



July 23, 2026

Ms. Annie Miskewitch
President
Wellness Insurance Network
c/o Lauterbach & Amen LLP
668 N River Road
Naperville, IL 60563

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, 2026 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, 2026 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 Lauterbach & Amen LLP.

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, Lauterbach & Amen LLP, 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. 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 Lauterbach & Amen LLP:

- 2026 Stop Loss contract
- Detail data for claimants crossing the stop loss threshold of \$160,000 for the 2025 contract year (six claimants) and the threshold of \$160,000 for the 2026 contract year-to-date (one claimant)
- Monthly enrollment details for Medical (and Rx)
- Monthly enrollment details for Dental
- Lag report representing medical claims incurred and paid through June 2026
- Lag report representing prescription drug claims incurred and paid through June 2026
- Lag report representing dental claims incurred and paid through June 2026
- Unaudited financial report for the period ending June 30, 2026

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, 2026 is \$383,982. 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, 2026 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, 2026 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, 2026 been available, we estimate the June 30, 2025 claim liability estimate would have been approximately \$294,018 or about 12.3% 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 \$7.54 million for all benefits for the year ending June 30, 2026. The resulting surplus amount would be about \$1.38 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 \$3.877 million was indicated, as follows:

WELLNESS INSURANCE NETWORK JUNE 30, 2026 SURPLUS ESTIMATE	
Assets	\$4,959,000
Accounts Payable (described earlier)	\$633,000
Claim Liability Estimate	\$384,000
Plan Surplus	\$3,942,000

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 plan with lower membership, that is under 1,000 lives, will tend be more volatile because smaller changes in claim utilization will have a greater impact on the patterns that drive the development of completion factors.
- 4) 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 Lauterbach & Amen LLP. 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 770 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
727.259.7469

cc: Scott Remmenga, Lauterbach & Amen LLP



Claim Liability Report for Wellness Insurance Network

Exhibit A , p1

Unpaid Claim Liabilities as of : June 30, 2026
Based on Claims Paid Through: June 30, 2026

Claims Incurred Through 6/30/2026 Paid After
Medical Claims yet to be Paid After 6/30/2026
Rx Claims yet to be Paid After 6/30/2026
Liability as of 6/30/2026
Suggested Provision for Adverse Deviation (PAD) = 20.0%

Medical and Rx	Dental	Total
\$ -	\$ -	\$ -
\$ 229,871	\$ 13,770	\$ 243,642
\$ 76,343	NA	\$ 76,343
\$ 306,215	\$ 13,770	\$ 319,985
\$ 61,243	\$ 2,754	\$ 63,997

Subtotal	\$ 367,458	\$ 16,524	\$ 383,982
Expenses of Claim Settlement (3.0%)	\$ 11,024	\$ 496	\$ 11,519
Grand Total	\$ 378,481	\$ 17,020	\$ 395,502

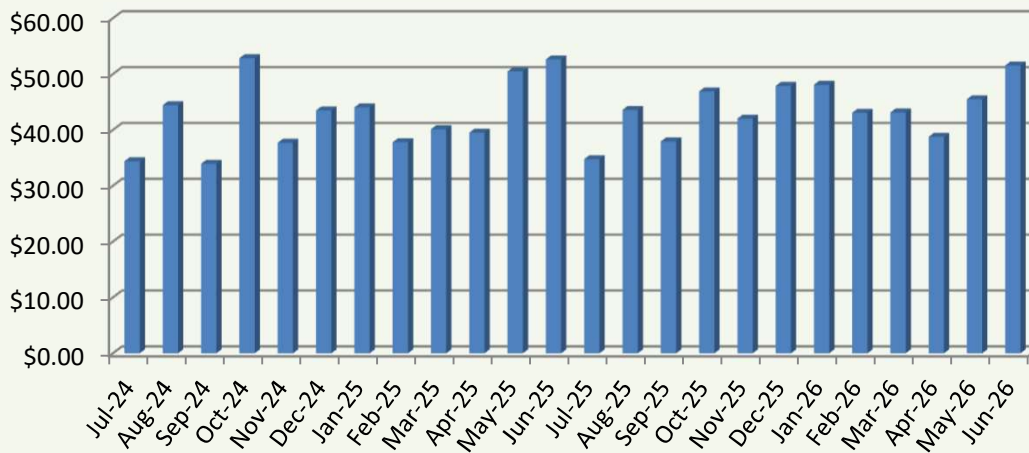
Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical + Rx Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-24	750	\$561,949	\$749.26	671	\$23,071	\$34.38
Aug-24	746	\$519,320	\$696.14	665	\$29,545	\$44.43
Sep-24	758	\$490,280	\$646.81	675	\$22,903	\$33.93
Oct-24	765	\$574,498	\$750.98	680	\$35,930	\$52.84
Nov-24	762	\$590,916	\$775.48	676	\$25,484	\$37.70
Dec-24	758	\$671,286	\$885.60	670	\$29,131	\$43.48
Jan-25	772	\$604,736	\$783.34	681	\$29,986	\$44.03
Feb-25	774	\$676,300	\$873.77	682	\$25,769	\$37.78
Mar-25	777	\$570,804	\$734.63	683	\$27,402	\$40.12
Apr-25	778	\$680,273	\$874.39	687	\$27,146	\$39.51
May-25	778	\$550,300	\$707.33	690	\$34,828	\$50.47
Jun-25	781	\$549,282	\$703.31	692	\$36,413	\$52.62
Jul-25	783	\$888,452	\$1,134.68	690	\$23,988	\$34.77
Aug-25	786	\$552,962	\$703.51	690	\$30,072	\$43.58
Sep-25	776	\$536,714	\$691.64	683	\$25,911	\$37.94
Oct-25	771	\$727,702	\$943.84	684	\$32,073	\$46.89
Nov-25	765	\$542,914	\$709.69	684	\$28,743	\$42.02
Dec-25	765	\$624,881	\$816.84	685	\$32,797	\$47.88
Jan-26	773	\$581,016	\$751.64	682	\$32,792	\$48.08
Feb-26	772	\$563,235	\$729.58	682	\$29,369	\$43.06
Mar-26	775	\$570,967	\$736.73	685	\$29,537	\$43.12
Apr-26	772	\$506,173	\$655.66	687	\$26,630	\$38.76
May-26	769	\$494,993	\$643.68	686	\$31,209	\$45.49
Jun-26	768	\$596,063	\$776.12	682	\$35,146	\$51.53
12 Month Average	773	\$598,839	\$774.78	685	\$29,856	\$43.58

**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, 2026						
Incurred Month	NET STOPLOSS Paid Through 06/30/2026	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-22	\$357,808	1.0000	1.0000	\$357,808	\$0	\$0
Aug-22	\$321,501	1.0000	1.0000	\$321,501	\$0	\$0
Sep-22	\$390,953	1.0000	1.0000	\$390,953	\$0	\$0
Oct-22	\$298,291	1.0000	1.0000	\$298,291	\$0	\$0
Nov-22	\$328,422	1.0000	1.0000	\$328,422	\$0	\$0
Dec-22	\$272,938	1.0000	1.0000	\$272,938	\$0	\$0
Jan-23	\$555,091	1.0000	1.0000	\$555,091	\$0	\$0
Feb-23	\$349,415	1.0000	1.0000	\$349,415	\$0	\$0
Mar-23	\$621,061	1.0000	1.0000	\$621,061	\$0	\$0
Apr-23	\$328,416	1.0000	1.0000	\$328,416	\$0	\$0
May-23	\$259,551	1.0000	1.0000	\$259,551	\$0	\$0
Jun-23	\$284,612	1.0000	1.0000	\$284,612	\$0	\$0
Jul-23	\$238,932	1.0000	1.0000	\$238,932	\$0	\$0
Aug-23	\$393,191	1.0000	1.0000	\$393,191	\$0	\$0
Sep-23	\$261,550	1.0000	1.0000	\$261,550	\$0	\$0
Oct-23	\$315,365	1.0000	1.0000	\$315,365	\$0	\$0
Nov-23	\$534,694	1.0000	1.0000	\$534,694	\$0	\$0
Dec-23	\$310,957	1.0000	1.0000	\$310,957	\$0	\$0
Jan-24	\$248,175	1.0000	1.0000	\$248,175	\$0	\$0
Feb-24	\$330,819	1.0000	1.0000	\$330,819	\$0	\$0
Mar-24	\$259,998	1.0000	1.0000	\$259,998	\$0	\$0
Apr-24	\$312,853	1.0000	1.0000	\$312,853	\$0	\$0
May-24	\$404,581	1.0000	1.0000	\$404,581	\$0	\$0
Jun-24	\$359,167	1.0000	1.0000	\$359,167	\$0	\$0
Jul-24	\$377,999	1.0000	1.0000	\$377,999	\$0	\$0
Aug-24	\$371,022	1.0000	1.0000	\$371,022	\$0	\$0
Sep-24	\$320,539	1.0000	1.0000	\$320,539	\$0	\$0
Oct-24	\$382,609	1.0000	1.0000	\$382,609	\$0	\$0
Nov-24	\$363,384	1.0000	1.0000	\$363,384	\$0	\$0
Dec-24	\$522,340	0.9999	0.9999	\$522,392	\$52	\$52
Jan-25	\$405,190	0.9999	0.9999	\$405,230	\$41	\$93
Feb-25	\$502,975	0.9999	0.9999	\$503,025	\$50	\$143
Mar-25	\$381,646	0.9999	0.9999	\$381,669	\$23	\$167
Apr-25	\$460,481	0.9999	0.9999	\$460,509	\$28	\$195
May-25	\$389,633	0.9999	0.9999	\$389,657	\$24	\$219
Jun-25	\$287,578	0.9999	0.9999	\$287,595	\$18	\$237
Jul-25	\$668,231	0.9999	0.9999	\$668,272	\$41	\$278
Aug-25	\$316,472	0.9998	0.9998	\$316,533	\$62	\$339
Sep-25	\$330,644	0.9995	0.9995	\$330,795	\$152	\$491
Oct-25	\$454,639	0.9992	0.9992	\$454,985	\$346	\$837
Nov-25	\$304,980	0.9982	0.9982	\$305,522	\$542	\$1,379
Dec-25	\$393,123	0.9956	0.9956	\$394,847	\$1,724	\$3,103
Jan-26	\$412,322	0.9951	0.9951	\$414,360	\$2,037	\$5,140
Feb-26	\$419,980	0.9934	0.9934	\$422,763	\$2,783	\$7,923
Mar-26	\$365,905	0.9889	0.9889	\$370,002	\$4,097	\$12,020
Apr-26	\$319,396	0.9825	0.9781	\$326,552	\$7,156	\$19,176
May-26	\$269,361	0.9235	0.9001	\$299,252	\$29,891	\$49,067
Jun-26	\$250,676	0.5191	0.5810	\$431,481	\$180,805	\$229,871

Wellness Insurance Network Estimated Ultimate Claims - Prescription Drugs (Rx) Valuation Date June 30, 2026						
Incurred Month	Paid Through 06/30/2026	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$129,017	1.000	1.000	\$129,017	\$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	\$166,300	1.000	1.000	\$166,300	\$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	\$136,239	1.000	1.000	\$136,239	\$0	\$0
Jul-24	\$183,950	1.000	1.000	\$183,950	\$0	\$0
Aug-24	\$148,298	1.000	1.000	\$148,298	\$0	\$0
Sep-24	\$169,741	1.000	1.000	\$169,741	\$0	\$0
Oct-24	\$191,888	1.000	1.000	\$191,888	\$0	\$0
Nov-24	\$227,532	1.000	1.000	\$227,532	\$0	\$0
Dec-24	\$148,894	1.000	1.000	\$148,894	\$0	\$0
Jan-25	\$199,505	1.000	1.000	\$199,505	\$0	\$0
Feb-25	\$173,275	1.000	1.000	\$173,275	\$0	\$0
Mar-25	\$189,135	1.000	1.000	\$189,135	\$0	\$0
Apr-25	\$219,763	1.000	1.000	\$219,763	\$0	\$0
May-25	\$160,643	1.000	1.000	\$160,643	\$0	\$0
Jun-25	\$261,687	1.000	1.000	\$261,687	\$0	\$0
Jul-25	\$220,179	1.000	1.000	\$220,179	\$0	\$0
Aug-25	\$236,429	1.000	1.000	\$236,429	\$0	\$0
Sep-25	\$205,919	1.000	1.000	\$205,919	\$0	\$0
Oct-25	\$272,717	1.000	1.000	\$272,717	\$0	\$0
Nov-25	\$237,392	1.000	1.000	\$237,392	\$0	\$0
Dec-25	\$230,034	1.000	1.000	\$230,034	\$0	\$0
Jan-26	\$166,656	1.000	1.000	\$166,656	\$0	\$0
Feb-26	\$140,472	1.000	1.000	\$140,472	\$0	\$0
Mar-26	\$200,965	1.000	1.000	\$200,965	\$0	\$0
Apr-26	\$179,622	1.000	1.000	\$179,622	\$0	\$0
May-26	\$195,741	1.000	1.000	\$195,741	\$0	\$0
Jun-26	\$88,238	0.724	0.536	\$164,582	\$76,343	\$76,343

Wellness Insurance Network Estimated Ultimate Claims -Dental Only Valuation Date June 30, 2026						
Incurred Month	Paid Through 06/30/2026	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$18,032	1.000	1.000	\$18,032	\$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	\$22,042	1.000	1.000	\$22,042	\$0	\$0
Nov-23	\$22,311	1.000	1.000	\$22,311	\$0	\$0
Dec-23	\$23,836	1.000	1.000	\$23,836	\$0	\$0
Jan-24	\$27,120	1.000	1.000	\$27,120	\$0	\$0
Feb-24	\$24,115	1.000	1.000	\$24,115	\$0	\$0
Mar-24	\$22,936	1.000	1.000	\$22,936	\$0	\$0
Apr-24	\$26,079	1.000	1.000	\$26,079	\$0	\$0
May-24	\$26,721	1.000	1.000	\$26,721	\$0	\$0
Jun-24	\$27,406	1.000	1.000	\$27,406	\$0	\$0
Jul-24	\$23,071	1.000	1.000	\$23,071	\$0	\$0
Aug-24	\$29,545	1.000	1.000	\$29,545	\$0	\$0
Sep-24	\$22,903	1.000	1.000	\$22,903	\$0	\$0
Oct-24	\$35,930	1.000	1.000	\$35,930	\$0	\$0
Nov-24	\$25,484	1.000	1.000	\$25,484	\$0	\$0
Dec-24	\$29,131	1.000	1.000	\$29,131	\$0	\$0
Jan-25	\$29,986	1.000	1.000	\$29,986	\$0	\$0
Feb-25	\$25,769	1.000	1.000	\$25,769	\$0	\$0
Mar-25	\$27,402	1.000	1.000	\$27,402	\$0	\$0
Apr-25	\$27,146	1.000	1.000	\$27,146	\$0	\$0
May-25	\$34,828	1.000	1.000	\$34,828	\$0	\$0
Jun-25	\$36,413	1.000	1.000	\$36,413	\$0	\$0
Jul-25	\$23,988	1.000	1.000	\$23,988	\$0	\$0
Aug-25	\$29,798	0.991	0.991	\$30,072	\$274	\$274
Sep-25	\$25,675	0.991	0.991	\$25,911	\$236	\$509
Oct-25	\$31,720	0.989	0.989	\$32,073	\$353	\$862
Nov-25	\$28,427	0.989	0.989	\$28,743	\$316	\$1,178
Dec-25	\$32,436	0.989	0.989	\$32,797	\$361	\$1,539
Jan-26	\$32,431	0.989	0.989	\$32,792	\$361	\$1,900
Feb-26	\$29,046	0.989	0.989	\$29,369	\$323	\$2,223
Mar-26	\$29,156	0.987	0.987	\$29,537	\$381	\$2,604
Apr-26	\$25,955	0.980	0.975	\$26,630	\$676	\$3,280
May-26	\$29,679	0.954	0.951	\$31,209	\$1,530	\$4,810
Jun-26	\$26,186	0.728	0.745	\$35,146	\$8,960	\$13,770

Medical only	Pa																										
Incurred month	7/31/2022	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	7/31/2024		
7/31/2022	154,103	193,147	3,830	1,770	3,647	164	376	201		152		359															
8/31/2022		230,347	83,277	3,381	1,675	293	(118)	1,171	255			603		20													
9/30/2022							(4,868)		3,214	213	4,071	718		77	(100)	918		(376)			494		103				
10/31/2022			203,543	165,724	17,421	250	2,411		243		24	60		143					(10)	(70)	4		273				
11/30/2022				191,530	101,428	3,181	2,411					840															
12/31/2022					196,279	115,827	5,662	5,723	1,909	2,401	100	840		111	375	474		93						173	(161)	70	
1/31/2023						182,976	86,366	1,264	886	191	100	241												2			
2/28/2023							269,075	147,047	5,441	129,476	497	1,691	612	(372)	329	8	588	(529)	3,643								
3/31/2023								207,490	124,059	7,388	979	5,302	2,768	1,481	525	162	(739)		498								
4/30/2023									246,453	354,078	7,013	4,427	1,002	5,966	167	633	533	651									
5/31/2023										215,048	98,802	10,438	1,980	265	952	332	420	147									
6/30/2023											165,959	92,143	7,012	3,918	160	356	1,113	722			(11,828)		157				
7/31/2023											192,621	65,473	13,886	1,133	6,027	1,558	607				2,976						
8/31/2023												132,765	100,155	1,149	1,849	1,720	214		(86)	712	70	383					
9/30/2023													238,957	149,547	2,846	713	319	49	111	962	270	(61)					
10/31/2023														184,457	75,120	1,959	2,625	293	858								
11/30/2023																62,726	3,038	2,784	(108)	21	25						40
12/31/2023																	308,215										
1/31/2024																		86,520	132,615	557	2,644	191	848	100	21		
2/29/2024																		233,057	60,620	18,786	2,124	(2,644)	(354)	100	15		
3/31/2024																			181,442	58,406	4,684	2,325	611	(64)	160		
4/30/2024																				175,531	143,529	6,529	1,604	1,931	1,126		
5/31/2024																					195,452	54,479	6,936	224	238		
6/30/2024																						231,043	64,681	8,960	2,443		
7/31/2024																							298,206	81,515	965		
8/31/2024																								147,093	74,968		
9/30/2024																										207,972	
10/31/2024																											
11/30/2024																											
12/31/2024																											
1/31/2025																											
2/28/2025																											
3/31/2025																											
4/30/2025																											
5/31/2025																											
6/30/2025																											
7/31/2025																											
8/31/2025																											
9/30/2025																											
10/31/2025																											
11/30/2025																											
12/31/2025																											
1/31/2026																											
2/28/2026																											
3/31/2026																											
4/30/2026																											
5/31/2026																											
6/30/2026																											
Totals	154,103	423,494	290,651	362,404	320,450	302,691	358,904	362,896	382,462	708,947	277,543	309,443	211,724	364,871	338,792	334,160	378,806	327,088	381,850	246,851	350,582	293,183	373,112	240,325	287,827		

WIN Model as of 2026.06_2026.07.17_ap

Rx only																										Paid M	
Incurred month	7/31/2022	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	7/31/2024		
7/31/2022	91,910	18,142					72																				
8/31/2022		88,345	39,107																								
9/30/2022			118,219	21,864			96																				
10/31/2022				108,725	18,405	154																					
11/30/2022					100,255	47,493																					
12/31/2022						131,021	17,073																				
1/31/2023						93,756	28,633	45																			
2/28/2023							93,185		43,130																		
3/31/2023									126,068																		
4/30/2023									31,742																		
5/31/2023									80,347																		
6/30/2023									54,458																		
7/31/2023									95,152																		
8/31/2023									60,031																		
9/30/2023									62,591																		
10/31/2023									52,258																		
11/30/2023									131,847																		
12/31/2023									18,144																		
1/31/2024									110,692																		
2/29/2024									84,556																		
3/31/2024									123,011																		
4/30/2024									6,002																		
5/31/2024									45,292																		
6/30/2024									117,609																		
7/31/2024									62,599																		
8/31/2024									153,619																		
9/30/2024									13,629																		
10/31/2024									107,718																		
11/30/2024									58,787																		
12/31/2024									100,643																		
1/31/2025									46,771																		
2/28/2025									103,348																		
3/31/2025									27,220																		
4/30/2025									114,055																		
5/31/2025									54,677																		
6/30/2025									165,902																		
7/31/2025									30,850																		
8/31/2025									108,633																		
9/30/2025									44,328																		
10/31/2025									108,917																		
11/30/2025																											
12/31/2025																											
1/31/2026																											
2/28/2026																											
3/31/2026																											
4/30/2026																											
5/31/2026																											
6/30/2026																											
Totals	91,910	106,487	157,326	130,589	118,660	178,588	110,997	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	153,245		

[illegible]

Wellness Insurance Network

Dental only		Paid Month																											
incurred month	7/31/2022	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	7/31/2024	8/31/2024			
7/31/2022	10,952	6,942		1,236																									
8/31/2022		15,021	4,801	147	75	1,038	512	23																					
9/30/2022			13,271	7,404	1,138	510	439	51																					
10/31/2022				17,716	8,264	616			367																				
11/30/2022					17,402	4,736	527	816																	145				
12/31/2022						9,719	8,538	416									1,078												
1/31/2023							17,121	8,639	1,888	6		-238		556															
2/28/2023								12,538	4,182	447	176	193																	
3/31/2023									14,875	4,636	964			1,176	155	153													
4/30/2023										11,028	8,688	400	538		510	966	-102												
5/31/2023											16,203	4,289	884			462	-50							255					
6/30/2023												20,887	7,112		723	179	223	-58											
7/31/2023													17,160		5,324	109	275	704											
8/31/2023															21,139	7,783	1,627												
9/30/2023																12,504	4,326	2,445	1,760										
10/31/2023																	14,866	5,528	1,228										
11/30/2023																		15,611	6,163										
12/31/2023																			15,777	396									
1/31/2024																				5,825	657	1,195							
2/29/2024																				19,618	4,767	743	1,816	176					
3/31/2024																					15,519	5,118	2,687	79					
4/30/2024																						15,524	6,166	764	80				
5/31/2024																							18,838	6,136	606	479			
6/30/2024																								18,490	6,252	1,776			
7/31/2024																									19,867	4,229	192		
8/31/2024																										16,106	5,957		
9/30/2024																											21,471		
10/31/2024																													
11/30/2024																													
12/31/2024																													
1/31/2025																													
2/28/2025																													
3/31/2025																													
4/30/2025																													
5/31/2025																													
6/30/2025																													
7/31/2025																													
8/31/2025																													
9/30/2025																													
10/31/2025																													
11/30/2025																													
12/31/2025																													
1/31/2026																													
2/28/2026																													
3/31/2026																													
4/30/2026																													
5/31/2026																													
6/30/2026																													
Totals	10,952	21,963	18,072	26,502	26,880	16,619	27,137	22,483	21,312	16,117	26,031	25,531	25,694	28,919	21,240	22,899	25,157	24,928	26,174	20,943	22,642	29,704	26,182	26,870	22,894	27,694			

Wellness Insurance

Dental only																									
incurred month	9/30/2024	10/31/2024	11/30/2024	12/31/2024	1/31/2025	2/28/2025	3/31/2025	4/30/2025	5/31/2025	6/30/2025	7/31/2025	8/31/2025	9/30/2025	10/31/2025	11/30/2025	12/31/2025	1/31/2026	2/28/2026	3/31/2026	4/30/2026	5/31/2026	6/30/2026		Total	
7/31/2022																									19,129
8/31/2022																									21,618
9/30/2022																									22,813
10/31/2022																									27,108
11/30/2022																									23,480
12/31/2022																									19,751
1/31/2023																									27,972
2/28/2023								496																	18,032
3/31/2023																									21,958
4/30/2023																									22,028
5/31/2023																									22,043
6/30/2023																									29,068
7/31/2023																									23,573
8/31/2023																									30,884
9/30/2023																									21,233
10/31/2023																									22,042
11/30/2023																									22,311
12/31/2023		47					30																		335
1/31/2024																									27,120
2/29/2024		196					403																		24,115
3/31/2024		36								367															22,936
4/30/2024		205			-185																				26,079
5/31/2024		108	94																						26,721
6/30/2024		646	1,060	134	1,277																				27,406
7/31/2024		105	771		132																				23,071
8/31/2024		6,275	1,485	182		131																			29,545
9/30/2024		14,636	5,172	866		2,228																			22,903
10/31/2024			25,437	6,853	1,087	1,611	942																		35,930
11/30/2024				16,920	4,730	1,447	1,489	646			153			100											25,484
12/31/2024					24,065	2,979	1,163	427		134							208								29,131
1/31/2025						21,780	7,803	131	8		98														29,986
2/28/2025							20,639	3,882		526								224							25,769
3/31/2025								21,548																	27,402
4/30/2025									5,107										747						27,146
5/31/2025									19,458	5,470	1,178							195		845					34,828
6/30/2025										24,174	7,091	1,236	206	74	799		122		1,126						36,413
7/31/2025											27,064	6,822	1,044	462	903		119								23,988
8/31/2025												18,662	3,471	1,405	139			40			272				29,798
9/30/2025												24,336	5,667				-205								25,675
10/31/2025													18,696	6,783				195							31,720
11/30/2025														26,897		4,783		40							28,427
12/31/2025																19,217	6,733	2,039		438					31,720
1/31/2026																	24,818	6,161	36	1,421					32,436
2/28/2026																		21,530	6,819	4,086	923	-928			32,431
3/31/2026																			22,435	7,514	-903				29,046
4/30/2026																			23,737						29,156
5/31/2026																				4,909	511				25,955
6/30/2026																					18,454	7,254	247		29,679
																						22,117	7,562		26,186
Totals	22,253	34,020	24,955	31,107	30,943	32,036	26,894	25,000	30,671	35,584	26,992	29,412	24,999	36,786	24,139	31,795	30,424	31,165	38,040	24,285	28,323	33,995			1,265,359