



August 8, 2018

Ms. Andrea Lentine
President
Assurance
c/o Wellness Insurance Network
111 North Canal Street
Suite 550
Chicago, IL 60606

via email

Subject: Wellness Insurance Network Claim Liability

Dear Ms. Lentine:

Wakely Consulting Group was retained to estimate the outstanding claims liability as of June 30, 2018 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, 2018 is beyond the scope of this opinion.

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, the Assurance Agency, 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.

Data Used in the Report

The following data was received from the Assurance Agency:

- Benefit descriptions for Dental, Medical Plan A, and Medical Plan B
- 2018 Stop Loss contract
- Detail data for six claimants crossing the stop loss threshold of \$100,000
- Monthly enrollment details for Medical
- Monthly enrollment details for Dental
- Lag report representing medical claims incurred March 2013 – June 2018 and paid July 2016 – June 2018
- Lag report representing prescription drug claims incurred April 2014 – June 2018 and paid July 2016 – June 2018
- Lag report representing dental claims incurred January 2016 – June 2018 and paid July 2016 – June 2018
- Unaudited financial report for the period ending June 30, 2018

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 Appendix A.

Summary of Results

Our estimate of the outstanding claim liability for the WIN's self-funded health plan as of June 30, 2018 is \$207,122. This estimate includes a margin of 20%. A provision for adverse deviation, or margin, is suggested by actuarial standards. In addition, an additional 3% (an industry standard) could be added as an estimate of the expenses of paying the 'runout' claims, called a 'loss adjustment expense'.

For HMOs or insurance companies, an estimate of these expenses is required by statutes. If the arrangement with the administrator is to pay such claims without additional expenses, the loss adjustment expense figure need not be included.

METHODOLOGY

The accompanying Exhibits show the results of our calculations. For medical (including 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, 2018 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, 2018 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, 2018 been available, we estimate the June 30, 2017 the claim liability estimate would have been approximately \$217,864 or 66.8% higher than the original estimate. We note several high claims were paid after June 30, 2017 that were not considered in the liability estimate. The claim lags in Appendix A show about \$110,000 in claims, highlighted in orange, that represent amounts significantly higher and at later lags than anticipated at the time of the June 30, 2017 estimate. We assume WIN may have received stop loss reimbursements for some of these amounts. We have netted about \$15,000 in stop loss amounts from the restatement estimate received after June 2017 for claims incurred prior but there may be additional amounts not included in the data received.

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.

PLAN SURPLUS

As last year, 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 \$1.6 million for the year ending June 30, 2018, so the resulting surplus amount would be about \$324,000.

Using the asset figure indicated in the unaudited financial statement that Wakely received, a surplus amount of about \$3.0 million was indicated, as follows:

Assets	\$3,511,000
Accounts Payable (described earlier)	\$297,000
Claim Liability	\$207,000
Plan Surplus	\$3,007,000

The comments and table immediately above 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 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.

ACTUARIAL STANDARDS OF PRACTICE

This report is subject to ASOP No. 5 and ASOP No. 23, as described earlier, and also ASOP No. 41, "Actuarial Communications". The narrative and exhibits of this report comply with ASOP No. 41, but the most important consideration is that we have supplied what you need in an understandable manner.

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 to provide these figures for you.

Sincerely,



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

cc: Scott Remmenga, Assurance Agency

WIN CL Final Report 6-30-18.docx



Claim Liability Report for Wellness Insurance Network

Exhibit A , p1

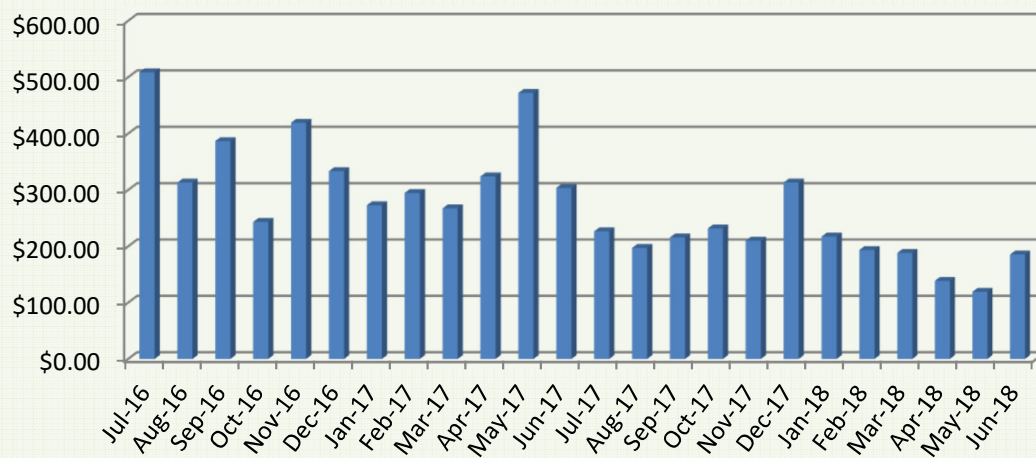
Unpaid Claim Liabilities as of : June 30, 2018
Based on Claims Paid Through: June 30, 2018

	Medical and Rx	Dental	Total
Claims Incurred Through 6/30/2018 Paid After	\$ -	\$ -	\$ -
Medial Claims yet to be Paid After 6/30/2018	\$ 129,280	\$ 8,222	\$ 137,502
Rx Claims yet to be Paid After 6/30/2018	\$ 35,100	NA	\$ 35,100
Liability as of 6/30/2018	\$ 164,380	\$ 8,222	\$ 172,601
Suggested Additional Margin (20.0%)	\$ 32,876	\$ 1,644	\$ 34,520
Subtotal	\$ 197,256	\$ 9,866	\$ 207,122
Expenses of Claim Settlement (3.0%)	\$ 5,918	\$ 296	\$ 6,214
Grand Total	\$ 203,173	\$ 10,162	\$ 213,335

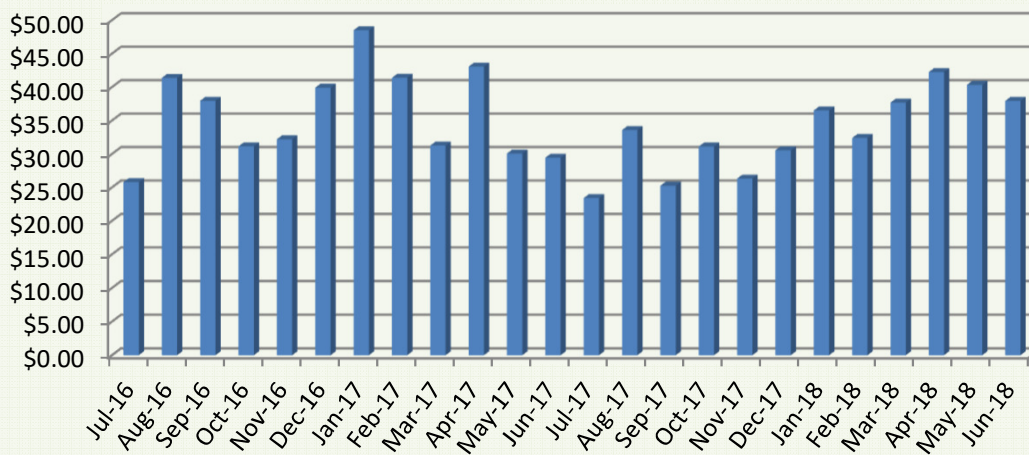
Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-16	582	\$296,185	\$508.91	477	\$12,306	\$25.80
Aug-16	575	\$180,059	\$313.15	472	\$19,529	\$41.38
Sep-16	578	\$223,506	\$386.69	474	\$17,989	\$37.95
Oct-16	571	\$138,974	\$243.39	479	\$14,919	\$31.15
Nov-16	572	\$239,857	\$419.33	481	\$15,487	\$32.20
Dec-16	579	\$193,072	\$333.46	483	\$19,279	\$39.91
Jan-17	590	\$161,073	\$273.00	505	\$24,489	\$48.49
Feb-17	581	\$171,299	\$294.83	498	\$20,610	\$41.39
Mar-17	581	\$155,376	\$267.43	496	\$15,504	\$31.26
Apr-17	573	\$185,673	\$324.04	485	\$20,884	\$43.06
May-17	572	\$270,098	\$472.20	488	\$14,675	\$30.07
Jun-17	570	\$173,131	\$303.74	485	\$14,281	\$29.45
Jul-17	563	\$127,622	\$226.68	485	\$11,355	\$23.41
Aug-17	571	\$112,625	\$197.24	485	\$16,282	\$33.57
Sep-17	567	\$122,417	\$215.90	480	\$12,121	\$25.25
Oct-17	574	\$133,088	\$231.86	479	\$14,904	\$31.12
Nov-17	580	\$121,828	\$210.05	481	\$12,662	\$26.32
Dec-17	573	\$179,459	\$313.19	475	\$14,514	\$30.56
Jan-18	593	\$128,892	\$217.36	511	\$18,654	\$36.51
Feb-18	592	\$114,637	\$193.64	510	\$16,523	\$32.40
Mar-18	593	\$111,805	\$188.54	511	\$19,256	\$37.68
Apr-18	599	\$83,185	\$138.87	516	\$21,795	\$42.24
May-18	595	\$70,981	\$119.30	514	\$20,732	\$40.34
Jun-18	595	\$110,412	\$185.57	515	\$19,535	\$37.93
12 Month Average	583	\$118,079	\$202.57	497	\$16,528	\$33.27

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, 2018						
Incurred Month	NET STOPLOSS	6-Less-2 Average				
	Paid Through 06/30/2018	Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-14	\$171,823	1.000	1.000	\$171,823	\$0	\$0
Aug-14	\$233,878	1.000	1.000	\$233,878	\$0	\$0
Sep-14	\$264,884	1.000	1.000	\$264,884	\$0	\$0
Oct-14	\$251,787	1.000	1.000	\$251,787	\$0	\$0
Nov-14	\$165,338	1.000	1.000	\$165,338	\$0	\$0
Dec-14	\$211,146	1.000	1.000	\$211,146	\$0	\$0
Jan-15	\$142,303	1.000	1.000	\$142,303	\$0	\$0
Feb-15	\$174,146	1.000	1.000	\$174,146	\$0	\$0
Mar-15	\$124,355	1.000	1.000	\$124,355	\$0	\$0
Apr-15	\$131,294	1.000	1.000	\$131,294	\$0	\$0
May-15	\$155,117	1.000	1.000	\$155,117	\$0	\$0
Jun-15	\$158,865	1.000	1.000	\$158,865	\$0	\$0
Jul-15	\$216,198	1.000	1.000	\$216,198	\$0	\$0
Aug-15	\$258,479	1.000	1.000	\$258,479	\$0	\$0
Sep-15	\$251,451	1.000	1.000	\$251,451	\$0	\$0
Oct-15	\$260,459	1.000	1.000	\$260,459	\$0	\$0
Nov-15	\$296,161	1.000	1.000	\$296,161	\$0	\$0
Dec-15	\$285,601	1.000	1.000	\$285,601	\$0	\$0
Jan-16	\$165,819	1.000	1.000	\$165,819	\$0	\$0
Feb-16	\$227,444	1.000	1.000	\$227,444	\$0	\$0
Mar-16	\$262,746	1.000	1.000	\$262,746	\$0	\$0
Apr-16	\$234,665	1.000	1.000	\$234,665	\$0	\$0
May-16	\$232,806	1.000	1.000	\$232,806	\$0	\$0
Jun-16	\$570,302	1.000	1.000	\$570,302	\$0	\$0
Jul-16	\$296,185	1.000	1.000	\$296,185	\$0	\$0
Aug-16	\$180,059	1.000	1.000	\$180,059	\$0	\$0
Sep-16	\$223,506	1.000	1.000	\$223,506	\$0	\$0
Oct-16	\$138,974	1.000	1.000	\$138,974	\$0	\$0
Nov-16	\$239,857	1.000	1.000	\$239,857	\$0	\$0
Dec-16	\$193,072	1.000	1.000	\$193,072	\$0	\$0
Jan-17	\$161,073	1.000	1.000	\$161,073	\$0	\$0
Feb-17	\$171,299	1.000	1.000	\$171,299	\$0	\$0
Mar-17	\$155,261	0.999	0.999	\$155,376	\$115	\$115
Apr-17	\$185,536	0.999	0.999	\$185,673	\$137	\$251
May-17	\$269,899	0.999	0.999	\$270,098	\$199	\$451
Jun-17	\$173,003	0.999	0.999	\$173,131	\$128	\$578
Jul-17	\$127,528	0.999	0.999	\$127,622	\$94	\$672
Aug-17	\$112,542	0.999	0.999	\$112,625	\$83	\$755
Sep-17	\$122,217	0.998	0.998	\$122,417	\$200	\$955
Oct-17	\$131,769	0.990	0.990	\$133,088	\$1,319	\$2,274
Nov-17	\$120,593	0.990	0.990	\$121,828	\$1,235	\$3,509
Dec-17	\$176,979	0.986	0.986	\$179,459	\$2,479	\$5,988
Jan-18	\$127,090	0.986	0.986	\$128,892	\$1,801	\$7,789
Feb-18	\$112,661	0.983	0.983	\$114,637	\$1,976	\$9,765
Mar-18	\$109,334	0.978	0.978	\$111,805	\$2,471	\$12,237
Apr-18	\$74,199	0.971	0.892	\$83,185	\$8,986	\$21,223
May-18	\$46,977	0.926	0.662	\$70,981	\$24,005	\$45,227
Jun-18	\$26,360	0.565	0.239	\$110,412	\$84,053	\$129,280

Wellness Insurance Network Estimated Ultimate Claims -Dental Only Valuation Date June 30, 2018						
Incurred Month	Paid Through 06/30/2018	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-14	\$15,284	1.000	1.000	\$15,284	\$0	\$0
Aug-14	\$14,737	1.000	1.000	\$14,737	\$0	\$0
Sep-14	\$14,545	1.000	1.000	\$14,545	\$0	\$0
Oct-14	\$14,186	1.000	1.000	\$14,186	\$0	\$0
Nov-14	\$13,424	1.000	1.000	\$13,424	\$0	\$0
Dec-14	\$18,167	1.000	1.000	\$18,167	\$0	\$0
Jan-15	\$18,332	1.000	1.000	\$18,332	\$0	\$0
Feb-15	\$12,639	1.000	1.000	\$12,639	\$0	\$0
Mar-15	\$8,902	1.000	1.000	\$8,902	\$0	\$0
Apr-15	\$14,318	1.000	1.000	\$14,318	\$0	\$0
May-15	\$11,678	1.000	1.000	\$11,678	\$0	\$0
Jun-15	\$13,675	1.000	1.000	\$13,675	\$0	\$0
Jul-15	\$14,717	1.000	1.000	\$14,717	\$0	\$0
Aug-15	\$14,434	1.000	1.000	\$14,434	\$0	\$0
Sep-15	\$14,235	1.000	1.000	\$14,235	\$0	\$0
Oct-15	\$14,524	1.000	1.000	\$14,524	\$0	\$0
Nov-15	\$13,742	1.000	1.000	\$13,742	\$0	\$0
Dec-15	\$18,464	1.000	1.000	\$18,464	\$0	\$0
Jan-16	\$18,149	1.000	1.000	\$18,149	\$0	\$0
Feb-16	\$13,826	1.000	1.000	\$13,826	\$0	\$0
Mar-16	\$15,834	1.000	1.000	\$15,834	\$0	\$0
Apr-16	\$17,414	1.000	1.000	\$17,414	\$0	\$0
May-16	\$15,571	1.000	1.000	\$15,571	\$0	\$0
Jun-16	\$20,439	1.000	1.000	\$20,439	\$0	\$0
Jul-16	\$12,306	1.000	1.000	\$12,306	\$0	\$0
Aug-16	\$19,529	1.000	1.000	\$19,529	\$0	\$0
Sep-16	\$17,989	1.000	1.000	\$17,989	\$0	\$0
Oct-16	\$14,919	1.000	1.000	\$14,919	\$0	\$0
Nov-16	\$15,487	1.000	1.000	\$15,487	\$0	\$0
Dec-16	\$19,279	1.000	1.000	\$19,279	\$0	\$0
Jan-17	\$24,489	1.000	1.000	\$24,489	\$0	\$0
Feb-17	\$20,610	1.000	1.000	\$20,610	\$0	\$0
Mar-17	\$15,504	1.000	1.000	\$15,504	\$0	\$0
Apr-17	\$20,884	1.000	1.000	\$20,884	\$0	\$0
May-17	\$14,675	1.000	1.000	\$14,675	\$0	\$0
Jun-17	\$14,281	1.000	1.000	\$14,281	\$0	\$0
Jul-17	\$11,355	1.000	1.000	\$11,355	\$0	\$0
Aug-17	\$16,282	1.000	1.000	\$16,282	\$0	\$0
Sep-17	\$12,121	1.000	1.000	\$12,121	\$0	\$0
Oct-17	\$14,904	1.000	1.000	\$14,904	\$0	\$0
Nov-17	\$12,662	1.000	1.000	\$12,662	\$0	\$0
Dec-17	\$14,514	1.000	1.000	\$14,514	\$0	\$0
Jan-18	\$18,654	1.000	1.000	\$18,654	\$0	\$0
Feb-18	\$16,523	1.000	1.000	\$16,523	\$0	\$0
Mar-18	\$19,098	0.992	0.992	\$19,256	\$158	\$158
Apr-18	\$21,767	0.992	0.999	\$21,795	\$28	\$186
May-18	\$20,327	0.960	0.980	\$20,732	\$405	\$591
Jun-18	\$11,904	0.588	0.609	\$19,535	\$7,631	\$8,222

Medical only																									Paid Month	
incurred month	7/31/2014	8/31/2014	9/30/2014	10/31/2014	11/30/2014	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015	7/31/2015	8/31/2015	9/30/2015	10/31/2015	11/30/2015	12/31/2015	1/31/2016	2/29/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016	7/31/2016	8/31/2016
7/31/2014	113,802	55,687	1,321	604	72	-310	502	141		3																
8/31/2014		103,582	83,273	42,752	1,748	1,927	237	343		16																
9/30/2014			186,810	73,954	2,528	1,093	-136	533	150																	
10/31/2014				139,620	71,638	35,548	3,255	1,304	89																	
11/30/2014					102,900	68,632	-8,772	1,297	682	477	147															
12/31/2014						105,353	83,405	2,100	11,804	606	1,255	(630)														
1/31/2015							108,870	25,479	4,523	2,842	85															
2/28/2015								77,383	72,551	20,229	534	300	1,329	25	58	334			194	29						
3/31/2015									80,759	37,130	2,145	2,479	209	193	256	1,046			58	122						
4/30/2015											86,869	38,199	3,861	509	198	415	23			57				1,168		166
5/31/2015											92,774	58,514	1,757	107	839	221			83	22						
6/30/2015											90,053	60,435	2,557	2,366	132				2,142	478	152					
7/31/2015													149,285	60,385	3,329	3,264			425	248		302				
8/31/2015														171,807	80,502	2,849	2,987		275	105	4	42				
9/30/2015																			885	95	312	102				
10/31/2015														151,672	90,431	7,197	775									
11/30/2015																										
12/31/2015																										
1/31/2016																										
2/29/2016																										
3/31/2016																										
4/30/2016																										
5/31/2016																										
6/30/2016																										
7/31/2016																										
8/31/2016																										
9/30/2016																										
10/31/2016																										
11/30/2016																										
12/31/2016																										
1/31/2017																										
2/28/2017																										
3/31/2017																										
4/30/2017																										
5/31/2017																										
6/30/2017																										
7/31/2017																										
8/31/2017																										
9/30/2017																										
10/31/2017																										
11/30/2017																										
12/31/2017																										
1/31/2018																										
2/28/2018																										
3/31/2018																										
4/30/2018																										
5/31/2018																										
6/30/2018																										
																					</					

Medical only	9/30/2016	10/31/2016	11/30/2016	12/31/2016	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017	7/31/2017	8/31/2017	9/30/2017	10/31/2017	11/30/2017	12/31/2017	1/31/2018	2/28/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018		Total	
7/31/2014																								171,823	
8/31/2014																								233,878	
9/30/2014																								264,884	
10/31/2014																								251,787	
11/30/2014																								165,338	
12/31/2014									5,804															211,146	
1/31/2015		(63)																						142,303	
2/28/2015					458																			174,146	
3/31/2015					(42)																(166)			124,355	
4/30/2015																								131,294	
5/31/2015		(129)							(50)					(18)										155,117	
6/30/2015																								158,865	
7/31/2015				(228)	2										(29)									216,198	
8/31/2015																								258,479	
9/30/2015																								251,451	
10/31/2015	180																		(30)					260,459	
11/30/2015	288	60		30																				296,161	
12/31/2015																								285,601	
1/31/2016	82																							165,819	
2/29/2016						(93)																		227,444	
3/31/2016			104	12			128			107														262,746	
4/30/2016	330		100	520		432	100			214		(408)			879									234,665	
5/31/2016		618	652	341			179	324		214														232,806	
6/30/2016		(6,957)	5,754			48		108		214	277													570,302	
7/31/2016	29,116		3,035	2,120	974	325	(80)			214			356											296,185	
8/31/2016	29,474		4,892	517	1,594	523		49	3,299	125			292											180,059	
9/30/2016	125,230		73,759	3,948	13,938	1,275	4,768	385	107		96													223,506	
10/31/2016		95,711		35,334	3,319	1,811	401	1,337	47	108				384	799				(276)					138,974	
11/30/2016				126,097	61,566	49,156	3,212	935	(193)	128	59	86				(1,188)								239,857	
12/31/2016					145,600	38,748	3,143	2,908	2,467	23	183													193,072	
1/31/2017						98,731	39,821	6,388	8,577	2,571	2,300		107			35	138	150	527	171		1,555		161,073	
2/28/2017							104,636	49,160	9,821	3,056	2,473	669		132	(218)	545							504	171,299	
3/31/2017								86,941	47,332	16,208	2,177	110		724	266	62	466	520	432	13				155,261	
4/30/2017								82,880	63,438	6,942	2,455		27,240	321	150	359	847	1,055				(153)		185,536	
5/31/2017									118,700	62,425	73,626	6,367	9,033		95		693	368	225	(1,633)				269,899	
6/30/2017											127,266													205,314	
7/31/2017												63,213	7,041	642	2,235	393	520		185		3,818			282,131	
8/31/2017												125,312	44,698	84,647	6,785	11,968	4,420	(1,885)	189	5,998				195,147	
9/30/2017													130,061	46,437	9,179	1,817	2,177	406	21	350		4,545	153	155,411	
10/31/2017														96,428	48,399	6,457	1,556	1,188		24	557		802	289,517	
11/30/2017															111,566	88,407	3,473	78,947	386	2,481	111	4,163	(17)	237,170	
12/31/2017																165,105	60,211	7,136	1,028	1,062	566		2,063	237,170	
1/31/2018																	125,495	103,500	23,496	1,923	69	731	1,320	256,533	
2/28/2018																		97,279	74,069	7,043	1,800	22,049	1,181	203,421	
3/31/2018																				61,074	17,715	918	953	154,004	
4/30/2018																					113,961	40,461	2,737	759	157,919
5/31/2018																						76,032	38,838	2,354	117,223
6/30/2018																							81,851	37,744	119,594
																								77,061	77,061
Totals	178,363	183,722	168,660	227,437	190,956	156,308	148,536	161,054	204,226	203,922	266,226	216,657	239,253	177,936	275,123	200,959	288,567	172,681	186,285	147,127	157,066	124,875		10,112,233	

Wellness Insurance Network

[illegible]

Wellness Insurance I

Dental only																								Total
incurred month	9/30/2016	10/31/2016	11/30/2016	12/31/2016	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017	7/31/2017	8/31/2017	9/30/2017	10/31/2017	11/30/2017	12/31/2017	1/31/2018	2/28/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018		Total
7/31/2014																								15,284
8/31/2014																								14,737
9/30/2014																								14,545
10/31/2014																								14,186
11/30/2014																								13,424
12/31/2014																								18,167
1/31/2015																								18,332
2/28/2015																								12,639
3/31/2015																								8,902
4/30/2015																								14,318
5/31/2015																								11,678
6/30/2015																								13,675
7/31/2015																								14,717
8/31/2015																								14,434
9/30/2015																								14,235
10/31/2015																								14,524
11/30/2015																								13,742
12/31/2015																								18,464
1/31/2016																								18,149
2/29/2016																								13,826
3/31/2016																								15,834
4/30/2016	404																							17,414
5/31/2016	316		1,359																					15,571
6/30/2016				194	-471	84										70								20,439
7/31/2016	125																							12,306
8/31/2016	7,419	98	1,149																					19,529
9/30/2016	9,372	6,592	1,879																					17,989
10/31/2016		10,437	4,358						139															14,919
11/30/2016				-16																				15,487
12/31/2016			10,320	4,995	4,556	428	289		198							110								19,279
1/31/2017				13,697	15,187	7,639	73		1,500			89												24,489
2/28/2017						11,016	8,224	228	1,121	21														20,610
3/31/2017							13,142	2,035	327															15,504
4/30/2017								15,495	4,639	750														20,884
5/31/2017									10,016	3,476	140	235	808											14,675
6/30/2017										3,231	381													14,281
7/31/2017											7,685	2,675	895											11,355
8/31/2017												12,822	3,612	-252		100								16,282
9/30/2017													9,234	1,836	1,052									12,121
10/31/2017														13,247	1,480									14,904
11/30/2017															7,541							60		12,662
12/31/2017																117			995					14,514
1/31/2018																10,229	4,121	165						18,654
2/28/2018																	11,132	6,077	846					16,523
3/31/2018																		7,546	6,178	1,354	1,445			19,098
4/30/2018																			10,424	8,669	344	-340		21,767
5/31/2018																				14,358	6,269	1,140		20,327
6/30/2018																					11,773	8,555		11,904
Totals	17,636	17,127	19,065	18,870	19,273	19,168	21,728	18,095	17,921	14,917	11,145	16,113	14,549	14,831	10,453	13,672	15,253	13,787	18,444	24,381	21,231	21,319		761,299