

August 11, 2016

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 has been retained to estimate the outstanding claims liability as of June 30, 2016 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, 2013 through June 30, 2016. 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, 2016 is \$124,292. 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, 2016 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. We received information on stop loss claims however, because of the size of the recovery, we do not anticipate an impact to the claim liability estimate.

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, 2016 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, 2016, we estimate the June 30, 2015 claim liability estimate is approximately \$89,251 or 32.4% lower than the original estimate. We have reviewed the June 2015 estimate and note the historical information at the time indicated a slower completion pattern than was actually experienced. The speed of completion may have been exacerbated by high claims reported in the lags. We believe we have adjusted for the completion appropriately in the June 2016 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 \$3.12 million for the year ending June 30, 2016, so the resulting surplus amount would be about \$625,000.

Using the asset figure indicated in the unaudited financial statement that Wakely received, a surplus amount of about \$3.6 million was indicated, as follows:

Assets	\$4,041,000
Accounts Payable (described earlier)	\$310,000
Claim Liability	\$121,000
Plan Surplus	\$3,610,000

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 6-30-16.docx



Claim Liability Report for Wellness Insurance Network

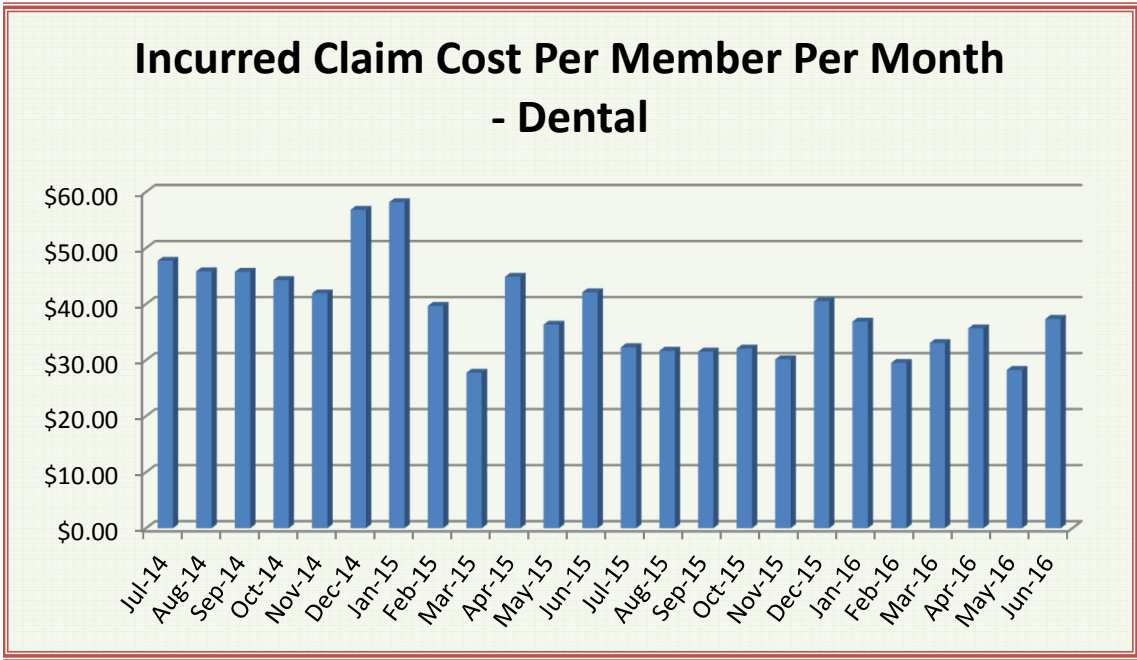
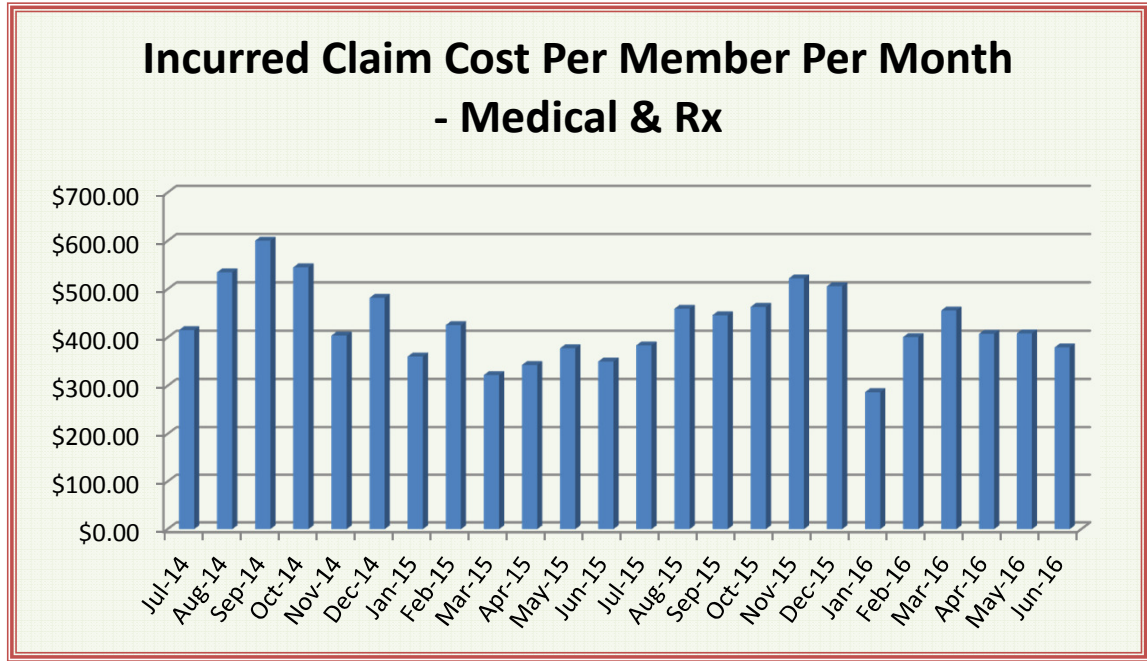
Exhibit A , p1

Unpaid Claim Liabilities as of : June 30, 2016
Based on Claims Paid Through: June 30, 2016

	Medical and Rx	Dental	Total
Claims Incurred Through 6/30/2016 Paid After	\$ -	\$ -	\$ -
Medial Claims yet to be Paid After 6/30/2016	\$ 72,990	\$ 5,218	\$ 78,208
Rx Claims yet to be Paid After 6/30/2016	\$ 22,351	NA	\$ 22,351
Liability as of 6/30/2016	\$ 95,342	\$ 5,218	\$ 100,560
Suggested Additional Margin (20.0%)	\$ 19,068	\$ 1,044	\$ 20,112
Subtotal	\$ 114,410	\$ 6,262	\$ 120,671
Expenses of Claim Settlement (3.0%)	\$ 3,432	\$ 188	\$ 3,620
Grand Total	\$ 117,842	\$ 6,449	\$ 124,292

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-14	551	\$228,843	\$415.32	320	\$15,284	\$47.71
Aug-14	553	\$295,917	\$535.11	322	\$14,737	\$45.84
Sep-14	547	\$328,515	\$600.58	318	\$14,545	\$45.74
Oct-14	551	\$300,508	\$545.39	320	\$14,186	\$44.28
Nov-14	551	\$222,646	\$404.08	320	\$13,424	\$41.90
Dec-14	550	\$265,157	\$482.10	320	\$18,167	\$56.81
Jan-15	542	\$195,496	\$360.69	315	\$18,332	\$58.18
Feb-15	548	\$233,291	\$425.71	319	\$12,639	\$39.67
Mar-15	552	\$177,890	\$322.26	321	\$8,902	\$27.74
Apr-15	549	\$188,444	\$343.25	319	\$14,318	\$44.86
May-15	553	\$208,904	\$377.76	322	\$11,678	\$36.32
Jun-15	559	\$195,811	\$350.29	325	\$13,675	\$42.08
Jul-15	564	\$216,517	\$383.90	456	\$14,717	\$32.27
Aug-15	563	\$258,784	\$459.65	456	\$14,434	\$31.65
Sep-15	564	\$251,704	\$446.28	452	\$14,235	\$31.49
Oct-15	562	\$260,487	\$463.50	453	\$14,524	\$32.06
Nov-15	565	\$295,149	\$522.39	456	\$13,742	\$30.14
Dec-15	566	\$286,433	\$506.06	456	\$18,464	\$40.49
Jan-16	575	\$164,974	\$286.91	471	\$17,362	\$36.86
Feb-16	571	\$228,991	\$401.03	469	\$13,826	\$29.48
Mar-16	577	\$263,136	\$456.04	476	\$15,721	\$33.03
Apr-16	575	\$234,414	\$407.68	476	\$16,965	\$35.64
May-16	575	\$234,976	\$408.65	481	\$13,579	\$28.23
Jun-16	578	\$219,393	\$379.57	478	\$17,851	\$37.35
12 Month Average	570	\$242,913	\$426.47	465	\$15,452	\$33.23

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



Wellness Insurance Network								
Estimated Ultimate Claims - Medical Only								
Valuation Date June 30, 2016								
Incurred Month	Paid Through 06/30/2016	6-Less-2 Average					Unpaid Claims	Cumulative Unpaid Claims
		Completion Factor	Adj. Comp Factor	Expected Ultimate				
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	\$307,906	1.000	1.000	\$307,906		\$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	\$201,417	1.000	1.000	\$201,417		\$0	\$0	
Jul-13	\$161,010	1.000	1.000	\$161,010		\$0	\$0	
Aug-13	\$298,663	1.000	1.000	\$298,663		\$0	\$0	
Sep-13	\$353,355	1.000	1.000	\$353,355		\$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	\$181,583	1.000	1.000	\$181,583		\$0	\$0	
Apr-14	\$139,289	1.000	1.000	\$139,289		\$0	\$0	
May-14	\$157,535	1.000	1.000	\$157,535		\$0	\$0	
Jun-14	\$220,783	1.000	1.000	\$220,783		\$0	\$0	
Jul-14	\$171,823	1.000	1.000	\$171,823		\$0	\$0	
Aug-14	\$233,878	1.000	1.000	\$233,878		\$0	\$0	
Sep-14	\$264,884	1.000	1.000	\$264,884		\$0	\$0	
Oct-14	\$251,787	1.000	1.000	\$251,787		\$0	\$0	
Nov-14	\$165,338	1.000	1.000	\$165,338		\$0	\$0	
Dec-14	\$205,342	1.000	1.000	\$205,342		\$0	\$0	
Jan-15	\$142,366	1.000	1.000	\$142,366		\$0	\$0	
Feb-15	\$173,689	1.000	1.000	\$173,689		\$0	\$0	
Mar-15	\$124,563	1.000	1.000	\$124,563		\$0	\$0	
Apr-15	\$131,294	1.000	1.000	\$131,294		\$0	\$0	
May-15	\$153,358	1.000	1.000	\$153,358		\$0	\$0	
Jun-15	\$141,781	1.000	1.000	\$141,781		\$0	\$0	
Jul-15	\$158,769	1.000	1.000	\$158,832		\$64	\$64	
Aug-15	\$198,895	0.999	0.999	\$199,154		\$259	\$322	
Sep-15	\$183,639	0.998	0.998	\$183,933		\$294	\$617	
Oct-15	\$195,321	0.998	0.998	\$195,634		\$313	\$930	
Nov-15	\$239,621	0.998	0.998	\$240,149		\$528	\$1,458	
Dec-15	\$204,562	0.997	0.997	\$205,116		\$554	\$2,012	
Jan-16	\$122,716	0.996	0.996	\$123,172		\$456	\$2,468	
Feb-16	\$163,611	0.995	0.995	\$164,383		\$773	\$3,240	
Mar-16	\$190,490	0.991	0.991	\$192,181		\$1,691	\$4,931	
Apr-16	\$141,186	0.984	0.969	\$145,763		\$4,576	\$9,508	
May-16	\$155,768	0.941	0.925	\$168,429		\$12,661	\$22,169	
Jun-16	\$131,522	0.516	0.721	\$182,344		\$50,821	\$72,990	

Wellness Insurance Network Estimated Ultimate Claims -Dental Only Valuation Date June 30, 2016						
Incurred Month	Paid Through 06/30/2016	6-Less-2 Average				
		Completion Factor	Adj. Comp Factor	Expected Ultimate	Unpaid Claims	Cumulative Unpaid Claims
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	\$14,622	1.000	1.000	\$14,622	\$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	1.000	1.000	\$15,284	\$0	\$0
Aug-14	\$14,737	1.000	1.000	\$14,737	\$0	\$0
Sep-14	\$14,545	1.000	1.000	\$14,545	\$0	\$0
Oct-14	\$14,186	1.000	1.000	\$14,186	\$0	\$0
Nov-14	\$13,424	1.000	1.000	\$13,424	\$0	\$0
Dec-14	\$18,167	1.000	1.000	\$18,167	\$0	\$0
Jan-15	\$18,332	1.000	1.000	\$18,332	\$0	\$0
Feb-15	\$12,639	1.000	1.000	\$12,639	\$0	\$0
Mar-15	\$8,902	1.000	1.000	\$8,902	\$0	\$0
Apr-15	\$14,318	1.000	1.000	\$14,318	\$0	\$0
May-15	\$11,678	1.000	1.000	\$11,678	\$0	\$0
Jun-15	\$13,675	1.000	1.000	\$13,675	\$0	\$0
Jul-15	\$14,717	1.000	1.000	\$14,717	\$0	\$0
Aug-15	\$14,434	1.000	1.000	\$14,434	\$0	\$0
Sep-15	\$14,235	1.000	1.000	\$14,235	\$0	\$0
Oct-15	\$14,524	1.000	1.000	\$14,524	\$0	\$0
Nov-15	\$13,742	1.000	1.000	\$13,742	\$0	\$0
Dec-15	\$18,464	1.000	1.000	\$18,464	\$0	\$0
Jan-16	\$17,362	1.000	1.000	\$17,362	\$0	\$0
Feb-16	\$13,826	1.000	1.000	\$13,826	\$0	\$0
Mar-16	\$15,674	0.997	0.997	\$15,721	\$47	\$47
Apr-16	\$16,920	0.997	0.997	\$16,965	\$46	\$93
May-16	\$13,122	0.981	0.966	\$13,579	\$457	\$550
Jun-16	\$13,183	0.552	0.738	\$17,851	\$4,668	\$5,218

Medical only	Paid Month																											
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	3/31/2014	4/30/2014	5/31/2014	6/30/2014	7/31/2014	8/31/2014		
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	125							
9/30/2012			78,490	118,952	71,811	846	205	137	-91	1,485	124	140	227								-130							
10/31/2012				101,064	99,661	4,269	1,829	247	265	1,118	86	194	151	220	116	245												
11/30/2012					69,497	54,031	4,708	167,915	239	160	-1,835	-960	-10	-696			200									-20	-187	
12/31/2012						69,654	96,008	105,156	1,957	1,285	538	50	97	97			14	-39			73						-742	
1/31/2013							88,188	141,638	7,979	593	759	33	-137	90	97						75						105	
2/28/2013								52,149	88,785	2,841	609	497	26								75	130						
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	686	267	137						
10/31/2013															93,720	91,754	11,369	379	1,240	334	1,250	-98						
11/30/2013																	85,776	53,407	18,756	2,055	92	355						
12/31/2013																		119,907	39,253	798	354	148						
1/31/2014																				178	155,106	7,896	402	160	130	316	913	
2/28/2014																				79,589	76,529	1,922	297	292	165	203		
3/31/2014																					75,939	84,818	17,854	3,108	36	173		
4/30/2014																						87,948	47,877	1,074	448	628		
5/31/2014																							105,830	48,126	3,257	20		
6/30/2014																									149,805	51,404	10,195	
7/31/2014																										113,802	55,687	
8/31/2014																											103,582	
9/30/2014																												
10/31/2014																												
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6/30/2016																												
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	161,974	172,035	174,620	202,529	169,734	170,471		

Medical only																			Total						
incurred month	9/30/2014	10/31/2014	11/30/2014	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015	7/31/2015	8/31/2015	9/30/2015	10/31/2015	11/30/2015	12/31/2015	1/31/2016	2/29/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016		Total	
7/31/2012																									230,139
8/31/2012	8																								217,539
9/30/2012																									272,196
10/31/2012	-979																								208,299
11/30/2012	-50																								292,437
12/31/2012																									274,793
1/31/2013																									239,420
2/28/2013																									145,173
3/31/2013																									307,906
4/30/2013	-142																								294,809
5/31/2013		-148																							316,490
6/30/2013																									201,417
7/31/2013																									161,010
8/31/2013																									298,663
9/30/2013																									353,355
10/31/2013		16			44																				200,009
11/30/2013		63																							160,504
12/31/2013																									162,380
1/31/2014																									165,235
2/28/2014	24				131																				159,233
3/31/2014		21			72																				181,583
4/30/2014		25	125		122																				139,289
5/31/2014	654				217																				157,535
6/30/2014					19			36																	220,783
7/31/2014	188	532	140		-128			72		353	7,547										1,061				171,823
8/31/2014	1,321	604	72		-310			502		141															233,878
9/30/2014	83,273	42,752	1,748		1,927			237		343															264,884
10/31/2014	186,810	73,954	2,528		1,093			-136		533		150													251,787
11/30/2014		139,620	71,638		35,548			3,255		1,304		89													165,338
12/31/2014			102,900		68,632			-8,772		1,297		682		477											205,342
1/31/2015					105,353			83,405		2,100		11,804		606											142,366
2/28/2015					108,870			25,479		4,523		2,842		85											173,689
3/31/2015								77,383		72,551		20,229		534											124,563
4/30/2015								80,759		37,130		2,145		2,479											131,294
5/31/2015										86,869		509		198											153,358
6/30/2015														88,199											141,781
7/31/2015														1,819											158,769
8/31/2015														41,333											198,895
9/30/2015														100,111											183,639
10/31/2015														51,874											195,321
11/30/2015														131,793											239,621
12/31/2015														60,886											170
1/31/2016														112,072											122,716
2/29/2016														62,164											163,611
3/31/2016														7,197											190,490
4/30/2016														64,359											141,186
5/31/2016														88,741											155,768
6/30/2016														132,816											131,522
Totals	271,108	257,440	179,151	212,887	187,614	108,502	169,693	148,561	141,654	154,610	145,129	186,908	180,137	187,405	176,637	233,837	179,424	152,692	134,304	190,994	198,447	181,419		9,596,401	

Wellness Insurance Network

Pharmacy only																						Paid Month					
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	3/31/2014	4/30/2014	5/31/2014	6/30/2014	7/31/2014	8/31/2014	
7/31/2012	900													568													
8/31/2012		9,643	542	248	826		333							65													
9/30/2012		9,219	3,194	934		211	369	502																			
10/31/2012			4,319	5,646	2,676	660	592	124		29	100	125	206														
11/30/2012				8,269	4,353	5,960	615	157			100																
12/31/2012					10,417	9,981	3,214	757	130		100																
1/31/2013							11,021	6,539	1,534		367		-66	30	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				100			77									
5/31/2013											12,206	4,870	825						146								
6/30/2013												7,213	5,091														
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										
12/31/2013																		9,175									
1/31/2014																			12,020								
2/28/2014																				50,327	20,737						
3/31/2014																					28,453	15,418					
4/30/2014																						31,305	18,491	4			
5/31/2014																							31,293	23,638			
6/30/2014																								34,989	21,896		
7/31/2014																									30,915	23,018	
8/31/2014																										31,589	25,431
9/30/2014																											45,157
10/31/2014																											
11/30/2014																											
12/31/2014																											
1/31/2015																											
2/28/2015																											
3/31/2015																											
4/30/2015																											
5/31/2015																											
6/30/2015																											
7/31/2015																											
8/31/2015																											
9/30/2015																											
10/31/2015																											
11/30/2015																											
12/31/2015																											
1/31/2016																											
2/29/2016																											
3/31/2016																											
4/30/2016																											
5/31/2016																											
6/30/2016																											
Totals	900	18,862	8,055	15,097	18,271	16,812	17,277	16,771	16,561	11,272	19,920	12,343	45,053	50,773	54,455	54,118	68,624	51,485	62,569	49,190	46,723	49,784	58,631	52,811	54,607	70,588	

Wellness Insurance I

Pharmacy only																		Total							
Incurred month	9/30/2014	10/31/2014	11/30/2014	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015	7/31/2015	8/31/2015	9/30/2015	10/31/2015	11/30/2015	12/31/2015	1/31/2016	2/29/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016		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																									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																									49,800
4/30/2014																									54,931
5/31/2014																									56,885
6/30/2014																									53,933
7/31/2014																									57,020
8/31/2014	16,882																								62,039
9/30/2014	41,970	21,717																							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																	53,327
4/30/2015								33,582	23,568																57,150
5/31/2015									38,209	17,399															55,546
6/30/2015										34,928	19,103														54,030
7/31/2015											49,173														57,685
8/31/2015												8,512	19,616												59,630
9/30/2015												40,014	39,601												67,770
10/31/2015													28,267	51,471											64,853
11/30/2015															13,382										55,000
12/31/2015															41,102	13,834									81,317
1/31/2016																57,618	23,699								41,803
2/29/2016																	32,696	9,107							64,607
3/31/2016																		45,580	19,027						70,954
4/30/2016																			46,416	24,538					88,651
5/31/2016																				63,025	25,627				66,547
6/30/2016																					44,616	21,931			37,049
Totals	58,851	58,370	55,356	50,626	64,950	54,962	51,498	51,498	61,777	52,272	68,156	48,526	59,217	79,737	54,484	71,452	56,395	54,751	65,443	87,563	70,145	58,980		2,276,564	

Wellness Insurance Network

Dental only		Paid Month																									
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	3/31/2014	4/30/2014	5/31/2014	6/30/2014	7/31/2014	8/31/2014	
7/31/2012	900																										
8/31/2012		9,643	542	248	826		333							568													
9/30/2012		9,219	3,194	934		211	369	502						65													
10/31/2012			4,319	5,646	2,676	660	592	124		29	100	125	206														
11/30/2012				8,269	4,353	5,960	615	157			100																
12/31/2012					10,417	9,981	3,214	757	130		100																
1/31/2013							11,021	6,539	1,534	367			-66	30	195								51				
2/28/2013								8,693	4,528	134													71				
3/31/2013									10,368	3,848	918	135		99	100												
4/30/2013										7,396	5,994							77									
5/31/2013											12,206	4,870	825					146									
6/30/2013												7,213	5,091														
7/31/2013													8,789	2,871	322	146	240										
8/31/2013														14,753	4,127	29											
9/30/2013															11,489	3,952											
10/31/2013																8,908	3,721	1,212									
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	438					
3/31/2014																					11,129	5,971	994	145	309		
4/30/2014																						14,830	3,778	40	40		
5/31/2014																							8,384	4,111	238		
6/30/2014																								13,508	4,352	734	
7/31/2014																									11,456	1,951	
8/31/2014																											10,476
9/30/2014																											
10/31/2014																											
11/30/2014																											
12/31/2014																											
1/31/2015																											
2/28/2015																											
3/31/2015																											
4/30/2015																											
5/31/2015																											
6/30/2015																											
7/31/2015																											
8/31/2015																											
9/30/2015																											
10/31/2015																											
11/30/2015																											
12/31/2015																											
1/31/2016																											
2/29/2016																											
3/31/2016																											
4/30/2016																											
5/31/2016																											
6/30/2016																											
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	22,072	13,717	18,760	16,395	13,448	

Wellness Insurance I

Dental only		9/30/2014	10/31/2014	11/30/2014	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015	7/31/2015	8/31/2015	9/30/2015	10/31/2015	11/30/2015	12/31/2015	1/31/2016	2/29/2016	3/31/2016	4/30/2016	5/31/2016	6/30/2016	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																									19,197
9/30/2013	336																								16,274
10/31/2013																									14,382
11/30/2013																									14,068
12/31/2013	100				184																				17,081
1/31/2014																									21,151
2/28/2014	196																								14,622
3/31/2014										98															18,644
4/30/2014																									18,720
5/31/2014			72																						12,908
6/30/2014	18		104								71			102											18,714
7/31/2014	1,722																								15,284
8/31/2014	4,045		216																						14,737
9/30/2014	9,572		4,803			198	-138																		14,545
10/31/2014		10,540			2,917	210	520																		14,186
11/30/2014				5,813		5,265																			13,424
12/31/2014					11,622	4,950	1,219																		18,167
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	261		63												11,678
6/30/2015										9,790			3,873	12											13,675
7/31/2015													12,768												14,717
8/31/2015													1,949												14,434
9/30/2015													9,577	4,629											14,434
10/31/2015														10,788	2,547										14,235
11/30/2015															10,068										14,524
12/31/2015																7,477									13,742
1/31/2016																	9,446	259							18,464
2/29/2016																		8,412	422						17,362
3/31/2016																		8,568	4,687	2,639	1,469				13,826
4/30/2016																			6,625	6,860	315			25	15,674
5/31/2016																				9,660	6,165	-151			16,920
6/30/2016																						8,294	8,626	3,827	13,122
Totals	15,989	15,734	8,730	17,479	18,342	14,423	12,202	11,019	13,084	14,794	16,902	11,601	16,447	12,920	11,194	16,300	17,239	12,552	19,159	16,427	17,917	17,035		728,359	