



July 30, 2019

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, 2019 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, 2019 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
- 2019 Stop Loss contract
- Detail data for six claimants crossing the stop loss threshold of \$100,000
- Monthly enrollment details for Medical (and Rx)
- Monthly enrollment details for Dental
- Lag report representing medical claims incurred March 2015 – June 2019 and paid July 2017 – June 2019
- Lag report representing prescription drug claims incurred June 2017 – June 2019 and paid July 2017 – June 2019
- Lag report representing dental claims incurred June 2016 – June 2019 and paid July 2017 – June 2019
- Unaudited financial report for the period ending June 30, 2019

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, 2019 is \$211,565. This estimate includes a provision for adverse deviation of 20%. A provision for adverse deviation (PAD), or margin, is suggested by actuarial standards.

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, 2019 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, 2019 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, 2019 been available, we estimate the June 30, 2018 the claim liability estimate would have been approximately \$121,158 or 29.8% lower than the original estimate. We compared the estimates of the monthly incurred claims to determine where the biggest differences were. The estimate for June 2018 was significantly higher than the estimate using data through June 2019 (an additional 12-months). As we have noted in the past, the more recent months are the most volatile. The months just prior to June represented high claims and the model anticipated the level of claim costs would continue into June. Based on data used for this report, June 2018 was a very low incurred month. The difference in the actual compared to expected claim costs for June 2018 is a significant portion of the difference in the total liability estimate.

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 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 \$3.9 million for all benefits for the year ending June 30, 2019. The resulting surplus amount would be about \$783,000 representing about 20% of expected claims.

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

Assets	\$3,568,000
Accounts Payable (described earlier)	\$311,000
Claim Liability	\$212,000
Plan Surplus	\$3,045,000

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 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.

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 6-30-19.docx



Claim Liability Report for Wellness Insurance Network

Exhibit A , p1

Unpaid Claim Liabilities as of : June 30, 2019
Based on Claims Paid Through: June 30, 2019

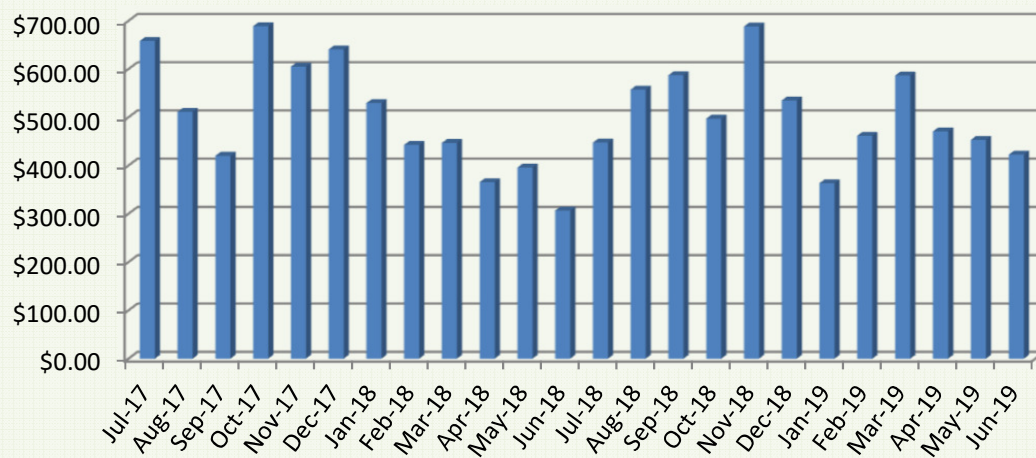
Claims Incurred Through 6/30/2019 Paid After
Medial Claims yet to be Paid After 6/30/2019
Rx Claims yet to be Paid After 6/30/2019
Liability as of 6/30/2019
Suggested Provision for Adverse Deviation (PAD) = 20.0%

Medical and Rx		Dental		Total	
\$	-	\$	-	\$	-
\$	137,280	\$	7,945	\$	145,226
\$	31,079		NA	\$	31,079
\$	168,359	\$	7,945	\$	176,304
\$	33,672	\$	1,589	\$	35,261
\$	202,031	\$	9,535	\$	211,565
\$	6,061	\$	286	\$	6,347
\$	208,092	\$	9,821	\$	217,912

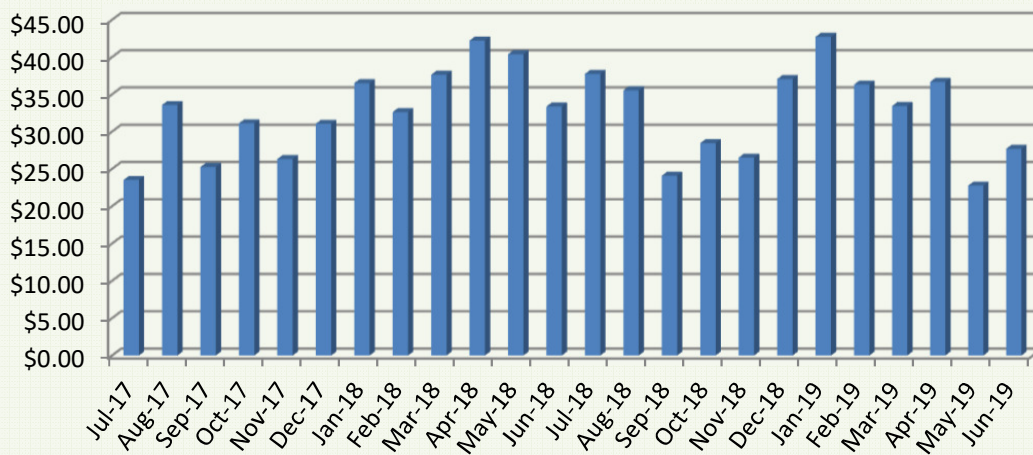
Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical + Rx Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-17	563	\$370,630	\$658.31	485	\$11,404	\$23.51
Aug-17	571	\$291,935	\$511.27	485	\$16,282	\$33.57
Sep-17	567	\$238,188	\$420.08	480	\$12,121	\$25.25
Oct-17	574	\$395,361	\$688.78	479	\$14,904	\$31.12
Nov-17	580	\$350,898	\$605.00	481	\$12,662	\$26.32
Dec-17	573	\$367,056	\$640.59	475	\$14,753	\$31.06
Jan-18	593	\$313,858	\$529.27	511	\$18,654	\$36.51
Feb-18	592	\$262,114	\$442.76	510	\$16,640	\$32.63
Mar-18	593	\$264,946	\$446.79	511	\$19,231	\$37.63
Apr-18	599	\$218,885	\$365.42	516	\$21,787	\$42.22
May-18	595	\$235,477	\$395.76	514	\$20,759	\$40.39
Jun-18	595	\$182,395	\$306.55	515	\$17,188	\$33.37
Jul-18	592	\$264,931	\$447.52	511	\$19,287	\$37.74
Aug-18	596	\$332,164	\$557.32	512	\$18,195	\$35.54
Sep-18	602	\$353,466	\$587.15	505	\$12,164	\$24.09
Oct-18	601	\$298,773	\$497.13	506	\$14,399	\$28.46
Nov-18	609	\$419,068	\$688.13	514	\$13,631	\$26.52
Dec-18	608	\$325,166	\$534.81	508	\$18,821	\$37.05
Jan-19	615	\$223,427	\$363.30	526	\$22,472	\$42.72
Feb-19	616	\$284,368	\$461.64	524	\$19,028	\$36.31
Mar-19	625	\$366,551	\$586.48	523	\$17,491	\$33.44
Apr-19	624	\$293,734	\$470.73	523	\$19,185	\$36.68
May-19	628	\$284,588	\$453.17	525	\$11,947	\$22.76
Jun-19	632	\$267,030	\$422.52	525	\$14,543	\$27.70
12 Month Average	612	\$309,439	\$505.34	517	\$16,764	\$32.44

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, 2019						
Incurred Month	NET STOPLOSS Paid Through 06/30/2019	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$295,873	1.000	1.000	\$295,873	\$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	\$232,781	1.000	1.000	\$232,781	\$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	\$240,154	1.000	1.000	\$240,154	\$0	\$0
Dec-16	\$193,072	1.000	1.000	\$193,072	\$0	\$0
Jan-17	\$161,579	1.000	1.000	\$161,579	\$0	\$0
Feb-17	\$171,889	1.000	1.000	\$171,889	\$0	\$0
Mar-17	\$155,261	1.000	1.000	\$155,261	\$0	\$0
Apr-17	\$185,536	1.000	1.000	\$185,536	\$0	\$0
May-17	\$273,561	1.000	1.000	\$273,561	\$0	\$0
Jun-17	\$205,285	1.000	1.000	\$205,285	\$0	\$0
Jul-17	\$282,131	1.000	1.000	\$282,131	\$0	\$0
Aug-17	\$195,147	1.000	1.000	\$195,147	\$0	\$0
Sep-17	\$155,491	1.000	1.000	\$155,491	\$0	\$0
Oct-17	\$294,717	1.000	1.000	\$294,717	\$0	\$0
Nov-17	\$237,262	1.000	1.000	\$237,262	\$0	\$0
Dec-17	\$258,801	1.000	1.000	\$258,801	\$0	\$0
Jan-18	\$211,110	1.000	1.000	\$211,110	\$0	\$0
Feb-18	\$156,794	1.000	1.000	\$156,794	\$0	\$0
Mar-18	\$161,135	1.000	1.000	\$161,145	\$10	\$10
Apr-18	\$118,817	1.000	1.000	\$118,824	\$7	\$17
May-18	\$126,185	1.000	1.000	\$126,207	\$23	\$39
Jun-18	\$60,539	1.000	1.000	\$60,550	\$11	\$50
Jul-18	\$146,771	1.000	1.000	\$146,837	\$66	\$116
Aug-18	\$198,327	0.998	0.998	\$198,664	\$337	\$452
Sep-18	\$235,179	0.998	0.998	\$235,579	\$399	\$851
Oct-18	\$202,894	0.998	0.998	\$203,326	\$432	\$1,284
Nov-18	\$304,028	0.997	0.997	\$305,043	\$1,015	\$2,299
Dec-18	\$215,674	0.992	0.992	\$217,307	\$1,633	\$3,931
Jan-19	\$129,922	0.990	0.990	\$131,176	\$1,253	\$5,185
Feb-19	\$196,975	0.989	0.989	\$199,105	\$2,131	\$7,316
Mar-19	\$256,905	0.986	0.986	\$260,512	\$3,608	\$10,923
Apr-19	\$210,039	0.978	0.975	\$215,376	\$5,337	\$16,261
May-19	\$181,866	0.948	0.933	\$194,826	\$12,960	\$29,220
Jun-19	\$55,173	0.569	0.338	\$163,233	\$108,060	\$137,280

Wellness Insurance Network Estimated Ultimate Claims - Prescription Drugs (Rx) Valuation Date June 30, 2019						
Incurred Month	Paid Through 06/30/2019	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-15	\$57,685	1.000	1.000	\$57,685	\$0	\$0
Aug-15	\$59,630	1.000	1.000	\$59,630	\$0	\$0
Sep-15	\$67,770	1.000	1.000	\$67,770	\$0	\$0
Oct-15	\$64,853	1.000	1.000	\$64,853	\$0	\$0
Nov-15	\$55,000	1.000	1.000	\$55,000	\$0	\$0
Dec-15	\$81,317	1.000	1.000	\$81,317	\$0	\$0
Jan-16	\$41,803	1.000	1.000	\$41,803	\$0	\$0
Feb-16	\$64,607	1.000	1.000	\$64,607	\$0	\$0
Mar-16	\$70,954	1.000	1.000	\$70,954	\$0	\$0
Apr-16	\$88,651	1.000	1.000	\$88,651	\$0	\$0
May-16	\$66,547	1.000	1.000	\$66,547	\$0	\$0
Jun-16	\$70,488	1.000	1.000	\$70,488	\$0	\$0
Jul-16	\$142,892	1.000	1.000	\$142,892	\$0	\$0
Aug-16	\$75,716	1.000	1.000	\$75,716	\$0	\$0
Sep-16	\$78,886	1.000	1.000	\$78,886	\$0	\$0
Oct-16	\$77,339	1.000	1.000	\$77,339	\$0	\$0
Nov-16	\$71,468	1.000	1.000	\$71,468	\$0	\$0
Dec-16	\$86,617	1.000	1.000	\$86,617	\$0	\$0
Jan-17	\$88,452	1.000	1.000	\$88,452	\$0	\$0
Feb-17	\$71,583	1.000	1.000	\$71,583	\$0	\$0
Mar-17	\$85,084	1.000	1.000	\$85,084	\$0	\$0
Apr-17	\$88,119	1.000	1.000	\$88,119	\$0	\$0
May-17	\$83,198	1.000	1.000	\$83,198	\$0	\$0
Jun-17	\$76,119	1.000	1.000	\$76,119	\$0	\$0
Jul-17	\$88,499	1.000	1.000	\$88,499	\$0	\$0
Aug-17	\$96,788	1.000	1.000	\$96,788	\$0	\$0
Sep-17	\$82,697	1.000	1.000	\$82,697	\$0	\$0
Oct-17	\$100,644	1.000	1.000	\$100,644	\$0	\$0
Nov-17	\$113,636	1.000	1.000	\$113,636	\$0	\$0
Dec-17	\$108,255	1.000	1.000	\$108,255	\$0	\$0
Jan-18	\$102,747	1.000	1.000	\$102,747	\$0	\$0
Feb-18	\$105,320	1.000	1.000	\$105,320	\$0	\$0
Mar-18	\$103,801	1.000	1.000	\$103,801	\$0	\$0
Apr-18	\$100,061	1.000	1.000	\$100,061	\$0	\$0
May-18	\$109,270	1.000	1.000	\$109,270	\$0	\$0
Jun-18	\$121,846	1.000	1.000	\$121,846	\$0	\$0
Jul-18	\$118,094	1.000	1.000	\$118,094	\$0	\$0
Aug-18	\$133,500	1.000	1.000	\$133,500	\$0	\$0
Sep-18	\$117,887	1.000	1.000	\$117,887	\$0	\$0
Oct-18	\$95,447	1.000	1.000	\$95,447	\$0	\$0
Nov-18	\$114,025	1.000	1.000	\$114,025	\$0	\$0
Dec-18	\$107,859	1.000	1.000	\$107,859	\$0	\$0
Jan-19	\$92,251	1.000	1.000	\$92,251	\$0	\$0
Feb-19	\$85,263	1.000	1.000	\$85,263	\$0	\$0
Mar-19	\$106,039	1.000	1.000	\$106,039	\$0	\$0
Apr-19	\$78,358	1.000	1.000	\$78,358	\$0	\$0
May-19	\$89,762	1.000	1.000	\$89,762	\$0	\$0
Jun-19	\$72,719	0.669	0.701	\$103,797	\$31,079	\$31,079

Wellness Insurance Network Estimated Ultimate Claims -Dental Only Valuation Date June 30, 2019						
Incurred Month	Paid Through 06/30/2019	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$15,410	1.000	1.000	\$15,410	\$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	\$11,404	1.000	1.000	\$11,404	\$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	\$14,753	1.000	1.000	\$14,753	\$0	\$0
Jan-18	\$18,654	1.000	1.000	\$18,654	\$0	\$0
Feb-18	\$16,640	1.000	1.000	\$16,640	\$0	\$0
Mar-18	\$19,231	1.000	1.000	\$19,231	\$0	\$0
Apr-18	\$21,787	1.000	1.000	\$21,787	\$0	\$0
May-18	\$20,759	1.000	1.000	\$20,759	\$0	\$0
Jun-18	\$17,188	1.000	1.000	\$17,188	\$0	\$0
Jul-18	\$19,287	1.000	1.000	\$19,287	\$0	\$0
Aug-18	\$18,195	1.000	1.000	\$18,195	\$0	\$0
Sep-18	\$12,164	1.000	1.000	\$12,164	\$0	\$0
Oct-18	\$14,399	1.000	1.000	\$14,399	\$0	\$0
Nov-18	\$13,631	1.000	1.000	\$13,631	\$0	\$0
Dec-18	\$18,821	1.000	1.000	\$18,821	\$0	\$0
Jan-19	\$22,472	1.000	1.000	\$22,472	\$0	\$0
Feb-19	\$19,028	1.000	1.000	\$19,028	\$0	\$0
Mar-19	\$17,491	1.000	1.000	\$17,491	\$0	\$0
Apr-19	\$19,185	1.000	1.000	\$19,185	\$0	\$0
May-19	\$11,151	0.965	0.933	\$11,947	\$797	\$797
Jun-19	\$7,394	0.671	0.508	\$14,543	\$7,149	\$7,945

Medical only																			Paid Month							
incurred month	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	9/30/2016	#####	#####	#####	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017	7/31/2017	8/31/2017
7/31/2015	149,285	60,385	3,329	3,264	(544)	425	248	(475)	302			235					(228)	2								
8/31/2015		171,807	80,502	2,849	2,987	275	105	4	42	(73)	27		(47)													
9/30/2015			151,672	90,431	7,197	775	885	95	312	102	(97)	36	34	7												
10/31/2015				170,096	77,741	8,280	311	2,775	(68)	621	152	264	14		180	60		30								
11/30/2015					142,759	146,651	3,374	645	127	953	113			1,282	288											
12/31/2015						146,359	123,386	13,339	1,240	1,000	385	170	(278)													
1/31/2016							106,758	53,806	2,902	1,645	480	119	27		82											
2/29/2016								135,827	78,559	10,274	1,894	473	237	157		104	12		(93)							
3/31/2016									116,330	126,363	17,096	1,655	967	254		(155)				128						
4/30/2016										135,338	91,362	4,195	1,071	533	330	100	520		432	100		214	(408)			
5/31/2016											157,733	63,525	9,222	(1)	618	652	341		179	324		214				
6/30/2016												168,571	263,895	138,391	(6,957)	5,754					108	214	277			
7/31/2016													138,082	122,043	29,116	3,035	2,120	974	325	(80)		214			356	
8/31/2016														139,296	29,474	4,892	517	1,594	523		49	3,299	125		292	
9/30/2016															125,230	73,759	3,948	13,938	1,275	4,768	385	107		96		
10/31/2016																95,711	35,334	3,319	1,811	401	1,337	47	108			384
11/30/2016																	126,097	61,566	49,156	3,212	935	(193)	128	59	86	
12/31/2016																		145,600	38,748	3,143	2,908	2,467	23	183		
1/31/2017																			98,731	39,821	6,388	8,577	2,571	2,300	107	
2/28/2017																				104,636	49,160	9,821	3,056	2,473	669	132
3/31/2017																					86,941	47,332	16,208	2,177	110	734
4/30/2017																						82,880	63,438	6,942	2,455	27,240
5/31/2017																							118,700	62,425	73,626	6,367
6/30/2017																								127,266	63,213	7,041
7/31/2017																									125,312	44,698
8/31/2017																										130,061
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																										
7/31/2018																										
8/31/2018																										
9/30/2018																										
10/31/2018																										
11/30/2018																										
12/31/2018																										
1/31/2019																										
2/28/2019																										
3/31/2019																										
4/30/2019																										

Medical only	incurred month	9/30/2017	#####	#####	#####	1/31/2018	2/28/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018	7/31/2018	8/31/2018	9/30/2018	10/31/2018	11/30/2018	12/31/2018	1/31/2019	2/28/2019	3/31/2019	4/30/2019	5/31/2019	6/30/2019		Total	
	7/31/2015		(29)																							216,198
	8/31/2015																									258,479
	9/30/2015																									251,451
	10/31/2015																									260,459
	11/30/2015					(30)							(288)													295,873
	12/31/2015																									285,601
	1/31/2016																									165,819
	2/29/2016																									227,444
	3/31/2016																									262,746
	4/30/2016	879																								234,665
	5/31/2016												(25)													232,781
	6/30/2016																									570,302
	7/31/2016																									296,185
	8/31/2016																									180,059
	9/30/2016																									223,506
	10/31/2016	799					(276)																			138,974
	11/30/2016		(1,188)																							240,154
	12/31/2016																									193,072
	1/31/2017	35	138	150	527	171				1,555									61							161,579
	2/28/2017	(218)	545		520			13			504	590														171,889
	3/31/2017	266	62	466	520	432																				155,261
	4/30/2017	321	150	359	847	1,055																				185,536
	5/31/2017	9,033	95		693	368	225	(1,633)						1,624			559	1,911					(432)			273,561
	6/30/2017	642	2,235	393	520	185				3,818																205,285
	7/31/2017	84,647	6,785	11,968	4,420	(1,885)	189				5,998															282,131
	8/31/2017	46,437	9,179	1,817	2,177	406	21		350			153														195,147
	9/30/2017	96,428	48,399	6,457	1,556	1,188				557		802														155,491
	10/31/2017		111,566	88,407	3,473	78,947	386	2,481	111	4,163	(17)	1,835	3,886		30											294,717
	11/30/2017			165,105	60,211	7,136	1,028	1,062	566		2,063															237,262
	12/31/2017				125,495	103,500	23,496	1,923	69	731	1,320	549	549			945										258,601
	1/31/2018					97,279	74,069	7,043	1,800	22,049	1,181	1,956	4,256		236	860		671								211,110
	2/28/2018						61,074	17,715	918	953	(21)	304	790		31	253	359									156,794
	3/31/2018						113,961	40,461	2,737	759	315	1,909	(860)		79	73	135									161,135
	4/30/2018							76,032	38,838	2,354	574	72			59		179		158							118,817
	5/31/2018								81,851	37,744	3,804	856	1,429	649	102			(806)		37		32				126,185
	6/30/2018										28,943	1,248	626	2,467		105										111,240
	7/31/2018										83,086			5,338	3,051	48	102	726							88	146,771
	8/31/2018												132,054	99,718	6,347	1,401	463	58	(25)		8,914	3,001	25			251,957
	9/30/2018													155,002		109,588	3,978	953	257	45	880	148				270,850
	10/31/2018														138,522	105,976	4,966	3,571	315	896	893	2,496	325			257,960
	11/30/2018															143,766		254,702	10,267	1,599	2,551	286	(67)	2,178		415,281
	12/31/2018																	224,655		7,327	1,829	(452)	1,270	502		319,467
	1/31/2019																			118,676	48,675	4,313	2,389	757	(5)	175,005
	2/28/2019																				101,621	110,066	10,020	1,436	3,001	226,145
	3/31/2019																					121,228	168,777	2,565	2,699	295,269
	4/30/2019																						166,129	132,927	16,871	315,927
	5/31/2019																							258,165	95,339	354,505
	6/30/2019																							76,771		76,771
	Totals	239,271	177,936	275,123	200,959	288,567	172,681	186,285	147,127	157,233	124,875	123,683	198,995	261,717	261,530	259,491	487,110	217,645	161,744	253,016	351,717	400,192	197,477			11,101,615

Rx only																	Paid Month									
incurred month	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	9/30/2016	#####	#####	#####	1/31/2017	2/28/2017	3/31/2017	4/30/2017	5/31/2017	6/30/2017	7/31/2017	8/31/2017
7/31/2015		49,173	8,512																							
8/31/2015			40,014	19,616																						
9/30/2015				39,601	28,267																					
10/31/2015					51,471	13,382																				
11/30/2015						41,102	13,834																			
12/31/2015							57,618	23,699																		
1/31/2016								32,696	9,107																	
2/29/2016									45,580																	
3/31/2016										19,027																
4/30/2016										46,416																
5/31/2016											24,538															
6/30/2016												25,627														
7/31/2016												44,616														
8/31/2016													21,931													
9/30/2016													37,049													
10/31/2016														33,439												
11/30/2016														103,517												
12/31/2016															39,374											
1/31/2017															51,083											
2/28/2017																24,633										
3/31/2017																69,230										
4/30/2017																	9,656									
5/31/2017																	60,285									
6/30/2017																		17,055								
7/31/2017																		54,500								
8/31/2017																			16,968							
9/30/2017																			69,300							
10/31/2017																				17,317						
11/30/2017																				64,019						
12/31/2017																					24,434					
1/31/2018																					49,352					
2/28/2018																						22,231				
3/31/2018																						67,538				
4/30/2018																							17,573			
5/31/2018																								-27		
6/30/2018																								21,065		
7/31/2018																								53,829		
8/31/2018																									55	
9/30/2018																									29,369	
10/31/2018																									66,576	
11/30/2018																										9,542
12/31/2018																										70,805
1/31/2019																										
2/28/2019																										
3/31/2019																										
4/30/2019																										
5/31/2019																										
6/30/2019																										
Totals	49,173	48,526	59,217	79,737	54,484	71,452	56,395	54,751	65,443	87,563	70,145	58,980	136,956	90,457	93,863	69,940	71,555	86,269	81,336	73,785	89,769	84,572	74,866	96,000	80,347	87,653

Rx only

[illegible]

Wellness Insurance Network

Dental only	Paid Month																									
incurred month	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	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
7/31/2015	12,768	1,949																								
8/31/2015		9,577	4,629	228																						
9/30/2015			10,788	2,547	1,022	-122																				
10/31/2015				942	2,695	942		819																		
11/30/2015				10,068	7,477	5,859					147															
12/31/2015					9,446	8,412	259																			
1/31/2016						8,568	422			184																
2/29/2016							4,687		2,639	1,469																
3/31/2016							6,625		6,860	315		25														
4/30/2016									9,660	6,165	-151		160													
5/31/2016										8,294	8,626		90													
6/30/2016											9,295	3,827	90	684			1,359									
7/31/2016												6,939	439					194	-471	84						
8/31/2016												6,932	5,249	125												
9/30/2016													10,863	7,419												
10/31/2016														9,372			98	1,149								
11/30/2016																	6,592	1,879								
12/31/2016																	10,437	4,358								
1/31/2017																		10,320	-16							
2/28/2017																			4,995							
3/31/2017																			13,697							
4/30/2017																				4,556	428	289				
5/31/2017																				15,187	7,639	73	198			
6/30/2017																					11,016	8,224	228	1,500		
7/31/2017																						8,224	228	1,121		
8/31/2017																						13,142	2,035	327		
9/30/2017																						15,495	4,639			
10/31/2017																							10,016	750		
11/30/2017																								3,476	140	235
12/31/2017																								10,670	3,231	381
1/31/2018																									7,685	2,675
2/28/2018																										12,822
3/31/2018																										
4/30/2018																										
5/31/2018																										
6/30/2018																										
7/31/2018																										
8/31/2018																										
9/30/2018																										
10/31/2018																										
11/30/2018																										
12/31/2018																										
1/31/2019																										
2/28/2019																										
3/31/2019																										
4/30/2019																										
5/31/2019																										
6/30/2019																										
Totals	12,768	11,526	15,417	12,843	11,194	16,125	17,239	12,552	19,159	16,427	17,917	17,035	14,998	17,235	17,636	17,127	19,065	18,870	19,273	19,168	21,728	18,095	17,921	14,917	11,145	16,113

Wellness Insurance I

Dental only																							
incurred month	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	7/31/2018	8/31/2018	9/30/2018	10/31/2018	11/30/2018	12/31/2018	1/31/2019	2/28/2019	3/31/2019	4/30/2019	5/31/2019	6/30/2019	Total
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																							17,414
5/31/2016																							15,571
6/30/2016				70																			20,439
7/31/2016																							12,306
8/31/2016																							19,529
9/30/2016																							17,989
10/31/2016																							14,919
11/30/2016																							15,410
12/31/2016				110												-77							19,279
1/31/2017																							24,489
2/28/2017																							20,610
3/31/2017																							15,504
4/30/2017																							20,884
5/31/2017	808																						14,675
6/30/2017																							14,281
7/31/2017	895			100								49											11,404
8/31/2017	3,612	-252		100																			16,282
9/30/2017	9,234	1,836		1,052																			12,121
10/31/2017		13,247		1,480						60													14,904
11/30/2017				3,326				995		800													12,662
12/31/2017				7,541																			14,753
1/31/2018				10,229	4,121	165						138	101										18,654
2/28/2018					11,132	6,077	846		600														16,640
3/31/2018						7,546	6,178	1,354	1,445							117							19,231
4/30/2018							10,424	8,669	344	-340	133												21,787
5/31/2018								14,358	6,269	1,140	20												20,759
6/30/2018									11,773	8,555	348		84										17,188
7/31/2018										11,904	3,060	2,224											19,287
8/31/2018											13,091	5,293	694	67			91			51			18,195
9/30/2018												11,561	4,859	1,373	206	197				257			12,164
10/31/2018													6,661	5,013	130	104							14,399
11/30/2018														10,432	3,111	856							13,631
12/31/2018															10,039	3,397	159			36			18,821
1/31/2019																15,809	2,230	301		482			22,472
2/28/2019																	17,326	4,221		925			19,028
3/31/2019																		12,644		6,384			17,491
4/30/2019																			11,598	4,089	1,804		19,185
5/31/2019																				9,288	8,608	1,289	11,151
6/30/2019																					6,758	4,393	7,394
Totals	14,549	14,831	10,453	13,672	15,253	13,787	18,444	24,381	21,231	21,319	16,652	19,348	12,431	16,884	13,486	20,376	19,715	17,165	19,734	13,376	17,170	13,076	790,824