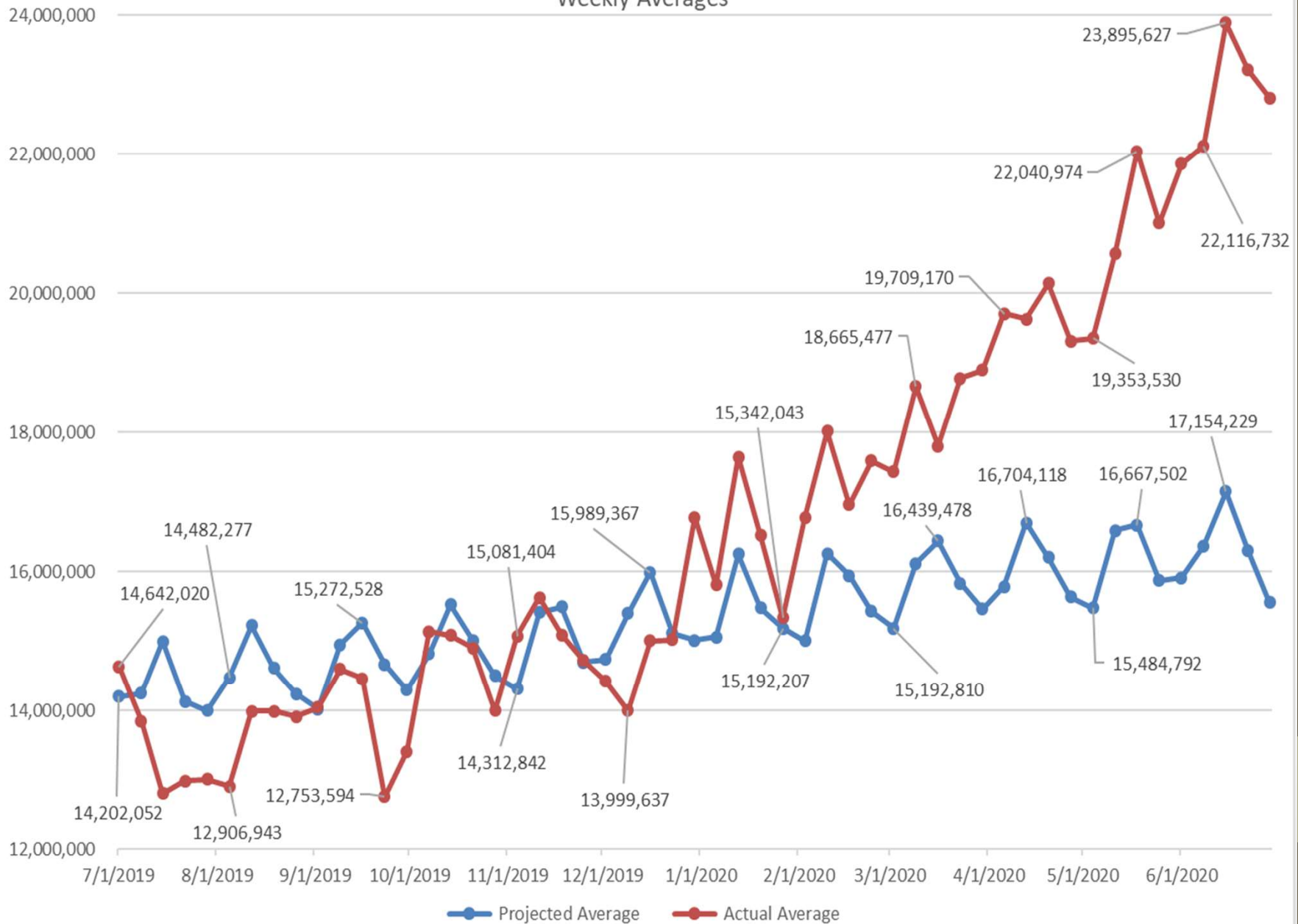


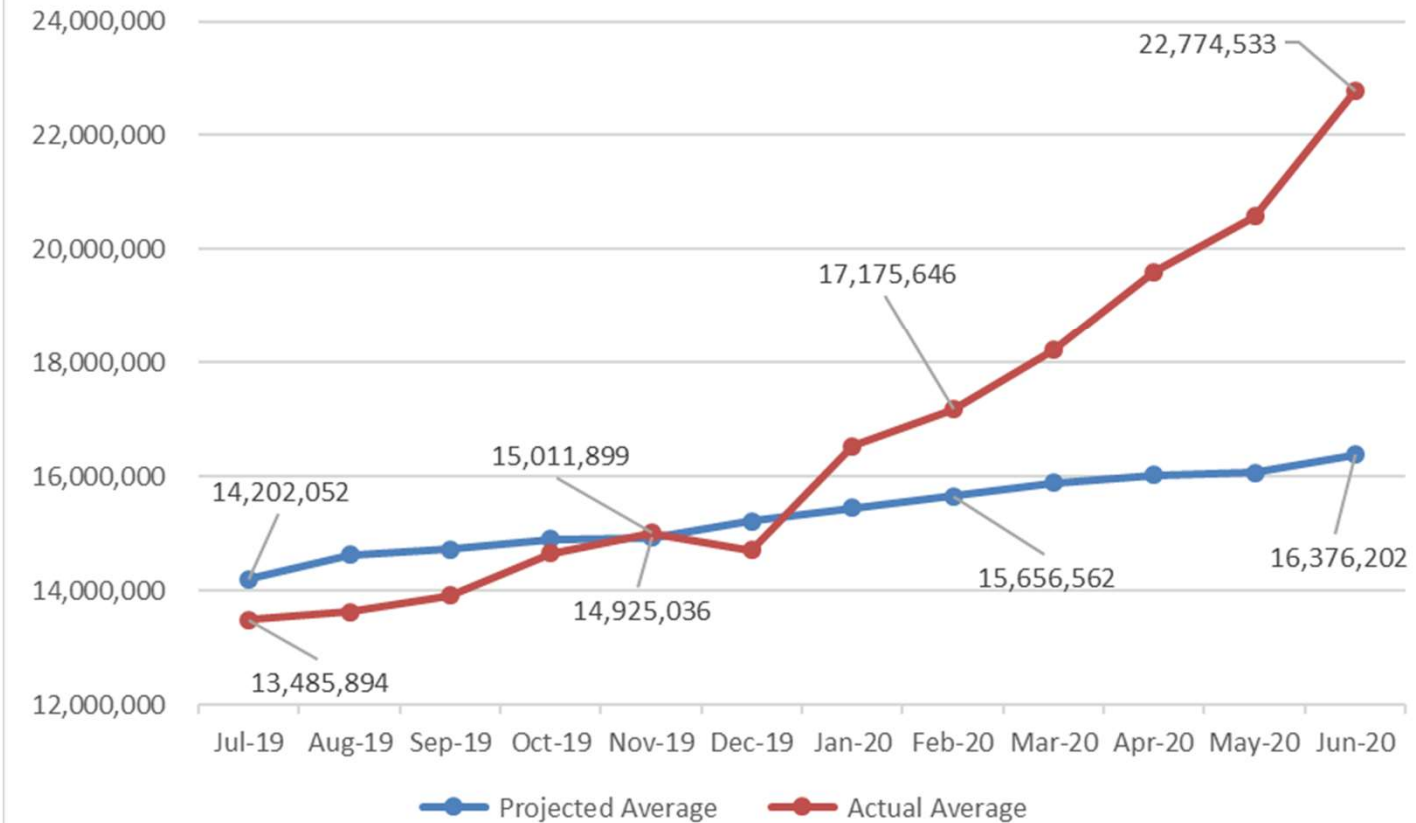
SJVIA Cash Flow Projections

Justin Pratt
July 17, 2020

Projected vs. Actual Cash Flows For the Fiscal Year Ending June 30, 2020 Weekly Averages



Projected vs. Actual Cash Flows For the Fiscal Year Ending June 30, 2020 Monthly Averages



Lowest (Actual)

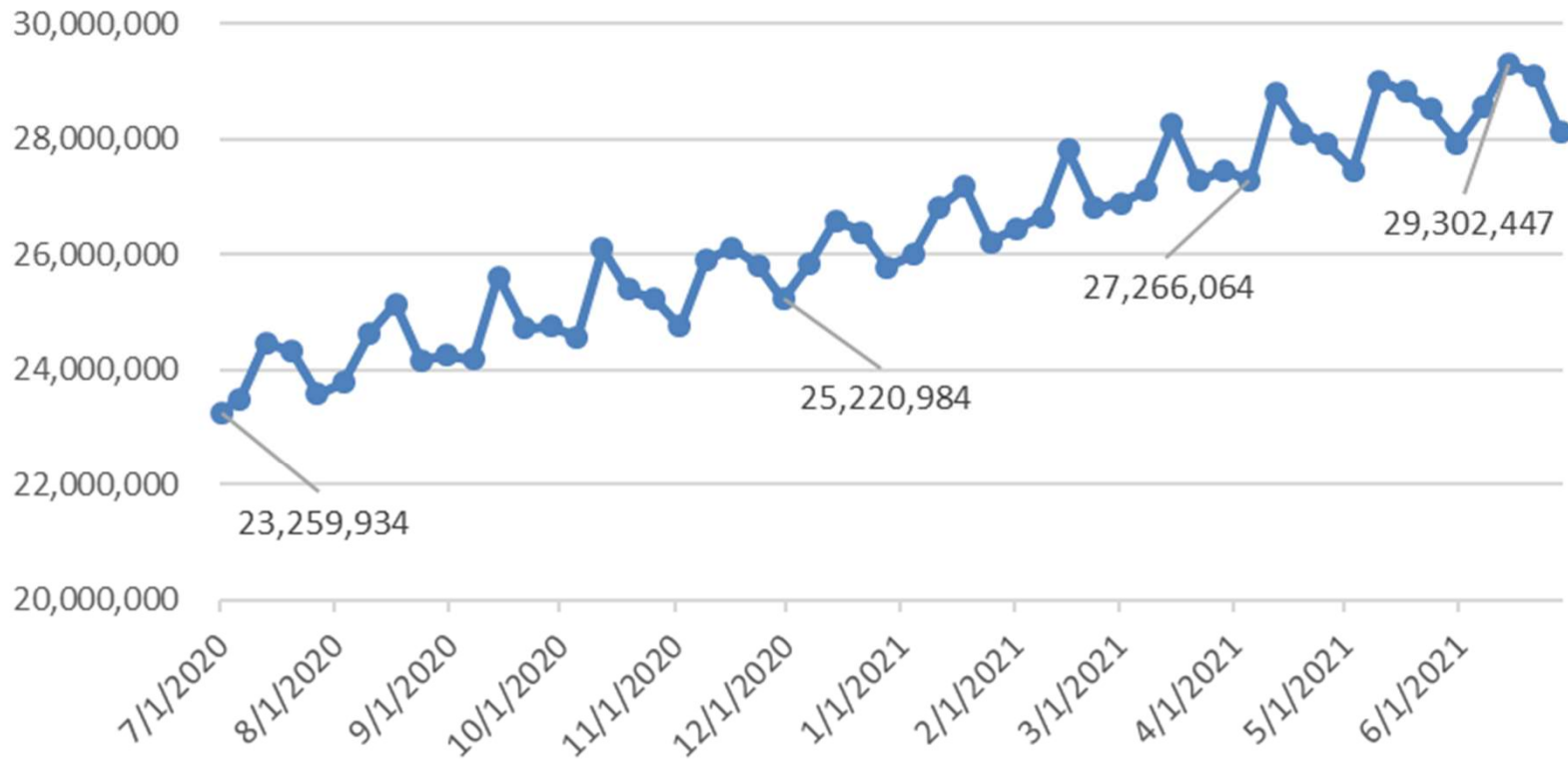
- 7/20/19 - \$11,792,894

Highest (Actual)

- 6/19/20 - \$24,649,064

- Finished the year with a cash balance approximately \$7.2 million higher than projected
- Member contributions remained steady & consistent.
- Claims expenses dropped significantly as a result of COVID-19.
- Jun average Daily PPO/EPO claims paid - \$129K (projected \$163K)

Projected Average For Period July 1, 2020 to June 30, 2021



- Cash balance could potentially increase by about \$6.1 million by end of fiscal year.
- Projections likely to vary greatly as the COVID-19 pandemic continues.
- Projected average daily claims expenses = \$165k