



July 26, 2024

Ms. Annie Miskewitch  
President  
Wellness Insurance Network  
c/o Marsh & McLennan Agency, LLC  
111 North Canal Street  
Suite 550  
Chicago, IL 60606

*via email*

Subject: Wellness Insurance Network Claim Liability

Dear Ms. Miskewitch:

Wakely Consulting Group, LLC, an HMA Company (Wakely) was retained to estimate the outstanding claims liability as of June 30, 2024 for the Wellness Insurance Network's (WIN's) self-funded health plan. This document contains the results, data, assumptions, and methods used in our analysis, and satisfies the ASOP 41 reporting requirements. The figures were developed for WIN's use in their financial statements and may not be appropriate for any other purpose. The impact of events subsequent to June 30, 2024 is beyond the scope of this opinion.

## DISCLOSURES AND LIMITATIONS

### ***Conflict of Interest***

Wakely provides actuarial services to a variety of clients throughout the health industry. Our clients include commercial, Medicare, and Medicaid health plans, the federal government and state governments, medical providers, and other entities that operate in the domestic and international health insurance markets. Wakely has implemented various internal practices to reduce or eliminate conflict of interest risk in serving our various clients. Except as noted here, the responsible actuary is financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent to the Wellness Insurance Network and their representatives Marsh & McLennan Agency, LLC.

### ***Intended Users***

The information has been prepared for the sole use of the management of the Wellness Insurance Network and cannot be distributed to or relied on by any third party without the prior written permission of Wakely. This information is confidential and proprietary. The distribution of this report is limited to WIN, Marsh & McLennan Agency, LLC, and WIN's auditors as required. We do not intend this information to benefit any third party nor create a reliance by any third party on Wakely even when distribution is allowed. Distribution to such parties should be made in its entirety. Distribution should only be made with Wakely's consent.

### ***Risks and Uncertainties***

The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. This is especially important given the volatility of healthcare related to the recent impacts of COVID-19. The reserve estimate has been developed in accordance with accepted actuarial standards and are fairly stated in accordance with sound actuarial principles. These estimates are based on actuarial assumptions as to future contingencies that we deem to be reasonable and appropriate under

the circumstances. Actual experience is certain to differ from the estimates due to statistical fluctuations and to the extent that the assumptions are not realized. Actuarial methods, considerations and analyses used in forming our opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board. These standards form the basis of this statement of opinion. It should be emphasized that actuarial liabilities and projections referred to in this opinion are estimates. The exact liabilities will only be determinable after a sufficient passage of time permits the filing and payment of outstanding claims.

## DATA USED IN THE REPORT

The following data was received from Marsh & McLennan Agency, LLC:

- Benefit descriptions for Dental, Medical Plan A, Medical Plan B, and Medical Plan C
- 2024 Stop Loss contract
- Detail data for claimants crossing the stop loss threshold of \$125,000 for the 2023 contract year (six claimants) and the threshold of \$160,000 for the 2024 contract year-to-date (zero claimants)
- Monthly enrollment details for Medical (and Rx)
- Monthly enrollment details for Dental
- Lag report representing medical claims incurred and paid through June 2024
- Lag report representing prescription drug claims incurred and paid through June 2024
- Lag report representing dental claims incurred and paid through June 2024
- Unaudited financial report for the period ending June 30, 2024

We reviewed the data for reasonableness but did not perform an audit of the data. We are not certifying to the accuracy of these data. All our results are dependent on these data. Our results may change should the data be determined to be incorrect or inaccurate. The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. This is consistent with Actuarial Standard of Practice No. 23 (ASOP No. 23), as published by the Actuarial Standards Board of the American Academy of Actuaries. The detailed claim lag triangles we received are displayed in the Appendices.

## SUMMARY OF RESULTS

Our estimate of the outstanding claim liability for the WIN's self-funded health plan as of June 30, 2023 is \$276,974. As suggested by the actuarial standards of practice, a provision for adverse deviation (PAD), or margin has been included. Consistent with prior years, the PAD is 20% of the unpaid claims estimate.

Other adjustments suggested by actuarial standards is the cost of paying the 'runout' claims - called a 'loss adjustment expense' (LAE) may be included. For HMOs or insurance companies, an estimate of these expenses is required by statutes. In Exhibit A, we have estimated the LAE to be 3% of outstanding claim costs. The arrangement with the administrator may either include the cost implicitly in what is paid monthly or may have a provision stating what would be charged for paying such claims. If the details of the contract are known, we are glad to represent the LAE based on the contract in future reporting.

## METHODOLOGY

The accompanying Exhibits show the results of our calculations. For medical, prescription drugs, and dental we used a completion factor method to determine the outstanding claim liability, also called a ‘development method’. In certain instances, where the development method produced volatile results, a blend of the results from the development method and a projection method was used. This method is consistent with ASOP No. 5, “Incurred Health and Disability Claims” as published by the Actuarial Standards Board of the American Academy of Actuaries.

We ignored the effect of the time value of money as immaterial, given the relatively short claim lag durations and the current environment of low interest rates.

### **Exhibit A**

Exhibit A displays the calculated claim liability for June 30, 2024 and monthly per member costs. This exhibit displays the various components of the total liability. The exhibit and calculations are adjusted for recoveries from the stop-loss contract. We received information on stop loss claims and applied the recovery amounts based on the incurred month.

### **Exhibit B**

Exhibit B shows the details of the calculations of the incurred claims for each month and the associated monthly member costs. Claims paid through June 30, 2024 are divided by a completion factor appropriate for the month. The completion factors are calculated as described in the Methodology section of this report.

## REVIEW OF PRIOR CALCULATIONS

Actuarial standards, as well as good practice, call for a review of prior calculations as more information becomes available. Had data through June 30, 2024 been available, we estimate the June 30, 2023 the claim liability estimate would have been approximately \$199,420 or about 27.1% lower than the original estimate.

## PLAN SURPLUS

As in prior years, we are commenting on an industry standard or ‘proper’ amount of surplus for a plan. There are several benchmarks or calculations for this amount, including the Risk-Based Capital formulas from the National Association of Insurance Commissioners.

For a plan the size of WIN’s most of these calculations would point toward a surplus amount of about 15-20% of expected annual claims, or a slightly lower percentage of annual premiums.

Our calculations show estimated incurred claims net stop loss reimbursements of about \$5.88 million for all benefits for the year ending June 30, 2024. The resulting surplus amount would be about \$1.18 million representing about 20% of expected claims.

Using the asset figure indicated in the unaudited financial statement that Wakely received, a surplus amount of about \$4.21 million was indicated, as follows:

WELLNESS INSURANCE NETWORK JUNE 30, 2024 SURPLUS ESTIMATE	
Assets	\$4,951,000
Accounts Payable (described earlier)	\$463,000
Claim Liability Estimate	\$277,000
Plan Surplus	\$4,211,000

The comments and the immediately preceding table should be taken as general information and should not be considered financial, accounting, or auditing advice. While the plan surplus seems more than adequate based on the unaudited financial statement, WIN should be cautious if considering lowering contribution rates to a loss position, as this practice may make it difficult to restore profitability after the surplus is drawn down to less safe levels.

## COMMENTS

Claim liabilities are estimates of claims which have been incurred but not yet paid. They are calculated by using trends and relationships observed in the past and applying them to the future. Wide fluctuations can occur in the difference between the "estimates" and "actual" claim liability, even if the methodology for calculating the liability is actuarially sound. Some of those reasons include:

- 1) The average period between the time a claim is incurred and the date it is paid in the future may not be the same as in the past.
- 2) Large claims may not be present in the same magnitude (higher or lower) for the future relative to the past.
- 3) A new plan has little experience on which to base claim liability estimates, so the calculations may be more volatile. Similarly, a change in administrators can cause problems with little experience on which to base claim liability estimates.

Variances from estimated amounts are not uncommon. However, just because there are potential wide swings, this does not mean the calculation of these liabilities should be taken casually. They are important for determining financial solvency and for setting rate levels. The statement about wide fluctuations is being made to alert the reader the calculation is not a perfect science.

## ACTUARIAL STANDARDS OF PRACTICE

This section includes comments relative to the following applicable Actuarial Standards of Practice (ASOPs):

- ASOP No. 5 *Incurred Health and Disability Claims*.
- ASOP No. 23, *Data Quality*
- ASOP No. 25 *Credibility Procedures*
- ASOP No. 41, *Actuarial Communications*.
- ASOP No. 56, *Modeling*

### *ASOP 5: Incurred Health and Disability Claims*

We followed this ASOP without deviation as it refers to health benefits. We did not consider disability claims.

### *ASOP 23: Data Quality*

We followed this ASOP with no deviation. We relied on the claim or other data received from the Marsh & McLennan Agency, LLC. We reviewed the data for reasonability and completeness, but did not audit the data. We believe the data to be appropriate and usable for the purpose.

### *ASOP 25: Credibility Procedures*

With approximately 730 members, the Plan is considered partially credible based on a 24,000-member month model. Because of the long history of claim data available, liability relies mainly on WIN's own experience. Our method is consistent with this ASOP.

### *ASOP 41: Actuarial Communications*

This report is consistent with the guidance in ASOP 41.

### *ASOP 56: Modeling*

The model used for IBNR analysis is consistent with the guidance in ASOP 56.

Please let us know if you need additional information concerning the outstanding claim liability calculation or have questions or comments on the information contained in this report. We appreciate your choosing Wakely Consulting Group, LLC, an HMA Company.

Sincerely,



Alison L. Pool, A.S.A., M.A.A.A.  
Senior Consulting Actuary  
727.507.9858, ext. 7469

cc: Scott Remmenga, Marsh & McLennan Agency, LLC



## Claim Liability Report for Wellness Insurance Network

Exhibit A , p1

Unpaid Claim Liabilities as of : June 30, 2024  
Based on Claims Paid Through: June 30, 2024

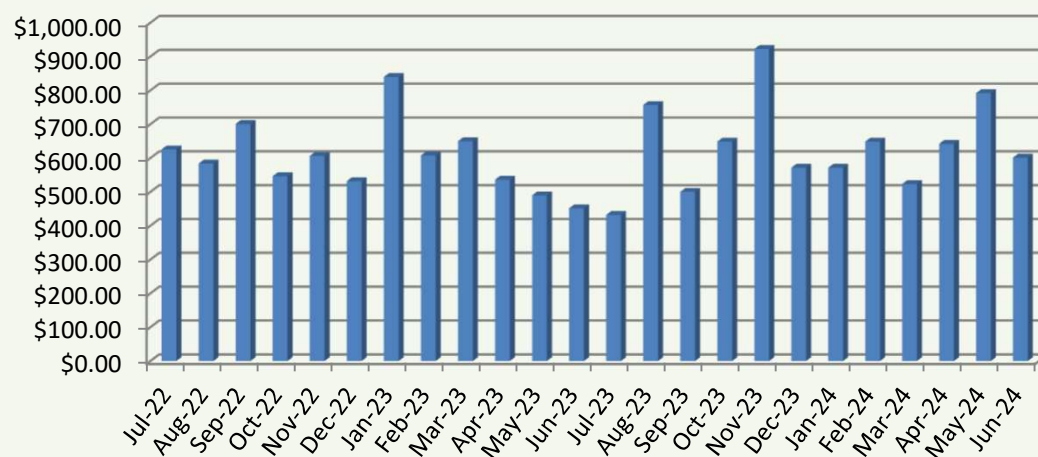
Claims Incurred Through 6/30/2024 Paid After  
Medical Claims yet to be Paid After 6/30/2024  
Rx Claims yet to be Paid After 6/30/2024  
Liability as of 6/30/2024  
Suggested Provision for Adverse Deviation (PAD) = 20.0%

Medical and Rx	Dental	Total
\$ -	\$ -	\$ -
\$ 168,884	\$ 10,161	\$ 179,045
\$ 51,766	NA	\$ 51,766
\$ 220,650	\$ 10,161	\$ 230,811
\$ 44,130	\$ 2,032	\$ 46,162
Subtotal	\$ 264,780	\$ 12,194
Expenses of Claim Settlement (3.0%)	\$ 7,943	\$ 366
Grand Total	\$ 272,723	\$ 12,560
		\$ 285,283

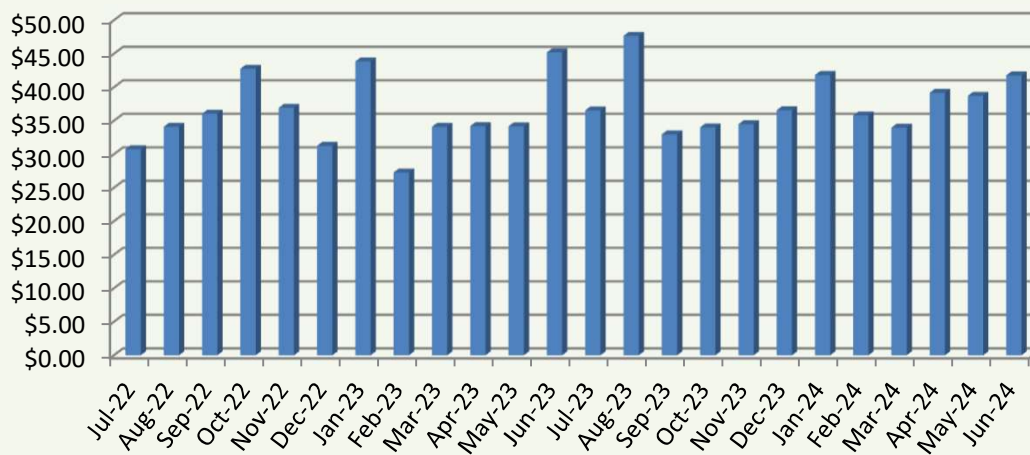
Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical + Rx Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-22	704	\$440,467	\$625.66	622	\$19,129	\$30.75
Aug-22	718	\$419,114	\$583.72	634	\$21,618	\$34.10
Sep-22	719	\$504,041	\$701.03	633	\$22,813	\$36.04
Oct-22	728	\$397,785	\$546.41	634	\$27,108	\$42.76
Nov-22	734	\$444,960	\$606.21	636	\$23,480	\$36.92
Dec-22	732	\$389,220	\$531.72	632	\$19,751	\$31.25
Jan-23	730	\$612,993	\$839.72	638	\$27,972	\$43.84
Feb-23	733	\$445,508	\$607.79	643	\$17,536	\$27.27
Mar-23	731	\$474,945	\$649.72	644	\$21,958	\$34.10
Apr-23	729	\$390,890	\$536.20	644	\$22,028	\$34.20
May-23	722	\$353,537	\$489.66	645	\$22,043	\$34.18
Jun-23	719	\$324,547	\$451.39	643	\$29,068	\$45.21
Jul-23	725	\$313,116	\$431.88	645	\$23,573	\$36.55
Aug-23	729	\$551,710	\$756.80	648	\$30,884	\$47.66
Sep-23	728	\$364,176	\$500.24	644	\$21,233	\$32.97
Oct-23	722	\$468,131	\$648.38	646	\$21,968	\$34.01
Nov-23	724	\$667,895	\$922.51	643	\$22,170	\$34.48
Dec-23	725	\$414,381	\$571.56	643	\$23,508	\$36.56
Jan-24	725	\$414,322	\$571.48	650	\$27,182	\$41.82
Feb-24	736	\$477,360	\$648.59	656	\$23,475	\$35.79
Mar-24	743	\$388,821	\$523.31	663	\$22,523	\$33.97
Apr-24	742	\$476,454	\$642.12	665	\$26,049	\$39.17
May-24	750	\$593,922	\$791.90	672	\$26,025	\$38.73
Jun-24	749	\$450,379	\$601.31	671	\$28,018	\$41.75
12 Month Average	733	\$465,056	\$634.31	654	\$24,717	\$37.80

**Wellness Insurance Network  
Monthly Claim Cost per Member**

**Incurred Claim Cost Per Member Per Month  
- Medical & Rx**



**Incurred Claim Cost Per Member Per Month  
- Dental**



Wellness Insurance Network Estimated Ultimate Claims - Medical Valuation Date June 30, 2024						
Incurred Month	NET STOPLOSS Paid Through 06/30/2024	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-20	\$330,232	1.0000	1.0000	\$330,232	\$0	\$0
Aug-20	\$256,542	1.0000	1.0000	\$256,542	\$0	\$0
Sep-20	\$310,891	1.0000	1.0000	\$310,891	\$0	\$0
Oct-20	\$310,722	1.0000	1.0000	\$310,722	\$0	\$0
Nov-20	\$262,753	1.0000	1.0000	\$262,753	\$0	\$0
Dec-20	\$284,558	1.0000	1.0000	\$284,558	\$0	\$0
Jan-21	\$178,120	1.0000	1.0000	\$178,120	\$0	\$0
Feb-21	\$217,271	1.0000	1.0000	\$217,271	\$0	\$0
Mar-21	\$214,587	1.0000	1.0000	\$214,587	\$0	\$0
Apr-21	\$193,995	1.0000	1.0000	\$193,995	\$0	\$0
May-21	\$366,949	1.0000	1.0000	\$366,949	\$0	\$0
Jun-21	\$234,666	1.0000	1.0000	\$234,666	\$0	\$0
Jul-21	\$248,198	1.0000	1.0000	\$248,198	\$0	\$0
Aug-21	\$246,828	1.0000	1.0000	\$246,828	\$0	\$0
Sep-21	\$280,413	1.0000	1.0000	\$280,413	\$0	\$0
Oct-21	\$199,162	1.0000	1.0000	\$199,162	\$0	\$0
Nov-21	\$319,841	1.0000	1.0000	\$319,841	\$0	\$0
Dec-21	\$319,832	1.0000	1.0000	\$319,832	\$0	\$0
Jan-22	\$250,866	1.0000	1.0000	\$250,866	\$0	\$0
Feb-22	\$250,332	1.0000	1.0000	\$250,332	\$0	\$0
Mar-22	\$324,385	1.0000	1.0000	\$324,385	\$0	\$0
Apr-22	\$218,299	1.0000	1.0000	\$218,299	\$0	\$0
May-22	\$188,471	1.0000	1.0000	\$188,471	\$0	\$0
Jun-22	\$223,575	1.0000	1.0000	\$223,575	\$0	\$0
Jul-22	\$330,343	1.0000	1.0000	\$330,343	\$0	\$0
Aug-22	\$291,661	1.0000	1.0000	\$291,661	\$0	\$0
Sep-22	\$363,942	1.0000	1.0000	\$363,942	\$0	\$0
Oct-22	\$270,501	1.0000	1.0000	\$270,501	\$0	\$0
Nov-22	\$297,182	0.9999	0.9999	\$297,212	\$30	\$30
Dec-22	\$241,056	0.9999	0.9999	\$241,080	\$24	\$54
Jan-23	\$490,473	0.9998	0.9998	\$490,571	\$98	\$152
Feb-23	\$309,131	0.9998	0.9998	\$309,193	\$62	\$214
Mar-23	\$317,073	0.9998	0.9998	\$317,135	\$62	\$276
Apr-23	\$256,036	0.9998	0.9998	\$256,084	\$48	\$324
May-23	\$198,317	0.9998	0.9998	\$198,353	\$37	\$361
Jun-23	\$209,644	0.9998	0.9998	\$209,683	\$39	\$400
Jul-23	\$163,287	0.9992	0.9992	\$163,425	\$138	\$538
Aug-23	\$355,989	0.9987	0.9987	\$356,456	\$466	\$1,004
Sep-23	\$234,877	0.9987	0.9987	\$235,185	\$308	\$1,312
Oct-23	\$267,426	0.9987	0.9987	\$267,766	\$340	\$1,652
Nov-23	\$486,933	0.9985	0.9985	\$487,686	\$753	\$2,405
Dec-23	\$247,511	0.9978	0.9978	\$248,057	\$546	\$2,952
Jan-24	\$247,405	0.9976	0.9976	\$247,994	\$589	\$3,540
Feb-24	\$329,124	0.9976	0.9976	\$329,932	\$807	\$4,348
Mar-24	\$257,091	0.9955	0.9955	\$258,254	\$1,162	\$5,510
Apr-24	\$304,684	0.9901	0.9901	\$307,723	\$3,039	\$8,549
May-24	\$379,722	0.9561	0.9561	\$397,169	\$17,448	\$25,997
Jun-24	\$147,093	0.7420	0.5073	\$289,979	\$142,887	\$168,884



<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims - Prescription Drugs (Rx)</b> <b>Valuation Date June 30, 2024</b>						
Incurred Month	Paid Through 06/30/2024	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-20	\$112,924	1.000	1.000	\$112,924	\$0	\$0
Aug-20	\$161,112	1.000	1.000	\$161,112	\$0	\$0
Sep-20	\$124,721	1.000	1.000	\$124,721	\$0	\$0
Oct-20	\$141,501	1.000	1.000	\$141,501	\$0	\$0
Nov-20	\$127,307	1.000	1.000	\$127,307	\$0	\$0
Dec-20	\$153,665	1.000	1.000	\$153,665	\$0	\$0
Jan-21	\$171,501	1.000	1.000	\$171,501	\$0	\$0
Feb-21	\$131,395	1.000	1.000	\$131,395	\$0	\$0
Mar-21	\$155,827	1.000	1.000	\$155,827	\$0	\$0
Apr-21	\$185,456	1.000	1.000	\$185,456	\$0	\$0
May-21	\$158,632	1.000	1.000	\$158,632	\$0	\$0
Jun-21	\$151,806	1.000	1.000	\$151,806	\$0	\$0
Jul-21	\$150,644	1.000	1.000	\$150,644	\$0	\$0
Aug-21	\$149,889	1.000	1.000	\$149,889	\$0	\$0
Sep-21	\$146,234	1.000	1.000	\$146,234	\$0	\$0
Oct-21	\$125,239	1.000	1.000	\$125,239	\$0	\$0
Nov-21	\$154,219	1.000	1.000	\$154,219	\$0	\$0
Dec-21	\$131,618	1.000	1.000	\$131,618	\$0	\$0
Jan-22	\$105,423	1.000	1.000	\$105,423	\$0	\$0
Feb-22	\$113,962	1.000	1.000	\$113,962	\$0	\$0
Mar-22	\$164,659	1.000	1.000	\$164,659	\$0	\$0
Apr-22	\$121,915	1.000	1.000	\$121,915	\$0	\$0
May-22	\$128,333	1.000	1.000	\$128,333	\$0	\$0
Jun-22	\$117,321	1.000	1.000	\$117,321	\$0	\$0
Jul-22	\$110,124	1.000	1.000	\$110,124	\$0	\$0
Aug-22	\$127,453	1.000	1.000	\$127,453	\$0	\$0
Sep-22	\$140,099	1.000	1.000	\$140,099	\$0	\$0
Oct-22	\$127,284	1.000	1.000	\$127,284	\$0	\$0
Nov-22	\$147,748	1.000	1.000	\$147,748	\$0	\$0
Dec-22	\$148,140	1.000	1.000	\$148,140	\$0	\$0
Jan-23	\$122,422	1.000	1.000	\$122,422	\$0	\$0
Feb-23	\$136,315	1.000	1.000	\$136,315	\$0	\$0
Mar-23	\$157,810	1.000	1.000	\$157,810	\$0	\$0
Apr-23	\$134,805	1.000	1.000	\$134,805	\$0	\$0
May-23	\$155,183	1.000	1.000	\$155,183	\$0	\$0
Jun-23	\$114,864	1.000	1.000	\$114,864	\$0	\$0
Jul-23	\$149,690	1.000	1.000	\$149,690	\$0	\$0
Aug-23	\$195,255	1.000	1.000	\$195,255	\$0	\$0
Sep-23	\$128,992	1.000	1.000	\$128,992	\$0	\$0
Oct-23	\$200,364	1.000	1.000	\$200,364	\$0	\$0
Nov-23	\$180,209	1.000	1.000	\$180,209	\$0	\$0
Dec-23	\$166,324	1.000	1.000	\$166,324	\$0	\$0
Jan-24	\$166,329	1.000	1.000	\$166,329	\$0	\$0
Feb-24	\$147,428	1.000	1.000	\$147,428	\$0	\$0
Mar-24	\$130,567	1.000	1.000	\$130,567	\$0	\$0
Apr-24	\$168,732	1.000	1.000	\$168,732	\$0	\$0
May-24	\$196,753	1.000	1.000	\$196,753	\$0	\$0
Jun-24	\$108,633	0.742	0.677	\$160,399	\$51,766	\$51,766

<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims -Dental Only</b> <b>Valuation Date June 30, 2024</b>						
Incurred Month	Paid Through 06/30/2024	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-20	\$16,070	1.000	1.000	\$16,070	\$0	\$0
Aug-20	\$22,736	1.000	1.000	\$22,736	\$0	\$0
Sep-20	\$23,872	1.000	1.000	\$23,872	\$0	\$0
Oct-20	\$20,896	1.000	1.000	\$20,896	\$0	\$0
Nov-20	\$19,056	1.000	1.000	\$19,056	\$0	\$0
Dec-20	\$19,683	1.000	1.000	\$19,683	\$0	\$0
Jan-21	\$28,828	1.000	1.000	\$28,828	\$0	\$0
Feb-21	\$21,378	1.000	1.000	\$21,378	\$0	\$0
Mar-21	\$23,257	1.000	1.000	\$23,257	\$0	\$0
Apr-21	\$15,354	1.000	1.000	\$15,354	\$0	\$0
May-21	\$19,591	1.000	1.000	\$19,591	\$0	\$0
Jun-21	\$22,540	1.000	1.000	\$22,540	\$0	\$0
Jul-21	\$15,539	1.000	1.000	\$15,539	\$0	\$0
Aug-21	\$25,718	1.000	1.000	\$25,718	\$0	\$0
Sep-21	\$20,956	1.000	1.000	\$20,956	\$0	\$0
Oct-21	\$15,736	1.000	1.000	\$15,736	\$0	\$0
Nov-21	\$21,829	1.000	1.000	\$21,829	\$0	\$0
Dec-21	\$22,120	1.000	1.000	\$22,120	\$0	\$0
Jan-22	\$22,961	1.000	1.000	\$22,961	\$0	\$0
Feb-22	\$20,303	1.000	1.000	\$20,303	\$0	\$0
Mar-22	\$31,351	1.000	1.000	\$31,351	\$0	\$0
Apr-22	\$21,855	1.000	1.000	\$21,855	\$0	\$0
May-22	\$27,495	1.000	1.000	\$27,495	\$0	\$0
Jun-22	\$15,041	1.000	1.000	\$15,041	\$0	\$0
Jul-22	\$19,129	1.000	1.000	\$19,129	\$0	\$0
Aug-22	\$21,618	1.000	1.000	\$21,618	\$0	\$0
Sep-22	\$22,813	1.000	1.000	\$22,813	\$0	\$0
Oct-22	\$27,108	1.000	1.000	\$27,108	\$0	\$0
Nov-22	\$23,480	1.000	1.000	\$23,480	\$0	\$0
Dec-22	\$19,751	1.000	1.000	\$19,751	\$0	\$0
Jan-23	\$27,972	1.000	1.000	\$27,972	\$0	\$0
Feb-23	\$17,536	1.000	1.000	\$17,536	\$0	\$0
Mar-23	\$21,958	1.000	1.000	\$21,958	\$0	\$0
Apr-23	\$22,028	1.000	1.000	\$22,028	\$0	\$0
May-23	\$22,043	1.000	1.000	\$22,043	\$0	\$0
Jun-23	\$29,068	1.000	1.000	\$29,068	\$0	\$0
Jul-23	\$23,573	1.000	1.000	\$23,573	\$0	\$0
Aug-23	\$30,884	1.000	1.000	\$30,884	\$0	\$0
Sep-23	\$21,233	1.000	1.000	\$21,233	\$0	\$0
Oct-23	\$21,968	1.000	1.000	\$21,968	\$0	\$0
Nov-23	\$22,170	1.000	1.000	\$22,170	\$0	\$0
Dec-23	\$23,454	0.998	0.998	\$23,508	\$54	\$54
Jan-24	\$27,120	0.998	0.998	\$27,182	\$63	\$117
Feb-24	\$23,403	0.997	0.997	\$23,475	\$73	\$189
Mar-24	\$22,454	0.997	0.997	\$22,523	\$70	\$259
Apr-24	\$25,580	0.983	0.982	\$26,049	\$469	\$728
May-24	\$24,742	0.954	0.951	\$26,025	\$1,283	\$2,011
Jun-24	\$19,867	0.712	0.709	\$28,018	\$8,150	\$10,161

[illegible]

Medical only	d Month																									
incurred month	8/31/2022	9/30/2022	10/31/2022	11/30/2022	12/31/2022	1/31/2023	2/28/2023	3/31/2023	4/30/2023	5/31/2023	6/30/2023	7/31/2023	8/31/2023	9/30/2023	10/31/2023	11/30/2023	12/31/2023	1/31/2024	2/29/2024	3/31/2024	4/30/2024	5/31/2024	6/30/2024		Total	
7/31/2020																										330,232
8/31/2020		(123)																								256,542
9/30/2020																										310,891
10/31/2020																										310,722
11/30/2020																										262,753
12/31/2020																										284,558
1/31/2021						123		125																		178,120
2/28/2021																										217,271
3/31/2021																										214,587
4/30/2021																										193,995
5/31/2021																										386,949
6/30/2021		36						36																		234,666
7/31/2021						242																				248,198
8/31/2021		(178)																								250,866
9/30/2021			167																							250,332
10/31/2021			562																							324,385
11/30/2021		168	949		158																					246,828
12/31/2021		23	778		549		120																			280,413
1/31/2022		13	65		307		100		400			88														198,162
2/28/2022		181	1,868		123		152		32		90															319,841
3/31/2022		(86)	525		942		82		90		277															250,866
4/30/2022		(86)	286																							250,332
5/31/2022		1,489	410		1,052		66		225																	324,385
6/30/2022		2,369	2,498		1,723		139		52		179															246,686
7/31/2022		8,350	13,929		518		82		90		100															250,853
8/31/2022		193,147	3,830		1,770		3,647		164		376															357,808
9/30/2022		230,347	83,277		3,381		1,675		293		(118)		1,171		255		603		20							321,501
10/31/2022			203,543		165,724		17,421		250		(4,888)		3,214		213		4,071		77		(100)		918			391,078
11/30/2022				191,530	101,428		3,181		2,411		243		24		60		143								70	299,014
12/31/2022				196,279	115,827		5,662		5,723		1,909		2,401		100		840								(161)	328,744
1/31/2023					182,976		86,366		1,264		886		191		100		241		111		375		474		173	2
2/28/2023						269,075			147,047		5,441		129,476		497		1,691		612		(372)		329			556
3/31/2023									207,490		7,388		979		5,302		2,788		1,481		525		162			
4/30/2023											354,078		7,013		4,427		1,002		5,966		167		633		101	
5/31/2023													10,438		1,980		265		952		332		420			
6/30/2023													92,143		3,918		1,113		160		356		1,113			
7/31/2023													65,473		13,885		6,027		1,558		607		2,976			
8/31/2023													132,765		100,155		1,149		1,849		1,720		214			
9/30/2023															238,957		149,547		2,846		713		319			
10/31/2023																	75,120		184,457		2,625		293			
11/30/2023																	82,726		3,038		2,784		21			
12/31/2023																	308,215				132,615		557			
1/31/2024																					2,644		191			
2/29/2024																					(354)		848			
3/31/2024																					2,124		100			
4/30/2024																					4,684		611			
5/31/2024																					2,325		611			
6/30/2024																					58,406		1,604			
																					195,452		6,936			
																						231,043		8,960		
																							378,722			
																								147,093		
Totals	435,651	312,689	367,778	320,878	296,079	360,548	364,332	403,424	709,069	277,691	311,510	211,724	364,603	336,338	334,174	378,806	325,825	381,776	246,827	350,355	296,230	373,787	240,325			14,408,654

Rx only																									Paid Mor	
incurred month	7/31/2020	8/31/2020	9/30/2020	10/31/2020	11/30/2020	12/31/2020	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021	7/31/2021	8/31/2021	9/30/2021	10/31/2021	11/30/2021	12/31/2021	1/31/2022	2/28/2022	3/31/2022	4/30/2022	5/31/2022	6/30/2022	7/31/2022	
7/31/2020	73,279	39,645																								
8/31/2020		122,087	39,136	-171		60																				
9/30/2020			54,763	69,957																						
10/31/2020				92,444	49,099	-41																				
11/30/2020					95,518	31,722					67															
12/31/2020						107,900	45,766																			
1/31/2021							141,793	29,708																		
2/28/2021								104,977																		
3/31/2021									26,418									633								
4/30/2021									120,386	34,728																
5/31/2021										147,923	37,453	40	80													
6/30/2021											98,809	59,850	40													
7/31/2021												60,423														
8/31/2021												91,245	119,500	31,144												
9/30/2021														94,602	138											
10/31/2021																55,496										
11/30/2021																79,951	65,368									
12/31/2021																	90,061	35,178								
1/31/2022																		116,926	37,093	200						
2/28/2022																			112,683	18,855						
3/31/2022																				89,196						
4/30/2022																					80					
5/31/2022																					16,000					
6/30/2022																					85,767	28,080				
7/31/2022																						40				
8/31/2022																						91				
9/30/2022																						64				
10/31/2022																							48			
11/30/2022																								24		11
12/31/2022																										
1/31/2023																										
2/28/2023																										
3/31/2023																										
4/30/2023																										
5/31/2023																										
6/30/2023																										
7/31/2023																										
8/31/2023																										
9/30/2023																										
10/31/2023																										
11/30/2023																										
12/31/2023																										
1/31/2024																										
2/29/2024																										
3/31/2024																										
4/30/2024																										
5/31/2024																										
6/30/2024																										
Totals	73,279	161,732	93,900	162,230	144,617	139,640	187,559	134,685	146,804	182,650	136,329	151,135	180,043	125,745	135,586	156,063	152,103	149,776	108,227	101,847	134,734	136,487	121,700	106,493	153,582	

Rx only	th																								Total
incurred month	8/31/2022	9/30/2022	10/31/2022	11/30/2022	12/31/2022	1/31/2023	2/28/2023	3/31/2023	4/30/2023	5/31/2023	6/30/2023	7/31/2023	8/31/2023	9/30/2023	10/31/2023	11/30/2023	12/31/2023	1/31/2024	2/29/2024	3/31/2024	4/30/2024	5/31/2024	6/30/2024		Total
7/31/2020																									112,924
8/31/2020																									161,112
9/30/2020																									124,721
10/31/2020																									141,501
11/30/2020																									127,307
12/31/2020																									153,665
1/31/2021																									171,501
2/28/2021																									131,395
3/31/2021																									155,827
4/30/2021																									185,456
5/31/2021					40																				158,632
6/30/2021																									151,806
7/31/2021																									150,644
8/31/2021																									149,889
9/30/2021																									146,234
10/31/2021																									125,239
11/30/2021																									154,219
12/31/2021																									131,618
1/31/2022				40																					105,423
2/28/2022							24																		113,962
3/31/2022																									164,659
4/30/2022										48															121,915
5/31/2022	40									24															128,333
6/30/2022		48																							117,321
7/31/2022	18,142									72															110,124
8/31/2022	88,345	39,107																							127,453
9/30/2022		118,219																							140,099
10/31/2022			21,864																						127,284
11/30/2022			108,725			18,405				154															147,748
12/31/2022						100,255				47,493															148,140
1/31/2023						131,021				17,073															122,422
2/28/2023										93,756															136,315
3/31/2023										28,633															157,810
4/30/2023										93,185															134,805
5/31/2023										43,130															155,183
6/30/2023										126,068															114,864
7/31/2023										31,742															149,690
8/31/2023										80,347															195,255
9/30/2023										54,458															200,364
10/31/2023										95,152															180,209
11/30/2023										60,031															166,324
12/31/2023										62,591															166,329
1/31/2024										52,258															147,428
2/29/2024										131,847															130,567
3/31/2024										18,144															168,732
4/30/2024										110,692															196,753
5/31/2024										84,556															108,633
6/30/2024										123,011															6,946,821
Totals	106,527	157,374	130,589	118,740	178,588	111,093	121,863	169,198	112,090	149,643	122,622	184,105	128,836	207,247	161,074	162,913	216,271	121,312	158,505	149,942	141,263	220,595	139,483		6,946,821

Wellness Insurance Network

Dental only		Paid Month																									
incurred month	7/31/2020	8/31/2020	9/30/2020	10/31/2020	11/30/2020	12/31/2020	1/31/2021	2/28/2021	3/31/2021	4/30/2021	5/31/2021	6/30/2021	7/31/2021	8/31/2021	9/30/2021	10/31/2021	11/30/2021	12/31/2021	1/31/2022	2/28/2022	3/31/2022	4/30/2022	5/31/2022	6/30/2022	7/31/2022	8/31/2022	
	7/31/2020	14,216	1,529	244		82																					
	8/31/2020		19,289	2,175																							
	9/30/2020			15,751																							
	10/31/2020				807																						
	11/30/2020				16,974																						
	12/31/2020					14,240																					
	1/31/2021						14,453		2,468																		
	2/28/2021							20,845		1,026																	
	3/31/2021								16,410																		
	4/30/2021									4,866																	
	5/31/2021									17,034																	
	6/30/2021										5,942																
	7/31/2021											3,037															
	8/31/2021											13,894															
	9/30/2021												5,697														
	10/31/2021												16,293														
	11/30/2021													3,575													
	12/31/2021													956													
	1/31/2022													4,115													
	2/28/2022														146												
	3/31/2022															1,354											
	4/30/2022																631										
	5/31/2022																	1,307									
	6/30/2022																		109								
	7/31/2022																			451							
	8/31/2022																				177						
	9/30/2022																					112					
	10/31/2022																								1,038		
	11/30/2022																								41		
	12/31/2022																										
	1/31/2023																										
	2/28/2023																										
	3/31/2023																										
	4/30/2023																										
	5/31/2023																										
	6/30/2023																										
	7/31/2023																										
	8/31/2023																										
	9/30/2023																										
	10/31/2023																										
	11/30/2023																										
	12/31/2023																										
	1/31/2024																										
	2/29/2024																										
	3/31/2024																										
	4/30/2024																										
	5/31/2024																										
	6/30/2024																										
	Totals	14,216	20,817	18,170	24,083	19,528	20,134	23,968	23,366	23,441	18,508	17,284	22,949	13,945	20,540	20,105	19,547	19,339	23,850	17,274	21,903	27,258	30,509	25,924	20,339	16,120	22,555

## Wellness Insurance

[illegible]