

August 25, 2015

Ms. Andrea Lentine
President
Wellness Insurance Network
PO Box 1016
Orland Park, IL 60462

via email

Subject: Wellness Insurance Network Claim Liability

Dear Ms. Lentine:

Wakely Consulting Group has been retained to estimate the outstanding claims liability as of June 30, 2015 for the Wellness Insurance Network's (WIN's) self-funded health plan. All data used for our analysis were provided us by the Assurance Agency, from Blue Cross-Blue Shield reports. We have reviewed the data for reasonableness as we deemed necessary and appropriate. We have not audited the data furnished us and 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.

Data Used in the Report

We received claim information for medical, prescription drug, and dental claims paid July 1, 2014 through June 30, 2015. We reviewed the data for reasonableness but did not perform an audit of the data. 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. We also received the unaudited financial report as of June 30.

Summary of Results

Our estimate of the outstanding claim liability for the WIN's self-funded health plan as of June 30, 2015 is \$135,108. This estimate includes a margin of 20%. Margins are required 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 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. For prescription drugs, all claims are paid by the month following the date of fill. The prescription drug liability was determined by estimating 2 weeks of paid claims. These methods are 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, 2015 and monthly per member costs. This exhibit displays the various components of the total liability. The exhibit and calculations are not adjusted for recoveries from the stop-loss contract. No such recoveries are expected.

It is important to note that our results use the figures in the claim lags as actual payments. Our understanding is that these payments were made by the administrator to plan participants and providers, but as of June 30, WIN had not reimbursed the administrator for \$278,437 of these payments. This last amount is not part of the claim liability, it should be accounted for in WIN’s financial statements.

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, 2015 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. Using data through June 30, 2015, we estimate the June 30, 2014 claim liability estimate is approximately \$109,709 or 3.4% lower than the original 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 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 incurred claims of about \$3.04 million for the year ending June 30, 2015, so the resulting surplus amount would be about \$608,000.

Using the asset figure indicated in the unaudited financial statement I received indicates a surplus amount of about \$3.2 million, as follows:

Assets	\$3,627,000
Accounts Payable (described earlier)	\$278,000
Claim Liability	\$135,000
Plan Surplus	\$3,214,000

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 Report 6-30-15.docx



Claim Liability Report for Wellness Insurance Network

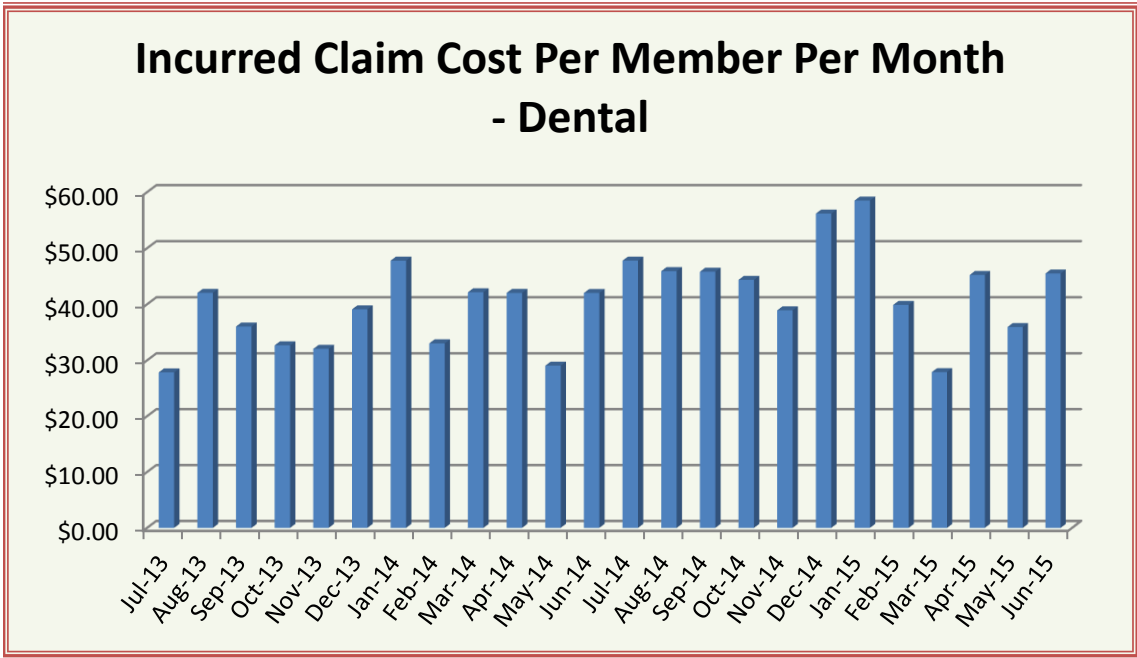
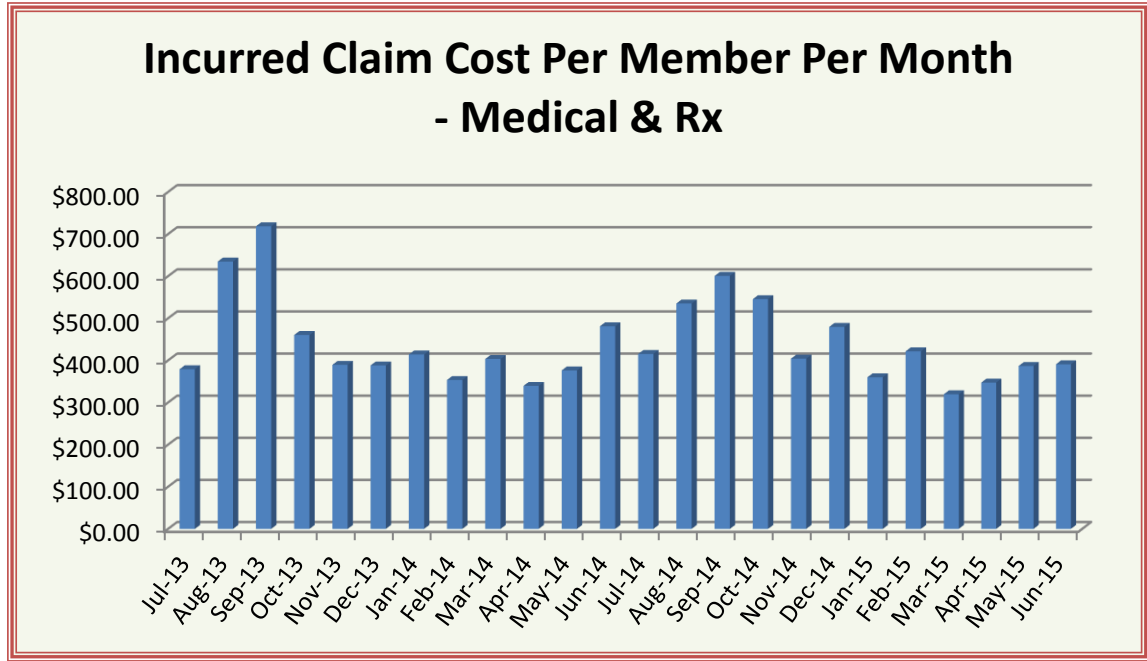
Exhibit A , p1

Unpaid Claim Liabilities as of : June 30, 2015
Based on Claims Paid Through: June 30, 2015

	Medical and Rx	Dental	Total
Claims Incurred Through 6/30/2015 Paid After	\$ -	\$ -	\$ -
Medial Claims yet to be Paid After 6/30/2015	\$ 80,508	\$ 5,723	\$ 86,231
Rx Claims yet to be Paid After 6/30/2015	\$ 26,360	NA	\$ 26,360
Liability as of 6/30/2015	\$ 106,868	\$ 5,723	\$ 112,590
Suggested Additional Margin (20.0%)	\$ 21,374	\$ 1,145	\$ 22,518
Subtotal	\$ 128,241	\$ 6,867	\$ 135,108
Expenses of Claim Settlement (3.0%)	\$ 3,847	\$ 206	\$ 4,053
Grand Total	\$ 132,089	\$ 7,073	\$ 139,162

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-13	562	\$212,962	\$379.11	448	\$12,467	\$27.83
Aug-13	566	\$359,460	\$634.81	457	\$19,197	\$42.03
Sep-13	563	\$404,683	\$718.48	452	\$16,274	\$36.03
Oct-13	557	\$256,612	\$460.50	440	\$14,382	\$32.67
Nov-13	556	\$216,587	\$389.54	439	\$14,068	\$32.05
Dec-13	558	\$216,565	\$388.11	437	\$17,081	\$39.09
Jan-14	571	\$236,300	\$414.20	443	\$21,151	\$47.77
Feb-14	575	\$203,104	\$353.53	443	\$14,621	\$33.02
Mar-14	573	\$231,315	\$403.52	443	\$18,644	\$42.13
Apr-14	572	\$194,028	\$339.51	446	\$18,720	\$42.02
May-14	570	\$214,389	\$376.29	445	\$12,908	\$29.04
Jun-14	569	\$273,656	\$481.15	446	\$18,714	\$42.01
Jul-14	551	\$228,843	\$415.32	320	\$15,306	\$47.78
Aug-14	553	\$295,987	\$535.24	322	\$14,758	\$45.90
Sep-14	547	\$328,595	\$600.72	318	\$14,566	\$45.80
Oct-14	551	\$300,584	\$545.52	320	\$14,206	\$44.35
Nov-14	551	\$222,737	\$404.24	320	\$12,466	\$38.91
Dec-14	550	\$263,811	\$479.66	320	\$17,962	\$56.17
Jan-15	542	\$195,100	\$359.96	315	\$18,430	\$58.49
Feb-15	548	\$231,079	\$421.68	319	\$12,706	\$39.88
Mar-15	552	\$176,513	\$319.77	321	\$8,949	\$27.89
Apr-15	549	\$190,723	\$347.40	319	\$14,435	\$45.23
May-15	553	\$213,943	\$386.88	322	\$11,554	\$35.94
Jun-15	559	\$218,498	\$390.87	325	\$14,781	\$45.48
12 Month Average	551	\$238,868	\$433.91	320	\$14,177	\$44.29

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



Wellness Insurance Network Estimated Ultimate Claims - Medical Only Valuation Date June 30, 2015						
Incurred Month	Paid Through 06/30/2015	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-12	\$230,139	1.000	1.000	\$230,139	\$0	\$0
Aug-12	\$217,539	1.000	1.000	\$217,539	\$0	\$0
Sep-12	\$272,196	1.000	1.000	\$272,196	\$0	\$0
Oct-12	\$208,299	1.000	1.000	\$208,299	\$0	\$0
Nov-12	\$292,437	1.000	1.000	\$292,437	\$0	\$0
Dec-12	\$274,793	1.000	1.000	\$274,793	\$0	\$0
Jan-13	\$239,420	1.000	1.000	\$239,420	\$0	\$0
Feb-13	\$145,173	1.000	1.000	\$145,173	\$0	\$0
Mar-13	\$308,876	1.000	1.000	\$308,876	\$0	\$0
Apr-13	\$284,809	1.000	1.000	\$284,809	\$0	\$0
May-13	\$316,490	1.000	1.000	\$316,490	\$0	\$0
Jun-13	\$201,366	1.000	1.000	\$201,366	\$0	\$0
Jul-13	\$161,010	1.000	1.000	\$161,010	\$0	\$0
Aug-13	\$300,681	1.000	1.000	\$300,681	\$0	\$0
Sep-13	\$353,433	1.000	1.000	\$353,433	\$0	\$0
Oct-13	\$200,009	1.000	1.000	\$200,009	\$0	\$0
Nov-13	\$160,504	1.000	1.000	\$160,504	\$0	\$0
Dec-13	\$162,380	1.000	1.000	\$162,380	\$0	\$0
Jan-14	\$165,235	1.000	1.000	\$165,235	\$0	\$0
Feb-14	\$159,233	1.000	1.000	\$159,233	\$0	\$0
Mar-14	\$181,515	1.000	1.000	\$181,515	\$0	\$0
Apr-14	\$139,097	1.000	1.000	\$139,097	\$0	\$0
May-14	\$157,504	1.000	1.000	\$157,504	\$0	\$0
Jun-14	\$219,722	1.000	1.000	\$219,722	\$0	\$0
Jul-14	\$171,823	1.000	1.000	\$171,823	\$0	\$0
Aug-14	\$233,878	1.000	1.000	\$233,949	\$70	\$70
Sep-14	\$264,884	1.000	1.000	\$264,963	\$79	\$150
Oct-14	\$251,787	1.000	1.000	\$251,862	\$76	\$225
Nov-14	\$165,362	1.000	1.000	\$165,429	\$66	\$291
Dec-14	\$203,894	1.000	1.000	\$203,996	\$102	\$393
Jan-15	\$141,800	0.999	0.999	\$141,970	\$170	\$564
Feb-15	\$170,997	0.997	0.997	\$171,477	\$480	\$1,044
Mar-15	\$122,513	0.995	0.995	\$123,129	\$616	\$1,660
Apr-15	\$128,929	0.980	0.965	\$133,573	\$4,645	\$6,304
May-15	\$151,288	0.957	0.955	\$158,335	\$7,047	\$13,351
Jun-15	\$90,053	0.606	0.573	\$157,210	\$67,157	\$80,508

Wellness Insurance Network						
Estimated Ultimate Claims -Dental Only						
Valuation Date June 30, 2015						
Incurred Month	Paid Through 06/30/2015	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
Jul-11	\$0	1.000	1.000	\$0	\$0	\$0
Aug-11	\$0	1.000	1.000	\$0	\$0	\$0
Sep-11	\$0	1.000	1.000	\$0	\$0	\$0
Oct-11	\$0	1.000	1.000	\$0	\$0	\$0
Nov-11	\$0	1.000	1.000	\$0	\$0	\$0
Dec-11	\$0	1.000	1.000	\$0	\$0	\$0
Jan-12	\$0	1.000	1.000	\$0	\$0	\$0
Feb-12	\$0	1.000	1.000	\$0	\$0	\$0
Mar-12	\$0	1.000	1.000	\$0	\$0	\$0
Apr-12	\$0	1.000	1.000	\$0	\$0	\$0
May-12	\$0	1.000	1.000	\$0	\$0	\$0
Jun-12	\$0	1.000	1.000	\$0	\$0	\$0
Jul-12	\$13,059	1.000	1.000	\$13,059	\$0	\$0
Aug-12	\$14,283	1.000	1.000	\$14,283	\$0	\$0
Sep-12	\$13,985	1.000	1.000	\$13,985	\$0	\$0
Oct-12	\$14,457	1.000	1.000	\$14,457	\$0	\$0
Nov-12	\$17,249	1.000	1.000	\$17,249	\$0	\$0
Dec-12	\$14,212	1.000	1.000	\$14,212	\$0	\$0
Jan-13	\$19,640	1.000	1.000	\$19,640	\$0	\$0
Feb-13	\$13,427	1.000	1.000	\$13,427	\$0	\$0
Mar-13	\$15,368	1.000	1.000	\$15,368	\$0	\$0
Apr-13	\$13,910	1.000	1.000	\$13,910	\$0	\$0
May-13	\$18,047	1.000	1.000	\$18,047	\$0	\$0
Jun-13	\$12,404	1.000	1.000	\$12,404	\$0	\$0
Jul-13	\$12,467	1.000	1.000	\$12,467	\$0	\$0
Aug-13	\$19,197	1.000	1.000	\$19,197	\$0	\$0
Sep-13	\$16,274	1.000	1.000	\$16,274	\$0	\$0
Oct-13	\$14,382	1.000	1.000	\$14,382	\$0	\$0
Nov-13	\$14,068	1.000	1.000	\$14,068	\$0	\$0
Dec-13	\$17,081	1.000	1.000	\$17,081	\$0	\$0
Jan-14	\$21,151	1.000	1.000	\$21,151	\$0	\$0
Feb-14	\$14,621	1.000	1.000	\$14,621	\$0	\$0
Mar-14	\$18,644	1.000	1.000	\$18,644	\$0	\$0
Apr-14	\$18,720	1.000	1.000	\$18,720	\$0	\$0
May-14	\$12,908	1.000	1.000	\$12,908	\$0	\$0
Jun-14	\$18,714	1.000	1.000	\$18,714	\$0	\$0
Jul-14	\$15,284	0.999	0.999	\$15,306	\$21	\$21
Aug-14	\$14,737	0.999	0.999	\$14,758	\$21	\$42
Sep-14	\$14,545	0.999	0.999	\$14,566	\$20	\$62
Oct-14	\$14,186	0.999	0.999	\$14,206	\$20	\$82
Nov-14	\$12,449	0.999	0.999	\$12,466	\$17	\$100
Dec-14	\$17,937	0.999	0.999	\$17,962	\$25	\$125
Jan-15	\$18,332	0.995	0.995	\$18,430	\$98	\$223
Feb-15	\$12,639	0.995	0.995	\$12,706	\$67	\$290
Mar-15	\$8,902	0.995	0.995	\$8,949	\$47	\$337
Apr-15	\$14,318	0.992	0.992	\$14,435	\$117	\$454
May-15	\$11,277	0.984	0.976	\$11,554	\$277	\$731
Jun-15	\$9,790	0.652	0.662	\$14,781	\$4,991	\$5,723

Medical only																				Paid
incurred month	7/31/2012	8/31/2012	9/30/2012	10/31/2012	11/30/2012	12/31/2012	1/31/2013	2/28/2013	3/31/2013	4/30/2013	5/31/2013	6/30/2013	7/31/2013	8/31/2013	9/30/2013	10/31/2013	11/30/2013	12/31/2013	1/31/2014	2/28/2014
7/31/2012	16,671	182,850	9,986	17,286	771	1,359	334	130	663	73		16								
8/31/2012		95,292	107,152	6,979	1,772	1,480	3,021	129	219	198	552	584								29
9/30/2012			78,490	118,952	71,811	846	205	137	-91	1,485	124	140	227							
10/31/2012				101,064	99,661	4,269	1,829	247	265	1,118	86	194	151		116	245				
11/30/2012					69,497	54,031	4,708	167,915	239	160	-1,835	-960	-10	-696				200		
12/31/2012						69,654	96,008	105,156	1,957	1,285	538	50		97				14	-39	73
1/31/2013							88,188	141,638	7,979	593	759	33	-137	90	97					75
2/28/2013								52,149	88,785	2,841	609	497	26							75
3/31/2013									116,784	185,237	6,882	-2,340	637	770	-583	-63	1,173	215	380	-73
4/30/2013										119,857	145,954	4,512	5,027	6,569	1,011	267	367	453	172	6,822
5/31/2013											131,515	134,335	39,580	9,880	200	213	95	6	98	
6/30/2013												93,932	100,520	4,036	1,395	779	115			222
7/31/2013													89,939	64,644	5,489	-658	424	129		598
8/31/2013														98,904	177,402	17,705	1,502	3,892	1,239	
9/30/2013															112,631	234,059	5,635	482	241	63
10/31/2013																93,720	91,754	11,369	379	1,240
11/30/2013																	85,776	53,407	18,756	2,055
12/31/2013																		119,907	39,253	798
1/31/2014																			178	155,106
2/28/2014																				79,589
3/31/2014																				
4/30/2014																				
5/31/2014																				
6/30/2014																				
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																				
Totals	16,671	278,142	195,628	244,281	243,513	131,639	194,294	467,501	216,801	312,846	285,185	230,992	235,959	184,514	297,759	346,343	187,001	189,860	61,666	245,890

Medical only	d Month																Total	
incurred month	3/31/2014	4/30/2014	5/31/2014	6/30/2014	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		Total
7/31/2012																		230,139
8/31/2012	125																	217,539
9/30/2012	-130																	272,196
10/31/2012																		208,299
11/30/2012																		292,437
12/31/2012																		274,793
1/31/2013																		239,420
2/28/2013																		145,173
3/31/2013																		308,876
4/30/2013																		284,809
5/31/2013																		316,490
6/30/2013																		201,366
7/31/2013																		161,010
8/31/2013																		300,681
9/30/2013																		353,433
10/31/2013																		200,009
11/30/2013																		160,504
12/31/2013																		162,380
1/31/2014																		165,235
2/28/2014																		159,233
3/31/2014																		181,515
4/30/2014																		139,097
5/31/2014																		157,504
6/30/2014																		219,722
7/31/2014																		171,823
8/31/2014																		233,878
9/30/2014																		264,884
10/31/2014																		251,787
11/30/2014																		165,362
12/31/2014																		203,894
1/31/2015																		141,800
2/28/2015																		170,997
3/31/2015																		122,513
4/30/2015																		128,929
5/31/2015																		151,288
6/30/2015																		90,053
Totals	161,974	172,035	174,620	202,529	169,734	170,471	271,108	257,440	179,151	212,887	187,614	108,502	169,693	148,561	141,654	154,610		7,449,067

Wellness Insurance Network

Pharmacy only incurred month	Paid Month																						
	7/31/2012	8/31/2012	9/30/2012	10/31/2012	11/30/2012	12/31/2012	1/31/2013	2/28/2013	3/31/2013	4/30/2013	5/31/2013	6/30/2013	7/31/2013	8/31/2013	9/30/2013	10/31/2013	11/30/2013	12/31/2013	1/31/2014	2/28/2014	3/31/2014		
7/31/2012	23,646	13,427																					
8/31/2012		40,537	6,288																				
9/30/2012			29,671	11,947																			
10/31/2012				36,786	17,246	40																	
11/30/2012					39,049	10,568																	
12/31/2012						34,607	13,755	4															
1/31/2013							38,985	19,729															
2/28/2013								28,816	21,050														
3/31/2013									34,739	13,909													
4/30/2013										28,867	17,610												
5/31/2013											48,167	10,355											
6/30/2013												35,293	9,160										
7/31/2013													38,021	13,829	103								
8/31/2013														36,815	21,964								
9/30/2013															32,093	19,156							
10/31/2013																34,963	21,640						
11/30/2013																	46,907	9,175					
12/31/2013																		42,164	12,020				
1/31/2014																			50,327	20,737			
2/28/2014																				28,453	15,418		
3/31/2014																					31,305		
4/30/2014																							
5/31/2014																							
6/30/2014																							
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																							
Totals	23,646	53,964	35,959	48,733	56,296	45,215	52,739	48,549	55,789	42,775	65,777	45,648	47,181	50,644	54,160	54,118	68,547	51,339	62,347	49,190	46,723		

Wellness Insurance I

Pharmacy only

incurred month	4/30/2014	5/31/2014	6/30/2014	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	Total
7/31/2012																37,073
8/31/2012																46,825
9/30/2012																41,618
10/31/2012																54,073
11/30/2012																49,618
12/31/2012																48,365
1/31/2013																58,714
2/28/2013																49,866
3/31/2013																48,648
4/30/2013																46,477
5/31/2013																58,522
6/30/2013																44,453
7/31/2013																51,952
8/31/2013																58,779
9/30/2013																51,249
10/31/2013																56,603
11/30/2013																56,082
12/31/2013																54,184
1/31/2014																71,065
2/28/2014																43,871
3/31/2014	18,491	4														49,800
4/30/2014	31,293	23,638														54,931
5/31/2014		34,989	21,896													56,885
6/30/2014			30,915	23,018												53,933
7/31/2014				31,589	25,431											57,020
8/31/2014					45,157	16,882										62,039
9/30/2014						41,970	21,717								-55	63,631
10/31/2014							36,653	12,069								48,721
11/30/2014								43,288	14,021							57,308
12/31/2014									36,605	23,210						59,816
1/31/2015										41,740	11,390					53,130
2/28/2015											43,572	16,030				59,602
3/31/2015												35,469	17,916			53,385
4/30/2015													33,582	23,568		57,150
5/31/2015														38,209	17,399	55,608
6/30/2015															34,928	34,928
Totals	49,784	58,631	52,811	54,607	70,588	58,851	58,370	55,356	50,626	64,950	54,962	51,498	51,498	61,777	52,272	1,905,925

Wellness Insurance Network

Medical only incurred month	Paid Month																						
	7/31/2012	8/31/2012	9/30/2012	10/31/2012	11/30/2012	12/31/2012	1/31/2013	2/28/2013	3/31/2013	4/30/2013	5/31/2013	6/30/2013	7/31/2013	8/31/2013	9/30/2013	10/31/2013	11/30/2013	12/31/2013	1/31/2014	2/28/2014	3/31/2014		
7/31/2012	900	9,643	542	248	826		333						568										
8/31/2012		9,219	3,194	934			369	502					65										
9/30/2012			4,319	5,646	2,676	211	1,133																
10/31/2012				8,269	4,353	660	592	124		29	100	125	206										
11/30/2012					10,417	5,960	615	157			100												
12/31/2012						9,981	3,214	757	130		100			30									
1/31/2013							11,021	6,539	1,534		367		-66		195						51		
2/28/2013								8,693	4,528		134										71		
3/31/2013									10,368	3,848	918	135		99									
4/30/2013										7,396	5,994		343		100		77						
5/31/2013											12,206	4,870	825					146					
6/30/2013												7,213	5,091									100	
7/31/2013													8,789	2,871	322	146	240					100	
8/31/2013														14,753	4,127	29							
9/30/2013															11,489	3,952							
10/31/2013																8,908	3,721	1,212			252	288	
11/30/2013																	10,434	2,834					
12/31/2013																		10,818			4,738	1,012	
1/31/2014																					14,535	5,563	188
2/28/2014																						10,597	3,391
3/31/2014																							11,129
4/30/2014																							
5/31/2014																							
6/30/2014																							
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																							
Totals	900	18,862	8,055	15,097	18,271	16,812	17,277	16,771	16,561	11,272	19,920	12,343	15,822	17,753	16,232	13,007	14,501	15,010	19,847	17,461	14,707		

Wellness Insurance I

Medical only																
incurred month	4/30/2014	5/31/2014	6/30/2014	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	Total
7/31/2012																13,059
8/31/2012																14,283
9/30/2012																13,985
10/31/2012																14,457
11/30/2012																17,249
12/31/2012																14,212
1/31/2013																19,640
2/28/2013																13,427
3/31/2013																15,368
4/30/2013																13,910
5/31/2013																18,047
6/30/2013																12,404
7/31/2013																12,467
8/31/2013					288											19,197
9/30/2013	137	361				336										16,274
10/31/2013																14,382
11/30/2013			800													14,068
12/31/2013	96	133				100			184							17,081
1/31/2014	601	68	196													21,151
2/28/2014	438					196										14,621
3/31/2014	5,971	994	145	309									98			18,644
4/30/2014	14,830	3,778	40				72									18,720
5/31/2014		8,384	4,111	238			104									12,908
6/30/2014			13,508	4,352	734	18									102	18,714
7/31/2014				11,456	1,951	1,722				156						15,284
8/31/2014					10,476	4,045	216									14,737
9/30/2014						9,572	4,803		198	-138		110				14,545
10/31/2014							10,540	2,917	210	520						14,186
11/30/2014								5,813	5,265				1,228		142	12,449
12/31/2014									11,622	4,950	1,219				146	17,937
1/31/2015										12,854	5,102	266	110			18,332
2/28/2015											8,103	4,472		63		12,639
3/31/2015												7,353	1,486	63		8,902
4/30/2015													8,096	6,098	125	14,318
5/31/2015														6,788	4,489	11,277
6/30/2015															9,790	9,790
Totals	22,072	13,717	18,760	16,394	13,448	15,989	15,734	8,730	17,479	18,342	14,423	12,202	11,019	13,084	14,794	542,667