

Superintendent Report

June 8, 2017

This month's report contains the following information for your review:

- a. An overview of the Illinois Virtual School as prepared by Ms. Carrie Griffith
- b. A quick review of the amazing process of teaching and learning from Kindergarten through 12th grade
- c. A quick review of the Empower Assessment results in Grades 5/6
- d. A review of the 2017 Health Insurance Renewal

Illinois Virtual School

Included with this packet, is a 2-page review of the Illinois Virtual School (IVS) and some explanation as to how the district will be utilizing the services of IVS moving forward. We believe that this will be a more favorable financial position for the District, as well as an opportunity to better blend both credit recovery and enrichment opportunities for our students than previously utilized resources.

Tremendous thanks to Ms. Griffith for her efforts in this exploration and bringing the HS to consensus. She has worked well with IVS staff, as well as the counselors, to bring this to bear for Geneseo High School.

Moving from Kindergarten to Graduation

I wanted to take a few minutes of your time to share some artifacts to examine the wonders of a 13 year journey for our students and staff, that hopefully completes our mission to prepare our graduates to be college and career ready.

Within the artifact packet you will see some of the kindergarten literacy materials from very early in the year, and you can also see some of the teaching materials for planning this kind of instruction for emerging readers and writers. Note the graph showing the progress of simply learning uppercase and lowercase letters. It's quite easy to take for granted the foundational building blocks our students need for literacy and numeracy.

Contrast this information with the example of the Calculus assessment used for seniors! Thinking about how quickly this time passes and the progress our students make-- especially when you consider the differences in beginning backgrounds many of our students bring into the District. Take a moment to reflect on what a miracle learning is and how blessed our teachers are to work with students every day to help them make daily improvement!

Empower Assessment Data

You will recall that this Spring we embarked on a field testing in grades 5 & 8 using the Empower benchmarking assessments from Measured Progress. Measured Progress is a non-profit company that specializes in assessment, and we were intrigued by these assessments because of their alignment to SAT.

I have provided you with the results from the two grades assessed in the Spring of 2017. You will see that 62% of our students are on track in 5th grade in reading, 68% are on track to be college and career ready in writing and language, and 57% of our students are on track in mathematics in 5th grade. Since this is our first administration of this assessment we have no preconceived predictors for what to expect; however, this should be somewhat in line with what we would expect to see with both PARCC and SAT results across the District.

The results from 8th grade regressed slightly, with 55% on target in reading, 54% in writing and language, 51% in mathematics. We will be administering this assessment to all students in grades 3-8, in the Fall, Winter and Spring. This should replace some of our other benchmarking assessments, but we are optimistic that this will provide very valuable data for analysis for our staff as it relates to Response to Intervention (RtI) programs, and other student learning problem solving conversations. We also anticipate this assessment process may find its way into our evaluation student growth calculations.

Certainly more data points will give us a more clear idea of trends and how well aligned this benchmarking tool fits with both our curriculum and other student learning progress monitoring tools.

Health Insurance 2017 Review

Included with this report are some summary and update pages from a report we receive from our brokers, Cottingham and Butler. The report provides us with some historical review and limited predictability. A few items of particular note:

1. You will note that our 2017 rate for both single and family premiums reduced another year, and we have little to forecast moving forward into 2018 that would suggest that we should anticipate a significant increase, if any.
2. Our health plan remains "grandfathered" as it relates to the Affordable Care Act. We still are in limbo, as are other plans, as it relates to any new federal healthcare reform.
3. The total expected costs for 2017 is \$1,686,019. Reinsurance would kick in for any claims + fixed costs greater than \$2,017,782.
4. You will note that we expect to make Board + Employee + retiree contributions to the health plan of \$1,836,789, so barring any unforeseen catastrophe, the Claims Fund should more than adequately fund this year's liabilities.

5. We are approaching much more of a fully subsidized insurance program for retirees, with the contributions coming from the retirees and much less from the district or active employees. This has not been the case often in prior years.
6. You will see on the Network Effectiveness 2016 Plan Year page that more than 80% of our charges are processed in network. With the favorable vendor discounts we receive through our participation with the Quad Cities Community Healthcare network, this also accentuates our ability to grow our fiscal health in this Plan. Note for example on the PPO Network Results page that we received a 55.2% discount from Hammond Henry Hospital. Twelve years ago we were pretty excited to negotiate a 10-12% discount.

Overall, we continue to believe in our Health Insurance Program, and we are particularly pleased with the network coverage and discounts, with the quality work of SISCO as 3rd Party Administrators to pay claims, and with the advice and communication from Cottingham & Butler.



Credit Recovery and Blended Learning

<http://www.ilvirtual.org/>

Why Illinois Virtual School?

- It allows Geneseo High School to offer Credit Recovery class alternatives in a variety of subjects.
- Removes us from the role of financing a contract or a program.
- The onus will be on the parents and students to complete the credit in the required time and IVS will then report the grade to us.
- Allows us to offer courses to our high academically achieving students by certified teachers that we are unable to offer and are NCAA approved.
- Will not require us to monitor students during the school day.

GHS Guidelines:

- Credit Recovery will be offered during the summer.
- Any full course (if GHS credit is desired) will need to be approved by an administrator and through the counseling office.
- We will not approve full courses for credit that are already taught in our building by our staff.



(Continued)

Illinois Virtual School is located in Edwards, Illinois. They provide a number of academic opportunities for students and work with several school districts in Illinois. IVS will house both our Credit Recovery and Blended Learning opportunities in one place and will replace the current contracts we have with APEX (Credit Recovery) and Middlebury (Blended Learning).

Pricing for their full courses (pending a state budget) are \$250.00 and their Credit Recovery courses are \$85.00. For an additional \$75.00 a student can extend the deadline for their course an additional four weeks.

IVS also works with students who have 504s/IEPs. We send them the documentation for the student and they make the necessary adjustments to the curriculum to accommodate the student's individual needs.

There is no financial contract between District #228 and IVS. We simply use IVS as we need to in order to best serve the students in the building. Because the courses will not be taken during the day, we will not need a staff member to monitor the courses. We will also not need to find someone to grade student work (which was required by Middlebury and was especially difficult with our students who were taking Chinese).

Students who are enrolled in full courses will receive a grade per the Geneseo High School grading scale. Those students who are enrolled in Credit Recovery will receive a grade of Pass/Fail, which is not a change from what we have been doing with APEX and Middlebury.

Kathy Buysse, GHS Counselor, will be the point person for students who are enrolled through IVS. We are also assigned a regional representative who will work with our district, students, and parents. We have enrolled students this summer in both full courses and credit recovery and are anxious to see the outcome.

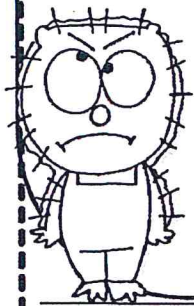
I Was So Mad

Day 1

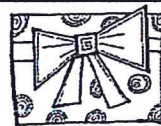
By Mercer Mayer

Name: _____

Readers make predictions as they read. Little Critter says he is going to run away. What do you think will happen?



Was my prediction correct or did the author surprise me?



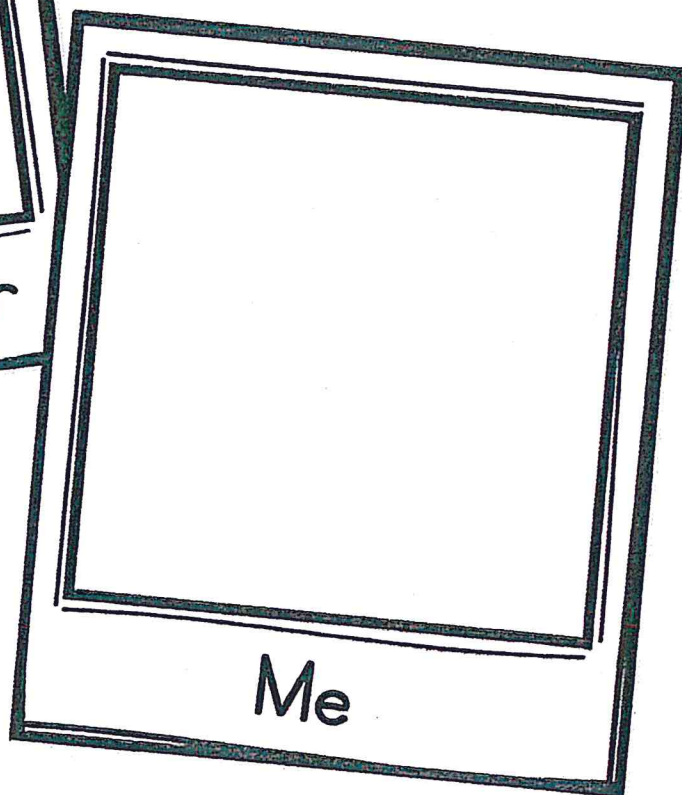
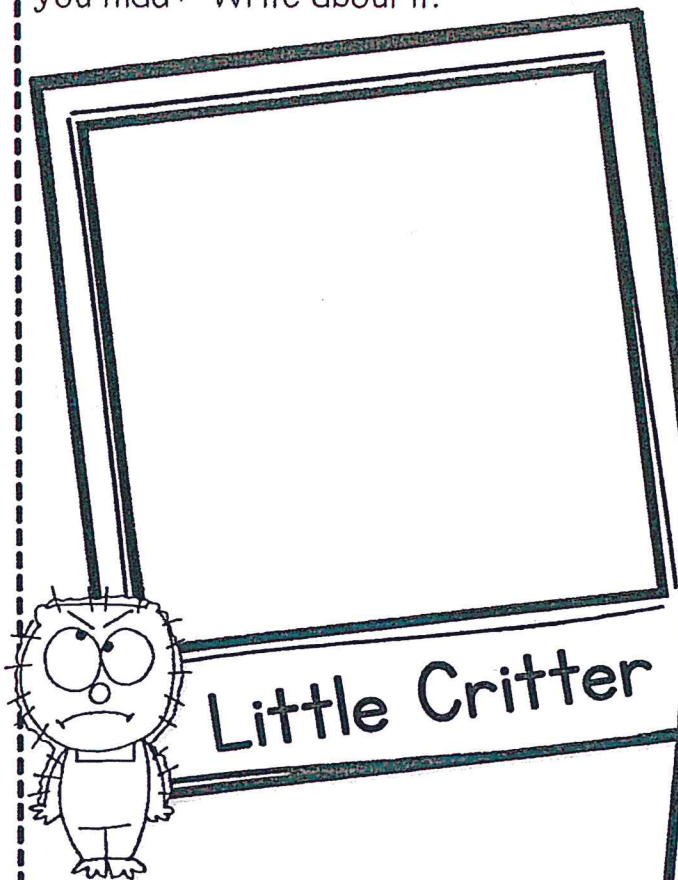
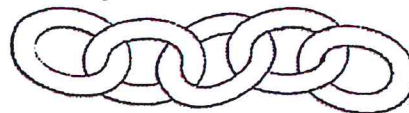
I Was So Mad

Day 3

Name: _____

By Mercer Mayer

Readers make connections. Little Critter was mad in this story. What makes you mad? Write about it.



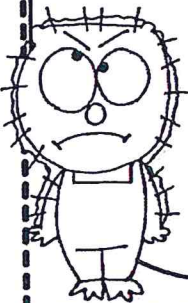
I Was So Mad

Day 4

By Mercer Mayer

Name: _____

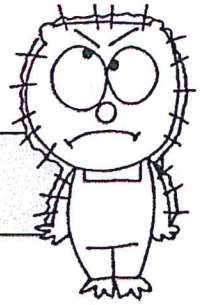
Readers think about the problems in the text and how the problems were solved. Little Critter was mad. How was the problem solved?



A large, empty rectangular box with rounded corners, intended for students to write their response to the reading comprehension question.

Four horizontal lines for writing, consisting of two solid lines with a dashed line in the middle, repeated twice.

5 day Plan: I Was So Mad



Day 1

Word Work: See grade specific word work.

Phonemic Awareness:

Kindergarten: Words in a sentence

1st Grade: CVC blending or segmenting.

(see word list provided or create your own 3 phoneme words)

Read Aloud: *Today we will read I Was So Mad. This book was written and illustrated by Mercer Mayer. Discuss what an author and illustrator do.*

I want to talk to you about a strategy readers use called predicting. When readers make predictions, they take clues from the text and make a smart guess about what will happen in the story. Sometimes the clues come from the words and sometimes the clues come from the pictures. Readers do this all the time when they read books. Today I want to practice it with you.



Read until you reach the bottom of page 15 and pause at the bottom of the page. Ask students to make a prediction about what will happen next in the story. Kindergarten: Draw a picture, label First Grade: Draw and write.

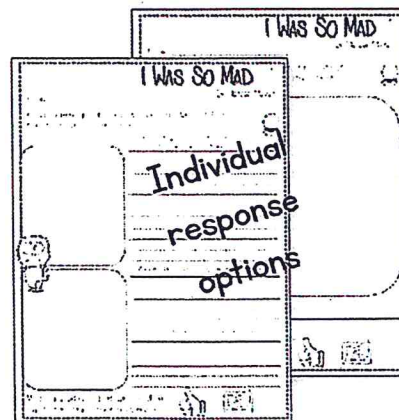
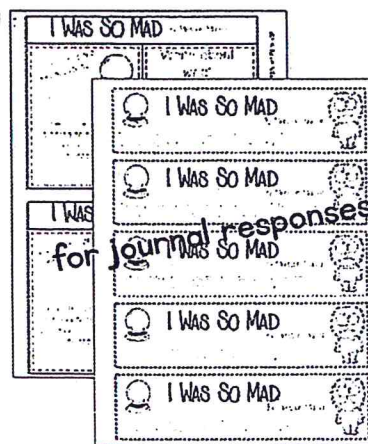
Read the rest of the story and compare the students' illustrations and written responses with those in the book.

Interactive Writing: Share the pen as you construct a response.

Kindergarten: Draw a picture. Discuss the details as you draw. Label your picture.

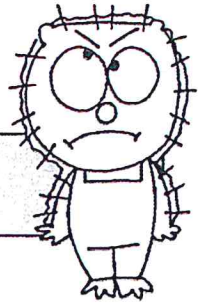
First Grade: Point out the mechanics of a sentence (capital letters, spaces between words, punctuation, word walls spelled correctly.) You can also model stretching out sounds.

Click on the image
an online version
of this story.



*Note this link was active when this unit was created. However, we can not guarantee this link will remain active indefinitely. Due to the deep level of text analysis, we always recommend teaching with the book and supplementing with a video.

5 day Plan: I was so mad



Day 4

Word Work: See grade specific word work.

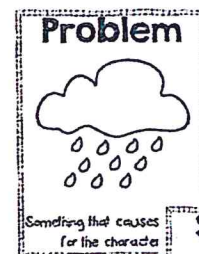
Phonemic Awareness:

Rhyming Skills (both K and 1st)

(see word list provided or create your own)

Read Aloud: *One of the things that readers do to help them understand a story better is they think about a problem from the story and then think about ways the problem can be solved.*

Discuss the problem from the story (Little Critter was mad because he was not allowed to do what he wanted to do). Discuss whether or not he was making good choices at certain points in the text (frog in the tub, painting the house...). Discuss how the problem was solved. Did Little Critter solve the problem on his own or did he have help?



Interactive Writing: Share the pen as you construct a response.

Kindergarten: Draw a picture. Discuss the details as you draw. Label your picture.

First Grade: Point out the mechanics of a sentence (capital letters, spaces between words, punctuation, word walls spelled correctly.) You can also model stretching out sounds.

for journal

I WAS SO MAD	
What was the problem did Little Critter have?	responses
I WAS SO MAD	
I WAS SO MAD	
I WAS SO MAD	
I WAS SO MAD	
I WAS SO MAD	
I WAS SO MAD	

I WAS SO MAD	
Individual response option	

day five:

Sort Objects:
Same and Different
Count to tell how many
Writing : 1, 2, 3

VOCABULARY:
same, different, sort, count
LITERACY CONNECTION:



FLUENCY: Quickly show the cards to students for a group response.

new concept:

Today we are going to talk about matching items that are exactly the same. I will lay out 3 squares. Then I will match it on the other side of the paper. I need to make sure I have the same thing and the same amount. I need to count. I will touch each thing as I count it. On this side I have 3 blue squares and on this side I have 3 blue squares. Repeat modeling while counting each set. Model it incorrectly (1 on one side, 2 on the other) so you can talk about how they are not the same.

materials needed:
2D shapes in a variety of colors. Laminated Sorting Mat 2. White board marker

WHOLE GROUP EXPLORE:

In partners students will play "Match it". One partner will put items on one side of their mat. Then say, "Match it." Their partner will then match the manipulatives. Observe and support student math talk. "Why is this the same?" "How do you know?" Check that students are counting correctly.

materials needed:
Laminated Sorting Mat 2. White board marker

Shape manipulatives, Attribute links.

STUDENT

APPLICATION: Students will match items to 3

Students will count and write to 3.



REGROUP AND SHARE:

Students will compare and discuss their response pages.

VIDEOS AND ANCHOR CHARTS:



Sorting Mat 2

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Same/Different

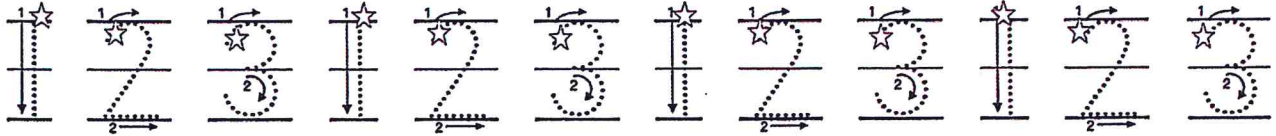
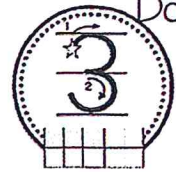
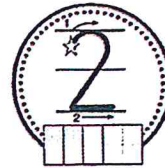
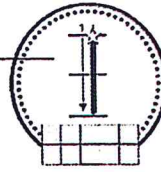
2016 Jumo and Wills

Day 5

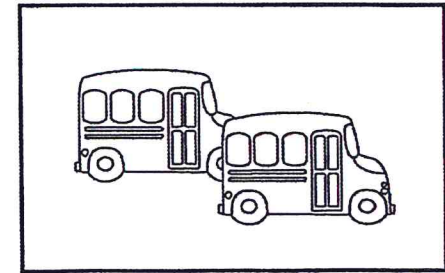
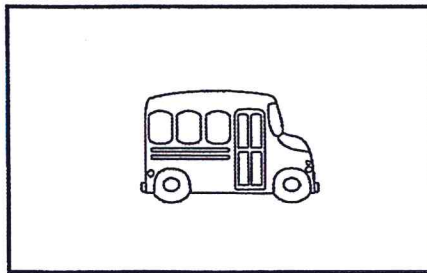
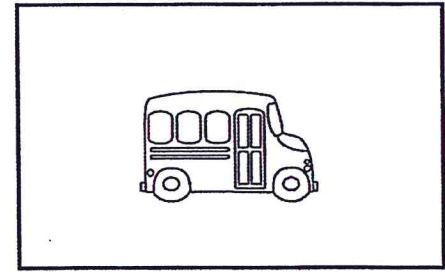
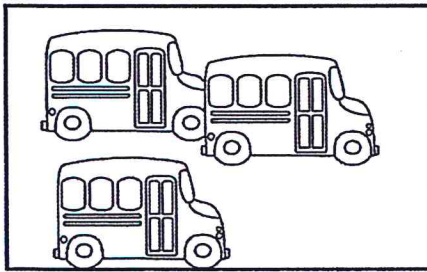
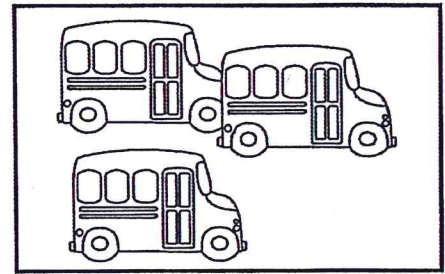
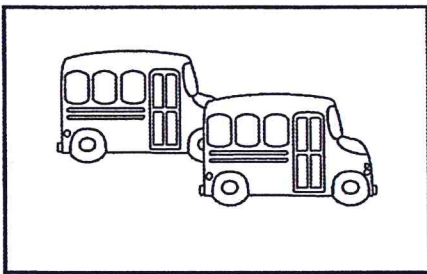
Name: _____

Numerical practice

Start at the ☆

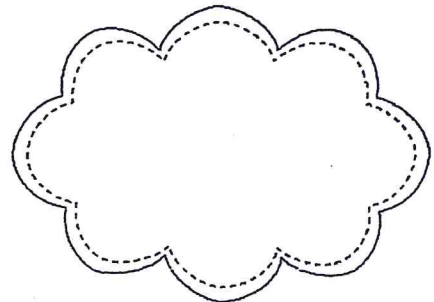
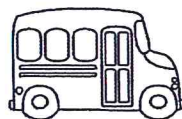
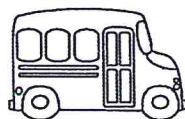
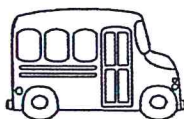


Draw a line to the same number of school buses.



Count the buses.

Write the number in the



Mrs. Rivera's Class

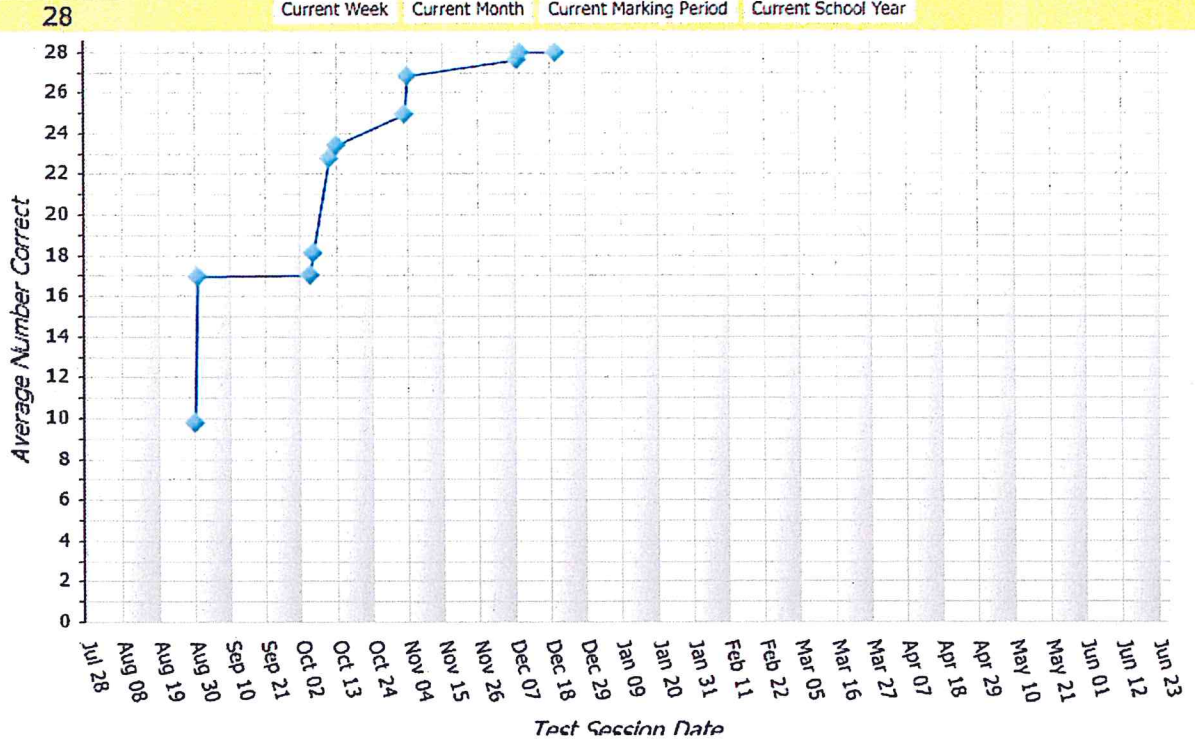
Lowercase Letters

Show the test sessions from 7-27-16 to 6-25-17

Average Correct

Include only students who have been tested

Total possible:



Mrs. Rivera's Class

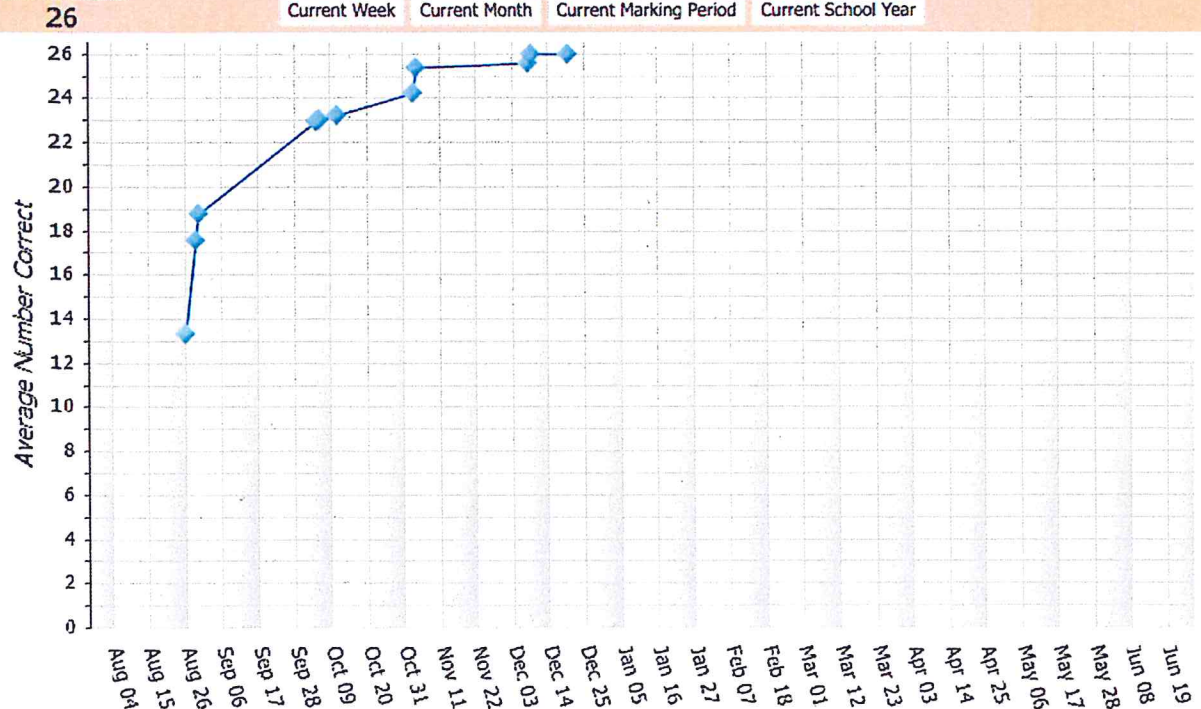
Uppercase Letters

Show the test sessions from 7-28-16 to 6-26-17

Average Correct

Include only students who have been tested

Total possible:



$$\sum_{n=1}^{\infty} = 1 + \frac{1}{2014} \dots$$

AP Calculus BC
Chapter 9 Test

You may NOT use a calculator on this test.

Multiple Choice.

1. What are the values of x for which the series $\sum_{n=1}^{\infty} \frac{(x+2)^n}{\sqrt{n}}$ converges?
 - a) $-3 < x < 1$
 - b) $-3 \leq x < -1$
 - c) $-3 \leq x \leq 1$
 - d) $-1 \leq x < 1$
 - e) $-1 \leq x \leq 1$

2. Let $P(x) = 3x^2 - 5x^3 + 7x^4 + 3x^5$ be the fifth-degree Taylor polynomial for the function f about $x = 0$. What is the value of $f'''(0)$?
 - a) -30
 - b) -15
 - c) -5
 - d) $-\frac{5}{6}$
 - e) $-\frac{1}{6}$

3. Let f be a positive, continuous, decreasing function such that $a_n = f(n)$.
 If $\sum_{n=1}^{\infty} a_n$ converges to k , which of the following must be true?
 - a) $\lim_{n \rightarrow \infty} a_n = k$
 - b) $\int_1^n f(x) dx = k$
 - c) $\int_1^{\infty} f(x) dx = k$
 - d) $\int_1^{\infty} f(x) dx$ converges
 - e) $\int_1^{\infty} f(x) dx$ diverges

4. Consider the series $\sum_{n=1}^{\infty} \frac{e^n}{n!}$. If the ratio test is applied to the series, which of the following inequalities results, implying that the series converges?
 - a) $\lim_{n \rightarrow \infty} \frac{e}{n!} < 1$
 - b) $\lim_{n \rightarrow \infty} \frac{n!}{e} < 1$
 - c) $\lim_{n \rightarrow \infty} \frac{n+1}{e} < 1$
 - d) $\lim_{n \rightarrow \infty} \frac{e}{n+1} < 1$
 - e) $\lim_{n \rightarrow \infty} \frac{e}{(n+1)!} < 1$

5. If $f(x) = x \sin(2x)$, which of the following is the Taylor series for f about $x = 0$?

$$\text{a) } x - \frac{x^3}{2!} + \frac{x^5}{4!} - \frac{x^7}{6!} + \dots$$

$$\text{b) } x - \frac{4x^3}{2!} + \frac{16x^5}{4!} - \frac{64x^7}{6!} + \dots$$

$$\text{c) } 2x - \frac{8x^3}{3!} + \frac{32x^5}{5!} - \frac{128x^7}{7!} + \dots$$

$$\text{d) } 2x^2 - \frac{2x^4}{3!} + \frac{2x^6}{5!} - \frac{2x^8}{7!} + \dots$$

$$\text{e) } 2x^2 - \frac{8x^4}{3!} + \frac{32x^6}{5!} - \frac{128x^8}{7!} + \dots$$

Free Response Question.

6. Let f be the function given by $f(x) = e^{-x^2}$.

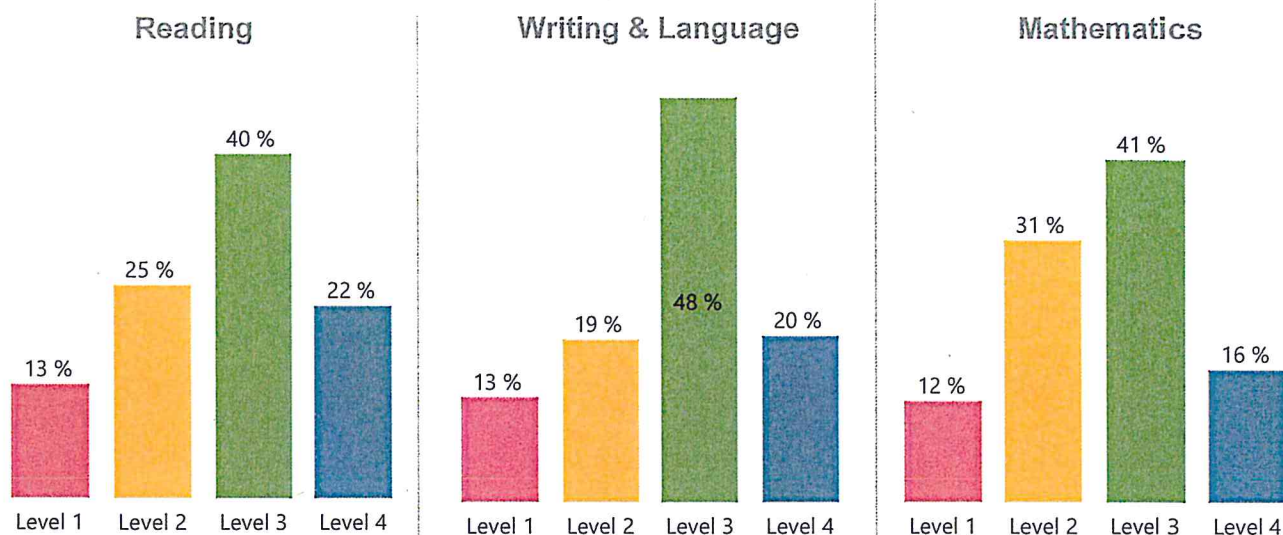
a) Write the first four nonzero terms and the general term of the Taylor series for f about $x = 0$.

b) Use your answer to part (a) to find $\lim_{x \rightarrow 0} \frac{1 - x^2 - f(x)}{x^4}$.

c) Write the first four nonzero terms of the Taylor series for $\int_0^x e^{-t^2} dt$ about $x = 0$.
Use the first two terms of your answer to estimate $\int_0^{1/2} e^{-t^2} dt$.

d) Explain why the estimate found in part (c) differs from the actual value of $\int_0^{1/2} e^{-t^2} dt$ by less than $\frac{1}{200}$.

All Students

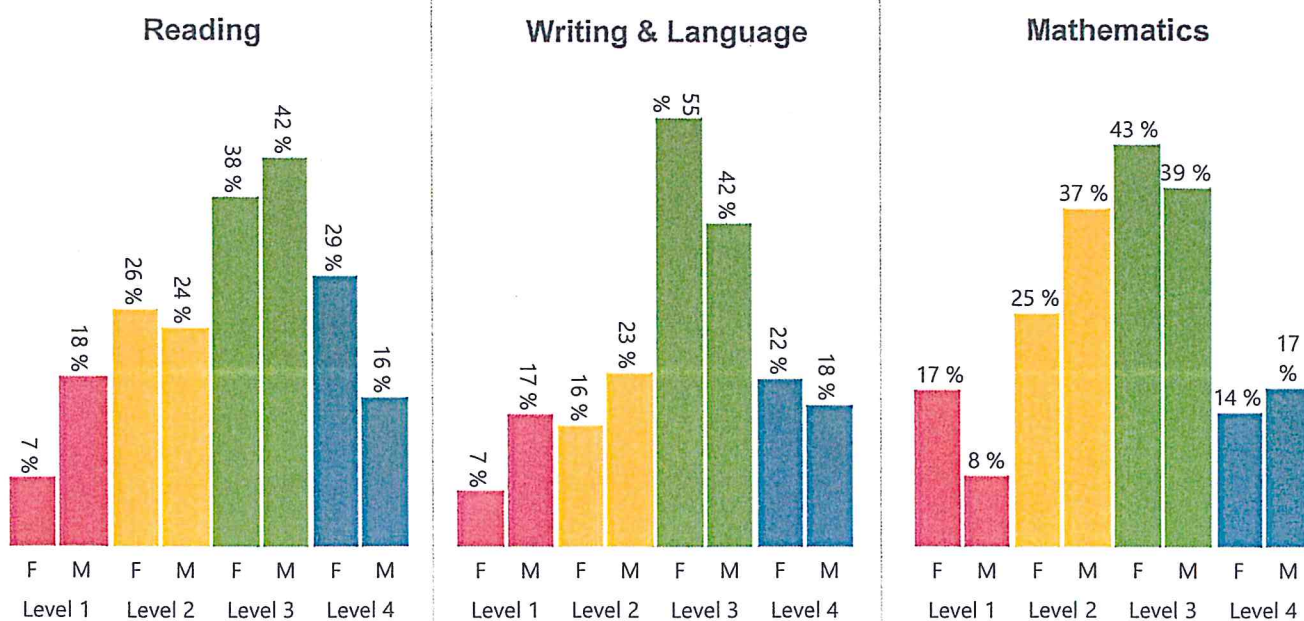


Levels 3 and 4: These students are on track for college and career readiness.

Level 2: These students may need targeted instructional support to progress toward level 3.

Level 1: These students may need significant and long-term targeted instructional support to progress toward level 3.

Gender

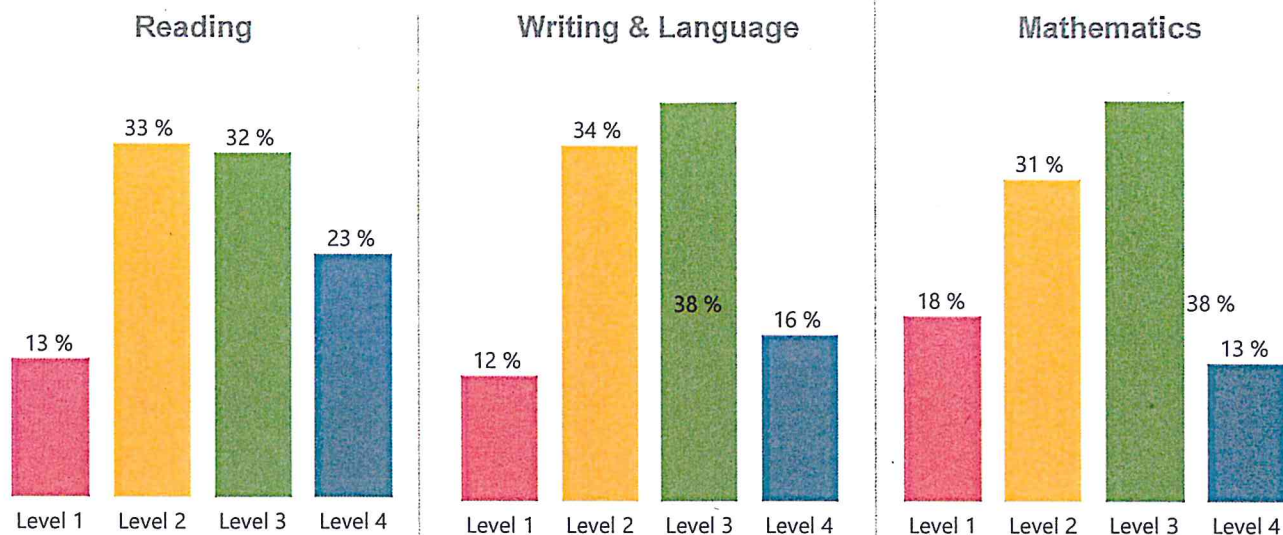


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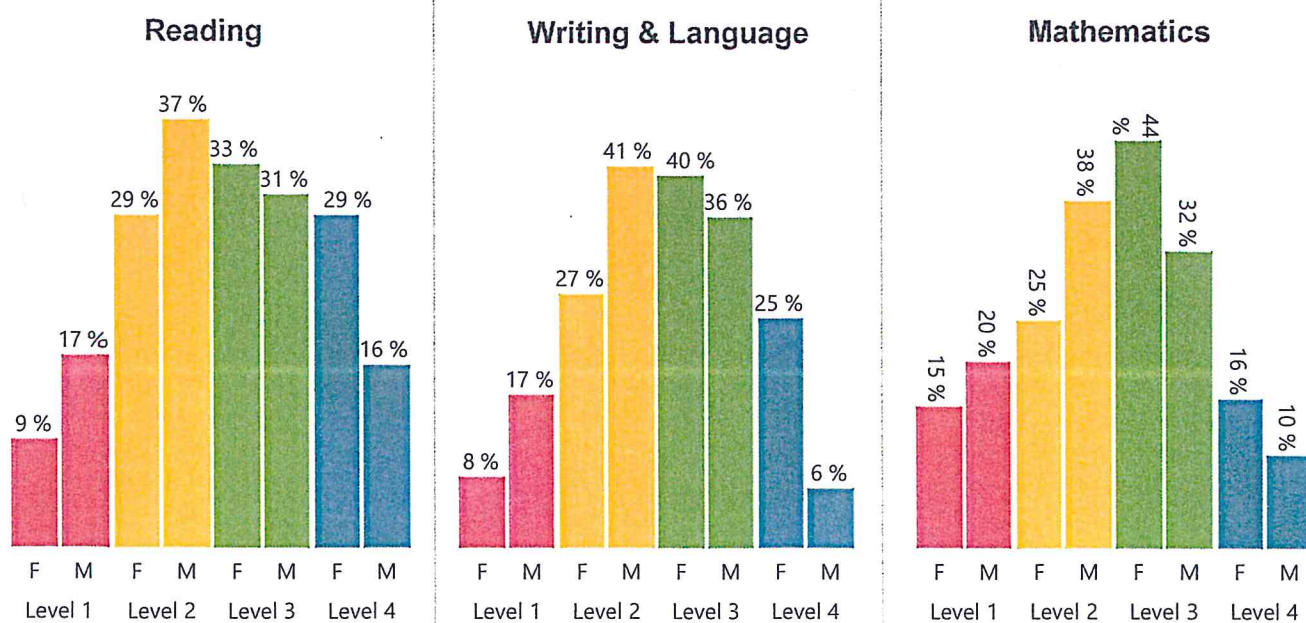


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Gender



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2017 Renewal

Cottingham & Butler

CURRENT COVERAGES WITH RENEWAL RATES

Coverage	Carrier	Renewal Date	2016 Rate	2017 Rate
Stop Loss-Medical & Rx \$90,000 Specific Deductible	Swiss Re – Westport Insurance 4 th renewal with the carrier	01/01/2017	Single - \$64.57 pepm Family - \$167.75 pepm NLO-50% 24/12 contract <i>Includes Retirees</i>	Single - \$63.32 pepm Family - \$159.74 pepm NLO-40% 24/12 contract <i>Excludes Retirees > 65& Wrap</i>
Consulting Fee-No change since 2012	Cottingham & Butler	01/01/2018	\$2,500/month	No change
Self Funded Medical TPA <i>2 year agreement</i>	SISCO	01/01/2018	\$17.55 pepm	No change
Eligibility Audit <i>2 year agreement</i>	SISCO	01/01/2018	\$150/month	No change
COBRA Administration TPA <i>2 year agreement</i>	SISCO	01/01/2018	\$0.90 pepm + 2% administration	No change
Case Management/Utilization Review- <i>2 year agreement</i>	HealthCorp/QCCH	01/01/2018	\$5.30 pepm	No change
Pharmacy Benefit Manager	National Pharmaceutical Services	Annual	\$0.50 per claim + network access fee	\$1.92 per claim
PPO	Quad City Community Healthcare Private Health Care Systems PHCS Healthy Directions (Wrap)	01/01/2018 Annual Annual	\$14.25 pepm \$4.90/month 22% of savings	\$14.70 pepm No change No change
Voluntary Dental	Guardian	01/01/2018	\$39.44 ee \$74.46 ee + sps \$81.94 ee + child \$117 family	\$40.82 ee \$77.07 ee + sps \$84.81 ee + child \$121.10 family
Basic Life & AD&D	Lincoln Financial	01/01/2018	\$0.11/\$1,000 – Life \$0.02/\$1,000 – AD&D	No change No change
Voluntary Life	Lincoln Financial	01/01/2018	Step Rated	No change
TeleMedicine	MeMD	01/01/2018	\$2.60 pepm + overage	No change
ACA Reporting	Cottingham & Butler	1/1/18	\$4,136 Annual Fee	\$4,291 Annual Fee

ADDITIONAL NOTES

- Non ERISA plan-No 5500 required-Governmental group-state mandates apply
- NPS provides employees & retirees Medicare D Notices and CMS filing
- Banking under SISCO account-email on Funding and pull the funds – Pull funds billing
- Manual enrollment-uses SISCO forms emails changes SISCO for medical
- Guardian Dental manual forms to Carrier
- Eligibility-Effective 1st of month following hire / Termination end of month
Administrators effective first day of contract with district age 26 EOM as ACA requires
- Guidebook in use-prepared by C&B for enrollment onboarding
- Payment processed by SISCO for MeMD
- SISCO cuts checks for Lincoln Financial Group based on calculations from group
- Flexible Spending – Not currently offered
- Special plan called Wrap coverage (COB) enrollment for employees with other prime coverage
- Plan Includes Retiree coverage-over and under age 65-premiums billed and collected by SISCO
- Removed Stop Loss for Retirees over 65 in 2017-No Stop Loss for “Wrap” Plans
- Eligibility from SISCO to MeMD, NPS
- Life, AD&D and Supplemental life enrollment data entered in SISCO enrollment system.
- Actively at work provision for group life and disability applies. Please advise us if any participants on these policies are not working.
- Health plan is Grandfathered under ACA requirements

STOP LOSS RENEWAL-1/2017

	Current	Renewal
Excess Loss Carrier	Standard Security Life	Standard Security Life
AM Best Rating		0
Specific Deductible	\$90,000	\$90,000
Aggregating Specific Deductible	\$0	\$0
Laser Exposure (in addition to spec. ded.)	\$0	td
	\$0	\$0
	\$0	\$0
Max Renewal % for No Laser Option	50%	50%
Specific & Aggregate Contract Type	24/12	24/12
Specific & Aggregate Includes	Medical & Rx Card	Medical & Rx Card
Specific Contract Max	Unlimited	Unlimited
Aggregate Contract Max	\$1,000,000	\$1,000,000
	<i>Per Employee Per Month</i>	<i>Per Employee Per Month</i>
Single Specific	\$61.68	\$61.36
Family Specific	\$155.71	\$167.84
Aggregate Premium	\$5.52	\$5.46
Single Aggregate Factor	\$392.62	\$422.86
Family Aggregate Factor	\$952.31	\$1,058.52
Annual Specific Premium	\$239,393	\$250,416
Annual Aggregate Premium	\$13,447	\$13,301
Total Premium	\$252,840	\$263,717
Attachment Point	\$1,487,008	\$1,632,693
Minimum Attachment Point	100% \$1,487,008	100% \$1,632,693
Run in Claim limit	0% \$0	0% \$0
Expected Claims		\$1,306,154
(aggregating specific + 80% of att pt + laser exp.)		

- Removed Stop loss for retirees over age 65 for 1/1/17
- No Stop Loss for participants on the "Wrap Plans"

Single 124
Family 79
TOTAL 203

	Current	Alternate 1
<i>Per Employee Per Month</i>		
Third Party Administrator	SISCO	TPA
PPG	QCCH	QCCH
Broker Fee (PEPM)	\$0.00	\$0.00
Medical Administration*	\$16.65	\$17.55
**COBRA Administration	\$0.75	\$0.90
Utilization Management	\$5.00	\$5.30
PPO Access Fees	\$13.35	\$14.25
Total	\$35.75	\$38.00
Annual Broker Fee	\$30,000.00	\$30,000.00
Annualized Fees*	\$117,087	\$122,568

*Does not include PBM fill fees

** Does not include 2% of premium collection

<i>Annualized</i>		
Total Fixed Costs	\$369,927	\$358,966
(total premium + total fees)		
Maximum Total Exposure	\$1,856,935	\$2,017,782
(total fixed costs + attachment point + laser(s) exposure + aggregating specific)		
Expected Total Costs		\$1,686,019
(expected claims + fixed costs)		



2017 BUDGET

	Current Enrollment (9/30/16)	Enrollment 1/1/17	Final 2016 Rates	Proposed 2017 Rates	Employee/Retiree Cost 2017	2017 Employee/Retiree Annual Contribution	Board Cost 2017	2017 Board Annual Contributions
Active								
Single	89	85	\$390.27	\$390.27	\$0.00	\$0.00	\$390.27	\$416,808.36
Single Wrap	44	40	\$390.27	\$390.27	\$0.00	\$0.00	\$390.27	\$206,062.56
Family	84	86	\$1,024.92	\$1,024.92	\$158.66	\$159,931.80	\$866.26	\$873,187.56
Family Wrap	4	4	\$464.61	\$464.61	\$74.34	\$3,568.32	\$446.03	\$21,409.20
ACTIVE TOTAL	221	215				\$163,500.12		\$1,517,467.68
Retiree								
Retiree Single under 65	12	12	\$421.34	\$421.34	\$421.34	\$60,672.96		
Retiree Family Under 65	0	0	\$1,106.53	\$1,106.53	\$1,106.53	\$0.00		
Retiree Single Medicare	15	15	\$273.42	\$273.42	\$273.42	\$49,215.60		-
Retiree Family A (1 Medicare Single, 1 Single)	0	0	\$698.01	\$698.01	\$698.01	\$0.00	-	-
Retiree + Spouse both Medicare	7	7	\$546.82	\$546.82	\$546.82	\$45,932.88		
Retiree B Medicare Family	0	0	\$968.16	\$968.16	\$968.16	\$0.00	NO updates due to no enrollment	
RETIREE TOTAL	34	34				\$155,821.44		
				TOTAL CONTRIBUTION (PARTICIPANTS + DISTRICT)				
	255	249				\$319,321.56		
GRAND TOTAL				\$1,836,789.24		\$319,321.56		\$1,517,467.68

MEDICAL CLAIMS BY PLAN YEAR – ACTIVE & WRAP PLANS-8503

	01/01/13 -- 12/31/13	01/01/14 -- 12/31/14	01/01/15 -- 12/31/15	01/01/16 -- 12/31/16	% Change (CY/PY1)
Medical Claims	\$1,440,759	\$984,688	\$970,531	\$981,436	1.1%
Prescription Drug Claims	\$132,437	\$129,532	\$155,276	\$158,006	1.8%
Subtotal Claims	\$1,573,196	\$1,114,220	\$1,125,807	\$1,139,442	1.2%
Stop Loss Reimbursements	\$511,074	\$52,543	\$0	\$82,178	0.0%
Net Claims	\$1,062,123	\$1,061,677	\$1,125,807	\$1,057,265	-6.1%
SISCO Fees	\$41,443	\$40,743	\$40,360	\$46,139	14.3%
HealthCorp Fees	\$12,363	\$12,235	\$12,120	\$13,934	15.0%
PPO Fees	\$30,882	\$31,082	\$32,360	\$37,388	15.5%
Stop Loss Premium	\$169,999	\$229,290	\$221,484	\$279,943	26.4%
Misc. Fees	\$31,889	\$31,908	\$31,897	\$32,460	1.8%
Subtotal Administrative Fees	\$286,576	\$345,257	\$338,221	\$409,864	21.2%
Total Plan Costs	\$1,348,699	\$1,406,935	\$1,464,028	\$1,467,129	0.2%
Employee Contributions	\$165,944	\$171,320	\$164,160	\$162,377	-1.1%
Net Employer Cost	\$1,182,755	\$1,235,615	\$1,299,868	\$1,304,752	0.4%
Average Single Enrollment	122	118	118	132	11.7%
Average Family Enrollment	84	86	84	87	4.1%
Total Average Enrollment	206	204	202	219	8.5%
Total Average Members	404	402	403	426	5.6%
Dependent Ratio	2.0	2.0	2.0	1.94	-2.6%
Total Cost per Employee	\$6,550	\$6,900	\$7,248	\$6,694	-7.6%
Employee Contributions per Employee	\$806	\$840	\$813	\$741	-8.8%
Net Employer Cost per Employee	\$5,744	\$6,059	\$6,435	\$5,953	-7.5%

CLAIMS BY YEAR-8503 ACTIVE

	01/01/13 - 12/31/13	01/01/14 -- 12/31/14	01/01/15 -- 12/31/15	01/01/16 -- 12/31/16	% Change (CY/PY1)
	NON-Wrap	NON-Wrap	NON-Wrap	NON-Wrap	
Medical Claims	\$1,419,259	\$984,384	\$938,714	\$926,907	-1.3%
Prescription Drug Claims	\$118,891	\$129,532	\$149,085	\$154,183	3.4%
Subtotal Claims	\$1,538,150	\$1,113,916	\$1,087,800	\$1,081,090	-0.6%
Stop Loss Reimbursements	\$511,074	\$52,543	\$0	\$82,178	0.0%
Net Claims	\$1,027,077	\$1,061,373	\$1,087,800	\$998,912	-8.2%
SISCO Fees	\$32,740	\$32,187	\$31,968	\$37,230	16.5%
HealthCorp Fees	\$9,396	\$9,299	\$11,040	\$11,243	1.8%
PPO Fees	\$24,446	\$24,540	\$25,632	\$30,223	17.9%
Stop Loss Premium	\$169,999	\$211,476	\$221,484	\$279,943	26.4%
Misc. Fees	\$24,835	\$24,824	\$25,265	\$26,181	3.6%
Subtotal Administrative Fees	\$267,853	\$326,681	\$315,389	\$384,820	22.0%

Total Plan Costs	\$1,294,930	\$1,388,055	\$1,403,189	\$1,383,732	-1.4%
Employee Contributions	\$162,166	\$166,520	\$160,330	\$158,808	-0.9%
Net Employer Cost	\$1,132,763	\$1,221,535	\$1,242,859	\$1,224,924	-1.4%

Average Single Enrollment	83	80	80	87	8.8%
Average Family Enrollment	80	81	80	83	3.8%
Total Average Enrollment	163	161	160	170	6.3%
Total Average Members	352	352	354	368	4.0%
Dependent Ratio	2.2	2.2	2.2	2.2	-2.2%

Total Cost per EE	\$7,944	\$8,621	\$8,770	\$8,140	-7.2%
Employee Contributions per EE	\$995	\$1,034	\$1,002	\$934	-6.8%
Net Employer Cost per EE	\$6,949	\$7,587	\$7,768	\$7,205	-7.2%



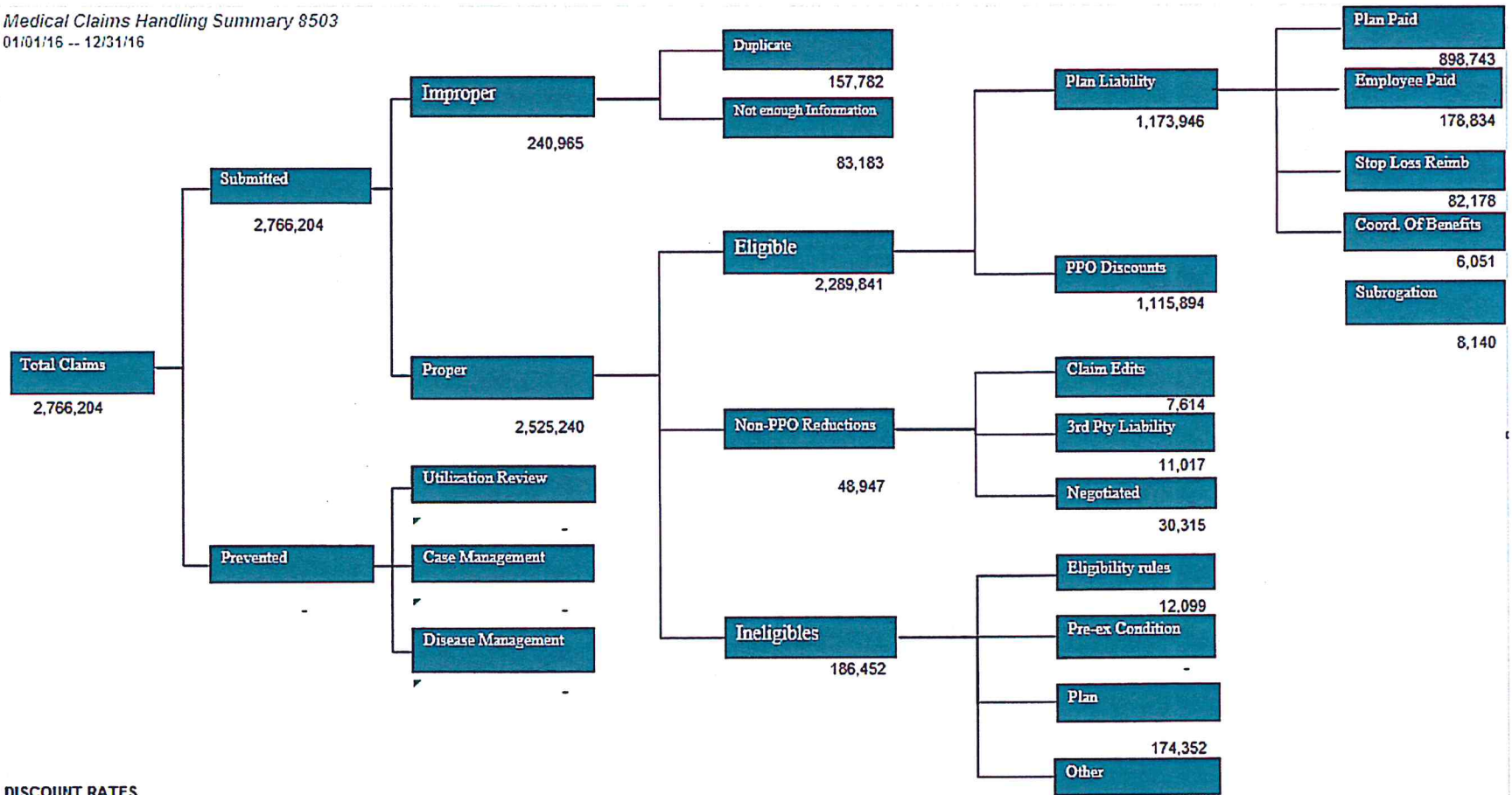
2016 MEDICAL MONTHLY REPORTING – ACTIVE & WRAP EMPLOYEES

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
FIXED COSTS													
Administrative Fees	3,791	3,879	3,879	3,879	3,879	3,896	3,843	3,791	3,773	3,914	3,808	3,808	46,139
Coordinated Care Fees	1,145	1,171	1,171	1,171	1,171	1,177	1,161	1,145	1,140	1,182	1,150	1,150	13,934
PPO Access Fees	3,078	3,149	3,149	3,149	3,149	3,164	3,121	3,078	3,045	3,159	3,074	3,074	37,388
Misc. Fees (ID cards, SPD, etc.)	2,695	2,728	2,708	2,703	2,700	2,701	2,700	2,702	2,702	2,726	2,695	2,700	32,460
Transplant Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0
Stop Loss Aggregate	1,071	1,096	1,096	1,096	1,096	1,101	1,086	1,071	1,066	873	843	833	12,331
Stop Loss Specific	22,708	23,040	23,143	23,247	23,143	23,621	23,530	22,924	23,066	19,928	19,644	19,618	267,613
Total Fixed Costs	34,488	35,064	35,147	35,245	35,138	35,659	35,441	34,711	34,792	31,782	31,215	31,184	409,864
ELIGIBLE CHARGES													
Discounted Rx Charges	14,275	18,890	13,808	15,839	18,158	6,468	17,833	11,223	19,249	17,507	11,683	18,055	182,988
Medical Charges	246,973	196,042	94,234	199,880	178,444	140,686	153,870	177,904	66,867	167,343	166,054	493,018	2,281,312
Medical Discounts	171,134	106,093	37,766	90,943	93,685	70,162	72,541	86,742	22,705	76,204	74,074	213,129	1,115,179
Medical Discount Percentage	69%	54%	40%	45%	53%	50%	47%	49%	34%	46%	45%	43%	49%
Total Eligible Charges after discount	90,113	108,839	70,275	124,776	102,916	76,992	99,162	102,385	63,411	108,646	103,663	297,943	1,349,122
EMPLOYEE LIABILITY													
Med/Rx Deductible	4,824	9,510	6,613	4,717	2,940	2,159	1,337	1,067	1,268	2,199	1,802	1,419	39,854
Medical Co-Pays	100	200	200	1,300	500	300	400	300	600	500	700	400	5,500
Rx Co-Pays	2,145	2,742	1,888	2,114	2,366	1,529	1,771	1,881	1,696	2,535	1,690	2,625	24,982
Med/Rx Co-insurance	7,099	7,586	7,574	22,636	9,637	10,307	9,140	7,598	5,838	20,401	18,662	6,815	133,293
Med/Rx Coordination of Benefits	258	860	686	0	196	111	233	966	1,165	2,705	2,976	(4,104)	6,051
Total Employee Share	14,425	20,899	16,960	30,766	15,639	14,406	12,882	11,812	10,568	28,339	25,830	7,154	209,680
Employee Share % of discounted charges	16.01%	19.20%	24.13%	24.66%	15.20%	18.71%	12.99%	11.54%	16.67%	26.08%	24.92%	2.40%	15.54%
Total Paid	75,688	87,940	53,315	94,010	87,277	62,587	86,280	90,573	52,843	80,307	77,834	290,789	1,139,442
EXPECTED STOP LOSS REIMBURSEMENTS													
Specific	0	0	0	0	0	0	0	0	0	0	0	82,178	82,178
Total Expected Stop Loss Reimb.	0	0	0	0	0	0	0	0	0	0	0	82,178	82,178
TOTAL PLAN EXPENSES AFTER STOP LOSS	110,176	123,004	88,462	129,255	122,415	98,245	121,721	125,283	87,635	112,089	109,048	239,795	1,467,129
PLAN FUNDING													
Est. Employer Contributions	122,991	124,638	125,504	125,980	125,980	126,542	125,847	124,505	125,285	124,505	124,505	124,981	1,501,260
Est. Employee Contributions	12,990	13,149	13,307	13,466	13,466	13,783	13,942	13,625	13,625	13,625	13,625	13,783	162,387
Est. Total Contributions	135,981	137,786	138,811	139,446	139,446	140,325	139,789	138,129	138,910	138,129	138,129	138,764	1,663,647
VARIANCE OF ACTUAL TO FUNDING	25,805	14,782	50,349	10,191	17,031	42,080	18,068	12,846	51,275	26,041	29,081	(101,031)	196,518
ENROLLMENT													
Total Covered Employees	217	220	221	221	221	220	217	217	221	219	218	218	219
Total Covered Members	419	420	424	425	427	429	432	427	427	424	425	428	426



CLAIMS HANDLING 2016 PLAN YEAR

Medical Claims Handling Summary 8503
01/01/16 -- 12/31/16

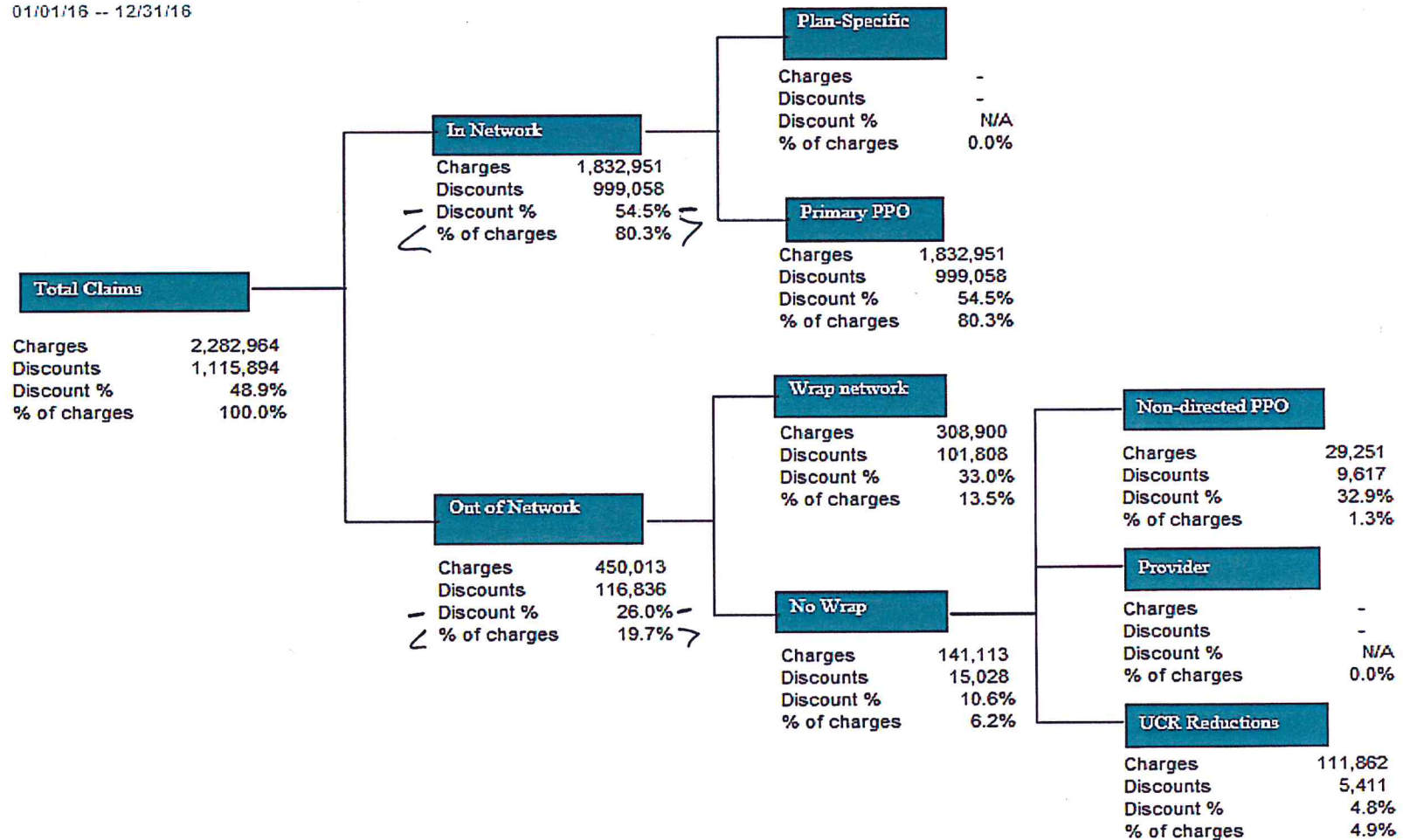


DISCOUNT RATES
PPO/Network savings Rate 48.7%
Claim Reduction Rate 53.5%
Total TPA Effectiveness Rate 57.6%

(PPO)/Eligible
(PPO + Non-PPO + Ineligible + Prevention)/Proper
(Improper + Ineligible + Prevented + PPO + Non PPO)/Total Claims

NETWORK EFFECTIVENESS 2016 PLAN YEAR

PPO Network Effectiveness Analysis 8503
01/01/16 -- 12/31/16



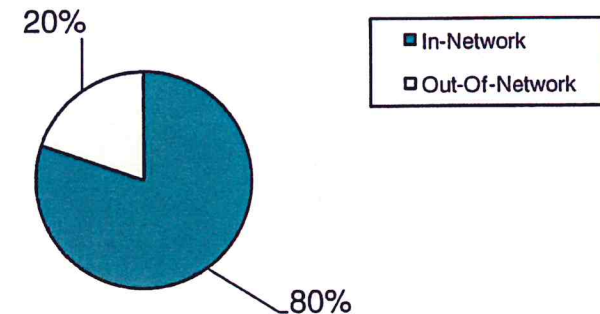
PPO NETWORK RESULTS 2016 PLAN YEAR-8503

PPO Discounts by Network				
Category	PPO	Eligible \$	Discount \$	Discount %
PPO	CHUI	61,541	13,345	21.7%
PPO	QCCH	1,771,409	985,713	55.6%
Totals		1,832,951	999,058	54.5%

Top 25 In-Network Providers By Paid Amount				
Provider Name	PPO	Eligible \$	Discount \$	Discount %
HAMMOND HENRY HOSPITAL	QCCH	571,148	315,553	55.2%
TRINITY MEDICAL CENTER	QCCH	452,924	312,195	68.9%
IOWA PHYS CLINIC MED FOUND	QCCH	144,068	57,330	39.8%
ORA ORTHOPEDICS PC	QCCH	111,629	65,294	58.5%
STATE UNIVERSITY OF IOWA	CHUI	61,541	13,345	21.7%
ADVANCED RADIOLOGY SC	QCCH	38,475	21,045	54.7%
MEDICAL ARTS ASSOCIATES	QCCH	38,052	5,916	15.5%
BIRKS CHIROPRACTIC AND WELLNES	QCCH	34,834	435	1.2%
RGH ENTERPRISES INC	QCCH	29,217	18,122	62.0%
METROPOLITAN MEDICAL LABORATOR	QCCH	22,586	17,076	75.6%
GENESIS HEALTH GROUP	QCCH	22,393	12,813	57.2%
GENESIS HEALTH SYSTEM	QCCH	21,501	9,718	45.2%
QUAD CITY AMBULATORY SURG CTR	QCCH	15,074	9,030	59.9%
REGIONAL HEALTH PARTNERS LLC	QCCH	15,065	7,918	52.6%
VINCENT SOUTHPARK PSYCHOLOGY	QCCH	14,980	6,463	43.1%
UROLOGICAL ASSOCIATES	QCCH	13,967	9,461	67.7%
QUAD CITITES PATHOLOGISTS LLC	QCCH	12,838	8,718	67.9%
SPRING PARK SURGERY CENTER LLC	QCCH	10,222	4,614	45.1%
EYE SURGEONS ASSOCIATES PC	QCCH	9,419	4,946	52.5%
PEDIATRIC GROUP ASSOCIATES SC	QCCH	7,880	3,085	39.2%
QUAD CITY ENDOSCOPY LLC	QCCH	7,830	5,377	68.7%
ADVANCED RADIOLOGY DIAGNOSTIC	QCCH	7,069	2,963	41.9%
CARDIOVASCULAR MEDICINE PC	QCCH	6,796	2,892	42.5%
ENDOCRINE ASSOCIATES	QCCH	5,699	2,725	47.8%
CR PHARMACY SERVICE INC	QCCH	2,917	581	19.9%
Subtotal		1,678,125	917,615	54.7%
All Other In-Network Providers		154,826	81,443	52.6%

Top 10 Out-Of-Network Providers By Paid Amount				
Provider Name	PPO	Eligible \$	Discount \$	Discount %
SAINT FRANCIS MEDICAL CENTER	PHCSHD	257,940	87,348	33.9%
TK BEHAVIORAL LLC		16,200	4,950	30.6%
CHILDRENS MEMORIAL HOSPITAL	PHCSHD	13,647	1,572	11.5%
JAMIE S KRUSE LCSW	COA-CADN	12,794	4,461	34.9%
OSF MULTI-SPECIALTY GROUP	PHCSHD	7,494	2,585	34.5%
PEORIA TAZEWEILL PATH GRP SC	COA-HFNI	6,250	1,449	23.2%
DELNOR COMMUNITY HOSPITAL	PHCSHD	4,213	1,053	25.0%
BIRKS CHIROPRACTIC AND WELLNES		3,890	0	0.0%
TK BEHAVIORAL LLC	PHCSHD	3,525	1,234	35.0%
DANIEL LOMMELL DC		3,099	0	0.0%
Subtotal		329,051	104,653	31.8%
All Other Out-Of-Network Providers		120,962	12,183	10.1%

In-Network / Out-Of-Network Utilization

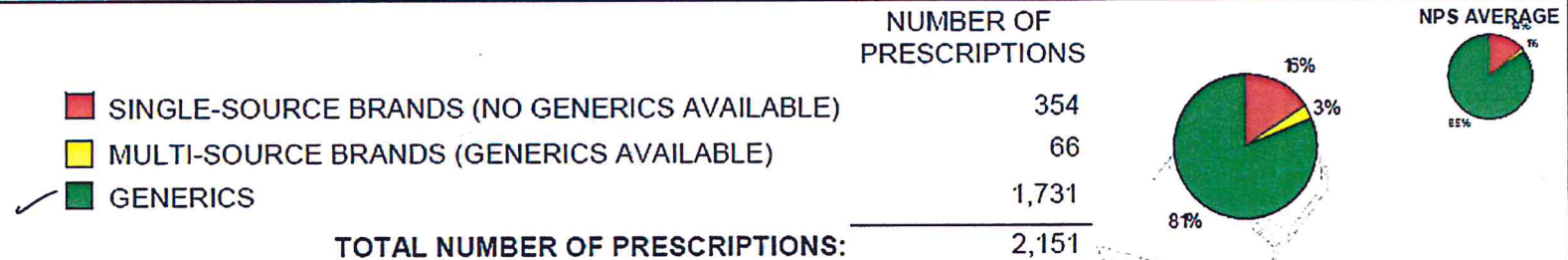


4 participants had services at out of network provider-Saint Francis Medical Center

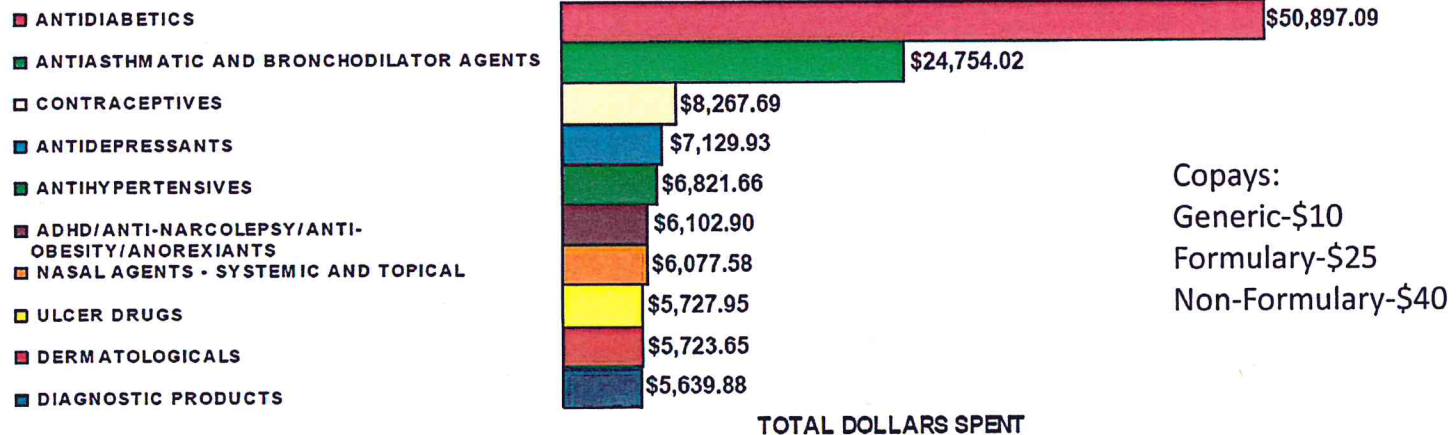
PHARMACY-UTILIZATION - 8503

BRAND AND GENERIC SUMMARY

BRAND AND GENERIC UTILIZATION (RETAIL AND MAIL-ORDER CLAIMS)



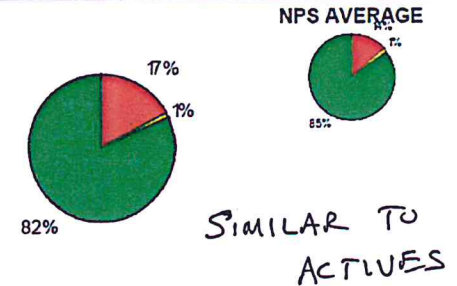
TOP TEN DRUG CLASSES BY TOTAL DOLLARS



PHARMACY-UTILIZATION - 8504 (RETIREEES)

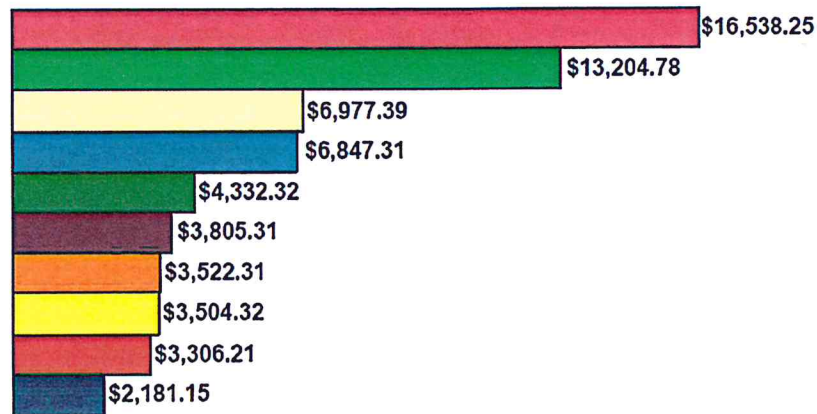
BRAND AND GENERIC UTILIZATION (RETAIL AND MAIL-ORDER CLAIMS)

	NUMBER OF PRESCRIPTIONS
■ SINGLE-SOURCE BRANDS (NO GENERICS AVAILABLE)	148
■ MULTI-SOURCE BRANDS (GENERICS AVAILABLE)	11
■ GENERICS	691
TOTAL NUMBER OF PRESCRIPTIONS:	850



TOP TEN DRUG CLASSES BY TOTAL DOLLARS

- ANTIDIABETICS
- ANTIHYPERLIPIDEMICS
- ULCER DRUGS
- ANTICOAGULANTS
- ANTIHYPERTENSIVES
- OPHTHALMIC AGENTS
- ANTIDEPRESSANTS
- GOUT AGENTS
- ANALGESICS - ANTI-INFLAMMATORY
- BETA BLOCKERS



TOTAL DOLLARS SPENT

BENCHMARK

			01/01/16 -- 12/31/16 (annualized)	
Total Plan Cost per employee			\$6,694	
Less Dental/Vision costs per employee			\$0	
Avg Med/Rx Annual Cost per employee			\$6,694	
# of employees			219	
				actual costs
				expected costs using benchmark data
Benchmark Data ¹				
Small Employer Avg Health costs per active employee (PPO Plan)	Adjustment factor	AVG		
		\$11,609		
Adjusted for trend	6.0%	\$12,309		6.00% Annual since August Survey to mid-point of 07/01/15 to current = 6.00%/12 months*12.1 months.
Predictive Modeling Age/Gender Adjustment	1.037	\$12,766		Actuarial adjustment for Geneseo Comm. School District # 8503 with average age of 32 and 42% males. Average group has adjustment factor of 1.00
Adjusted for number of covered dependents	(\$1,498.07)	\$11,267		Geneseo Comm. School District # 8503 has 1.9 members per employee compared to the average of 2.1 members per employee.
Adjusted for region	-4.3%	\$10,779		Cost increase for Midwest region per Mercer Study.
Adjusted for plan design	12.3%	\$12,105		Per underwriting table
Comparison to Benchmark		-45%		Solid Value
¹ Source: Mercer National Survey of Employer-Sponsored Health Plans 2015.				

MEDICAL CLAIMS BY PLAN YEAR - RETIREES - 8504

	01/01/14 -- 12/31/14	01/01/15 -- 12/31/15	01/01/16 -- 12/31/16	% Change (CY/PY1)
Medical Claims	\$65,863	\$94,868	\$86,192	-9.1%
Prescription Drug Claims	\$89,628	\$110,555	\$74,877	-47.6%
Subtotal Claims	\$155,491	\$205,423	\$161,069	-21.6%
Stop Loss Reimbursements	\$0	\$0	\$0	0.0%
Net Claims	\$155,491	\$205,423	\$161,069	-21.6%
SISCO Fees	\$7,476	\$7,459	\$7,441	-0.2%
HealthCorp Fees	\$2,245	\$2,240	\$2,247	0.0%
PPO Fees	\$2,134	\$2,189	\$1,995	-8.9%
Stop Loss Premium	\$38,260	\$38,008	\$38,148	0.4%
Misc. Fees	\$349	\$339	\$385	13.4%
Subtotal Administrative Fees	\$50,464	\$50,236	\$50,216	0.0%

•In 2016-5 participants with claim payments is excess of \$10,000

•In 2015-4 participant with claim payments in excess of \$10,000.

•In 2015-1 participant with payments in excess of \$51,000

Total Plan Costs	\$205,956	\$255,659	\$211,285	-17.4%
Employee Contributions	\$170,990	\$170,721	\$137,802	-19.3%
Net Employer Cost	\$34,966	\$84,939	\$73,483	-13.5%

Average Single Enrollment	30	31	28	-7.4%
Average Family Enrollment	7	7	7	0.0%
Total Average Enrollment	37	38	35	-6.0%
Total Average Members	44	45	42	-5.8%
Dependent Ratio	1.2	1.2	1.2	1.0%

Total Cost per Employee	\$5,554	\$6,802	\$5,980	-12.1%
Employee Contributions per Employee	\$4,611	\$4,542	\$3,900	-14.1%
Net Employer Cost per Employee	\$943	\$2,260	\$2,080	-8.0%

RETIREE CLAIMS BY YEAR

	1/1/13-12/31/13		1/1/14-12/31/14		1/1/15-12/31/15		1/1/16-12/31/16	
	1/1/13-12/31/13 Under 65	1/1/13-12/31/13 Over 65	1/1/14-12/31/14 Under 65	1/1/14-12/31/14 Over 65	1/1/15-12/31/15 Under 65	1/1/15-12/31/15 Over 65	1/1/16-12/31/16 Under 65	1/1/16-12/31/16 Over 65
Medical Claims	\$31,815	\$32,839	\$24,218	\$42,462	\$36,241	\$57,853	\$23,816	\$62,376
Prescription Drug Claims	\$321	\$73,844	\$12,595	\$76,850	\$12,716	\$97,839	\$6,272	\$68,605
Subtotal Claims	\$32,136	\$106,683	\$36,813	\$119,312	\$48,957	\$155,692	\$30,088	\$130,981
Stop Loss Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Claims	\$32,136	\$106,683	\$36,813	\$119,312	\$48,957	\$155,692	\$30,088	\$130,981
SISCO Fees	\$2,183	\$3,897	\$3,028	\$4,448	\$2,552	\$4,907	\$2,738	\$4,703
HealthCorp Fees	\$672	\$1,200	\$909	\$1,336	\$766	\$1,474	\$827	\$1,420
PPO Fees	\$1,778	\$0	\$2,134	\$0	\$2,189	\$0	\$1,995	\$0
Stop Loss Premium	\$7,600	\$0	\$10,095	\$0	\$9,622	\$0	\$10,073	\$28,075
Misc. Fees	\$131	\$233	\$29	\$43	\$116	\$223	\$143	\$242
Subtotal Administrative Fees	\$12,364	\$5,330	\$44,360	\$5,827	\$15,245	\$6,604	\$15,776	\$34,441
Total Plan Costs	\$44,500	\$112,013	\$81,173	\$125,139	\$64,202	\$162,296	\$45,863	\$165,422
Employee Contributions	\$69,397	\$109,366	\$75,841	\$95,148	\$65,729	\$104,992	\$42,654	\$95,148
Net Employer Cost	-\$24,898	\$2,647	\$1,290	\$13,956	-\$1,527	\$57,304	\$3,210	\$70,273
Average Single Enrollment	14	16	14	15	13	18	13	15
Average Family Enrollment	0	9	0	7	0	7	0	7
Total Average Enrollment	14	25	14	22	13	25	13	22
Total Average Members	14	34	15	29	13	32	13	29
Dependent Ratio	1.0	1.4	1.0	1.3	1.0	1.3	1.0	1.3
Total Cost per Employee	\$3,179	\$4,481	\$5,798	\$5,688	\$4,939	\$6,492	\$3,528	\$7,519
Employee Contributions per Employee	\$4,957	\$4,375	\$5,417	\$4,325	\$5,056	\$4,200	\$3,281	\$4,325
Net Employer Cost per Employee	-\$1,778	\$106	\$92	\$634	-\$117	\$2,292	\$247	\$3,194

2017 CLAIMS BY LINE OF COVERAGE

Group 8503-Active & Wrap plans					
	01/01/15 -- 12/31/15	01/01/16 -- 12/31/16	01/01/17 -- 03/31/17	Current Year Annualized	% Change (CYA/PY1)
Medical Claims	\$970,531	\$981,436	\$214,695	\$858,778	-12.5%
Prescription Drug Claims	\$155,276	\$158,006	\$37,730	\$150,920	-4.5%
Subtotal Claims	\$1,125,807	\$1,139,442	\$252,425	\$1,009,699	-11.4%
Stop Loss Reimbursements	\$0	\$82,178	\$0	\$0	-100.0%
Net Claims	\$1,125,807	\$1,057,264	\$252,425	\$1,009,699	-4.5%
SISCO Fees	\$40,360	\$46,139	\$11,390	\$45,560	-1.3%
HealthCorp Fees	\$12,120	\$13,934	\$2,735	\$10,939	-21.5%
PPO Fees	\$32,360	\$37,388	\$9,481	\$37,924	1.4%
Stop Loss Premium	\$221,484	\$279,943	\$60,236	\$240,945	-13.9%
Misc. Fees	\$31,897	\$32,460	\$8,102	\$32,410	-0.2%
Subtotal Administrative Fees	\$338,221	\$409,864	\$91,945	\$367,778	-10.3%
Total Plan Costs	\$1,464,028	\$1,467,129	\$344,369	\$1,377,477	-6.1%
Employee Contributions	\$164,160	\$162,377	\$41,985	\$167,940	3.4%
Net Employer Cost	\$1,299,868	\$1,304,752	\$302,384	\$1,209,537	-7.3%
Average Single Enrollment	118	132	124	124	-5.6%
Average Family Enrollment	84	87	91	91	3.9%
Total Average Enrollment	202	219	215	215	-1.8%
Total Average Members	403	426	426	426	0.0%
Dependent Ratio	2.0	1.9	2.0	2.0	1.8%
Total Cost per Employee	\$7,248	\$6,694	\$1,600	\$6,399	-4.4%
Employee Contributions per Employee	\$813	\$741	\$195	\$780	5.3%
Net Employer Cost per Employee	\$6,435	\$5,953	\$1,405	\$5,619	-5.6%

WE WILL HAVE AT LEAST
ONE STOP LOSS REIMBURSEMENT

