,655	\$ -
505	\$ 119,412	\$ 44,412	\$ -
506	\$ 119,314	\$ 44,314	\$ -
507	\$ 119,205	\$ 44,205	\$ -
508	\$ 119,179	\$ 44,179	\$ -
509	\$ 119,167	\$ 44,167	\$ -
510	\$ 119,076	\$ 44,076	\$ -
511	\$ 119,075	\$ 44,075	\$ -
512	\$ 118,808	\$ 43,808	\$ -
513	\$ 118,395	\$ 43,395	\$ -
514	\$ 118,326	\$ 43,326	\$ -
515	\$ 118,281	\$ 43,281	\$ -
516	\$ 118,255	\$ 43,255	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
517	\$ 118,221	\$ 43,221	\$ -
518	\$ 118,168	\$ 43,168	\$ -
519	\$ 118,108	\$ 43,108	\$ -
520	\$ 117,872	\$ 42,872	\$ -
521	\$ 117,774	\$ 42,774	\$ -
522	\$ 117,736	\$ 42,736	\$ -
523	\$ 117,735	\$ 42,735	\$ -
524	\$ 117,700	\$ 42,700	\$ -
525	\$ 117,593	\$ 42,593	\$ -
526	\$ 117,591	\$ 42,591	\$ -
527	\$ 117,412	\$ 42,412	\$ -
528	\$ 117,284	\$ 42,284	\$ -
529	\$ 117,280	\$ 42,280	\$ -
530	\$ 117,205	\$ 42,205	\$ -
531	\$ 117,065	\$ 42,065	\$ -
532	\$ 116,932	\$ 41,932	\$ -
533	\$ 116,812	\$ 41,812	\$ -
534	\$ 116,406	\$ 41,406	\$ -
535	\$ 116,108	\$ 41,108	\$ -
536	\$ 116,054	\$ 41,054	\$ -
537	\$ 116,031	\$ 41,031	\$ -
538	\$ 115,788	\$ 40,788	\$ -
539	\$ 115,711	\$ 40,711	\$ -
540	\$ 115,635	\$ 40,635	\$ -
541	\$ 115,429	\$ 40,429	\$ -
542	\$ 115,349	\$ 40,349	\$ -
543	\$ 115,022	\$ 40,022	\$ -
544	\$ 114,993	\$ 39,993	\$ -
545	\$ 114,762	\$ 39,762	\$ -
546	\$ 114,656	\$ 39,656	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
547	\$ 114,234	\$ 39,234	\$ -
548	\$ 114,181	\$ 39,181	\$ -
549	\$ 114,159	\$ 39,159	\$ -
550	\$ 114,155	\$ 39,155	\$ -
551	\$ 114,099	\$ 39,099	\$ -
552	\$ 113,927	\$ 38,927	\$ -
553	\$ 113,816	\$ 38,816	\$ -
554	\$ 113,599	\$ 38,599	\$ -
555	\$ 113,532	\$ 38,532	\$ -
556	\$ 113,492	\$ 38,492	\$ -
557	\$ 113,489	\$ 38,489	\$ -
558	\$ 113,392	\$ 38,392	\$ -
559	\$ 113,312	\$ 38,312	\$ -
560	\$ 113,012	\$ 38,012	\$ -
561	\$ 112,954	\$ 37,954	\$ -
562	\$ 112,921	\$ 37,921	\$ -
563	\$ 112,916	\$ 37,916	\$ -
564	\$ 112,606	\$ 37,606	\$ -
565	\$ 112,501	\$ 37,501	\$ -
566	\$ 112,433	\$ 37,433	\$ -
567	\$ 112,121	\$ 37,121	\$ -
568	\$ 112,053	\$ 37,053	\$ -
569	\$ 112,029	\$ 37,029	\$ -
570	\$ 111,996	\$ 36,996	\$ -
571	\$ 111,870	\$ 36,870	\$ -
572	\$ 111,777	\$ 36,777	\$ -
573	\$ 111,776	\$ 36,776	\$ -
574	\$ 111,657	\$ 36,657	\$ -
575	\$ 111,423	\$ 36,423	\$ -
576	\$ 111,203	\$ 36,203	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
577	\$ 111,180	\$ 36,180	\$ -
578	\$ 111,150	\$ 36,150	\$ -
579	\$ 111,150	\$ 36,150	\$ -
580	\$ 111,031	\$ 36,031	\$ -
581	\$ 110,965	\$ 35,965	\$ -
582	\$ 110,929	\$ 35,929	\$ -
583	\$ 110,920	\$ 35,920	\$ -
584	\$ 110,785	\$ 35,785	\$ -
585	\$ 110,648	\$ 35,648	\$ -
586	\$ 110,207	\$ 35,207	\$ -
587	\$ 110,147	\$ 35,147	\$ -
588	\$ 110,135	\$ 35,135	\$ -
589	\$ 110,082	\$ 35,082	\$ -
590	\$ 110,059	\$ 35,059	\$ -
591	\$ 109,367	\$ 34,367	\$ -
592	\$ 109,303	\$ 34,303	\$ -
593	\$ 109,289	\$ 34,289	\$ -
594	\$ 109,134	\$ 34,134	\$ -
595	\$ 109,070	\$ 34,070	\$ -
596	\$ 109,040	\$ 34,040	\$ -
597	\$ 108,843	\$ 33,843	\$ -
598	\$ 108,370	\$ 33,370	\$ -
599	\$ 108,145	\$ 33,145	\$ -
600	\$ 108,110	\$ 33,110	\$ -
601	\$ 108,091	\$ 33,091	\$ -
602	\$ 108,067	\$ 33,067	\$ -
603	\$ 108,021	\$ 33,021	\$ -
604	\$ 108,019	\$ 33,019	\$ -
605	\$ 107,929	\$ 32,929	\$ -
606	\$ 107,908	\$ 32,908	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
607	\$ 107,854	\$ 32,854	\$ -
608	\$ 107,661	\$ 32,661	\$ -
609	\$ 107,589	\$ 32,589	\$ -
610	\$ 107,552	\$ 32,552	\$ -
611	\$ 107,228	\$ 32,228	\$ -
612	\$ 107,141	\$ 32,141	\$ -
613	\$ 107,059	\$ 32,059	\$ -
614	\$ 107,044	\$ 32,044	\$ -
615	\$ 106,755	\$ 31,755	\$ -
616	\$ 106,710	\$ 31,710	\$ -
617	\$ 105,975	\$ 30,975	\$ -
618	\$ 105,967	\$ 30,967	\$ -
619	\$ 105,913	\$ 30,913	\$ -
620	\$ 105,677	\$ 30,677	\$ -
621	\$ 105,465	\$ 30,465	\$ -
622	\$ 105,246	\$ 30,246	\$ -
623	\$ 105,218	\$ 30,218	\$ -
624	\$ 105,123	\$ 30,123	\$ -
625	\$ 105,099	\$ 30,099	\$ -
626	\$ 105,003	\$ 30,003	\$ -
627	\$ 105,003	\$ 30,003	\$ -
628	\$ 104,980	\$ 29,980	\$ -
629	\$ 104,861	\$ 29,861	\$ -
630	\$ 104,844	\$ 29,844	\$ -
631	\$ 104,828	\$ 29,828	\$ -
632	\$ 104,818	\$ 29,818	\$ -
633	\$ 104,714	\$ 29,714	\$ -
634	\$ 104,697	\$ 29,697	\$ -
635	\$ 104,611	\$ 29,611	\$ -
636	\$ 104,547	\$ 29,547	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
637	\$ 104,461	\$ 29,461	\$ -
638	\$ 104,448	\$ 29,448	\$ -
639	\$ 104,360	\$ 29,360	\$ -
640	\$ 104,358	\$ 29,358	\$ -
641	\$ 104,244	\$ 29,244	\$ -
642	\$ 103,865	\$ 28,865	\$ -
643	\$ 103,766	\$ 28,766	\$ -
644	\$ 103,687	\$ 28,687	\$ -
645	\$ 103,683	\$ 28,683	\$ -
646	\$ 103,648	\$ 28,648	\$ -
647	\$ 103,644	\$ 28,644	\$ -
648	\$ 103,643	\$ 28,643	\$ -
649	\$ 103,558	\$ 28,558	\$ -
650	\$ 103,549	\$ 28,549	\$ -
651	\$ 103,525	\$ 28,525	\$ -
652	\$ 103,444	\$ 28,444	\$ -
653	\$ 103,321	\$ 28,321	\$ -
654	\$ 103,226	\$ 28,226	\$ -
655	\$ 102,968	\$ 27,968	\$ -
656	\$ 102,870	\$ 27,870	\$ -
657	\$ 102,687	\$ 27,687	\$ -
658	\$ 102,528	\$ 27,528	\$ -
659	\$ 102,501	\$ 27,501	\$ -
660	\$ 102,309	\$ 27,309	\$ -
661	\$ 102,187	\$ 27,187	\$ -
662	\$ 101,989	\$ 26,989	\$ -
663	\$ 101,957	\$ 26,957	\$ -
664	\$ 101,903	\$ 26,903	\$ -
665	\$ 101,712	\$ 26,712	\$ -
666	\$ 101,636	\$ 26,636	\$ -
667	\$ 101,365	\$ 26,365	\$ -
668	\$ 101,301	\$ 26,301	\$ -
669	\$ 101,163	\$ 26,163	\$ -
670	\$ 101,121	\$ 26,121	\$ -
671	\$ 101,115	\$ 26,115	\$ -
672	\$ 101,005	\$ 26,005	\$ -
673	\$ 100,948	\$ 25,948	\$ -
674	\$ 100,781	\$ 25,781	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
675	\$ 100,773	\$ 25,773	\$ -
676	\$ 100,732	\$ 25,732	\$ -
677	\$ 100,727	\$ 25,727	\$ -
678	\$ 100,520	\$ 25,520	\$ -
679	\$ 100,493	\$ 25,493	\$ -
680	\$ 100,452	\$ 25,452	\$ -
681	\$ 100,173	\$ 25,173	\$ -
682	\$ 100,118	\$ 25,118	\$ -
683	\$ 99,991	\$ 24,991	\$ -
684	\$ 99,850	\$ 24,850	\$ -
685	\$ 99,740	\$ 24,740	\$ -
686	\$ 99,588	\$ 24,588	\$ -
687	\$ 99,563	\$ 24,563	\$ -
688	\$ 99,395	\$ 24,395	\$ -
689	\$ 99,394	\$ 24,394	\$ -
690	\$ 99,355	\$ 24,355	\$ -
691	\$ 99,278	\$ 24,278	\$ -
692	\$ 99,006	\$ 24,006	\$ -
693	\$ 98,964	\$ 23,964	\$ -
694	\$ 98,883	\$ 23,883	\$ -
695	\$ 98,660	\$ 23,660	\$ -
696	\$ 98,608	\$ 23,608	\$ -
697	\$ 98,466	\$ 23,466	\$ -
698	\$ 98,413	\$ 23,413	\$ -
699	\$ 98,384	\$ 23,384	\$ -
700	\$ 98,362	\$ 23,362	\$ -
701	\$ 98,312	\$ 23,312	\$ -
702	\$ 98,284	\$ 23,284	\$ -
703	\$ 98,222	\$ 23,222	\$ -
704	\$ 98,019	\$ 23,019	\$ -
705	\$ 97,989	\$ 22,989	\$ -
706	\$ 97,497	\$ 22,497	\$ -
707	\$ 97,471	\$ 22,471	\$ -
708	\$ 97,374	\$ 22,374	\$ -
709	\$ 97,273	\$ 22,273	\$ -
710	\$ 97,213	\$ 22,213	\$ -
711	\$ 97,201	\$ 22,201	\$ -
712	\$ 97,032	\$ 22,032	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
713	\$ 96,935	\$ 21,935	\$ -
714	\$ 96,890	\$ 21,890	\$ -
715	\$ 96,828	\$ 21,828	\$ -
716	\$ 96,721	\$ 21,721	\$ -
717	\$ 96,669	\$ 21,669	\$ -
718	\$ 96,575	\$ 21,575	\$ -
719	\$ 96,502	\$ 21,502	\$ -
720	\$ 96,368	\$ 21,368	\$ -
721	\$ 96,246	\$ 21,246	\$ -
722	\$ 96,116	\$ 21,116	\$ -
723	\$ 96,071	\$ 21,071	\$ -
724	\$ 95,945	\$ 20,945	\$ -
725	\$ 95,903	\$ 20,903	\$ -
726	\$ 95,857	\$ 20,857	\$ -
727	\$ 95,743	\$ 20,743	\$ -
728	\$ 95,672	\$ 20,672	\$ -
729	\$ 95,622	\$ 20,622	\$ -
730	\$ 95,555	\$ 20,555	\$ -
731	\$ 95,528	\$ 20,528	\$ -
732	\$ 95,391	\$ 20,391	\$ -
733	\$ 95,327	\$ 20,327	\$ -
734	\$ 95,184	\$ 20,184	\$ -
735	\$ 95,060	\$ 20,060	\$ -
736	\$ 95,052	\$ 20,052	\$ -
737	\$ 94,929	\$ 19,929	\$ -
738	\$ 94,780	\$ 19,780	\$ -
739	\$ 94,771	\$ 19,771	\$ -
740	\$ 94,647	\$ 19,647	\$ -
741	\$ 94,534	\$ 19,534	\$ -
742	\$ 94,450	\$ 19,450	\$ -
743	\$ 94,188	\$ 19,188	\$ -
744	\$ 93,906	\$ 18,906	\$ -
745	\$ 93,905	\$ 18,905	\$ -
746	\$ 93,903	\$ 18,903	\$ -
747	\$ 93,711	\$ 18,711	\$ -
748	\$ 93,700	\$ 18,700	\$ -
749	\$ 93,609	\$ 18,609	\$ -
750	\$ 93,524	\$ 18,524	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
751	\$ 93,291	\$ 18,291	\$ -
752	\$ 93,284	\$ 18,284	\$ -
753	\$ 93,262	\$ 18,262	\$ -
754	\$ 93,251	\$ 18,251	\$ -
755	\$ 93,195	\$ 18,195	\$ -
756	\$ 93,193	\$ 18,193	\$ -
757	\$ 93,146	\$ 18,146	\$ -
758	\$ 93,083	\$ 18,083	\$ -
759	\$ 93,078	\$ 18,078	\$ -
760	\$ 93,059	\$ 18,059	\$ -
761	\$ 92,881	\$ 17,881	\$ -
762	\$ 92,864	\$ 17,864	\$ -
763	\$ 92,820	\$ 17,820	\$ -
764	\$ 92,776	\$ 17,776	\$ -
765	\$ 92,748	\$ 17,748	\$ -
766	\$ 92,683	\$ 17,683	\$ -
767	\$ 92,571	\$ 17,571	\$ -
768	\$ 92,355	\$ 17,355	\$ -
769	\$ 92,306	\$ 17,306	\$ -
770	\$ 92,249	\$ 17,249	\$ -
771	\$ 92,140	\$ 17,140	\$ -
772	\$ 92,096	\$ 17,096	\$ -
773	\$ 91,991	\$ 16,991	\$ -
774	\$ 91,960	\$ 16,960	\$ -
775	\$ 91,836	\$ 16,836	\$ -
776	\$ 91,809	\$ 16,809	\$ -
777	\$ 91,767	\$ 16,767	\$ -
778	\$ 91,740	\$ 16,740	\$ -
779	\$ 91,641	\$ 16,641	\$ -
780	\$ 91,590	\$ 16,590	\$ -
781	\$ 91,576	\$ 16,576	\$ -
782	\$ 91,428	\$ 16,428	\$ -
783	\$ 91,375	\$ 16,375	\$ -
784	\$ 91,277	\$ 16,277	\$ -
785	\$ 91,254	\$ 16,254	\$ -
786	\$ 91,096	\$ 16,096	\$ -
787	\$ 90,986	\$ 15,986	\$ -
788	\$ 90,859	\$ 15,859	\$ -
789	\$ 90,809	\$ 15,809	\$ -
790	\$ 90,775	\$ 15,775	\$ -
791	\$ 90,741	\$ 15,741	\$ -
792	\$ 90,690	\$ 15,690	\$ -
793	\$ 90,682	\$ 15,682	\$ -
794	\$ 90,524	\$ 15,524	\$ -
795	\$ 90,410	\$ 15,410	\$ -
796	\$ 90,402	\$ 15,402	\$ -
797	\$ 90,326	\$ 15,326	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
798	\$ 90,274	\$ 15,274	\$ -
799	\$ 90,192	\$ 15,192	\$ -
800	\$ 90,140	\$ 15,140	\$ -
801	\$ 90,127	\$ 15,127	\$ -
802	\$ 90,055	\$ 15,055	\$ -
803	\$ 89,942	\$ 14,942	\$ -
804	\$ 89,675	\$ 14,675	\$ -
805	\$ 89,475	\$ 14,475	\$ -
806	\$ 89,361	\$ 14,361	\$ -
807	\$ 89,294	\$ 14,294	\$ -
808	\$ 89,116	\$ 14,116	\$ -
809	\$ 89,049	\$ 14,049	\$ -
810	\$ 88,993	\$ 13,993	\$ -
811	\$ 88,963	\$ 13,963	\$ -
812	\$ 88,856	\$ 13,856	\$ -
813	\$ 88,818	\$ 13,818	\$ -
814	\$ 88,762	\$ 13,762	\$ -
815	\$ 88,759	\$ 13,759	\$ -
816	\$ 88,755	\$ 13,755	\$ -
817	\$ 88,723	\$ 13,723	\$ -
818	\$ 88,713	\$ 13,713	\$ -
819	\$ 88,643	\$ 13,643	\$ -
820	\$ 88,637	\$ 13,637	\$ -
821	\$ 88,635	\$ 13,635	\$ -
822	\$ 88,490	\$ 13,490	\$ -
823	\$ 88,471	\$ 13,471	\$ -
824	\$ 88,392	\$ 13,392	\$ -
825	\$ 88,343	\$ 13,343	\$ -
826	\$ 88,204	\$ 13,204	\$ -
827	\$ 88,022	\$ 13,022	\$ -
828	\$ 88,018	\$ 13,018	\$ -
829	\$ 87,974	\$ 12,974	\$ -
830	\$ 87,973	\$ 12,973	\$ -
831	\$ 87,945	\$ 12,945	\$ -
832	\$ 87,904	\$ 12,904	\$ -
833	\$ 87,880	\$ 12,880	\$ -
834	\$ 87,860	\$ 12,860	\$ -
835	\$ 87,849	\$ 12,849	\$ -
836	\$ 87,821	\$ 12,821	\$ -
837	\$ 87,759	\$ 12,759	\$ -
838	\$ 87,733	\$ 12,733	\$ -
839	\$ 87,654	\$ 12,654	\$ -
840	\$ 87,553	\$ 12,553	\$ -
841	\$ 87,543	\$ 12,543	\$ -
842	\$ 87,487	\$ 12,487	\$ -
843	\$ 87,441	\$ 12,441	\$ -
844	\$ 87,334	\$ 12,334	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
845	\$ 87,328	\$ 12,328	\$ -
846	\$ 87,295	\$ 12,295	\$ -
847	\$ 87,277	\$ 12,277	\$ -
848	\$ 87,203	\$ 12,203	\$ -
849	\$ 87,178	\$ 12,178	\$ -
850	\$ 87,124	\$ 12,124	\$ -
851	\$ 87,068	\$ 12,068	\$ -
852	\$ 87,059	\$ 12,059	\$ -
853	\$ 87,050	\$ 12,050	\$ -
854	\$ 87,021	\$ 12,021	\$ -
855	\$ 86,908	\$ 11,908	\$ -
856	\$ 86,888	\$ 11,888	\$ -
857	\$ 86,849	\$ 11,849	\$ -
858	\$ 86,830	\$ 11,830	\$ -
859	\$ 86,775	\$ 11,775	\$ -
860	\$ 86,741	\$ 11,741	\$ -
861	\$ 86,659	\$ 11,659	\$ -
862	\$ 86,613	\$ 11,613	\$ -
863	\$ 86,591	\$ 11,591	\$ -
864	\$ 86,543	\$ 11,543	\$ -
865	\$ 86,490	\$ 11,490	\$ -
866	\$ 86,474	\$ 11,474	\$ -
867	\$ 86,461	\$ 11,461	\$ -
868	\$ 86,457	\$ 11,457	\$ -
869	\$ 86,421	\$ 11,421	\$ -
870	\$ 86,393	\$ 11,393	\$ -
871	\$ 86,349	\$ 11,349	\$ -
872	\$ 86,343	\$ 11,343	\$ -
873	\$ 86,341	\$ 11,341	\$ -
874	\$ 86,294	\$ 11,294	\$ -
875	\$ 86,280	\$ 11,280	\$ -
876	\$ 86,275	\$ 11,275	\$ -
877	\$ 86,151	\$ 11,151	\$ -
878	\$ 86,091	\$ 11,091	\$ -
879	\$ 85,959	\$ 10,959	\$ -
880	\$ 85,931	\$ 10,931	\$ -
881	\$ 85,916	\$ 10,916	\$ -
882	\$ 85,783	\$ 10,783	\$ -
883	\$ 85,767	\$ 10,767	\$ -
884	\$ 85,761	\$ 10,761	\$ -
885	\$ 85,727	\$ 10,727	\$ -
886	\$ 85,695	\$ 10,695	\$ -
887	\$ 85,686	\$ 10,686	\$ -
888	\$ 85,496	\$ 10,496	\$ -
889	\$ 85,475	\$ 10,475	\$ -
890	\$ 85,471	\$ 10,471	\$ -
891	\$ 85,457	\$ 10,457	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
892	\$ 85,426	\$ 10,426	\$ -
893	\$ 85,415	\$ 10,415	\$ -
894	\$ 85,414	\$ 10,414	\$ -
895	\$ 85,352	\$ 10,352	\$ -
896	\$ 85,297	\$ 10,297	\$ -
897	\$ 85,243	\$ 10,243	\$ -
898	\$ 85,238	\$ 10,238	\$ -
899	\$ 85,212	\$ 10,212	\$ -
900	\$ 85,009	\$ 10,009	\$ -
901	\$ 84,991	\$ 9,991	\$ -
902	\$ 84,965	\$ 9,965	\$ -
903	\$ 84,964	\$ 9,964	\$ -
904	\$ 84,963	\$ 9,963	\$ -
905	\$ 84,869	\$ 9,869	\$ -
906	\$ 84,809	\$ 9,809	\$ -
907	\$ 84,714	\$ 9,714	\$ -
908	\$ 84,678	\$ 9,678	\$ -
909	\$ 84,652	\$ 9,652	\$ -
910	\$ 84,604	\$ 9,604	\$ -
911	\$ 84,594	\$ 9,594	\$ -
912	\$ 84,574	\$ 9,574	\$ -
913	\$ 84,514	\$ 9,514	\$ -
914	\$ 84,420	\$ 9,420	\$ -
915	\$ 84,385	\$ 9,385	\$ -
916	\$ 84,371	\$ 9,371	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
917	\$ 84,325	\$ 9,325	\$ -
918	\$ 84,286	\$ 9,286	\$ -
919	\$ 84,129	\$ 9,129	\$ -
920	\$ 84,066	\$ 9,066	\$ -
921	\$ 84,033	\$ 9,033	\$ -
922	\$ 83,970	\$ 8,970	\$ -
923	\$ 83,969	\$ 8,969	\$ -
924	\$ 83,955	\$ 8,955	\$ -
925	\$ 83,764	\$ 8,764	\$ -
926	\$ 83,712	\$ 8,712	\$ -
927	\$ 83,683	\$ 8,683	\$ -
928	\$ 83,640	\$ 8,640	\$ -
929	\$ 83,635	\$ 8,635	\$ -
930	\$ 83,603	\$ 8,603	\$ -
931	\$ 83,573	\$ 8,573	\$ -
932	\$ 83,535	\$ 8,535	\$ -
933	\$ 83,482	\$ 8,482	\$ -
934	\$ 83,452	\$ 8,452	\$ -
935	\$ 83,443	\$ 8,443	\$ -
936	\$ 83,436	\$ 8,436	\$ -
937	\$ 83,408	\$ 8,408	\$ -
938	\$ 83,399	\$ 8,399	\$ -
939	\$ 83,335	\$ 8,335	\$ -
940	\$ 83,297	\$ 8,297	\$ -
941	\$ 83,130	\$ 8,130	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
942	\$ 83,037	\$ 8,037	\$ -
943	\$ 82,888	\$ 7,888	\$ -
944	\$ 82,833	\$ 7,833	\$ -
945	\$ 82,791	\$ 7,791	\$ -
946	\$ 82,731	\$ 7,731	\$ -
947	\$ 82,718	\$ 7,718	\$ -
948	\$ 82,691	\$ 7,691	\$ -
949	\$ 82,669	\$ 7,669	\$ -
950	\$ 82,550	\$ 7,550	\$ -
951	\$ 82,550	\$ 7,550	\$ -
952	\$ 82,394	\$ 7,394	\$ -
953	\$ 82,370	\$ 7,370	\$ -
954	\$ 82,351	\$ 7,351	\$ -
955	\$ 82,317	\$ 7,317	\$ -
956	\$ 82,288	\$ 7,288	\$ -
957	\$ 82,260	\$ 7,260	\$ -
958	\$ 82,246	\$ 7,246	\$ -
959	\$ 82,242	\$ 7,242	\$ -
960	\$ 82,201	\$ 7,201	\$ -
961	\$ 82,192	\$ 7,192	\$ -
962	\$ 82,186	\$ 7,186	\$ -
963	\$ 82,185	\$ 7,185	\$ -
964	\$ 82,056	\$ 7,056	\$ -
965	\$ 82,050	\$ 7,050	\$ -
966	\$ 81,991	\$ 6,991	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
967	\$ 81,987	\$ 6,987	\$ -
968	\$ 81,934	\$ 6,934	\$ -
969	\$ 81,924	\$ 6,924	\$ -
970	\$ 81,816	\$ 6,816	\$ -
971	\$ 81,748	\$ 6,748	\$ -
972	\$ 81,666	\$ 6,666	\$ -
973	\$ 81,610	\$ 6,610	\$ -
974	\$ 81,603	\$ 6,603	\$ -
975	\$ 81,584	\$ 6,584	\$ -
976	\$ 81,572	\$ 6,572	\$ -
977	\$ 81,524	\$ 6,524	\$ -
978	\$ 81,507	\$ 6,507	\$ -
979	\$ 81,443	\$ 6,443	\$ -
980	\$ 81,436	\$ 6,436	\$ -
981	\$ 81,181	\$ 6,181	\$ -
982	\$ 81,164	\$ 6,164	\$ -
983	\$ 81,140	\$ 6,140	\$ -
984	\$ 81,095	\$ 6,095	\$ -
985	\$ 80,998	\$ 5,998	\$ -
986	\$ 80,957	\$ 5,957	\$ -
987	\$ 80,919	\$ 5,919	\$ -
988	\$ 80,850	\$ 5,850	\$ -
989	\$ 80,835	\$ 5,835	\$ -
990	\$ 80,766	\$ 5,766	\$ -
991	\$ 80,762	\$ 5,762	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
992	\$ 80,762	\$ 5,762	\$ -
993	\$ 80,757	\$ 5,757	\$ -
994	\$ 80,751	\$ 5,751	\$ -
995	\$ 80,740	\$ 5,740	\$ -
996	\$ 80,720	\$ 5,720	\$ -
997	\$ 80,682	\$ 5,682	\$ -
998	\$ 80,501	\$ 5,501	\$ -
999	\$ 80,480	\$ 5,480	\$ -
1000	\$ 80,478	\$ 5,478	\$ -
1001	\$ 80,472	\$ 5,472	\$ -
1002	\$ 80,460	\$ 5,460	\$ -
1003	\$ 80,372	\$ 5,372	\$ -
1004	\$ 80,365	\$ 5,365	\$ -
1005	\$ 80,179	\$ 5,179	\$ -
1006	\$ 80,058	\$ 5,058	\$ -
1007	\$ 79,943	\$ 4,943	\$ -
1008	\$ 79,924	\$ 4,924	\$ -
1009	\$ 79,910	\$ 4,910	\$ -
1010	\$ 79,817	\$ 4,817	\$ -
1011	\$ 79,757	\$ 4,757	\$ -
1012	\$ 79,742	\$ 4,742	\$ -
1013	\$ 79,733	\$ 4,733	\$ -
1014	\$ 79,722	\$ 4,722	\$ -
1015	\$ 79,680	\$ 4,680	\$ -
1016	\$ 79,605	\$ 4,605	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
1017	\$ 79,545	\$ 4,545	\$ -
1018	\$ 79,528	\$ 4,528	\$ -
1019	\$ 79,484	\$ 4,484	\$ -
1020	\$ 79,412	\$ 4,412	\$ -
1021	\$ 79,205	\$ 4,205	\$ -
1022	\$ 79,130	\$ 4,130	\$ -
1023	\$ 78,992	\$ 3,992	\$ -
1024	\$ 78,990	\$ 3,990	\$ -
1025	\$ 78,966	\$ 3,966	\$ -
1026	\$ 78,946	\$ 3,946	\$ -
1027	\$ 78,926	\$ 3,926	\$ -
1028	\$ 78,895	\$ 3,895	\$ -
1029	\$ 78,807	\$ 3,807	\$ -
1030	\$ 78,684	\$ 3,684	\$ -
1031	\$ 78,657	\$ 3,657	\$ -
1032	\$ 78,596	\$ 3,596	\$ -
1033	\$ 78,581	\$ 3,581	\$ -
1034	\$ 78,572	\$ 3,572	\$ -
1035	\$ 78,514	\$ 3,514	\$ -
1036	\$ 78,511	\$ 3,511	\$ -
1037	\$ 78,510	\$ 3,510	\$ -
1038	\$ 78,502	\$ 3,502	\$ -
1039	\$ 78,498	\$ 3,498	\$ -
1040	\$ 78,437	\$ 3,437	\$ -
1041	\$ 78,374	\$ 3,374	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
1042	\$ 78,273	\$ 3,273	\$ -
1043	\$ 78,167	\$ 3,167	\$ -
1044	\$ 78,133	\$ 3,133	\$ -
1045	\$ 78,131	\$ 3,131	\$ -
1046	\$ 78,129	\$ 3,129	\$ -
1047	\$ 78,099	\$ 3,099	\$ -
1048	\$ 77,958	\$ 2,958	\$ -
1049	\$ 77,909	\$ 2,909	\$ -
1050	\$ 77,839	\$ 2,839	\$ -
1051	\$ 77,820	\$ 2,820	\$ -
1052	\$ 77,812	\$ 2,812	\$ -
1053	\$ 77,774	\$ 2,774	\$ -
1054	\$ 77,632	\$ 2,632	\$ -
1055	\$ 77,615	\$ 2,615	\$ -
1056	\$ 77,588	\$ 2,588	\$ -
1057	\$ 77,398	\$ 2,398	\$ -
1058	\$ 77,337	\$ 2,337	\$ -
1059	\$ 77,333	\$ 2,333	\$ -
1060	\$ 77,285	\$ 2,285	\$ -
1061	\$ 77,258	\$ 2,258	\$ -
1062	\$ 77,227	\$ 2,227	\$ -
1063	\$ 77,215	\$ 2,215	\$ -
1064	\$ 77,072	\$ 2,072	\$ -
1065	\$ 77,052	\$ 2,052	\$ -
1066	\$ 77,030	\$ 2,030	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
1067	\$ 77,016	\$ 2,016	\$ -
1068	\$ 77,007	\$ 2,007	\$ -
1069	\$ 76,956	\$ 1,956	\$ -
1070	\$ 76,917	\$ 1,917	\$ -
1071	\$ 76,864	\$ 1,864	\$ -
1072	\$ 76,799	\$ 1,799	\$ -
1073	\$ 76,758	\$ 1,758	\$ -
1074	\$ 76,674	\$ 1,674	\$ -
1075	\$ 76,596	\$ 1,596	\$ -
1076	\$ 76,574	\$ 1,574	\$ -
1077	\$ 76,571	\$ 1,571	\$ -
1078	\$ 76,540	\$ 1,540	\$ -
1079	\$ 76,473	\$ 1,473	\$ -
1080	\$ 76,423	\$ 1,423	\$ -
1081	\$ 76,413	\$ 1,413	\$ -
1082	\$ 76,329	\$ 1,329	\$ -
1083	\$ 76,306	\$ 1,306	\$ -
1084	\$ 76,293	\$ 1,293	\$ -
1085	\$ 76,260	\$ 1,260	\$ -
1086	\$ 76,248	\$ 1,248	\$ -
1087	\$ 76,238	\$ 1,238	\$ -
1088	\$ 76,143	\$ 1,143	\$ -
1089	\$ 76,058	\$ 1,058	\$ -
1090	\$ 76,031	\$ 1,031	\$ -
1091	\$ 75,968	\$ 968	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$1,000,000
1092	\$ 75,959	\$ 959	\$ -
1093	\$ 75,913	\$ 913	\$ -
1094	\$ 75,873	\$ 873	\$ -
1095	\$ 75,839	\$ 839	\$ -
1096	\$ 75,820	\$ 820	\$ -
1097	\$ 75,619	\$ 619	\$ -
1098	\$ 75,614	\$ 614	\$ -
1099	\$ 75,612	\$ 612	\$ -
1100	\$ 75,489	\$ 489	\$ -
1101	\$ 75,420	\$ 420	\$ -
1102	\$ 75,400	\$ 400	\$ -
1103	\$ 75,352	\$ 352	\$ -
1104	\$ 75,309	\$ 309	\$ -
1105	\$ 75,194	\$ 194	\$ -
1106	\$ 75,099	\$ 99	\$ -
1107	\$ -	\$ -	\$ -
1108	\$ -	\$ -	\$ -
1109	\$ -	\$ -	\$ -
1110	\$ -	\$ -	\$ -
1111	\$ -	\$ -	\$ -
1112	\$ -	\$ -	\$ -
1113	\$ -	\$ -	\$ -
1114	\$ -	\$ -	\$ -
1115	\$ -	\$ -	\$ -
1116	\$ -	\$ -	\$ -

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 7
HMO Specific Stop-Loss Summary
Experience Period: January 1, 2025 to December 31, 2025

	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000	Claim Count
HMO - Current Rolling 12 Months	\$ 47,722,099	\$ 24,097,099	\$ 2,628,478	315
Per Capita Cost - January 1, 2025 to December 31, 2025	\$ 354.79	\$ 179.15	\$ 19.54	
HMO - Prior Rolling 12 Month	\$ 41,849,327	\$ 22,349,327	\$ 3,814,361	272
Per Capita Cost - January 1, 2024 to December 31, 2024	\$ 332.82	\$ 177.74	\$ 30.34	
Percentage Change	6.60%	0.79%	-35.58%	15.8%

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
1	\$ 943,714	\$ 868,714	\$ 593,714
2	\$ 873,001	\$ 798,001	\$ 523,001
3	\$ 806,954	\$ 731,954	\$ 456,954
4	\$ 574,324	\$ 499,324	\$ 224,324
5	\$ 543,588	\$ 468,588	\$ 193,588
6	\$ 535,487	\$ 460,487	\$ 185,487
7	\$ 462,410	\$ 387,410	\$ 112,410
8	\$ 441,813	\$ 366,813	\$ 91,813
9	\$ 434,813	\$ 359,813	\$ 84,813
10	\$ 432,255	\$ 357,255	\$ 82,255
11	\$ 383,861	\$ 308,861	\$ 33,861
12	\$ 381,026	\$ 306,026	\$ 31,026
13	\$ 358,864	\$ 283,864	\$ 8,864
14	\$ 356,369	\$ 281,369	\$ 6,369
15	\$ 343,373	\$ 268,373	\$ -
16	\$ 338,559	\$ 263,559	\$ -
17	\$ 336,107	\$ 261,107	\$ -
18	\$ 324,783	\$ 249,783	\$ -
19	\$ 320,774	\$ 245,774	\$ -
20	\$ 319,258	\$ 244,258	\$ -
21	\$ 302,140	\$ 227,140	\$ -
22	\$ 300,924	\$ 225,924	\$ -
23	\$ 295,858	\$ 220,858	\$ -
24	\$ 294,337	\$ 219,337	\$ -
25	\$ 290,672	\$ 215,672	\$ -
26	\$ 290,415	\$ 215,415	\$ -
27	\$ 288,803	\$ 213,803	\$ -
28	\$ 286,233	\$ 211,233	\$ -
29	\$ 276,848	\$ 201,848	\$ -
30	\$ 268,436	\$ 193,436	\$ -
31	\$ 262,054	\$ 187,054	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
32	\$ 260,699	\$ 185,699	\$ -
33	\$ 257,910	\$ 182,910	\$ -
34	\$ 256,906	\$ 181,906	\$ -
35	\$ 256,216	\$ 181,216	\$ -
36	\$ 255,812	\$ 180,812	\$ -
37	\$ 254,457	\$ 179,457	\$ -
38	\$ 247,882	\$ 172,882	\$ -
39	\$ 246,577	\$ 171,577	\$ -
40	\$ 241,865	\$ 166,865	\$ -
41	\$ 240,006	\$ 165,006	\$ -
42	\$ 237,046	\$ 162,046	\$ -
43	\$ 231,496	\$ 156,496	\$ -
44	\$ 230,827	\$ 155,827	\$ -
45	\$ 225,601	\$ 150,601	\$ -
46	\$ 223,063	\$ 148,063	\$ -
47	\$ 214,361	\$ 139,361	\$ -
48	\$ 214,349	\$ 139,349	\$ -
49	\$ 211,025	\$ 136,025	\$ -
50	\$ 210,481	\$ 135,481	\$ -
51	\$ 210,165	\$ 135,165	\$ -
52	\$ 208,403	\$ 133,403	\$ -
53	\$ 207,811	\$ 132,811	\$ -
54	\$ 207,387	\$ 132,387	\$ -
55	\$ 206,345	\$ 131,345	\$ -
56	\$ 206,150	\$ 131,150	\$ -
57	\$ 205,939	\$ 130,939	\$ -
58	\$ 205,834	\$ 130,834	\$ -
59	\$ 205,769	\$ 130,769	\$ -
60	\$ 201,496	\$ 126,496	\$ -
61	\$ 201,236	\$ 126,236	\$ -
62	\$ 199,251	\$ 124,251	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
63	\$ 198,998	\$ 123,998	\$ -
64	\$ 198,569	\$ 123,569	\$ -
65	\$ 197,889	\$ 122,889	\$ -
66	\$ 197,536	\$ 122,536	\$ -
67	\$ 197,380	\$ 122,380	\$ -
68	\$ 193,473	\$ 118,473	\$ -
69	\$ 192,427	\$ 117,427	\$ -
70	\$ 191,446	\$ 116,446	\$ -
71	\$ 186,473	\$ 111,473	\$ -
72	\$ 182,838	\$ 107,838	\$ -
73	\$ 182,752	\$ 107,752	\$ -
74	\$ 177,991	\$ 102,991	\$ -
75	\$ 177,672	\$ 102,672	\$ -
76	\$ 175,855	\$ 100,855	\$ -
77	\$ 175,533	\$ 100,533	\$ -
78	\$ 174,775	\$ 99,775	\$ -
79	\$ 174,149	\$ 99,149	\$ -
80	\$ 171,160	\$ 96,160	\$ -
81	\$ 167,638	\$ 92,638	\$ -
82	\$ 167,245	\$ 92,245	\$ -
83	\$ 166,678	\$ 91,678	\$ -
84	\$ 166,173	\$ 91,173	\$ -
85	\$ 165,964	\$ 90,964	\$ -
86	\$ 163,788	\$ 88,788	\$ -
87	\$ 161,793	\$ 86,793	\$ -
88	\$ 160,581	\$ 85,581	\$ -
89	\$ 157,034	\$ 82,034	\$ -
90	\$ 156,275	\$ 81,275	\$ -
91	\$ 156,112	\$ 81,112	\$ -
92	\$ 156,089	\$ 81,089	\$ -
93	\$ 154,353	\$ 79,353	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
94	\$ 153,961	\$ 78,961	\$ -
95	\$ 153,682	\$ 78,682	\$ -
96	\$ 152,909	\$ 77,909	\$ -
97	\$ 152,748	\$ 77,748	\$ -
98	\$ 151,376	\$ 76,376	\$ -
99	\$ 146,698	\$ 71,698	\$ -
100	\$ 145,211	\$ 70,211	\$ -
101	\$ 141,291	\$ 66,291	\$ -
102	\$ 140,896	\$ 65,896	\$ -
103	\$ 140,574	\$ 65,574	\$ -
104	\$ 138,675	\$ 63,675	\$ -
105	\$ 138,241	\$ 63,241	\$ -
106	\$ 138,234	\$ 63,234	\$ -
107	\$ 138,096	\$ 63,096	\$ -
108	\$ 136,642	\$ 61,642	\$ -
109	\$ 135,472	\$ 60,472	\$ -
110	\$ 135,023	\$ 60,023	\$ -
111	\$ 134,646	\$ 59,646	\$ -
112	\$ 134,591	\$ 59,591	\$ -
113	\$ 133,839	\$ 58,839	\$ -
114	\$ 133,182	\$ 58,182	\$ -
115	\$ 132,040	\$ 57,040	\$ -
116	\$ 131,621	\$ 56,621	\$ -
117	\$ 131,590	\$ 56,590	\$ -
118	\$ 131,425	\$ 56,425	\$ -
119	\$ 131,026	\$ 56,026	\$ -
120	\$ 130,250	\$ 55,250	\$ -
121	\$ 129,961	\$ 54,961	\$ -
122	\$ 129,925	\$ 54,925	\$ -
123	\$ 129,794	\$ 54,794	\$ -
124	\$ 129,018	\$ 54,018	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
125	\$ 128,850	\$ 53,850	\$ -
126	\$ 126,962	\$ 51,962	\$ -
127	\$ 125,502	\$ 50,502	\$ -
128	\$ 125,500	\$ 50,500	\$ -
129	\$ 124,722	\$ 49,722	\$ -
130	\$ 124,522	\$ 49,522	\$ -
131	\$ 124,361	\$ 49,361	\$ -
132	\$ 123,441	\$ 48,441	\$ -
133	\$ 123,412	\$ 48,412	\$ -
134	\$ 123,399	\$ 48,399	\$ -
135	\$ 121,818	\$ 46,818	\$ -
136	\$ 121,786	\$ 46,786	\$ -
137	\$ 121,469	\$ 46,469	\$ -
138	\$ 120,798	\$ 45,798	\$ -
139	\$ 120,582	\$ 45,582	\$ -
140	\$ 120,439	\$ 45,439	\$ -
141	\$ 118,426	\$ 43,426	\$ -
142	\$ 118,143	\$ 43,143	\$ -
143	\$ 117,700	\$ 42,700	\$ -
144	\$ 116,943	\$ 41,943	\$ -
145	\$ 116,265	\$ 41,265	\$ -
146	\$ 116,223	\$ 41,223	\$ -
147	\$ 115,753	\$ 40,753	\$ -
148	\$ 114,917	\$ 39,917	\$ -
149	\$ 114,179	\$ 39,179	\$ -
150	\$ 113,386	\$ 38,386	\$ -
151	\$ 113,352	\$ 38,352	\$ -
152	\$ 112,858	\$ 37,858	\$ -
153	\$ 111,289	\$ 36,289	\$ -
154	\$ 110,707	\$ 35,707	\$ -
155	\$ 110,077	\$ 35,077	\$ -

Number of Claimant	Total Claim	Amount of Claims Exceeding \$75,000	Amount of Claims Exceeding \$350,000
156	\$ 109,218	\$ 34,218	\$ -
157	\$ 108,904	\$ 33,904	\$ -
158	\$ 108,084	\$ 33,084	\$ -
159	\$ 107,940	\$ 32,940	\$ -
160	\$ 107,923	\$ 32,923	\$ -
161	\$ 107,834	\$ 32,834	\$ -
162	\$ 107,453	\$ 32,453	\$ -
163	\$ 107,384	\$ 32,384	\$ -
164	\$ 107,105	\$ 32,105	\$ -
165	\$ 107,050	\$ 32,050	\$ -
166	\$ 106,967	\$ 31,967	\$ -
167	\$ 106,898	\$ 31,898	\$ -
168	\$ 106,794	\$ 31,794	\$ -
169	\$ 106,493	\$ 31,493	\$ -
170	\$ 106,456	\$ 31,456	\$ -
171	\$ 106,432	\$ 31,432	\$ -
172	\$ 106,298	\$ 31,298	\$ -
173	\$ 105,950	\$ 30,950	\$ -
174	\$ 104,970	\$ 29,970	\$ -
175	\$ 104,961	\$ 29,961	\$ -
176	\$ 104,930	\$ 29,930	\$ -
177	\$ 104,857	\$ 29,857	\$ -
178	\$ 104,722	\$ 29,722	\$ -
179	\$ 104,680	\$ 29,680	\$ -
180	\$ 104,469	\$ 29,469	\$ -
181	\$ 104,357	\$ 29,357	\$ -
182	\$ 104,069	\$ 29,069	\$ -
183	\$ 103,507	\$ 28,507	\$ -
184	\$ 103,288	\$ 28,288	\$ -
185	\$ 102,777	\$ 27,777	\$ -
186	\$ 102,653	\$ 27,653	\$ -

EBC
Exhibit 8
Projection Assumptions
For Period July 1, 2026 to June 30, 2027

	PPO Medical		HMO Medical		Dental	
Projected Enrollment (December 2025)						
Employee	21,359		11,302		16,242	
Members	44,302		23,017			
Average Contract Size	2.07		2.04			
	PEPM Fee	Annual Cost	PEPM Fee	Annual Cost	PEPM Fee	Annual Cost
Claim Administration Fees	\$43.59	\$11,172,466	\$39.98	\$5,422,248	\$2.89	\$563,273
Rx Administration Fees	Included in Claims		Included in Medical Admin			
Prescription Drug Rebates ¹	(\$237.89)	(\$60,973,110)	(\$164.90)	(\$22,364,398)		
COBRA Fees	\$0.43	\$110,212	\$0.43	\$58,318		
Billing and Enrollment Services	\$2.44	\$625,392	\$2.44	\$330,923		
6055/6056 Reporting	\$0.25	\$64,077	\$0.25	\$33,906		
HMO Managed Care Fee			\$7.76	\$1,052,442		
PCORI - PMPY Fee ³	\$3.84	\$170,120				
Member Rewards PEPM	\$0.95	\$243,493				
BVA (Benefit Value Advisor) PEPM	\$2.00	\$512,616				
Pre-Funded Rewards Bank per Employee	\$2.58	\$660,403				
HMO Allocated Taxes/Fees ⁴			\$0.00	\$0		
IL HB 1697 Fee	\$2.59	\$664,530	\$2.55	\$345,255		
GBS Fees ⁶	\$12.68	\$3,249,306	\$12.68	\$1,719,353	\$0.00	\$0
Stop-Loss Premium						
Specific Premium ⁵	\$13.80	\$3,537,932	\$45.12	\$6,120,025		
Aggregate Premium			\$0.12	\$15,597		
Wellness (Vaccines/Screenings)	\$3.70	\$948,243	\$3.70	\$501,757		
Wellness incentive rebate	\$4.57	\$1,172,224	\$4.57	\$620,276		
Your Money Line	\$2.21	\$566,441	\$2.21	\$299,729		
Teladoc	\$1.92	\$491,974	\$1.92	\$260,326		
Cooperative Administration Charges	\$2.18	\$301,803	\$2.18	\$295,321		
Dependent Audit	\$0.40	\$102,523	\$0.40	\$54,250		
TOTAL FIXED COSTS		(\$36,379,356)		(\$5,234,672)		\$563,273
Aggregating Specific Claim Liability	\$1.85	\$475,000				
Annual Claim Trend Factor		9.20%		8.50%		4.50%

NOTES:

- (1) Prescription drug rebates are for districts with prescription coverage at BCBSIL only. Minimum PEPM guarantees.
- (2) BCBS PPO Network Access Fees of 0.78% of Illinois facility savings are included in the claim amounts shown on the medical projection.
- (3) PCORI Fees is based on the 2026 amount released by IRS. This is subject to change based on legislation
- (4) Reflects Blue Cross Blue Shield of Illinois current, estimated effects of Health Insurer Fee, plus federal and state taxes applicable to this fee.
- (5) Stop loss premiums reflect \$1,000,000 individual stop loss level on the PPO and \$350,000 individual stop level on the HMO.
- (6) GBS Fee based on contract effective July 1, 2025

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EBC
Exhibit 9
PPO Experience Projection
For Period July 1, 2026 to June 30, 2027

	Period Evaluated					
	1/1/2025	12/31/2025				
Paid Medical Claims	\$350,035,021					
Paid Prescription Drug Claims	\$130,148,967					
Claim Adjustment for Immature Districts	\$92,314					
Claim Adjustment for Groups Receiving Average Increase	(\$101,220)					
Claim Adjustment for Prior Year Improved Rx Pricing	\$0					
Claim Adjustment for Seasonality	\$0					
Demographic Profile Adjustment	(\$1,440,525)					
Claims over \$1,000,000	(\$417,976)					
Total Adjusted Claims	\$478,316,580					
Actual Experience Period Enrollment	257,623					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	(67)					
Total Adjusted Experience Period Enrollment	257,556					
Total Adjusted Claims PEPM	\$1,857.14					
Trend Adjustment	1.141					
<table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td>Annual Trend</td> <td>9.20%</td> </tr> <tr> <td>Trend Months</td> <td>18.0</td> </tr> </table>	Annual Trend	9.20%	Trend Months	18.0		
Annual Trend	9.20%					
Trend Months	18.0					
Monthly Per Capita Projected Claims	\$2,119.23					
Projected Enrollment	21,359					
A. Annual Projected Claims	\$543,175,137					
B. Estimated Annual Rebates	(\$60,973,110)					
C. Adjusted Projected Claims	\$482,202,027					
D. Claims Fluctuation Margin	\$0					
E. Total Fixed Costs*	\$24,593,754					
F. Aggregating Specific Claim Liability*	\$475,000					
G. Total Projected PPO Medical Benefit Costs (C+D+E+F)	\$507,270,781					
H. Anticipated Revenue (Based on December Premium)	\$449,148,389					
I. Needed Rate Adjustment (G/H)	12.94%					
Working Cash Fund Build Up	\$14,716,067					
Revised Total Costs	\$521,986,848					
Revised Increase	16.2%					

* See Assumptions for calculations.

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EBC
Exhibit 10
HMO Experience Projection
For Period July 1, 2026 to June 30, 2027

	Period Evaluated					
	1/1/2025	12/31/2025				
Paid Medical Claims	\$72,246,850					
Paid Prescription Drug Claims	\$67,143,056					
Claim Adjustment for Immature Districts	\$49,243					
Claim Adjustment for Groups Receiving Average Increase	(\$6,863)					
Claim Adjustment for Seasonality	\$0					
Demographic Profile Adjustment	(\$1,394,852)					
Claims over \$350,000	(\$2,628,478)					
Total Adjusted Claims	\$135,408,956					
Actual Experience Period Enrollment	134,521					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	(12)					
Total Adjusted Experience Period Enrollment	134,509					
Total Adjusted Claims PEPM	\$1,006.69					
Trend Adjustment	1.130					
<table border="1" style="display: inline-table; margin-left: 20px;"> <tr> <td>Annual Trend</td> <td style="text-align: right;">8.50%</td> </tr> <tr> <td>Trend Months</td> <td style="text-align: right;">18.0</td> </tr> </table>	Annual Trend	8.50%	Trend Months	18.0		
Annual Trend	8.50%					
Trend Months	18.0					
Monthly Per Capita Projected Claims	\$1,137.73					
Current and Prior Period Weighting						
Current	100%					
Prior	0%					
Monthly Weighted Per Capita Projected Claims	\$1,137.73					
Monthly Per Capita Projected Physician Service Fees	\$383.17					
Dependent Audit ROI						
Monthly Per Capita Projected Claims & Physician Service Fees	\$1,520.90					
Projected Enrollment	11,302					
A. Annual Projected Claims & Physician Service Fees	\$206,270,988					
B. Estimated Annual Rebates	(\$22,364,398)					
C. Adjusted Projected Claims	\$183,906,590					
D. Claims Fluctuation Margin	\$0					
E. Total Fixed Costs*	\$17,129,725					
F. Total Projected HMO Medical Benefit Costs (C+D+E)	\$201,036,316					
G. Anticipated Revenue (Based on December Premium)	\$177,534,505					
H. Needed Rate Adjustment (F/G)	13.24%					
Working Cash Fund Build Up	\$5,612,547					
Revised Total Costs	\$206,648,863					
Revised Increase	16.4%					

* See Assumptions for calculations.

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EBC
Exhibit 11
Dental Experience Projection
For Period July 1, 2026 to June 30, 2027

	Period Evaluated					
	1/1/2025	12/31/2025				
Paid Dental Claims	\$13,976,294					
Claim Adjustment for Immature Districts	\$0					
Claim Adjustment for Groups Receiving Average Increase	\$0					
Claim Adjustment for Seasonality	\$0					
Other Adjustment	\$0					
Total Adjusted Claims	\$13,976,294					
Actual Experience Period Enrollment	198,701					
Enrollment Adjustment for New Members	0					
Enrollment Adjustment for Groups Receiving Average Increase	0					
Total Adjusted Experience Period Enrollment	198,701					
Total Adjusted Claims PEPM	\$70.34					
Trend Adjustment	1.068					
<table border="1" style="margin-left: 20px;"> <tr> <td>Annual Trend</td> <td style="text-align: right;">4.50%</td> </tr> <tr> <td>Trend Months</td> <td style="text-align: right;">18.0</td> </tr> </table>	Annual Trend	4.50%	Trend Months	18.0		
Annual Trend	4.50%					
Trend Months	18.0					
Monthly Per Capita Projected Claims	\$75.14					
Projected Enrollment	16,242					
A. Annual Projected Claims	\$14,644,925					
B. Claims Fluctuation Margin	\$0					
C. Total Fixed Costs*	\$563,273					
D. Total Projected Dental Benefit Costs (A+B+C)	\$15,208,198					
E. Anticipated Revenue (Based on December Premium)	\$14,639,386					
F. Needed Rate Adjustment (D/E)	3.9%					
Working Cash Fund Buildup	\$0					
Revised Total Costs	\$15,208,198					
Revised Increase	3.9%					

* See Assumptions for calculations.

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EBC
Exhibit 12
IBNR Reserve Adjustment
For Period July 1, 2026 to June 30, 2027

Terminal Reserve and Working Cash Fund at December 31, 2025	\$88,114,714
Total Estimated Funding Variance for January 1, 2026 to June 30, 2026	(\$14,125,344)
Projected Needed Terminal Reserve at June 30, 2026	\$92,564,985
Projected Working Cash Fund at June 30, 2026	(\$18,575,616)

Terminal Reserve and Working Cash Fund at December 31, 2025	\$88,114,714
Total Estimated Funding Variance for January 1, 2026 to June 30, 2026	(\$14,125,344)
Total Estimated Working Cash Fund Buildup at June 30, 2027	\$20,328,615
Projected Needed Terminal Reserve at June 30, 2027	\$94,317,984
Projected Working Cash Fund at June 30, 2027	\$0

Assumptions (Based on Projected Claims):
PPO Medical Reserves = 76.7% of Total
HMO Medical Reserves = 21.0% of Total
Dental Reserves = 2.3% of Total

PPO Medical	
	@15%
Terminal Reserve Needed Per Projection	\$72,330,304
As of June 30, 2027 (\$94,317,984 *76.7%) =	\$72,330,304
Adjustment (See Exhibit 9)	\$0

HMO Medical	
	@15%
Terminal Reserve Needed Per Projection	\$19,790,941
As of June 30, 2027 (\$94,317,984 *21.0%) =	\$19,790,941
Adjustment (See Exhibit 10)	\$0

Dental	
	@15%
Terminal Reserve Needed Per Projection	\$2,196,739
As of June 30, 2027 (\$94,317,984 *2.3%) =	\$2,196,739
Adjustment (See Exhibit 11)	\$0

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 13
PPO Total Plan Costs Summary

	Actual 7/1/2024 through 6/30/2025	Projected 7/1/2025 through 6/30/2026	Projected 7/1/2026 through 6/30/2027
Average PPO Employees for Period	21,416	21,345	21,359
Paid PPO and Prescription Drug Claims	\$458,773,296	\$499,152,131	\$543,175,137
Claims over Excess	\$0	\$0	\$0
Net Paid Medical Claims	\$458,773,296	\$499,152,131	\$543,175,137
Medical Reserve Adjustment for New Groups	\$0	\$92,314	\$0
Claims Fluctuation Margin	\$0	\$0	\$0
A. Total PPO Net Paid Claims	\$458,773,296	\$499,244,445	\$543,175,137
B. Fixed Costs			
Medical Administration	\$11,040,591	\$11,164,925	\$11,172,466
Prescription Drug Rebates	(\$51,693,483)	(\$56,243,769)	(\$60,973,110)
COBRA Fees	\$110,509	\$110,138	\$110,212
Billing and Enrollment Services	\$627,073	\$624,969	\$625,392
6055/6056 Reporting	\$56,539	\$56,350	\$64,077
PCORI	\$143,918	\$156,242	\$170,120
Member Rewards	\$244,147	\$243,328	\$243,493
BVA	\$513,994	\$512,270	\$512,616
Pre-Funded Member Rewards	\$43,689	\$169,049	\$660,403
IL HB 1697 Fee	\$0	\$0	\$664,530
GBS Fees	\$3,137,933	\$3,199,126	\$3,249,306
Specific Stop Loss Premium	\$4,037,423	\$3,217,056	\$3,537,932
Aggregating Specific Claim Liability	\$473,565	\$473,565	\$475,000
Wellness (Vaccines/Screenings)	\$842,950	\$924,647	\$948,243
Wellness incentive rebate	\$976,589	\$1,124,433	\$1,172,224
Your Money Line	\$0	\$0	\$566,441
Teladoc	\$480,584	\$502,025	\$491,974
Cooperative Administration Charges	\$280,127	\$286,871	\$301,803
Dependent Audit	\$205,598	\$81,963	\$102,523
C. Total PPO Fixed Costs	(\$28,478,253)	(\$33,396,812)	(\$35,904,356)
D. Total PPO Plan Costs (A+C)	\$430,295,043	\$465,847,633	\$507,270,781
Medical Funding	\$429,745,234	\$448,735,982	\$521,986,848
E. Total PPO Funding	\$429,745,234	\$448,735,982	\$521,986,848
F. Funding Variance - Surplus/(Deficit)	(\$59,809)	(\$17,111,651)	\$14,716,067

Medical and Prescription Drug PEPM Costs

	Actual 7/1/2024 through 6/30/2025	Projected 7/1/2025 through 6/30/2026	Projected 7/1/2026 through 6/30/2027
Average PPO Employees for Period	21,416	21,345	21,359
Paid PPO and Prescription Drug Claims	\$1,785.13	\$1,948.79	\$2,119.23
Claims over Excess	\$0.00	\$0.00	\$0.00
Net Paid Medical Claims	\$1,785.13	\$1,948.79	\$2,119.23
Medical Reserve Adjustment for New Groups	\$0.00	\$0.36	\$0.00
A. Total PPO Net Paid Claims	\$1,785.13	\$1,949.15	\$2,119.23
B. Fixed Costs			
Medical Administration	\$42.96	\$43.59	\$43.59
Drug Card Administration	\$0.00	\$0.00	\$0.00
Prescription Drug Rebates	-\$201.14	-\$219.59	-\$237.89
COBRA Fees	\$0.43	\$0.43	\$0.43
Billing and Enrollment Services	\$2.44	\$2.44	\$2.44
6055/6056 Reporting	\$0.22	\$0.22	\$0.25
HMO Managed Care Fee			
PCORI	\$0.56	\$0.61	\$0.66
Member Rewards	\$0.95	\$0.95	\$0.95
BVA	\$2.00	\$2.00	\$2.00
Pre-Funded Member Rewards	\$0.17	\$0.66	\$2.58
IL HB 1697 Fee	\$0.00	\$0.00	\$2.59
GBS Fees	\$12.21	\$12.49	\$12.68
Specific Stop Loss Premium	\$15.71	\$12.56	\$13.80
Aggregating Specific Claim Liability	\$1.84	\$1.85	\$1.85
Wellness (Vaccines/Screenings)	\$3.28	\$3.61	\$3.70
Wellness incentive rebate	\$3.80	\$4.39	\$4.57
Your Money Line			\$2.21
Teladoc	\$1.87	\$1.96	\$1.92
Cooperative Administration Charges	\$1.09	\$1.12	\$1.18
Dependent Audit	\$0.80	\$0.32	\$0.40
C. Total PPO Fixed Costs	-\$110.81	-\$130.39	-\$140.08
D. Total PPO Plan Costs (A+C)	\$1,674.32	\$1,818.76	\$1,979.15
Medical Funding	\$1,672.18	\$1,751.95	\$2,036.56
E. Total PPO Funding	\$1,672.18	\$1,751.95	\$2,036.56
F. Funding Variance - Surplus/(Deficit)	-\$2.14	-\$66.81	\$57.42

NOTES:

(1) Total Net Paid Medical Claims have been adjusted for stop loss reimbursements. Medical Paid Claims have also been adjusted to mature new groups.

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EBC
Exhibit 14
HMO Total Plan Costs Summary

	Actual 7/1/2024 through 6/30/2025	Projected 7/1/2025 through 6/30/2026	Projected 7/1/2026 through 6/30/2027
Average HMO Employees for Period	11,074	11,235	11,302
Paid HMO and Prescription Drug Claims	\$176,563,635	\$190,378,807	\$206,270,988
Claims over Excess	(\$3,558,818)	(\$849,048)	\$0
Net Paid Medical Claims	\$173,004,817	\$189,529,759	\$206,270,988
Medical Reserve Adjustment for New Groups	\$0	\$49,243	\$0
Claims Fluctuation Margin			\$0
A. Total HMO Net Paid Claims	\$173,004,817	\$189,579,002	\$206,270,988
B. Fixed Costs			
Medical Administration	\$5,233,208	\$5,393,142	\$5,422,248
Prescription Drug Rebates	(\$18,767,523)	(\$21,197,056)	(\$22,364,398)
COBRA Fees	\$57,143	\$58,005	\$58,318
Billing and Enrollment Services	\$324,252	\$329,146	\$330,923
6055/6056 Reporting	\$29,236	\$29,677	\$33,906
HMO Managed Care Fee	\$1,719,597	\$1,871,008	\$1,052,442
HMO Allocated Taxes/Fees	\$0	\$0	\$0
IL HB 1697 Fee	\$0	\$0	\$345,255
GBS Fees	\$1,622,587	\$1,684,851	\$1,719,353
Specific Stop Loss Premium	\$5,102,976	\$5,538,830	\$6,120,025
Aggregate Stop Loss Premium	\$11,960	\$13,490	\$15,597
Wellness (Vaccines/Screenings)	\$435,879	\$486,975	\$501,757
Wellness incentive rebate	\$504,982	\$592,193	\$620,276
Your Money Line			\$299,729
Teladoc	\$248,504	\$264,396	\$260,326
Cooperative Administration Charges	\$144,850	\$151,084	\$295,321
Dependent Audit	\$106,312	\$43,167	\$54,250
C. Total HMO Fixed Costs	(\$3,226,037)	(\$4,741,093)	(\$5,234,672)
D. Total HMO Plan Costs (A+C)	\$169,778,780	\$184,837,908	\$201,036,316
Medical Funding	\$169,455,331	\$176,895,373	\$206,648,863
E. Total HMO Funding	\$169,455,331	\$176,895,373	\$206,648,863
F. Funding Variance - Surplus/(Deficit)	(\$323,448)	(\$7,942,535)	\$5,612,547

Medical and Prescription Drug PEPM Costs

	Actual 7/1/2024 through 6/30/2025	Projected 7/1/2025 through 6/30/2026	Projected 7/1/2026 through 6/30/2027
Average HMO Employees for Period	11,074	11,235	11,302
Paid HMO and Prescription Drug Claims	\$1,328.65	\$1,412.05	\$1,520.90
Claims over Excess	-\$26.78	-\$6.30	\$0.00
Net Paid Medical Claims	\$1,301.86	\$1,405.76	\$1,520.90
Medical Reserve Adjustment for New Groups	\$0.00	\$0.37	\$0.00
A. Total HMO Net Paid Claims	\$1,301.86	\$1,406.12	\$1,520.90
B. Fixed Costs			
Medical Administration	\$39.38	\$40.00	\$39.98
Drug Card Administration	\$0.00	\$0.00	\$0.00
Prescription Drug Rebates	-\$141.23	-\$157.22	-\$164.90
COBRA Fees	\$0.43	\$0.43	\$0.43
Billing and Enrollment Services	\$2.44	\$2.44	\$2.44
6055/6056 Reporting	\$0.22	\$0.22	\$0.25
HMO Managed Care Fee	\$12.94	\$13.88	\$7.76
PCORI			
Member Rewards			
BVA			
Pre-Funded Member Rewards			
HMO Allocated Taxes/Fees	\$0.00	\$0.00	\$0.00
IL HB 1697 Fee	\$0.00	\$0.00	\$2.55
GBS Fees	\$12.21	\$12.50	\$12.68
Specific Stop Loss Premium	\$38.40	\$41.08	\$45.12
Aggregating Specific Claim Liability			
Aggregate Stop Loss Premium	\$0.09	\$0.10	\$0.12
Fiduciary Policy Fees			
Wellness (Vaccines/Screenings)	\$3.28	\$3.61	\$3.70
Wellness incentive rebate	\$3.80	\$4.39	\$4.57
Your Money Line			\$2.21
Teladoc	\$1.87	\$1.96	\$1.92
Cooperative Administration Charges	\$1.09	\$1.12	\$2.18
Dependent Audit	\$0.80	\$0.32	\$0.40
C. Total HMO Fixed Costs	(\$24.28)	(\$35.17)	(\$38.60)
D. Total HMO Plan Costs (A+C)	\$1,277.59	\$1,370.96	\$1,482.31
Medical Funding	\$1,275.15	\$1,312.05	\$1,523.69
E. Total HMO Funding	\$1,275.15	\$1,312.05	\$1,523.69
F. Funding Variance - Surplus/(Deficit)	-\$2.43	-\$58.91	\$41.38

NOTES:

(1) Total Net Paid Medical Claims have been adjusted for stop loss reimbursements. Medical Paid Claims have also been adjusted to mature new groups.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 15
Dental Total Plan Costs Summary

	Actual 7/1/2024 through 6/30/2025	Projected 7/1/2025 through 6/30/2026	Projected 7/1/2026 through 6/30/2027
Average Dental Employees for Period	16,789	16,197	16,242
Paid Dental Claims	\$14,032,113	\$13,419,328	\$14,644,925
Dental Reserve Adjustment for New Groups	\$0	\$0	\$0
A. Total Dental Net Paid Claims	\$14,032,113	\$13,419,328	\$14,644,925
B. Fixed Costs			
Dental Administration	\$582,237	\$561,724	\$563,273
GBS Fees	\$0	\$0	\$0
C. Total Dental Fixed Costs	\$582,237	\$561,724	\$563,273
D. Total Dental Plan Costs (A+C)	\$14,614,350	\$13,981,052	\$15,208,198
Dental Funding	\$14,898,005	\$14,625,840	\$15,208,198
E. Total Dental Funding	\$14,898,005	\$14,625,840	\$15,208,198
F. Funding Variance - Surplus/(Deficit)	\$283,655	\$644,788	\$0

Dental PEPM Costs

	Actual 7/1/2024 through 6/30/2025	Projected 7/1/2025 through 6/30/2026	Projected 7/1/2026 through 6/30/2027
Average Dental Employees for Period	16,789	16,197	16,242
Paid Dental Claims	\$69.65	\$69.04	\$75.14
Dental Reserve Adjustment for New Groups	\$0.00	\$0.00	\$0.00
A. Total Dental Net Paid Claims	\$69.65	\$69.04	\$75.14
B. Fixed Costs			
Dental Administration	\$2.89	\$2.89	\$2.89
GBS Fees	\$0.00	\$0.00	\$0.00
C. Total Dental Fixed Costs	\$2.89	\$2.89	\$2.89
D. Total Dental Plan Costs (A+C)	\$72.54	\$71.93	\$78.03
Dental Funding	\$73.95	\$75.25	\$78.03
E. Total Dental Funding	\$73.95	\$75.25	\$78.03
F. Funding Variance - Surplus/(Deficit)	\$1.41	\$3.32	\$0.00

NOTES:

(1) Total Net Paid Medical Claims have been adjusted for stop loss reimbursements. Medical Paid Claims have also been adjusted to mature new groups.

This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

EBC
Exhibit 16
PPO Medical Experience - By District - Including Adjustment for Claims between \$75,000 and \$1,000,000
Experience Period: January 1, 2025 to December 31, 2025

District	Paid Premium	Net Paid Claims (I)	12/31/2025 Loss Ratio	Rate Adjustment
A.E.R.O. Special Education Cooperative	\$1,620,011	\$1,536,876	94.9%	14.2%
Addison SD 4	\$1,811,987	\$1,928,740	106.4%	16.2%
Beach Park SD #3	\$2,296,300	\$2,859,545	124.5%	18.2%
Beecher CUSD #200U	\$836,953	\$1,009,981	120.7%	18.2%
Bensenville SD #2	\$2,512,166	\$2,982,854	118.7%	17.2%
Berkeley SD #87	\$1,022,090	\$1,316,663	128.8%	19.2%
Brookfield SD #95	\$1,452,275	\$1,467,359	101.0%	15.2%
Brookwood SD #167	\$1,902,958	\$2,038,901	107.1%	16.2%
Burbank HSD #111	\$8,183,129	\$8,204,922	100.3%	15.2%
Burr Ridge CCSD #180	\$863,576	\$1,074,696	124.4%	18.2%
Butler SD #53	\$970,275	\$1,043,241	107.5%	16.2%
Byron SD 226	\$3,728,747	\$4,533,011	121.6%	18.2%
Calumet Public SD #132	\$469,693	\$407,822	86.8%	13.2%
Gary SD #26	\$3,143,156	\$3,509,726	111.7%	16.2%
CASE	\$2,009,732	\$2,586,699	128.7%	19.2%
CCSD #89	\$3,948,065	\$4,207,944	106.6%	16.2%
Coal City CUSD #1	\$4,092,954	\$4,601,182	112.4%	16.2%
Crete-Monee SD #201-U	\$3,647,092	\$5,147,252	141.1%	21.2%
Decatur SD #61	\$16,893,164	\$19,380,278	114.7%	17.2%
Deerfield SD #109	\$6,816,306	\$6,819,569	100.0%	15.2%
District 45, DuPage County	\$2,268,893	\$2,394,580	105.5%	16.2%
Dolton SD #148	\$2,810,476	\$2,948,484	104.9%	15.2%
Dolton SD #149	\$3,055,098	\$2,845,893	93.2%	14.2%
DuPage SD #88	\$6,074,634	\$6,730,992	110.8%	16.2%
East Maine SD #63	\$1,615,813	\$1,492,922	92.4%	14.2%
East Prairie SD #73	\$599,687	\$550,596	91.8%	13.2%
ECHO	\$2,996,391	\$2,883,322	96.2%	14.2%
Edmund Lindop SD #92	\$568,958	\$623,264	109.5%	16.2%
Elmhurst Park SD #401	\$3,595,421	\$3,924,181	109.1%	16.2%
Evansston Skokie SD #65	\$3,413,978	\$3,411,641	99.9%	15.2%
Evergreen Park Elementary SD 124	\$2,771,086	\$3,699,449	133.5%	20.2%
Fairview SD #72	\$1,572,756	\$1,708,459	108.6%	16.2%
Fenton Community High SD #100	\$2,258,583	\$2,219,327	98.3%	14.2%
Forest Park SD #91	\$1,898,656	\$2,554,784	134.6%	20.2%
Franklin Park SD #84	\$2,821,583	\$2,615,660	92.7%	14.2%
Genoa Kingston SD #424	\$1,405,390	\$1,588,484	113.0%	16.2%
Glen Ellyn #41	\$5,634,419	\$6,628,882	117.6%	17.2%
Golf SD #67	\$501,854	\$573,499	114.3%	17.2%
Grayslake CCSD #46	\$4,434,461	\$4,702,913	106.1%	16.2%
Grayslake SD #127	\$5,019,759	\$5,411,688	107.8%	16.2%
Herscher SD #2	\$2,090,318	\$2,241,358	107.2%	16.2%
Hillside SD #93	\$1,284,078	\$1,348,564	105.0%	15.2%
Itasca SD#10	\$1,473,354	\$1,386,056	94.1%	14.2%
Kankakee SD #111	\$10,508,157	\$11,535,232	109.8%	16.2%
Keeneville SD #20	\$2,183,072	\$1,830,692	83.9%	12.2%
La Grange SD #102	\$5,936,808	\$6,569,344	110.7%	16.2%
Lake Park SD #108	\$4,949,825	\$5,118,200	103.4%	15.2%
LaSalle-Peru Township HSD #120	\$2,581,149	\$3,587,518	139.0%	20.2%
Lemont-Bromberek CSD #113A	\$3,357,979	\$3,370,007	100.4%	15.2%

District	Paid Premium	Net Paid Claims (I)	12/31/2025 Loss Ratio	Rate Adjustment
Lincoln SD #156	\$1,397,443	\$1,697,587	121.5%	18.2%
Lincolnwood SD #74	\$2,694,002	\$2,811,136	104.3%	15.2%
Lisle SD #202	\$4,073,913	\$3,976,802	97.6%	14.2%
Lombard SD #44	\$2,893,819	\$2,940,855	101.6%	15.2%
Macreker SD #60	\$1,469,127	\$1,204,379	82.0%	12.2%
Mannheim SD #83	\$7,829,867	\$7,800,820	99.6%	15.2%
Manteno CUSD #5	\$3,028,695	\$3,309,156	109.3%	16.2%
Marengo CSD #165	\$726,504	\$889,236	122.4%	18.2%
Marquardt SD #15	\$4,870,334	\$5,526,028	113.5%	17.2%
Matteson SD #159	\$4,240,476	\$5,153,194	121.5%	18.2%
Medinah SD #11	\$1,282,845	\$1,391,328	108.5%	16.2%
Midlothian SD #143	\$3,195,153	\$2,880,763	90.2%	13.2%
Morton Grove SD #70	---	---	---	16.2%
Mt. Prospect SD #57	\$3,941,576	\$4,294,867	109.0%	16.2%
Mundelein SD #120	\$4,689,120	\$4,537,429	96.8%	14.2%
NDSECC	\$1,418,154	\$1,406,261	99.2%	15.2%
Niles SD #71	\$1,583,972	\$1,450,877	91.6%	13.2%
Niles Special Ed #807	\$2,709,357	\$2,910,614	107.4%	16.2%
Norridge SD #80	\$918,886	\$1,041,438	113.3%	17.2%
North Chicago SD #187	\$3,859,110	\$3,927,018	101.8%	15.2%
North Palos SD #117	\$6,968,245	\$6,882,738	98.8%	15.2%
Northbrook SD #28	\$7,247,823	\$7,923,297	109.3%	16.2%
Northbrook SD #30	\$2,662,662	\$2,769,034	104.0%	15.2%
NSSEO	\$4,213,027	\$4,727,639	112.2%	16.2%
Oak Lawn Hometown SD #123	\$5,460,337	\$6,029,620	110.4%	16.2%
Oak Park SD #97	\$5,080,239	\$5,332,243	105.0%	15.2%
Oswego CUSD #308	\$23,253,047	\$28,262,614	121.5%	18.2%
PAEC	\$2,152,593	\$2,345,978	109.0%	16.2%
Palos SD #118	\$5,261,998	\$5,719,486	108.7%	16.2%
Park Forest-Chicago Heights SD #163	\$985,165	\$1,363,068	138.4%	20.2%
Posen-Robbins SD 143.5	\$1,607,327	\$1,726,224	107.4%	16.2%
Prairie Grove CSD #46	\$1,730,614	\$1,695,406	98.0%	14.2%
Prospect Hts SD #23	\$3,428,940	\$3,682,291	107.4%	16.2%
Queen Bee SD #16	\$2,002,420	\$1,900,618	94.9%	14.2%
Reavis HS Dist 220	\$2,974,595	\$3,273,625	110.1%	16.2%
Rhodes SD #84.5	\$1,330,475	\$1,360,549	102.3%	15.2%
Rich Township HSD #227	\$6,733,876	\$7,674,291	114.0%	17.2%
Ridgeland SD #122	\$2,789,309	\$2,946,759	105.6%	16.2%
River Forest SD #90	\$3,203,052	\$3,539,235	110.5%	16.2%
River Trails SD #26	\$441,330	\$639,296	144.9%	21.2%
Riverside Brookfield HSD #208	\$2,879,712	\$2,774,509	96.3%	14.2%
Riverside SD #96	\$3,086,606	\$3,405,301	110.3%	16.2%
Roselle SD #12	\$1,022,103	\$1,308,468	128.0%	19.2%
Salt Creek SD #48	\$860,382	\$1,096,146	127.4%	19.2%
SASED	\$3,208,458	\$3,619,728	112.8%	16.2%
Sauk Village CCSD #168	\$1,487,525	\$1,507,386	101.3%	15.2%
Seneca Grade School District #170	\$864,597	\$1,084,837	125.5%	18.2%
Seneca Township HSD #160	\$1,288,492	\$1,546,149	120.0%	18.2%
Skokie SD #68	\$2,483,880	\$2,179,771	87.8%	13.2%

District	Paid Premium	Net Paid Claims (I)	12/31/2025 Loss Ratio	Rate Adjustment
Skokie SD #69	\$1,863,217	\$1,898,844	101.9%	15.2%
Skokie SD #73 1/2	\$1,533,512	\$1,555,747	101.4%	15.2%
South Berwyn SD #100	\$3,710,344	\$4,200,901	113.2%	17.2%
South Holland SD #150	\$676,735	\$716,737	105.9%	16.2%
SPEED SEJA	\$333,155	\$398,889	119.7%	18.2%
Sterling CUSD #5	\$5,474,709	\$5,578,997	101.9%	15.2%
Summit Hill SD #161	\$4,665,432	\$5,408,402	115.9%	17.2%
SWCCCASE	\$1,173,221	\$1,569,308	133.8%	20.2%
Thornton #205	\$11,428,907	\$12,025,655	105.2%	16.2%
Thornton Fractional #215	\$7,696,410	\$8,899,987	115.6%	17.2%
Tinley Park SD #146	\$6,011,634	\$6,102,524	101.5%	15.2%
Union Ridge SD #86	\$507,693	\$447,003	88.0%	13.2%
Warren Township HS #121	\$6,264,474	\$6,922,178	110.5%	16.2%
West Chicago SD #94	\$2,949,912	\$3,766,710	127.7%	19.2%
West Northfield SD #31	\$2,308,459	\$2,500,627	108.3%	16.2%
Westchester SD #92.5	\$1,444,687	\$1,577,362	109.2%	16.2%
Westmont CUSD #201	\$2,659,607	\$2,921,610	109.9%	16.2%
Wilmington CUSD #209U	\$4,399,963	\$1,684,991	124.8%	18.2%
Wood Dale SD #7	\$1,669,145	\$1,874,193	112.3%	16.2%
Woodland SD #50	\$12,395,420	\$12,825,229	103.5%	15.2%
Woodridge SD #68	\$4,646,551	\$5,657,443	121.8%	18.2%
Zion Elementary SD #6	\$3,953,222	\$4,088,811	103.4%	15.2%

NEW DISTRICTS				
CASS SD 63 (joined 1/1/2026)				
LADSE (joined 1/1/2026)				

Sub-Pool	Paid Premium	Net Paid Claims (I)	Date End	Rate Adjustment
EPAA	\$6,321,261	\$6,361,000	100.6%	15.2%
NSBC	\$16,228,217	\$18,015,459	111.0%	16.2%
WPH	\$2,616,264	\$2,523,281	96.4%	14.2%

	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
Pool Total	\$431,316,574	\$470,140,880	109.0%

NOTES:

(1) Net Claims include all claims under \$75,000 per individual plus the shared amount of claim liability between \$75,000 and \$1,000,000 per individual. The shared amount is distributed based on enrollment for each member.

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EBC
Exhibit 17

HMO Medical Experience - By District - Including Adjustment for Claims between \$75,000 and \$350,000
Experience Period: January 1, 2025 to December 31, 2025

District	Paid Premium	Net Paid Claims (I)	12/31/2025 Loss Ratio	Rate Adjustment
A.E.R.O. Special Education Cooperative	\$2,117,470	\$2,438,130	115.1%	17.4%
Addison SD 4	\$3,131,170	\$2,792,014	89.2%	14.4%
Beach Park SD #3	\$936,118	\$1,046,853	111.8%	17.4%
Beecher CUSD #200U	\$645,439	\$616,220	95.5%	15.4%
Bensenville SD #2	\$2,504,546	\$2,808,473	112.1%	17.4%
Berkeley SD #87	\$3,526,301	\$4,291,003	121.7%	18.4%
Brookfield SD #95	\$420,115	\$409,444	97.5%	15.4%
Brookwood SD #167	\$254,322	\$337,450	132.7%	20.4%
Burr Ridge CCSD #180	\$275,317	\$396,332	144.0%	21.4%
Butler SD #53	\$540,623	\$311,289	57.6%	11.4%
Calumet Public SD #132	\$805,395	\$852,108	105.8%	16.4%
Cary SD #26	\$910,362	\$1,055,341	115.9%	17.4%
CASE	\$893,326	\$1,001,569	112.1%	17.4%
CCSD #89	\$1,390,748	\$1,403,874	100.9%	15.4%
Crete-Monee SD #201-U	\$5,484,487	\$5,408,327	98.6%	15.4%
Deerfield SD #109	\$1,098,937	\$1,168,144	106.3%	16.4%
District 45, DuPage County	\$3,851,725	\$3,647,397	94.7%	14.4%
Dolton SD #148	\$1,022,689	\$1,379,062	134.8%	20.4%
Dolton SD #149	\$450,482	\$437,222	97.1%	15.4%
DuPage HSD #88	\$3,389,527	\$3,568,472	105.3%	16.4%
East Maine SD #63	\$4,669,446	\$5,154,023	110.4%	17.4%
East Prairie SD #73	\$490,301	\$640,680	130.7%	20.4%
ECHO	\$1,250,299	\$1,422,446	113.8%	17.4%
Edmund Lindop SD #92	\$363,397	\$345,732	95.1%	14.4%
Elmwood Park SD #401	\$1,170,952	\$1,188,471	101.5%	15.4%
Evansston Skokie SD #65	\$14,300,265	\$15,548,673	108.7%	16.4%
Evergreen Park Elementary SD 124	\$930,877	\$1,285,081	138.1%	21.4%
Fairview SD #72	\$684,770	\$580,273	84.7%	13.4%
Fenton Community High SD #100	\$1,301,021	\$1,260,686	96.9%	15.4%
Forest Park SD #91	\$293,903	\$339,320	115.5%	17.4%
Franklin Park SD #84	\$533,727	\$537,402	100.7%	15.4%
Genoa Kingston SD #424	\$852,683	\$798,042	93.6%	14.4%
Glen Ellyn #41	\$2,869,520	\$3,089,374	107.7%	16.4%
Golf SD #67	\$746,984	\$690,605	92.5%	14.4%
Grayslake CCSD #46	\$1,897,400	\$2,136,263	112.6%	17.4%
Grayslake CHSD #127	\$1,393,123	\$1,752,373	125.8%	19.4%
Hillside SD #93	\$124,456	\$91,815	73.8%	11.4%
Itasca SD #10	\$365,237	\$317,707	87.0%	13.4%
Keeneville SD #20	\$580,188	\$534,828	92.2%	14.4%
La Grange SD #102	\$1,103,010	\$1,280,222	116.1%	17.4%
Lake Park SD #108	\$2,119,967	\$2,303,716	108.7%	16.4%
Lemont-Bromberek CSD #113A	\$814,199	\$1,091,487	134.1%	20.4%
Lincolnwood SD #74	\$806,209	\$906,065	112.4%	17.4%
Lisle SD #202	\$1,641,136	\$1,714,323	104.5%	16.4%
Lombard SD #44	\$3,739,130	\$3,624,286	96.9%	15.4%
Marecker SD #60	\$889,154	\$838,234	94.3%	14.4%
Mannheim SD #83	\$2,433,648	\$2,572,086	105.7%	16.4%
Marengo CSD #165	\$1,092,624	\$1,288,692	117.9%	18.4%
Marquardt SD #15	\$1,763,540	\$1,587,783	90.0%	14.4%

District	Paid Premium	Net Paid Claims (I)	12/31/2025 Loss Ratio	Rate Adjustment
Matteson SD #159	\$1,105,668	\$1,263,383	114.3%	17.4%
Medinah SD #11	\$89,295	\$56,208	62.9%	11.4%
Midlothian SD #143	\$518,135	\$567,653	109.6%	16.4%
Morton Grove SD #70	---	---	---	16.4%
Mt. Prospect SD #57	\$459,605	\$457,901	95.3%	15.4%
Mundelein SD #120	\$1,159,731	\$1,272,484	109.7%	16.4%
NDSEC	\$322,999	\$279,930	86.7%	13.4%
Niles Special Ed #807	\$1,052,388	\$1,088,900	103.5%	16.4%
Norridge SD #80	\$464,798	\$363,707	78.3%	12.4%
North Chicago SD #187	\$1,629,337	\$1,628,273	99.9%	15.4%
North Palos SD #117	\$1,435,434	\$1,369,706	95.4%	15.4%
Northbrook SD #28	\$1,499,632	\$1,932,996	128.9%	19.4%
Northbrook SD #30	\$768,804	\$807,333	105.0%	16.4%
NSSEO	\$1,789,697	\$2,105,953	117.7%	18.4%
Oak Lawn Hometown SD #123	\$2,089,963	\$2,242,189	107.3%	16.4%
Oak Park SD #97	\$7,859,064	\$7,856,437	100.0%	15.4%
Oswego CUSD #308	\$8,296,733	\$9,824,516	118.4%	18.4%
PAEC	\$1,007,993	\$1,219,434	121.0%	18.4%
Palos SD #118	\$577,556	\$447,519	77.5%	12.4%
Park Forest-Chicago Heights SD #163	\$1,529,380	\$2,001,721	130.9%	20.4%
Posen-Robbins SD 143.5	\$706,811	\$668,007	94.5%	14.4%
Prairie Grove CSD #46	\$102,259	\$126,149	123.4%	19.4%
Prospect Hts SD #23	\$674,080	\$611,192	90.7%	14.4%
Queen Bee SD #16	\$1,284,180	\$1,413,143	110.0%	17.4%
Reavis Hts Dist 220	\$698,470	\$529,573	75.8%	12.4%
Rhodes SD #84.5	\$295,559	\$226,691	76.7%	12.4%
Rich Township HSD #227	\$2,201,881	\$2,065,051	93.8%	14.4%
Ridgeland SD #122	\$1,885,840	\$1,901,231	100.8%	15.4%
River Forest SD #90	\$387,210	\$312,898	80.8%	12.4%
River Trails SD #26	\$2,491,677	\$2,785,701	111.8%	17.4%
Riverside Brookfield HSD #208	\$492,981	\$626,621	127.1%	19.4%
Riverside SD #96	\$1,331,511	\$1,548,837	116.3%	18.4%
Roselle SD #12	\$251,733	\$200,539	79.7%	12.4%
Salt Creek SD #48	\$427,394	\$299,902	70.2%	11.4%
SASED	\$1,223,197	\$1,118,897	91.5%	14.4%
Sauk Village CCSD #168	\$679,038	\$638,350	94.0%	14.4%
Skokie SD #68	\$1,496,839	\$1,452,274	97.0%	15.4%
Skokie SD #69	\$1,544,132	\$1,574,362	102.0%	16.4%
Skokie SD #73 1/2	\$1,317,527	\$1,355,189	102.9%	16.4%
South Berwyn SD #100	\$2,496,694	\$2,991,089	119.8%	18.4%
South Holland SD #150	\$495,629	\$386,852	78.1%	12.4%
SPEED SEJA	\$1,060,343	\$1,300,226	122.6%	18.4%
Summit Hill SD #161	\$342,198	\$121,307	35.4%	11.4%
SWCCCASE	\$3,134,741	\$3,467,753	110.6%	17.4%
Thornton #205	\$2,250,903	\$2,365,294	105.1%	16.4%
Thornton Fractional #215	\$948,329	\$697,929	73.6%	11.4%
Tinley Park SD #146	\$955,077	\$1,054,182	110.4%	17.4%
Union Ridge SD #86	\$262,893	\$302,006	114.9%	17.4%
Warren Township Hts #121	\$1,231,584	\$1,452,000	116.3%	18.4%

District	Paid Premium	Net Paid Claims (I)	Date End Loss Ratio	Rate Adjustment
West Chicago SD #94	\$1,543,960	\$1,590,798	103.0%	16.4%
West Northfield SD #31	\$620,162	\$758,375	122.3%	18.4%
Westchester SD #92.5	\$536,905	\$574,808	107.1%	16.4%
Westmont CUSD #201	\$1,337,946	\$1,479,846	110.6%	17.4%
Wilmington CUSD #209U	\$92,515	\$65,119	70.4%	11.4%
Wood Dale SD #7	\$681,921	\$637,835	93.5%	14.4%
Woodland SD #50	\$1,249,825	\$1,421,452	113.7%	17.4%
Woodridge SD #68	\$2,271,071	\$2,462,775	108.4%	16.4%
Zion Elementary SD #6	\$1,885,094	\$1,373,990	72.9%	11.4%

NEW DISTRICTS				
CASS SD 63 (joined 1/1/2026)				
LADSE (joined 1/1/2026)				

Sub-Pool	Paid Premium	Net Paid Claims (I)	Date End Loss Ratio	Rate Adjustment
EPAA	\$2,372,829	\$2,792,623	117.7%	18.4%
NSBC	\$6,777,061	\$6,699,831	98.9%	15.4%
WPH	\$1,934,704	\$1,933,248	99.9%	15.4%

	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
Pool Total	\$172,501,186	\$182,419,604	105.7%

NOTES:

(1) Net Claims include all claims under \$75,000 per individual plus the shared amount of claim liability between \$75,000 and \$350,000 per individual. The shared amount is distributed based on enrollment for each member.

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EBC
Exhibit 18
Dental Experience - By District
Experience Period: January 1, 2025 to December 31, 2025

District	Paid Premium	Net Paid Claims (1)	12/31/2025 Loss Ratio	Rate Adjustment
Addison SD 4	\$267,011	\$215,228	80.6%	1.4%
Beach Park SD #3	\$183,241	\$180,841	98.7%	3.9%
Bensenville SD #2	\$216,452	\$193,299	89.3%	3.9%
Berkeley SD #87	\$186,726	\$197,980	106.0%	3.9%
Burbank HSD #111	\$330,812	\$358,574	108.4%	3.9%
Byron CUSD #226	\$175,875	\$177,055	100.7%	3.9%
Calumet Public SD #132	\$53,148	\$41,199	77.5%	1.4%
Cary SD #26	\$189,608	\$154,418	81.4%	1.4%
CASE	\$139,541	\$124,209	89.0%	3.9%
CCSD #89	\$257,324	\$236,013	91.7%	3.9%
Deerfield SD #109	\$279,202	\$276,171	98.9%	3.9%
District 45, DuPage County	\$357,842	\$353,622	98.8%	3.9%
Dolton SD #148	\$154,700	\$141,668	91.6%	3.9%
East Prairie SD #73	\$47,374	\$52,864	111.6%	3.9%
ECHO	\$157,330	\$120,028	76.3%	1.4%
Elmwood Park SD #401	\$220,993	\$186,476	84.4%	3.9%
Fairview SD #72	\$95,005	\$96,182	101.2%	3.9%
Fenton Community High SD #100	\$180,975	\$122,351	117.3%	6.4%
Franklin Park SD #84	\$153,633	\$131,786	85.8%	3.9%
Genoa Kingston SD #424	\$99,445	\$72,304	72.7%	1.4%
Glen Ellyn #41	\$355,801	\$338,581	95.2%	3.9%
Golf SD #67	\$54,389	\$57,537	105.8%	3.9%
Grayslake SD #127	\$341,731	\$326,248	95.5%	3.9%
Itasca SD#10	\$63,815	\$50,776	79.6%	1.4%
Kcencyville SD #20	\$97,838	\$104,532	106.8%	3.9%
Lincoln SD #156	\$51,933	\$41,913	80.7%	1.4%
Lincolnwood SD #74	\$157,045	\$153,839	98.0%	3.9%
Lisle SD #202	\$265,914	\$310,176	116.6%	6.4%
Lombard SD #44	\$377,966	\$372,942	98.7%	3.9%
Mannheim SD #83	\$312,903	\$282,109	90.2%	3.9%
Marquardt SD #15	\$205,263	\$256,691	125.1%	6.4%
Matteson SD #159	\$187,610	\$166,122	88.5%	3.9%
Midlothian SD #143	\$144,862	\$161,298	111.3%	3.9%
Mt. Prospect SD #57	\$160,274	\$193,309	120.6%	6.4%
Mundelein SD #120	\$280,061	\$341,888	122.1%	6.4%
Niles SD #71	\$74,028	\$93,413	126.2%	6.4%
Niles Special Ed #807	\$157,681	\$141,893	90.0%	3.9%
Norridge SD #80	\$58,828	\$59,023	100.3%	3.9%
North Palos SD #117	\$303,369	\$298,891	98.5%	3.9%
Northbrook SD #28	\$388,657	\$448,954	115.5%	6.4%
PAEC	\$67,200	\$57,949	86.2%	3.9%
Palos SD #118	\$233,734	\$256,756	109.8%	3.9%
Prairie Grove CSD #46	\$101,666	\$106,653	104.9%	3.9%
Prospect Hts SD #23	\$186,414	\$185,317	99.4%	3.9%
Queen Bee SD #16	\$115,816	\$117,665	101.6%	3.9%
Reavis HS Dist 220	\$237,640	\$188,647	79.4%	1.4%
Rhodes SD #84.5	\$76,985	\$84,801	110.2%	3.9%
Ridgeland SD #122	\$182,246	\$185,710	101.9%	3.9%
River Forest SD #90	\$193,388	\$176,770	91.4%	3.9%

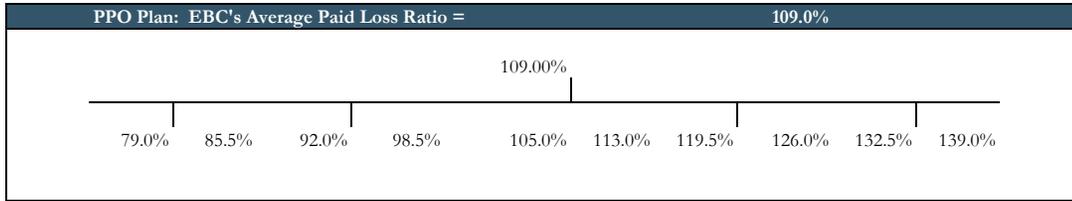
District	Paid Premium	Net Paid Claims (1)	12/31/2025 Loss Ratio	Rate Adjustment
River Trails SD #26	\$173,345	\$187,465	108.1%	3.9%
Riverside Brookfield HSD #208	\$185,525	\$180,591	97.3%	3.9%
Riverside SD #96	\$234,621	\$177,431	75.6%	1.4%
Sauk Village CCSD #168	\$113,755	\$95,729	84.2%	3.9%
Skokie SD #68	\$200,772	\$220,000	109.6%	3.9%
Skokie SD #69	\$127,209	\$135,168	106.3%	3.9%
Skokie SD #73 1/2	\$121,029	\$124,115	102.5%	3.9%
South Berwyn SD #100	\$212,689	\$217,751	102.4%	3.9%
Sterling CUSD #5	\$260,227	\$282,519	108.6%	3.9%
Summit Hill SD #161	\$168,003	\$202,216	120.4%	6.4%
SWCCCASE	\$255,915	\$209,703	81.9%	1.4%
Tinley Park SD #146	\$359,567	\$358,163	99.6%	3.9%
Union Ridge SD #86	\$31,595	\$28,908	91.5%	3.9%
Warren Township HS #121	\$394,858	\$346,730	87.8%	3.9%
West Chicago SD #94	\$226,075	\$240,578	106.4%	3.9%
Westchester SD #92.5	\$104,850	\$101,990	97.3%	3.9%
Woodland SD #50	\$556,242	\$554,379	99.7%	3.9%
Woodridge SD #68	\$231,126	\$229,553	99.3%	3.9%

Sub-Pool	Paid Premium	Net Paid Claims (1)	Date End Loss Ratio	Rate Adjustment
EPAA	\$121,772	\$105,854	86.9%	3.9%
NSBC	\$370,537	\$388,710	104.9%	3.9%
WPH	\$43,762	\$33,134	75.7%	1.4%

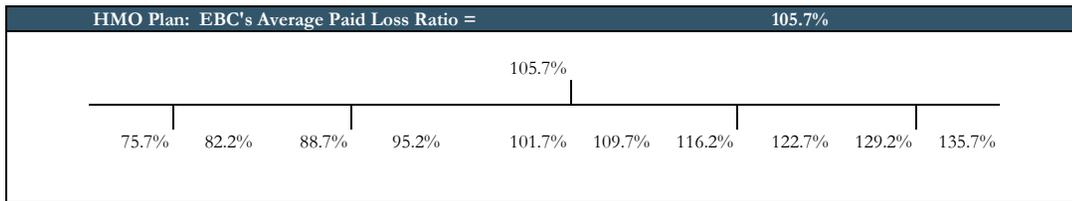
	Total Paid Premium	Total Net Paid Claims	Pool Average Loss Ratio
Pool Total	\$13,674,772	\$13,503,358	98.7%

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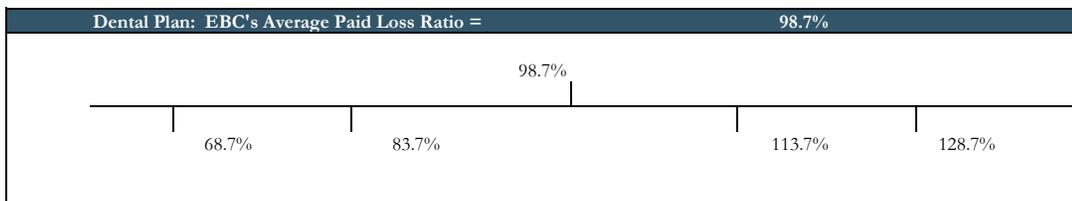
EBC
Exhibit 19
Estimated District Rate Adjustments
Banding Formula - Average Increase Plus/Minus 5%



Paid Loss Ratios		Rate Adjustment
0.0%	to 79.0%	11.2%
79.1%	to 85.5%	12.2%
85.6%	to 92.0%	13.2%
92.1%	to 98.5%	14.2%
98.6%	to 105.0%	15.2%
105.1%	to 113.0%	16.2%
113.1%	to 119.5%	17.2%
119.6%	to 126.0%	18.2%
126.1%	to 132.5%	19.2%
132.6%	to 139.0%	20.2%
139.1% +		21.2%



Paid Loss Ratios		Rate Adjustment
0.00%	to 75.7%	11.4%
75.8%	to 82.2%	12.4%
82.3%	to 88.7%	13.4%
88.8%	to 95.2%	14.4%
95.3%	to 101.7%	15.4%
101.8%	to 109.7%	16.4%
109.8%	to 116.2%	17.4%
116.3%	to 122.7%	18.4%
122.8%	to 129.2%	19.4%
129.3%	to 135.7%	20.4%
135.8% +		21.4%



Paid Loss Ratios		Rate Adjustment
0.0%	to 68.7%	-1.1%
68.8%	to 83.7%	1.4%
83.8%	to 113.7%	3.9%
113.8%	to 128.7%	6.4%
128.8% +		8.9%

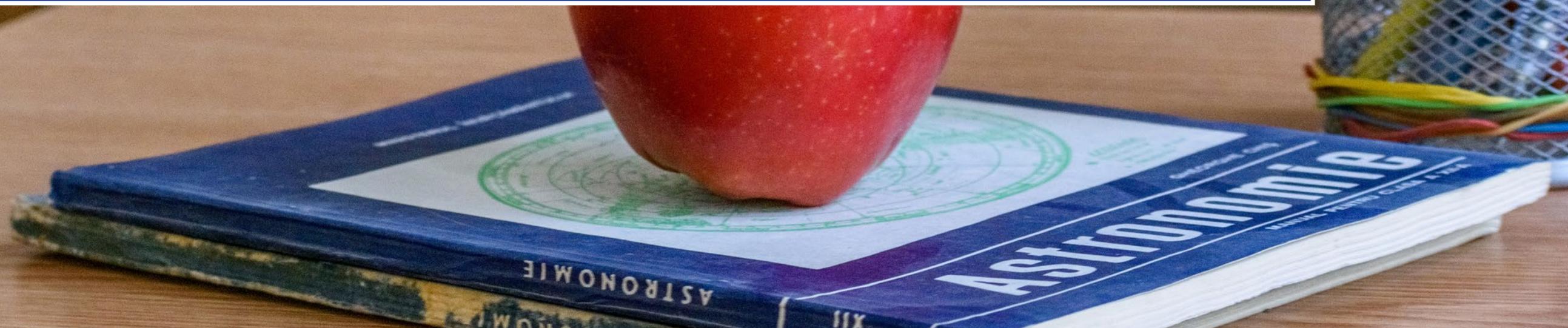
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EBC
Exhibit 20
Historical Rate Adjustments

Plan Year	PPO Average		HMO Average		Dental Average	
	Calculated Adjustments	Final Adjustments With Working Cash Release	Calculated Adjustments	Final Adjustments With Working Cash Release	Calculated Adjustments	Final Adjustments With Working Cash Release
7/1/12 to 7/1/13	5.9%	3.8%	4.6%	3.8%	-1.0%	-1.0%
7/1/13 to 7/1/14	3.4%	1.3%	7.2%	5.1%	3.9%	1.8%
7/1/14 to 7/1/15	3.5%	0.0%	0.4%	0.0%	0.6%	0.0%
7/1/15 to 7/1/16	7.2%	5.7%	5.7%	5.7%	-2.8%	-2.8%
7/1/16 to 7/1/17	7.1%	5.5%	-0.3%	-0.3%	1.1%	1.1%
7/1/17 to 7/1/18	8.5%	8.5%	0.1%	0.1%	0.8%	0.8%
7/1/18 to 7/1/19	-0.1%	-0.1%	-4.0%	-4.0%	-0.3%	-0.3%
7/1/19 to 7/1/20	2.8%	2.8%	3.3%	3.3%	3.7%	3.7%
7/1/20 to 7/1/21	5.7%	5.7%	4.3%	4.3%	1.3%	1.3%
7/1/21 to 7/1/22	1.1%	-0.1%	-2.2%	-2.9%	0.3%	-4.1%
7/1/22 to 7/1/23	7.5%	7.5%	9.7%	9.7%	3.7%	3.7%
7/1/23 to 7/1/24	10.4%	10.4%	7.5%	7.5%	2.6%	2.6%
7/1/24 to 7/1/25	7.3%	7.3%	8.8%	8.8%	6.3%	6.3%
7/1/25 to 7/1/26	6.9%	6.9%	5.2%	5.2%	4.0%	4.0%
7/1/26 to 7/1/27 Final	16.2%	16.2%	16.4%	16.4%	3.9%	3.9%
5 Year Average	9.7%	9.7%	9.5%	9.5%	4.1%	4.1%
15 Year Average	6.2%	5.4%	4.4%	4.2%	1.9%	1.4%

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Value Added Programs Review



Benefits Value Advisor (BVA) & Member Rewards



Benefits Value Advisor (BVA)



- Help understand and maximize benefits
- Cost and quality transparency support
- Appointment scheduling
- Referrals to clinical staff / programs
- Prior-authorization coordination
- Clinical decision support tools

Provides guidance on benefits such as medical, dental, pharmacy and other available coverages

Engagement is key to drive results!

Increase employee participation and return on investment through engagement with Member Rewards

Members **use their benefits more wisely** and are likely to choose quality, cost-effective care, when needed **and save money!**

Member Rewards

- Cash rewards motivate employees to shop for options
- Choose a cost-effective provider
- Review quality indicators
- Options with higher savings earn higher rewards
- Higher redirection, more savings for employers

2025 Net Claim Savings (-rewards & admin fee)
\$682,000

2025 Incentive Paid
1,147

Average reward paid to member is **\$143**

Top Savings: **MRIs, CT Scans & Colonoscopies**
Top Missed Opportunities: **Sinus Surgery, Cardiology procedure & Cardiac**

Hinge Health



Hinge Health's® Digital MSK Clinic™

For Non-HMO Members

Digital musculoskeletal solution for reducing musculoskeletal pain and spend – effective 7/1/2025

- Based on proven non-surgical care guidelines, Hinge Health provides unlimited annual access to **4 distinct programs**:
 - **Prevention:** At-risk
 - **Acute:** Recent injury
 - **Chronic:** High-risk, now including the Women's Pelvic Health pathway
 - **Surgery:** Pre & Post Rehab, Expert Medical Opinion

658

Engaged new members

1.9%

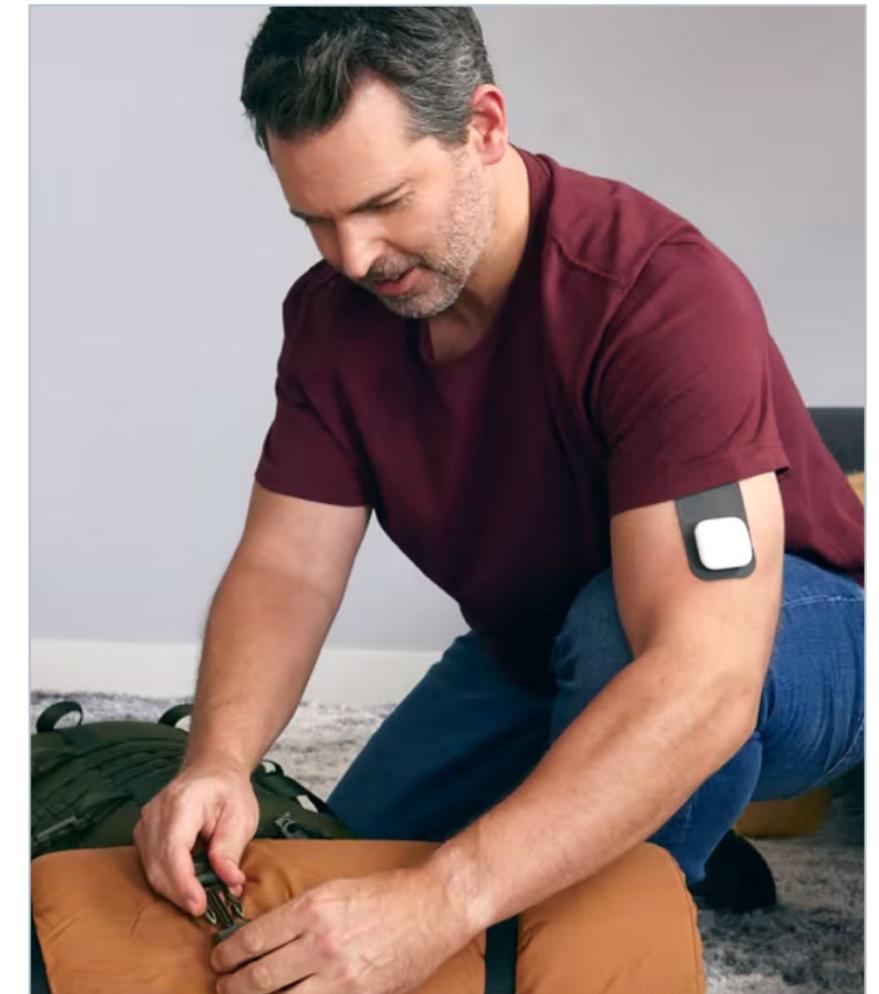
Eligible Members Engaged
(Target 3.75%)

8.9/10

Member Satisfaction

58%

Of members chose multiple pain areas

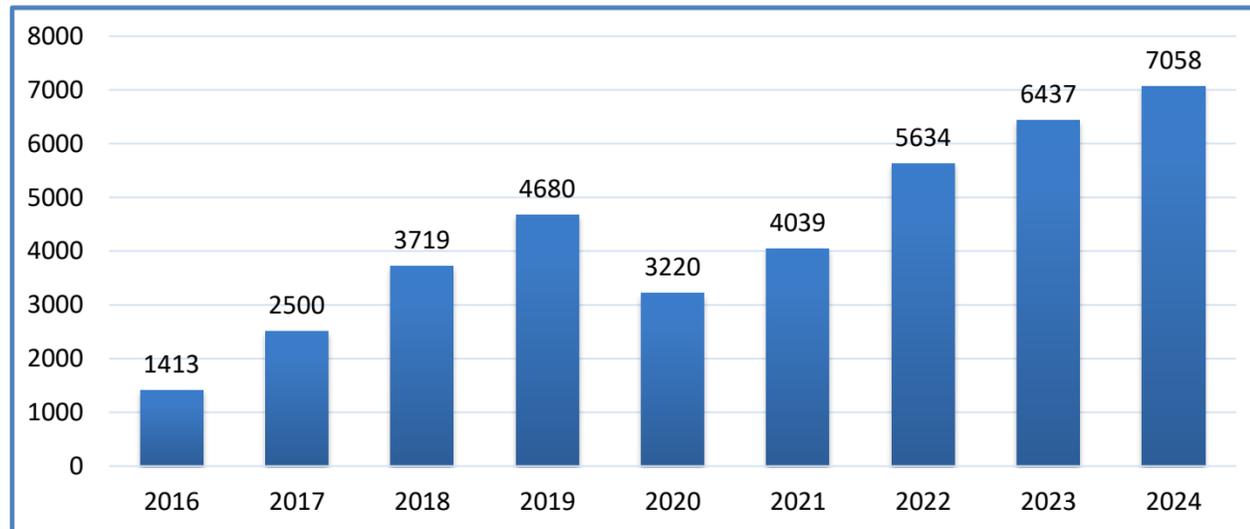


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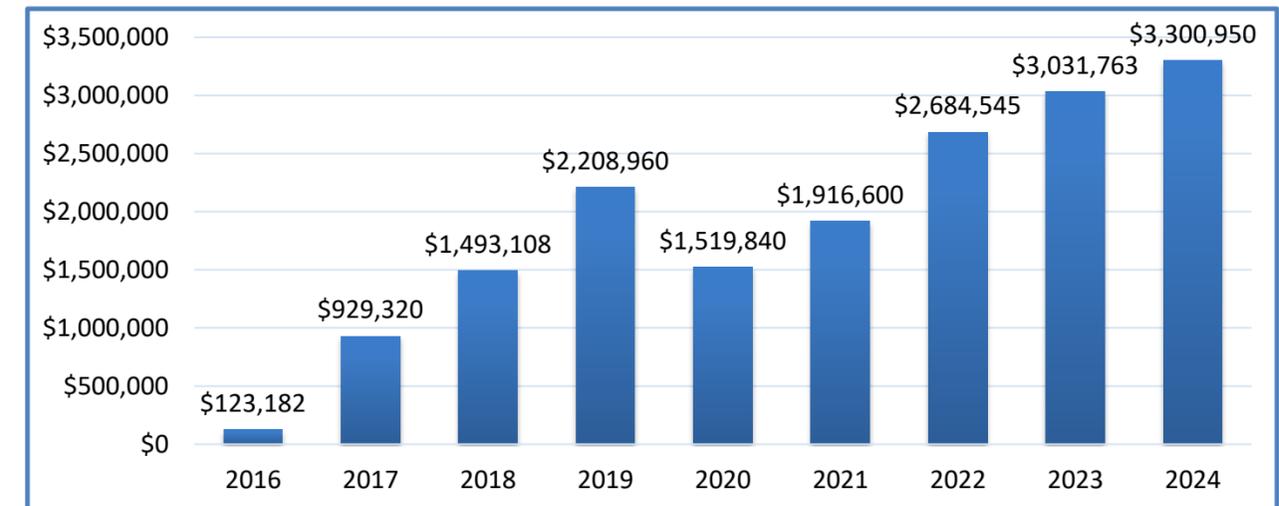
Teladoc Utilization



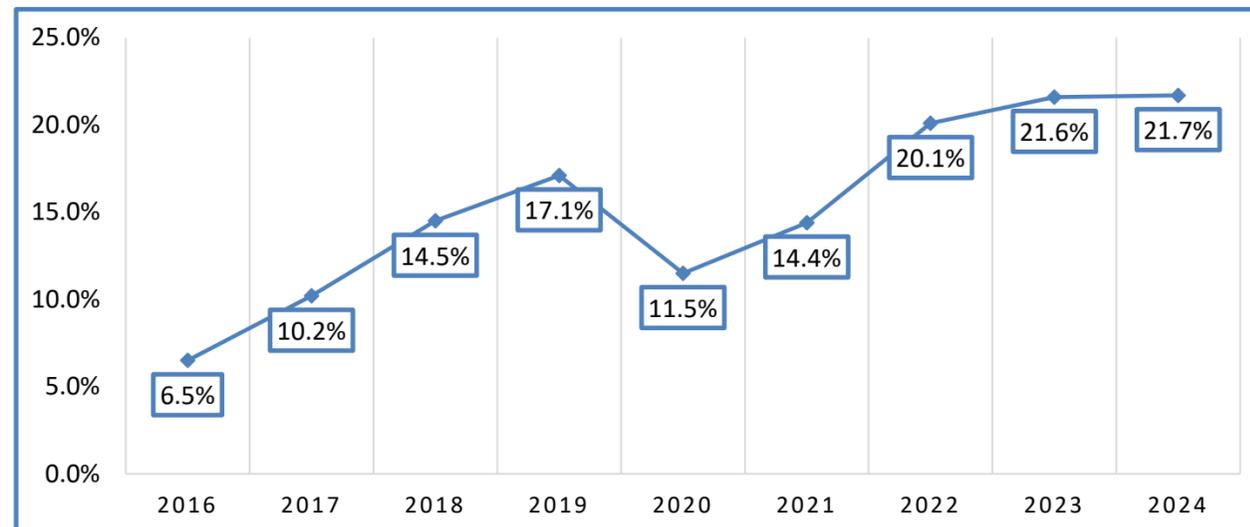
Number of Visits



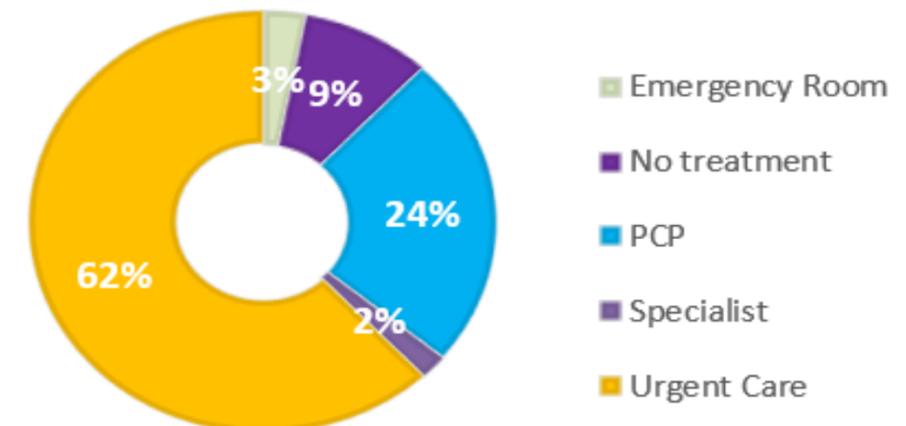
Net Savings



Utilization



Where members would have gone without Teladoc?



Teladoc Pricing



2016

Admin Fee: \$0.85 PEPM

Consultation Fee: \$45

Eligible Employees: 21,816

2026 Renewal 3-year Contract

Admin Fee: \$0.83 PEPM

Consultation Fee: \$55

Eligible Employees: 33,159

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BCBS Legislative Updates



BlueCross BlueShield
of Illinois



2026 Legislative Updates

2026 Legislative Updates

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BCBSA Mandate for NSA IDR Administrative Fees and Chargebacks

Effective 1/1/2026 - Applies to all EBC ASO plans

Summary: A new Blue Cross Blue Shield Association rule has been issued regarding handling of Independent Dispute Resolution fees effective across all Blue Cross and/or Blue Shield companies. As a result, certain fees associated with the Independent Dispute Resolution process will change.

What's Changing: Self-funded group customers will be charged for **all IDR processes initiated on or after Jan. 1, 2026**, regardless of location. With this new requirement from the BCBSA, we are taking this opportunity to simplify, and be more transparent about, the billing for our groups. There will be two separate line items: IDR CMS fee and IDR Arbitration fee.

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Going forward:

- Groups will be charged the CMS's IDR admin fee (currently \$115)
- In the event of loss, groups will be charged the IDR entity fee which varies based on complexity & size of review (average \$540) and additional settled claim expense
- We will not charge any negotiation fee for claim disputes resolved in negotiation phase (prior to IDR)

Background: A provider dispute and negotiation process was put in place when provisions of the No Surprises Act started for plan years beginning on or after Jan. 1, 2022. This provider-initiated negotiation process – and Independent Dispute Resolution (IDR) process if negotiations fail – is only applicable to NSA-eligible claims. We support our group customers by handling the 30-day provider negotiation process and IDR negotiations for disputes within our five Plan states. Group customers are currently charged administration fees per disputed claim for these services.

IL Illinois House Bill 3019 (PA 104-0028): HCAPA Expansion/Behavioral Health Travel

Effective 1/1/2026- Applies to all EBC Plans

Illinois Public Act 104-0028 establishes new requirements regarding utilization management and notification of behavioral health treatment.

What you need to know:

The law prohibits prior authorization of the following behavioral health levels of care:

- The first 72 hours for inpatient mental health, inpatient detox, inpatient substance use or residential substance use
- The first 48 hours for partial hospitalization
- The first two business days for other outpatient behavioral health treatment: Transcranial Magnetic Stimulation, Electroconvulsive Therapy and psychological testing

What's the impact to EBC plans?

- No review/prior authorization for the first 72 hours for inpatient behavioral health services as listed above.
- No review/prior authorization for the first 48 hours for mental health partial hospitalization.
- No review/prior authorization for the first two business days for other outpatient behavioral health treatment: Transcranial Magnetic Stimulation and psychological testing.

IL HB 1697: Fee Payment for Prescription Drug Affordability Act (PDAA)

Effective 2025 but billed January 2026 Invoice - Applies to all EBC Plans

One provision of the law requires PBMs to pay the State of Illinois an **annual PDAA fee** of \$15 per covered individual enrolled by the PBM and living in Illinois. The PDAA fee is due annually on Sept. Prime Therapeutics is facilitating the required 2025 PDAA fee payment to the State of Illinois.

Starting with the January 2026 billing statement (sent to groups in February 2026), the pass-through of the PDAA fees for 2025 and 2026 will appear as line-item charges on the monthly billing statement as described below. This will clearly indicate the fee to groups, rather than integrating it into our pricing.

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- **The 2025 fee** is based on applicable covered individuals as of Aug. 1, 2025, covering the fee paid to the State of Illinois in 2025.
- **The 2026 fee** will be based on applicable covered individuals as of Dec. 2025, covering the payment that will be paid to the State of Illinois by Sept. 1, 2026.

Monthly payments of each year's \$15 PMPY fee will equate to \$1.25 per month for each applicable covered individual.

The following table is provided as an example to illustrate how this fee will be billed for groups:

Year	Covered Individuals (Members)	Total Fee to State of Illinois	Monthly Billed Pass Through Fee
2025	1,000 as of Aug. 1, 2025	\$15,000 paid in 2025	\$1,250
2026	1,100 as of December 2025	\$16,500 will be paid before Sept. 1, 2026	\$1,375

Illinois HMO Removing Limits on Rehabilitative/Habilitative Therapy

Effective 1/1/2026 - Applies to all EBC HMO plans

What you need to know: We are removing visit limits on rehabilitative and habilitative services when medically necessary for impacted Illinois plans, per Illinois Department of Insurance guidance.

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What's changing?

Currently, Blue Cross and Blue Shield of Illinois plans have a **combined** 60 visit limit on rehabilitative and habilitative services per plan year. This means that a member can have a total of 60 visits between both therapy types.

- The IDOI has clarified that insurers must cover a minimum of 60 visits for rehabilitative services.
- BCBSIL is not able to separate visit limits for rehabilitative and habilitative therapy types. To meet IDOI requirements, we are **removing the visit limits**. Medical necessity, rather than a specific limit, will determine the number of visits.

We will update the paperwork next year with the July 1, 2026, release. While the paperwork will not be updated until July, all impacted plans will have limits removed for rehabilitative therapy effective Jan. 1, 2026.

IL Illinois House Bill 5395: Step Therapy

Effective 1/1/2026 - Applies to all EBC HMO plans

The Illinois Healthcare Protection Act amends several provisions of the Illinois Insurance Code, including the Managed Care Reform and Patient Rights Act, and specifically step therapy and formulary requirements.

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What you need to know: The bill requires drug formularies to be posted in a specific, publicly accessible and searchable format, and prohibits formularies from imposing step therapy requirements.

What's the impact to Blue Cross and Blue Shield of Illinois plans?

For groups with Prime Therapeutics® as their pharmacy benefits manager:

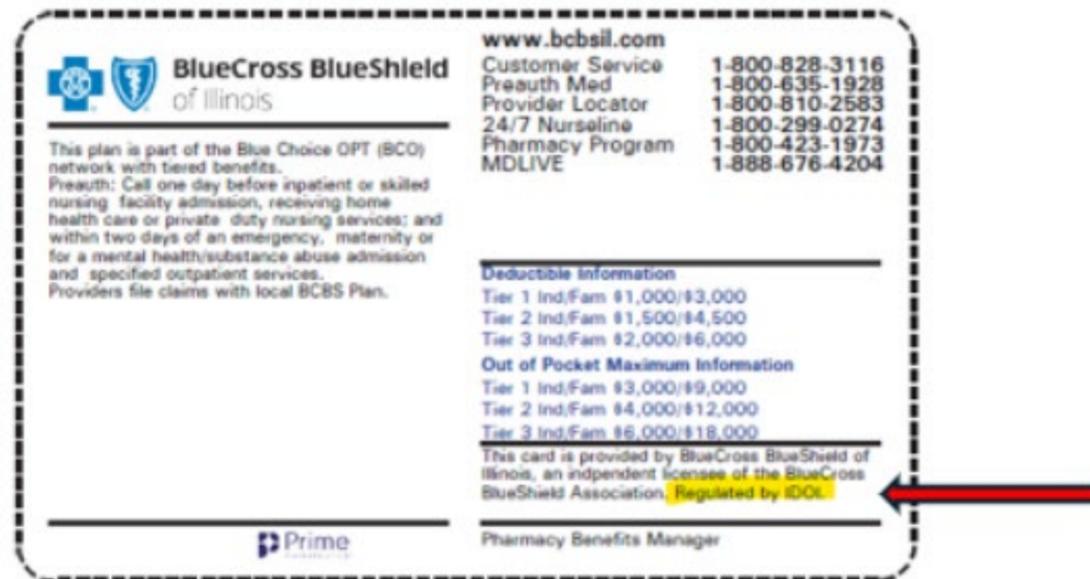
- We have completed our required formulary filings.
- We have posted our Fully Insured drug formularies in the template set by the Illinois Department of Insurance on bcbsil.com.
- Effective **Jan. 1, 2026**, impacted members will not be subject to step therapy.

Illinois Senate Bill 1346 (PA 104-0375): ID Card Changes Effective 1/1/2026

Illinois Senate Bill (SB) 1346 requires that ID cards indicate whether a plan is fully or self-insured, and if it is subject to IDOI regulation.

For ID cards that BCBSIL produces, the back of Illinois member ID cards will be updated with language indicating whether the plan is subject to IDOI regulation.

EBC Cost Plus HMO ID cards will display Regulated by IDOI.
EBC Non-ERISA ASO ID cards will display Regulated by IDOI.



IL Prescription Drug Affordability Act Changes Specialty Definition and Specialty Network

Effective 1/1/2026 – Applies to all EBC plans

Applies to: Illinois Groups with Prime as their PBM

"Specialty drug" means a drug that: (1) is prescribed for a person with a complex or chronic medical condition or a rare medical condition; (2) has limited or exclusive distribution; and (3) requires both: (A) specialized product handling by the dispensing pharmacy or administration by the dispensing pharmacy; and (B) specialized clinical care, including frequent dosing adjustments, intensive clinical monitoring, or expanded services for patients, including intensive patient counseling, education, or ongoing clinical support beyond traditional dispensing activities, such as individualized disease and therapy management to support improved health outcomes.

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What's changing: BCBSIL will be making terminology changes to member-facing communications and materials to incorporate the PDAA's new specialty drug definition. Members with BCBSIL prescription drug coverage may notice different terminology when viewing their drug list and searching for network pharmacies, such as "specialty and complex care drugs," and "specialty and complex care pharmacies." Based on the above definition, fewer drugs will be classified as "specialty drugs," however there will be no change in how specialty and complex care drugs are covered.

BCBSIL group customers utilizing a pharmacy benefit manager other than Prime Therapeutics® should consult with their PBM for any changes associated with this new definition.

What's not changing: Coverage for medications will continue to be based on the member's benefit plan and prescription drug list. BCBSIL members can continue using search tools in their online member account to find covered medicines, estimate costs and find in-network pharmacies.

IL Illinois House Bill 5142 (PA 103-0720)/5282 (PA 103-0701): Birth Equity/Pregnancy and Postpartum Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC plans

What you need to know:

- HB 5142 removes cost sharing for abortion care, and requires coverage without cost sharing for certain pregnancy, postpartum and newborn care. It also requires coverage of services provided by doulas and licensed certified professional midwives including home births, maternal home visits, labor support, abortion and miscarriage.
- HB 5282 clarifies that pregnancy and postpartum care must be covered for individuals with mental health or substance use disorder, and anyone who has experienced a miscarriage or stillbirth.
- Members of high-deductible plans with health savings arrangements must meet their deductible first before these services can be covered without cost sharing.

Abortion coverage: Surgical abortion procedures will be covered without cost sharing. Abortifacients are already covered without cost sharing per the previous mandate, House Bill 4664 (PA 102-1117).

IL Illinois House Bill 5142 (PA 103-0720)/5282 (PA 103-0701) Continued

Pregnancy and postpartum care: \$0 cost share will apply for covered pregnancy and postpartum services (excluding delivery) performed by a perinatal doula or licensed certified professional midwife within their scope of practice if the providers are in-network.

- BCBSIL is ready to accept requests from doulas and midwives to join our commercial networks. \$0 cost share will apply to covered doula services rendered by BCBSIL in-network doulas. Members may have higher out-of-pocket expenses for services received from doulas who are not participating in a BCBSIL network.
 - Doulas, whether they are in or out of network, should submit claims to BCBSIL for services provided to members. If a doula does not file a claim with BCBSIL, members also have the option to self-submit claims.
 - A referral may be required for services to be covered under HMO Member plans.
- Members are able to receive up to 32 visits per benefit period from an in-network doula without any cost share for covered services rendered.
- \$0 cost share will also apply to covered maternal home visitation services rendered by in-network doulas or in-network social workers for pregnant members and families with children 0-5 years of age.
- For all covered services listed above, HDHP members must meet their deductible first before the services are covered without cost sharing.

IL Illinois Senate Bill 773 (PA 103-0751): Infertility & Menopause Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Illinois Senate Bill 773 (PA 103-0751) amends existing infertility coverage language to clarify the services available to members with an infertility diagnosis, as defined in the mandate. The legislation also establishes a new requirement to cover an annual menopause health visit without cost sharing for members 45 years old and older.²¹¹

What's the impact to Blue Cross and Blue Shield of Illinois plans?

BCBSIL plans will add the following services to their existing infertility treatment:

- Surgical sperm extraction procedures
- Low tubal ovum transfer and intracytoplasmic sperm injection
- Procedures necessary to screen or diagnose a fertilized egg, before implantation, for aneuploidy, chromosome structural rearrangements, and monogenic or single gene disorders.

Plans will also add coverage without cost sharing for one annual menopause health visit.

Note: This visit may be in addition to a routine annual exam. Members may have both exams covered without cost sharing within the same plan year. HDHP members will receive this service without cost sharing, even if their deductible has not been met first.

IL Illinois Senate Bill 3414 Continuous Glucose Monitors

Effective upon renewal 7/1/2026 - Applies to all EBC plans

A one-month supply of CGMs, including one transmitter, will be covered without cost sharing when obtained from an in-network provider. Prior authorization and medical necessity review will not be required, and the benefit will be covered under both medical and pharmacy.

For HDHP plans, there is a difference in medical and pharmacy coverage. Recent IRS guidance clarified that CGMs can be considered preventive when prescribed to someone with a diabetes diagnosis. For BCBSIL plans, medical benefits can be tied to a diagnosis; pharmacy benefits cannot.

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- **Medical HDHP impact:** One-month supply of CGMs including one transmitter will be covered under the medical benefit without cost sharing before the deductible is met when obtained from an in-network provider, only for a diabetes diagnosis.
 - CGMs purchased over the counter for reasons other than diabetes management are not considered preventive and will be subject to the deductible.
- **Pharmacy HDHP impact:**
 - For standard HDHP plans, CGMs will not be covered without cost sharing before the deductible is met.
 - For custom HDHP plans that have elected to cover CGMs under the preventive drug list, they will be covered without cost sharing before the deductible is met.

Related supplies and education will be covered at the member's standard benefit level.

IL Illinois House Bill 1141: Anesthesia Time

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Illinois House Bill 1141 requires coverage of medically necessary anesthesia, regardless of the duration, for any service covered by the plan. The bill also prohibits insurers from denying payment for anesthesia solely because it exceeded a preset time limit.

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What's the impact to Blue Cross and Blue Shield of Illinois plans?

BCBSIL currently pays anesthesia claims for medical services based on the time billed and does not deny claims solely because the anesthesia exceeds a specific time limit.

- This mandate **does not change** the way we cover anesthesia for medical services.
- The mandate does not specifically apply to dental plans. Dental claims with anesthesia that extends longer than one hour will continue to be reviewed. Additional documentation may be requested to support the extended time.

Illinois House Bill 5258 Dependent Parent and Stepparent Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC HMO plans

House Bill 5258 requires health plans that cover dependents to offer coverage to a parent or stepparent who meets the following criteria:

- The parent/stepparent must meet the definition of qualifying relative under [26 U.S.C. §152\(d\)](#)¹ of the Internal Revenue Code (IRC); and
- The parent/stepparent must live within the service area of the subscriber's health plan.

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What's the impact to our plans?

We are updating our coverage to allow subscribers to add dependent parent(s)/stepparent(s) to their plan under the dependent type, "Sponsored Dependent Parent."

- The parent(s)/stepparent(s) of the subscriber can be added if they meet the criteria for qualifying relative and live in the service area of the plan.
- Parent(s)/stepparent(s) of the subscriber's spouse are not eligible for coverage.

References to Dependent Parent will not be on the BPA.

The code for dependent parent/stepparent is "Sponsored Dependent Parent." The relationship code for Sponsored Dependent Parent that should be passed on the 834/5010 file is relationship value 03.(Reminder: This is not the same code as Disabled Adult Dependent ("DIS"))

There are no forms required to certify dependent parent status. BCBSIL will not monitor dependent parent/stepparent eligibility.

IL Action Required: Illinois House Bill 2385: Colonoscopy Coverage

Effective upon renewal 7/1/2026 - Applies to all EBC HMO plans

Illinois House Bill 2385 requires coverage without cost sharing for colonoscopies when medically necessary.

IL Illinois Senate Bill 2573: Cancer Coverage for Wigs

Effective upon renewal 7/1/2026 - Applies to all EBC HMO plans

Illinois Senate Bill 2573 requires coverage of one wig or other scalp protheses every 12 months for hair loss due to alopecia, chemotherapy or radiation for cancer or other conditions.

Impacted members will have coverage for one wig per benefit period, subject to the allowed amount of the plan.

IL Illinois Senate Bill 3599: Mobile Integrated Health

Effective upon renewal 7/1/2026 - Applies to all EBC plans

What you need to know: The bill sets criteria for mobile integrated services and requires coverage of those services for members who have either:

- visited the emergency room three or more times in four subsequent months within the past year, or
- been recommended by a health care provider for mobile integrated health services to prevent further hospitalization or inpatient stays.

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The law defines **mobile integrated health care services** as health services provided on-site by emergency medical services personnel, including:

- Health assessment
- Chronic disease monitoring and education
- Medication compliance
- Vaccinations
- Lab specimen collection
- Hospital discharge follow-up care
- Minor medical procedures

Mobile integrated health care providers are considered unsolicited providers. Claims for covered health services submitted by emergency medical services providers will be covered at the same benefit level as they would if submitted by any other in-network provider.

- PPO plans will pay at the allowable amount, so it's possible that providers may balance bill members.
- HMO members cannot be balance billed.

HRSA Federal Mandate – Breast Imaging

Effective upon renewal 7/1/26 – applies to all EBC plans.

Summary: HRSA benefits will fall under ACA. Benefits include Breast cancer screenings, including mammograms, MRIs, ultrasounds, and pathology evaluations will be covered as preventive without cost sharing in the following scenarios:

- For members of high-deductible health plans, the screenings will be covered without cost sharing if the member has not been diagnosed with cancer. If the member does have a cancer diagnosis, the deductible would apply first.
- For members of non-HDHP plans, the screenings will be covered without cost sharing regardless of cancer diagnosis.

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All HMO plans will receive HRSA benefits and state mandate benefits. All ASO plans will receive HRSA benefits only. EBC wishes to opt into the state mandate for ASO plans this will require approval and claims locks to administer state mandated benefits.

HRSA vs State mandates

State mandated benefits that are **Richer than HRSA.**

IL HB 4180: Molecular Breast Imaging (MBI) coverage at \$0, Inpatient breast imaging services covered at \$0

3D mammograms are currently covered as an ACA Preventive Service.

VISCOSUPPLEMENTATION MANAGEMENT

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Summary: HCSC will exclude viscosupplementation coverage. Viscosupplementation is a treatment for osteoarthritis of the knee that involves injecting a gel-like substance into the affected joint to mimic natural fluids in the body.

ASO groups can continue coverage as an optional benefit with an exception approval.

IL HB 3305 - MAJOR JAW INJURY

Effective upon renewal 7/1/2026 - Applies to all EBC plans

Summary: This legislation advises that an insurer must provide coverage for medically necessary care and treatment required to address major injury to the jaw.

Major Jaw Injury – Provides coverage for medically necessary care and treatment required to address major injury to the jaw. Including coverage for procedure codes 21248, 21249, 41822, 41823, 41830, 41874, and D7210. Coverage level will follow surgery benefit level.

EDUCATIONAL BENEFIT COOPERATIVE

Proposed Budget
For the Year Ending June 30, 2027

	Seven Months Ended January 31, 2026	Projected Twelve Months Ending June 30, 2026	Budget Year Ending June 30, 2026	Proposed Budget Year Ending June 30, 2027
Operating revenues				
Member contributions:				
Health - PPO	\$ 262,354,500	\$ 449,750,571	\$ 458,745,974	\$ 521,986,848
Health - HMO	102,973,992	176,526,843	174,993,009	206,648,863
Dental	8,547,787	14,653,349	15,766,093	15,208,198
Life	1,698,849	2,912,313	3,200,000	3,000,000
Total	375,575,128	643,843,076	652,705,076	746,843,909
Prior year rebates	910,738	3,289,225	-	-
Performance guarantees	324,327	324,327	-	-
Wellness credit	1,000,000	1,000,000	1,000,000	875,000
Total operating revenues	377,810,193	648,456,628	653,705,076	747,718,909
Operating expenses				
PPO Claims Payments	256,651,304	441,098,552	435,887,826	482,677,026
HMO Claims Payments	72,335,998	124,004,568	114,393,745	133,419,218
HMO Physician service fees	27,191,109	46,613,330	46,400,508	51,539,814
Excess Carrier Stop-Loss Premiums	5,100,336	8,743,433	9,097,025	9,673,554
Total Medical Insurance/Claims	361,278,747	620,459,883	605,779,104	677,309,612
Life Insurance Premiums	1,698,849	2,912,313	3,200,000	3,000,000
Dental Claims Payments	8,253,227	14,148,389	15,164,776	14,644,925
Total Insurance/Claims Disbursements	371,230,823	637,520,585	624,143,880	694,954,537
Administration fees	9,919,075	17,004,129	17,022,894	17,157,987
Healthcare reform fees/reporting	165,043	282,931	310,826	313,103
IL PDAA fees	52,326	89,702	-	1,009,785
Member rewards/incentives	255,460	437,931	413,344	903,896
BVA (Benefit Value Advisor)	298,758	512,157	512,304	512,616
Cobra administration	138,239	236,981	236,360	237,200
Consulting/GBS fees	2,809,838	4,816,865	4,839,797	4,968,659
Wellness	1,075,054	1,400,000	1,400,000	1,450,000
Wellness incentive rebate	-	1,700,000	1,700,000	1,792,500
Billing and eligibility administration	749,661	1,285,133	1,317,830	1,322,600
Dependent audit	91,740	157,269	125,000	156,773
Your money line	-	-	-	866,170
Teladoc	409,090	701,297	760,000	752,300
Bank fees	53,726	92,102	95,000	97,000
Accounting fees	154,639	267,120	265,000	290,000
Audit fees	15,000	15,000	15,000	16,500
Legal fees	1,860	3,189	5,000	5,000
Surety/fidelity bond fees	32,584	55,858	55,000	59,000
Total operating expenses	387,452,916	666,578,249	653,217,235	726,865,626
Operating income (loss)	(9,642,723)	(18,121,621)	487,841	20,853,283
Nonoperating revenues (expenses)				
Realized investment income (loss)	2,380,476	4,080,816	4,200,000	4,100,000
Unrealized fair value gain (loss)	814,107	1,395,612	-	-
Total nonoperating revenue (expenses)	3,194,583	5,476,428	4,200,000	4,100,000
Change in net position	(6,448,140)	(12,645,193)	4,687,841	\$ 24,953,283
Net position, beginning of period	31,802,334	31,802,334		
Net position, end of period	\$ 25,354,194	\$ 19,157,141		

EBC
Analysis of Revenues, Expenses and Net Position
FYE 2018 - 2027 Budget

	<u>2018 *</u>	<u>2019 *</u>	<u>2020 *</u>	<u>2021 *</u>	<u>2022 *</u>	<u>2023 *</u>	<u>2024*</u>	<u>2025</u>	<u>Trend</u> <u>2026**</u>	<u>Budget</u> <u>2027</u>
Revenues	\$ 368,470,124	\$ 377,129,555	\$ 413,508,882	\$ 441,603,087	\$ 437,305,751	\$ 471,563,005	\$ 556,996,565	\$ 623,731,479	\$ 653,933,056	\$ 751,818,909
Expenses	355,434,255	372,639,598	397,794,792	431,844,501	480,081,428	498,188,191	531,746,082	630,412,097	666,578,249	726,865,626
Actual/Projected net income/(loss)	\$ 13,035,869	\$ 4,489,957	\$ 15,714,090	\$ 9,758,586	\$ (42,775,677)	\$ (26,625,186)	\$ 25,250,483	\$ (6,680,618)	\$ (12,645,193)	N/A
Budgeted net income/(loss)	(1,164,502)	(1,310,511)	(865,635)	(747,441)	(6,768,182)	(2,369,878)	(1,934,822)	2,424,135	4,687,841	24,953,283
Net position	\$ 56,532,584	\$ 61,022,541	\$ 76,736,631	\$ 86,495,217	\$ 43,719,540	\$ 17,094,354	\$ 42,344,837	\$ 31,802,334	\$ 19,157,141	\$ 44,110,424
Net position as % of expenses	15.91%	16.38%	19.29%	20.03%	9.11%	3.43%	7.96%	5.04%	2.87%	6.07%

* - excludes fair value adjustments

** - trend based upon January 2026 financial statements



ANNUAL APPROVAL MOTION

Date: March 19, 2026

I move that the following items be approved in the 2026-2027 EBC final renewal:

- ✓ Contribution adjustments from the members for the fiscal year beginning July 1, 2026 be set at 16.2% for PPO, 16.4% for HMO, and 3.9% for Dental
- ✓ Businessolver Renewal through 6/30/2031
- ✓ Teladoc Renewal through 6/30/2029
- ✓ Navigate Renewal through 6/30/2029
- ✓ Wellness incentive program through 6/30/2028
- ✓ Your Money Line commencing 7/1/2026 (3 years)
- ✓ Continuation of the Educational Benefit Cooperative through 6/30/2038
- ✓ Proposed budget for 2026-2027

That no funds be allocated this fiscal year from reserve funds (working cash), and that contribution fees be collected from each Member in accordance with this motion.



Gallagher

Insurance | Risk Management | Consulting

DISCLOSURES

Reliance Standard Life Insurance Company

Coverage	Life, AD&D, Dependent Life and AD&D, Supplemental Life and AD&D, and LTD
Funding Type	Insured
Insurer	Reliance Standard Life Insurance Company
AM Best Rating	A++ (Superior)

Blue Cross Blue Shield of Illinois, HCSC, and Metropolitan Life Insurance Company

HCSC - Stop-Loss Policy Provisions

HCSC has agreed the employer's plan document will be used for claim determination purposes.

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future healthcare costs including utilization patterns, catastrophic claims, changes in plan design, healthcare trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

Gallagher may receive supplemental compensation from insurance carriers and vendors, normally calculated at the end of each calendar year, that are contingent on a number of factors including the overall number of employer plans represented, plan retention rates, and overall premium growth. Historically, supplemental compensation has ranged, on average, between 0-3% based on specific carrier programs. These plans have no effect on premiums. Further, Gallagher may receive non-cash compensation from plan vendors or service providers that are not in connection with any particular client. If you have any questions regarding direct or indirect compensation received by Gallagher, please contact your dedicated Gallagher advisor or refer to the Gallagher Global Standards of Business Conduct (<https://www.ajg.com/us/about-us/global-standards>).



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EBC EXECUTIVE COMMITTEE - March 2026

Executive Committee Member	Contact Info	Term	Comment
Jeff Feyerer <i>Chairperson</i> Fairview SD 72	Email: jfeyerer@fairview.k12.il.us Phone: 847-929-1050	7/1/17 - 6/30/18 7/1/18 – 6/30/20 7/1/18 – 6/30/19 7/1/19 – 6/30/21 7/1/21 – 6/30/23 7/1/23 – 6/30/25 7/1/25 – 6/30/27	Appointed (At-Large) Re-elected (At-Large) Appointed (Vice-Chair) Re-elected (Vice-Chair) Elected (Chair) Re-elected (Chair) Re-elected (Chair)
Jessica Donato <i>Vice-Chairperson</i> Northbrook SD 28	Email: jdonato@northbrook.net Phone: 847-504-3403	1/1/22– 6/30/22 7/1/22 – 6/30/24 7/1/24 – 6/30/25 7/1/25 – 6/30/27	Appointed (At-Large) Re-elected (At-Large) Appointed (Vice-Chair) Re-elected (Vice-Chair)
Tage Shumway <i>Treasurer</i> SWCCCASE	Email: tshumway@swcccase.org Phone: 708-342-5336	7/1/16 – 6/30/18 7/1/18 – 6/30/20 7/1/18 – 6/30/19 7/1/19 – 6/30/21 7/1/21 – 6/30/23 7/1/23 – 6/30/25 7/1/25 – 6/30/27	Elected (At-Large) Re-elected (At-Large) Appointed (Treasurer) Re-elected (Treasurer) Re-elected (Treasurer) Re-elected (Treasurer) Re-elected (Treasurer)
Jordi Camps <i>At-Large Member</i> East Maine SD 63	Email: jcamp@emsd63.org Phone: 847-493-8402	7/1/20– 6/30/22 7/1/22 – 6/30/24 7/1/24 – 6/30/26	Elected (At-Large) Re-elected (At-Large) Re-elected (At-Large)
Mike Loftin <i>At-Large Member</i> Oak Lawn-Hometown SD 123	Email: mloftin@d123.org Phone: 708-952-4284	8/1/23– 6/30/24 7/1/24 – 6/30/26	Appointed (At-Large) Re-elected (At-Large)
Barbara Germany <i>At-Large Member</i> Lemont-Bromberek SD 113A	Email: bgermany@sd113a.org Phone: 630-257-2286	7/1/24– 6/30/26	Elected (At-Large)
Abe Singh <i>At-Large Member</i> Grayslake HSD 127	Email: asingh@d127.org Phone: 847-986-3445	7/1/24– 6/30/26	Appointed (At-Large)