

MIIA HEALTH BENEFITS TRUST

Detail of Claims, Premiums & Loss Ratios for the period 12/1/2023 - 11/30/2025, Chelmsford

12/14/2025 Page 1

Month	Type	VIP	BCE	HMO	Choice	MX	MX2	Subtotal	DENTAL	Total
12/1/2024	C		213,547	1,229,454			106,017	1,549,018	80,716	1,629,734
1/1/2025	C		156,749	1,374,465			135,704	1,666,918	92,419	1,759,337
2/1/2025	C		179,965	1,381,489			157,391	1,718,845	81,601	1,800,445
3/1/2025	C		163,026	1,462,646			117,879	1,743,551	94,205	1,837,756
4/1/2025	C		128,518	1,354,987			162,580	1,646,085	106,480	1,752,565
5/1/2025	C		163,862	1,669,466			181,514	2,014,842	94,929	2,109,771
6/1/2025	C		265,510	1,527,262			126,654	1,919,427	93,478	2,012,905
7/1/2025	C		142,809	1,410,885			106,281	1,659,975	115,577	1,775,552
8/1/2025	C		254,784	1,418,424			159,359	1,832,567	90,418	1,922,985
9/1/2025	C		123,200	1,451,976			105,231	1,680,408	80,425	1,760,833
10/1/2025	C		285,214	1,605,259			152,456	2,042,929	110,863	2,153,791
11/1/2025	C		191,214	1,419,406			112,034	1,722,654	91,056	1,813,709
YE2025 Claims			2,268,398	17,305,718			1,623,100	21,197,216	1,132,167	22,329,383
12/1/2024	P		142,655	1,433,178			117,941	1,693,774	100,752	1,794,526
1/1/2025	P		137,903	1,429,801			139,324	1,707,028	95,440	1,802,468
2/1/2025	P		138,694	1,404,115			139,522	1,682,331	99,049	1,781,380
3/1/2025	P		139,486	1,422,871			140,155	1,702,512	100,346	1,802,858
4/1/2025	P		136,854	1,412,728			139,765	1,689,346	100,711	1,790,057
5/1/2025	P		143,823	1,405,581			140,245	1,689,648	98,569	1,788,218
6/1/2025	P		149,932	1,410,868			139,546	1,700,346	99,691	1,800,037
7/1/2025	P		175,541	1,668,413			140,293	1,984,248	108,277	2,092,525
8/1/2025	P		173,903	1,666,901			140,324	1,981,128	108,608	2,089,737
9/1/2025	P		164,273	1,653,232			139,090	1,956,595	109,148	2,065,743
10/1/2025	P		172,894	1,685,673			139,044	1,997,612	110,485	2,108,097
11/1/2025	P		174,807	1,668,202			139,141	1,982,150	109,836	2,091,986
YE2025 Premiums			1,850,764	18,261,565			1,654,389	21,766,717	1,240,912	23,007,629
YE2025 Loss Ratios			122.57%	94.77%			98.11%	97.38%	91.24%	97.05%

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12/14/2025 Page 2

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12/1/2023	C		301,809	1,411,122			147,873	1,860,804	74,656	1,935,460
1/1/2024	C		238,105	1,295,487			103,332	1,636,924	88,471	1,725,395
2/1/2024	C		162,173	1,596,026			151,989	1,910,187	84,457	1,994,644
3/1/2024	C		243,244	1,186,166			154,582	1,583,992	85,420	1,669,412
4/1/2024	C		807,152	1,223,207			119,475	2,149,833	89,099	2,238,932
5/1/2024	C		172,310	1,637,297			158,674	1,968,281	114,005	2,082,286
6/1/2024	C		124,473	1,377,790			114,115	1,616,378	77,587	1,693,966
7/1/2024	C		148,808	1,198,810			77,476	1,425,094	106,449	1,531,543
8/1/2024	C		170,956	1,452,686			135,982	1,759,624	99,668	1,859,292
9/1/2024	C		163,623	1,671,510			88,586	1,923,719	81,078	2,004,797
10/1/2024	C		150,653	1,266,665			88,064	1,505,382	112,462	1,617,845
11/1/2024	C		316,113	1,415,112			136,366	1,867,590	81,730	1,949,320
YE2024 Claims			2,999,418	16,731,879			1,476,513	21,207,810	1,095,082	22,302,892
12/1/2023	P		118,847	1,345,135			115,676	1,579,657	95,252	1,674,910
1/1/2024	P		120,227	1,336,984			119,484	1,576,695	95,168	1,671,863
2/1/2024	P		121,369	1,311,346			119,734	1,552,449	94,819	1,647,268
3/1/2024	P		124,224	1,295,405			117,891	1,537,520	94,412	1,631,932
4/1/2024	P		122,511	1,330,166			119,131	1,571,808	95,752	1,667,560
5/1/2024	P		128,017	1,332,427			118,743	1,579,187	96,246	1,675,433
6/1/2024	P		126,141	1,307,016			118,833	1,551,990	95,671	1,647,661
7/1/2024	P		133,501	1,415,624			119,503	1,668,628	97,748	1,766,376
8/1/2024	P		135,056	1,432,239			116,661	1,683,956	100,244	1,784,200
9/1/2024	P		144,431	1,419,240			117,414	1,681,084	99,829	1,780,913
10/1/2024	P		140,198	1,454,749			115,982	1,710,929	100,827	1,811,756
11/1/2024	P		144,226	1,432,062			117,639	1,693,927	100,165	1,794,091
YE2024 Premiums			1,558,748	16,412,393			1,416,691	19,387,832	1,166,133	20,553,965
YE2024 Loss Ratios			192.42%	101.95%			104.22%	109.39%	93.91%	108.51%

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12/14/2025 Page 3

Month	Type	VIP	BCE	HMO	Choice	MX	MX2	Subtotal	DENTAL	Total
Total Claims		5,267,816	34,037,597			3,099,613	42,405,026	2,227,249	44,632,275	
Total Premiums		3,409,511	34,673,958			3,071,080	41,154,549	2,407,045	43,561,594	
Total Loss Ratios		154.50%	98.16%			100.93%	103.04%	92.53%	102.46%	
Last 24 months Claims		5,267,816	34,037,597			3,099,613	42,405,026	2,227,249	44,632,275	
Last 24 months Premiums		3,409,511	34,673,958			3,071,080	41,154,549	2,407,045	43,561,594	
Last 24 months Loss Ratios		154.50%	98.16%			100.93%	103.04%	92.53%	102.46%	

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