OPEH&W Plan
Profit & Loss
October 2026

	Oct 26
Income	
40100 Public Entity Premiums	3,070,976.28
40110 Cobra Premiums	2,484.95
40120 Retiree Premiums	217,354.83
40350 Rebates	185,001.36
Assessment Income	11,918,425.72
Total Income	15,394,243.14
Gross Profit	15,394,243.14
Expense	
21500 BCBS Medicare	134,721.90
50100 Medical Claims	2,344,195.07
50110 Dental Claims	157,360.80
50120 Prescription Claims	930,737.19
50130 MASA	6,344.00
50200 Administration Fees	142,348.35
50210 Claims Supervisor Fees	249,161.46
50220 Reinsurance	109,094.31
50230 Group Life Insurance	85,427.47
50250 Vision Insurance	34,076.27
50260 Bank Charges	1,318.28
50270 Dues & Fees	5,396.45
50280 LOC Interest	15,306.25
50290 Legal Fees	875.00
50330 Postage	200.00
50340 Premium Reimbursement	-1,716.44
50345 Printing	276.63
Medefy	19,589.00
Total Expense	4,234,711.99
Net Income	**11,159,531.15**

OPEH&W Plan
Balance Sheet
As of October 31, 2026

	Oct 31, 26
ASSETS	
Current Assets	
Checking/Savings	
10000 Cash - Reserve	1,234,919.13
10025 Cash - Arvest Sweep	4,856.42
10060 Arvest Equities	1,861,225.48
10070 Arvest Fixed Income	3,735,118.42
Total Checking/Savings	6,836,119.45
Accounts Receivable	
11000 Accounts Receivable	-138,924.68
11015 Sunlife Reinsurance Rec	-1,658.47
11020 Assessment Receivable	8,388,699.76
Total Accounts Receivable	8,248,116.61
Other Current Assets	
Accrued Interest on Investments	25,970.94
Prepaid Expenses	187,823.20
Total Other Current Assets	213,794.14
Total Current Assets	15,298,030.20
TOTAL ASSETS	**15,298,030.20**
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 Accounts Payable	6,999,398.13
Total Accounts Payable	6,999,398.13
Other Current Liabilities	
22000 Bank Loan Payable	2,750,000.00
Total Other Current Liabilities	2,750,000.00
Total Current Liabilities	9,749,398.13
Total Liabilities	9,749,398.13
Equity	
30099 Beginning Balance Equity	-543,652.68
Retained Earnings	-823,328.55
Net Income	6,915,613.30
Total Equity	5,548,632.07
TOTAL LIABILITIES & EQUITY	**15,298,030.20**

OPEH&W Plan
Profit & Loss
July through October 2026

	Jul - Oct 26
Income	
40100 Public Entity Premiums	12,654,112.52
40110 Cobra Premiums	20,588.01
40120 Retiree Premiums	942,009.90
40350 Rebates	1,152,865.19
41325 Investment Income	25,045.10
41330 Real/Unreal Gain/Loss	-33,088.80
Assessment Income	11,945,254.90
Total Income	26,706,786.82
Gross Profit	26,706,786.82
Expense	
21500 BCBS Medicare	741,426.68
50100 Medical Claims	10,498,488.62
50110 Dental Claims	709,995.18
50120 Prescription Claims	4,961,702.56
50130 MASA	22,622.50
50200 Administration Fees	624,211.63
50210 Claims Supervisor Fees	1,118,080.08
50220 Reinsurance	466,339.98
50230 Group Life Insurance	358,417.89
50250 Vision Insurance	140,455.23
50260 Bank Charges	2,395.86
50270 Dues & Fees	5,396.45
50280 LOC Interest	61,657.64
50290 Legal Fees	3,375.00
50330 Postage	1,679.70
50340 Premium Reimbursement	-32,569.36
50345 Printing	1,687.13
50350 Professional Services	9,330.03
50825 Investment Expenses	14,158.47
Medefy	82,322.25
Total Expense	19,791,173.52
Net Income	**6,915,613.30**

OPEH&W Plan
Profit & Loss YTD Comparison
July through October 2026

	Jul 26	Aug 26	Sep 26	Oct 26	TOTAL
Income					
40100 Public Entity Premiums	3,219,957.43	3,202,669.76	3,160,509.05	3,070,976.28	12,654,112.52
40110 Cobra Premiums	5,688.00	9,182.13	3,232.93	2,484.95	20,588.01
40120 Retiree Premiums	243,855.49	244,156.62	236,642.96	217,354.83	942,009.90
40350 Rebates	367,863.83	300,000.00	300,000.00	185,001.36	1,152,865.19
41325 Investment Income	9,454.59	15,590.51	0.00	0.00	25,045.10
41330 Real/Unreal Gain/Loss	-29,773.81	-3,314.99	0.00	0.00	-33,088.80
Assessment Income	0.00	0.00	26,829.18	11,918,425.72	11,945,254.90
Total Income	3,817,045.53	3,768,284.03	3,727,214.12	15,394,243.14	26,706,786.82
Gross Profit	3,817,045.53	3,768,284.03	3,727,214.12	15,394,243.14	26,706,786.82
Expense					
21500 BCBS Medicare	153,573.26	200,373.66	252,757.86	134,721.90	741,426.68
50100 Medical Claims	2,517,987.64	2,812,605.30	2,823,700.61	2,344,195.07	10,498,488.62
50110 Dental Claims	144,215.21	237,482.32	170,936.85	157,360.80	709,995.18
50120 Prescription Claims	1,494,262.86	1,016,345.12	1,520,357.39	930,737.19	4,961,702.56
50130 MASA	5,580.00	5,212.50	5,486.00	6,344.00	22,622.50
50200 Administration Fees	169,145.68	155,154.23	157,563.37	142,348.35	624,211.63
50210 Claims Supervisor Fees	286,326.37	298,009.87	284,582.38	249,161.46	1,118,080.08
50220 Reinsurance	120,451.14	119,215.52	117,579.01	109,094.31	466,339.98
50230 Group Life Insurance	96,112.15	88,597.52	88,280.75	85,427.47	358,417.89
50250 Vision Insurance	35,729.25	35,495.36	35,154.35	34,076.27	140,455.23
50260 Bank Charges	290.17	383.22	404.19	1,318.28	2,395.86
50270 Dues & Fees	0.00	0.00	0.00	5,396.45	5,396.45
50280 LOC Interest	15,333.33	15,844.45	15,173.61	15,306.25	61,657.64
50290 Legal Fees	687.50	1,687.50	125.00	875.00	3,375.00
50330 Postage	603.75	200.00	675.95	200.00	1,679.70
50340 Premium Reimbursem...	-5,158.64	-17,484.10	-8,210.18	-1,716.44	-32,569.36
50345 Printing	249.88	522.62	638.00	276.63	1,687.13
50350 Professional Services	6,305.03	3,025.00	0.00	0.00	9,330.03
50825 Investment Expenses	14,158.47	0.00	0.00	0.00	14,158.47
Medefy	23,488.75	19,636.50	19,608.00	19,589.00	82,322.25
Total Expense	5,079,341.80	4,992,306.59	5,484,813.14	4,234,711.99	19,791,173.52
Net Income	**-1,262,296.27**	**-1,224,022.56**	**-1,757,599.02**	**11,159,531.15**	**6,915,613.30**