

BDI

| | Jul_2016 | | Aug_2016 | | Sep_2016 | | Jan_2017 | | Feb_2017 | |
|--------|-------------|----|-------------|----|-------------|----|-------------|-----|-------------|-----|
| Fixed | \$16,495.80 | 85 | \$17,806.35 | 91 | \$19,474.07 | 98 | \$23,146.77 | 104 | \$24,188.13 | 105 |
| Actual | \$31,450.00 | 85 | \$33,670.00 | 91 | \$36,260.00 | 98 | \$48,925.00 | 103 | \$49,875.00 | 105 |
| | \$47,945.80 | 85 | \$51,476.35 | 91 | \$55,734.07 | 98 | \$72,071.77 | 104 | \$74,063.13 | 105 |
| | \$564.07 | | \$565.67 | | \$568.72 | | \$696.35 | | \$705.36 | |

Estimated
Pro Forma
Increase
23.79%

The 'fixed' amount is the actual insurance premiums.

The 'actual' amount is the amount of dollars that BDI spent on Rx, doc visits, surgeries, etc., below the \$40,000 reinsurance limit. Any person who's medical expenses exceed the \$40,000, the reinsurance kicks in and reimburses the BDI Med Plan. These amounts are then netted out against the incurred expenses. Thus "actual" is the net amount paid by BDI for medical claims.