

O. P. E. H. & W. PLAN

Balance Sheet

June 30, 2025

ASSETS

Current Assets

Cash - Reserve Account	\$	1,406,794.11
Arvest Equities Account		1,575,044.12
Arvest Fixed Income Securities		3,081,385.03
Accounts Rec.-Rebates		1,397,661.60
Accounts Rec. - Surcharge		94,214.89
Accounts Rec - Unpaid Premiums		386,478.51

Total Current Assets		7,941,578.26
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Property and Equipment

Total Property and Equipment		0.00
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Other Assets

Total Other Assets		0.00
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Total Assets	\$	7,941,578.26
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LIABILITIES AND CAPITAL

Current Liabilities

Accounts Payable	\$	6,877,618.28
Bank Loan Payable		3,381,701.40

Total Current Liabilities		10,259,319.68
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Long-Term Liabilities

Total Long-Term Liabilities		0.00
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Total Liabilities		10,259,319.68
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Capital

Beginning Balance Equity	(337,648.87)
Fund Balance	3,501,613.02
Net Income	(5,481,705.57)

Total Capital	(2,317,741.42)
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Total Liabilities & Capital	\$	7,941,578.26
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O. P. E. H. & W. PLAN
Income Statement
For the Twelve Months Ending June 30, 2025

	Current Month		Year to Date	
Revenues				
Commission Income	\$ 0.00	0.00	\$ 0.00	0.00
Public Entity Premiums	2,448,802.23	71.38	41,495,652.24	89.06
Cobra Premiums	4,039.74	0.12	66,241.86	0.14
Retiree Premiums	177,941.69	5.19	1,649,322.34	3.54
Unearned Revenue - Public Ent	0.00	0.00	0.00	0.00
Unearned Revenue - Cobra	0.00	0.00	0.00	0.00
Unearned Revenue - Retirees	0.00	0.00	0.00	0.00
Specific Reinsurance	0.00	0.00	0.00	0.00
Surcharge Revenue	0.00	0.00	0.00	0.00
Claims Runoff Revenue	0.00	0.00	0.00	0.00
Rebates	800,000.00	23.32	3,335,227.53	7.16
Refunds	0.00	0.00	0.00	0.00
Subrogation Refunds	0.00	0.00	45,469.19	0.10
Interest Income - Reserve	0.00	0.00	0.00	0.00
Interest Income - BancFirst	0.00	0.00	0.00	0.00
Loan Proceeds	0.00	0.00	0.00	0.00
Arvest Brokerage Invest Income	0.00	0.00	0.00	0.00
Arvest Sweep Interest Inc.	0.00	0.00	0.00	0.00
Other Income	0.00	0.00	0.00	0.00
Investment Income	0.00	0.00	0.00	0.00
Unrealized Gain/Loss	0.00	0.00	0.00	0.00
Total Revenues	3,430,783.66	100.00	46,591,913.16	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	3,430,783.66	100.00	46,591,913.16	100.00
Expenses				
Medical Claims Expense	2,278,773.13	66.42	27,892,971.35	59.87
Dental Claims Expense	148,736.55	4.34	1,888,648.50	4.05
Prescription Claims Expense	1,158,837.54	33.78	13,894,945.93	29.82
ITS Charges	0.00	0.00	0.00	0.00
ACA Reinsurance & PCORI Fee	19,917.80	0.58	19,917.80	0.04
Administration Fees	95,553.27	2.79	1,142,745.66	2.45
Claims Supervisor Fees	322,009.45	9.39	3,917,497.13	8.41
Specific Reinsurance Expense	102,143.85	2.98	1,240,841.69	2.66
Group Life Insurance Expense	94,821.56	2.76	1,143,546.26	2.45
Fiduciary & Fidelity Insurance	0.00	0.00	2,472.00	0.01
Vision Insurance Expense	41,504.60	1.21	494,535.45	1.06
Bank Charges	359.51	0.01	4,231.65	0.01
Dues & Fees	0.00	0.00	6,925.00	0.01
Fees-Interest investment Exp.	0.00	0.00	0.00	0.00
Interest Expense	0.00	0.00	143,429.97	0.31
Legal Fees	0.00	0.00	34,832.24	0.07
Meeting Expense	0.00	0.00	1,250.00	0.00
Miscellaneous Expense	0.00	0.00	0.00	0.00
Newsletter Expense	0.00	0.00	0.00	0.00
Office Supplies	0.00	0.00	0.00	0.00
Postage Expense	1,347.71	0.04	9,542.36	0.02
Premium Reimbursement	0.00	0.00	0.00	0.00
Printing Expense	2,450.22	0.07	19,822.74	0.04
Professional Services	23,009.75	0.67	215,463.00	0.46
Storage Rental	0.00	0.00	0.00	0.00
Subrogation Fees	0.00	0.00	0.00	0.00
Unrealized Gain/Loss on Invest	0.00	0.00	0.00	0.00

For Management Purposes Only

O. P. E. H. & W. PLAN
Income Statement
For the Twelve Months Ending June 30, 2025

Investment Expense	Current Month 0.00	0.00	Year to Date 0.00	0.00
Total Expenses	4,289,464.94	125.03	52,073,618.73	111.77
Net Income	\$ (858,681.28)	(25.03)	\$ (5,481,705.57)	(11.77)