

**PENNSBURY SCHOOL DISTRICT
FALLSINGTON, PA 19058-0338**

Board Finance/Partnership Committee Meeting

**October 10, 2019
6:00 p.m.**

Agenda

Welcome

Discussion Items:

- Budget Planning Item: Presentation of Multiyear Projection

Informational Items:

- Bucks County Intermediate Unit #22 Final Reconciliation of 2018-19 Special Education Costs
- Collection of Unpaid Meal Charges Procedure
- Health Care Trends
- Moody's
- PASBO/Pennsbury Shares
- PSDLAF Monthly Report

Other Items

- Aquatics

Closing Remarks

Adjourn



Christopher M. Berdnik, PCSBA
Chief Financial Officer

PENNSBURY SCHOOL DISTRICT
134 Yardley Avenue • Post Office Box 338
Fallsington, Pennsylvania 19058-0338
Telephone: (215) 428-4100
www.pennsburyisd.org

Board Action or Information Item Request

TO: Board of School Directors
DATE: October 2, 2019
RE: Presentation of multiyear projection

I provide the following information:

Office/Department	Financial Services
Item Attached	N/A
Description:	The committee will review a multiyear financial projection at the October 10, 2019 meeting. No handouts will be provided in advance.
Cost	N/A
Funds Allocated in Department Budget Account	N/A
Budget Transfer Required	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Cabinet Discussion	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Solicitor Review for Contract/Agreement	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
Anticipated Approval Date	TBA
Other information:	Please note that the mere presentation of a projection can change the operating environment and responses to it, and it is therefore only truly valuable at a point in time.

Please contact me with any questions or comments regarding this information.



PENNSBURY SCHOOL DISTRICT
 134 Yardley Avenue • Post Office Box 338
 Fallsington, Pennsylvania 19058-0338
 Telephone: (215) 428-4100
 www.pennsburysd.org

Christopher M. Berdnik, PCSBA
Chief Financial Officer

Board Action or Information Item Request

TO: Board of School Directors

DATE: October 2, 2019

RE: Bucks County Intermediate Unit #22 Final Reconciliation of 2018-19 Special Education Costs

I provide the following information:

Office/Department	Financial Services
Item Attached	Document
Description:	Attached please find the cover memo and summary for the Intermediate Unit's annual reconciliation of special education costs. Pennsbury School District has a balance due, which will impact next year's budget by over \$1.1 million just for the balance due, but potentially more if the level of services needs adjusted.
Cost	\$1,119,737
Funds Allocated in Department Budget Account	2020-21 must incorporate this
Budget Transfer Required	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Cabinet Discussion	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Solicitor Review for Contract/Agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
Anticipated Approval Date	N/A
Other information:	Provision for reconciliation is already in the contract the Board approved for 2018-19, so no additional action is needed.


Please contact me with any questions or comments regarding this information.



705 N. Shady Retreat Rd.
Doylestown, PA 18901
Tel: 215-348-2940
www.BucksIU.org

DATE: September 24, 2019

TO: Chris Berdnik, Business Administrator
Pennsbury School District

FROM: Paula M. Harland, Business Administrator/CFO 

RE: Final Reconciliation of 2018-2019 Special Education Costs

Our invoice dated July 25, 2018 was sent to your school district for special education services to be provided by the Intermediate Unit during 2018-2019 for your special needs students, net of the 2016-2017 Special Education Final Reconciliation amount.

Your school district's 2018-2019 estimated Special Education cost of \$3,361,834 which was to be remitted over five equal installments, was based on information on anticipated enrollments and full-time staff equivalents provided by your Special Education Administration multiplied by our schedule of contracted costs.

Our agreement with your district indicated that we would reconcile any differences to costs specified in the schedule to actual costs incurred by the IU during the 2018-2019 school year. Any adjustment for your district is included on the attached schedule.

If your school district purchased speech services through the Bucks IU and we were able to utilize a Speech Language Pathologist Assistant (SLPA), you will find a credit on the SLPA line. This credit is reflective of the rate differential between an SLP and an SLPA.

Changes in your level of requested service or adjusted rates will result in an additional charge/credit in accordance with our agreement. This charge/credit will be reflected in your first special education payment (August 2020) for the 2020-2021 school year.

We want to again thank you for all the support you have provided in improving the educational environment and programs we cooperatively have been able to develop and provide to the special needs students of Bucks County.

Please call with any questions or concerns that you may have.

Attachments

cc: Kelly Lambert, Director, Special Education
Lenny Greaney, Director, Special Education

2018-2019 YEAR END RECONCILIATION			
TUITION PROGRAMS	BUDGET RATE	MID-YEAR RATE	FINAL RATE
Autistic Support	39,051	39,051	39,051
Autism/Emotional Support (AS/ES)	34,920	34,920	34,920
Autistic Support Level 1	42,933	42,933	42,933
Autistic Support Level 2	65,792	65,792	65,792
Autistic Support Level 3	44,855	44,855	44,855
Multiple Disabilities Support Classroom	24,707	24,707	24,707
Le-Honore Instruction	43,181	43,181	43,181
Emotional Support	70,120	70,120	70,120
Emotional Support-Misc: Warwick	43,174	43,174	43,174
Emotional Support/Career Technical Education Classes			
Transition Programs:			
Decisions	36,750	36,750	36,750
WOW - Life Skills	40,890	40,890	40,890
WOW - AS	54,182	54,182	54,182
WOW - MDS	70,094	70,094	70,094
IU/Hope	40,273	40,273	40,273
Spirit	36,750	36,750	36,750
STEP-Life Skills	36,750	36,750	36,750
STEP-AS	47,320	47,320	47,320
STEP-MDS	49,669	49,669	49,669
Voyages	36,750	36,750	36,750
Deaf or Hearing Impaired Support	44,890	44,890	44,890
Specialized Learning Support	35,244	35,244	35,244
Intensive Support - AS	68,413	68,413	68,413
Intensive Support - ES	68,413	68,413	68,413
BrainSTEPS	100,000	100,000	100,000
TOTAL TUITION PROGRAMS	123,123	123,123	123,123
Becks IU Classroom Support:	143,661	143,661	143,661
Speech Language Pathologist	135,764	135,764	135,764
Physical Therapist	128,676	128,676	128,676
Occupational Therapist	137,438	137,438	137,438
Teacher of Blind/Visually Impaired			
Teacher of Deaf/Hearing Impaired			
District Support:	123,123	123,123	123,123
Speech Language Pathologist	75,338	75,338	75,338
Speech Language Pathologist Assistant (SLPA)	128,676	128,676	128,676
Teacher of Blind/Visually Impaired	137,438	137,438	137,438
Teacher of Deaf/Hearing Impaired			
Audiology	124,333	124,333	124,333
Behavior Analyst	130,806	130,806	130,806
School Psychologist	130,806	130,806	130,806
School Counselor	146,361	146,361	146,361
School Social Worker	143,661	143,661	143,661
Physical Therapist	135,764	135,764	135,764
Occupational Therapist			
Itinerant Consultant for Brain Injury Support	120,817	120,817	120,817
Itinerant Consultant			
TOTAL RELATED SERVICES	120,817	120,817	120,817
ADDITIONAL SERVICES ESTIMATE:			
Transition Services	71	71	71
Interpreter Services (Agency interpreters will be based on actual)	50	50	50
Accessible Media Production	26	26	26
C-Print Captioning	49	49	49
Instructional Assistant	47,414	47,414	47,414
Nursing Services	69,382	69,382	69,382
Wilson Reading Specialist	149	149	149
Adjustment for Contract Cost Correction			
TOTAL ADDITIONAL SERVICES	214,808	214,808	214,808
TOTAL SERVICES	337,931	337,931	337,931

PENNSBURY									
ORIGINAL CONTRACT	MID-YEAR	DIFFERENCE	FINAL	DIFFERENCE	DIFFERENCE	FINAL	DIFFERENCE	DIFFERENCE	DIFFERENCE
FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE	FTE
COST	COST	COST	COST	COST	COST	COST	COST	COST	COST
8,000	1,416	(6,584)	1,419	(6,581)	(257,096)	55,413	(256,995)	(6,581)	(256,995)
1,000	0,149	(8,851)	0,568	(8,432)	(29,723)	19,835	(15,085)	(8,432)	(15,085)
3,000	1,700	(1,300)	1,620	(1,380)	(55,813)	69,551	(59,248)	(1,380)	(59,248)
3,000	2,000	(1,000)	2,000	(1,000)	(65,792)	131,584	(65,792)	(1,000)	(65,792)
13,000	13,242	0,242	13,577	0,335	10,876	608,996	25,881	0,335	25,881
	0,978	0,978	0,972	(6)	34,152	24,015	24,015	0,972	24,015
5,000	6,751	1,751	7,233	2,233	75,590	312,328	96,423	2,233	96,423
3,000	-	(3,000)	0,135	(3,000)	(129,522)	9,466	(129,522)	(3,000)	(129,522)
2,000	-	(2,000)	-	(2,000)	(73,500)	-	-	(2,000)	(73,500)
5,000	-	(5,000)	-	(5,000)	(204,450)	-	-	(5,000)	(204,450)
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	1,000	1,000	1,000	1,000	36,750	36,750	36,750	1,000	36,750
	0,247	0,247	0,245	(2)	11,700	11,593	11,593	(2)	11,593
	1,000	1,000	1,000	1,000	49,669	49,669	49,669	1,000	49,669
	-	-	-	-	-	-	-	-	-
	2,690	2,690	2,000	(690)	94,806	70,488	70,488	(690)	70,488
	5,170	5,170	5,665	495	353,722	387,560	387,560	495	387,560
	3,380	3,380	3,304	(76)	231,301	226,037	226,037	(76)	226,037
43,000	39,723	(3,277)	48,719	(4,265)	71,479	2,813,296	133,991	(4,265)	133,991
	-	-	-	-	442,131	139,298	139,298	-	139,298
	-	-	-	-	12,787	33,766	33,766	-	33,766
	-	-	-	-	33,632	81,008	81,008	-	81,008
	-	-	-	-	-	73,185	73,185	-	73,185
	-	-	-	-	-	5,993	5,993	-	5,993
	-	-	-	-	(8,000)	(984,984)	(984,984)	(8,000)	(984,984)
8,000	-	-	7,982	(18)	-	982,768	(2,216)	(18)	(2,216)
	-	-	-	-	115,594	(22,006)	(22,006)	-	(22,006)
	-	-	1,477	1,477	190,054	190,054	190,054	1,477	190,054
0,750	-	(0,750)	1,235	1,985	(40,320)	169,736	66,657	1,985	66,657
	-	-	-	-	44,208	47,205	47,205	-	47,205
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	0,011	0,011	-	1,580	1,580	0,011	1,580
	-	-	0,007	0,007	-	950	950	0,007	950
	-	-	-	-	856	1,565	1,565	-	1,565
	0,820	0,820	0,810	(10)	99,070	97,862	97,862	(10)	97,862
7,750	8,210	(460)	11,322	(3,112)	(7,960)	1,802,664	714,901	(3,112)	714,901
2,000	26,632	(2,000)	40,914	(2,000)	1,072	40,914	15,354	(2,000)	15,354
12,000	22,125	(12,000)	14,669	(12,000)	(85,875)	14,669	(91,331)	(12,000)	(91,331)
	5,150	-	8,127	-	5,150	8,127	8,127	-	8,127
8,000	-	(8,000)	13,060	(8,000)	(70,560)	462,847	(70,560)	(8,000)	(70,560)
4,000	427,345	8,490	2,000	2,000	237,689	138,764	278,191	2,000	278,191
	138,764	2,000	2,000	2,000	138,764	138,764	138,764	2,000	138,764
26,000	293,776	(26,000)	150,000	(26,000)	226,240	645,511	771,545	(26,000)	771,545
71,750	3,361,654	(3,289,904)	6,732,664	(3,468,650)	31,883	6,732,664	1,119,337	(3,468,650)	1,119,337



Christopher M. Berdnik, PCSBA
Chief Financial Officer

PENNSBURY SCHOOL DISTRICT
134 Yardley Avenue • Post Office Box 338
Fallsington, Pennsylvania 19058-0338
Telephone: (215) 428-4100
www.pennsburysd.org

Board Action or Information Item Request

TO: Board of School Directors

DATE: October 2, 2019

RE: Collection of unpaid meal charges procedure

I provide the following information:

Office/Department	Financial Services
Item Attached	Document
Description:	Attached please an updated collection of unpaid meal charges procedure drafted by the Solicitor. Our purchasing team will solicit proposals for collection services to bring back to the committee and Board.
Cost	N/A
Funds Allocated in Department Budget Account	N/A
Budget Transfer Required	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Cabinet Discussion	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Solicitor Review for Contract/Agreement	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
Anticipated Approval Date	TBA
Other information:	

Please contact me with any questions or comments regarding this information.

SCHOOL MEAL CHARGES AND COLLECTION OF UNPAID MEAL CHARGES PROCEDURE

PENNSBURY SCHOOL DISTRICT

School Meal Charges

Each student in the Pennsbury School District may have a point-of-sale cafeteria account. Parents/guardians may deposit money in advance on a student's account using the website, www.schoolcafe.com. Even if a parent/guardian does not want to place money on their child's account online, they may still use the online account to track balances and receive low balance notifications. In lieu of online payments, cash or check payments can be provided to the school cafeteria cashier. Please visiting the website at www.paschoolmeals.com to complete an application for free or reduced-rate meals.

Any student whose account has a negative balance and who does not bring a lunch from home will be provided a National School Lunch Program meal. Students with a zero or negative account balance will not be allowed to purchase a la carte foods. The parent/guardian of the student will be responsible to pay any outstanding meal obligations.

Collection of Unpaid Meal Charges

When a student's account goes into a negative status, his/her parent/guardian will receive notification. The District is required to provide a meal to any child regardless of the balance on his/her account if a child requests one. Charges for meals will continue to be applied against the child's account and the parent/guardian will be responsible for payment. If a parent/guardian does not want the District to provide his/her child with a meal when funds are not available, the parent/guardian must provide the District with a written directive to withhold meals from the child.

Monies deposited to a negative balance account will first be used to purchase a current day meal. Any remaining funds will be used to satisfy the negative balance.

A la carte foods are not part of the National School Lunch Program and cannot be charged if a student has a zero or native balance on their school café account.

Reasonable efforts shall be made by the District to collect unpaid meal charges from parents/guardians. Collection efforts shall not have a negative impact on the student involved, but will focus on the parents/guardians responsible for providing funds for meal purchases.

Each month the cafeteria manager will send out a letter or email to the parents/guardians of all students whose accounts have negative balances.

The Food Service Management contractor will provide the Business Administrator a list of negative account balances on a monthly basis. If an account continues to remain in a negative status, the Business Administrator will contact the school building administration and Pupil Services office for further assistance.

Account holders with a negative balance greater than the equivalent of five meals will be sent a minimum of two letters from the District Business Administrator. A copy of the District's School Meal Charges and Collection of Unpaid Meal Charges Procedure will be included with those letters. The letters will also remind parents/guardians that the children from families whose income falls below a specified level may be eligible for a free or reduced-rate breakfast and lunch and can apply at www.paschoolmeals.com.

Negative balances will be carried over at the end of the school year. Collection efforts will also continue into the new school year. If above collection attempts by the District have been unsuccessful, ~~the School District may seek restitution for this unpaid debt by turning over to the Magistrate's Office if it is determined to be cost effective and all other alternatives have been exhausted.~~ **parents/guardians of students with a negative balance greater than fifty dollars (\$50.00) will be sent a certified letter from the Superintendent indicating that if payment is not made within fourteen (14) days, the account may be turned over to a collection agency. All fees associated with collection activity, including but not limited to legal fees, collection agency fees, expenses, and any associated court costs in addition to the negative account balance will be the responsibility of the parent/guardian.**

Donations for Student Accounts

The District may accept donations to help pay outstanding meal charges. When a donation is received, the District will apply the amount as requested by the donor. If the donation is not for a specific student, the Central Office Administration will seek guidance from either the school building administration or the Pupil Services Office.



Christopher Berdnik <cberdnik@pennsburysd.org>

Revised School Meal Charges Procedure

1 message

Peter Amuso <PAmuso@rudolphclarke.com>

Wed, Sep 18, 2019 at 3:06 PM

To: "Chris Berdnik (cberdnik@pennsburysd.org)" <cberdnik@pennsburysd.org>

Cc: Michael Clarke <MClarke@rudolphclarke.com>

Chris,

Please find attached a draft revision of the School Meal Charges Procedure, authorizing the District to use a collection agency to collect unpaid debts \$50.00 and over. We can, of course, set that minimum amount to any that you would prefer after speaking to possible collection agencies.

The revisions were simple:

1. We changed the name of the procedure to reflect the name used in Board Policy 808.1: "School Meal Charges and Collection of Unpaid Meal Charges"
2. We deleted the reference to the Magistrate Court.
3. In the same paragraph, we added the language regarding the collection agency, making in clear that the parents were responsible for all costs related to collections.

Here is the text:

If above collection attempts by the District have been unsuccessful, the School District may seek restitution for this unpaid debt by turning over to the Magistrate's Office if it is determined to be cost effective and all other alternatives have been exhausted. parents/guardians of students with a negative balance greater than fifty dollars (\$50.00) will be sent a certified letter from the Superintendent indicating that if payment is not made within fourteen (14) days, the account may be turned over to a collection agency. All fees associated with collection activity, including but not limited to legal fees, collection agency fees, expenses, and any associated court costs in addition to the negative account balance will be the responsibility of the parent/guardian.

These changes are consistent with PDE's latest advice on lunch debts, as well as with similar policies enacted by other districts in other parts of the state.

Let us know if you need any more assistance with this.

Peter

10/2/2019

Pennsbury School District Mail - Revised School Meal Charges Procedure

Peter C. Amuso, Esq. | Rudolph Clarke, LLC



Phone: 215.633.1890 | Fax: 215.633.1830

www.rudolphclarke.com | E-mail: pamuso@rudolphclarke.com



Bucks County Office: Seven Neshaminy Interplex | Suite 200 | Trevose, PA 19053

Montgomery County Office: 350 Sentry Parkway East | Building 630, Suite 110-A | Blue Bell, PA 19422

Delaware County Office: 341 West State Street | Media, PA 19063 (by Appointment only)

Chester County Office: 200 Lincoln Avenue, #104 | Phoenixville, PA 19460 (by Appointment only)

THIS ELECTRONIC COMMUNICATION IS PRIVILEGED AND CONFIDENTIAL. IMPORTANT NOTICE TO EMAIL RECIPIENTS: DO NOT read, copy, or disseminate this communication unless you are the intended recipient. Anyone who receives this email by error should treat it as confidential and is asked to delete the message, and immediately call Rudolph Clarke, LLC at 215.633.1890 or reply by email: mbarbiero@rudolphclarke.com or by fax 215.633.1830. This email transmission may not be secure and may be illegally intercepted. Do not forward or disseminate this email to any third party. Unauthorized interception of this email is a violation of federal law. Any reliance on the information contained in this correspondence by someone who has not entered into a fee agreement with Rudolph Clarke, LLC is taken at the reader's own risk.

 **New School Meal Charges Procedure (00995480xC305A).docx**
14K

STALKER & ASSOCIATES, INC.

Benefit Consultants • Employee and Executive Benefits Administrators

Christopher M. Berdnik
Pennsbury School District
Chief Financial Officer

September 30, 2019

Re: 2020/2021 Medical Plan Projections

Dear Chris:

It is customary to first project the estimated total cost for the current plan year before we develop cost estimates for the 2020/2021 plan year. Therefore, we will first review year to date figures and develop estimated results for the 2019/2020 plan year. Then we will develop projections for the next plan year.

The 2019/2020 plan year has had claims to date of \$4,594,481 for both medical and prescription. This figure also includes the IBC administration cost and all prescription rebates to date. It does not include the stop loss premium or reimbursements. The stop loss will be reviewed as a separate topic below.

When projecting to the end of any plan year we need to consider fluctuations and timing. With most school districts there is above normal usage during the summer and for the Christmas holidays. We normally adjust claims by approximately 5% in combination of both of those factors. With the above figure of \$4,594,481 and an experience adjustment the projected figure total cost is estimated to be \$17,742,751 (not including stop loss premium).

Our email to William Gretton, dated April 15, 2019, has projections ranging from \$17,035,000, \$17,983,571 and \$17,661,000. These figures are not offset by any stop loss reimbursements. A copy of the email is included. In addition, we normally reduce projection by the IBNR "incurred but not reported claims" projections. Our reasoning is these numbers are constant and are used to inflate an insurance company's premium on insured experience rated premiums. Copies of IBC's renewal for the current plan year is included.

For the projected cost for the plan year 2020/2021 we will develop this off of the projected total of \$17,742,751. We will break these down in three categories IBC, Pennsbury's own experience and a recommended figure.

IBC is using a trend of around 7.50% (actually 10.62% over a 17month period) for medical and approximately 10% for prescription (actually 14.1% over a 17month) period. Using IBC trends their projection should be approximately \$19,053,531.

When these numbers are adjusted for 12 months in lieu of the 17 months IBC uses, then the calculated projections are reduced. There is an approximate \$575,806 reduction in cost and is the approximate cost without stop loss reimbursements.



The Stocking Works • 301 S. State Street, Suite S 103 • Newtown, PA 18940

Telephone: (215) 860-5504 • Fax: (215) 860-7044

www.stalkerinc.com

Based on the data over the last three years the actual cost has been approximately \$18,300,000 each year. Based on the district's own trend and an overall trend rate of 3% we estimate the cost to be approximately \$18,275,033 ($\$17,742,751 \times 1.03$). This is close to the adjusted IBC trend in the paragraph above.

The problem with all the projections is twofold. IBC just reduced their prescription cost by around 10% per IBC and there is no way to verify these claims. Secondly, as per our last discussion, there has been a lowering of the contribution in what the support staff contributes. We believe that this modification will add another \$200,000 to the cost next year.

Here are the three projections of cost.

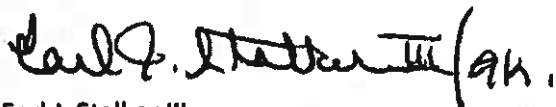
- IBC - \$19,053,531
- IBC adjusted - \$18,477,725
- District's experience - \$18,275,033
- Recommended - \$18,475,000

Stop loss is a separate part of the overall medical cost which this year is estimated to be \$1,506,166 with a specific attachment point of \$175,000. If there is an increase in the attachment point to \$200,000 the premium would be reduced to \$1,335,000. At the \$250,000 level the premium would further be reduced to \$1,100,000. In addition, the lasers would be reduced by approximately one half. This is the information we requested from your current stop loss carrier.

As we mentioned before we normally study the attachment point every other year. we recommended the \$200,000 level in our discussion with Bill, but he thought a slower increase was the better method.

Chris, since this is our first time, we've worked with you on these projections, we thought a letter trying to explain how we reached our projections was better for you than charts and graphs. We will prepare these in any format you wish. We hope this gives you a bases to work from. Please let us know if you would like to meet and discuss.

Regards,



Earl J. Stalker III

ES/JK

Encl.

Cc: Kimberly Zedalis

Pennsbury School District
 Analysis of Health Care Trends

10/2/2019

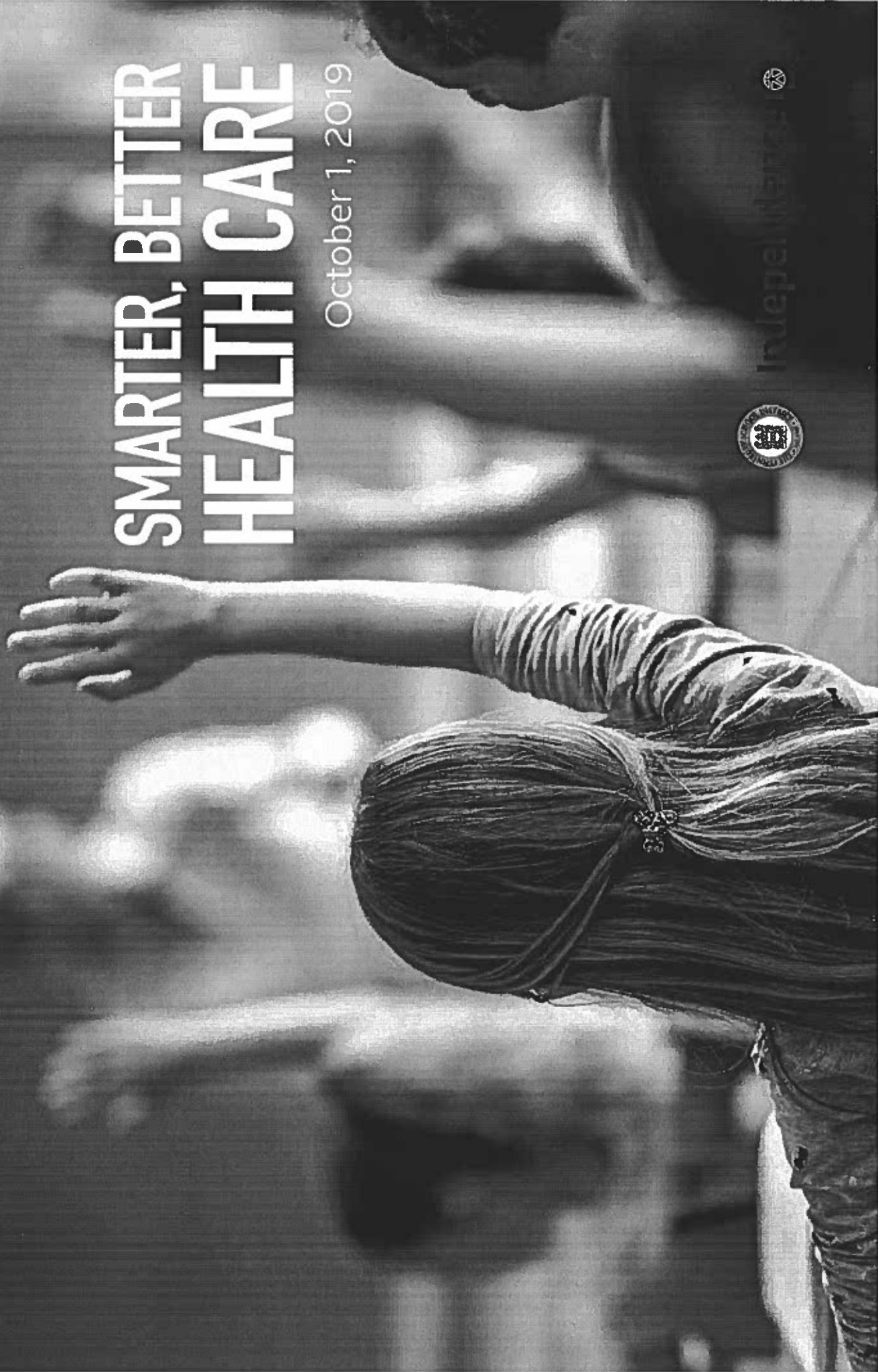
Object Code	2016-17 Actual	2017-18 Actual	2018-19 Actual	2019-20 Budget	2019-20 Projected	2020-21 Projected
271	12,227,262	12,592,805	12,564,931	16,698,454	12,941,878	13,330,134
276	3,370,343	3,647,082	4,022,939		4,143,627	4,267,936
			Allowance for Change in Cost Sharing		200,000	400,000
Total	15,597,605	16,239,887	16,587,869	16,698,454	17,285,505	17,998,070
Increase over prior year actual - \$	1,083,959	642,283	347,982	110,585	697,636	712,565
Increase over prior year actual - %	7.47%	4.12%	2.14%	0.67%	4.21%	4.12%

SMARTER, BETTER HEALTH CARE

October 1, 2019



Independent Member



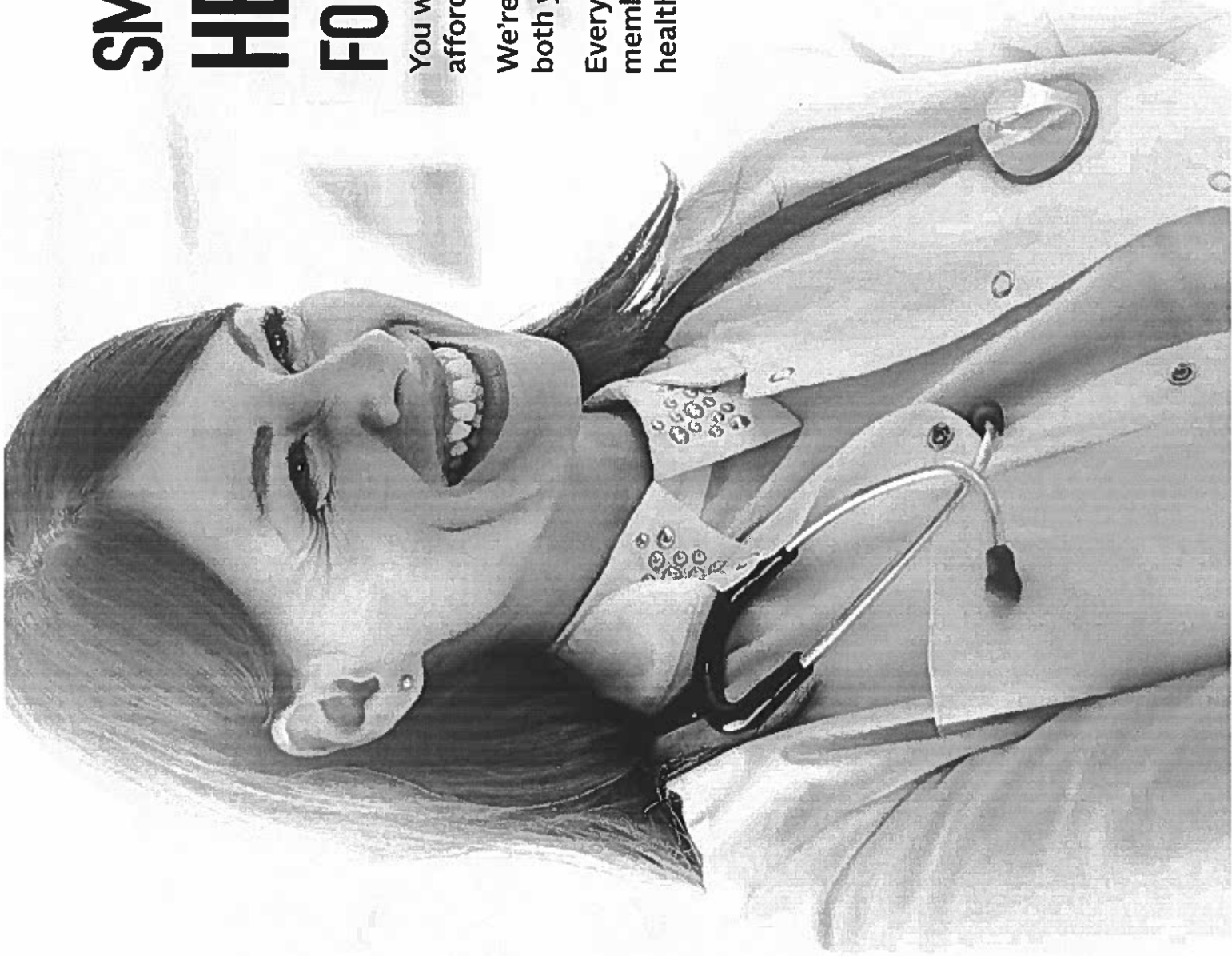
SMARTER, BETTER HEALTH CARE



You want health care that's effective,
affordable, and simple.

We're committed to making this a reality for
both you and your employees.

Every decision we make revolves around our
members and helping them lead happier,
healthier lives.



Attendees

Independence

Ken Norton
Director

Lori Hendrick
Manager

Marissa Buck
Account Manager

Christine Young, RN
Customer Information Consultant

Offerings

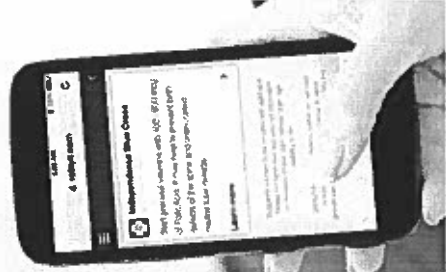
CASE MANAGEMENT

Registered nurse support for critical health events, like receiving a cancer diagnosis



STANDARD DIGITAL MESSAGING

Text and email communications for cancer screening and flu shot reminders, benefit explanation, and member perks.



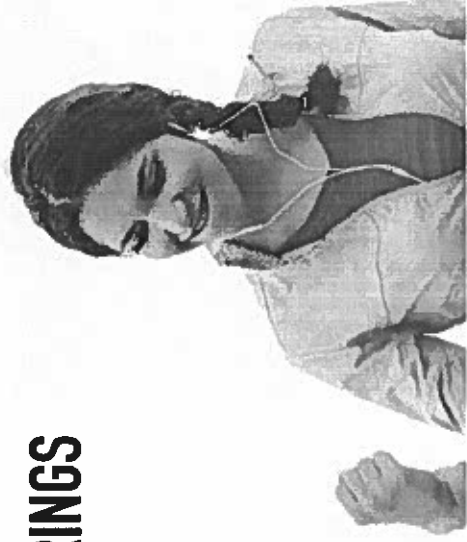
ACHIEVE WELL-BEING

Fun, online and mobile self-service tools that encourage members to take small steps toward big health changes.



PLAN OFFERINGS

PPO, POS



Agenda

Overall PMPM

↑ 9.2% increase



Prior period

July 2017 to June 2018,
paid through Aug 2018

Current period

July 2018 to June 2019,
paid through Aug 2019



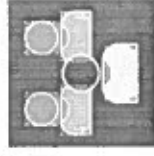
Membership & PMPM Change



Drivers



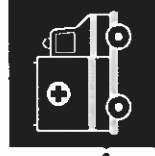
High Cost Claimants



Population Health



Programs



ER Utilization

Change in Membership

 **0.6%**
increase

Current

2,961 Avg.
(42.2% Employees)

Prior

2,943 Avg.

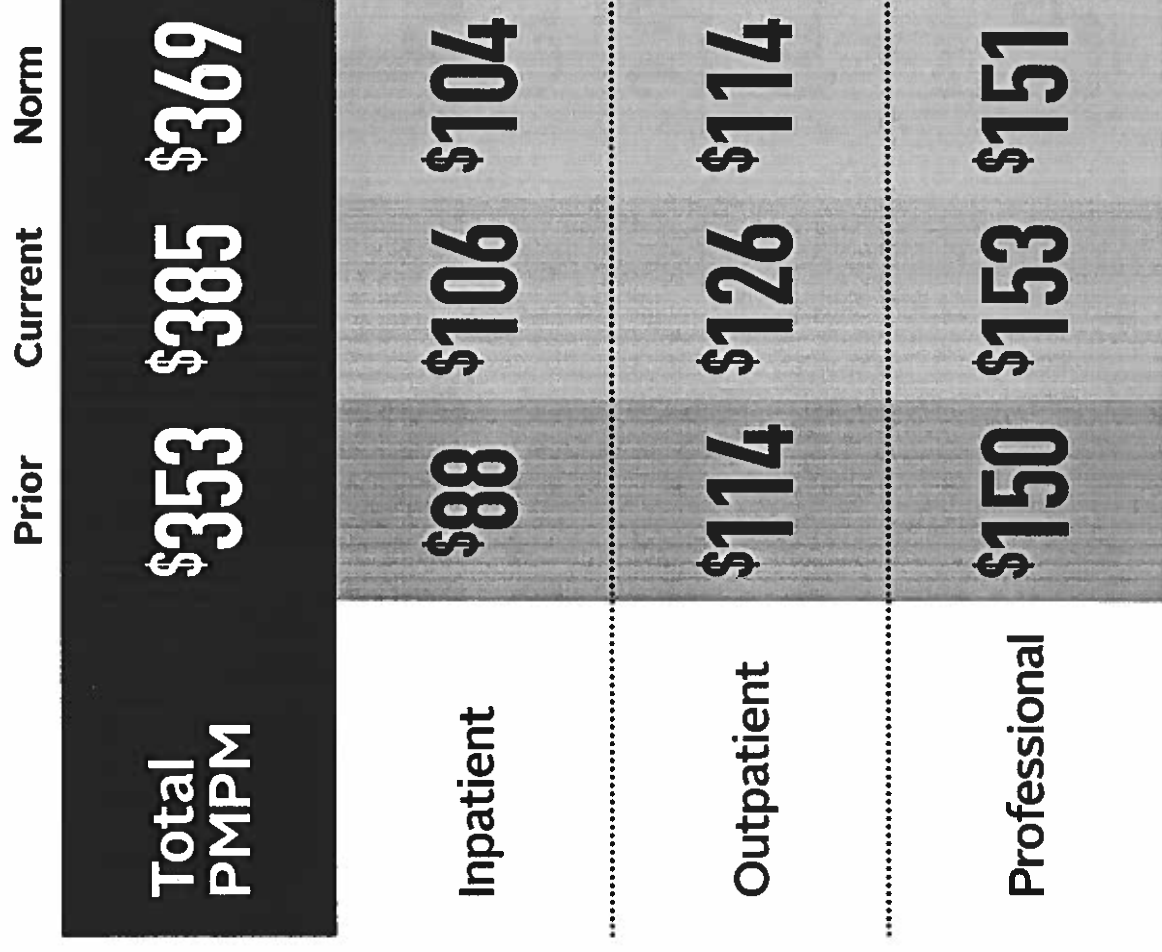
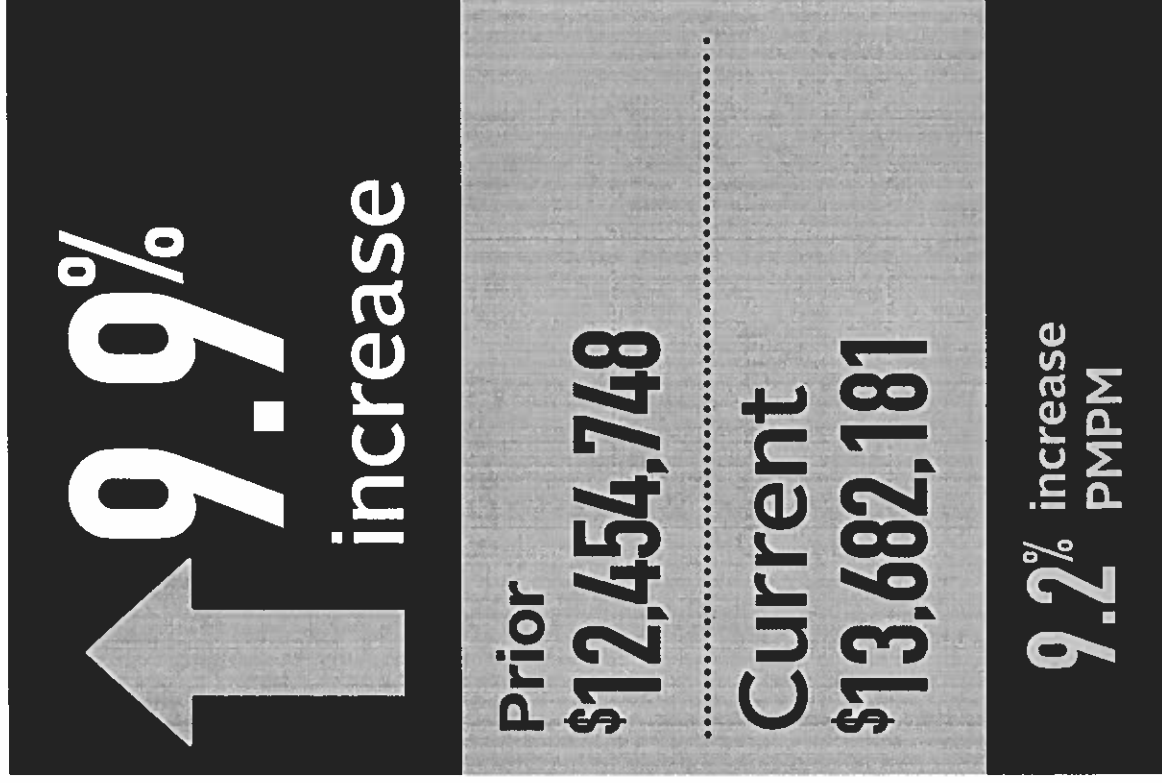
 Avg. Age
35.2 Norm
33.7

 **94.7%** Used benefits Norm
92.3%

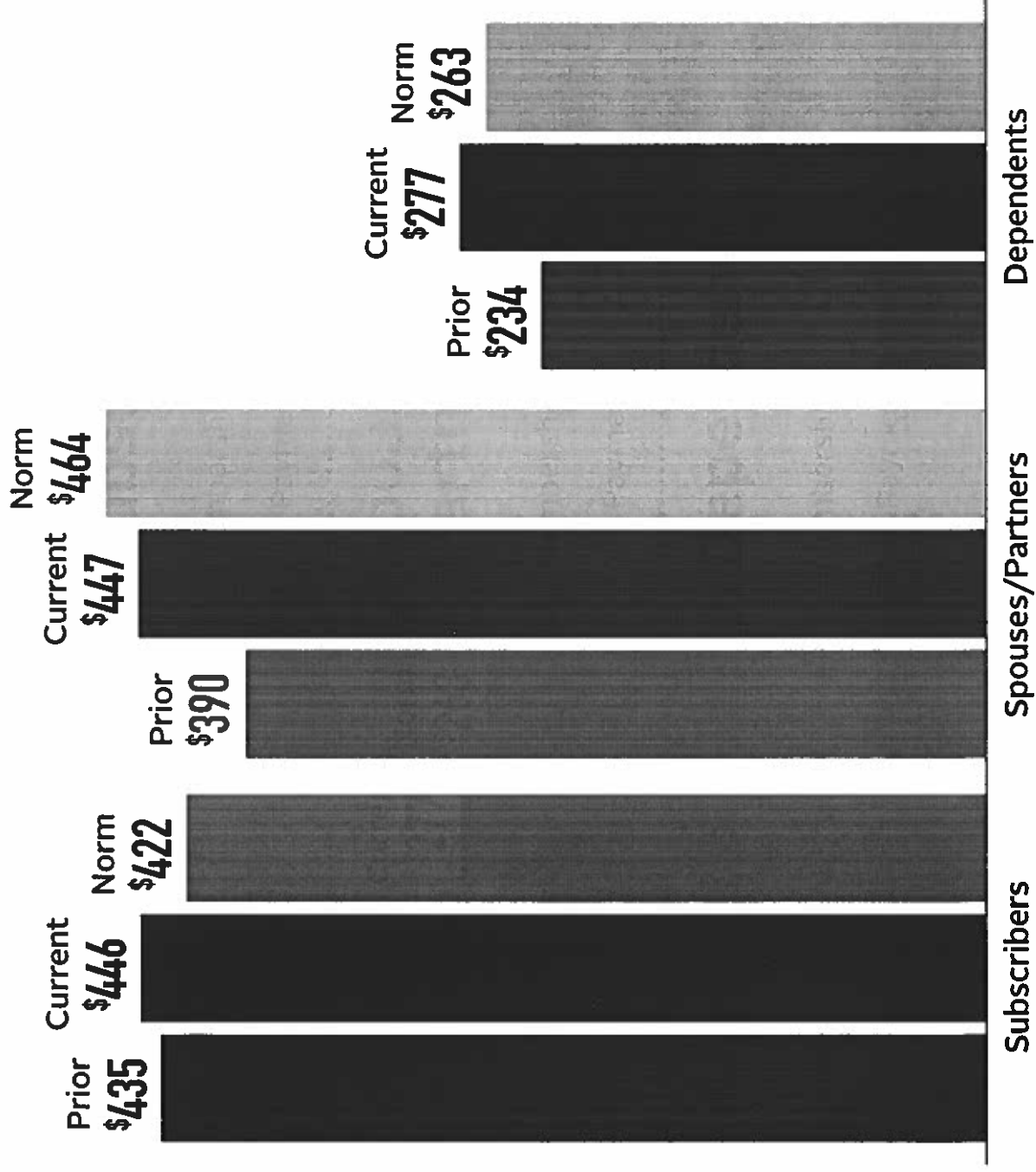
 **20.9%** No PCP visit Norm
23.1%

 **\$57** increase in spousal PMPM

Change in Medical Net Payment



Medical PMPM by Relation to Insured



Subscribers

Membership **42.2%**
 Net Payment **48.9%**

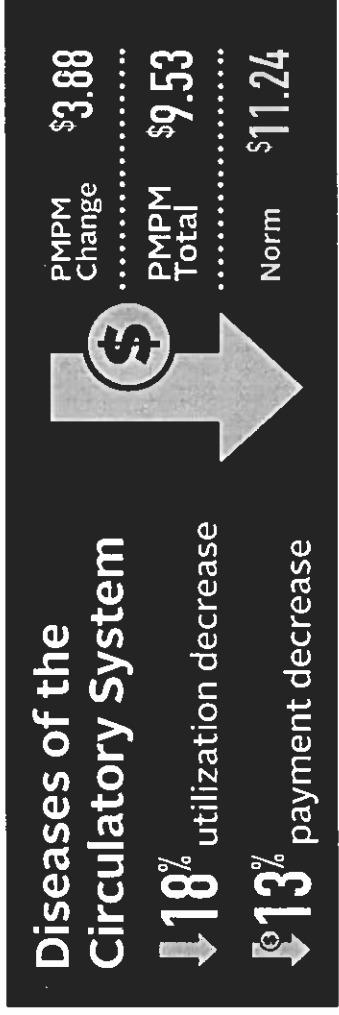
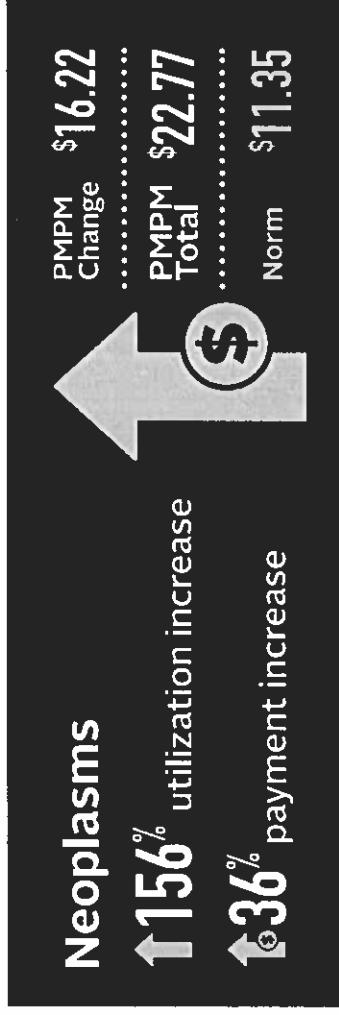
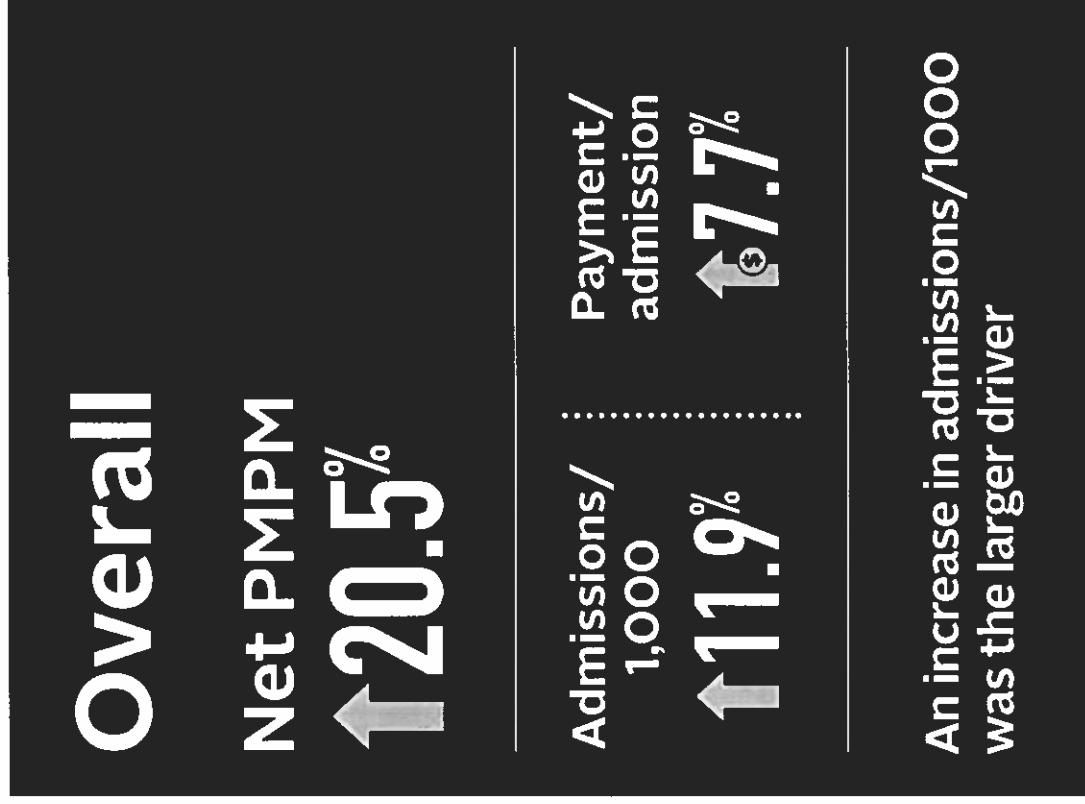
Spouses/ Partners

Membership **21.6%**
 Net Payment **25.1%**

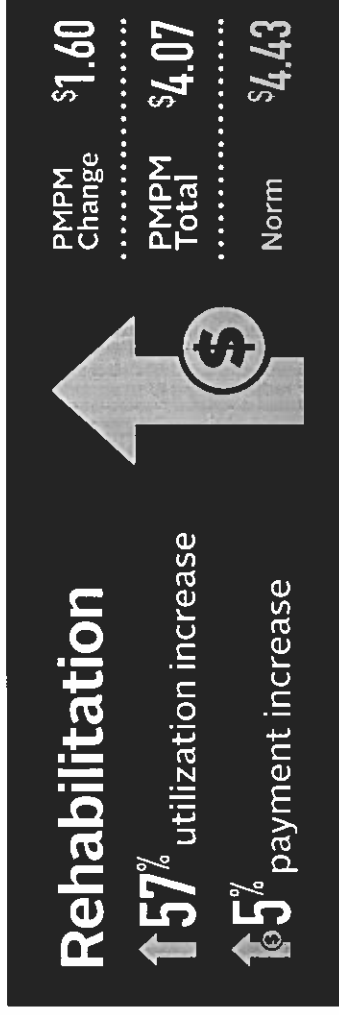
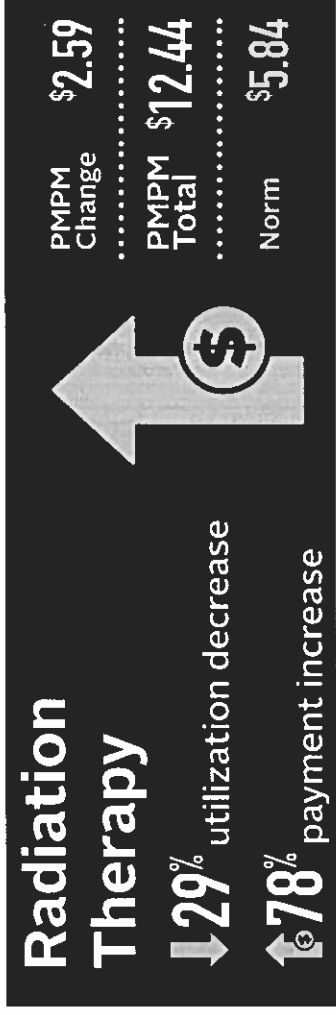
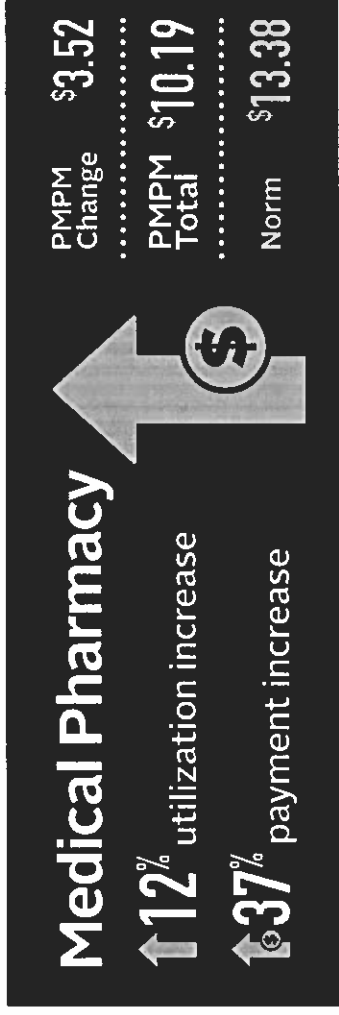
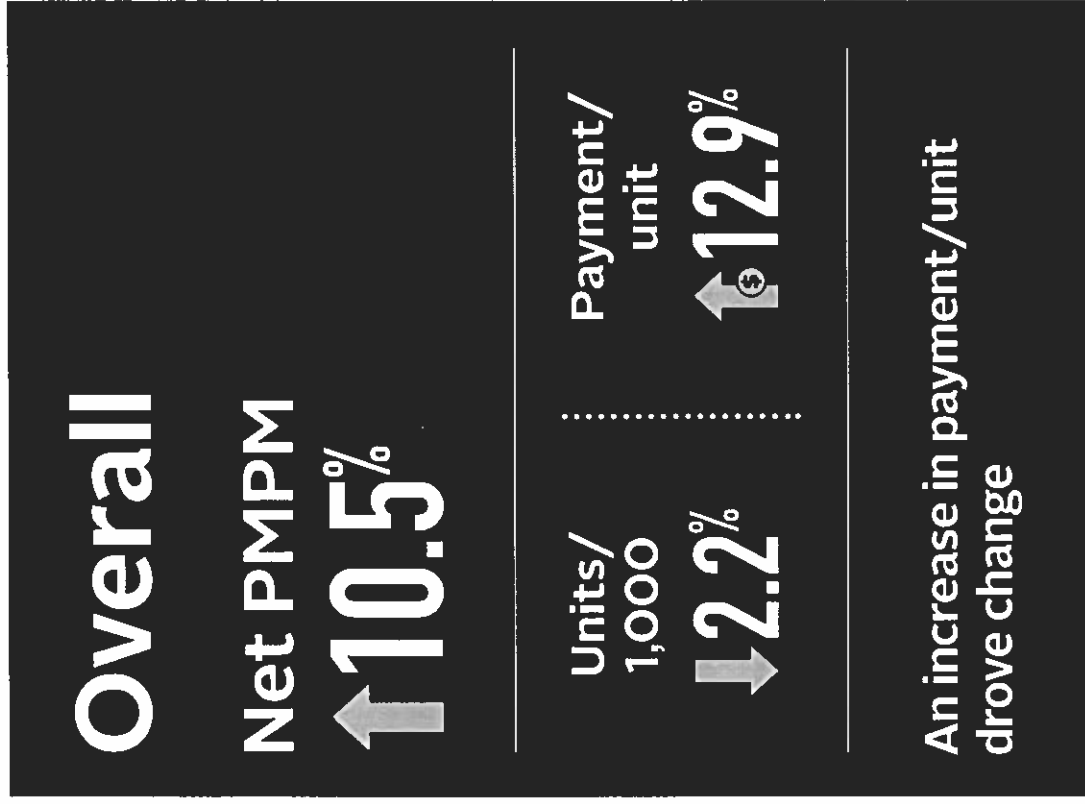
Dependents

Membership **36.2%**
 Net Payment **26.0%**

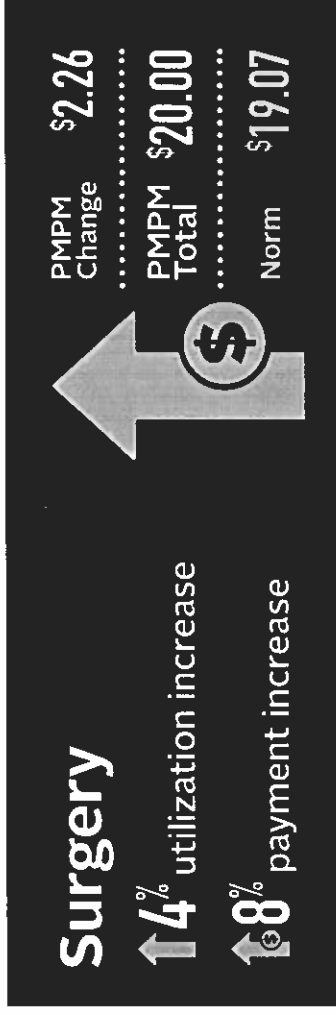
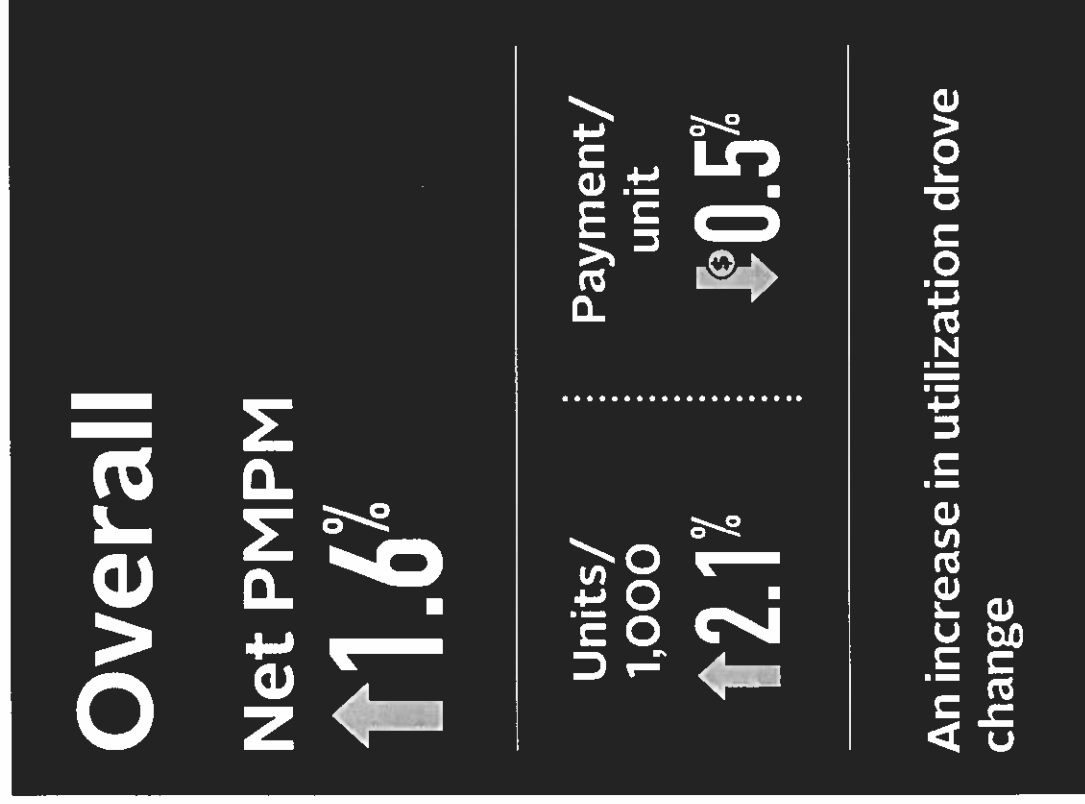
Change in Inpatient Net Payment PMPM



Change in Outpatient Net Payment PMPM



Change in Professional Net Payment PMPM



Medical Pharmacy Utilization



Top 5 Specialty Drugs

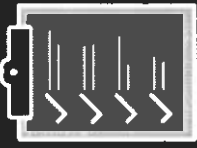
1	Remicade*	\$263,509
2	Darzalex	\$137,346
3	Neulasta*	\$79,364
4	Keytruda	\$69,246
5	Immune Globulin*	\$49,260




* Most Cost-Effective Setting program

Most Cost-Effective Setting Program

Ensures

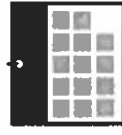


Clinically appropriate drugs for members



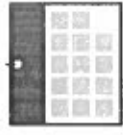
Treatment setting is safe & cost-effective

New drugs added:



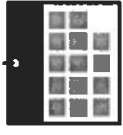
As of June 25, 2018

- Fulphila



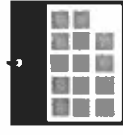
As of October 1, 2018

- Adagen
- Crysvisa
- Naglazyme
- Kanuma
- Revcovi
- Udenyca
- Ilumya



As of January 1, 2019

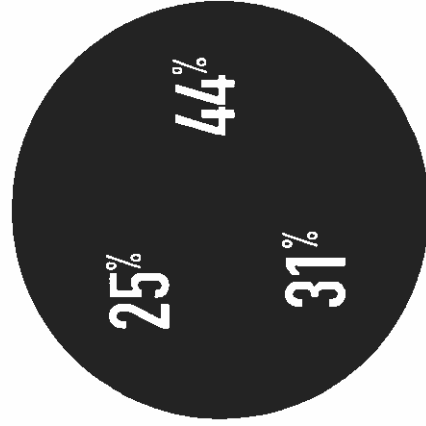
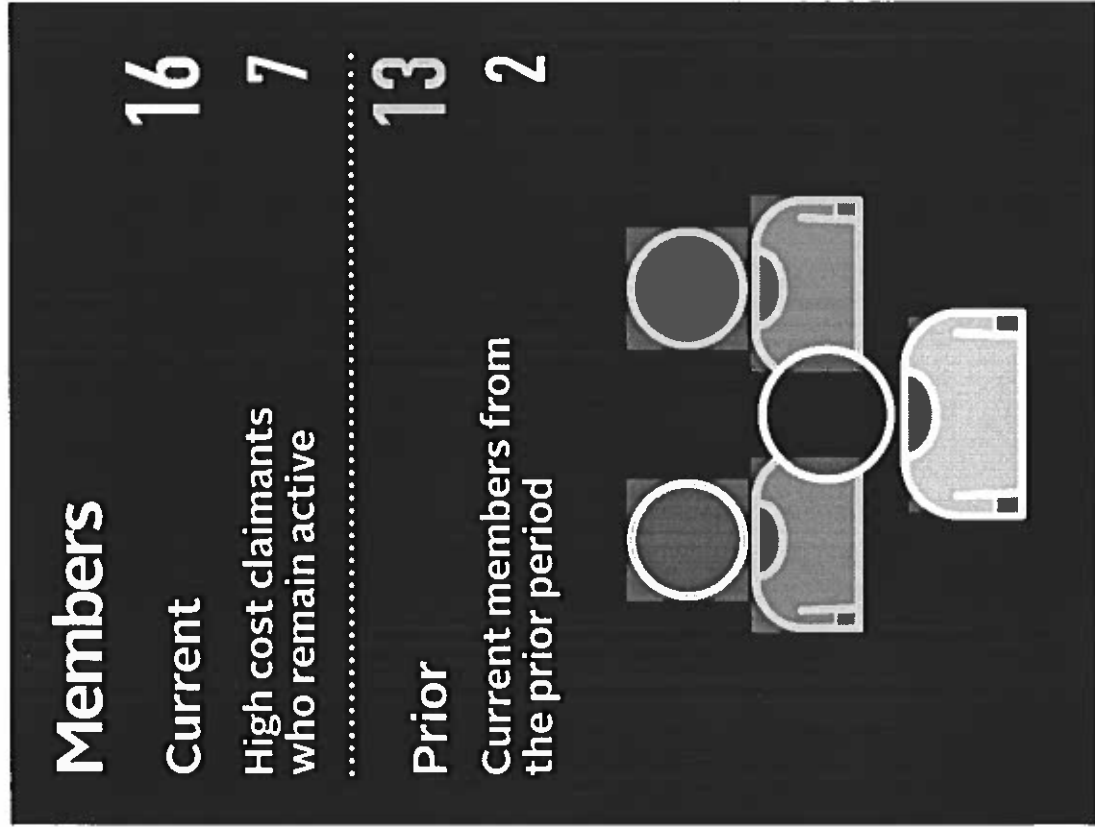
- Ilaris



As of September 1, 2019

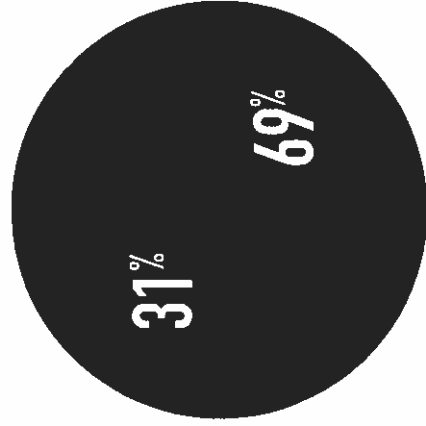
- Tysabri

High Cost Claimants (over \$100K)



Relation to Insured %

- Subscriber
- Spouse/partner
- Dependent

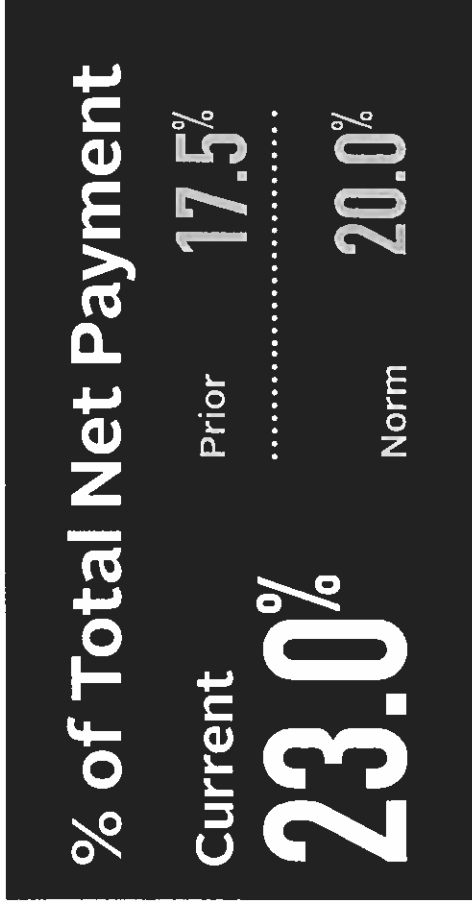
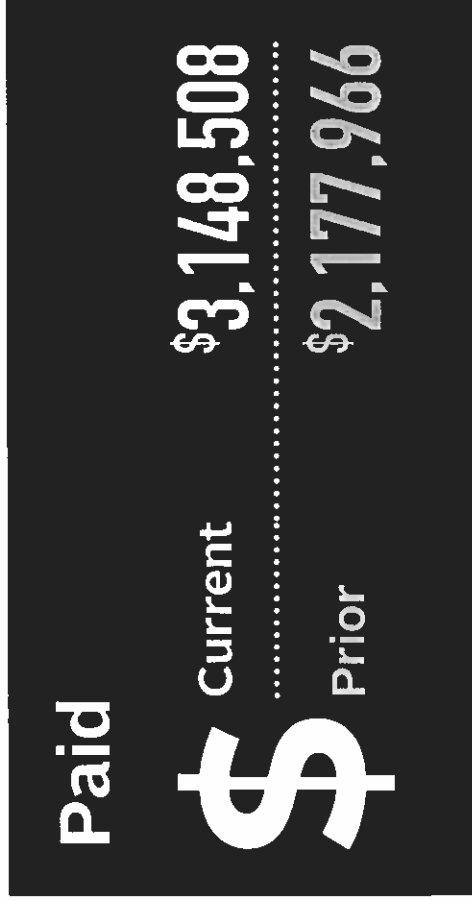


Gender %

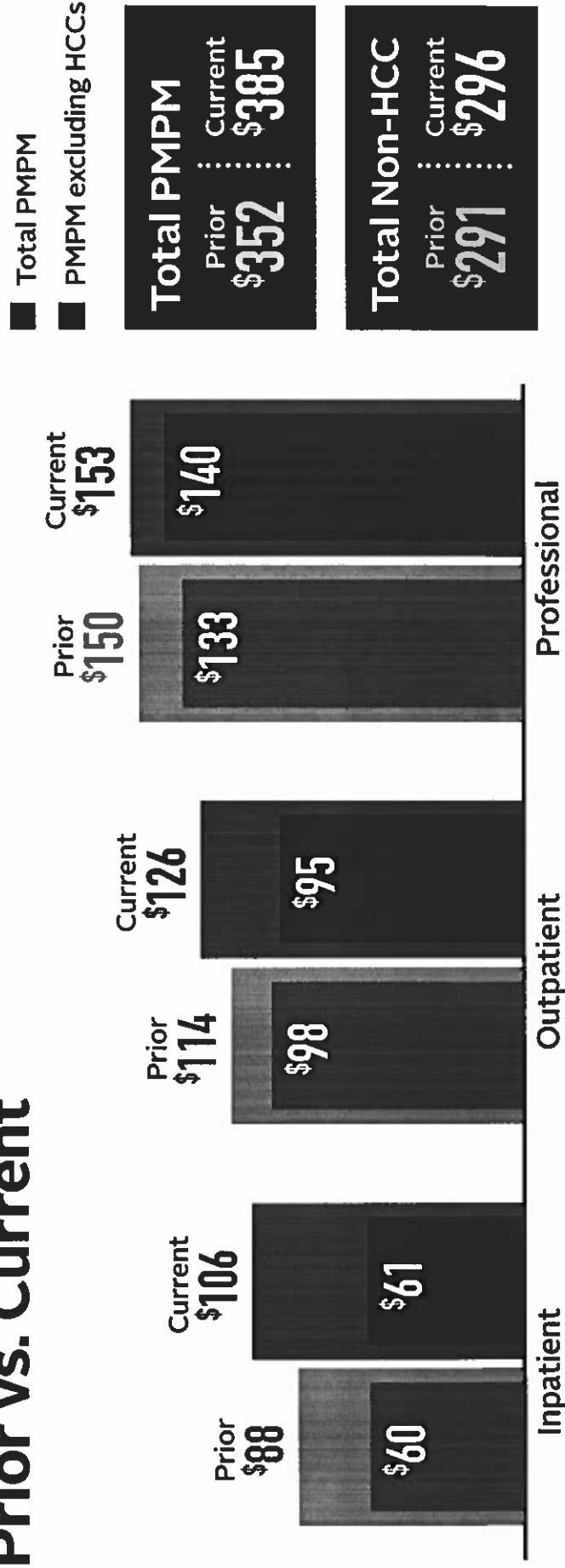
- Male
- Female

20.0% of members are 65 or older

High Cost Claimants (over \$100K)



Prior vs. Current



Top 10 High Cost Claimants

\$480,383
Active



1
Subscriber, 63
Esophageal Cancer

\$471,048
Active



2
Spouse, 50 ●
Lung Cancer

\$272,768
Termed 2/1/19



3
Subscriber, 59
Leukemia

\$212,708
Active



4
Dependent, 15 ●
Crohn's Disease

\$204,903
Active



5
Spouse, 62
Pancreatic Cancer

Inpatient
 Outpatient
 Professional
 HCC from prior period

6 Dependent, 25
Sepsis



\$202,234
Active

7 Subscriber, 59
Lung Cancer



\$171,237
Termed 7/19/19

8 Spouse, 68
Multiple Myeloma



\$166,723
Active

9 Spouse, 64
Spinal Stenosis



\$143,938
Active

10 Subscriber, 70
Leukemia



\$137,534
Termed 1/1/19

Preventive Screenings

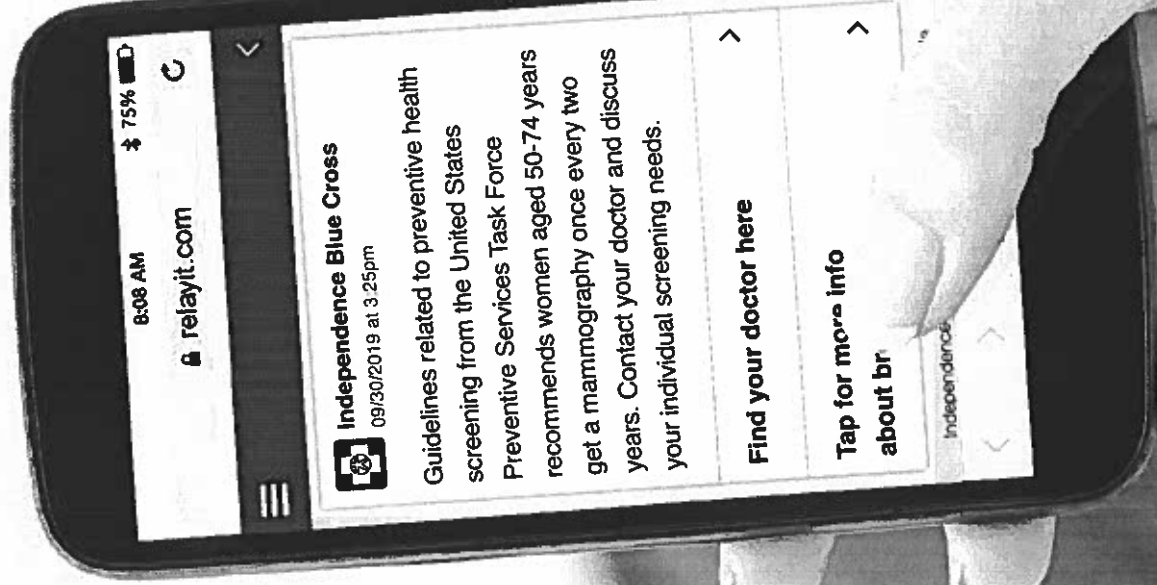
Gaps in Care



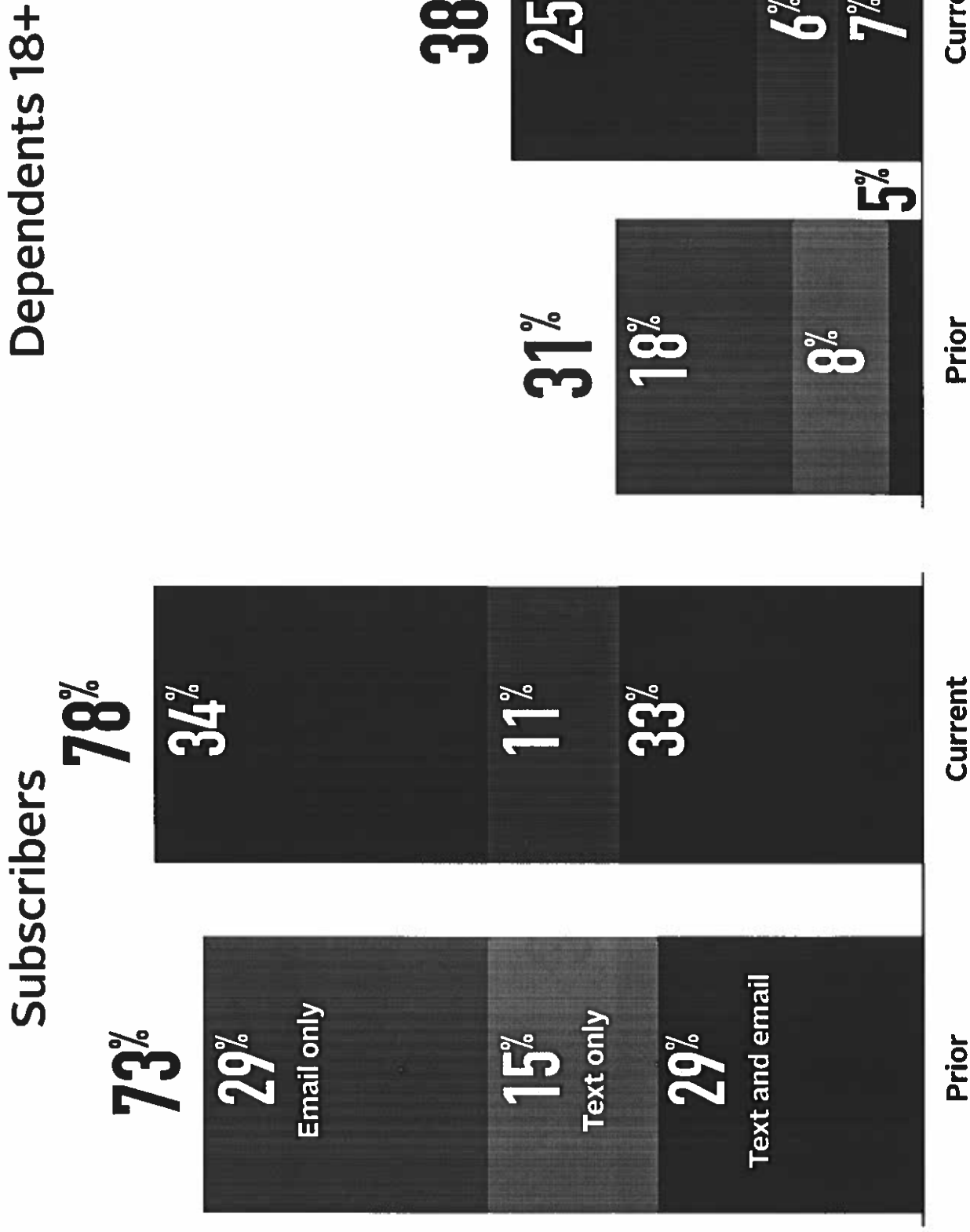
Breast cancer and cervical cancer screenings are below norm, while colorectal cancer screenings are above norm

Cancer Screening Messages

Reminders sent via IBX
Wire and email for breast,
colorectal, and cervical
cancer screenings.



Your Member Engagement



Boost Your Engagement

Invitation Opportunities

- ID card stickers
- Opt-in disclaimer on enrollment form
- www.ibx.com/getconnected



Collateral

- Posters
- Flyers
- Post cards



Internal Communication

- Company newsletter articles
- Intranet promotion
- Employee email content



Employee Incentives

- Employer-driven raffle/sweepstakes
- Gift card giveaways
- Campaign to get 18+ family members



Chronic Disease by Prevalence*

Hypertension
12.5% Norm 11.5%

Members 395

75% of HCC with claims > \$100K have an underlying diagnosis of hypertension

Asthma
12.3% Norm 11.2%

Members 389

53.5% of members with asthma are dependents

Diabetes
4.0% Norm 3.9%

Members 128

70.3% of members with diabetes have 2 or more co-morbid conditions

20 *Prevalence is percentage of members identified as having the chronic disease/condition

Heart Disease

3.1% Norm **2.8%**

Members

99

59.6% of members with heart disease have had a cardiologist visit (N 63.8%)

COPD

2.8% Norm **2.1%**

Members

88

73.9% of members with COPD are subscribers

Multiple Conditions

6.2% Norm **5.7%**

Members

196

85% of members with 3+ chronic conditions have had at least 1 PCP visit

81% have not had an ER visit

Diabetic Gaps in Care

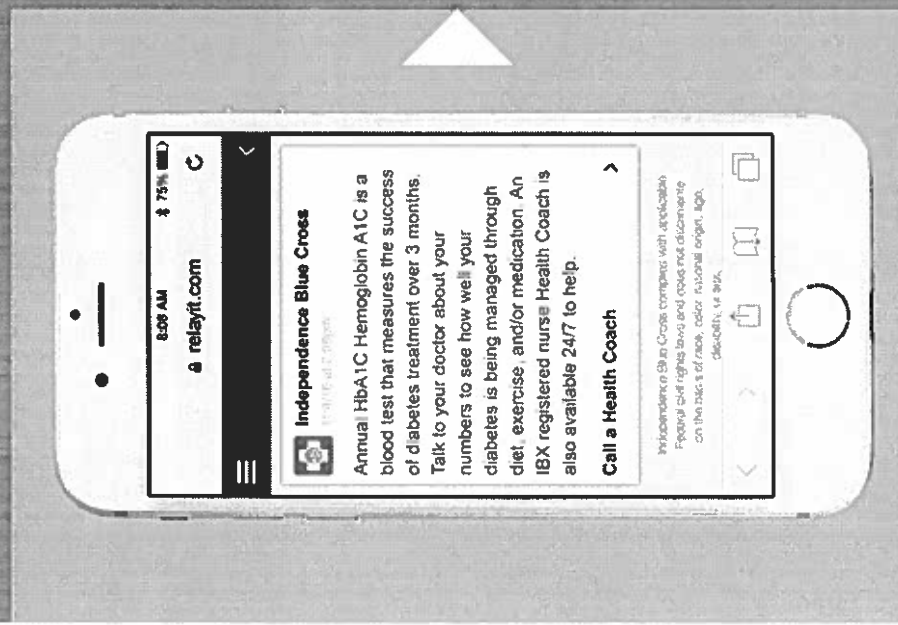
Three key tests every diabetic should have



Gap is percentage of eligible members per HEDIS criteria who should have had a preventive screening but did not.

Chronic Condition Digital Messaging

HbA1c Message



↑ 45% INCREASE

67% of your members

with a chronic condition are opted into messaging

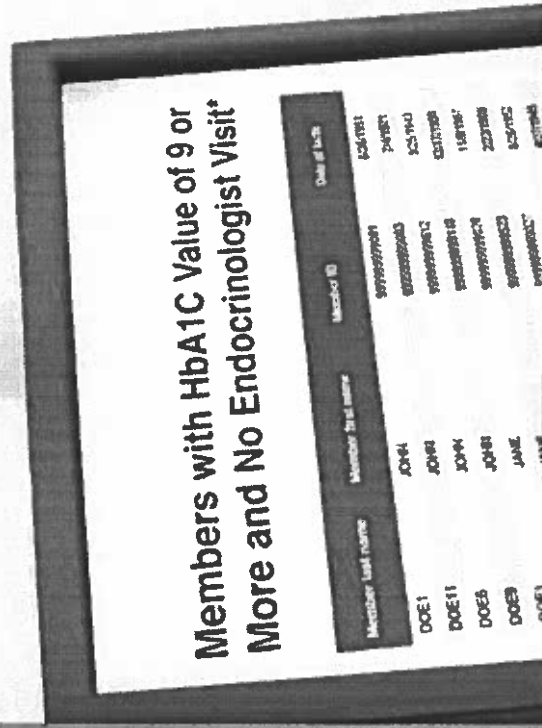
Norm: 65%



→ in Health Coach calls since
IBX Wire inception for our
book of business

Enabling Providers

with actionable reports to help better manage high-risk patients



- Diabetic gaps in care
 - HbA1C results
 - Endocrinologist visit
 - Nephrologist visit
 - Eye exam results
- Potentially avoidable ER visits
- Likelihood of hospitalization
- High risk/priority

Shoppable Services

Radiology

\$399 per service | **\$939K** total spend

71.0%
utilization

Facility

\$102 per service | **\$98K** total spend

29.0%
utilization

Office

Prior

\$387 per service | **\$997K** total spend

70.2%
utilization

Facility

\$112 per service | **\$123K** total spend

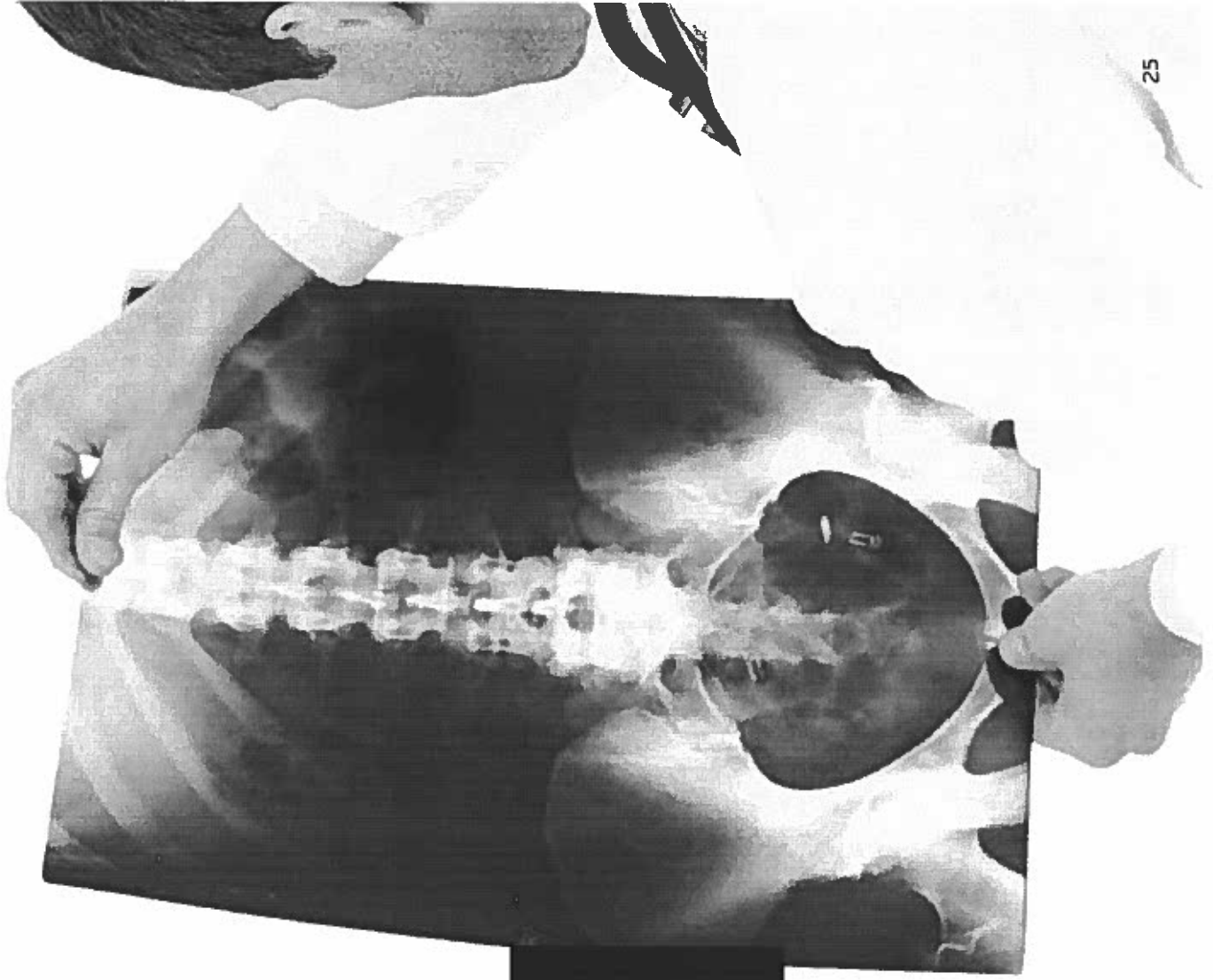
29.8%
utilization

Office

Current

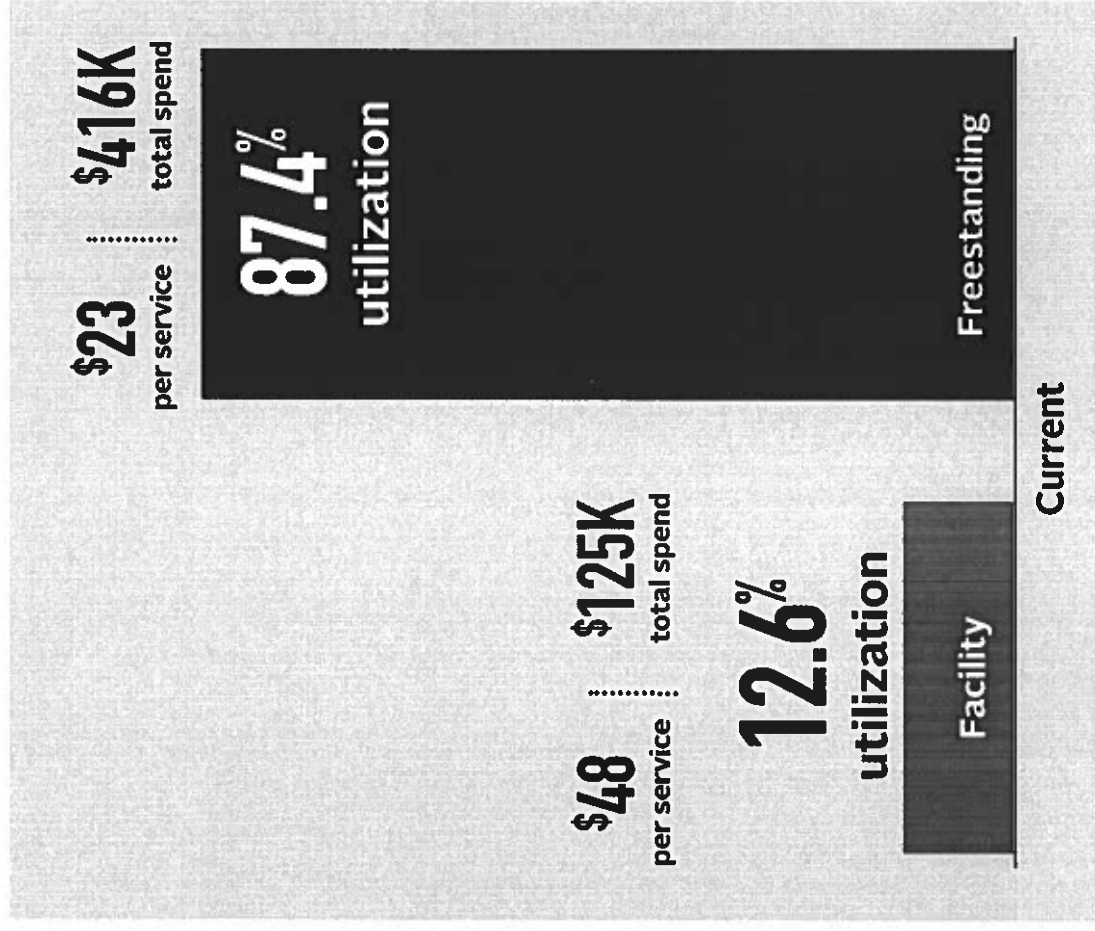
3.5X More expensive
in the facility than the office

\$354K potential savings
from shift of 50%
radiology services
to office setting



Shoppable Services

Laboratory





2.1X More expensive
in the facility than freestanding

potential savings
from shift of 50%
laboratory services to
freestanding setting

\$33K

Emergency Room


\$80K
 Increase in ER spend to
\$464,623



10.8%
 increase in ER
 visits/1,000

Total Visits



7% Observation	<small>Visits/1,000</small> 12.5 <small>Norm</small> 11.6
85% Emergent ER	<small>Visits/1,000</small> 144.6 <small>Norm</small> 140.0
7% Non-Emergent	<small>Visits/1,000</small> 12.5 <small>Norm</small> 12.2

Top ER Facilities

	Net ER Payment to that Facility
1 St. Mary Medical Center	\$119,451
2 Aria Health	\$93,721
3 Capital Health	\$31,404

Observation

↑26.8%

increase in visits/1,000

\$141,661

Total payment

\$3,829

Cost per visit

Norm

↑\$32,659

Spend increase

Top Diagnoses by Payment

Parasthesia of Skin \$13,958

Chest Pain \$11,645

Anesthesia of Skin \$9,373

Emergent ER

↑0.1%

increase in visits/1,000

\$301,973

Total payment

\$706

Cost per visit

Norm

↑\$51,512

Spend increase

Top Diagnoses by Payment

Palpitations \$8,791

Abdominal Pain \$6,374

Head Laceration \$6,352

Non-Emergent

↓10.3%

decrease in visits/1,000

\$20,990

Total payment

\$567

Cost per visit

Norm

↓\$4,150

Spend decrease

Top Diagnoses by Payment

Headache \$4,250

Acute Obstructive Laryngitis (Croup) \$4,036

Acute Upper Respiratory Infection \$3,768

Non-emergent ER and Alternatives

Non-Emergent
↓10.3%
 decrease in visits/1,000

\$20,990
 Total payment

\$567 **\$719**
 Cost per visit Norm

12.5 **12.2**
 Total visits/1,000 Norm

Urgent Care
↑13.7%
 increase in visits/1,000

\$131,284
 Total payment

\$124 **\$132**
 Cost per visit Norm

356.3 **383.8**
 Total visits/1,000 Norm

Retail Clinic
↑36.4%
 increase in visits/1,000

\$46,649
 Total payment

\$47 **\$47**
 Cost per visit Norm

338.4 **266.6**
 Total visits/1,000 Norm

Top 5 Non-emergent ER Diagnoses

Treatable via urgent care & telemedicine

- 1 Headache **\$4,250**
- 2 Acute Obstructive Laryngitis (Croup) **\$4,036**
- 3 Acute Upper Respiratory Infection **\$3,768**
- 4 Acute Bronchitis **\$2,636**
- 5 Acute Pharyngitis **\$2,404**

Savings Opportunity

\$8,193

by shifting 50% of Non-emergent ER to Urgent Care

Telemedicine

 **Reduce Costs**

 **Decrease Absenteeism**

 **Provide a Valued Benefit**

Virtual Assistant "Sophie" Helps Members Register



\$124 Urgent care

Average cost

\$40 Telemedicine

Utilization at a Glance

Overall Medical PMPM

↑ **9.2%**

increase

Net payment change

↑ **9.9%**

increase

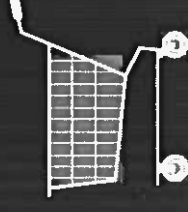
#1 Chronic Condition:
Hypertension

12.5%



Shoppable
Services Spend

\$1.7M



Recommendation ▶ promote IBX Wire; Promote Achieve Well Being Portal Programs

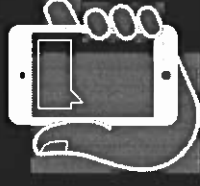
Recommendation ▶ Consider benefit differential – potential \$387K saving with 50% shift in site of service

Number of HCC change

↑13
increase

Members opted into
Messaging

67%



Recommendation ▶
Continue promoting IBX wire

Medical Pharmacy

PMPM

↑\$0.09

increase

ER utilization

↑0.8%

increase

Program ▶
Most Cost Effective Setting (MCES)

Recommendation ▶ Continue to
educate re: appropriate site of service



Independence

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

Cost and Utilization Analytics

Prepared for: Pennsbury School District - PPO, POS

- **Performance Overview**
- **Network Savings Summary**
- **Network Utilization**
- **Demographic Profile**
- **Preventive Services**
- **Impact of High Cost Claimants**
- **Clinical Condition Profile**
- **Inpatient by Condition**
- **Outpatient by Service Type**
- **Emergency Room Utilization**
- **Top Facilities**
- **Professional by Service Type**
- **Office Visit Utilization**
- **Site-of-Service Savings Opportunities**

Selected Customer(s): 0000044968-Pennsbury School District
Selected Product(s): PPO, POS
Prior Period Incurred Date Range: July 2017 - June 2018
Prior Period Paid Date Range: July 2017 - August 2018
Current Period Incurred Date Range: July 2018 - June 2019
Current Period Paid Date Range: July 2018 - August 2019
Benchmark: SUBURBAN PUBLIC SCHOOLS
Self Insured Domestic Claims Indicator: All
Selected Group(s): All
Submission Id : 69237
Selected State(s): All
Selected Payroll Location(s): All
Selected Gender(s): All
Selected Relationship(s) to Insured: All
Selected Age Band(s): All
Selected Calculation Method: Actual
Selected Paid In Network Indicator: All
Selected Inclusion/Exclusion of HCC: Exclude
Selected HCC Threshold: \$100,000

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

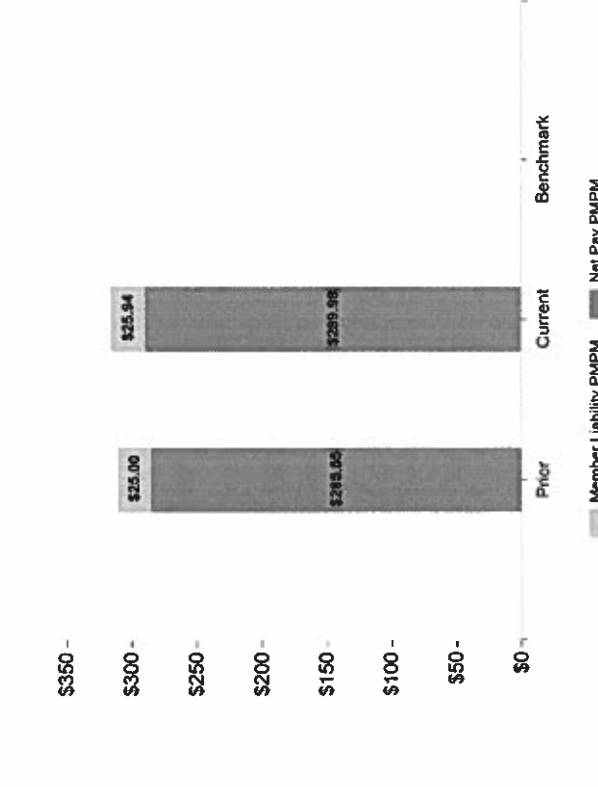
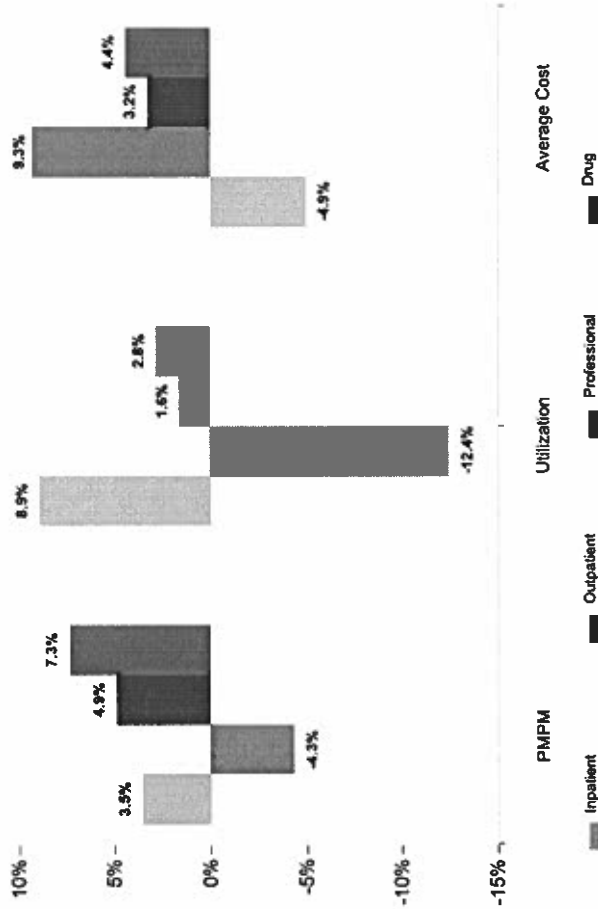
	Medical			Drug				
	Prior	Current	% Change	Benchmark	Prior	Current	% Change	Benchmark
Contracts	1,251	1,249	-0.1%		1,226	1,222	-0.3%	
Members	2,943	2,961	0.6%		2,896	2,909	0.5%	
Total Net Payment	\$10,083,199	\$10,302,106	2.2%		\$3,317,911	\$3,577,880	7.8%	
Total Net Payment PMPM	\$285.55	\$289.98	1.6%		\$95.49	\$102.49	7.3%	

Change in PMPM

% Change of PMPM	Inpatient	Outpatient	Professional	Drug
Utilization	8.9%	-4.3%	4.9%	7.3%
Average Cost	3.5%	-12.4%	1.6%	2.8%
	-4.9%	9.3%	3.2%	4.4%

Medical Cost Sharing

	Prior	Current	Benchmark
Net Payment PMPM	\$285.55	\$289.98	
Member Liability PMPM	\$25.00	\$25.94	



Performance Overview - Key Metrics

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 06/2018

Inpatient				
	Prior	Current	% Change	Benchmark
Admissions	146	160	9.6%	
Admissions/1000	49.6	54.0	8.9%	
Days	597	502	-15.9%	
Days/1000	202.9	169.6	-16.4%	
Average Length Of Stay	4.1	3.1	-23.3%	
Net Payment	\$2,074,013	\$2,160,688	4.2%	
Inpatient Facility Net Payment	\$1,653,601	\$1,697,133	2.6%	
Inpatient Professional Net Payment	\$420,412	\$463,554	10.3%	
Net Payment PMPM	\$56.73	\$60.82	3.5%	
Net Payment/Admit	\$14,206	\$13,504	-4.9%	
% Admissions Paid By DRG	37.0%	46.3%	9.3%	
Net Payment/Admit For Admits Pd By DRG	\$13,731	\$11,685	-14.9%	
% Unique Members With Inpatient Admissions	5.4%	5.9%	0.5%	

Outpatient					Professional				
	Prior	Current	% Change	Benchmark		Prior	Current	% Change	Benchmark
Units	7,630	6,722	-11.9%			69,425	70,954	2.2%	
Units/1000	2,592.9	2,270.5	-12.4%			23,592.6	23,966.2	1.6%	
Net Payment	\$3,349,590	\$3,224,524	-3.7%			\$4,659,596	\$4,916,895	5.5%	
Net Payment PMPM	\$94.86	\$90.76	-4.3%			\$131.96	\$138.40	4.9%	
Net Payment/Unit	\$439	\$480	9.3%			\$67	\$69	3.2%	
% Unique Members With Units	45.0%	45.0%	-0.1%			91.8%	92.5%	0.8%	

Drug				
	Prior	Current	% Change	Benchmark
Scripts	36,962	38,179	3.3%	
Scripts/1000	12,765.0	13,123.3	2.8%	
Net Payment	\$3,317,911	\$3,577,880	7.8%	
Net Payment PMPM	\$95.49	\$102.49	7.3%	
Net Payment/Script	\$90	\$94	4.4%	
% Unique Members With Scripts	80.4%	80.3%	0.0%	

Performance Overview - Financial Summary



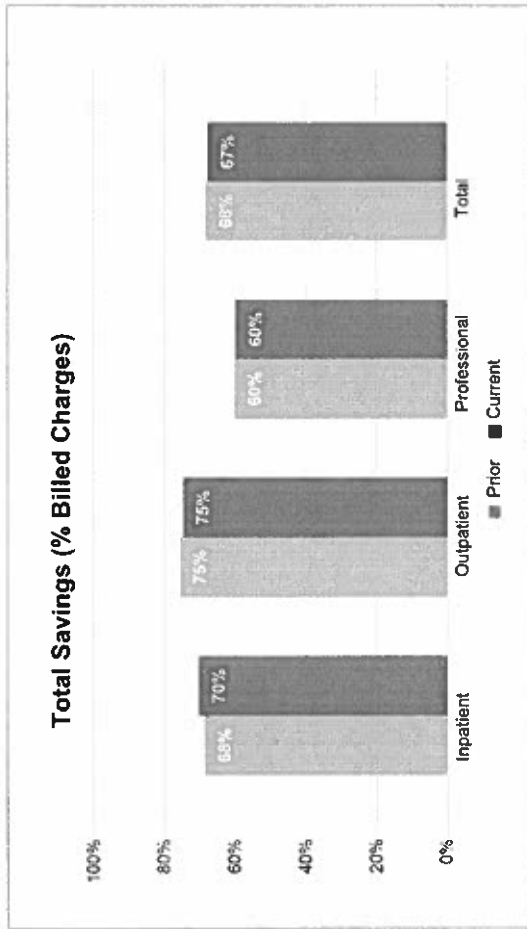
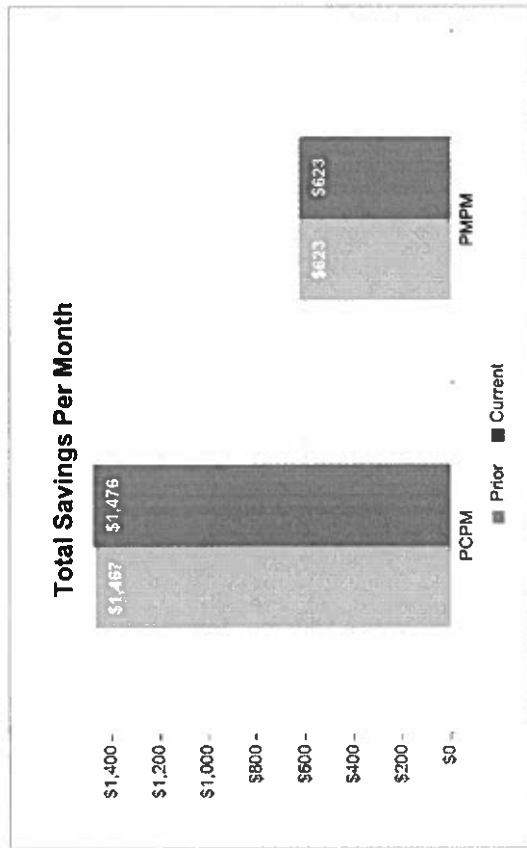
Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

	Prior	Current	% Change
Discounted Allowable Medical Charges	\$10,997,550	\$11,285,483	2.6%
Less: COB Savings	\$31,658	\$61,707	94.9%
Less: Member Liability	\$882,693	\$921,669	4.4%
Coinsurance	\$40,065	\$44,259	10.5%
Copayment	\$764,290	\$784,840	2.7%
Deductible	\$75,141	\$85,799	14.2%
Other Member Liability	\$3,197	\$6,771	111.8%
Total Medical Net Payment	\$10,083,199	\$10,302,106	2.2%
Add: Capitation/QIPS/Network Expenses	N/A	N/A	N/A
Total Medical / Capitation Expense	\$10,083,199	\$10,302,106	2.2%
Gross Freestanding Drug Costs	\$3,770,607	\$4,048,596	7.4%
Less: Member Liability	\$452,696	\$470,715	4.0%
Coinsurance	\$0	\$0	N/A
Copayment	\$452,696	\$470,715	4.0%
Deductible	\$0	\$0	N/A
Other Member Liability	\$0	\$0	N/A
Total Freestanding Drug Expense	\$3,317,911	\$3,577,880	7.8%
Gross Integrated Drug Costs	\$0	\$0	N/A
Less: Member Liability	\$0	\$0	N/A
Total Integrated Drug Expense	\$0	\$0	0.0%
Total Freestanding/ Integrated Drug Expense	\$3,317,911	\$3,577,880	7.8%
Total Claims Expense	\$13,401,109	\$13,879,987	3.6%

If this report was run using an optional parameter, the "Capitation/QIPS/Network Expenses" field will not be populated because that data is not available at that level of detail.

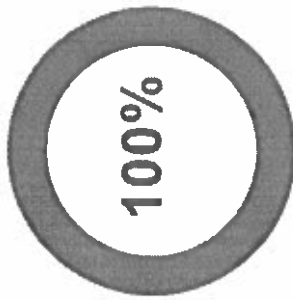
Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 06/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 06/2018

	Prior	Current	% Change
Billed Charges Subject to Discount	\$32,389,732	\$32,774,646	1.2%
Total Savings *			
Inpatient	\$3,599,766	\$3,968,871	10.3%
Outpatient	\$10,541,966	\$9,872,673	-6.3%
Professional	\$7,864,999	\$8,274,619	5.2%
Total	\$22,006,732	\$22,116,163	0.5%
Total Savings Per Contract	\$17,598	\$17,709	0.6%
Total Savings Per Member	\$7,478	\$7,470	-0.1%
Average Total Savings Per Admission	\$26,665	\$25,772	-3.3%
Network Utilization			
Inpatient Net Payment in Network	99.8%	100.0%	0.2%
Outpatient Net Payment in Network	99.4%	99.0%	-0.4%
Professional Net Payment in Network	98.5%	98.3%	-0.2%



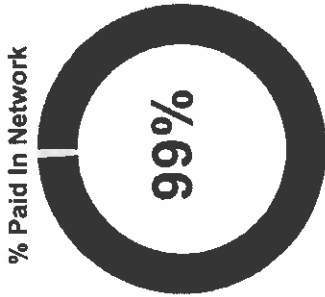
* Includes contractual savings and COB savings

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018



Inpatient

■ IN ■ OUT



Outpatient

■ IN ■ OUT



Professional

■ IN ■ OUT

	In Network				Network as a % of Total						
	Prior	Current	% Change	Prior	Current	% Change	Benchmark	Prior	Current	% Change	Benchmark
Total											
Inpatient Facility											
Members	127	144	13.4%	126	144	14.3%					
Admissions	146	160	9.6%	144	160	11.1%					
Admissions/1000	49.6	54.0	8.9%	48.9	54.0	10.4%	60.5	98.6%	100.0%	1.4%	99.0%
Days	597	502	-15.9%	586	502	-14.3%					
Days/1000	202.9	169.6	-16.4%	199.1	169.6	-14.9%	273.5	98.2%	100.0%	1.8%	98.4%
Net Payment	\$1,653,601	\$1,697,133	2.6%	\$1,647,649	\$1,697,133	3.0%		99.6%	100.0%	0.4%	99.7%
% of Total Providers								94.4%	100.0%	5.6%	
Outpatient Facility											
Members	1,434	1,422	-0.8%	1,432	1,419	-0.9%					
Units	7,630	6,722	-11.9%	7,373	6,509	-11.7%					
Units/1000	2,592.9	2,270.5	-12.4%	2,505.6	2,198.6	-12.3%	2,966.6	96.6%	96.8%	0.2%	98.4%
Net Payment	\$3,349,590	\$3,224,524	-3.7%	\$3,326,980	\$3,193,166	-4.0%		99.3%	99.0%	-0.3%	98.6%
% of Total Providers								96.3%	96.7%	0.4%	
Professional											
Members	2,922	2,926	0.1%	2,921	2,921	0.0%					
Units	70,409	71,962	2.2%	67,545	69,029	2.2%		95.9%	95.9%	0.0%	
Units/1000	23,926.9	24,306.7	1.6%	22,953.7	23,316.0	1.6%	21,451.1	95.9%	95.9%	0.0%	96.0%
Net Payment	\$5,080,009	\$5,380,449	5.9%	\$4,981,405	\$5,268,715	5.8%		98.1%	97.9%	-0.1%	96.2%
% of Total Providers								93.7%	91.7%	-2.0%	

Network Utilization - Top Providers Paid Out of Network



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Outpatient Facilities	Provider State	Members	Units	Net Payment
ROGERS MEMORIAL HOSPITAL, INC	PA	<3	103	\$23,655
FOOTPRINTS HAMILTON OPERATIONS, LLC - FOOTPRINTS TO RECOVERY	NJ	<3	92	\$5,940
INTEGRATIVE LIFE CENTER	TN	<3	7	\$1,267
LIFEBACK	NJ	<3	7	\$233
DELAWARE RIVER SURGICAL SUITES LLC	PA	<3	3	\$147
Professional Providers	Provider State	Members	Units	Net Payment
HERITAGE SURGICAL GROUP, LLC	NJ	<3	<3	\$18,212
CARIS MPI INC	AZ	<3	39	\$9,368
BORO CHIROPRACTIC PC	PA	3	153	\$7,426
OCPI INC	NY	3	23	\$5,275
BENNETT PENDINO VIJA C	PA	<3	62	\$5,252

Network Utilization - Top Conditions Out of Network



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Outpatient	Members	Units	Unit Type	Net Payment	PMPM	% Change PMPM	% of Total PMPM
MENTAL HEALTH / SUBSTANCE ABUSE	4	169	Service	\$30,619	\$0.86	56.2%	97.6%
LABORATORY	<3	35	Test	\$278	\$0.01	-90.0%	0.9%
SURGERY	3	4	Surgery	\$263	\$0.01	-17.1%	0.8%
CLINIC	<3	5	Visit	\$198	\$0.01	N/A	0.6%
Professional	Members	Units	Unit Type	Net Payment	PMPM	% Change PMPM	% of Total PMPM
LABORATORY	121	952	Test	\$36,167	\$1.02	54.2%	28.9%
MENTAL HEALTH / SUBSTANCE ABUSE	63	527	Service	\$27,756	\$0.78	-17.5%	22.2%
REHABILITATION	36	424	Service	\$18,920	\$0.53	10.4%	15.1%
SURGERY	7	13	Surgery	\$16,892	\$0.48	>999.9%	13.5%
CHIROPRACTIC	48	890	Treatment	\$12,777	\$0.36	-9.8%	10.2%

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Gender and Age Category

Age Category	Male		Female		Total		Net Payment PMPM	Benchmark (PMPM)
	Members	Net Payment	Members	Net Payment	Members	Net Payment		
<1	14	\$158,170	17	\$241,442	31	\$399,612	\$1,077.12	
1-5	79	\$323,767	71	\$166,108	150	\$489,875	\$272.30	
6-18	322	\$573,373	291	\$704,510	614	\$1,277,883	\$173.11	
19-25	149	\$195,910	135	\$527,180	284	\$723,090	\$209.47	
26-39	184	\$389,687	301	\$1,303,741	485	\$1,693,428	\$290.32	
40-64	568	\$2,080,022	740	\$3,278,387	1,308	\$5,358,409	\$337.90	
65+	38	\$210,130	28	\$149,678	66	\$359,808	\$432.46	
Total	1,355	\$3,931,060	1,583	\$6,371,046	2,937	\$10,302,106	\$289.98	

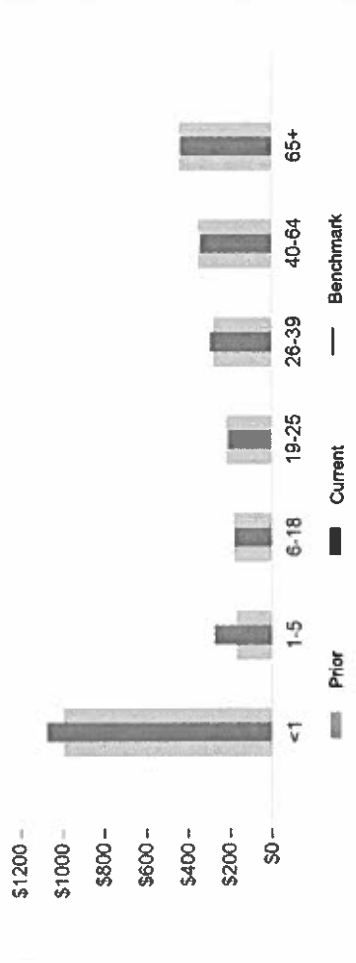
Average Age 33.8

36.2

35.1

Average Age Benchmark

PMPM by Age Category



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

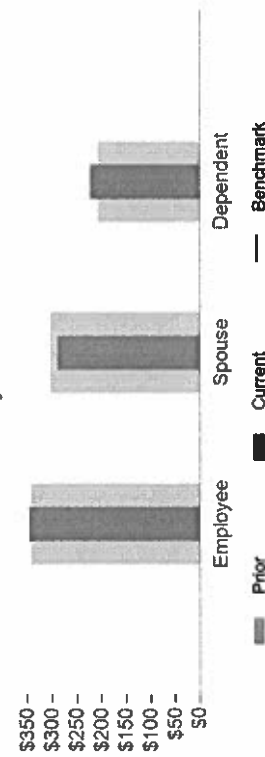
Relation To Insured and Contract Tier

Relation	Members			Net Payment			PMPM			
	Prior	Current	% Change	Prior	Current	% Change	Prior	Current	Change	Benchmark
Employee	1,242	1,241	-0.1%	\$5,144,957	\$5,205,488	1.2%	\$342.86	\$347.36	\$4.50	
Spouse	618	631	2.1%	\$2,282,693	\$2,221,059	-2.7%	\$303.79	\$289.39	-\$14.40	
Dependent	1,061	1,066	0.5%	\$2,655,548	\$2,875,560	8.3%	\$207.59	\$223.50	\$15.91	
Total	2,922	2,937	0.5%	\$10,083,199	\$10,302,106	2.2%	\$285.55	\$289.98	\$4.43	
Contract Tier										
Single	500	489	-2.2%	\$1,983,784	\$1,933,069	-2.6%	\$326.93	\$326.81	-\$0.12	
Subscriber/Spouse	379	393	3.7%	\$2,130,809	\$1,949,208	-8.5%	\$461.21	\$405.58	-\$55.63	
Parent/Child	145	139	-4.1%	\$437,227	\$468,090	7.1%	\$250.70	\$279.62	\$28.92	
Parent/Children	148	154	4.1%	\$463,943	\$499,817	7.7%	\$260.20	\$269.73	\$9.53	
Family	1,750	1,762	0.7%	\$5,067,436	\$5,451,922	7.6%	\$236.19	\$250.92	\$14.73	
Total	2,922	2,937	0.5%	\$10,083,199	\$10,302,106	2.2%	\$285.55	\$289.98	\$4.43	

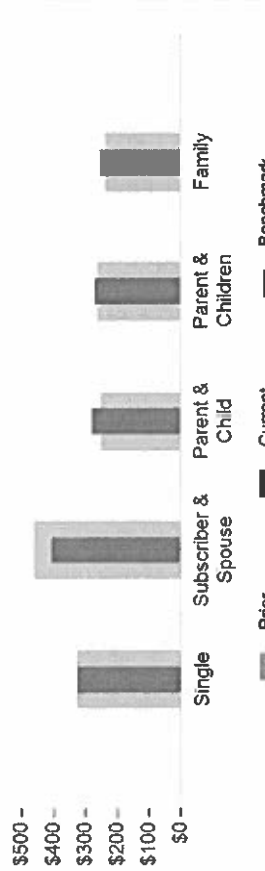
Average Contract Size 2.4

Average Contract Size Benchmark

PMPM by Relation



PMPM by Contract Tier



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Preventive Services

	Members		Net Payment		Member Liability	
	Prior	Current	Prior	Current	Prior	Current
Preventive Visit Infant under 1 Year	51	56	\$16,745	\$19,427	\$0	\$0
Preventive Visit Child age 1 to 4 Years	117	119	\$20,704	\$21,779	\$0	\$0
Preventive Visit Child age 5 to 11 Years	296	253	\$36,380	\$31,763	\$0	\$0
Preventive Visit Adolescent Age 12 to 17 Years	240	251	\$33,692	\$34,971	\$0	\$0
Preventive Visit Adult Age 18 to 39 Years	322	368	\$48,523	\$59,389	\$0	\$28
Preventive Visit Adult Age 40 to 64 Years	521	655	\$83,590	\$111,172	\$40	\$41
Preventive Visit Adult Age 65 and Over	16	25	\$2,460	\$4,811	\$0	\$0
Annual Gynecological Exam	337	222	\$44,421	\$28,867	\$39	\$0
Cholesterol Testing	1,005	997	\$23,143	\$21,658	\$194	\$264
Flu Vaccine	1,226	1,448	\$26,918	\$34,517	\$0	\$0
Nutritional Counseling	57	71	\$10,869	\$14,897	\$0	\$0
Baby Boomer Hepatitis C Screening	198	127	\$4,538	\$2,450	\$5	\$8

Cancer Screenings

	Members		Net Payment		Member Liability	
	Prior	Current	Prior	Current	Prior	Current
Breast Cancer	460	478	\$115,103	\$125,418	\$44	\$0
Screening Mammography	437	446	\$94,699	\$92,641	\$44	\$0
Diagnostic Mammography	62	72	\$20,404	\$32,776	\$0	\$0
Cervical Cancer	420	415	\$12,876	\$12,766	\$23	\$36
Colorectal Cancer	177	185	\$152,719	\$147,648	\$7,200	\$7,819
Prostate Cancer	243	253	\$7,511	\$7,199	\$99	\$187

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Healthy Lifestyles Reimbursement

	Members		Approved Reimbursement Amount	
	Prior	Current	Prior	Current
Fitness Membership	19	21	\$3,007	\$3,146
Weight Management	4	<3	\$540	\$300

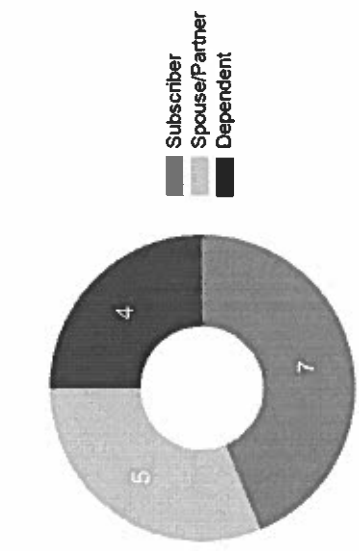
Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

	Prior	Current	% Change	Benchmark
All Claimants				
Number of Claimants	2,952	2,954	0.1%	
Total Net Payment	\$12,454,748	\$13,682,181	9.9%	
Net Payment PMPM	\$352.71	\$385.12	9.2%	\$369.41

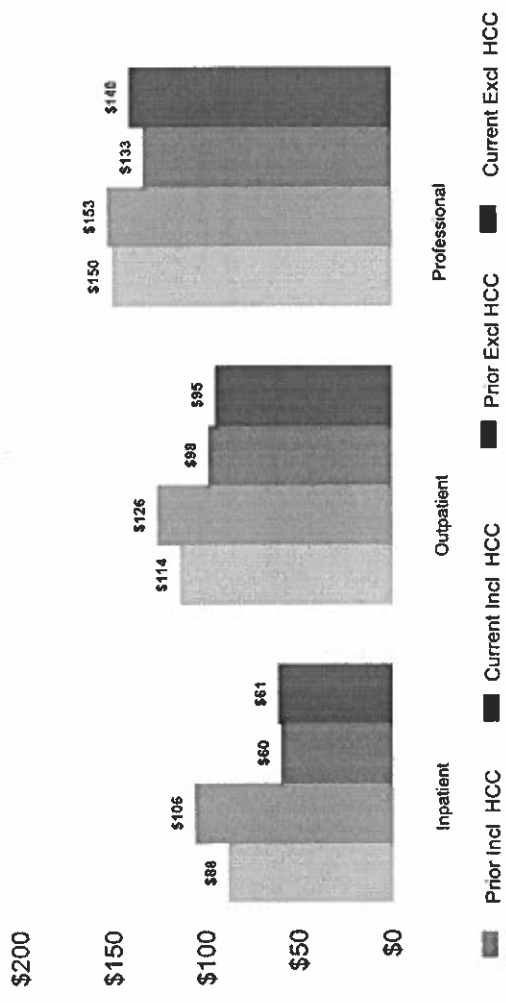
Claimants over \$100,000				
Number of High Cost Claimants	13	16	23.1%	
Prevalence of High Cost Claimants	0.4%	0.5%	0.1%	
Net Payment	\$2,177,966	\$3,148,508	44.6%	
Average Per Claimant	\$167,536	\$196,782	17.5%	
Net Payment PMPM	\$61.68	\$88.62	43.7%	\$73.95
% of Total Net Payment	17.5%	23.0%	5.5%	20.0%

Net of High Cost Claimants				
Inpatient Net Payment PMPM	\$59.72	\$61.33	2.7%	
Outpatient Net Payment PMPM	\$98.26	\$94.67	-3.7%	
Professional Net Payment PMPM	\$133.05	\$140.50	5.6%	
Total Net Payment PMPM	\$291.03	\$296.50	1.9%	

High Claimants by Relationship to Insured



Net Payment PMPM

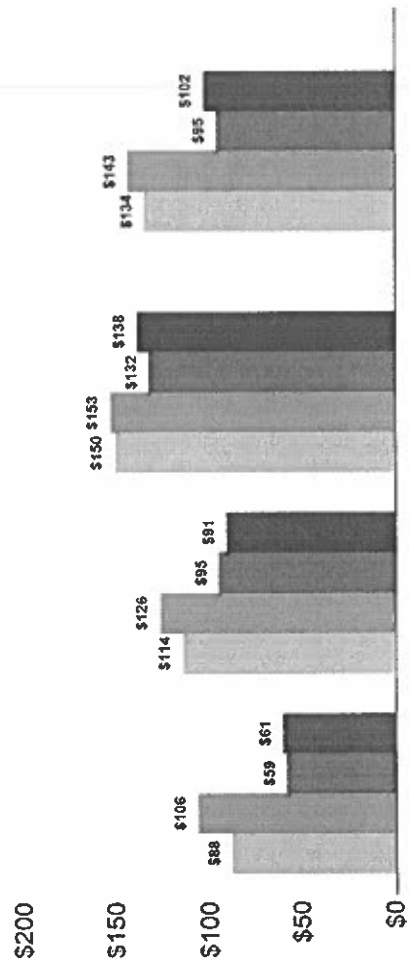


Note : This report should not be used for stop loss purposes.

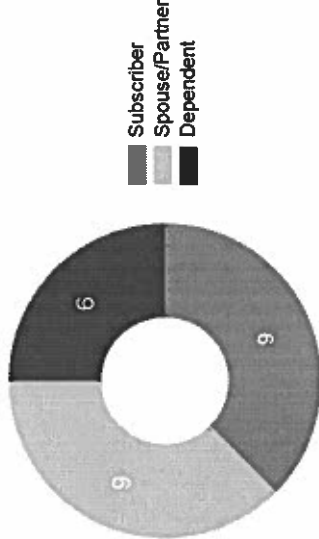
Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

	Prior	Current	% Change
All Claimants			
Number of Claimants	3,027	2,997	-1.0%
Total Net Payment	\$17,122,300	\$18,682,365	9.1%
Claimants over \$100,000			
Number of High Cost Claimants	22	24	9.1%
Prevalence of High Cost Claimants	0.7%	0.8%	0.1%
Net Payment	\$3,721,191	\$4,802,378	29.1%
Average Per Claimant	\$169,145	\$200,099	18.3%
% of Total Net Payment	21.7%	25.7%	4.0%
Net of High Cost Claimants			
Medical Net Payment PMPM	\$285.55	\$289.98	1.6%
Prescription Drug Net Payment PMPM	\$95.49	\$102.49	7.3%

Net Payment PMPM



High Claimants by Relationship to Insured



Note : This report should not be used for stop loss purposes.

Clinical Condition Profile - Top Conditions

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Conditions	Prevalence				PMPM				Benchmark (Total)
	Members	Current	% Change	Benchmark	Inpatient	Outpatient	Professional	Total	
Diseases of the musculoskeletal system and connective tissue	964	30.5%	-1.6%		\$7.32	\$10.04	\$21.37	\$38.73	-\$3.86
Non-traumatic joint disorders	406	12.8%	-0.1%		\$3.96	\$2.55	\$7.95	\$14.47	-\$2.47
Spondylosis; intervertebral disc disorders; other back problems [205.]	365	11.5%	-0.9%		\$1.96	\$3.55	\$5.84	\$11.35	-\$1.48
Other connective tissue disease [211.]	394	12.5%	-0.4%		\$0.34	\$2.69	\$3.77	\$6.80	\$0.08
Other bone disease and musculoskeletal deformities [212.]	223	7.1%	-0.8%		\$0.53	\$0.24	\$2.04	\$2.82	-\$0.70
Acquired deformities	88	2.8%	0.1%		\$0.49	\$0.91	\$0.81	\$2.21	\$0.18
Diseases of the nervous system and sense organs	1,064	33.7%	0.9%		\$0.24	\$10.39	\$11.86	\$22.50	\$3.87
Eye disorders	569	18.0%	0.6%		\$0.01	\$3.25	\$5.08	\$8.34	\$4.14
Other nervous system disorders [95.]	170	5.4%	0.5%		\$0.14	\$3.01	\$1.68	\$4.84	-\$0.32
Ear conditions	396	12.5%	0.3%		\$0.01	\$2.15	\$2.59	\$4.75	-\$0.40
Headache; including migraine [84.]	124	3.9%	0.1%		\$0.01	\$0.69	\$1.43	\$2.14	\$0.14
Diseases of the circulatory system	572	18.1%	0.2%		\$6.00	\$9.93	\$6.55	\$22.48	\$2.18
Diseases of the heart	307	9.7%	0.5%		\$3.92	\$7.79	\$3.00	\$14.71	\$0.72
Diseases of veins and lymphatics	59	1.9%	-0.1%		\$0.37	\$0.71	\$1.77	\$2.84	\$0.53
Hypertension	275	8.7%	0.0%		\$0.44	\$0.46	\$1.19	\$2.08	\$0.47
Diseases of arteries; arterioles, and capillaries	61	1.9%	0.1%		\$0.00	\$0.27	\$0.24	\$0.51	-\$0.11
Diseases of the digestive system	470	14.9%	0.9%		\$5.02	\$7.45	\$9.59	\$22.05	\$4.35
Lower gastrointestinal disorders	50	1.6%	0.0%		\$3.42	\$0.68	\$3.63	\$7.73	\$3.89

Clinical Condition Profile - Top Conditions

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Conditions	Prevalence				PMPM				Benchmark (Total)
	Members	Current	% Change	Benchmark	Inpatient	Outpatient	Professional	Total	
Upper gastrointestinal disorders	129	4.1%	0.0%		\$0.06	\$2.11	\$1.84	\$4.02	\$1.51
Other gastrointestinal disorders [155.]	148	4.7%	0.0%		\$0.02	\$0.91	\$0.85	\$1.78	-\$0.15
Disorders of teeth and jaw [136.]	82	2.6%	0.3%		\$0.00	\$0.34	\$1.44	\$1.77	\$0.44
Intestinal infection [135.]	39	1.2%	0.4%		\$0.40	\$0.05	\$0.12	\$0.57	\$0.43
Complications of pregnancy: childbirth; and the puerperium	145	4.6%	0.6%		\$12.62	\$3.24	\$4.04	\$19.90	\$4.19
Complications mainly related to pregnancy	58	1.8%	0.2%		\$3.42	\$2.41	\$0.96	\$6.79	\$0.91
Normal pregnancy and/or delivery [196.]	62	2.0%	0.4%		\$3.11	\$0.30	\$0.84	\$4.25	\$1.74
Contraceptive and procreative management [176.]	89	2.8%	0.3%		\$0.00	\$0.08	\$1.91	\$1.99	\$0.50
Diseases of the respiratory system	1,295	41.0%	-1.3%		\$3.48	\$5.69	\$10.37	\$19.54	\$0.59
Respiratory infections	1,031	32.6%	-1.3%		\$1.85	\$2.40	\$4.93	\$9.19	-\$0.10
Other lower respiratory disease [133.]	292	9.2%	-1.0%		\$0.72	\$1.87	\$1.32	\$3.91	\$1.08
Other upper respiratory disease [134.]	272	8.6%	0.8%		\$0.01	\$0.92	\$2.75	\$3.68	-\$0.18
Asthma [128.]	134	4.2%	-1.0%		\$0.31	\$0.27	\$1.06	\$1.63	-\$0.02
Chronic obstructive pulmonary disease and bronchiectasis [127.]	48	1.5%	-0.3%		\$0.01	\$0.10	\$0.21	\$0.32	-\$0.38
Injury and poisoning	561	17.7%	-0.2%		\$3.06	\$7.84	\$7.71	\$18.62	-\$1.61
Sprains and strains [232.]	205	6.5%	0.3%		\$0.05	\$2.16	\$2.48	\$4.69	-\$0.96
Joint disorders and dislocations: trauma-related [225.]	81	2.6%	0.2%		\$0.06	\$1.91	\$1.37	\$3.34	\$0.68
Fractures	91	2.9%	0.3%		\$0.00	\$1.55	\$1.46	\$3.01	\$0.15

Clinical Condition Profile - Top Conditions

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Conditions	Prevalence				PMPM				Benchmark (Total)
	Members	Current	% Change	Benchmark	Inpatient	Outpatient	Professional	Total	
Open wounds	72	2.3%	0.4%		\$0.00	\$0.69	\$0.64	\$1.33	\$0.56
Other injuries and conditions due to external causes [244.]	104	3.3%	0.4%		\$0.00	\$0.44	\$0.58	\$1.02	\$0.09
Neoplasms	516	16.3%	0.1%		\$3.28	\$5.59	\$8.03	\$16.89	-\$4.32
Benign neoplasms	357	11.3%	-0.1%		\$0.93	\$1.33	\$2.18	\$4.45	-\$0.62
Cancer of skin	64	2.0%	0.2%		\$0.00	\$0.42	\$1.52	\$1.94	\$0.42
Neoplasms of unspecified nature or uncertain behavior [44.]	188	5.9%	0.1%		\$0.13	\$0.02	\$1.18	\$1.34	-\$0.10
Endocrine; nutritional; and metabolic diseases and immunity disorders	705	22.3%	0.6%		\$4.46	\$2.13	\$8.83	\$15.43	-\$2.62
Diabetes mellitus with complications [50.]	78	2.5%	0.2%		\$1.63	\$0.43	\$2.26	\$4.31	-\$1.20
Other nutritional, endocrine; and metabolic disorders [58.]	137	4.3%	0.2%		\$2.83	\$0.49	\$0.73	\$4.04	-\$1.76
Diabetes mellitus without complication [49.]	143	4.5%	0.1%		\$0.01	\$0.15	\$1.79	\$1.94	\$0.26
Thyroid disorders [48.]	162	5.1%	0.0%		\$0.00	\$0.54	\$0.64	\$1.19	-\$0.08
Other endocrine disorders [51.]	57	1.8%	0.5%		\$0.00	\$0.28	\$0.57	\$0.85	\$0.04
Diseases of the genitourinary system	604	19.1%	2.6%		\$1.63	\$7.91	\$5.47	\$15.02	\$3.19
Diseases of the urinary system	323	10.2%	1.1%		\$1.53	\$3.30	\$2.75	\$7.58	\$1.27
Diseases of female genital organs	295	9.3%	1.3%		\$0.08	\$4.04	\$2.40	\$6.52	\$1.47
Diseases of male genital organs	78	2.5%	0.2%		\$0.02	\$0.58	\$0.33	\$0.92	\$0.45

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Conditions	Net Pay PMPM			Admits			Admits/1000			Net Pay Per Admit		
	Current	Change	Benchmark	Current	% Change	Benchmark	Current	% Change	Benchmark	Current	% Change	Benchmark
Complications of pregnancy; childbirth; and the puerperium	\$12.62	\$2.91	\$15.11	38	22.6%	12.8	21.8%	12.5	12.5	6.7%	\$11,800	\$14,459
Diseases of the musculoskeletal system and connective tissue	\$7.32	-\$3.70	\$15.83	10	-9.1%	3.4	-9.6%	5.0	5.0	-26.5%	\$25,999	\$38,343
Diseases of the circulatory system	\$6.00	-\$0.03	\$11.24	12	50.0%	4.1	49.1%	3.8	3.8	-33.3%	\$17,770	\$35,036
Certain conditions originating in the perinatal period	\$5.99	\$2.35	\$7.24	43	38.7%	14.5	37.9%	12.4	12.4	19.3%	\$4,949	\$6,994
Diseases of the digestive system	\$5.02	\$1.71	\$6.88	12	33.3%	4.1	32.5%	3.5	3.5	14.4%	\$14,847	\$23,788
Endocrine; nutritional; and metabolic diseases and immunity disorders	\$4.46	-\$0.31	\$3.18	8	60.0%	2.7	59.0%	1.7	1.7	-41.2%	\$19,820	\$22,810
Diseases of the respiratory system	\$3.48	\$2.26	\$4.35	7	75.0%	2.4	73.9%	2.5	2.5	64.2%	\$17,662	\$20,547
Mental illness	\$3.11	-\$2.75	\$6.01	14	-36.4%	4.7	-36.7%	6.8	6.8	-16.1%	\$7,887	\$10,663
Injury and poisoning	\$3.06	-\$1.20	\$7.36	3	-25.0%	1.0	-25.5%	2.8	2.8	-3.6%	\$36,292	\$31,612
Other	\$9.76	\$0.84	\$27.09	13	-38.1%	4.4	-38.5%	10.1	10.1	77.8%	\$26,662	\$45,021
Total Inpatient	\$60.82	\$2.08	\$104.29	160	9.6%	54.0	8.9%	61.1	61.1	-4.9%	\$13,504	\$20,493

Outpatient By Service Type



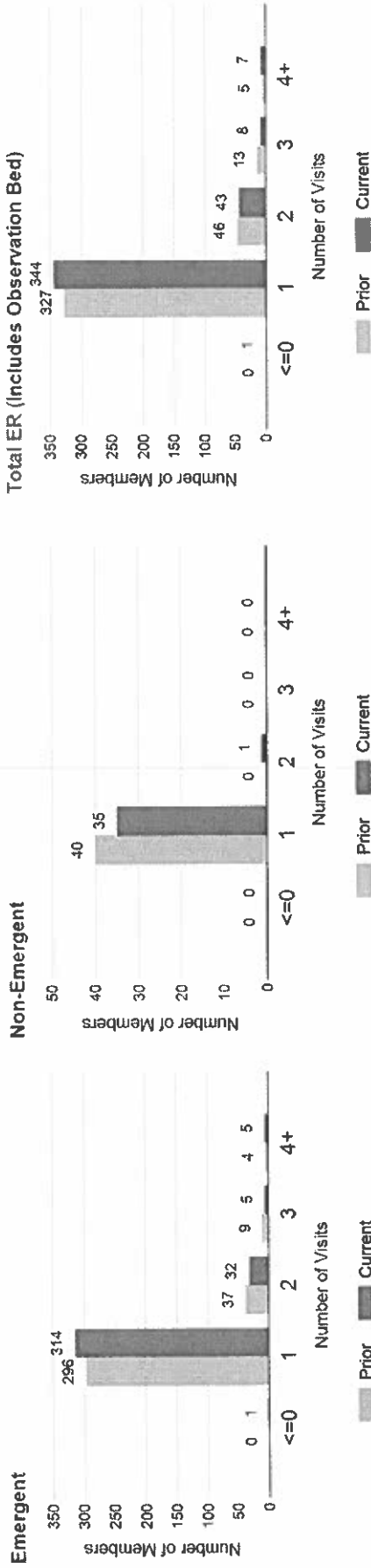
Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Service Types	PMPM			Units			Unit Type			Units/1000			Net Pay Per Unit		
	Current	Change	Benchmark	Current	% Change	Unit Type	Current	% Change	Benchmark	Current	% Change	Benchmark	Current	% Change	Benchmark
Surgery	\$35.21	\$0.78	\$39.03	530	2.1%	Surgery	179.0	1.5%	164.0	\$2,360	0.7%	\$2,855			
Radiology	\$23.76	\$0.30	\$17.44	2,414	8.6%	Service	815.4	7.9%	700.7	\$350	-6.2%	\$299			
Emergency Room	\$8.82	\$1.44	\$10.51	451	-0.7%	Visit	152.3	-1.3%	152.9	\$694	21.1%	\$825			
Cardiology	\$5.70	\$1.48	\$4.01	225	56.3%	Test	76.0	55.3%	67.4	\$900	-13.1%	\$713			
Emergency Room With Observation Bed	\$3.64	\$0.77	\$3.97	34	25.9%	Visit	11.5	25.2%	11.6	\$3,801	1.4%	\$4,099			
Rehabilitation	\$3.51	\$1.21	\$4.43	523	41.7%	Service	176.7	40.9%	221.1	\$239	8.3%	\$240			
Other Diagnostic	\$3.09	-\$0.27	\$3.34	99	-7.5%	Test	33.4	-8.0%	37.4	\$1,109	0.0%	\$1,072			
Laboratory	\$2.69	-\$1.45	\$4.48	1,766	-33.1%	Test	596.5	-33.5%	1,149.2	\$54	-2.3%	\$47			
Mental Health / Substance Abuse	\$1.74	-\$0.78	\$2.84	388	-19.5%	Service	131.1	-20.0%	132.5	\$160	-13.5%	\$258			
Maternity	\$0.52	-\$0.64	\$0.52	44	-21.4%	Service	14.9	-21.9%	9.0	\$420	-42.8%	\$686			
Pharmacy	\$0.31	-\$1.04	\$13.38	44	-64.5%	Prescription	14.9	-64.7%	163.9	\$251	-35.0%	\$980			
Home Health/Hospice	\$0.31	-\$0.39	\$0.83	51	-56.4%	Visit	17.2	-56.7%	55.8	\$215	1.8%	\$179			
Observation Bed	\$0.29	\$0.20	\$0.46	10	233.3%	Visit	3.4	231.3%	2.2	\$1,026	-6.8%	\$2,465			
Clinic	\$0.09	-\$0.02	\$0.20	18	-28.0%	Visit	6.1	-28.4%	16.1	\$182	18.1%	\$145			
Supplies/DME	\$0.05	\$0.00	\$0.26	18	-10.0%	Service	6.1	-10.5%	8.5	\$105	21.1%	\$361			
Anesthesia	\$0.03	-\$0.13	\$0.23	3	-50.0%	Service	1.0	-50.3%	1.9	\$334	-64.8%	\$1,415			
Renal	\$0.01	\$0.01	\$0.82	0	N/A	Service	0.0	N/A	32.6	\$0	N/A	\$301			
Visits	\$0.00	-\$0.02	\$0.01	0	-100.0%	Service	0.0	-100.0%	1.5	\$0	-100.0%	\$109			
Other	\$0.99	-\$5.54	\$7.31	104	-66.3%	Service	35.1	-66.5%	85.7	\$339	-54.6%	\$1,024			
Total Outpatient	\$90.76	-\$4.09	\$114.04	6,722	-11.9%		2,270.5	-12.4%	3,014.2	\$480	9.3%	\$454			

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Place of Service	Users		Visits		Net Payment		Visits/1000		Net Pay/Visit		Benchmark	% Change	Benchmark
	Prior	Current	Prior	Current	Prior	Current	Prior	Current	Prior	Current			
ER Emergent	346	357	414	414	\$235,436	\$292,202	140.7	139.8	\$569	\$706	140.0	-0.6%	\$784
ER Non-Emergent	40	36	40	37	\$24,840	\$20,990	13.6	12.5	\$621	\$567	12.2	-8.1%	\$719
ER with Observation Bed	26	33	27	34	\$101,181	\$129,225	9.2	11.5	\$3,747	\$3,801	11.6	25.2%	\$4,099
Total ER	391	403	481	485	\$361,457	\$442,417	163.5	163.8	\$751	\$912	164.5	0.2%	\$1,057
Inpatient Admits via ER	38	41	41	42									
Urgent Care	622	722	919	1,045	\$113,110	\$129,995	312.3	353.0	\$123	\$124	383.8	13.0%	\$132
Retail Clinic	605	792	726	993	\$32,138	\$45,955	246.7	335.4	\$44	\$46	266.6	35.9%	\$47

ER Use by Frequency



Note: <=0 represents members with adjusted claims

Top Providers by Total Payment – Emergency Room

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Emergency Room	State	Total Visits	Net Payment	Net Payment/ Visit	% of Total ER Payment	Emergent Visits	Payment/ Emergent Visit	Net Emergent Visits	Net Payment/ Non-Emergent Visits	Net Payment/ Non-Emergent Visit	Observation Bed Visits	Observation Bed Visits	Net Payment/ Observation Bed Visit
ST MARY MEDICAL CENTER	PA	205	\$109,424	\$534	24.7%	171	\$343	21	\$313	13		\$3,395	
ARIA HEALTH	PA	71	\$92,811	\$1,307	21.0%	63	\$896	<3	N/A	7		\$5,072	
CAPITAL HEALTH SYSTEM	NJ	36	\$31,404	\$872	7.1%	33	\$846	<3	N/A	<3		N/A	
ABINGTON MEMORIAL HOSPITAL	PA	23	\$29,865	\$1,298	6.8%	18	\$636	<3	N/A	4		\$4,459	
DOYLESTOWN HOSPITAL	PA	21	\$22,067	\$1,051	5.0%	17	\$675	<3	N/A	3		\$3,307	
SHORE MEMORIAL HOSPITAL	NJ	4	\$17,081	\$4,270	3.9%	<3	N/A	<3	N/A	<3		N/A	
CHILDRENS HOSPITAL OF PHILADELPHIA	PA	10	\$12,382	\$1,238	2.8%	7	\$1,196	3	\$1,336	0		\$0	
LOWER BUCKS HOSPITAL	PA	16	\$11,894	\$743	2.7%	11	\$548	<3	N/A	3		\$1,606	
VIRTUA-MEMORIAL HOSPITAL OF BURLINGTON	NJ	5	\$8,470	\$1,694	1.9%	5	\$1,694	0	\$0	0		\$0	
UNIVERSITY OF CALIFORNIA, SAN FRANCISCO - UCSF MEDICAL CENTER	CA	<3	\$7,565	N/A	1.7%	<3	N/A	0	\$0	0		\$0	
COOPER UNIVERSITY HOSPITAL MEDICAL CENTER	NJ	4	\$7,247	\$1,812	1.6%	<3	N/A	<3	N/A	<3		N/A	
MOUNT NITTANY MEDICAL CENTER	PA	4	\$6,164	\$1,541	1.4%	4	\$1,541	0	\$0	0		\$0	
THOMAS JEFFERSON UNIVERSITY HOSPITAL INC	PA	5	\$5,043	\$1,009	1.1%	5	\$1,009	0	\$0	0		\$0	
ST. ANTHONY COMMUNITY HOSPITAL	NY	<3	\$4,409	N/A	1.0%	<3	N/A	0	\$0	0		\$0	
DOCTORS HOSPITAL INC	FL	<3	\$4,355	N/A	1.0%	<3	N/A	0	\$0	0		\$0	
HIMH HOSPITALS CORPORATION - JERSEY SHORE UNIVERSITY MEDICAL CENTER	NJ	<3	\$3,947	N/A	0.9%	<3	N/A	0	\$0	0		\$0	
ATLANTICARE REGIONAL MEDICAL CENTER	NJ	3	\$3,719	\$1,240	0.8%	3	\$1,240	0	\$0	0		\$0	
READING HOSPITAL	PA	<3	\$3,376	N/A	0.8%	<3	N/A	0	\$0	0		\$0	
NYU LANGONE HOSPITALS	NY	<3	\$3,112	N/A	0.7%	<3	N/A	0	\$0	0		\$0	
HIMH HOSPITALS CORPORATION - SOUTHERN OCEAN MEDICAL CENTER	NJ	<3	\$3,070	N/A	0.7%	<3	N/A	0	\$0	0		\$0	

Top Providers by Total Payment – Urgent Care

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Urgent Care	State	Total Visits	Net Payment	Net Payment / Visit
PATIENT CARE NOW	PA	224	\$27,176	\$121
PATIENT FIRST MEDICAL GROUP	PA	137	\$18,676	\$136
TOWER HEALTH URGENT CARE	PA	135	\$16,410	\$122
TOWER HEALTH URGENT CARE, LLC - TOWER HEALTH URGENT CARE	PA	128	\$14,897	\$116
PREMIER IMMEDIATE MEDICAL CARE, LLC	PA	95	\$9,893	\$104

Savings may be realized by redirecting some services from ER to Urgent Care.

% Redirected	Savings
10%	\$1,639
25%	\$4,097
50%	\$8,194

	Emergent	Non-Emergent	Urgent Care
Visits	414	37	1,045
Net Pay/Visit	\$706	\$567	\$124

Top ER Conditions by Total Payment



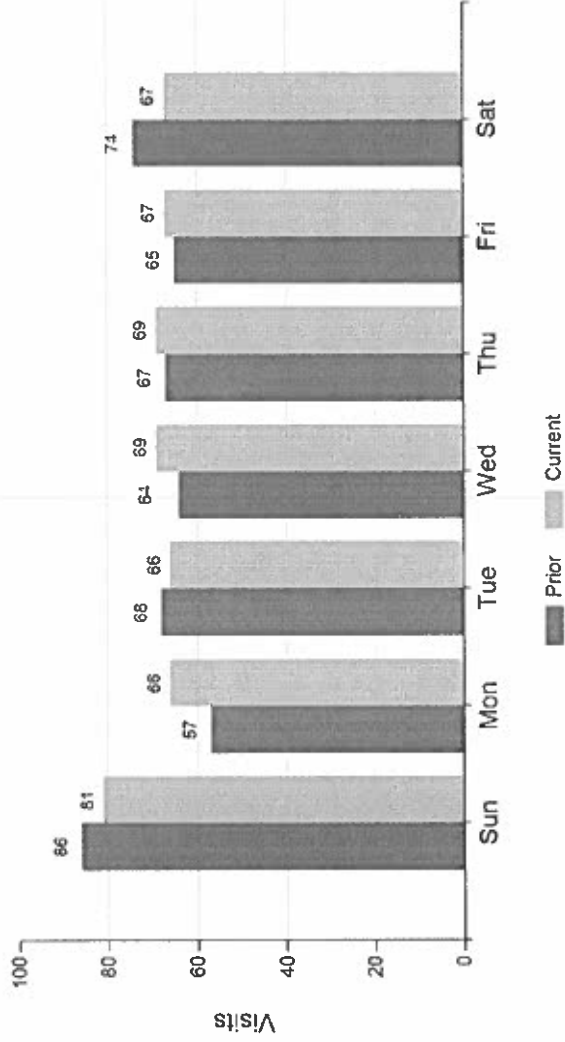
Current Period: Incurred - 07/2018 to 08/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

	Total Visits	Net Payment	Net Payment/ Visit	% of Total ER Payment
Emergent				
Palpitations	4	\$8,791	\$2,198	2.0%
Unspecified Abdominal Pain	8	\$6,374	\$797	1.4%
Laceration Without Foreign Body Of Other Part Of Head, Initial Encounter	8	\$6,352	\$794	1.4%
Chest Pain, Unspecified	10	\$6,146	\$615	1.4%
Other Chest Pain	9	\$5,848	\$650	1.3%
Non-Emergent				
Headache	6	\$4,250	\$708	1.0%
Acute Obstructive Laryngitis Croup	7	\$4,036	\$577	0.9%
Acute Upper Respiratory Infection, Unspecified	7	\$3,768	\$538	0.9%
Acute Bronchitis, Unspecified	<3	\$2,636	N/A	0.6%
Acute Pharyngitis, Unspecified	4	\$2,404	\$601	0.5%
Observation Bed				
Paresthesia Of Skin	<3	\$13,958	N/A	3.2%
Other Chest Pain	4	\$11,645	\$2,911	2.6%
Anesthesia Of Skin	<3	\$9,373	N/A	2.1%
Transient Cerebral Ischemic Attack, Unspecified	<3	\$9,111	N/A	2.1%
Unspecified Asthma, Uncomplicated	<3	\$5,326	N/A	1.2%

ER Visits by Day of the Week

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

ER Visits by Day of the Week



Top Facilities by Total Net Payment

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Facility	Total					Inpatient Facility					Outpatient Facility				
	Members	Member Liability	Net Payment Prior	Net Payment Current	% of Total Net Payment	Net Payment	Admits / 1,000	Net Payment / Admit	Severity Weighting	Net Payment	Units / 1,000	Net Payment / Unit			
ST MARY MEDICAL CENTER, PA	644	\$64,960	\$1,369,203	\$1,379,596	28.0%	\$571,222	15.9	\$12,154	1.6	\$808,375	711.0	\$384			
CAPITAL HEALTH SYSTEM, NJ	98	\$15,341	\$473,463	\$599,411	12.2%	\$192,783	10.8	\$6,024	1.4	\$406,627	75.7	\$1,815			
CHILDRENS HOSPITAL OF PHILADELPHIA, PA	79	\$12,505	\$253,829	\$437,582	8.9%	\$105,965	2.7	\$13,246	1.6	\$331,617	94.6	\$1,184			
ABINGTON MEMORIAL HOSPITAL, PA	133	\$16,530	\$180,474	\$319,510	6.5%	\$186,164	6.4	\$9,798	1.8	\$133,346	243.2	\$185			
ARIA HEALTH, PA	152	\$12,372	\$229,569	\$275,726	5.6%	\$33,003	1.0	\$11,001	2.0	\$242,723	138.5	\$592			
DOYLESTOWN HOSPITAL, PA	91	\$8,750	\$185,463	\$246,159	5.0%	\$119,927	4.4	\$9,225	1.7	\$126,232	83.8	\$509			
HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA	200	\$6,950	\$422,836	\$157,283	3.2%	\$25,019	N/A	N/A	3.0	\$132,264	238.8	\$187			
THE AMBULATORY SURGERY CENTER AT ST MARY, PA	28	\$5,224	\$66,114	\$86,980	1.8%	\$0	N/A	N/A	0.0	\$86,980	11.1	\$2,636			
ROTHMAN ORTHOPAEDIC SPECIALTY HOSPITAL, PA	8	\$2,635	\$82,959	\$80,473	1.6%	\$73,257	1.4	\$18,314	2.4	\$7,216	2.0	\$1,203			
THOMAS JEFFERSON UNIVERSITY HOSPITAL INC, PA	16	\$1,555	\$201,011	\$73,518	1.5%	\$26,244	N/A	N/A	2.7	\$47,274	16.6	\$965			
HOLY REDEEMER HOSPITAL MEDICAL CENTER, PA	44	\$4,443	\$44,667	\$71,273	1.4%	\$40,715	2.7	\$5,089	1.4	\$30,558	42.9	\$241			
PRESBYTERIAN MEDICAL CENTER, PA	10	\$1,385	\$69,933	\$66,412	1.3%	\$27,050	N/A	N/A	2.8	\$39,362	4.7	\$2,812			
NEW YORK SOCIETY FOR THE RELIEF OF RUPTURED & CRIPPLED MAINTAINING - HOSPITAL FOR SPECIAL SURGERY, NY	<3	\$1,020	\$12,447	\$59,451	1.2%	\$53,456	N/A	N/A	0.0	\$5,995	1.4	\$1,499			
LOWER BUCKS HOSPITAL, PA	67	\$4,245	\$106,012	\$54,395	1.1%	\$18,569	N/A	N/A	1.6	\$35,825	37.5	\$323			
TEMPLE UNIVERSITY HOSPITAL, INC, PA	5	\$1,290	\$31,021	\$48,425	1.0%	\$28,202	N/A	N/A	3.6	\$20,223	5.7	\$1,190			
FOX CHASE CANCER CENTER, PA	15	\$2,287	\$81,226	\$42,593	0.9%	\$0	N/A	N/A	0.0	\$42,593	23.3	\$617			
DEBORAH HEART AND LUNG CENTER, NJ	3	\$350	\$279	\$41,449	0.8%	\$40,882	N/A	N/A	2.6	\$567	N/A	N/A			
PENNSYLVANIA HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA	15	\$2,045	\$90,587	\$39,838	0.8%	\$10,532	N/A	N/A	1.8	\$29,306	13.2	\$751			
THE ENDOSCOPY CENTER OF BUCKS COUNTY, PA	59	\$6,775	\$31,579	\$29,799	0.6%	\$0	N/A	N/A	0.0	\$29,799	20.6	\$489			

Top Facilities by Total Net Payment



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Facility	Total							Inpatient Facility				Outpatient Facility			
	Members	Member Liability	Net Payment Prior	Net Payment Current	% of Total Net Payment	Net Payment	Admits / 1,000	Net Payment / Admit	Severity Weighting	Net Payment	Units / 1,000	Net Payment / Unit			
ST CHRISTOPHERS HOSPITAL FOR CHILDREN, PA	12	\$600	\$1,574	\$29,666	0.6%	\$15,950	N/A	N/A	1.5	\$13,716	4.1	\$1,143			
LIVENGRIN FOUNDATION, PA	5	\$5,940	\$5,348	\$28,941	0.6%	\$25,802	1.4	\$6,451	0.0	\$3,139	8.8	\$121			
HAMILTON SURGERY CENTER LLC, NJ	5	\$1,675	\$0	\$26,816	0.5%	\$0	N/A	N/A	0.0	\$26,816	3.0	\$2,980			
ROGERS MEMORIAL HOSPITAL, INC, PA	<3	\$11,948	\$0	\$23,960	0.5%	\$0	N/A	N/A	0.0	\$23,960	35.1	\$230			
VIRTUA-MEMORIAL HOSPITAL OF BURLINGTON, NJ	5	\$1,550	\$4,053	\$23,927	0.5%	\$15,457	N/A	N/A	1.6	\$8,470	1.7	\$1,694			
ANIMED HEALTH, SC	<3	\$40	\$3,021	\$23,174	0.5%	\$20,380	N/A	N/A	0.7	\$2,794	N/A	N/A			
Total Top 25	1,304	\$192,415	\$3,946,666	\$4,266,357	86.7%	\$1,630,578	51.0	\$10,799		\$2,635,778	1,818.6	\$490			
Total All Facilities	1,431	\$252,664	\$5,003,190	\$4,921,657	100.0%	\$1,697,133	54.0	\$10,607		\$3,224,524	2,270.5	\$480			

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Condition / Facility	Admits	Admits / 1,000	% of Total Admits	Member Liability	Net Payment	Net Payment / Admit
Complications of pregnancy, childbirth, and the puerperium						
ABINGTON MEMORIAL HOSPITAL, PA	38	12.8	23.8%	\$20,200	\$298,131	\$7,846
ST MARY MEDICAL CENTER, PA	8	2.7	5.0%	\$5,475	\$76,885	\$9,611
CAPITAL HEALTH SYSTEM, NJ	8	2.7	5.0%	\$2,675	\$70,779	\$8,847
DOYLESTOWN HOSPITAL, PA	12	4.1	7.5%	\$6,350	\$64,933	\$5,411
HOLY REDEEMER HOSPITAL MEDICAL CENTER, PA	5	1.7	3.1%	\$3,375	\$45,703	\$9,141
Diseases of the musculoskeletal system and connective tissue						
ROTHMAN ORTHOPAEDIC SPECIALTY HOSPITAL, PA	4	1.4	2.5%	\$1,275	\$29,689	\$7,422
Diseases of the circulatory system						
ST MARY MEDICAL CENTER, PA	10	3.4	6.3%	\$2,950	\$197,655	\$19,765
DOYLESTOWN HOSPITAL, PA	3	1.0	1.9%	\$1,750	\$58,031	\$19,344
PRESBYTERIAN MEDICAL CENTER, PA	3	1.0	1.9%	\$700	\$47,759	\$15,920
THOMAS JEFFERSON UNIVERSITY HOSPITAL INC, PA	<3	N/A	N/A	\$75	\$39,740	N/A
DEBORAH HEART AND LUNG CENTER, NJ	<3	N/A	N/A	\$350	\$27,050	N/A
CAPITAL HEALTH SYSTEM, NJ	<3	N/A	N/A	\$0	\$21,485	N/A
ABINGTON MEMORIAL HOSPITAL, PA	12	4.1	7.5%	\$5,800	\$179,579	\$14,965
ARIA HEALTH, PA	6	2.0	3.8%	\$3,200	\$106,638	\$17,773
Certain conditions originating in the perinatal period						
ABINGTON MEMORIAL HOSPITAL, PA	<3	N/A	N/A	\$350	\$40,882	N/A
CAPITAL HEALTH SYSTEM, NJ	<3	N/A	N/A	\$1,050	\$12,153	N/A
ABINGTON MEMORIAL HOSPITAL, PA	<3	N/A	N/A	\$0	\$8,593	N/A
ARIA HEALTH, PA	<3	N/A	N/A	\$500	\$8,348	N/A
ABINGTON MEMORIAL HOSPITAL, PA	43	14.5	26.9%	\$4,950	\$151,521	\$3,524
CAPITAL HEALTH SYSTEM, NJ	8	2.7	5.0%	\$3,500	\$43,701	\$5,463
CHILDRENS HOSPITAL OF PHILADELPHIA, PA	13	4.4	8.1%	\$375	\$40,557	\$3,120
DOYLESTOWN HOSPITAL, PA	3	1.0	1.9%	\$1,075	\$32,177	\$10,726
HOLY REDEEMER HOSPITAL MEDICAL CENTER, PA	5	1.7	3.1%	\$0	\$20,769	\$4,154
	4	1.4	2.5%	\$0	\$11,026	\$2,756

Top Facilities - Inpatient by Condition & Facility



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Condition / Facility	Admits	Admits / 1,000	% of Total Admits	Member Liability	Net Payment	Net Payment / Admit
Diseases of the digestive system						
ST MARY MEDICAL CENTER, PA	12	4.1	7.5%	\$10,100	\$149,255	\$12,438
TEMPLE UNIVERSITY HOSPITAL, INC, PA	5	1.7	3.1%	\$5,250	\$51,600	\$10,320
HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA	<3	N/A	N/A	\$350	\$28,202	N/A
CAPITAL HEALTH SYSTEM, NJ	<3	N/A	N/A	\$300	\$25,019	N/A
VIRTUA-MEMORIAL HOSPITAL OF BURLINGTON, NJ	<3	N/A	N/A	\$1,750	\$16,575	N/A
Total Top 5 Conditions	115	38.8	71.9%	\$44,000	\$976,142	\$8,488
Total All Facilities	160	54.0	100.0%	\$73,925	\$1,697,133	\$10,607

Top Facilities - Inpatient by Facility & Condition



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Facility / Condition	Admits	Admits / 1,000	% of Total Admits	Member Liability	Net Payment	Net Payment / Admit
ST MARY MEDICAL CENTER, PA	47	15.9	29.4%	\$19,075	\$571,222	\$12,154
Diseases of the heart	3	1.0	1.9%	\$2,600	\$66,430	\$22,143
Other nutritional; endocrine; and metabolic disorders [58.]	3	1.0	1.9%	\$775	\$62,083	\$20,694
Diabetes mellitus with complications [50.]	<3	N/A	N/A	\$700	\$39,264	N/A
Lower gastrointestinal disorders	4	1.4	2.5%	\$3,850	\$38,777	\$9,694
Non-traumatic joint disorders	<3	N/A	N/A	\$700	\$37,029	N/A
CAPITAL HEALTH SYSTEM, NJ	32	10.8	20.0%	\$9,600	\$192,783	\$6,024
Respiratory infections	3	1.0	1.9%	\$0	\$54,975	\$18,325
Liveborn [218.]	13	4.4	8.1%	\$375	\$40,557	\$3,120
Indications for care in pregnancy; labor; and delivery	5	1.7	3.1%	\$2,350	\$28,354	\$5,671
Complications mainly related to pregnancy	4	1.4	2.5%	\$1,900	\$20,844	\$5,211
Lower gastrointestinal disorders	<3	N/A	N/A	\$1,750	\$16,575	N/A
ABINGTON MEMORIAL HOSPITAL, PA	19	6.4	11.9%	\$10,375	\$186,164	\$9,798
Liveborn [218.]	8	2.7	5.0%	\$3,500	\$43,701	\$5,463
Complications mainly related to pregnancy	4	1.4	2.5%	\$2,325	\$39,475	\$9,869
Cancer of ovary and other female genital organs	<3	N/A	N/A	\$1,050	\$30,180	N/A
Other nutritional; endocrine; and metabolic disorders [58.]	<3	N/A	N/A	\$350	\$26,805	N/A
Indications for care in pregnancy; labor; and delivery	<3	N/A	N/A	\$1,050	\$23,443	N/A
DOYLESTOWN HOSPITAL, PA	13	4.4	8.1%	\$3,875	\$119,927	\$9,225
Spondylolysis; intervertebral disc disorders; other back problems [205.]	<3	N/A	N/A	\$75	\$39,740	N/A
Indications for care in pregnancy; labor; and delivery	<3	N/A	N/A	\$1,275	\$24,488	N/A
Liveborn [218.]	5	1.7	3.1%	\$0	\$20,769	\$4,154

Top Facilities - Inpatient by Facility & Condition



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 06/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 06/2018

Facility / Condition	Admits	Admits / 1,000	% of Total Admits	Member Liability	Net Payment	Net Payment / Admit
Complications mainly related to pregnancy	<3	N/A	N/A	\$1,050	\$14,102	N/A
Respiratory infections	<3	N/A	N/A	\$350	\$7,356	N/A
CHILDRENS HOSPITAL OF PHILADELPHIA, PA	8	2.7	5.0%	\$4,875	\$105,965	\$13,246
Other perinatal conditions [224.]	3	1.0	1.9%	\$1,075	\$32,177	\$10,726
Viral infection	<3	N/A	N/A	\$300	\$21,868	N/A
Symptoms; signs; and ill-defined conditions	<3	N/A	N/A	\$700	\$10,384	N/A
Lower gastrointestinal disorders	<3	N/A	N/A	\$350	\$5,192	N/A
Total Top 5 Facilities	115	38.8	71.9%	\$45,025	\$1,143,353	\$9,942
Total All Facilities	160	54.0	100.0%	\$73,925	\$1,697,133	\$10,607

Top Facilities - Outpatient by Service Type & Facility



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Service Type / Facility	Unit Type	Units	Units / 1,000	% of Total Units	Member Liability	Net Payment	Net Payment / Unit
Surgery							
ST MARY MEDICAL CENTER, PA	Surgery	530	179.0	7.9%	\$69,153	\$1,250,779	\$2,360
CHILDRENS HOSPITAL OF PHILADELPHIA, PA		89	30.1	1.3%	\$10,995	\$217,335	\$2,442
CAPITAL HEALTH SYSTEM, NJ		22	7.4	0.3%	\$3,590	\$200,917	\$9,133
THE AMBULATORY SURGERY CENTER AT ST MARY, PA		16	5.4	0.2%	\$2,601	\$97,078	\$6,067
ARIA HEALTH, PA		33	11.1	0.5%	\$5,224	\$86,980	\$2,636
Radiology							
ST MARY MEDICAL CENTER, PA	Test	2,414	815.4	35.9%	\$2,625	\$55,461	\$3,466
CAPITAL HEALTH SYSTEM, NJ		16	5.4	0.2%	\$33,713	\$844,195	\$350
HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA		1,082	365.5	16.1%	\$14,520	\$344,319	\$318
ARIA HEALTH, PA		56	18.9	0.8%	\$600	\$176,389	\$3,150
CHILDRENS HOSPITAL OF PHILADELPHIA, PA		357	120.6	5.3%	\$5,000	\$65,230	\$183
Emergency Room							
CHILDRENS HOSPITAL OF PHILADELPHIA, PA	Visit	190	64.2	2.8%	\$2,360	\$56,425	\$297
ST MARY MEDICAL CENTER, PA		43	14.5	0.6%	\$1,120	\$52,419	\$1,219
ARIA HEALTH, PA		451	152.3	6.7%	\$34,098	\$313,192	\$694
CAPITAL HEALTH SYSTEM, NJ		192	64.9	2.9%	\$14,745	\$65,293	\$340
CHILDRENS HOSPITAL OF PHILADELPHIA, PA		64	21.6	1.0%	\$5,625	\$57,307	\$895
DOYLESTOWN HOSPITAL, PA		35	11.8	0.5%	\$2,140	\$29,404	\$840
Cardiology							
ST MARY MEDICAL CENTER, PA	Test	10	3.4	0.1%	\$820	\$12,382	\$1,238
CAPITAL HEALTH SYSTEM, NJ		18	6.1	0.3%	\$1,440	\$12,147	\$675
CHILDRENS HOSPITAL OF PHILADELPHIA, PA		225	76.0	3.3%	\$3,940	\$202,446	\$900
DOYLESTOWN HOSPITAL, PA		87	29.4	1.3%	\$1,340	\$54,244	\$623
ST MARY MEDICAL CENTER, PA		12	4.1	0.2%	\$300	\$54,099	\$4,508
CAPITAL HEALTH SYSTEM, NJ		43	14.5	0.6%	\$680	\$25,639	\$596
ABINGTON MEMORIAL HOSPITAL, PA		14	4.7	0.2%	\$220	\$13,178	\$941
DOYLESTOWN HOSPITAL, PA		17	5.7	0.3%	\$180	\$13,055	\$768

Top Facilities - Outpatient by Service Type & Facility

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 06/2018 Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 06/2018

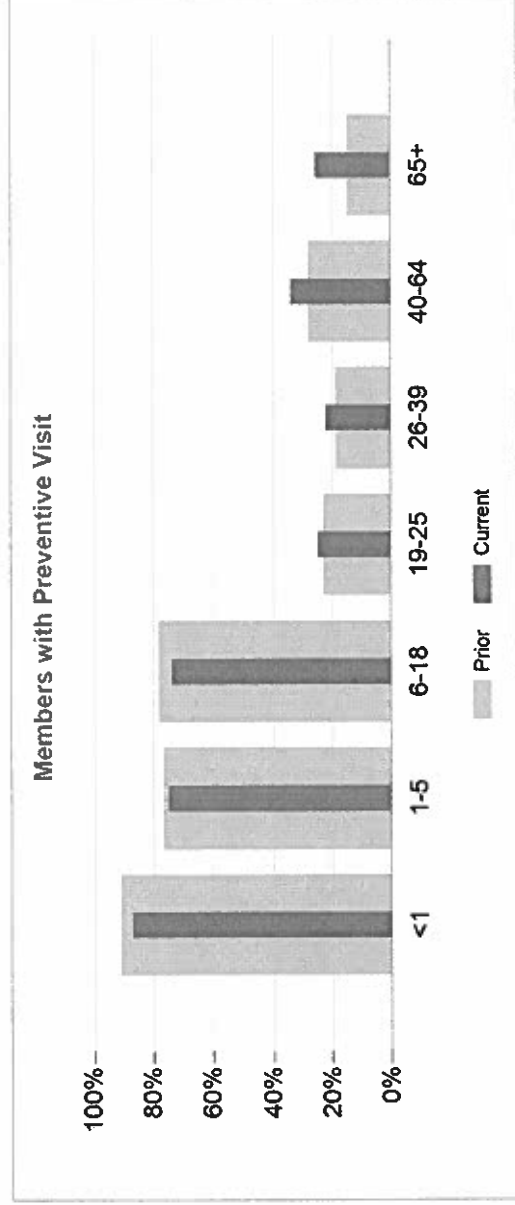
Service Type / Facility	Unit Type	Units	Units / 1,000	% of Total Units	Member Liability	Net Payment	Net Payment / Unit
Emergency Room With Observation Bed	Visit	34	11.5	0.5%	\$2,295	\$129,225	\$3,801
ST MARY MEDICAL CENTER, PA		13	4.4	0.2%	\$640	\$44,131	\$3,395
ARIA HEALTH, PA		7	2.4	0.1%	\$570	\$35,504	\$5,072
ABINGTON MEMORIAL HOSPITAL, PA		4	1.4	0.1%	\$400	\$17,834	\$4,459
SHORE MEMORIAL HOSPITAL, NJ		<3	N/A	N/A	\$100	\$10,563	N/A
DOYLESTOWN HOSPITAL, PA		3	1.0	0.0%	\$140	\$9,920	\$3,307
Total Top 5 Service		3,578	1,208.5	53.2%	\$140,519	\$2,680,537	\$749
Total All Facilities		6,722	2,270.5	100.0%	\$178,739	\$3,224,524	\$480

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Service Types	PMPM			Units			Unit Type			Units/1000			Net Pay Per Unit		
	Current	Change	Benchmark	Current	% Change	Unit Type	Current	% Change	Benchmark	Current	% Change	Benchmark	Current	% Change	Benchmark
Visits	\$23.22	\$0.53	\$24.21	11,357	0.5%	Visit	3,836.1	-0.1%	3,637.3	\$73	2.4%	\$80			
Surgery	\$19.29	\$2.01	\$19.07	3,693	6.2%	Surgery	1,247.4	5.5%	1,154.6	\$186	5.8%	\$198			
Pharmacy	\$15.36	\$1.26	\$24.11	1,086	-4.9%	Prescription	366.8	-5.5%	405.3	\$503	15.2%	\$714			
Laboratory	\$11.94	\$1.43	\$10.93	20,296	1.4%	Test	6,855.4	0.8%	5,802.1	\$21	12.7%	\$23			
Rehabilitation	\$9.67	\$0.21	\$8.77	7,409	-1.7%	Service	2,502.5	-2.3%	2,048.8	\$46	4.7%	\$51			
Anesthesia	\$6.85	\$0.28	\$6.08	498	9.5%	Service	168.2	8.8%	152.6	\$489	-4.2%	\$478			
Supplies/DME	\$6.18	\$0.63	\$4.72	1,610	10.9%	Service	543.8	10.2%	490.8	\$136	1.1%	\$115			
Mental Health / Substance Abuse	\$4.38	-\$0.54	\$6.36	3,535	2.4%	Service	1,194.0	1.8%	1,347.5	\$44	-12.4%	\$57			
Radiology	\$4.08	\$0.97	\$6.75	1,406	11.1%	Service	474.9	10.4%	593.7	\$103	18.8%	\$136			
Urgent Care	\$3.66	\$0.46	\$4.21	1,045	13.7%	Visit	353.0	13.0%	383.8	\$124	1.1%	\$132			
Consults	\$3.23	\$0.31	\$2.88	658	4.6%	Consult	222.3	4.0%	187.5	\$175	6.4%	\$184			
Emergency Room	\$3.05	-\$0.14	\$3.27	514	0.6%	Visit	173.6	0.0%	174.6	\$211	-4.3%	\$225			
Cardiology	\$2.33	\$0.00	\$2.47	1,089	4.8%	Test	367.8	4.2%	318.0	\$76	-4.1%	\$93			
Chiropractic	\$1.89	-\$0.15	\$1.61	6,089	-1.5%	Treatment	2,056.7	-2.1%	1,464.4	\$11	-5.2%	\$13			
Other Diagnostic	\$1.89	-\$0.14	\$2.14	712	-7.0%	Test	240.5	-7.6%	223.6	\$94	1.0%	\$115			
Retail Clinic	\$1.29	\$0.38	\$1.05	993	36.8%	Visit	335.4	35.9%	266.6	\$46	4.5%	\$47			
Ambulance	\$1.18	-\$0.96	\$1.69	45	-40.8%	Trip	15.2	-41.1%	21.0	\$935	-6.2%	\$966			
Immunotherapy	\$0.92	\$0.30	\$0.68	671	18.1%	Visit	226.6	17.4%	187.3	\$49	26.9%	\$44			
Home Health/Hospice	\$0.30	\$0.06	\$1.17	34	-40.4%	Visit	11.5	-40.7%	39.3	\$309	109.8%	\$356			
Maternity	\$0.23	\$0.01	\$0.27	90	45.2%	Service	30.4	44.3%	20.2	\$90	-27.1%	\$159			
Integrated Drug	\$0.00	\$0.00	\$0.01	0	-100.0%	~	0.0	-100.0%	1.5	\$0	-100.0%	\$63			
Other	\$17.44	-\$0.47	\$18.62	8,124	4.3%	Service	2,744.1	3.6%	2,850.0	\$76	-6.0%	\$78			
Total Professional	\$138.40	\$6.44	\$151.08	70,954	2.2%		23,966.2	1.6%	21,772.5	\$69	3.2%	\$83			

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 06/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

Office Visits	Members			Visits			% of Total Office Visits			Visits/1000			Net Payment			PMPM			Net Pay/Visit		
	Current	% Change	Members Utilizing	Current	% Change	% of Total Office Visits	Current	% Change	% of Total Office Visits	Current	% Change	Current	% Change	Current	% Change	Current	% Change	Current	% Change	Current	% Change
Primary Care Physician	2,352	0.6%	74.4%	6,544	-0.6%	45.7%	2,210.4	-1.2%	\$616,580	1.8%	\$17.36	1.8%	\$0.20	\$94	2.3%						
Preventive Visit	1,393	6.3%	44.1%	1,612	7.4%	11.3%	544.5	6.7%	\$211,115	7.3%	\$5.94	7.3%	\$0.37	\$131	-0.1%						
Other Visit	1,967	0.9%	62.2%	4,932	-2.9%	34.4%	1,665.9	-3.5%	\$405,464	-0.9%	\$11.41	-0.9%	-\$0.17	\$82	2.1%						
Obstetrics/Gynecology	625	19.7%	19.8%	872	17.8%	6.1%	294.5	17.1%	\$99,982	37.4%	\$2.81	37.4%	\$0.75	\$115	16.6%						
All Other Specialties	1,900	-1.2%	60.1%	6,902	4.1%	48.2%	2,331.3	3.4%	\$522,794	8.1%	\$14.72	8.1%	\$1.02	\$76	3.9%						
Telemedicine Visit	0	N/A	0.0%	0	N/A	0.0%	0.0	N/A	\$0	-100.0%	\$0.00	-100.0%	\$0.00	\$0	N/A						
Total Office Visits	2,759	-0.9%	87.3%	14,318	2.6%	100.0%	4,836.2	2.0%	\$1,239,355	6.6%	\$34.88	6.6%	\$1.96	\$87	3.9%						



Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 06/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 06/2018

Top 5 Specialties

Specialties	Members		Visits		% of Total Offices Visits	Visits/1000		Net Payment		PMPM		Net Pay/Visit		
	Current	% Change	Members Utilizing	% of Members Utilizing		Current	% Change	Current	% Change	Current	% Change	Current	% Change	Current
ORTHOPEDIC SURGERY	335	-5.4%	10.6%	665	-6.3%	4.6%	224.6	-6.9%	\$53,757	3.5%	\$1.51	\$0.04	\$81	10.5%
DERMATOLOGY	721	3.1%	22.8%	1,131	6.8%	7.9%	382.0	6.2%	\$50,886	5.7%	\$1.43	\$0.07	\$45	-1.0%
OPHTHALMOLOGY	257	-9.2%	8.1%	452	1.3%	3.2%	152.7	0.7%	\$36,877	4.9%	\$1.04	\$0.04	\$82	3.5%
CARDIOLOGY	204	-6.0%	6.5%	327	-7.1%	2.3%	110.5	-7.7%	\$31,359	-11.9%	\$0.88	-\$0.13	\$96	-5.1%
OPTOMETRY	338	15.4%	10.7%	427	12.4%	3.0%	144.2	11.7%	\$31,167	18.3%	\$0.88	\$0.13	\$73	5.3%
Total Top 5 Specialties	1,322	-2.3%	41.8%	3,002	1.9%	21.0%	1,014.0	1.2%	\$204,045	3.5%	\$5.74	\$0.16	\$68	1.6%

Current Period: Incurred - 07/2018 to 06/2019 Paid - 07/2018 to 08/2019 | Compared to: Incurred - 07/2017 to 06/2018 Paid - 07/2017 to 08/2018

	Services		Discounted Allowed Charge		Services/1000		Discounted Allowed Charge/Service	
	Current	% Change	Current	% Change	Current	% Change	Current	% Change
Lab								
Outpatient Facility	2,590	-18.0%	\$125,173	-29.0%	874.8	-18.5%	\$48	-13.5%
Freestanding Lab	17,982	-0.7%	\$416,158	17.9%	6,073.8	-1.3%	\$23	18.7%
Radiology								
Outpatient Facility	2,575	9.4%	\$996,871	6.2%	869.8	8.7%	\$387	-2.9%
Office	1,093	13.7%	\$122,643	24.8%	369.2	13.0%	\$112	9.7%

Savings may be realized by redirecting some services from outpatient facility to less costly sites.

Savings from Changing Lab Site of Service to Freestanding Lab

% Redirected	Savings
10%	\$6,523
25%	\$16,308
50%	\$32,616

Savings from Changing Radiology Site of Service to Office

% Redirected	Savings
10%	\$70,794
25%	\$176,984
50%	\$353,968



Christopher M. Berdnik, PCSBA
 Chief Financial Officer

PENNSBURY SCHOOL DISTRICT

134 Yardley Avenue • Post Office Box 338

Fallsington, Pennsylvania 19058-0338

Telephone: (215) 428-4100

www.pennsburyisd.org

Board Action or Information Item Request

TO: Board of School Directors

DATE: October 2, 2019

RE: Moody's press release

I provide the following information:

Office/Department	Financial Services
Item Attached	Document
Description:	Attached please find the most recent Moody's publication on the District in anticipation of the upcoming refunding transaction. Although we retained our bond rating, note specifically the areas that could lead to a downgrade.
Cost	N/A
Funds Allocated in Department Budget Account	N/A
Budget Transfer Required	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Cabinet Discussion	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Solicitor Review for Contract/Agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
Anticipated Approval Date	N/A
Other information:	

Please contact me with any questions or comments regarding this information.

MOODY'S

INVESTORS SERVICE

7 World Trade Center
250 Greenwich Street
New York 10007
www.moodys.com

September 26, 2019

Mr. Christopher Berdnik
Pennsbury School District, PA
134 Yardley Avenue
Fallsington, PA 19058

Dear Mr. Berdnik,

We wish to inform you that on September 25, 2019, Moody's Investors Service reviewed and assigned a rating of Aa2 to Pennsbury School District, PA General Obligation Bonds, Series A of 2019 (Limited Tax).

Credit ratings issued by Moody's Investors Service, Inc. and its affiliates ("Moody's") are Moody's current opinions of the relative future credit risk of entities, credit commitments, or debt or debt-like securities and are not statements of current or historical fact. Moody's credit ratings address credit risk only and do not address any other risk, including but not limited to: liquidity risk, market value risk, or price volatility.

This letter uses capitalized terms and rating symbols that are defined or referenced either in *Moody's Definitions and Symbols Guide* or *MIS Code of Professional Conduct* as of the date of this letter, both published on www.moodys.com. The Credit Ratings will be publicly disseminated by Moody's through normal print and electronic media as well as in response to verbal requests to Moody's Rating Desk. Moody's related research and analyses will also be published on www.moodys.com and may be further distributed as otherwise agreed in writing with us.

Moody's Credit Ratings or any corresponding outlook, if assigned, will be subject to revision, suspension or withdrawal, or may be placed on review, by Moody's at any time, without notice, in the sole discretion of Moody's. For the most current Credit Rating, please visit www.moodys.com.

Moody's has not consented and will not consent to being named as an expert under applicable securities laws, such as section 7 of the Securities Act of 1933. The assignment of a rating does not create a fiduciary relationship between Moody's and you or between Moody's and other recipients of a Credit Rating. Moody's Credit Ratings are not and do not provide investment advice or recommendations to purchase, sell or hold particular securities. Moody's issues Credit Ratings with the expectation and understanding that each investor will make its own evaluation of each security that is under consideration for purchase, sale or holding.

Moody's adopts all necessary measures so that the information it uses in assigning a Credit Rating is of sufficient quality and from sources Moody's considers to be reliable including, when appropriate, independent third-party sources. However, Moody's is not an auditor and cannot in every instance independently validate or verify information received in the rating process. Moody's expects and is relying upon you possessing all legal rights and required consents to disclose the information to Moody's, and that such information is not subject to any restrictions that would prevent use by Moody's for its ratings process. In assigning the Credit Ratings, Moody's has relied upon the truth, accuracy, and completeness of the information supplied by you or on your behalf to Moody's. Moody's expects that you will, and is relying upon you to, on an ongoing basis, promptly provide Moody's with all information necessary in order for Moody's to accurately and timely monitor the Credit Ratings, including current financial and statistical information.

September 26, 2019

Mr. Christopher Berdnik
Pennsbury School District, PA
134 Yardley Avenue
Fallsington, PA 19058

Under no circumstances shall Moody's have any liability (whether in contract, tort or otherwise) to any person or entity for any loss, injury or damage or cost caused by, resulting from, or relating to, in whole or in part, directly or indirectly, any action or error (negligent or otherwise) on the part of, or other circumstance or contingency within or outside the control of, Moody's or any of its or its affiliates' directors, officers, employees or agents in connection with the Credit Ratings. **ALL INFORMATION, INCLUDING THE CREDIT RATING, ANY FEEDBACK OR OTHER COMMUNICATION RELATING THERETO IS PROVIDED "AS IS" WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND. MOODY'S MAKES NO REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF ANY SUCH INFORMATION.**

Any non-public information discussed with or revealed to you must be kept confidential and only disclosed either (i) to your legal counsel acting in their capacity as such; (ii) to your other authorized agents acting in their capacity as such with a need to know that have entered into non-disclosure agreements with Moody's in the form provided by Moody's and (iii) as required by applicable law or regulation. You agree to cause your employees, affiliates, agents and advisors to keep non-public information confidential.

If there is a conflict between the terms of this rating letter and any related Moody's rating application, the terms of the executed rating application will govern and supercede this rating letter.

Should you have any questions regarding the above, please do not hesitate to contact the analyst assigned to this transaction, Nicolanne Serrano at 212-553-4143.

Sincerely,

Moody's Investors Service Inc.

Moody's Investors Service Inc.

cc: Mr. Zach Williard
Senior Management Consultant
Public Financial Management Inc.
One Keystone Plaza
Suite 300
N. Front & Market Streets
Harrisburg, PA 17101



Christopher M. Berdnik, PCSBA
Chief Financial Officer

PENNSBURY SCHOOL DISTRICT

134 Yardley Avenue • Post Office Box 338

Fallsington, Pennsylvania 19058-0338

Telephone: (215) 428-4100

www.pennsburyisd.org

Board Action or Information Item Request

TO: Board of School Directors

DATE: October 2, 2019

RE: Pennsbury shares – PASBO conference committee meeting September 20, 2019

I provide the following information:

Office/Department	Financial Services
Item Attached	Document
Description:	On September 20, 2019, I attended the PA Association of School Business Officials conference committee meeting at the Pittsburgh Convention Center, representing the functional areas of Finance and Investments. Three topics were approved for those areas to be part of the March conference program, two of which I am co-presenting, and one of which I will moderate.
Cost	N/A
Funds Allocated in Department Budget Account	N/A
Budget Transfer Required	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Cabinet Discussion	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Solicitor Review for Contract/Agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
Anticipated Approval Date	N/A
Other information:	The actual approval to attend the conference will follow normal district policy and come at a later date. In the event that I am called upon to participate in other functional areas, I will advise the Board and Superintendent as that information becomes available.

Please contact me with any questions or comments regarding this information.

DUE: October 11, 2019

**PASBO Annual Conference & Exhibits
DOUBLE-PLAY INFORMATION**

(NOTE: Refer to PowerPoint for topics assigned as Double-Plays vs. Minis and submit the appropriate form for each individual topic.)

Program Area: Finance and Investments
Double-Play Title: Debt Issuance Checklist: The Business Administrator's Guide to Navigating Capital Markets
(Make it definitive and interesting)

All Company Presenters MUST be PASBO Business Members. Exhibitors preferred.

Presenter Name: Christopher M. Berdnik, PCSBA
Title: Chief Financial Officer/Board Secretary
Company/School: Pennsbury School District
Address: 134 Yardley Avenue, PO Box 338
City/State/Zip: Fallsington, PA 19058
Phone: 215-428-4114 Ext. _____ Fax _____
Email: cberdnik@pennsburysd.org

Presenter Name: Christopher S. Hoffert
Title: Director
Company/School: Stifel, Nicolaus & Company, Incorporated
Address: 810 Cumberland Street
City/State/Zip: Lebanon, PA 17042
Phone: 717-279-3519 Ext. _____ Fax _____
Email: hoffertc@stifel.com

Date Requested: Wednesday or Thursday Time Requested: _____

Note: Maximum of two presenters permitted

Related topics will be grouped in one room, and a single moderator is needed for the pair of two topics.

Moderator: Name Sheila R. Lubert, PCSBA
Title Business Manager/Board Secretary
School South Allegheny School District
Address 2743 Washington Blvd, McKeesport, PA 15133
Phone 412-675-3033 Ext. _____ Fax _____
Email slubert@southallegheny.org

Must be Active
PASBO
member
attending
conference

Submitted by: Christopher M. Berdnik Date: 9/30/19

Return by OCTOBER 11 to Kimber at PASBO kpierich@pasbo.org Fax: 717-540-1796

DUE: October 11, 2019

**PASBO Annual Conference & Exhibits
SEMINAR INFORMATION**

Program Area: Finance and Investments

Seminar Title: One Size Does Not Fit All: Tailoring an Investment Strategy to an Interest Rate Environment
(Make it definitive and interesting)

Subtitle: _____
(Strongly suggested for all Seminars. Please provide a one sentence description of content to be presented.)

All Company Presenters MUST be PASBO Business Members. Exhibitors preferred.

Presenter Name: Chase Byler
Title: Associate Director
Company/School: PSDLAF
Address: 2101 Oregon Pike
City/State/Zip: Lancaster, PA 17601
Phone: 1-866-548-8634 Ext. _____ Fax _____
Email: chase.byler@rbc.com

Presenter Name: Rajesh Chainani
Title: Managing Director
Company/School: PSDLAF
Address: 2101 Oregon Pike
City/State/Zip: Lancaster, PA 17601
Phone: 1-866-548-8634 Ext. _____ Fax _____
Email: rajesh.chainani@rbc.com

Date Requested: Wednesday or Thursday Time Requested: _____

Note: Maximum of two presenters permitted, unless panel format

Moderator:	Name	<u>Christopher M. Berdnik, PCSBA</u>
	Title	<u>Chief Financial Officer/Board Secretary</u>
	School	<u>Pennsbury School District</u>
	Address	<u>134 Yardley Avenue, PO Box 338, Fallsington, PA 19058</u>
	Phone	<u>215-428-4114</u> Ext. _____ Fax _____
	Email	<u>cberdnik@pennsbury.org</u>

Submitted by: Christopher M. Berdnik Date: 9/27/19

Return by OCTOBER 11 to Kimber at PASBO kpierich@pasbo.org Fax: 717-540-1796

DUE: October 11, 2019

**PASBO Annual Conference & Exhibits
SEMINAR INFORMATION**

Program Area: Finance and Investments

Seminar Title: Capital Borrowing in a Complex World: What Can I Really Afford?
(Make it definitive and interesting)

Subtitle: _____
(Strongly suggested for all Seminars. Please provide a one sentence description of content to be presented.)

All Company Presenters MUST be PASBO Business Members. Exhibitors preferred.

Presenter Name: Christopher M. Berdnik, PCSBA
Title: Chief Financial Officer/Board Secretary
Company/School: Pennsbury School District
Address: 134 Yardley Avenue, PO Box 338
City/State/Zip: Fallsington, PA 19058
Phone: 215-428-4114 Ext. _____ Fax _____
Email: cberdnik@pennsburysd.org

Presenter Name: Jamie Doyle
Title: Managing Director
Company/School: PFM
Address: 213 Market Street
City/State/Zip: Harrisburg, PA 17101
Phone: 717-231-6266 Ext. _____ Fax _____
Email: doylej@pfm.com

Date Requested: Wednesday or Thursday Time Requested: _____

Note: Maximum of two presenters permitted, unless panel format

Must be Active PASBO member attending conference	Moderator: Name <u>Sheila R. Lubert, PCSBA</u>
	Title <u>Business Manager/Board Secretary</u>
	School <u>South Allegheny School District</u>
	Address <u>2743 Washington Blvd, McKeesport, PA 15133</u>
	Phone <u>412-675-3033</u> Ext. _____ Fax _____
	Email <u>slubert@southallegheny.org</u>

Submitted by: Christopher M. Berdnik Date: 9/30/19

Return by OCTOBER 11 to Kimber at PASBO kpierich@pasbo.org Fax: 717-540-1796



PENNSBURY SCHOOL DISTRICT

134 Yardley Avenue • Post Office Box 338

Fallsington, Pennsylvania 19058-0338

Telephone: (215) 428-4100

www.pennsburysd.org

*Christopher M. Berdnik, PCSBA
Chief Financial Officer*

Board Action or Information Item Request

TO: Board of School Directors

DATE: October 2, 2019

RE: PSDLAF monthly report

I provide the following information:

Office/Department	Financial Services
Item Attached	Document
Description:	Attached please find the most recent monthly report from our primary depository, the Pennsylvania School District Liquid Asset Fund.
Cost	N/A
Funds Allocated in Department Budget Account	N/A
Budget Transfer Required	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Cabinet Discussion	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Solicitor Review for Contract/Agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
Anticipated Approval Date	N/A
Other information:	

Please contact me with any questions or comments regarding this information.



**Pennsbury School District
Report for 2018-2019 Cash Flow Optimization (CFO)
August 31, 2019**

Christopher Berdnik
Pennsbury School District
134 Yardley Avenue
Fallsington, PA 19058-0338

Dear Chris,

Thank you for selecting our team to meet your 2018-2019 Fiscal Cash Flow needs. We appreciate your vote of confidence in our abilities and services, and are honored to be of service.

Your organization saved this amount on banking services by utilizing PSDLAF:

Total savings on banking fees (July 2019):	\$1,239.72
---	-------------------

Noted below is a detailed report of monthly interest and yields for your review.

<u>Account</u>	<u>PSD MAX</u>		<u>Fixed Income</u>	
	<u>Yield</u>	<u>Earnings</u>	<u>Yield</u>	<u>Earnings</u>
General Fund	1.880%	\$ 27,084.12	1.781%	\$ 55,320.88
Capital Improvement Fund	1.880%	\$ 7.12	0.000%	\$ -
Accounts Payable	1.880%	\$ 1,574.12	0.000%	\$ -
Payroll Withholding	1.880%	\$ 44.21	0.000%	\$ -
Federal Programs	1.880%	\$ 147.72	0.000%	\$ -
Trust And Agency Funds	1.880%	\$ 276.11	0.000%	\$ -
Payroll Account	1.880%	\$ 2,566.55	0.000%	\$ -
2017A Bond Issue	1.880%	\$ 1,658.69	2.050%	\$ 7,371.74
Total		\$ 31,699.95		\$ 55,320.88

As the fiscal year progresses, we'll continue to monitor the cash receipts and disbursements, and provide updates monthly.

If you need any additional information please feel free to give us a call at 866-548-8634 (option 2) or email rbc-cmg@rbc.com.

Sincerely,

Team PSDLAF

Yield is calculated using fixed rate investments (excludes MAX).
This report is being provided for Informational and Educational Purposes Only.



PSDLAF Is Sponsored By PASBO and PSBA





**Pennsbury School District
Report for 2019-2020 Cash Flow Optimization (CFO)
September 30, 2019**

Christopher Berdnik
Pennsbury School District
134 Yardley Avenue
Fallsington, PA 19058-0338

Dear Chris,

Thank you for selecting our team to meet your 2019-2020 Fiscal Cash Flow needs. We appreciate your vote of confidence in our abilities and services, and are honored to be of service.

Your organization saved this amount on banking services by utilizing PSDLAF:

Total savings on banking fees (August 2019):	\$1,239.10
---	-------------------

Noted below is a detailed report of monthly interest and yields for your review.

<u>Account</u>	<u>PSDMAX</u>		<u>Fixed Income</u>	
	<u>Yield</u>	<u>Earnings</u>	<u>Yield</u>	<u>Earnings</u>
General Fund	1.860%	\$ 35,074.12	1.743%	\$ 60,068.56
Capital Improvement Fund	1.860%	\$ 6.84	0.000%	\$ -
Accounts Payable	1.860%	\$ 1,150.13	0.000%	\$ -
Payroll Withholding	1.860%	\$ 42.86	0.000%	\$ -
Federal Programs	1.860%	\$ 177.38	0.000%	\$ -
Trust And Agency Funds	1.860%	\$ 194.18	0.000%	\$ -
Payroll Account	1.860%	\$ 3,193.40	0.000%	\$ -
2017A Bond Issue	1.860%	\$ 1,419.91	1.800%	\$ 6,093.84
Total		\$ 39,838.91		\$ 60,068.56

As the fiscal year progresses, we'll continue to monitor the cash receipts and disbursements, and provide updates monthly.

If you need any additional information please feel free to give us a call at 866-548-8634 (option 2) or email rbc-cmg@rbc.com.

Sincerely,

Team PSDLAF

Yield is calculated using fixed rate investments (excludes MAX).
This report is being provided for Informational and Educational Purposes Only.



PSDLAF Is Sponsored By PASBO and PSBA

