



August 7, 2020

Ms. Carol Dolin  
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. Dolin:

Wakely Consulting Group was retained to estimate the outstanding claims liability as of June 30, 2020 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, 2020 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
- 2020 Stop Loss contract
- Detail data for four claimants crossing the stop loss threshold of \$125,000
- Monthly enrollment details for Medical (and Rx)
- Monthly enrollment details for Dental
- Lag report representing medical claims incurred through June 2020 and paid July 2018 – June 2020
- Lag report representing prescription drug claims incurred through June 2020 and paid July 2018 – June 2020
- Lag report representing dental claims incurred through June 2020 and paid July 2018 – June 2020
- Unaudited financial report for the period ending June 30, 2020

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, 2020 is \$253,116. 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, 2020 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, 2020 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, 2020 been available, we estimate the June 30, 2019 the claim liability estimate would have been approximately \$271,797 or 28.5% higher than the original estimate. The original estimate for June 2019 was significantly lower than the estimate using data through June 2020 (an additional 12-months) due to a few large claims paid later than anticipated, as highlighted in the medical lag of Appendix A. These claims make up a significant portion of the difference in the total liability estimate. There may be reinsurance recoveries for claims incurred prior to July 2019 that were received for payments after June 2019. These payments have not been accounted for in our estimate and would lower WIN's liability since they would be considered the responsibility of the reinsurer.

## **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.

At the time of this report we are aware of the COVID-19 crisis but have not determined the impact to claim costs for the June 2020 incurred claims or liability estimate. The impacts of COVID-19 are very difficult to anticipate and estimate given many factors, including but not limited to: limitations in available data, rapid changes in government reactions and regulations, an uncertain economic environment, and significant variations in the impact of the virus from one location to another.

## **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 \$4.1 million for all benefits for the year ending June 30, 2020. The resulting surplus amount would be about \$819,000 representing about 20% of expected claims.

Using the asset figure indicated in the unaudited financial statement that Wakely received, a surplus amount of about \$3.3 million was indicated, as follows:

Assets	\$3,981,000
Accounts Payable (described earlier)	\$446,000
Claim Liability	\$253,000
Plan Surplus	\$3,282,000

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 6-30-20.docx



## Claim Liability Report for Wellness Insurance Network

Exhibit A , p1

Unpaid Claim Liabilities as of : June 30, 2020  
Based on Claims Paid Through: June 30, 2020

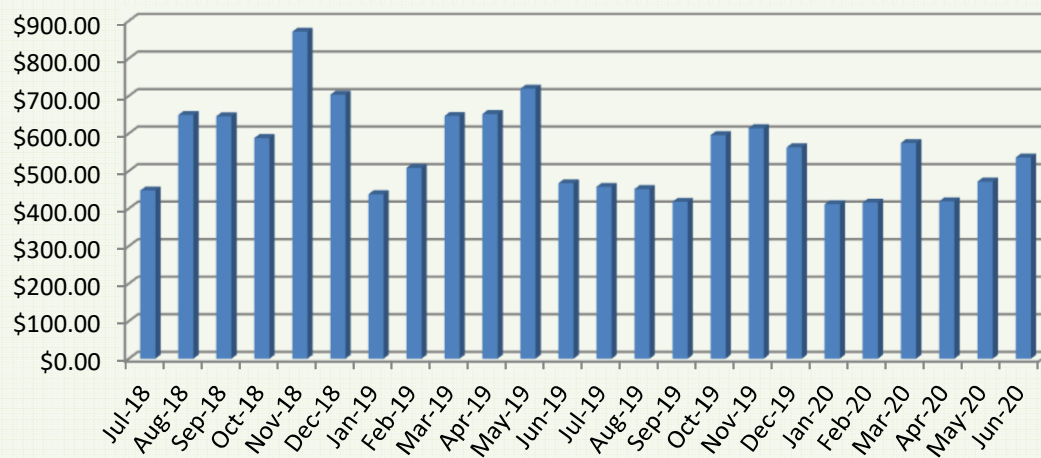
Claims Incurred Through 6/30/2020 Paid After  
Medial Claims yet to be Paid After 6/30/2020  
Rx Claims yet to be Paid After 6/30/2020  
Liability as of 6/30/2020  
Suggested Provision for Adverse Deviation (PAD) = 20.0%

	Medical and Rx		Dental		Total
\$	-	\$	-	\$	-
\$	178,805	\$	9,079	\$	187,884
\$	23,046		NA	\$	23,046
\$	201,851	\$	9,079	\$	210,930
\$	40,370	\$	1,816	\$	42,186
Subtotal	\$ 242,221	\$	10,895	\$	253,116
Expenses of Claim Settlement (3.0%)	\$ 7,267	\$	327	\$	7,593
Grand Total	\$ 249,488	\$	11,222	\$	260,709

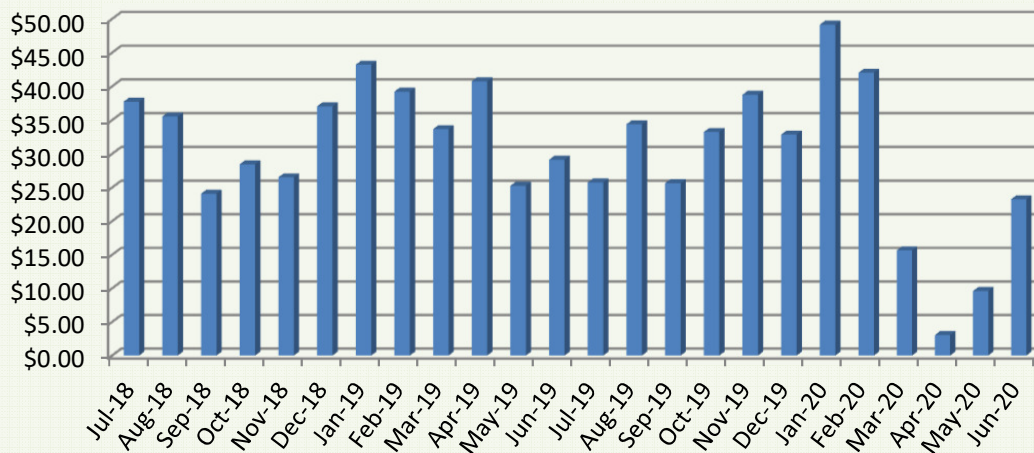
Month	Membership (Medical and Rx)	Estimated Incurred Medical and Rx Claims	Medical + Rx Incurred per Member	Membership (Dental)	Estimated Incurred Dental Claims	Dental Incurred per Member
Jul-18	592	\$265,186	\$447.95	511	\$19,287	\$37.74
Aug-18	596	\$386,949	\$649.24	512	\$18,195	\$35.54
Sep-18	602	\$388,737	\$645.74	505	\$12,164	\$24.09
Oct-18	601	\$353,284	\$587.83	506	\$14,399	\$28.46
Nov-18	609	\$530,561	\$871.20	514	\$13,631	\$26.52
Dec-18	608	\$427,611	\$703.31	508	\$18,821	\$37.05
Jan-19	615	\$269,423	\$438.09	526	\$22,732	\$43.22
Feb-19	616	\$313,126	\$508.32	524	\$20,558	\$39.23
Mar-19	625	\$404,068	\$646.51	523	\$17,610	\$33.67
Apr-19	624	\$406,738	\$651.82	523	\$21,314	\$40.75
May-19	628	\$451,820	\$719.46	525	\$13,271	\$25.28
Jun-19	632	\$295,408	\$467.42	525	\$15,294	\$29.13
Jul-19	640	\$293,023	\$457.85	533	\$13,731	\$25.76
Aug-19	648	\$292,852	\$451.93	543	\$18,671	\$34.39
Sep-19	651	\$271,964	\$417.76	558	\$14,312	\$25.65
Oct-19	661	\$393,635	\$595.51	561	\$18,648	\$33.24
Nov-19	665	\$408,402	\$614.14	561	\$21,751	\$38.77
Dec-19	664	\$373,887	\$563.08	562	\$18,465	\$32.86
Jan-20	673	\$276,942	\$411.50	573	\$28,170	\$49.16
Feb-20	666	\$276,857	\$415.70	570	\$23,958	\$42.03
Mar-20	666	\$382,716	\$574.65	570	\$8,923	\$15.65
Apr-20	672	\$281,720	\$419.23	572	\$1,747	\$3.05
May-20	672	\$317,002	\$471.73	572	\$5,500	\$9.61
Jun-20	681	\$365,108	\$536.13	581	\$13,519	\$23.27
12 Month Average	663	\$327,842	\$494.30	563	\$15,616	\$27.74

## 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, 2020						
Incurred Month	NET STOPLOSS Paid Through 06/30/2020	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$281,799	1.000	1.000	\$281,799	\$0	\$0
Aug-17	\$195,147	1.000	1.000	\$195,147	\$0	\$0
Sep-17	\$155,527	1.000	1.000	\$155,527	\$0	\$0
Oct-17	\$309,050	1.000	1.000	\$309,050	\$0	\$0
Nov-17	\$236,626	1.000	1.000	\$236,626	\$0	\$0
Dec-17	\$258,659	1.000	1.000	\$258,659	\$0	\$0
Jan-18	\$211,256	1.000	1.000	\$211,256	\$0	\$0
Feb-18	\$156,803	1.000	1.000	\$156,803	\$0	\$0
Mar-18	\$161,445	1.000	1.000	\$161,445	\$0	\$0
Apr-18	\$118,864	1.000	1.000	\$118,864	\$0	\$0
May-18	\$126,512	1.000	1.000	\$126,512	\$0	\$0
Jun-18	\$112,184	1.000	1.000	\$112,184	\$0	\$0
Jul-18	\$147,092	1.000	1.000	\$147,092	\$0	\$0
Aug-18	\$253,449	1.000	1.000	\$253,449	\$0	\$0
Sep-18	\$270,850	1.000	1.000	\$270,850	\$0	\$0
Oct-18	\$257,838	1.000	1.000	\$257,838	\$0	\$0
Nov-18	\$416,535	1.000	1.000	\$416,535	\$0	\$0
Dec-18	\$319,752	1.000	1.000	\$319,752	\$0	\$0
Jan-19	\$177,172	1.000	1.000	\$177,172	\$0	\$0
Feb-19	\$227,863	1.000	1.000	\$227,863	\$0	\$0
Mar-19	\$298,025	1.000	1.000	\$298,025	\$0	\$0
Apr-19	\$328,380	1.000	1.000	\$328,380	\$0	\$0
May-19	\$362,057	1.000	1.000	\$362,057	\$0	\$0
Jun-19	\$201,360	1.000	1.000	\$201,360	\$0	\$0
Jul-19	\$226,049	1.000	1.000	\$226,114	\$65	\$65
Aug-19	\$201,353	1.000	1.000	\$201,412	\$58	\$124
Sep-19	\$196,004	1.000	1.000	\$196,061	\$57	\$181
Oct-19	\$288,346	1.000	1.000	\$288,419	\$73	\$254
Nov-19	\$323,052	1.000	1.000	\$323,170	\$118	\$372
Dec-19	\$225,455	0.999	0.999	\$225,702	\$247	\$618
Jan-20	\$150,040	0.997	0.997	\$150,446	\$406	\$1,024
Feb-20	\$177,599	0.995	0.995	\$178,422	\$823	\$1,847
Mar-20	\$236,843	0.992	0.992	\$238,751	\$1,908	\$3,755
Apr-20	\$143,228	0.988	0.946	\$151,332	\$8,104	\$11,859
May-20	\$157,910	0.907	0.801	\$197,178	\$39,268	\$51,126
Jun-20	\$140,301	0.499	0.524	\$267,979	\$127,678	\$178,805

<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims - Prescription Drugs (Rx)</b> <b>Valuation Date June 30, 2020</b>						
Incurred Month	Paid Through 06/30/2020	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$106,044	1.000	1.000	\$106,044	\$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	\$94,048	1.000	1.000	\$94,048	\$0	\$0
Jul-19	\$66,909	1.000	1.000	\$66,909	\$0	\$0
Aug-19	\$91,441	1.000	1.000	\$91,441	\$0	\$0
Sep-19	\$75,903	1.000	1.000	\$75,903	\$0	\$0
Oct-19	\$105,216	1.000	1.000	\$105,216	\$0	\$0
Nov-19	\$85,232	1.000	1.000	\$85,232	\$0	\$0
Dec-19	\$148,185	1.000	1.000	\$148,185	\$0	\$0
Jan-20	\$126,496	1.000	1.000	\$126,496	\$0	\$0
Feb-20	\$98,435	1.000	1.000	\$98,435	\$0	\$0
Mar-20	\$143,965	1.000	1.000	\$143,965	\$0	\$0
Apr-20	\$130,388	1.000	1.000	\$130,388	\$0	\$0
May-20	\$119,824	1.000	1.000	\$119,824	\$0	\$0
Jun-20	\$74,082	0.782	0.763	\$97,129	\$23,046	\$23,046



<b>Wellness Insurance Network</b> <b>Estimated Ultimate Claims -Dental Only</b> <b>Valuation Date June 30, 2020</b>						
Incurred Month	Paid Through 06/30/2020	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$22,732	1.000	1.000	\$22,732	\$0	\$0
Feb-19	\$20,558	1.000	1.000	\$20,558	\$0	\$0
Mar-19	\$17,610	1.000	1.000	\$17,610	\$0	\$0
Apr-19	\$21,314	1.000	1.000	\$21,314	\$0	\$0
May-19	\$13,271	1.000	1.000	\$13,271	\$0	\$0
Jun-19	\$15,294	1.000	1.000	\$15,294	\$0	\$0
Jul-19	\$13,731	1.000	1.000	\$13,731	\$0	\$0
Aug-19	\$18,671	1.000	1.000	\$18,671	\$0	\$0
Sep-19	\$14,312	1.000	1.000	\$14,312	\$0	\$0
Oct-19	\$18,648	1.000	1.000	\$18,648	\$0	\$0
Nov-19	\$21,751	1.000	1.000	\$21,751	\$0	\$0
Dec-19	\$18,465	1.000	1.000	\$18,465	\$0	\$0
Jan-20	\$28,170	1.000	1.000	\$28,170	\$0	\$0
Feb-20	\$23,929	0.999	0.999	\$23,958	\$29	\$29
Mar-20	\$8,774	0.983	0.983	\$8,923	\$149	\$178
Apr-20	\$809	0.977	0.463	\$1,747	\$938	\$1,116
May-20	\$3,064	0.922	0.557	\$5,500	\$2,435	\$3,551
Jun-20	\$7,991	0.687	0.591	\$13,519	\$5,528	\$9,079

Medical only																			Paid Month									
incurred month	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	7/31/2018	8/31/2018		
	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	799					(276)							
	11/30/2016					126,097	61,566	49,156	3,212	935	(193)	128	59	86			(1,188)									296		
	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		35	138	150	527	171				1,555		445		
	2/28/2017								104,636	49,160	9,821	3,056	2,473	669	132	(218)	545	520							504	590		
	3/31/2017									86,941	47,332	16,208	2,177	110	734	266	62	466	520	432	13							
	4/30/2017										82,880	63,438	6,942	2,455	27,240	321	150	359	847	1,055								
	5/31/2017											118,700	62,425	73,626	6,367	9,033	95	693	368	225	(1,633)					1,624		
	6/30/2017												127,266	63,213	7,041	642	2,235	393	520	185		3,818						
	7/31/2017													125,312	44,698	84,647	6,785	11,968	4,420	(1,885)	189	5,998						
	8/31/2017														130,061	46,437	9,179	1,817	2,177	406	21	350	557	4,545	153			
	9/30/2017															96,428	48,399	6,457	1,556	1,188		24	557	802		50		
	10/31/2017																	111,566	88,407	3,473	78,947	386	2,481	111	4,163	(17)	1,835	3,886
	11/30/2017																								2,063			
	12/31/2017																											
	1/31/2018																											
	2/28/2018																											
	3/31/2018																											
	4/30/2018																											
	5/31/2018																											
	6/30/2018																											
	7/31/2018																											
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	12/31/2018																											
	1/31/2019																											
	2/28/2019																											
	3/31/2019																											
	4/30/2019																											
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	11/30/2019																											
	12/31/2019																											
	1/31/2020																											
	2/29/2020																											
	3/31/2020																											
	4/30/2020																											
	5/31/2020																											
	6/30/2020																											
	Totals	138,082	261,338	183,820	177,398	168,016	226,990	190,569	155,901	148,104	154,551	204,357	203,922	266,226	216,657	238,392	177,965	275,123	200,959	288,597	172,681	186,285	147,127	157,233	124,875	123,996	198,995	

Medical only	incurred month	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	7/31/2019	8/31/2019	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	Total
	7/31/2016																							296,185
	8/31/2016																							180,059
	9/30/2016																							223,506
	10/31/2016																							138,974
	11/30/2016																							240,154
	12/31/2016																							193,072
	1/31/2017					61																		161,579
	2/28/2017																							171,889
	3/31/2017																							155,261
	4/30/2017																							185,536
	5/31/2017		559	1,911						(432)														273,561
	6/30/2017									(29)														205,285
	7/31/2017																	(332)						281,799
	8/31/2017	30											37											195,147
	9/30/2017	(221)					70				(370)						169	(425)	16,424	(1,835)				309,050
	10/31/2017	92										(323)					73	(386)						236,626
	11/30/2017	224		945														(142)						258,659
	12/31/2017	(509)	236	860	671		220					145												211,256
	1/31/2018	790	31	253	359		500		494		79													156,803
	2/28/2018	(860)	79	73	135		1,360	130		77		49			261									161,445
	3/31/2018		59	179		158		520		32														118,864
	4/30/2018					(806)	37	520						56										126,512
	5/31/2018	1,429	649	102				650				69		389										112,184
	6/30/2018	626	2,467		105	140		520				103												147,092
	7/31/2018	5,338	3,051	48	102	726					88											218		253,449
	8/31/2018	99,718	6,347	1,401	463	58	(25)	8,914	3,001	25		436		598	522					(62)				270,850
	9/30/2018	155,002	109,588	3,978	953	257	45	880	148															257,838
	10/31/2018		138,522	105,976	4,966	3,571	315	896	893	2,496	325	(145)			39			(98)	98				(17)	416,535
	11/30/2018			143,766	254,702	10,267	1,599	2,551	286	(67)	2,178													319,752
	12/31/2018				224,655	84,336	7,327	1,829	(452)	1,270	502	123			158		5							177,172
	1/31/2019					118,876	48,675	4,313	2,389	757	(5)	54			43	1,652				29				227,863
	2/28/2019						101,621	110,066	10,020	1,436	3,001	51		99	279	250				520				298,025
	3/31/2019							121,228	168,777	2,565	2,699	529		2,239	(836)	473	197							328,380
	4/30/2019								166,129	132,896	16,871	539		9,177	493	8	747							362,057
	5/31/2019									259,197	95,302			1,332	814	346								222,958
	6/30/2019											4,210		11,520	22,401	512	182	769	341					235,617
	7/31/2019											110,138		69,729	54,952	307	372	867	325	(65)	(124)	(16)	91	201,353
	8/31/2019											109,488												196,004
	9/30/2019												126,717	66,868	1,804	191	5,309	423	11					288,346
	10/31/2019													119,385	70,685	2,984	740	1,021	347	388	326	127		323,052
	11/30/2019														141,341	108,806	24,898	7,909	561	250	4,070	400	111	225,455
	12/31/2019															166,617	132,557	18,295	1,262	1,234	2,156	930		159,651
	1/31/2020																140,649	83,632	5,711	(6,380)	1,145	659	40	190,181
	2/29/2020																	96,648	55,220	6,799	504	420	61	291,734
	3/31/2020																		120,456	47,809	20,222	1,825	69	270,232
	4/30/2020																			101,996	61,702	175		224,758
	5/31/2020																			127,860	74,066	164,816	31,350	168,687
	6/30/2020																				97,610	127,148		
	Totals	261,717	261,530	259,491	487,110	217,645	161,744	253,016	351,717	400,192	197,477	225,465	221,139	265,842	218,365	280,095	308,312	208,637	200,609	177,895	202,385	329,702	327,731	10,805,975

Rx only	Paid Month																											
incurred month	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	7/31/2018	8/31/2018		
7/31/2016	103,517	39,374																										
8/31/2016		51,083	24,633																									
9/30/2016			69,230	9,656																								
10/31/2016				60,285	17,055																							
11/30/2016					54,500	16,968																						
12/31/2016						69,300	17,317																					
1/31/2017							64,019	24,434																				
2/28/2017								49,352	22,231																			
3/31/2017									67,538	17,573																		
4/30/2017										67,000	21,065																	
5/31/2017											53,829	29,369	55															
6/30/2017												66,576																
7/31/2017													9,542															
8/31/2017														70,805	17,694													
9/30/2017															69,959	26,830												
10/31/2017																68,614	14,083											
11/30/2017																	76,375	24,269										
12/31/2017																		80,220	33,416									
1/31/2018																			79,935	28,320								
2/28/2018																				63,039	39,742							
3/31/2018																					43,667							
4/30/2018																					82,177	21,624						
5/31/2018																						71,967	28,094					
6/30/2018																							84,428	24,843				
7/31/2018																								26,343				
8/31/2018																									95,502			
9/30/2018																										99,212	18,864	
10/31/2018																											112,741	
11/30/2018																												
12/31/2018																												
1/31/2019																												
2/28/2019																												
3/31/2019																												
4/30/2019																												
5/31/2019																												
6/30/2019																												
7/31/2019																												
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9/30/2019																												
10/31/2019																												
11/30/2019																												
12/31/2019																												
1/31/2020																												
2/29/2020																												
3/31/2020																												
4/30/2020																												
5/31/2020																												
6/30/2020																												
Totals	103,517	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	95,444	90,458	104,489	113,352	91,359	101,394	125,845	93,591	112,522	120,345	125,555	131,605		

Rx only	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	2/29/2018	3/31/2018	4/30/2018	5/31/2018	6/30/2018		Total
	7/31/2016																								142,892
	8/31/2016																								75,716
	9/30/2016																								78,886
	10/31/2016																								77,339
	11/30/2016																								71,468
	12/31/2016																								86,617
	1/31/2017																								88,452
	2/28/2017																								71,583
	3/31/2017																								85,084
	4/30/2017																								88,119
	5/31/2017																								83,198
	6/30/2017																								76,119
	7/31/2017																								88,499
	8/31/2017																								96,788
	9/30/2017																								82,697
	10/31/2017																								100,644
	11/30/2017																								113,636
	12/31/2017																								108,255
	1/31/2018																								102,747
	2/28/2018																								105,320
	3/31/2018																								103,801
	4/30/2018																								100,061
	5/31/2018																								109,270
	6/30/2018																								121,846
	7/31/2018																								118,094
	8/31/2018	20,759																							133,500
	9/30/2018	88,187	29,700																						117,887
	10/31/2018		74,409	21,004																					95,447
	11/30/2018			92,917	33																				114,025
	12/31/2018				21,109																				107,859
	1/31/2019				77,755	30,104																			92,251
	2/28/2019					59,985	32,266																		85,263
	3/31/2019						45,857	39,406																	106,044
	4/30/2019							82,000	24,039																78,358
	5/31/2019								44,459	33,899															89,762
	6/30/2019									71,952	17,810														94,048
	7/31/2019										72,719	21,329													66,909
	8/31/2019											38,141	28,768												91,441
	9/30/2019												71,501	19,940											75,903
	10/31/2019													54,694	21,209										105,216
	11/30/2019														49,795										85,232
	12/31/2019														61,381										148,185
	1/31/2020															23,850									126,496
	2/29/2020															103,257									98,435
	3/31/2020																44,927								143,965
	4/30/2020																105,291								130,388
	5/31/2020																	21,206							119,824
	6/30/2020																	82,156	16,278						74,082
																			31,806						
																				91,982					
																				103,287					
																					16,537				
																					74,082				
	Totals	108,946	104,076	113,921	98,897	90,088	78,141	121,406	68,498	105,851	90,529	59,470	100,269	74,634	76,630	111,176	127,108	150,218	103,367	128,437	70,213	195,269	90,619		4,757,649

Wellness Insurance Network

Dental only																									Paid Month			
	incurred month	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	7/31/2018	8/31/2018	
	7/31/2016	6,932	5,249	125																								
	8/31/2016		10,863	7,419	98	1,149																						
	9/30/2016			9,372	6,592	1,879																						
	10/31/2016				10,437	4,358	-16				139																	
	11/30/2016					10,320	4,995					172																
	12/31/2016						13,697	4,556	428	289	198							110										
	1/31/2017							15,187	7,639	73		1,500		89														
	2/28/2017								11,016	8,224	228	1,121	21															
	3/31/2017									13,142	2,035	327																
	4/30/2017										15,495	4,639	750															
	5/31/2017											10,016	3,476	140	235	808												
	6/30/2017												10,670	3,231	381													
	7/31/2017													7,685	2,675	895												49
	8/31/2017														12,822	3,612	-252											
	9/30/2017															9,234	1,836	1,052										
	10/31/2017																	1,480										
	11/30/2017																13,247	1,480										
	12/31/2017																	7,541										
	1/31/2018																		3,326	117								
	2/28/2018																			4,121	165							
	3/31/2018																			11,132	6,077	846						
	4/30/2018																				6,178	7,546	6,178	1,354	1,445			
	5/31/2018																					10,424	8,669	344	600			
	6/30/2018																						14,358	6,269	1,140	20		
	7/31/2018																							11,773	8,555	348		84
	8/31/2018																									11,904	3,060	2,224
	9/30/2018																										13,091	5,293
	10/31/2018																											11,561
	11/30/2018																											
	12/31/2018																											
	1/31/2019																											
	2/28/2019																											
	3/31/2019																											
	4/30/2019																											
	5/31/2019																											
	6/30/2019																											
	7/31/2019																											
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	11/30/2019																											
	12/31/2019																											
	1/31/2020																											
	2/29/2020																											
	3/31/2020																											
	4/30/2020																											
	5/31/2020																											
	6/30/2020																											
	Totals	6,932	16,112	16,916	17,127	17,706	18,676	19,743	19,084	21,728	18,095	17,921	14,917	11,145	16,113	14,549	14,831	10,383	13,672	15,253	13,787	18,444	24,381	21,231	21,319	16,652	19,348	

Wellness Insurance I

Dental only																							
incurred month	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	7/31/2019	8/31/2019	9/30/2019	10/31/2019	11/30/2019	12/31/2019	1/31/2020	2/29/2020	3/31/2020	4/30/2020	5/31/2020	6/30/2020	Total
7/31/2016																							12,306
8/31/2016																							19,529
9/30/2016																							17,989
10/31/2016																							14,919
11/30/2016				-77																			15,410
12/31/2016																							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																							14,675
6/30/2017																							14,281
7/31/2017																							11,404
8/31/2017																							16,282
9/30/2017																							12,121
10/31/2017																							14,904
11/30/2017																							12,662
12/31/2017	101																						14,753
1/31/2018																							18,654
2/28/2018	117																						16,640
3/31/2018																							19,231
4/30/2018																							21,787
5/31/2018																							20,759
6/30/2018																							17,188
7/31/2018	694	67		91				51															19,287
8/31/2018	4,859	1,373	206	197																			18,195
9/30/2018	6,661	5,013	130	104				257															12,164
10/31/2018		10,432	3,111	856																			14,399
11/30/2018			10,039	3,397	159			36															13,631
12/31/2018				15,809	2,230	301	482																18,821
1/31/2019					17,326	4,221	925					150					110						22,732
2/28/2019						12,644	6,384																20,558
3/31/2019							11,598	4,089	1,804			1,210											17,610
4/30/2019								9,288	8,608	1,289	1,498	250	268		113								21,314
5/31/2019									6,758	4,393	1,567	304	115	134									13,271
6/30/2019										7,394	6,177	1,376	115	62						170			15,294
7/31/2019											6,212	6,908	611										13,731
8/31/2019												13,241	5,182	249									18,671
9/30/2019													10,443	3,866					3				14,312
10/31/2019														11,551	4,957	1,500		640					18,648
11/30/2019															13,579	4,732	1,735	788	351	389	177		21,751
12/31/2019																13,910	4,123	288		57	87		18,465
1/31/2020																	14,940		652		1,217		28,170
2/29/2020																		11,360	4,877	2,933			23,929
3/31/2020																		15,945		8,504			8,774
4/30/2020																				40		229	809
5/31/2020																				734			3,064
6/30/2020																					1,635		7,991
Totals	12,431	16,884	13,486	20,376	19,715	17,165	19,734	13,376	17,170	13,076	16,665	22,667	16,733	15,976	18,537	20,141	20,909	29,025	14,384	4,323	3,116	9,898	791,851