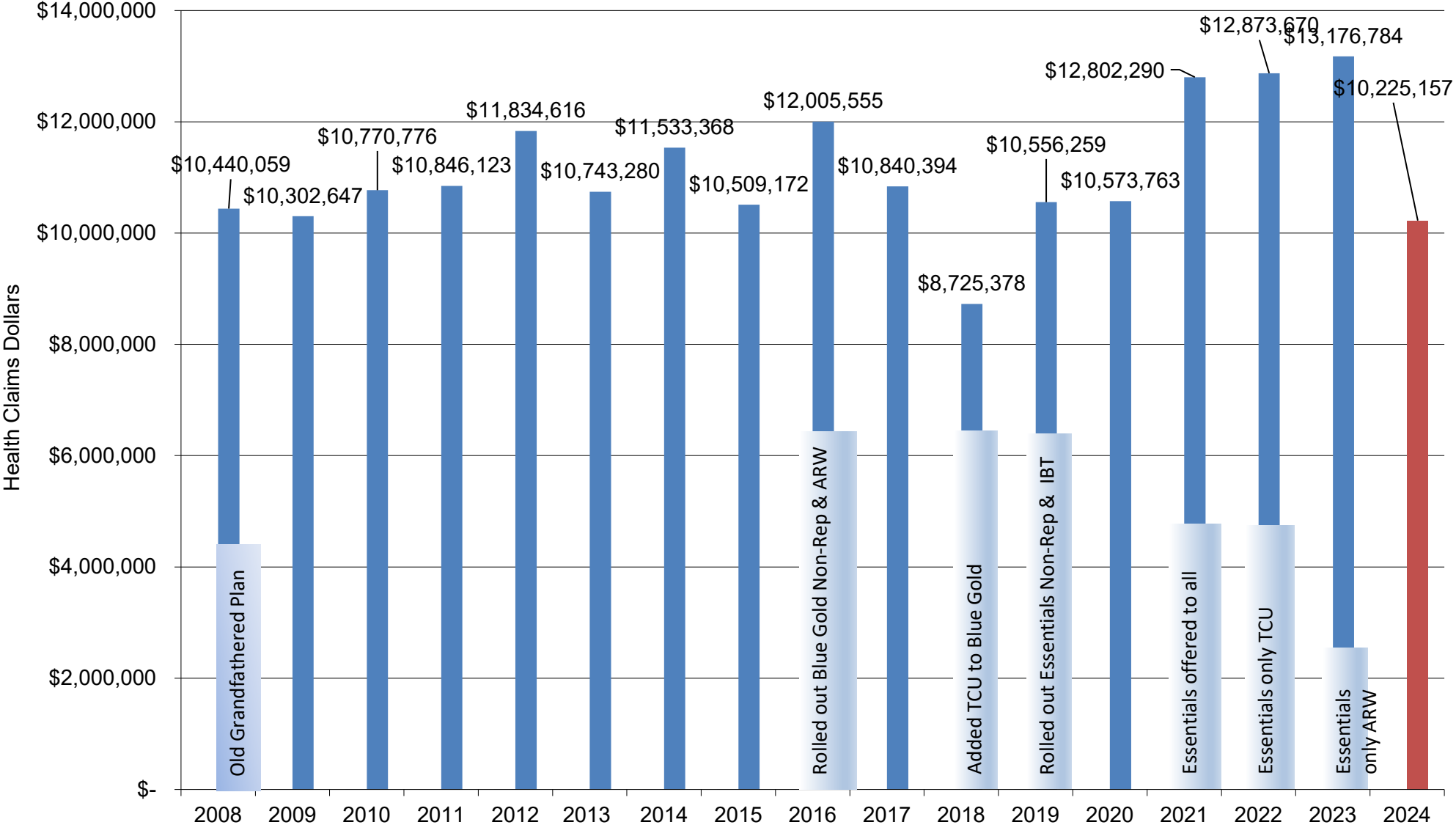
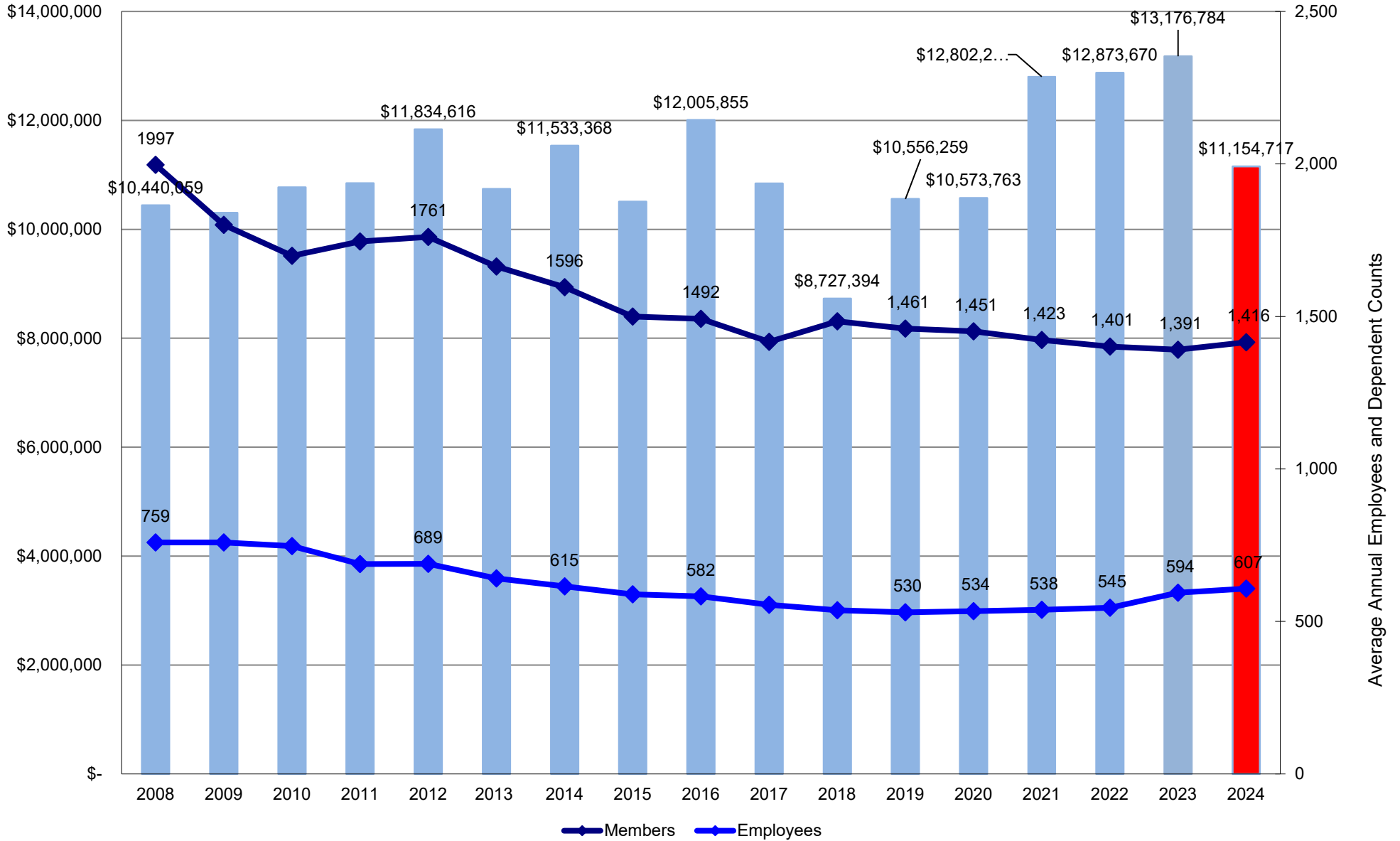


ARRC HEALTH CARE CLAIMS COSTS

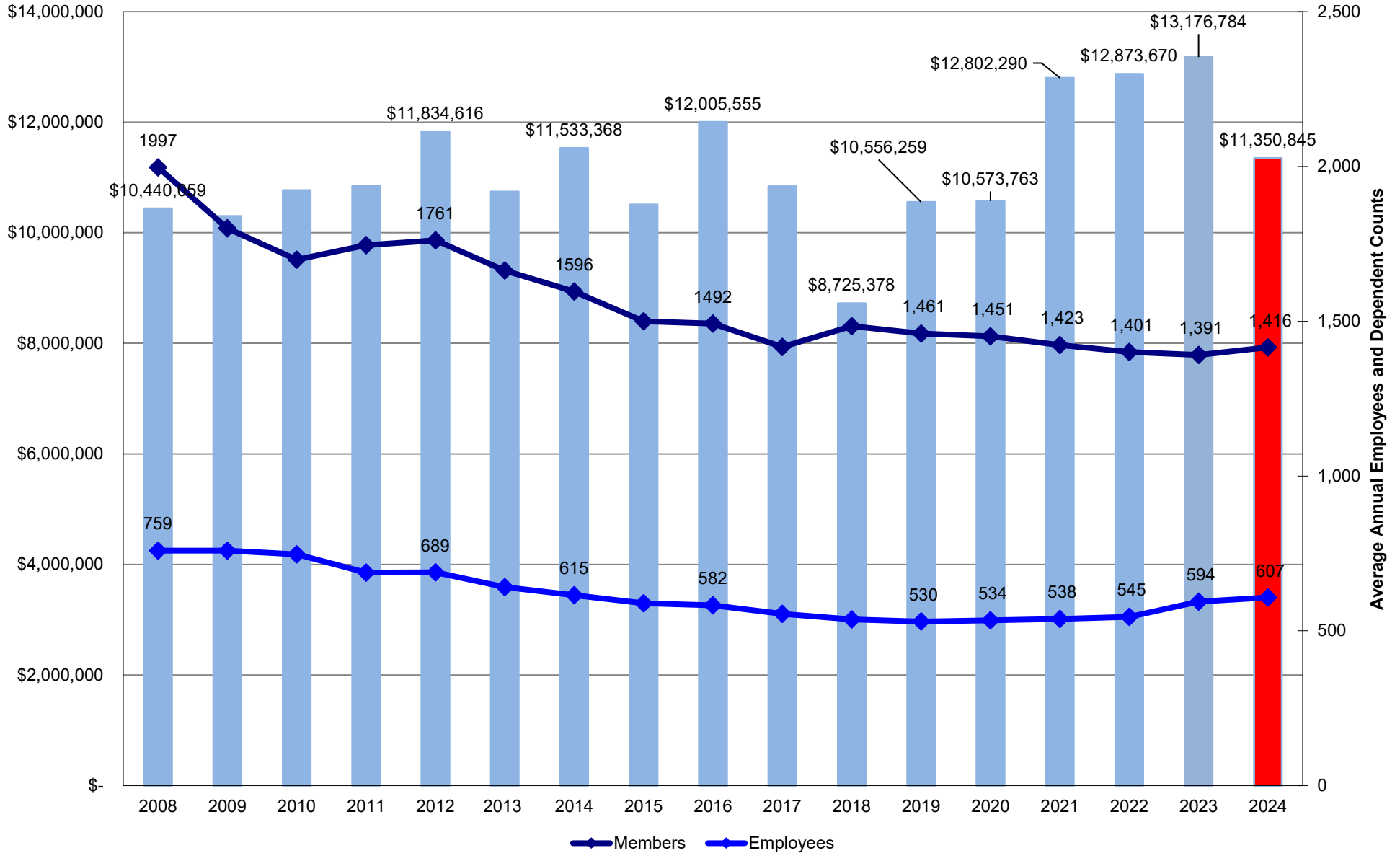


ATDA and TCU move to Essentials in 2022. ARW moves to Essentials on January 1, 2023. Essentials only for all Actives on January 1, 2024.

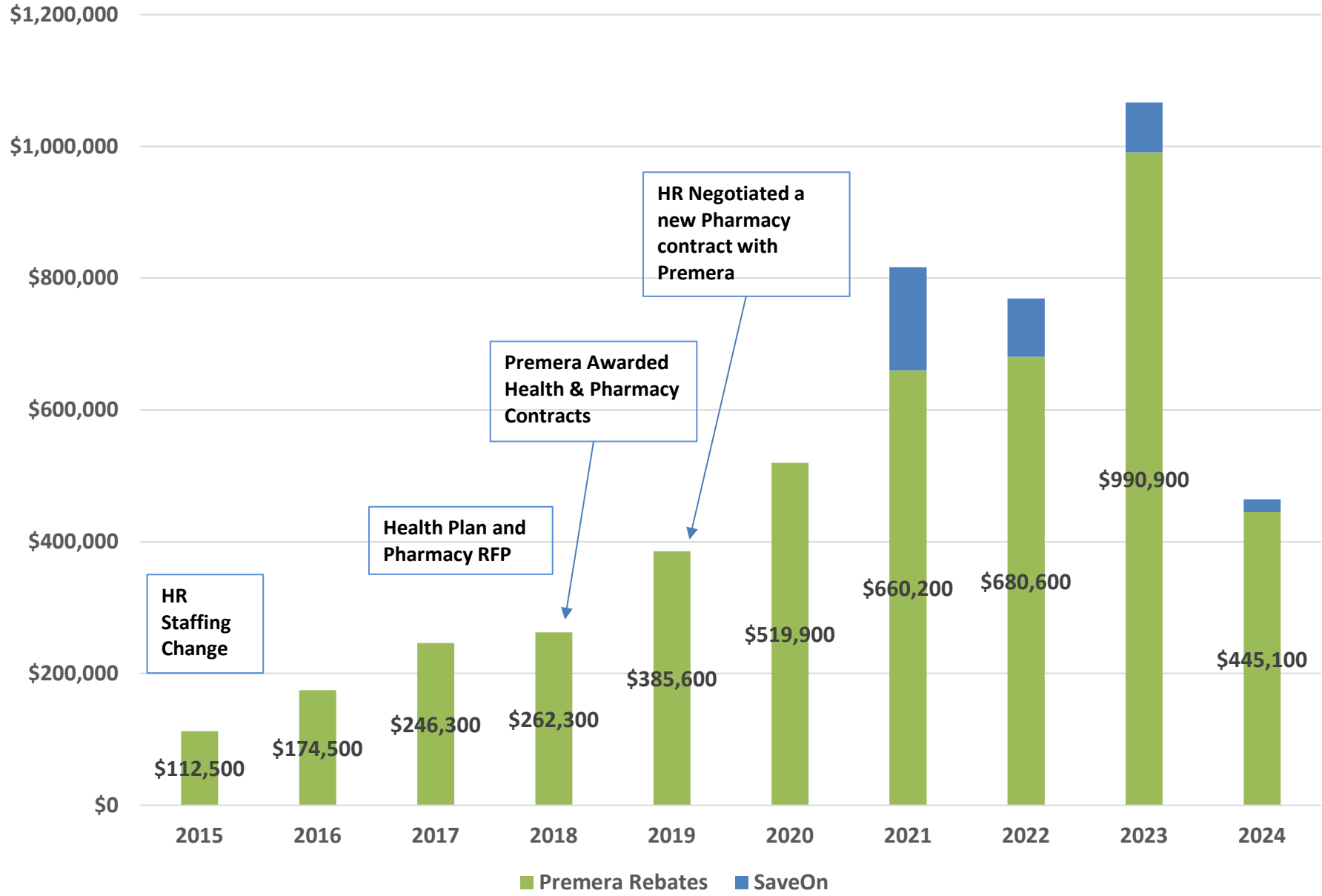
HEALTH CLAIMS DOLLARS 2008 - 2024 PROJECTED



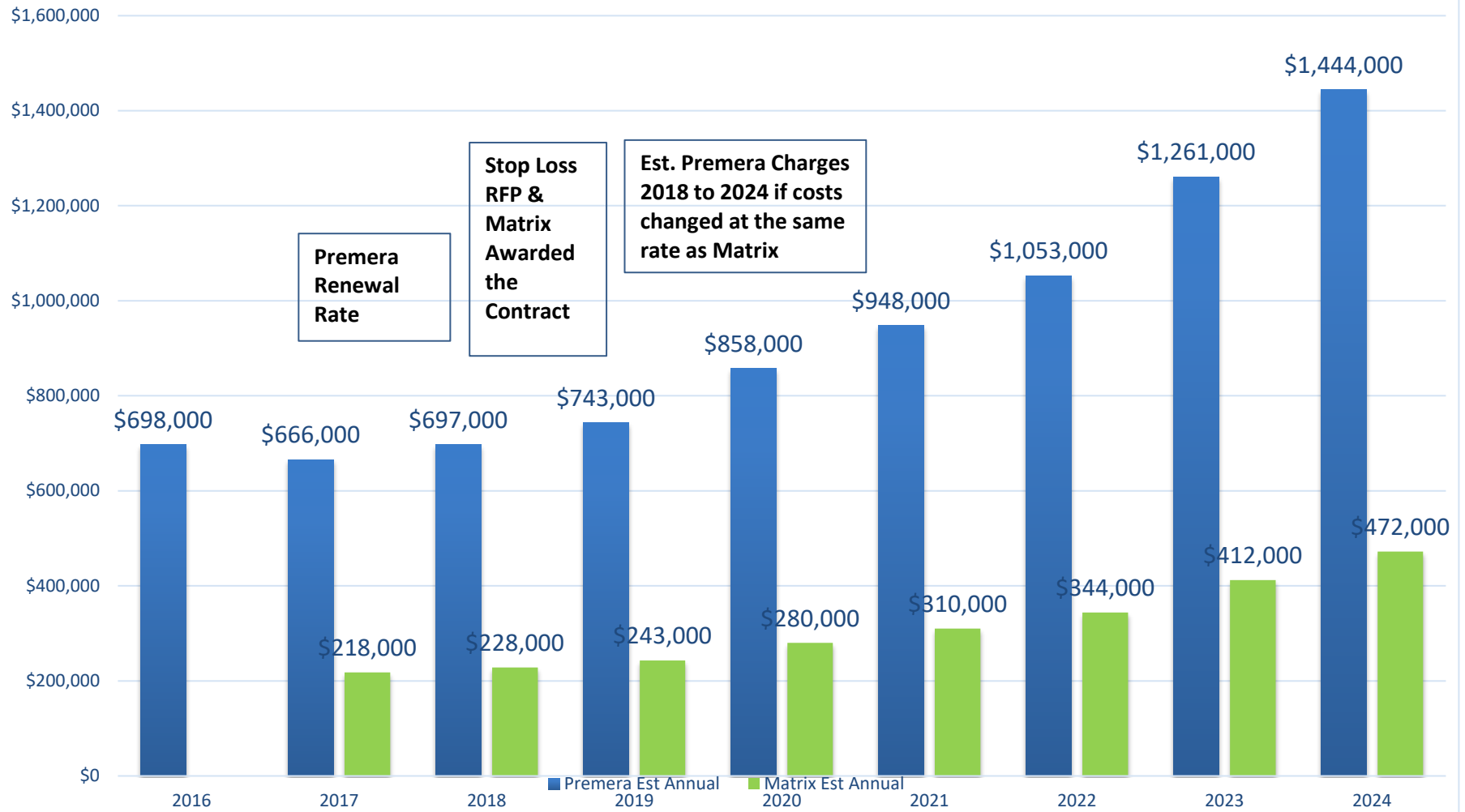
HEALTH CLAIMS DOLLARS ROLLING 12 MONTH 2024 PROJECTION



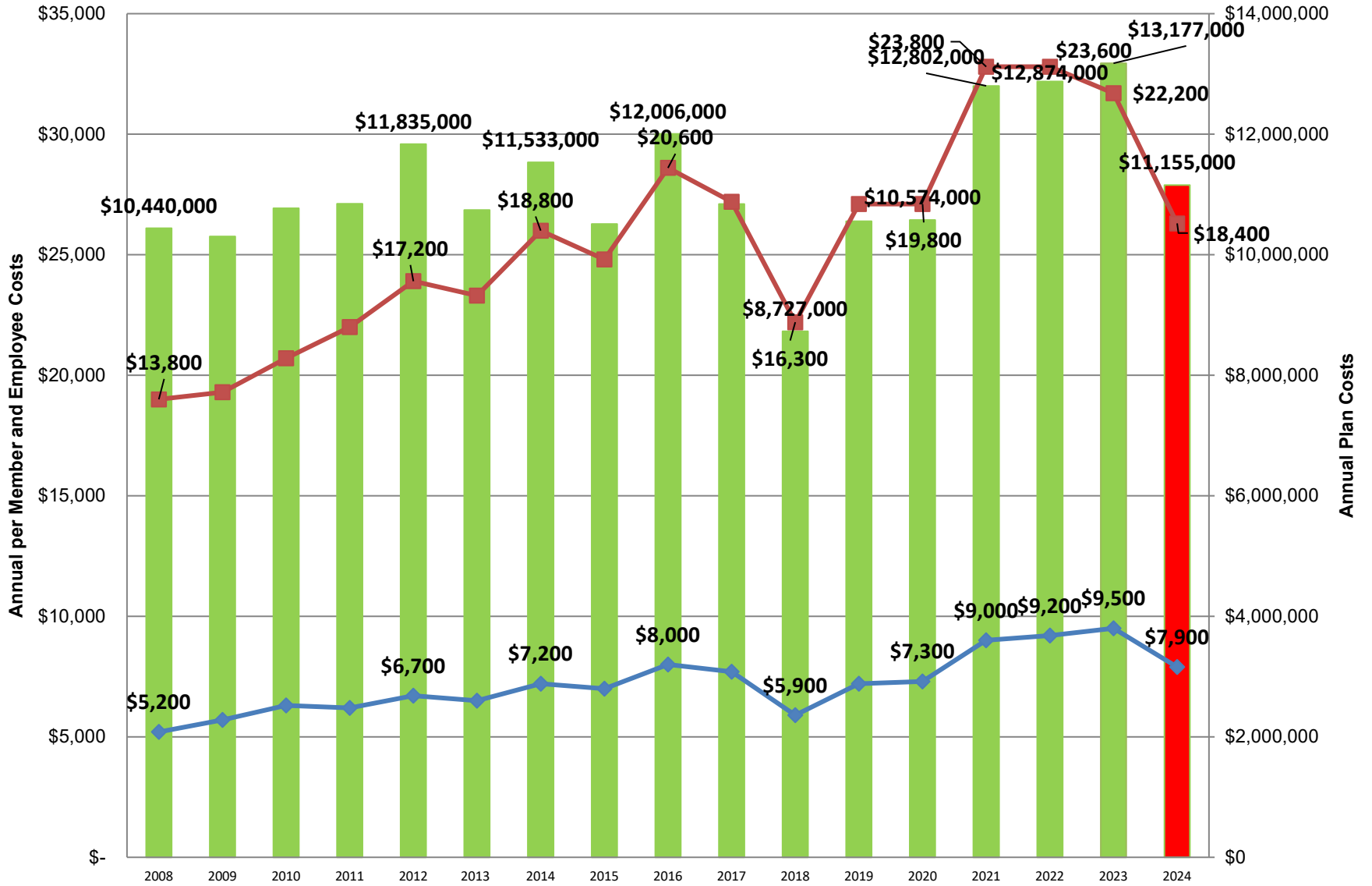
Annual Pharmacy Rebates Savings 2015 to 2024 = \$4.8 Million

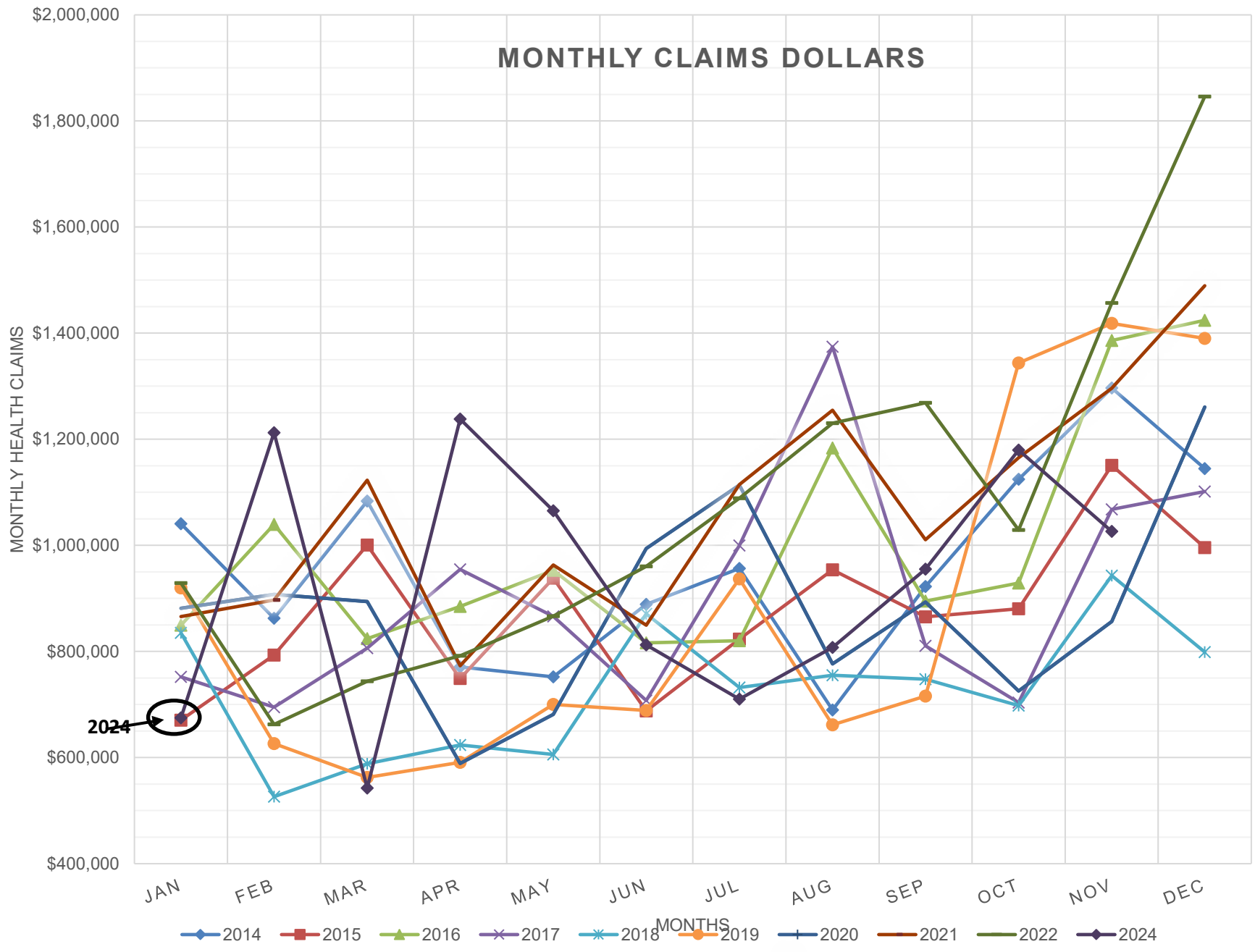


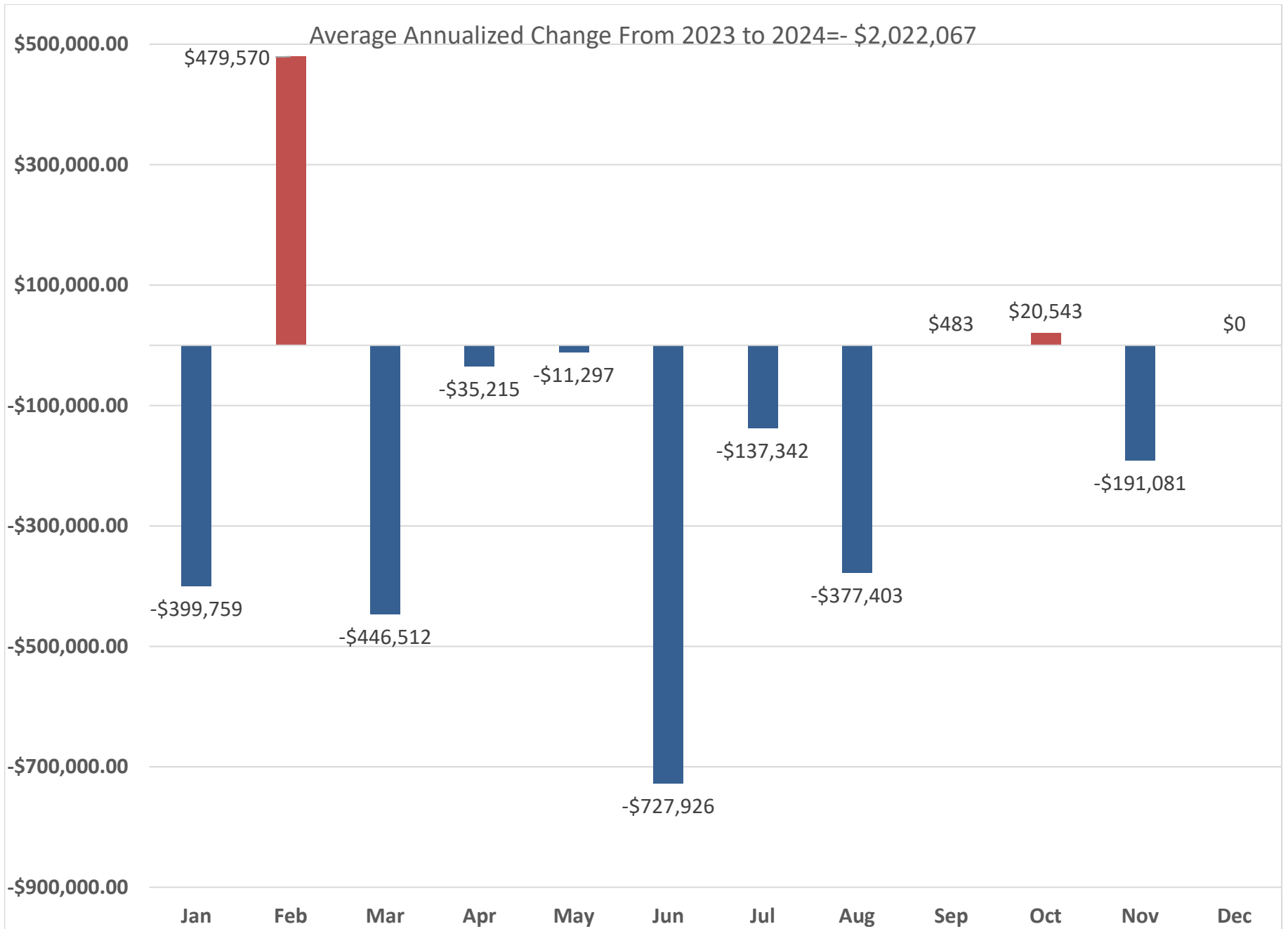
Annual Estimated Saving from changing to Matrix \$5,163,000



HEALTH CLAIMS PER MEMBER PER YEAR AND PER EMPLOYEE PER YEAR



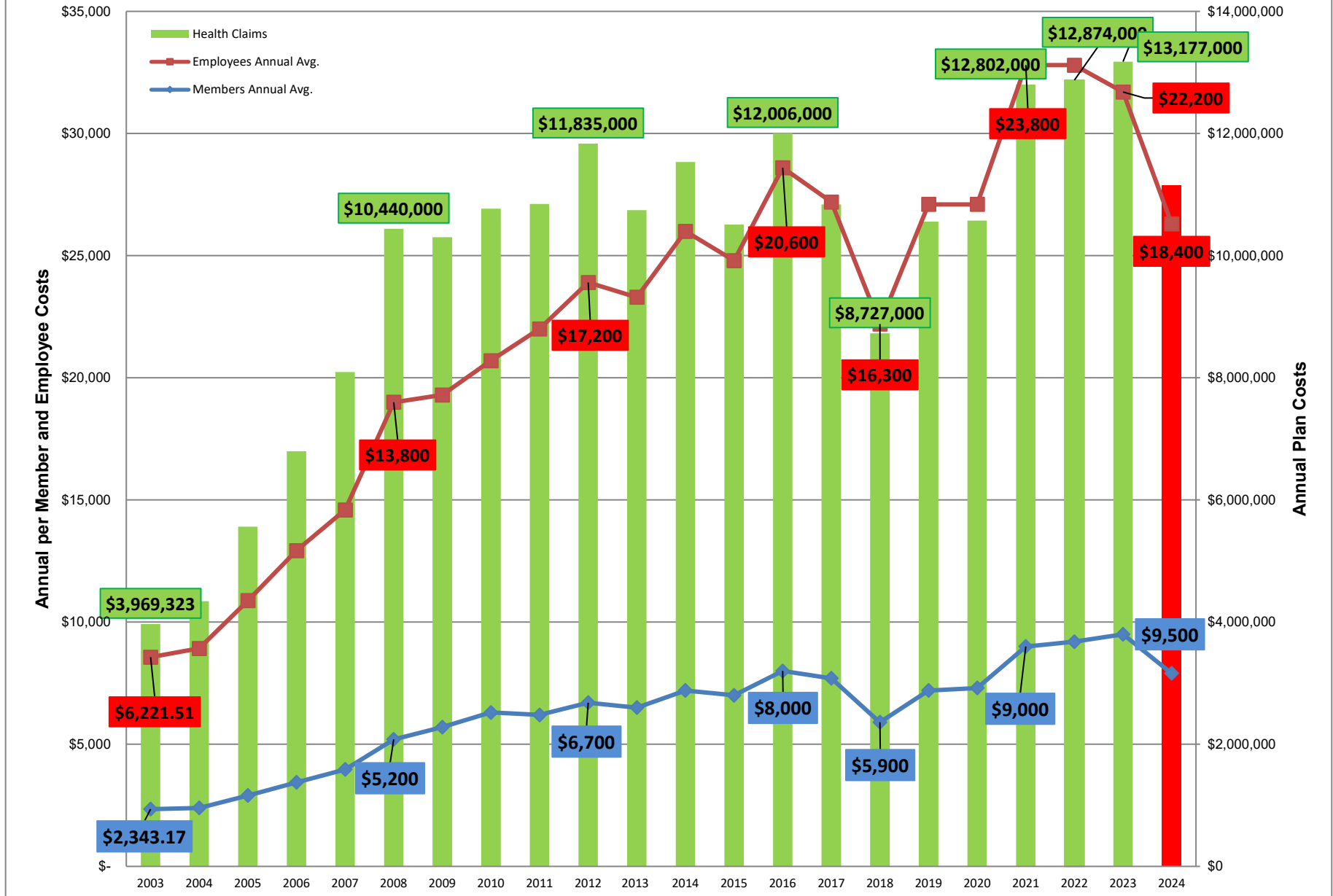




HEALTH CLAIMS PER EMPLOYEE AND PER MEMBER PER MONTH



HEALTH CLAIMS PER MEMBER PER YEAR AND PER EMPLOYEE PER YEAR



HEALTH CLAIMS PER EMPLOYEE AND PER MEMBER PER MONTH

