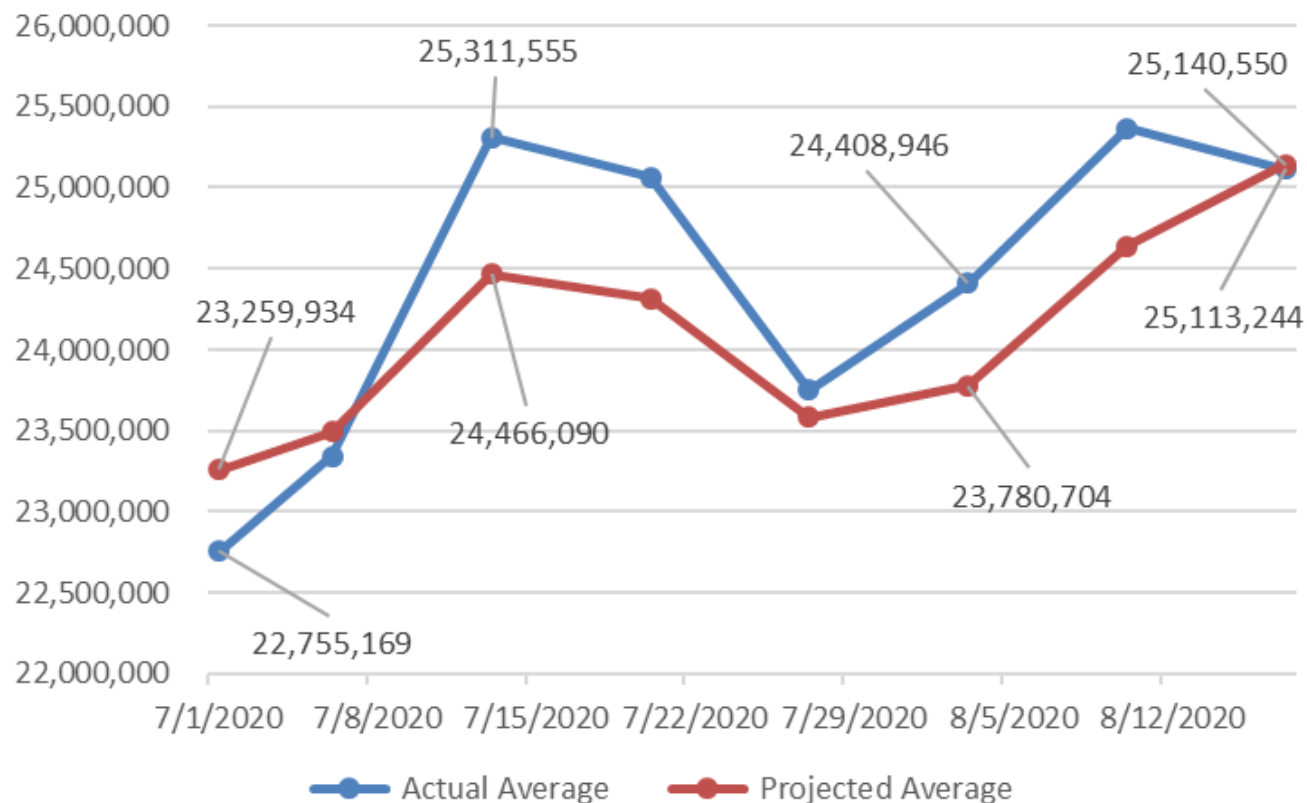


SJVIA Cash Flow Projections

Justin Pratt
September 4, 2020

Projected vs. Actual Cash Flows For the Fiscal Year Ending June 30, 2021 Weekly Averages



Lowest (Actual)

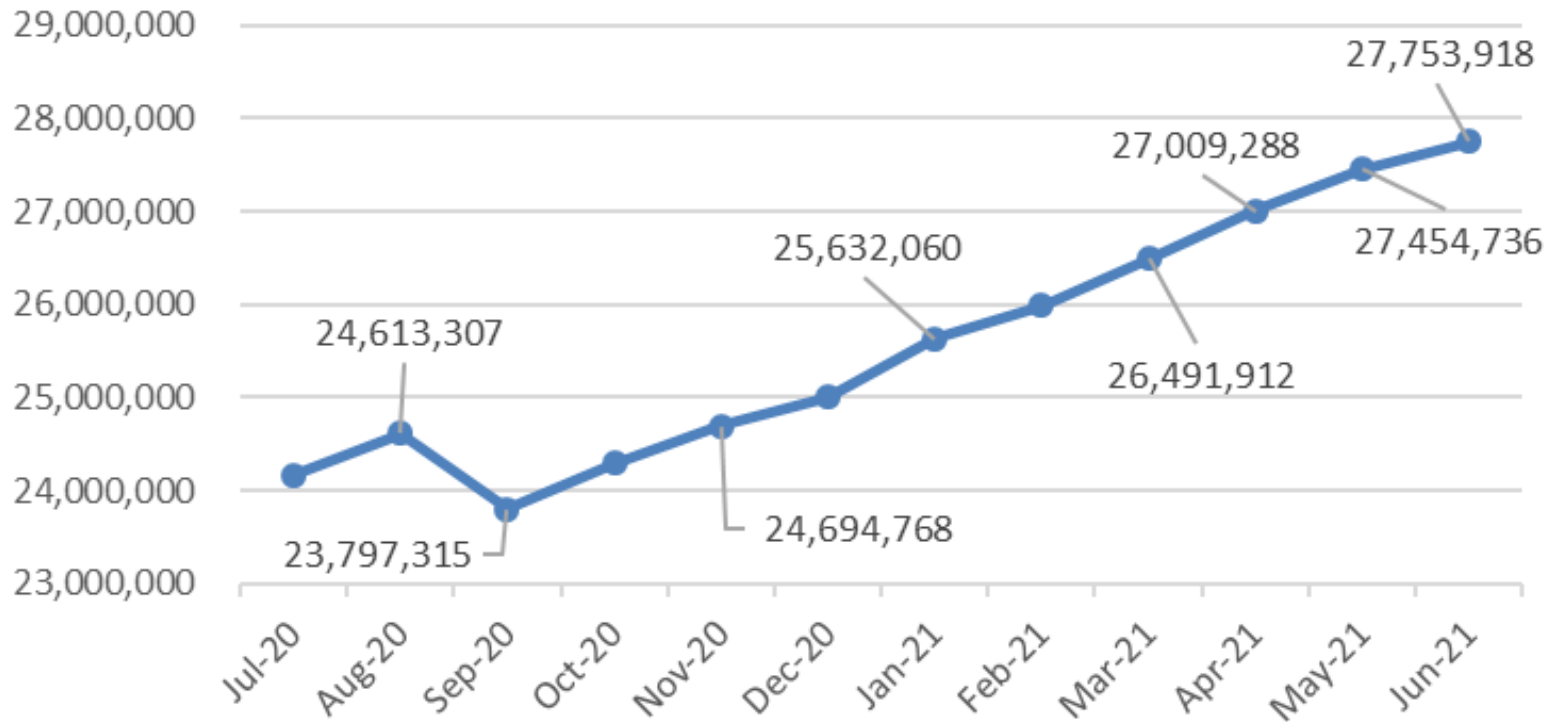
- 7/7/20 - \$22,415,735

Highest (Actual)

- 8/13/20 - \$27,401,390

- Actual cash flow patterns consistent with fiscal year 2021 projections.
- Slight rise in projected cash inflows paralleled by increasing claims expenses.
- Average Daily PPO/EPO claims for this period = \$175k
Projected Daily Claims = \$165k (5.6% increase)
- Pharmacy claims & dental claims expenses normalizing

Projected Average For the Fiscal Year Ending June 30, 2021



- Projections remain conservative for remainder of fiscal year.
- Dip in September average cash flows attributable to timing of COF Actives receivables.
- If current activity stays synchronous with projected activity, cash flows will continue to steadily increase for the remainder of fiscal year.