



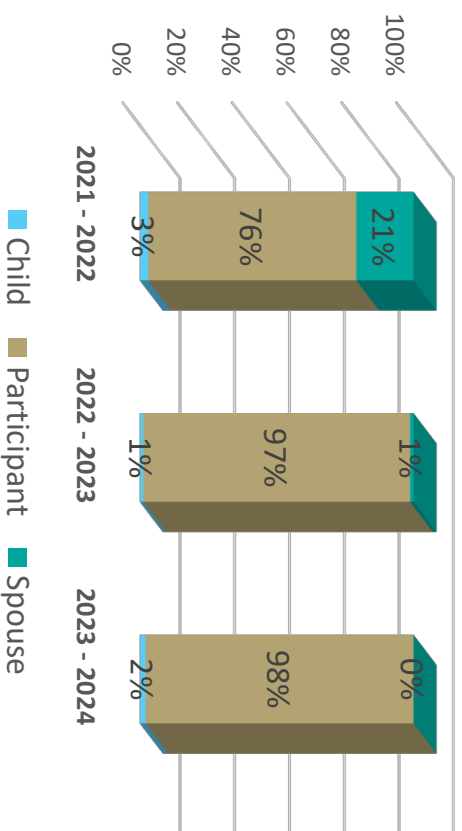
# Plan Year Claims Reporting



# Claims by Relationship



## Plan Year Paid Claims by Relationship



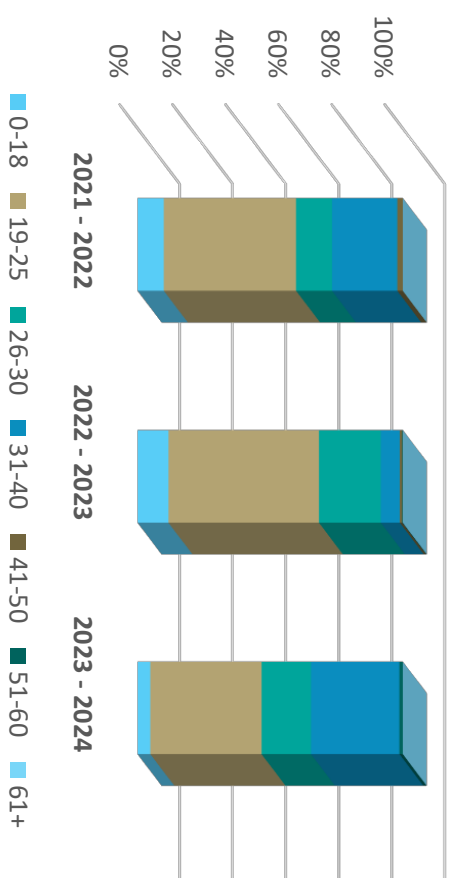
Relationship	2021 - 2022 Paid	2021 - 2022 % of Total	2022 - 2023 Paid	2022 - 2023 % of Total	2023 - 2024 Paid	2023 - 2024 % of Total
Child	\$6,209	3%	\$6,490	1%	\$8,438	2%
Participant	\$154,697	76%	\$499,344	97%	\$396,748	98%
Spouse	\$42,551	21%	\$6,667	1%	\$0	0%
<b>Total</b>	<b>\$203,457</b>	<b>100.0%</b>	<b>\$512,501</b>	<b>100.0%</b>	<b>\$405,186</b>	<b>100.0%</b>

Note: Report includes information for claims both incurred and paid from Aug-01-2021 through Jan-31-2024 for all claims

# Claims by Age Band



## Plan Year Paid Claims by Age Band



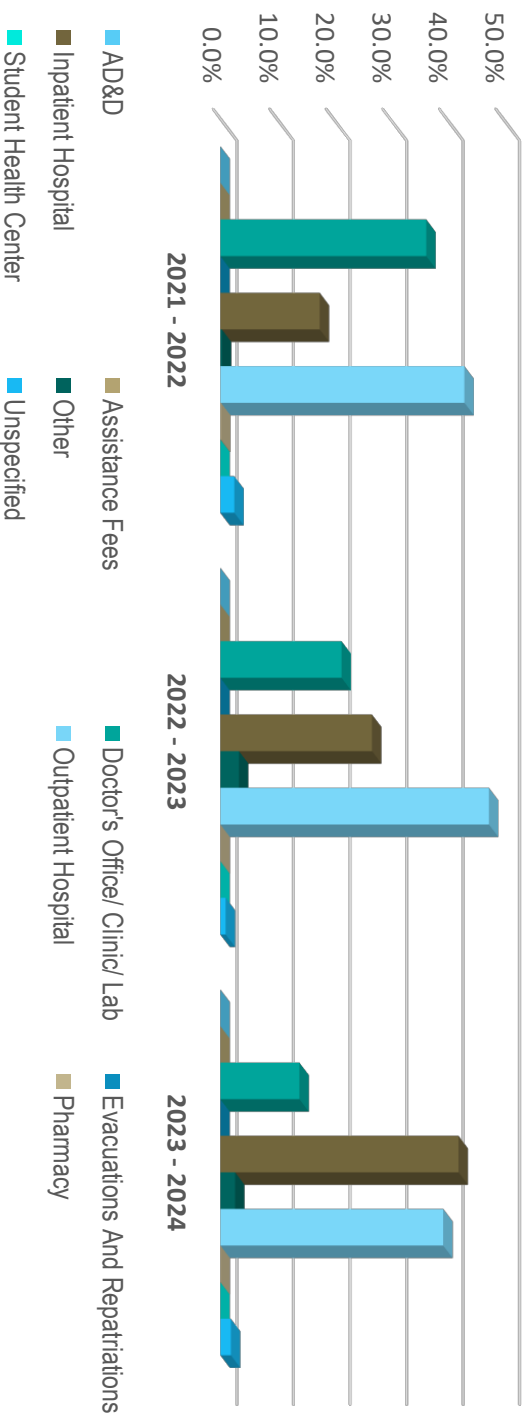
Age Band	2021 - 2022 Paid	2021 - 2022 % of Total	2022 - 2023 Paid	2022 - 2023 % of Total	2023 - 2024 Paid	2023 - 2024 % of Total
0-18	\$20,140	9.9%	\$59,679	11.6%	\$19,461	4.8%
19-25	\$101,474	49.9%	\$290,760	56.7%	\$169,951	41.9%
26-30	\$27,546	13.5%	\$119,668	23.3%	\$75,523	18.6%
31-40	\$50,066	24.6%	\$36,660	7.2%	\$135,111	33.3%
41-50	\$4,231	2.1%	\$4,665	0.9%	\$0	0.0%
51-60	\$0	0.0%	\$1,070	0.2%	\$5,139	1.3%
<b>Total</b>	<b>\$203,457</b>	<b>100.0%</b>	<b>\$512,501</b>	<b>100.0%</b>	<b>\$405,186</b>	<b>100.0%</b>

Note: Report includes information for claims both incurred and paid from Aug-01-2021 through Jan-31-2024 for all claims

# Claims by Point of Service



## Plan Year Paid Claims by Point of Service



Point of Service	2021 - 2022		2022 - 2023		2023 - 2024		2024 - 2025	
	Paid	% of Total	Paid	% of Total	Paid	% of Total	Paid	% of Total
Doctor's Office/ Clinic/ Lab	\$74,080	36.4%	\$109,850	21.4%	\$56,679	14.0%		
Inpatient Hospital	\$35,749	17.6%	\$137,409	26.8%	\$170,617	42.1%		
Other	\$569	0.3%	\$16,865	3.3%	\$10,564	2.6%		
Outpatient Hospital	\$87,812	43.2%	\$243,417	47.5%	\$159,693	39.4%		
Pharmacy	\$232	0.1%	\$105	0.0%	\$101	0.0%		
Unspecified	\$5,015	2.5%	\$4,854	0.9%	\$7,532	1.9%		

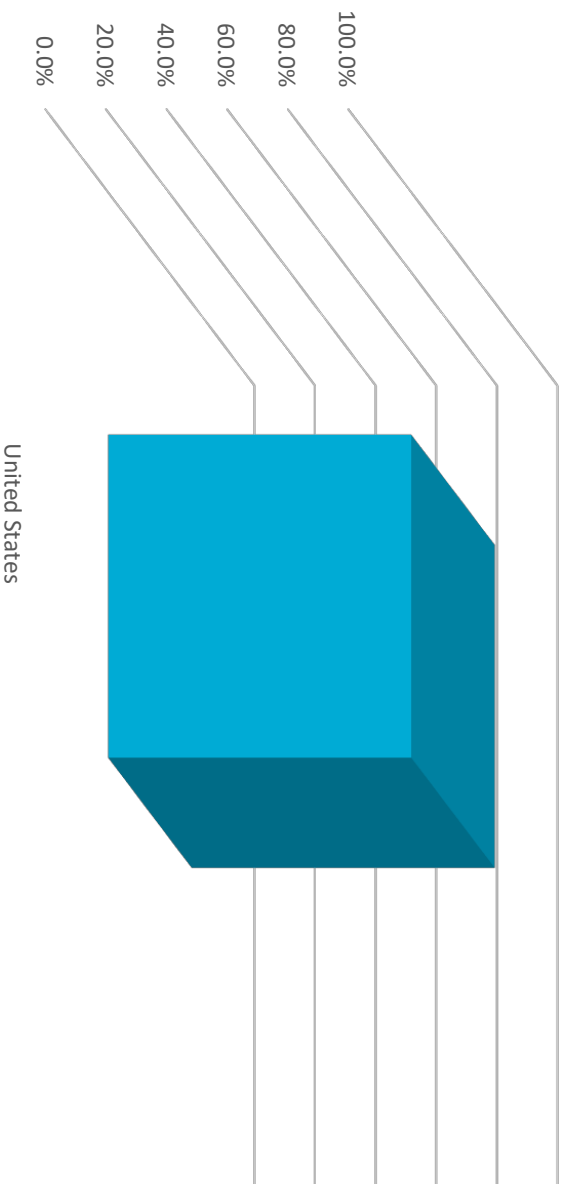
Totals	\$203,457	100.0%	\$512,501	100.0%	\$405,186	100.0%
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Note: Report includes information for claims both incurred and paid from Aug-01-2021 through Jan-31-2024 for all claims

# Claims by Top 5 Countries



## Latest Plan Year Paid Claims by Top 5 Countries



Note: Report includes information for claims both incurred and paid from Aug-01-2023 through Jan-31-2024 for all claims

Country	2021 - 2022 Paid	2021 - 2022 % of Total	2022 - 2023 Paid	2022 - 2023 % of Total	2023 - 2024 Paid	2023 - 2024 % of Total
United States	\$204,333	100.4%	\$512,501	100.0%	\$405,186	100.0%
Undefined	(\$1,116)	-0.5%	\$0	0.0%	\$0	0.0%
Indonesia	\$241	0.1%	\$0	0.0%	\$0	0.0%

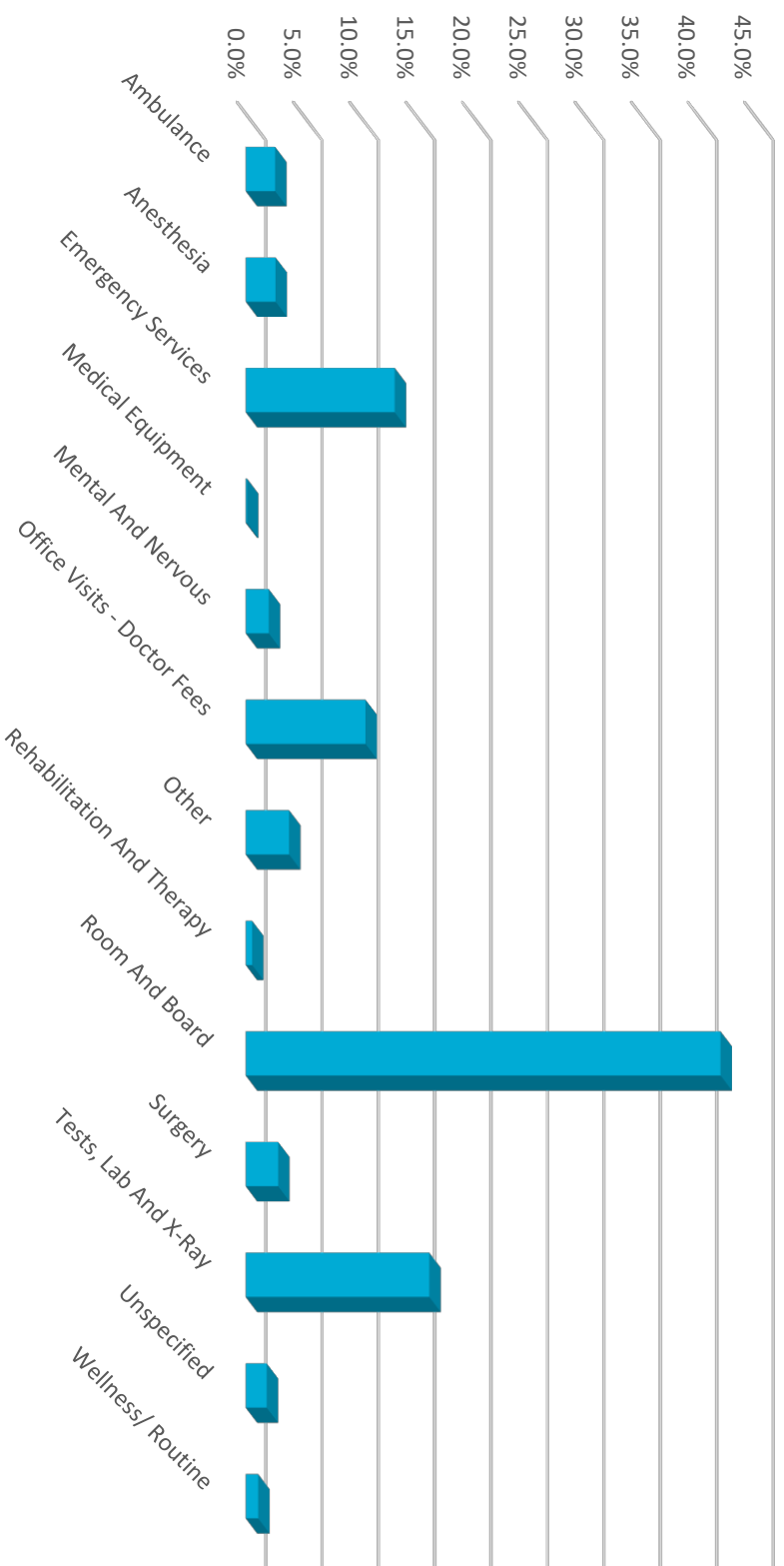
Totals	\$203,457	100.0%	\$512,501	100.0%	\$405,186	100.0%
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Note: Report includes information for claims both incurred and paid from Aug-01-2021 through Jan-31-2024 for all claims

# Claims by Benefit



## Latest Plan Year Paid Claims by Benefit



*Note: Report includes information for claims both incurred and paid from Aug-01-2023 through Jan-31-2024 for all claims*

# Claims by Benefit

Benefit	2021 - 2022	2021 - 2022	2022 - 2023	2022 - 2023	2023 - 2024	2023 - 2024
	Paid	% of Total	Paid	% of Total	Paid	% of Total
Alternative Medicine	\$25	0.0%	\$0	0.0%	\$0	0.0%
Ambulance	\$1,686	0.8%	\$16,865	3.3%	\$10,564	2.6%
Anesthesia	\$2,479	1.2%	\$5,859	1.1%	\$10,723	2.6%
Chiropractic Services	\$511	0.3%	\$262	0.1%	\$302	0.1%
Emergency Services	\$30,311	14.9%	\$111,282	21.7%	\$53,580	13.2%
Medical Equipment	\$63	0.0%	\$1,024	0.2%	\$433	0.1%
Mental And Nervous	\$4,127	2.0%	\$9,412	1.8%	\$8,256	2.0%
Office Visits - Doctor Fees	\$62,306	30.6%	\$87,101	17.0%	\$43,081	10.6%
Other	\$29,434	14.5%	\$36,371	7.1%	\$15,575	3.8%
Rehabilitation And Therapy	\$2,320	1.1%	\$4,370	0.9%	\$2,277	0.6%
Room And Board	\$35,749	17.6%	\$137,409	26.8%	\$170,617	42.1%
Rx	\$232	0.1%	\$105	0.0%	\$101	0.0%
Surgery	\$4,897	2.4%	\$27,814	5.4%	\$11,643	2.9%
Tests, Lab And X-Ray	\$22,416	11.0%	\$65,558	12.8%	\$66,038	16.3%
Unspecified	\$3,899	1.9%	\$4,854	0.9%	\$7,532	1.9%
Wellness/ Routine	\$3,005	1.5%	\$4,214	0.8%	\$4,464	1.1%

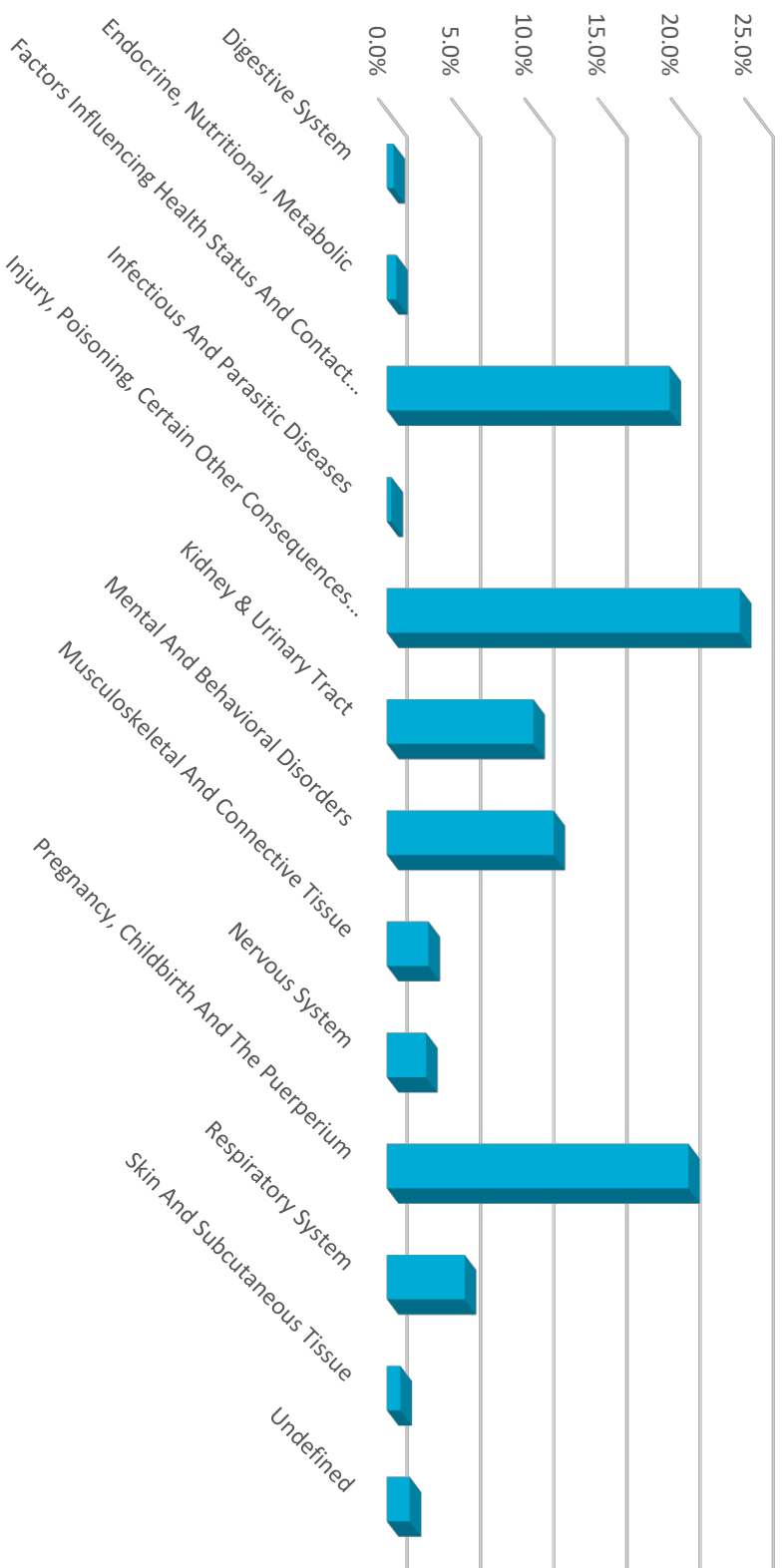
<b>Totals</b>	<b>\$203,457</b>	<b>100.0%</b>	<b>\$512,501</b>	<b>100.0%</b>	<b>\$405,186</b>	<b>100.0%</b>
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Note: Report includes information for claims both incurred and paid from Aug-01-2021 through Jan-31-2024 for all claims

# Claims by Major Diagnostic Category



## Latest Plan Year Paid Claims by Major Diagnostic Category



Note: Report includes information for claims both incurred and paid from Aug-01-2023 through Jan-31-2024 for all claims



# Claims by Major Diagnostic Category

Major Diagnostic Category	2021 - 2022 Paid		2021 % of 2022		2023 Paid		2023 % of 2023		2024 Paid		2024 % of	
	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total
Circulatory System	\$300	0.1%	\$2,340	0.5%	\$0	0.0%						
Digestive System	\$26,717	13.1%	\$18,427	3.6%	\$1,789	0.4%						
Endocrine, Nutritional, Metabolic	\$5,868	2.9%	\$2,833	0.6%	\$2,557	0.6%						
Factors Influencing Health Status And Contact With Health Services (Similar To Current "V-Codes")	\$54,201	26.6%	\$130,281	25.4%	\$78,124	19.3%						
Infectious And Parasitic Diseases	\$8,555	4.2%	\$6,734	1.3%	\$1,232	0.3%						
Injury, Poisoning, Certain Other Consequences Of External Causes	\$9,888	4.9%	\$155,308	30.3%	\$97,574	24.1%						
Kidney & Urinary Tract	\$7,187	3.5%	\$43,722	8.5%	\$40,461	10.0%						
Lymphatic & Blood	\$2,704	1.3%	\$374	0.1%	\$0	0.0%						
Mental And Behavioral Disorders	\$12,997	6.4%	\$14,433	2.8%	\$46,054	11.4%						
Musculoskeletal And Connective Tissue	\$8,444	4.2%	\$38,282	7.5%	\$11,458	2.8%						
Myeloproliferative Disorders	\$712	0.4%	\$748	0.1%	\$336	0.1%						
Nervous System	\$6,133	3.0%	\$13,948	2.7%	\$10,794	2.7%						
Pregnancy, Childbirth And The Puerperium	\$40,297	19.8%	\$45,720	8.9%	\$83,353	20.6%						
Respiratory System	\$1,164	0.6%	\$18,729	3.7%	\$21,488	5.3%						
Skin And Subcutaneous Tissue	\$3,259	1.6%	\$11,572	2.3%	\$3,695	0.9%						
Undefined	\$15,030	7.4%	\$9,049	1.8%	\$6,271	1.5%						

<b>Totals</b>	<b>\$203,457</b>	<b>100.0%</b>	<b>\$512,501</b>	<b>100.0%</b>	<b>\$405,186</b>	<b>100.0%</b>						
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Note: Report includes information for claims both incurred and paid from Aug-01-2021 through Jan-31-2024 for all claims

# High-Cost Claimants Over \$25,000

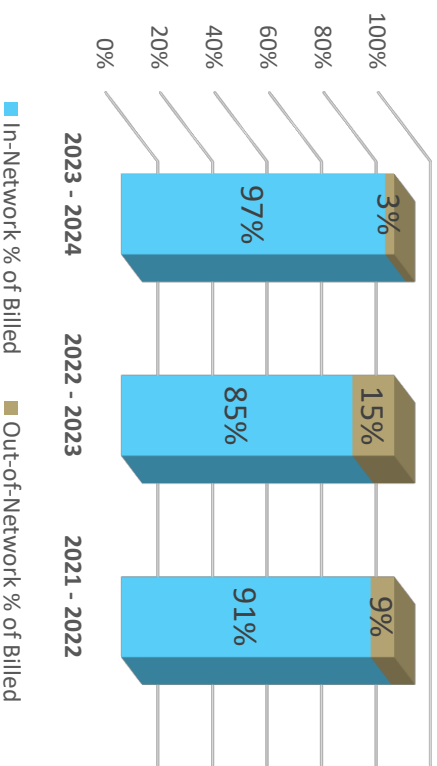
Encrypted Claimant ID	Relationship	Active Status	Paid Amount	Major Diagnostic Category	Diagnosis Description
16	Participant	Active	\$91,664	Injury, Poisoning, Certain Other Consequences Of External Causes	Blisters With Epidermal Loss Due To Burn (Second D
23	Participant	Active	\$73,772	Factors Influencing Health Status And Contact With Health Services (Similar To Current "V-Codes")	Suicidal Ideation
48	Participant	Active	\$48,136	Pregnancy, Childbirth And The Puerperium	Poor Fetal Growth Affecting Management Of Mother D
58	Participant	Active	\$45,695	Pregnancy, Childbirth And The Puerperium	Spotting Complicating Pregnancy, Delivered, With O
81	Participant	Active	\$36,766	Pregnancy, Childbirth And The Puerperium	Other Current Conditions Classifiable Elsewhere Of

(Claims Incurred and Paid Feb-01-2023 through Jan-31-2024. Medical claims only - RX, Dental and Vision excluded.)

# U.S. Blue Card Network



**% Billed In & Out of Network by Plan Year**



## In-Network Discounts

Plan Year	Discount	% Discount
2023 - 2024	\$608,280	65%
2022 - 2023	\$610,973	56%
2021 - 2022	\$302,894	61%

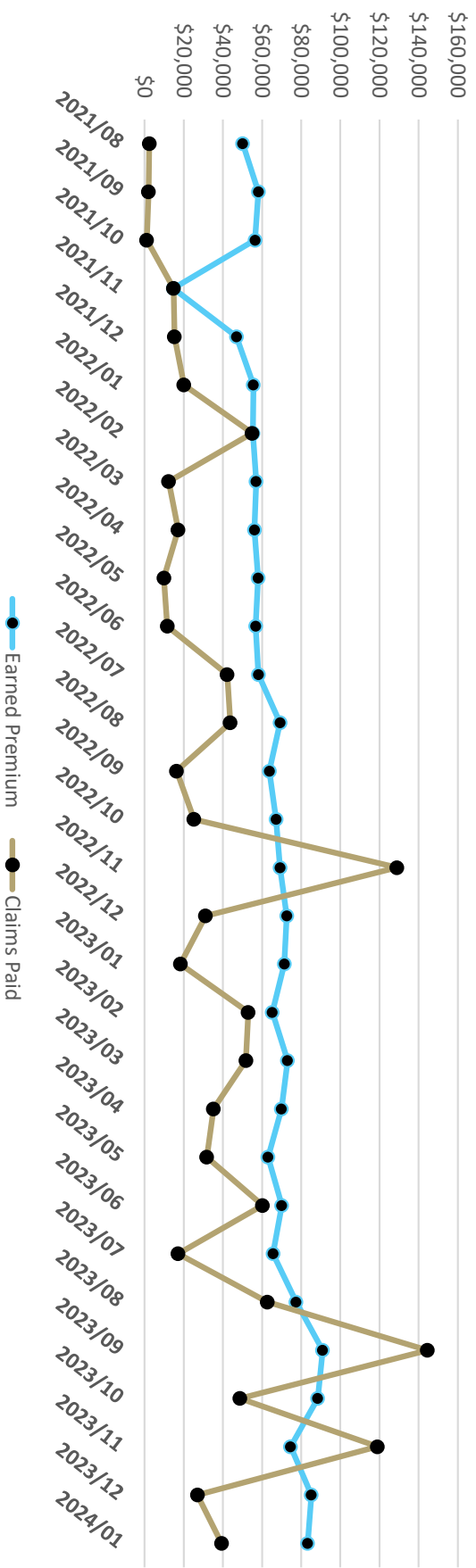
Plan Year	In-Network Billed Charges	In-Network Total Billed	In-Network % of Total Billed	In-Network Paid	Out-of-Network Billed Charges	Out-of-Network % of Total Billed	Out-of-Network Paid
2023 - 2024	\$1,099,580	\$1,116,580	97%	\$391,077	\$37,694	3%	\$14,109
2022 - 2023	\$1,206,133	\$1,412,002	85%	\$486,002	\$217,796	15%	\$26,499
2021 - 2022	\$542,306	\$593,106	91%	\$185,807	\$51,071	9%	\$18,526

*Note: Paid amounts will not be reported as this is representative of US claims only. Discount % is adjusted to remove ineligible charges.*

# Financial Summary by Incurred Month



Claims Financial Summary (Incurred month)



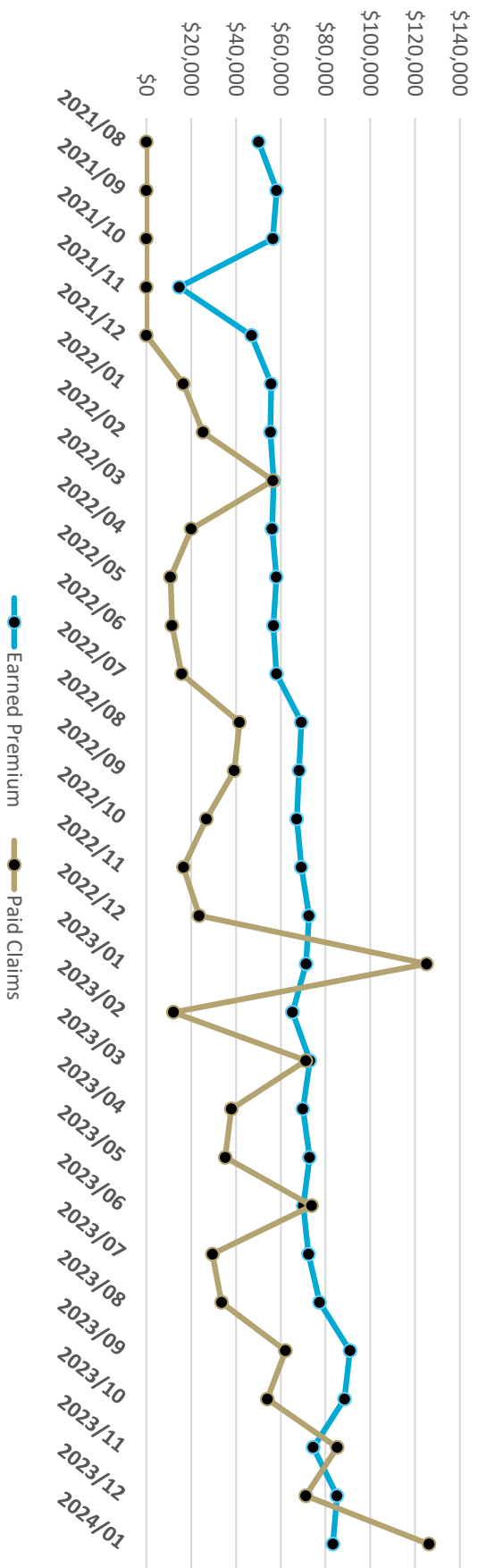
# Financial Summary by Incurred Month Table

Plan Year	Incurred Month	Claims Paid	Earned Premium	Paid Loss Ratio
2021 - 2022	2021/08	\$2,395	\$50,154	4.8%
2021 - 2022	2021/09	\$1,971	\$58,185	3.4%
2021 - 2022	2021/10	\$1,073	\$56,434	1.9%
2021 - 2022	2021/11	\$14,741	\$14,664	100.5%
2021 - 2022	2021/12	\$15,204	\$46,910	32.4%
2021 - 2022	2022/01	\$20,064	\$55,608	36.1%
2021 - 2022	2022/02	\$54,990	\$55,380	99.3%
2021 - 2022	2022/03	\$12,288	\$56,944	21.6%
2021 - 2022	2022/04	\$17,086	\$56,153	30.4%
2021 - 2022	2022/05	\$9,856	\$58,025	17.0%
2021 - 2022	2022/06	\$11,586	\$56,764	20.4%
2021 - 2022	2022/07	\$42,203	\$58,131	72.6%
2022 - 2023	2022/08	\$43,732	\$69,234	63.2%
2022 - 2023	2022/09	\$16,315	\$63,761	25.6%
2022 - 2023	2022/10	\$25,180	\$67,152	37.5%
2022 - 2023	2022/11	\$128,911	\$69,241	186.2%
2022 - 2023	2022/12	\$31,147	\$72,643	42.9%
2022 - 2023	2023/01	\$18,301	\$71,350	25.6%
2022 - 2023	2023/02	\$52,938	\$65,236	81.1%
2022 - 2023	2023/03	\$51,770	\$73,018	70.9%
2022 - 2023	2023/04	\$35,136	\$69,879	50.3%
2022 - 2023	2023/05	\$31,708	\$63,084	50.3%
2022 - 2023	2023/06	\$60,275	\$70,079	86.0%
2022 - 2023	2023/07	\$17,103	\$65,600	26.1%
2023 - 2024	2023/08	\$62,638	\$77,404	80.9%
2023 - 2024	2023/09	\$144,535	\$90,965	158.9%
2023 - 2024	2023/10	\$48,748	\$88,466	55.1%
2023 - 2024	2023/11	\$118,970	\$74,548	159.6%
2023 - 2024	2023/12	\$26,955	\$85,143	31.7%
2023 - 2024	2024/01	\$39,285	\$83,340	47.1%

# Financial Summary by Paid Month



Claims Financial Summary (Paid month)



# Financial Summary by Paid Month Table

Paid Year Month	Claims Paid	Earned Premium	Paid Loss Ratio
2022/01	\$16,463	\$55,740	29.5%
2022/02	\$25,268	\$55,380	45.6%
2022/03	\$56,562	\$56,852	99.5%
2022/04	\$19,978	\$56,153	35.6%
2022/05	\$10,718	\$58,025	18.5%
2022/06	\$11,421	\$56,764	20.1%
2022/07	\$15,697	\$58,131	27.0%
2022/08	\$41,538	\$69,234	60.0%
2022/09	\$39,254	\$68,207	57.6%
2022/10	\$26,774	\$67,152	39.9%
2022/11	\$16,543	\$69,241	23.9%
2022/12	\$23,556	\$72,643	32.4%
2023/01	\$125,209	\$71,350	175.5%
2023/02	\$12,054	\$65,236	18.5%
2023/03	\$71,262	\$73,018	97.6%
2023/04	\$37,953	\$69,879	54.3%
2023/05	\$35,191	\$72,874	48.3%
2023/06	\$73,878	\$70,079	105.4%
2023/07	\$29,456	\$72,416	40.7%
2023/08	\$33,602	\$77,404	43.4%
2023/09	\$62,115	\$90,965	68.3%
2023/10	\$54,034	\$88,466	61.1%
2023/11	\$85,198	\$74,548	114.3%
2023/12	\$71,198	\$85,143	83.6%
2024/01	\$126,222	\$83,340	151.5%