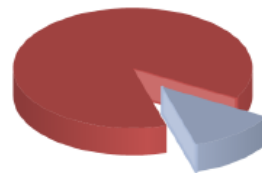


# Investment Asset Summary

FOR THE ACCOUNT OF:  
VERMONT MUNICIPAL RETIREE HEALTH SAVINGS PLAN

FOR THE PERIOD:  
JUL 01, 2019 - SEP 30,  
2019

## ASSET SUMMARY AS OF 09/30/2019



Equities  
Balanced

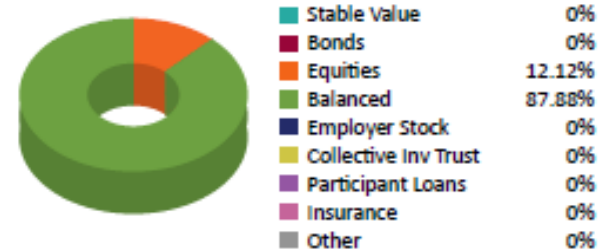
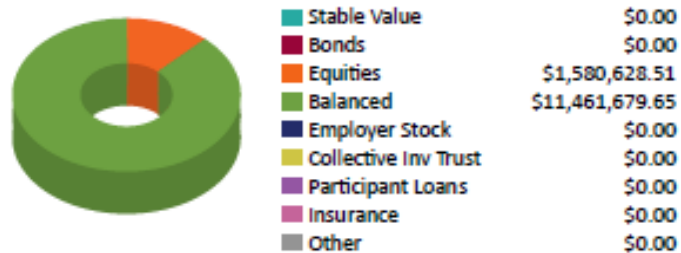
## MARKET VALUE BY INVESTMENT

Fund Name	Ticker	CUSIP	Price	Market Value	Shares	Cost
AMERICAN FUNDS 2010 TDATE R6	RFTTX	02630T282	\$ 11.22	\$ 1,291,955.22	115,147.5241	\$ 1,276,138.23
AMERICAN FUNDS 2015 TDATE R6	RFJTX	02630T290	\$ 11.90	\$ 1,929,188.19	162,116.6546	\$ 1,912,371.28
AMERICAN FUNDS 2020 TDATE R6	RRCTX	02630T316	\$ 12.97	\$ 2,780,033.79	214,343.3919	\$ 2,757,302.43
AMERICAN FUNDS 2025 TDATE R6	RFDTX	02630T324	\$ 13.91	\$ 2,490,241.81	179,025.2922	\$ 2,482,245.72
AMERICAN FUNDS 2030 TDATE R6	RFETX	02630T332	\$ 14.89	\$ 1,626,820.25	109,255.8934	\$ 1,634,660.99
AMERICAN FUNDS 2035 TDATE R6	RFFTX	02630T340	\$ 15.32	\$ 877,223.91	57,260.0462	\$ 887,970.34
AMERICAN FUNDS 2040 TDATE R6	RFGTX	02630T357	\$ 15.68	\$ 358,155.93	22,841.5770	\$ 363,768.55
AMERICAN FUNDS 2045 TDATE R6	RFHTX	02630T365	\$ 15.95	\$ 106,555.79	6,680.6137	\$ 108,196.14
AMERICAN FUNDS 2050 TDATE R6	RFITX	02630T373	\$ 15.63	\$ 1,504.76	96.2740	\$ 1,527.79
AMERICAN FUNDS RET INC CONSRV	RTRPX	02631L858	\$ 11.22	\$ 1,580,628.51	140,875.9815	\$ 1,570,412.41
<b>ENDING BALANCE</b>				<b>\$13,042,308.16</b>		<b>\$12,994,593.88</b>

# Investment Asset Summary

FOR THE ACCOUNT OF:  
VERMONT MUNICIPAL RETIREE HEALTH SAVINGS PLAN

FOR THE PERIOD:  
JUL 01, 2019 - SEP 30,  
2019



Fund Name	Ticker	Share Price	Share Balance	Market Value	Pct of Total Assets	Ppt Count
AMERICAN FUNDS 2010 TDATE R6	RFTTX	\$ 11.22	115,147.5241	\$ 1,291,955.22	9.91%	413
AMERICAN FUNDS 2015 TDATE R6	RFJTX	\$ 11.90	162,116.6546	\$ 1,929,188.19	14.79%	650
AMERICAN FUNDS 2020 TDATE R6	RRCTX	\$ 12.97	214,343.3919	\$ 2,780,033.79	21.32%	792
AMERICAN FUNDS 2025 TDATE R6	RFDTX	\$ 13.91	179,025.2922	\$ 2,490,241.81	19.09%	720
AMERICAN FUNDS 2030 TDATE R6	RFETX	\$ 14.89	109,255.8934	\$ 1,626,820.25	12.47%	470
AMERICAN FUNDS 2035 TDATE R6	RFFTX	\$ 15.32	57,260.0462	\$ 877,223.91	6.73%	270
AMERICAN FUNDS 2040 TDATE R6	RFCTX	\$ 15.68	22,841.5770	\$ 358,155.93	2.75%	133
AMERICAN FUNDS 2045 TDATE R6	RFHTX	\$ 15.95	6,680.6137	\$ 106,555.79	0.82%	49
AMERICAN FUNDS 2050 TDATE R6	RFITX	\$ 15.63	96.2740	\$ 1,504.76	0.01%	1
AMERICAN FUNDS RET INC CONSRV	RTRPX	\$ 11.22	140,875.9815	\$ 1,580,628.51	12.12%	597
				\$ 13,042,308.16		

# Investment Activity Summary

FOR THE ACCOUNT OF:  
VERMONT MUNICIPAL RETIREE HEALTH SAVINGS PLAN

FOR THE PERIOD:  
JUL 01, 2019 - SEP 30,  
2019

## FUND ACTIVITY SUMMARY AS OF 09/30/2019

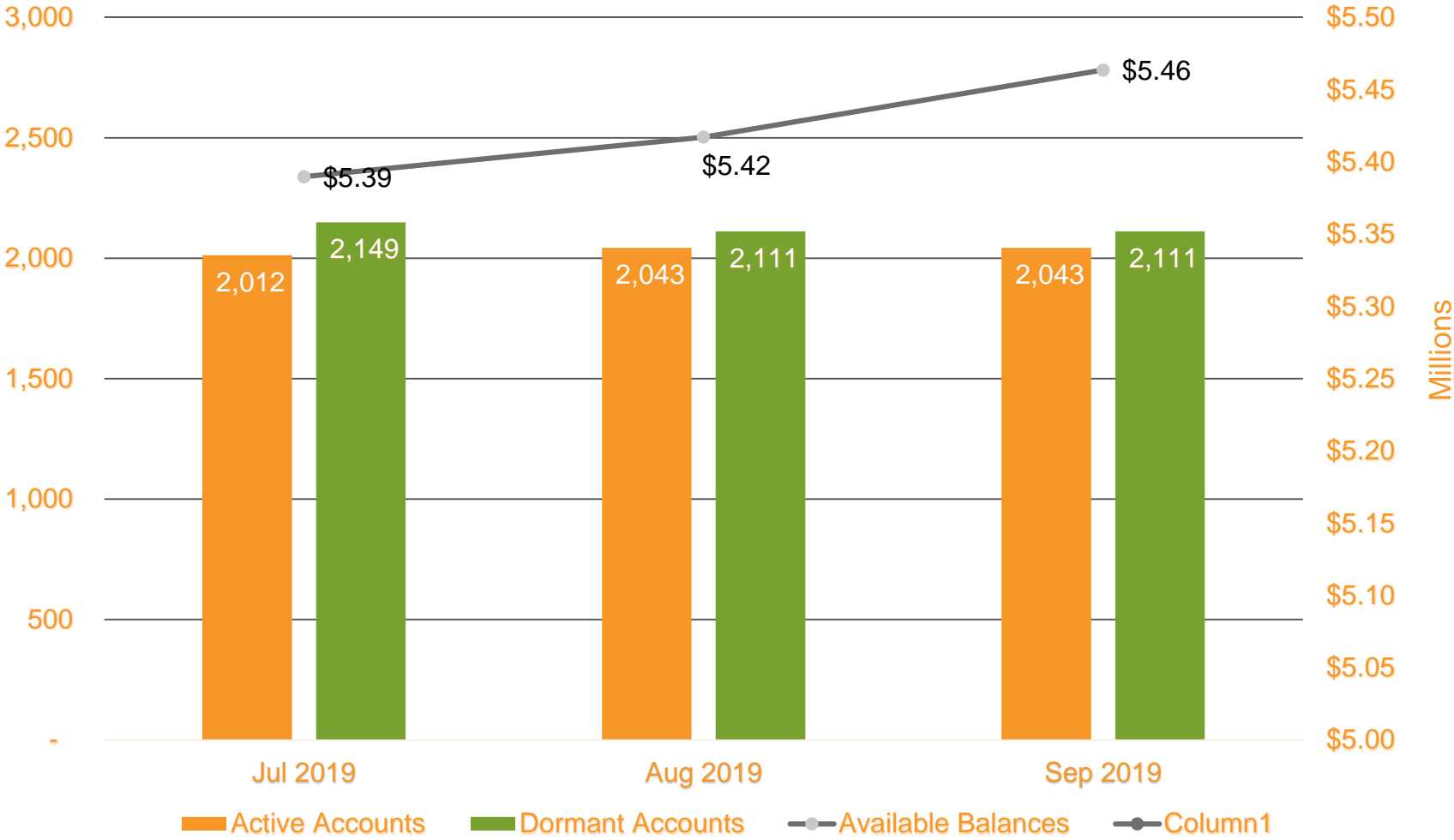
Fund	Ticker	Suggested ASC820 Level	Beginning Balance	Contributions	Earnings Gain/Loss [1]	Withdrawals	Loan Activity	Transfers Other	Ending Balance
AMERICAN FUNDS 2010 TDATE R6	RFTTX	1	\$ 1,301,365.89	\$0.00	\$ 10,404.99	\$ 0.00	\$ 0.00	\$( 19,815.66)	\$ 1,291,955.22
AMERICAN FUNDS 2015 TDATE R6	RFJTX	1	\$ 1,956,230.06	\$0.00	\$ 16,306.57	\$ 0.00	\$ 0.00	\$( 43,348.44)	\$ 1,929,188.19
AMERICAN FUNDS 2020 TDATE R6	RRCTX	1	\$ 2,811,077.12	\$0.00	\$ 19,485.13	\$ 0.00	\$ 0.00	\$( 50,528.46)	\$ 2,780,033.79
AMERICAN FUNDS 2025 TDATE R6	RFDTX	1	\$ 2,496,968.75	\$0.00	\$ 10,792.58	\$ 0.00	\$ 0.00	\$( 17,519.52)	\$ 2,490,241.81
AMERICAN FUNDS 2030 TDATE R6	RFETX	1	\$ 1,623,093.91	\$0.00	\$ 4,367.17	\$ 0.00	\$ 0.00	\$( 640.83)	\$ 1,626,820.25
AMERICAN FUNDS 2035 TDATE R6	RFFTX	1	\$ 877,332.94	\$0.00	\$ 0.64	\$ 0.00	\$ 0.00	\$( 109.67)	\$ 877,223.91
AMERICAN FUNDS 2040 TDATE R6	RFGTX	1	\$ 358,642.28	\$0.00	\$( 457.49)	\$ 0.00	\$ 0.00	\$( 28.86)	\$ 358,155.93
AMERICAN FUNDS 2045 TDATE R6	RFHTX	1	\$ 106,756.21	\$0.00	\$( 200.42)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 106,555.79
AMERICAN FUNDS 2050 TDATE R6	RFITX	1	\$ 1,508.61	\$0.00	\$( 3.85)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1,504.76
AMERICAN FUNDS RET INC CONSRV	RTRPX	1	\$ 1,582,252.71	\$0.00	\$ 21,140.65	\$ 0.00	\$ 0.00	\$( 22,764.85)	\$ 1,580,628.51
<b>TOTALS</b>			<b>\$13,115,228.48</b>	<b>\$0.00</b>	<b>\$ 81,835.97</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$(154,756.29)</b>	<b>\$13,042,308.16</b>

[1] The above figures include plan fees that were deducted from plan assets. Please see Transaction Details for more detailed information

[2] As of last available appraisal.

TRANSFER ACTIVITY AS OF 06/30/2018	Ticker	Transfers In	Transfers Out
AMERICAN FUNDS 2010 TDATE R6	RFTTX	\$0.00	\$19,815.66
AMERICAN FUNDS 2015 TDATE R6	RFJTX	\$2,239.86	\$45,588.30
AMERICAN FUNDS 2020 TDATE R6	RRCTX	\$1,841.28	\$52,369.74
AMERICAN FUNDS 2025 TDATE R6	RFDTX	\$432.42	\$17,951.94
AMERICAN FUNDS 2030 TDATE R6	RFETX	\$0.00	\$640.83
AMERICAN FUNDS 2035 TDATE R6	RFFTX	\$0.00	\$109.67
AMERICAN FUNDS 2040 TDATE R6	RFGTX	\$0.00	\$28.26
AMERICAN FUNDS 2045 TDATE R6	RFHTX	\$0.00	\$0.00
AMERICAN FUNDS 2050 TDATE R6	RFITX	\$0.00	\$0.00
AMERICAN FUNDS RET INC CONSRV	RTRPX	\$0.00	\$22,764.85
<b>TOTALS</b>		<b>\$4,513.56</b>	<b>\$159,269.25</b>

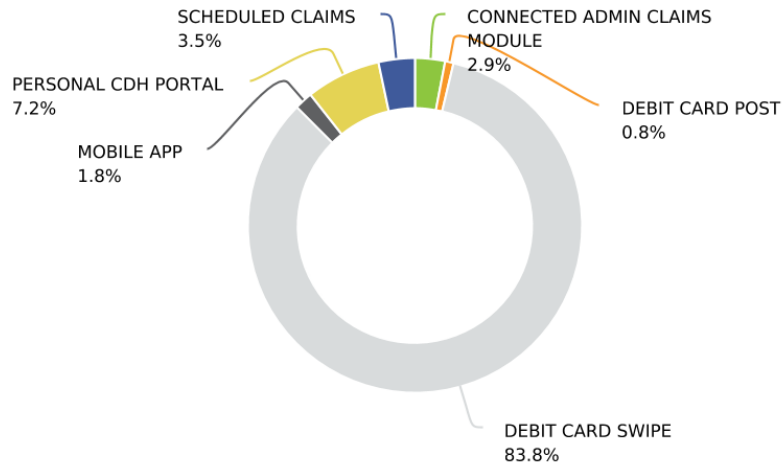
# RMSA Enrollment Summary/Account Balances



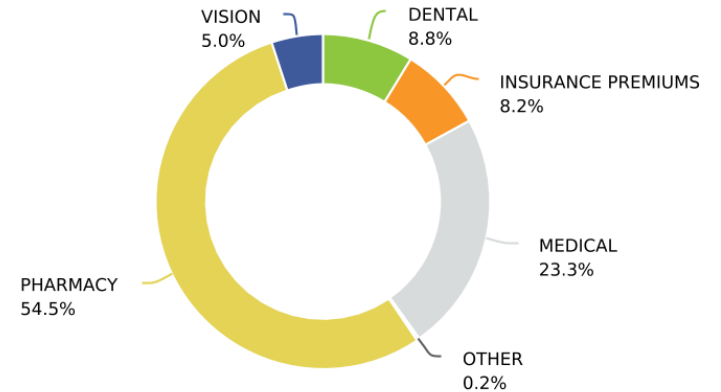
# UTILIZATION SUMMARY

STATE OF VERMONT

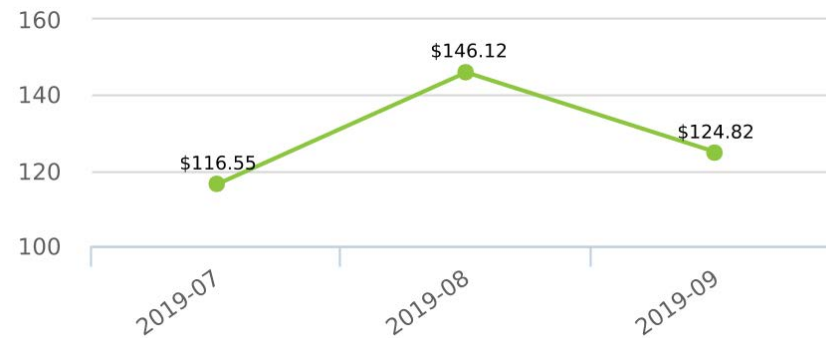
Claims by Claims Origin



Claims by Category



Avg. Claim Amount Monthly View



# Top 10 Claim Types

TOP 10 CLAIM TYPES - PAYMENT CARD CLAIMS			
SERVICE TYPE	# EEs	# CLAIMS	\$ CLAIM AVG.
Drug Stores, Pharmacies	168	574	\$ 41
Grocery Stores	28	99	\$ 30
Dentists, Orthodontists	71	93	\$ 264
Doctors	48	78	\$ 152
Medical Services	33	66	\$ 151
Hospitals	34	54	\$ 198
Optometrists	29	32	\$ 191
Hospital Equipment and Supplies	6	20	\$ 45
Chiropractors	7	18	\$ 48
Opticians, Optical	14	17	\$ 364

**Total Payment Card Claims                      438                      1,051 \$                      148**

TOP 10 CLAIM TYPES - MANUAL CLAIMS			
SERVICE TYPE	# EEs	# CLAIMS	\$ CLAIM AVG.
Health Insurance Premium	31	78	\$ 222
Office Visit	15	43	\$ 175
Prescription Drugs	11	17	\$ 132
Dental Treatment	13	15	\$ 374
Prescription - Mail Order	2	7	\$ 40
Eyeglasses	6	7	\$ 359
Chiropractic Care	3	6	\$ 726
COBRA Premiums	4	6	\$ 1,681
Other - Dental	4	5	\$ 738
OTC Medicine - Prescription	1	3	\$ 13

**Total Manual Claims                      90                      187 \$                      446**

- Card Transactions are Healthcare-related
- Compliant with 213(d) regulations

- 1/3 of Manual Claims Received for Payment of Insurance Premiums
- New claim type during the quarter:
  - OTC Medicine

# Technology Usage

- CYC Portal remains the primary source of access
- Mobile logins are consistent

Year	Web	Mobile
2018	2,784	507
1Q2019	908	285
2Q2019	608	256
3Q2019	618	252

CYC reporting criteria now only counts logins from discrete users per month

