

Hill Country Container & Supply

Paid claims experience report · 24 months ending April 30, 2026

Report basis	Paid claims, net of provider discounts, prior to pharmacy rebates
Period	May 1, 2024 through April 30, 2026 · run date May 14, 2026
Requested by	Strand & Pierce Benefits Group (broker of record pending)
Specific stop loss	\$50,000 per covered person · Caprock Reinsurance Company · 24/12

Monthly paid claims with specific stop loss reimbursements

Month	EEs	Members	Medical paid	Rx paid	Total paid	Spec reimb	Net paid	Net PEPM
May 2024	165	337	\$137,532	\$35,859	\$173,391	—	\$173,391	\$1,051
Jun 2024	165	337	\$107,624	\$35,236	\$142,860	—	\$142,860	\$866
Jul 2024	165	337	\$137,319	\$36,149	\$173,468	—	\$173,468	\$1,051
Aug 2024	168	343	\$122,561	\$38,932	\$161,493	—	\$161,493	\$961
Sep 2024	167	341	\$133,947	\$36,013	\$169,960	—	\$169,960	\$1,018
Oct 2024	166	339	\$106,680	\$39,751	\$146,431	—	\$146,431	\$882
Nov 2024	166	339	\$143,004	\$35,092	\$178,096	—	\$178,096	\$1,073
Dec 2024	168	343	\$147,194	\$34,875	\$182,069	—	\$182,069	\$1,084
Jan 2025	171	349	\$140,779	\$42,042	\$182,821	—	\$182,821	\$1,069
Feb 2025	168	343	\$118,550	\$37,800	\$156,350	—	\$156,350	\$931
Mar 2025	172	351	\$222,570	\$35,645	\$258,215	\$62,750	\$195,465	\$1,136
Apr 2025	168	343	\$112,933	\$38,178	\$151,111	—	\$151,111	\$899
Year 1 subtotal			\$1,630,693	\$445,572	\$2,076,265	\$62,750	\$2,013,515	
May 2025	169	345	\$146,533	\$42,498	\$189,031	—	\$189,031	\$1,119
Jun 2025	173	353	\$140,902	\$38,409	\$179,311	—	\$179,311	\$1,036
Jul 2025	169	345	\$147,749	\$39,815	\$187,564	—	\$187,564	\$1,110
Aug 2025	171	349	\$143,349	\$42,074	\$185,423	—	\$185,423	\$1,084
Sep 2025	173	353	\$139,170	\$44,784	\$183,954	—	\$183,954	\$1,063
Oct 2025	170	347	\$151,925	\$39,305	\$191,230	—	\$191,230	\$1,125
Nov 2025	173	353	\$303,791	\$37,687	\$341,478	\$52,000	\$289,478	\$1,673
Dec 2025	175	357	\$171,809	\$37,532	\$209,341	—	\$209,341	\$1,196
Jan 2026	176	359	\$113,078	\$37,396	\$150,474	\$64,412	\$86,062	\$489
Feb 2026	174	355	\$154,782	\$43,121	\$197,903	—	\$197,903	\$1,137
Mar 2026	174	355	\$159,952	\$38,925	\$198,877	\$72,000	\$126,877	\$729
Apr 2026	173	353	\$158,912	\$44,293	\$203,205	—	\$203,205	\$1,175
Year 2 subtotal			\$1,931,952	\$485,839	\$2,417,791	\$188,412	\$2,229,379	
24-month total			\$3,562,645	\$931,411	\$4,494,056	\$251,162	\$4,242,894	

Specific reimbursements are credited in the month received. Claimant A (active treatment) has additional reimbursements pending for May 2026 run-out. Enrollment counts reflect the first of each month.

Large claimants exceeding 50% of the specific deductible

Claimant	Relationship	Age band	Primary diagnosis category	Status	Paid (12 mo)	Paid (24 mo)	% of spec
A	Spouse	50 to 54	Malignant neoplasm, active treatment	Open	\$176,209	\$238,412	477%
B	Employee	55 to 59	Circulatory, cardiac surgical admission	Resolved	\$0	\$112,750	226%
C	Employee	40 to 44	Musculoskeletal, lumbar fusion	Resolved	\$28,973	\$28,973	58%

Claimant detail is de-identified. Diagnosis shown at ICD-10 chapter level only.

Stop loss recoveries

Item	Amount
Specific reimbursements received, claimant A	\$188,412
Specific reimbursements received, claimant B	\$62,750
Specific reimbursements pending (run-out)	\$0 as of run date
Total specific recoveries	\$251,162

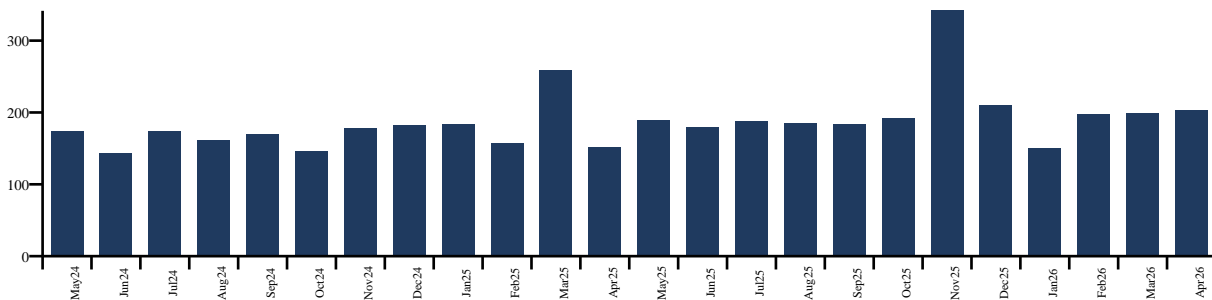
Experience summary

Measure	Value
Total paid claims, 24 months	\$4,494,056
Medical / Rx split	79% / 21%
Member months / average members	8,326 / 346
Average enrolled employees	170
Average paid PEPM / PMPM	\$1,102 / \$545
Large claims (over \$50,000) share of paid	7.8%
Expected claims (underwriting basis)	\$4,239,675
Actual to expected	106%

Paid claims by diagnosis category, 24 months

ICD-10 chapter	Paid	% of total
Neoplasms	\$612,488	13.6%
Circulatory system	\$498,210	11.1%
Musculoskeletal system	\$471,562	10.5%
Pregnancy and childbirth	\$292,055	6.5%
Digestive system	\$268,114	6.0%
Injury and poisoning	\$241,377	5.4%
All other categories	\$2,110,250	47.0%

Monthly total paid (\$000s)



Pharmacy rebates are credited quarterly in arrears and are not reflected above. Run-out claims for terminated members are included through the paid-through date. May 2026 claims were not paid as of the run date and are not included.