

Sample Co.

August 2023 - July 2024 Policy Year

Monthly Fixed/Claims Paid Report

EVHC Group Number: **

| Month | MEDICAL LIVES | | | FIXED COSTS TOTAL PAID FIXED | COVERED CLAIMS | | | | | | Expected Claims | Attachment Point | TOTAL PAID FIXED COSTS + CLAIMS |
|---------------------|---------------|------------|--------------|------------------------------------|--------------------|------------------|--------------------|----------------------------|---|-------------------------|--------------------|---------------------|---------------------------------------|
| | Single | Family | Total | | Medical | Rx Card | TOTAL CLAIMS | LESS Specific Claims | LESS Claims Excluded from Aggregate * | TOTAL PAID CLAIMS | | | |
| August | 158 | 33 | 191 | \$36,126 | \$150,510 | \$16,799 | \$167,309 | \$0 | (\$2,115) | \$165,194 | \$150,784 | \$188,480 | \$201,319 |
| September | 156 | 34 | 190 | \$39,244 | \$141,072 | \$32,556 | \$173,628 | \$0 | (\$36,046) | \$137,582 | \$151,151 | \$188,939 | \$176,827 |
| October | 154 | 35 | 189 | \$32,668 | \$44,297 | \$18,756 | \$63,053 | \$0 | (\$4,289) | \$58,764 | \$151,519 | \$189,398 | \$91,432 |
| November | 149 | 36 | 185 | \$35,979 | \$104,379 | \$18,032 | \$122,411 | \$0 | (\$3,393) | \$119,018 | \$150,029 | \$187,536 | \$154,997 |
| December | 147 | 35 | 182 | \$35,288 | \$73,871 | \$35,913 | \$109,784 | \$0 | (\$810) | \$108,974 | \$147,185 | \$183,982 | \$144,262 |
| January | 145 | 33 | 178 | \$35,026 | \$80,143 | \$23,044 | \$103,187 | \$0 | (\$386) | \$102,801 | \$142,737 | \$178,421 | \$137,827 |
| February | 142 | 33 | 175 | \$34,046 | \$113,286 | \$26,845 | \$140,131 | \$0 | (\$100) | \$140,031 | \$140,880 | \$176,099 | \$174,076 |
| March | 141 | 32 | 173 | \$34,076 | \$325,386 | \$20,192 | \$345,578 | (\$80,120) | \$0 | \$265,458 | \$138,655 | \$173,319 | \$299,534 |
| April | 136 | 31 | 167 | \$33,521 | \$49,452 | \$9,554 | \$59,006 | (\$1) | \$0 | \$59,005 | \$133,955 | \$167,443 | \$92,525 |
| May | 128 | 30 | 158 | \$26,408 | \$270,583 | \$7,961 | \$278,544 | \$0 | \$0 | \$278,544 | \$127,397 | \$159,246 | \$304,952 |
| June | | | | | | | | | | | | | |
| July | | | | | | | | | | | | | |
| August | | | | | | | | | | | | | |
| September | | | | | | | | | | | | | |
| October | | | | | | | | | | | | | |
| Total | 1,456 | 332 | 1,788 | \$342,382 | \$1,352,978 | \$209,652 | \$1,562,630 | (\$80,121) | (\$47,140) | \$1,435,369 | \$1,434,291 | \$1,792,863 | \$1,777,751 |
| 2023-24 PEPM | 146 | 33 | 179 | \$191.49 | \$756.70 | \$117.25 | \$873.95 | (\$45) | (\$26) | \$802.78 | \$802.18 | \$1,002.72 | \$994.27 |

Average per employee per month (PEPM) claim amounts are based on medical enrollments.

| Carrier: ETHOS Underwriting | Aggregate | Specific |
|------------------------------|-------------|-----------|
| Contract | 24/12 | 12/15 |
| Coverages | Med, Rx | Med, Rx |
| Specific Deductible | | \$200,000 |
| Aggregating Specific | N/A | |
| Minimum Attachment Point | \$2,372,879 | |
| YTD Minimum Attachment Point | \$1,977,399 | |
| Individual Laser(s) | | N/A |

| Aggregate Stop Loss Summary: Cumulative | |
|---|-------------|
| TOTAL Medical & RX | \$1,562,630 |
| LESS Specific Claims | (\$80,121) |
| LESS Claims Excluded from Aggregate | (\$47,140) |
| TOTAL Paid Claims | \$1,435,369 |
| Aggregate Medical/Rx TOTAL Paid Claims per EE per Month | \$802.78 |
| Aggregate Claims as % of Attachment Point | 72.6% |

| Specific Stop Loss Summary | | | | |
|---|------------------|---------------------|--------------|-----------------|
| Specific claims exceeding \$100,000 (1/2 of the Specific Level) | | | | |
| Diagnosis | Claimant Amt | Specific Deductible | Agg Corridor | Reimbursement |
| Broken Leg | \$280,121 | \$200,000 | | \$80,121 |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| TOTAL: | \$280,121 | | | \$80,121 |

* Stop Loss amounts are estimated based on current information. Final determination of Stop Loss Claim amounts are subject to carrier review/audit. The above figures exclude all claims reimbursed under last year's specific stop loss contract, as well as extra-contractual paid claims, and claims paid outside the aggregate contract period.